Loan Servicing Setup Guide

Oracle Financial Services Lending and Leasing

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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

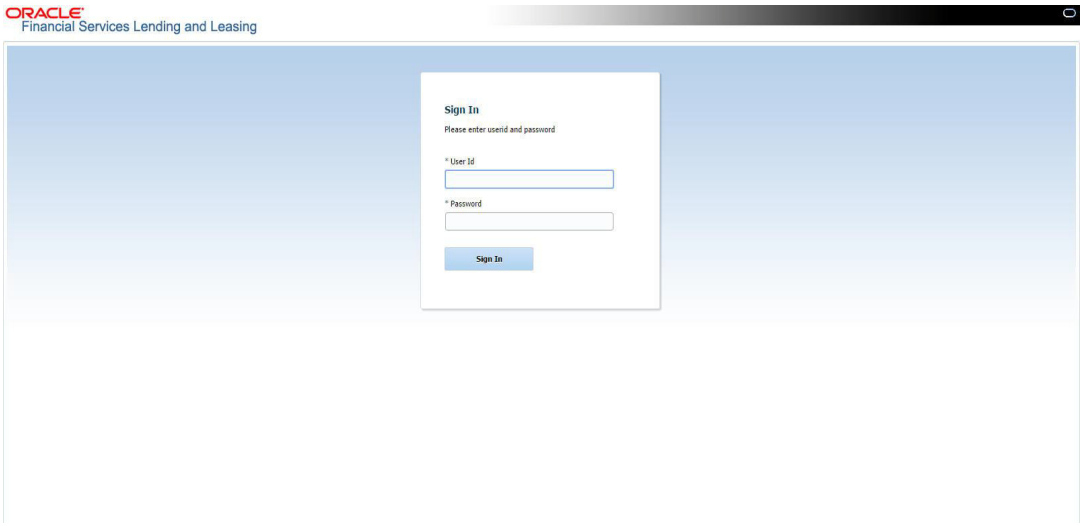
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

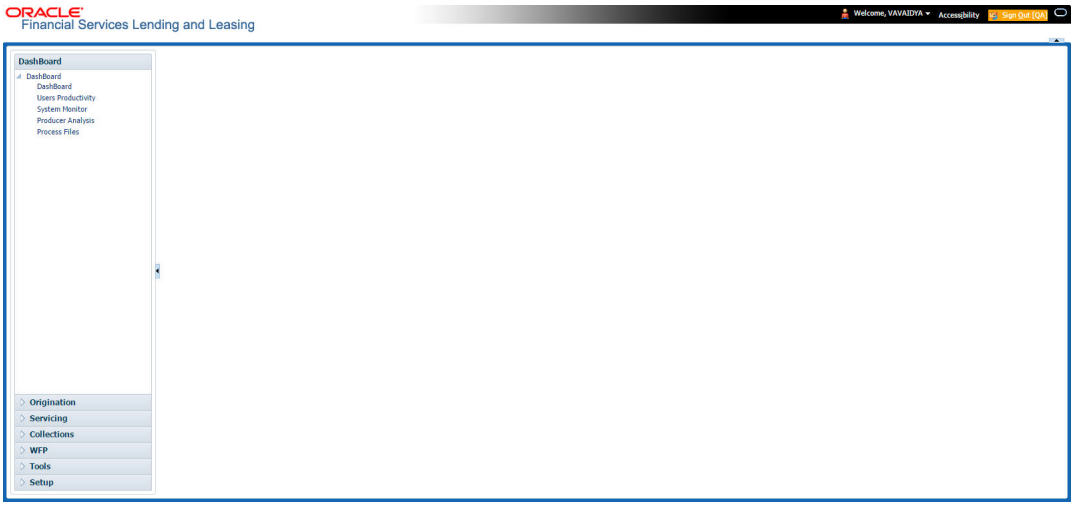
1.4.1 Home Screen

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

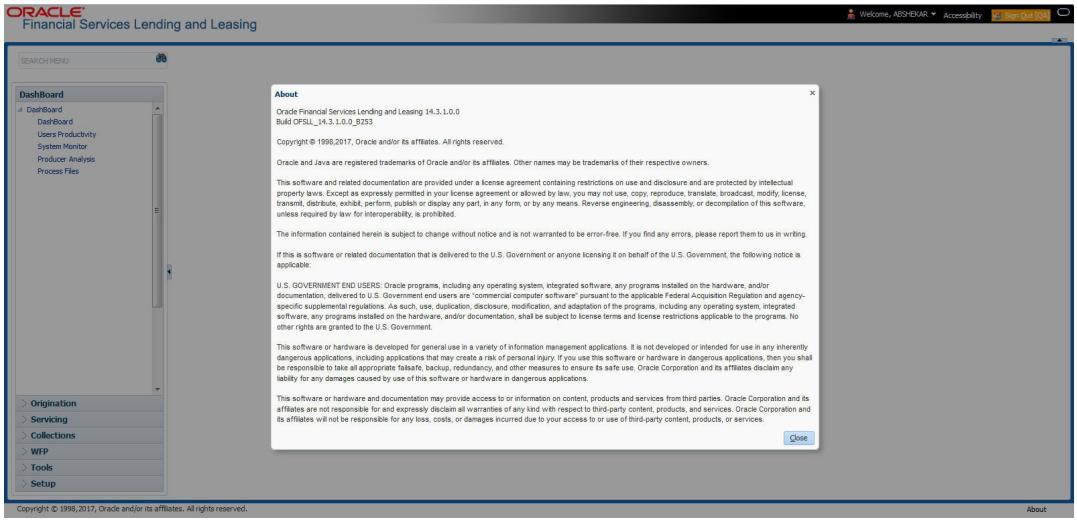
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



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



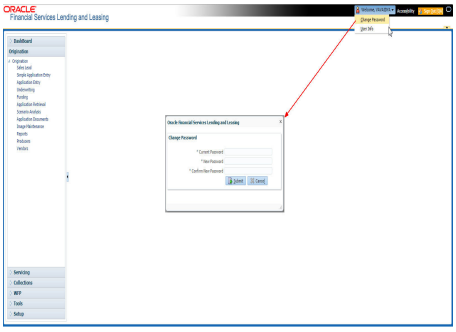
Header

In the Header, system displays the following:

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

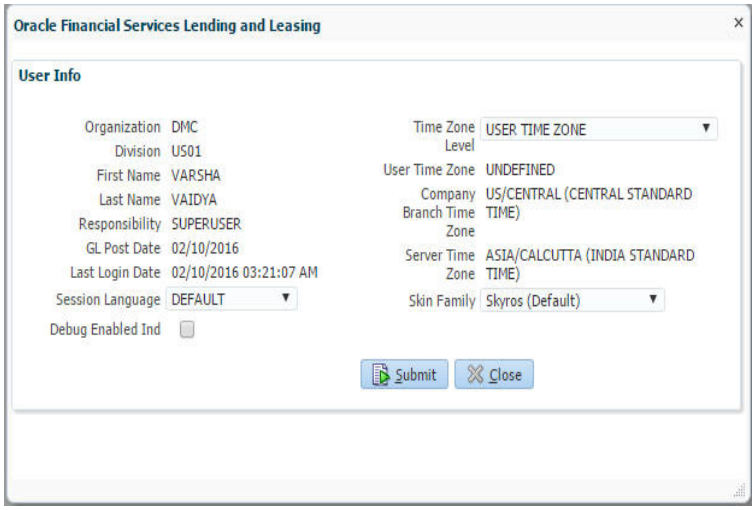


  – Change Password – Click to change the current password.



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

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



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

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

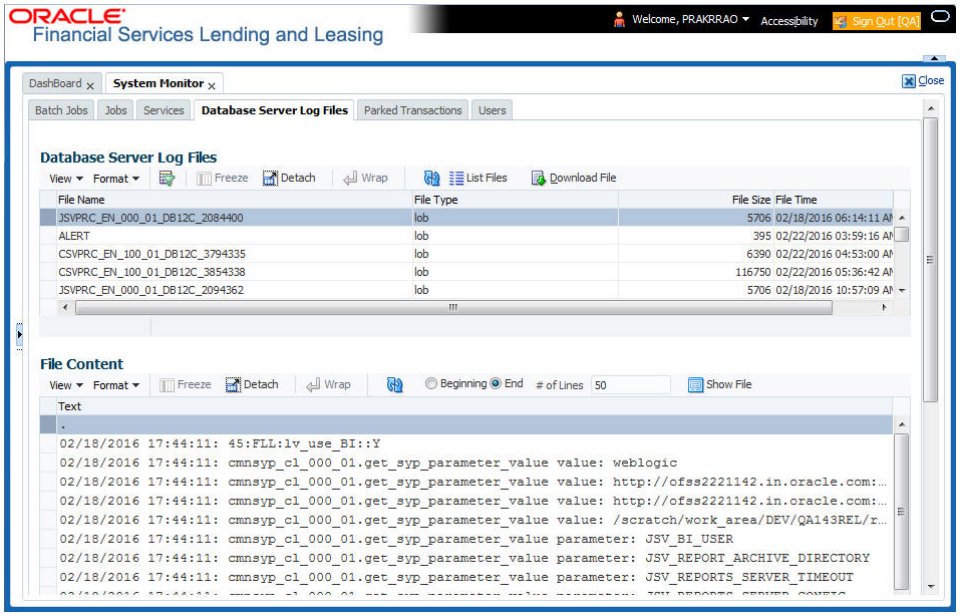
Debug Enabled Ind – Check this box to enable the debug indicator.

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

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

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

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



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

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

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

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

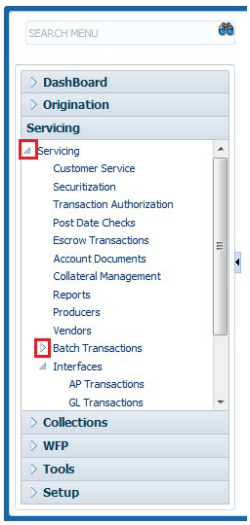
- **Accessibility** – Click the link to view accessibility features of the system.

  Refer accessibility document for further details.

- **Sign Out** – Click the link to sign off from the application. You can also click on icon to sign off from the application.

Left Window

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

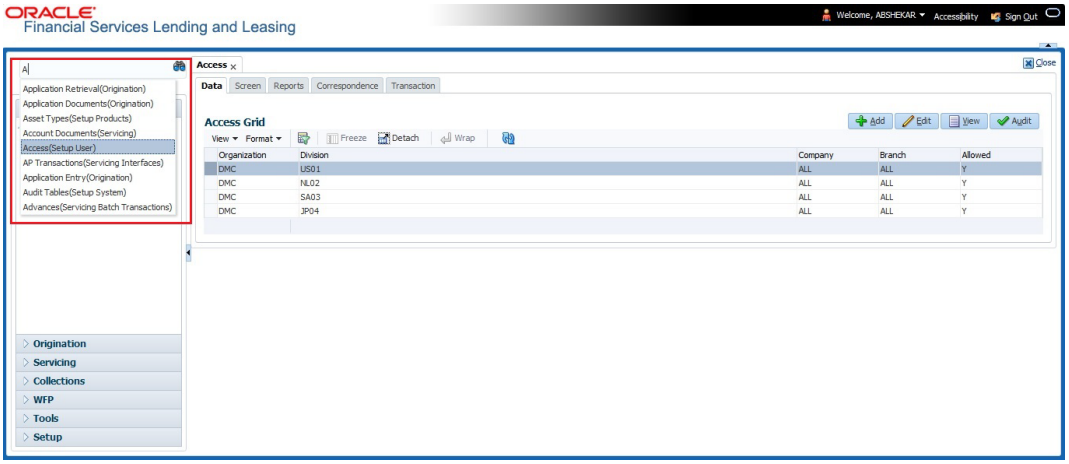


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

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

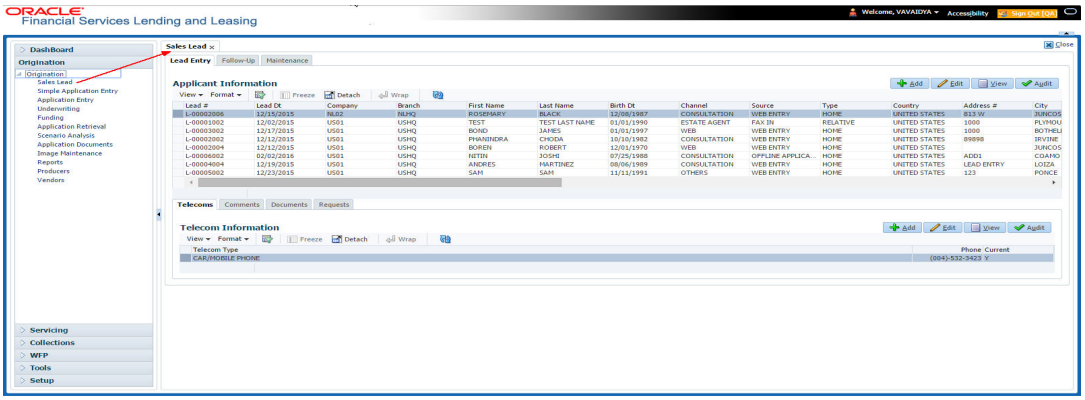
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



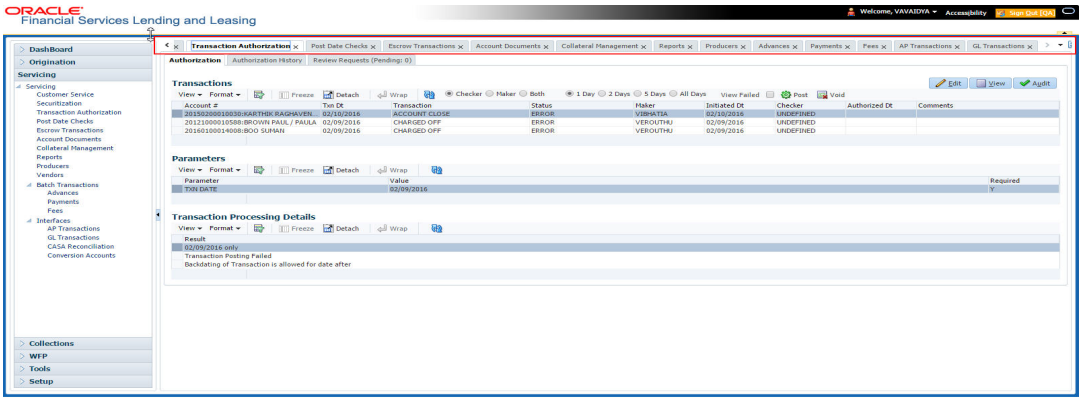
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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



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

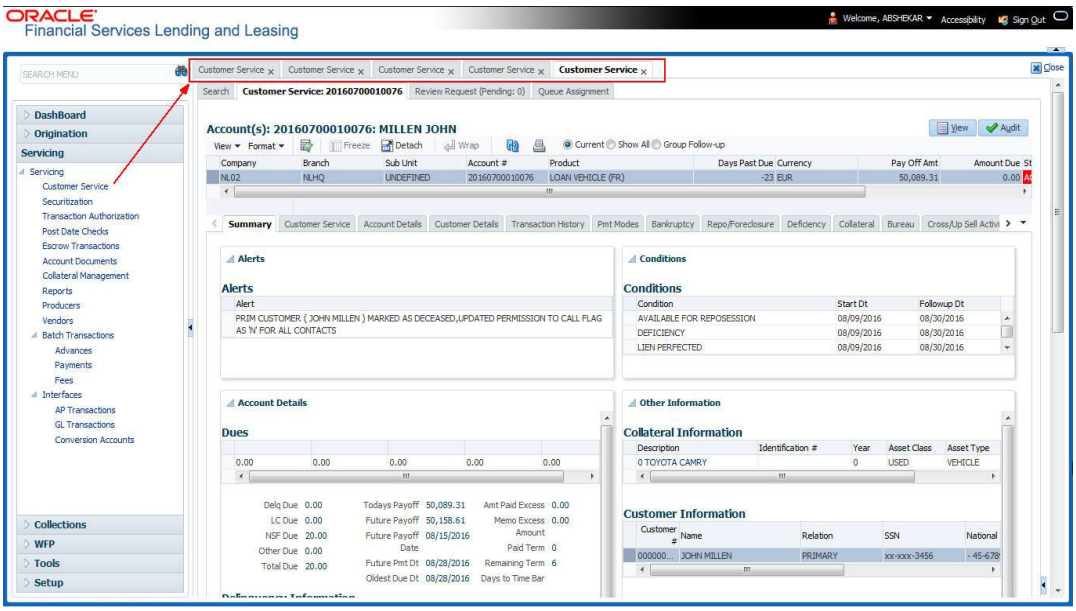


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

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

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



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

Collection:

- Collection

- Bankruptcy
- Repossession
- Deficiency

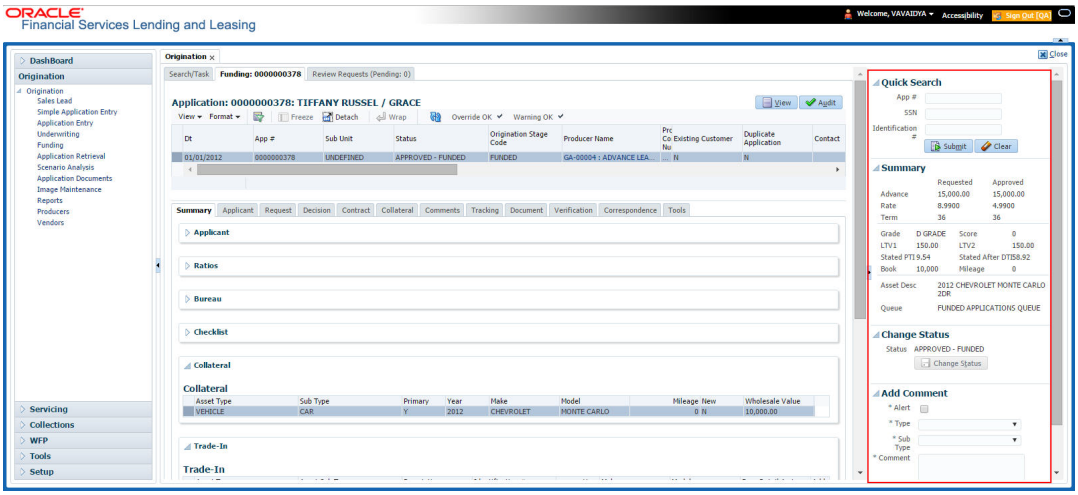
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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

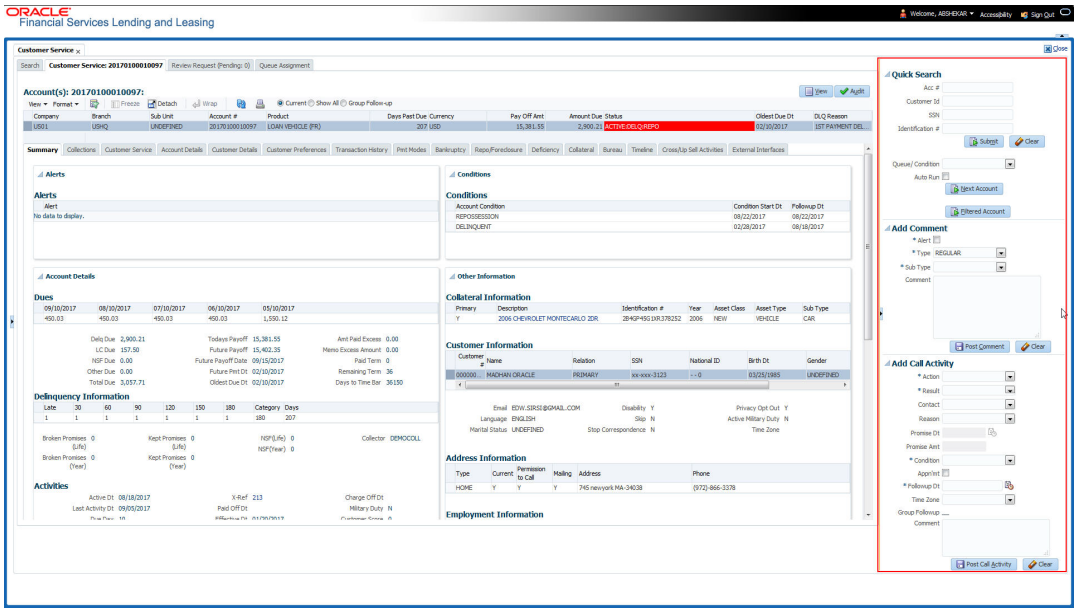


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found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

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

Servicing and Collection Screens

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



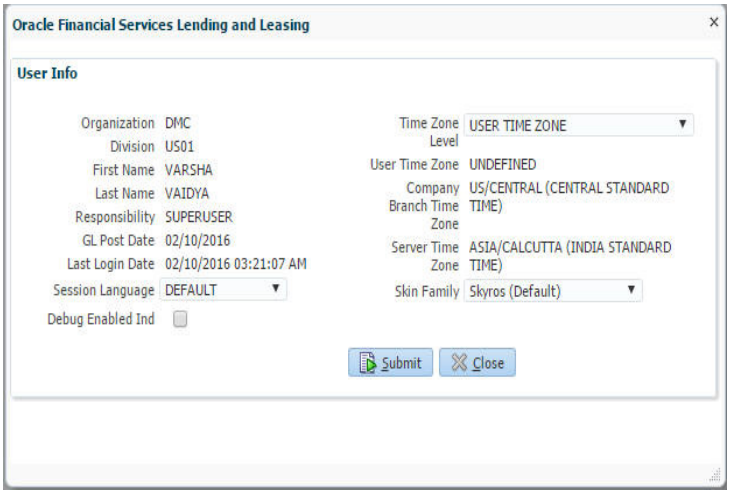
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

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

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

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

1.4.1.1 Time Zone Preference



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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

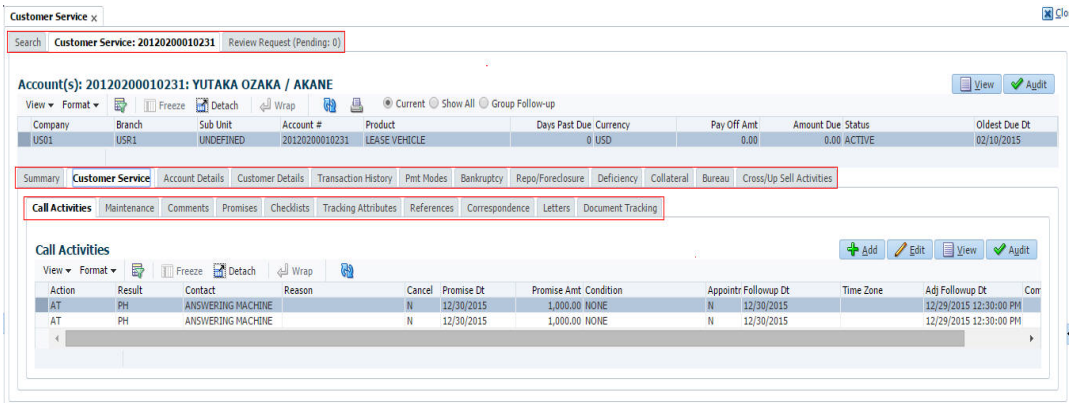
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

1.4.2 Screens

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

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



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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

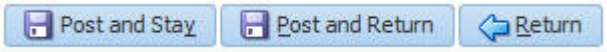
All or few of these actions are enabled when you select any of the Basic Operations.



The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.



The table below gives a snapshot of them:

Basic Actions	Description
Post and Stay	Click to post the transaction and remain in the same section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' button.
Post and Return	Click to save and return to main section. This button is displayed when you click ‘Modify Payment/Modify Payment Transaction’ buttons.
Return	Click to return to main section without modifications. This button is displayed when you click ‘Modify Payment/Modify Payment Transaction’ buttons.

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

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

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

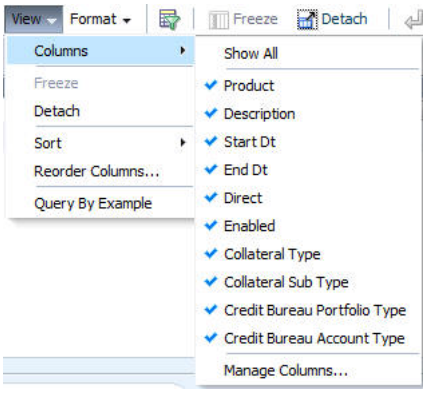
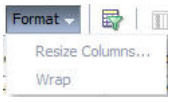
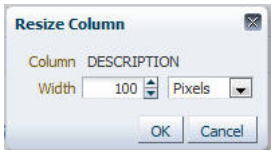
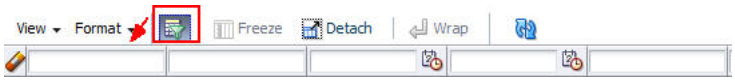
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

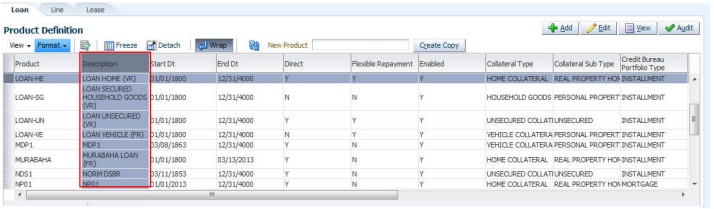
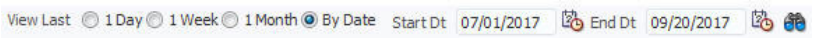
1.5.3 Personalization Options

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



The table below gives a snapshot of them:

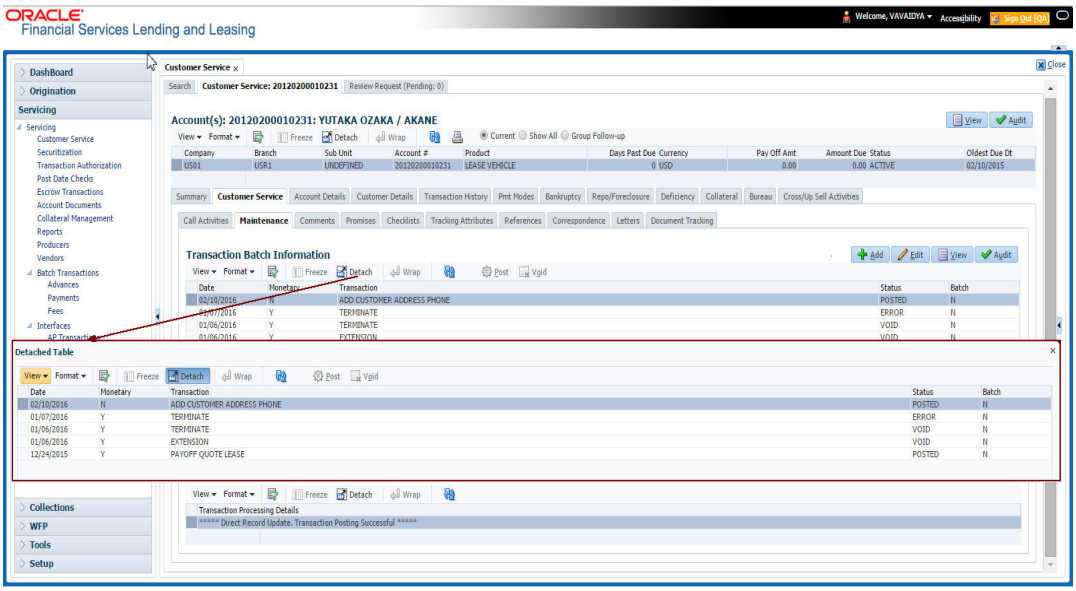
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format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

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click **Wrap**. 
	Click to refresh the data in the table.
View Last	For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days.  You can select the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.

Print option in Customer Service screen

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

Detach

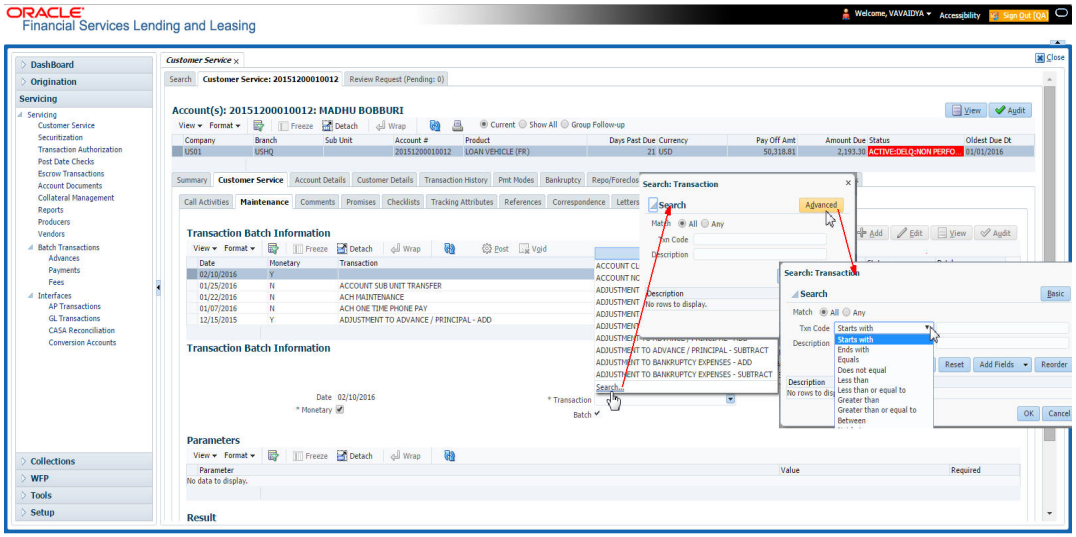


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

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

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.
- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

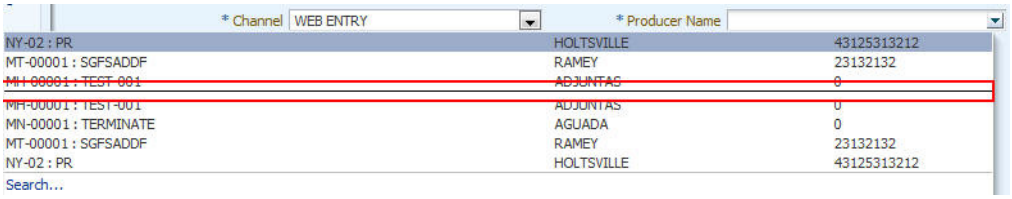


Click the arrow button available before ‘Search’ to toggle the search options.

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

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

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



Comments

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

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

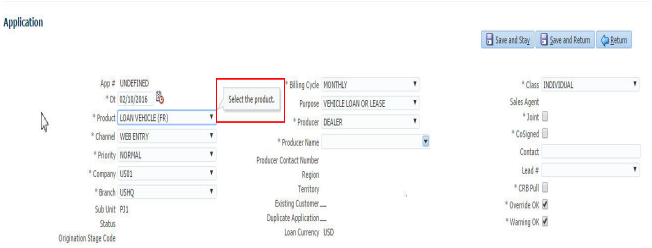
Shortcut	Action
Ctrl++	To increase zoom level.

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

1.7 Tool Tips

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

1.8 Accessibility



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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

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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

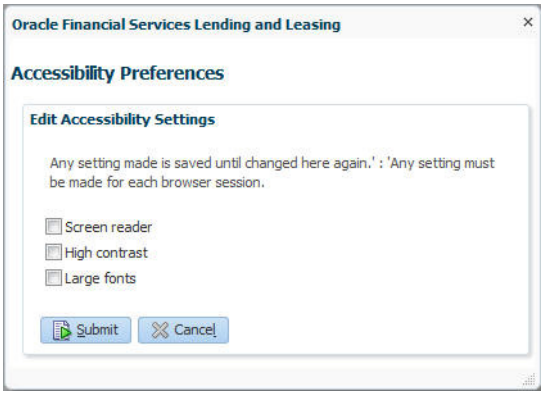
- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in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

1.8.4 Setting up Accessibility Preferences

You can setup or change the accessibility preferences.

To edit accessibility settings

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



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

Note

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

2. Administration System

In **Administration > System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System**

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Securitization
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Collection Cycles
- Reports
- Error Messages
- Translations
- Seed Data

Using these parameters, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. The product provides default values for all these screens.

2.1 System Parameters

System parameters define information or values used throughout the system. They act as switches that control the manner in which a function is implemented, or whether or not the system performs a particular task. Parameters are used throughout the system to control everything from user access to what information is stored on any given form. Parameters also define configuration data, such as the location of the system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in the system, grouped by what part of the system they affect:

Parameter Type:	Parameter Range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging.
Organization parameters	These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration.
Company parameters	These parameters apply to the company and branch. Examples: decision fax control, scoring model.

Hence, the System Parameters screen contains the following three tabs:

- System Parameters
- Organization Parameters
- Company Parameters

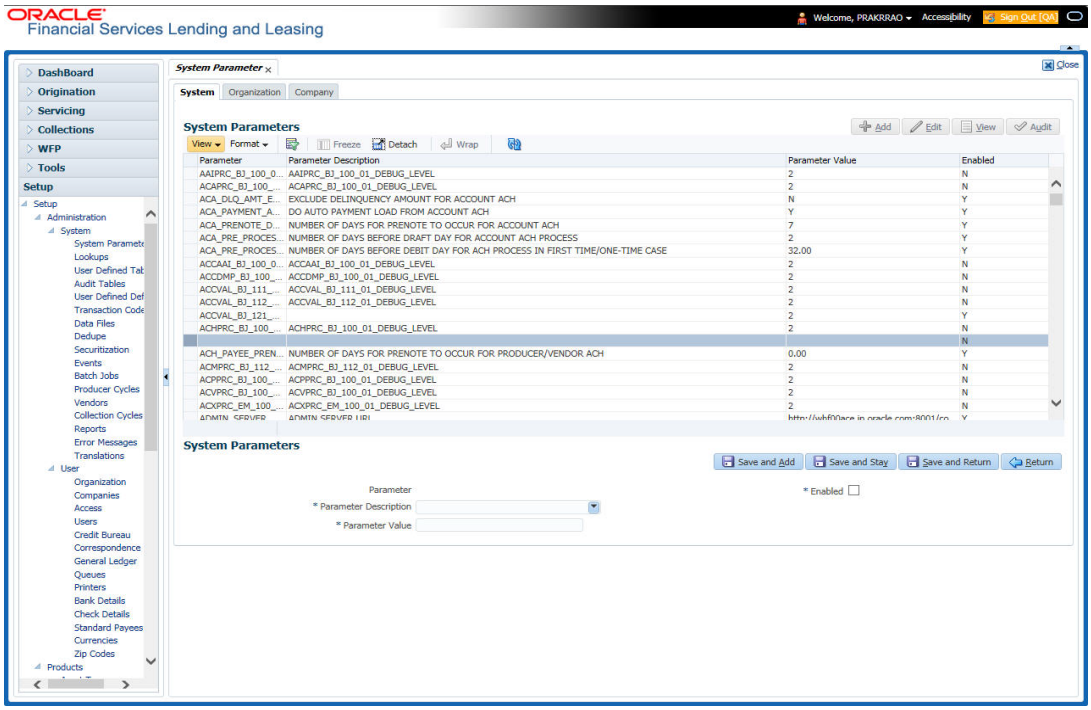
2.1.1 System Parameters Setup

The System Parameters Setup screen displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as application server file locations and data purging configuration.

To set up the System Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > System**. The system displays the **System Parameter** screen

2. In the **System Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this
Parameter	System parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter (required).
Enabled	Check this box to enable the parameter.

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

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.1.1.1 FCUBS Integration

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules.

To work with the integrated environment functionalities, you need to enable the following core banking indicator.

Parameter	Parameter Description
CMN_CORE_BANK	CORE BANKING INTERFACE INDICATOR

Note

Re-qualification is pending for Core and Direct Banking Integration.

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770_01/homepage.htm).

2.1.2 Organization Parameters

The Organization parameters control the system functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access the system features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, the system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

For example:

Assume the organization parameter UIX_APP_VIEW_ALL_APPS (VIEW ALL APPLICATIONS) is as follows:

- If a user belongs to an organization as 'DMC' with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

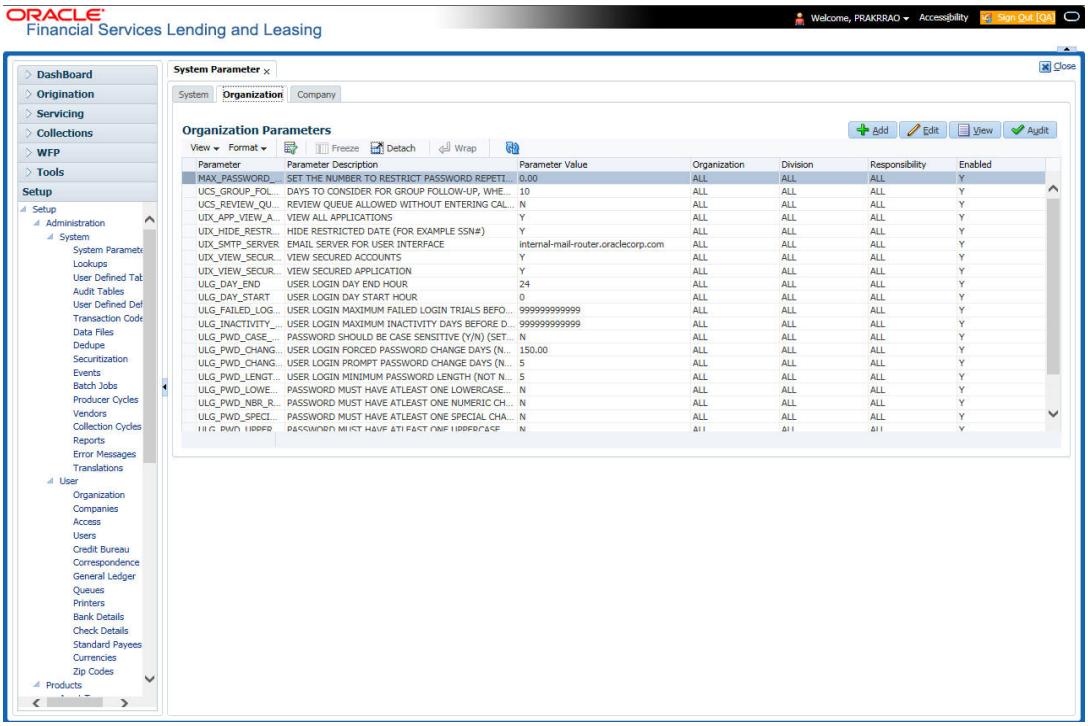
Note

Be aware that while the system allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the UIX_SMTP_SERVER (EMAIL SERVER FOR USER) for a responsibility, you would normally want only to define this parameter based on organization or division.

To set up the Organization Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > Organization** tab.

2. In the **Organization Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list. **IMPORTANT**: In selecting which organization parameter to use, the system searches for a best match using the following attributes: 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.

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

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.1.3 Company Parameters

The Company parameters control the system processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

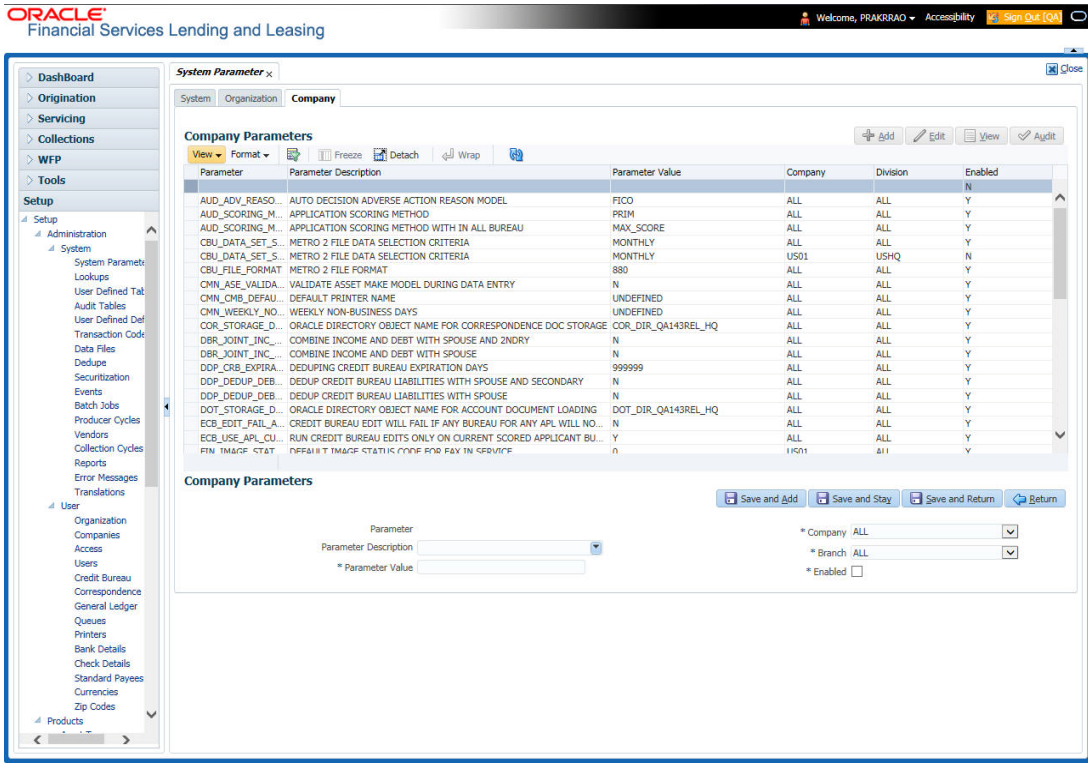
When these parameters values are requested by the system, the system responds with the "best" match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter UIX_RUN_AAI_ACT (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

To set up the Company Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > Company** tab.
2. On the **Company Parameters** screen, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Parameter	The system displays the parameter, when you select parameter description.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Company	Select the portfolio company for which the parameter will be valid from drop-down list.
Branch	Select the portfolio branch for which the parameter will be valid from the drop-down list (required). **IMPORTANT**: In selecting which company parameter to use, the system searches for a best match using the following attributes: 1. Company 2. Branch For this reason, the Software recommends creating a version of each company parameter where ALL is the value in these fields.
Enabled	Check this box to enable the parameter.

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

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.2 Lookups Setup screen

The Lookup Setups screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

The Lookups screen contains two sections: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

For system-defined lookup types, only the Description field may be changed.

A *system-defined lookup type* (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A *user-defined lookup type* (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A *system-defined lookup code* (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

WARNING: System-defined lookup types are those that are required by the system. Their related lookup codes will also be system defined. If you update and save a user-defined lookup type as a system-defined-lookup type (that is, change the System Defined button from **No** to **Yes** in the Lookup Type sub screen), the system will not allow you to change the lookup type back to user-defined in the future.

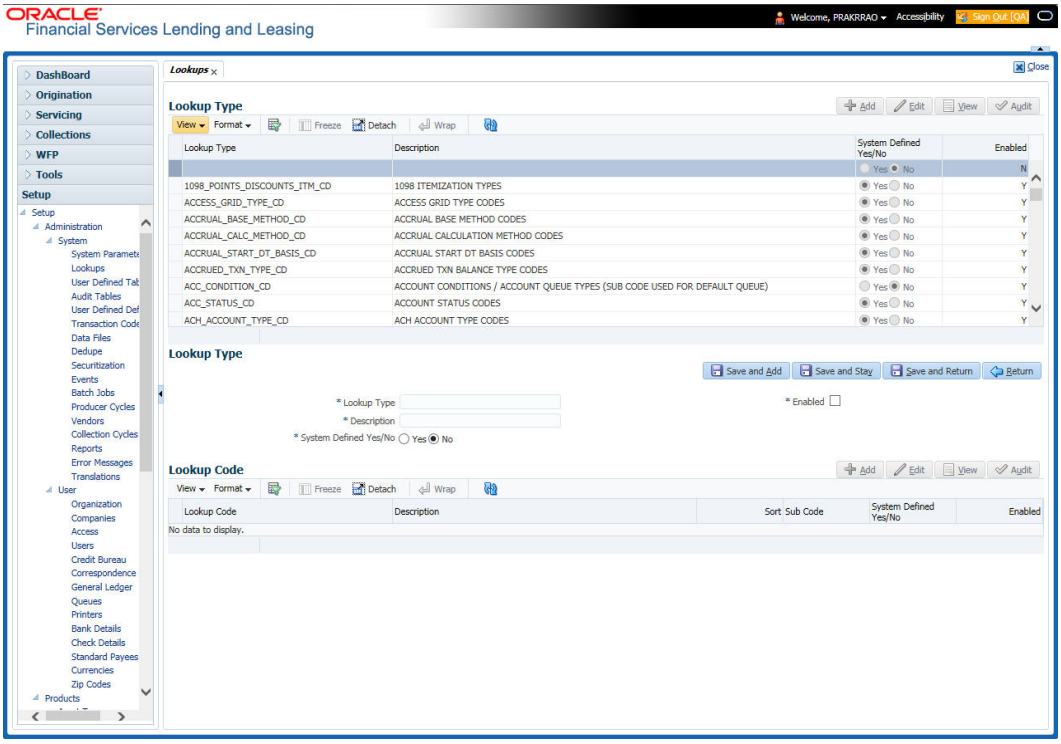
Note

Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the system Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

To set up the Lookups

1. Click **Setup > Setup > Administration > System > Lookups**. The system displays the **Lookups** screen. The details are grouped into two:
   - Lookup Types
   - Lookup Codes
2. In the **Lookup Types** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Lookup Type	Specify the lookup type.

Field	Do this:
Description	Specify the description for the lookup type .
System Defined Yes/No	Select ‘Yes’, if you wish to maintain the lookup type as system defined and ‘No’, if you wish to maintain lookup type as User defined.
Enabled	Check this box to enable the lookup type.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Lookup Code	Specify the lookup code. These are solely dependent on the function of the Lookup Type.
Description	Specify the lookup code description. This may be changed as per your business requirement.
Sort	Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.
Sub Code	Specify the sub code for the lookup code.
System Defined Yes/No	Select ‘Yes’, if you wish to maintain the lookup code as system defined and ‘No’, if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified.
Enabled	Check this box to enable the lookup code.

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

2.3 User Defined Tables

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

To set up a user-defined table, you must:

1. Define the fields on the table.
2. Join the related tables.
3. Assign the table a lookup type.

You can create tables for different products, funding, and collateral types.

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

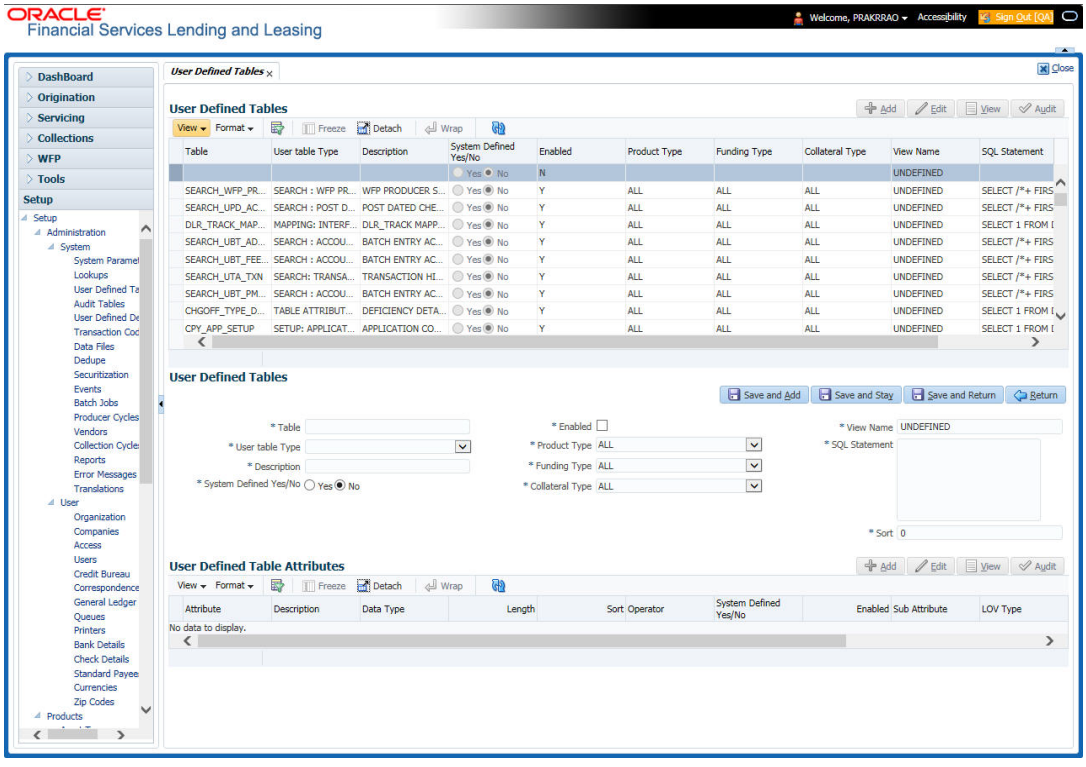
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Note

Many of these tables, (ASSET TRACKING ATTRIBUTES for example) may be configured during the initial setup of the application to provide for your specific business needs. Others, such as APPLICATION SEARCH, may be changed whenever your business needs change. Still others should not be changed without consulting Oracle Financial Services Software, as changing them would require changes to existing code for the expected results to be implemented. As a thumb rule, it is better to add or disable information on the User Defined Tables screen than to edit existing entries.

To set up the User Defined Tables

1. Click **Setup > Setup > Administration > System > User Defined Tables**. The system displays the User Defined Tables screen. The details are grouped into two:
   - User Defined Tables
   - User Defined Table Attributes
2. In the **User Defined Tables** section, perform any of the Basic Operations mentioned in Navigation chapter.



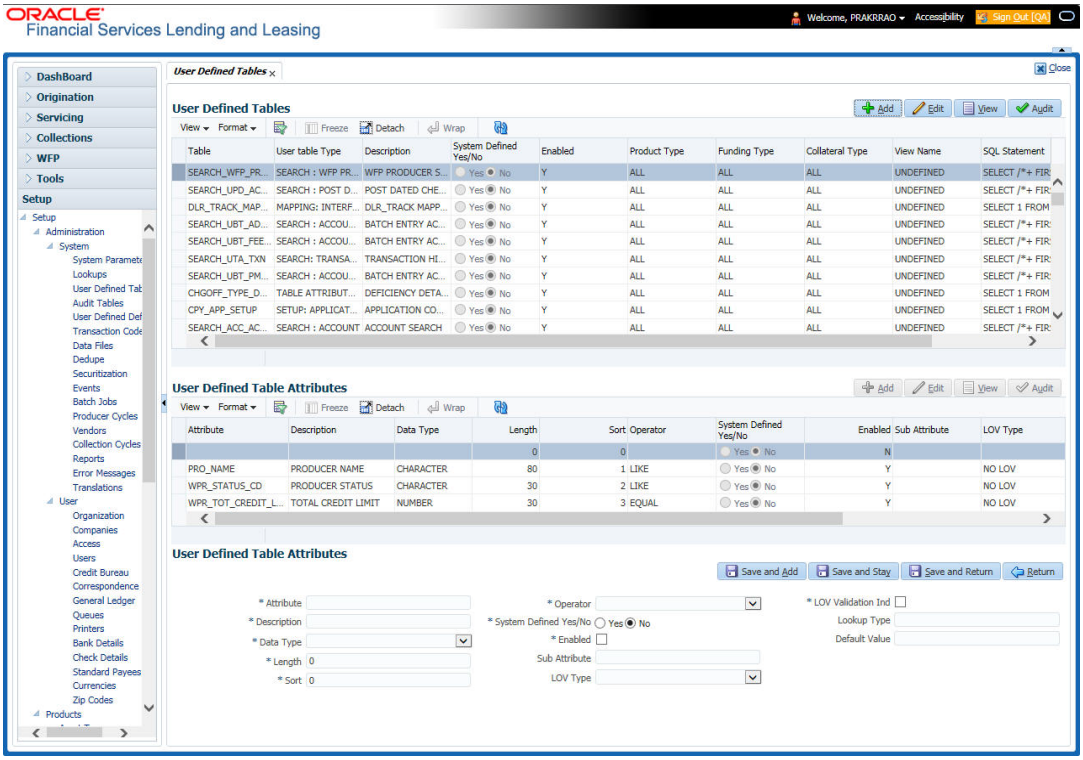
A brief description of the fields is given below:

Field	Do this:
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop-down list. This determines where and how the related data is being used.

Field	Do this:
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select ‘Yes’, if you wish to maintain the User table type as system defined and ‘No’, if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product typefrom the drop-down list.
Funding Type	Select the funding type associated with the user-defined table from the drop-down list.
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.
View Name	Specify the view name.
SQL Statement	Specify the SQL version of the statement. For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows: SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE **Note**: For the above SQL, the where criteria is part of the User Defined Table Attributes
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.

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

4. In the **User Defined Table Attributes** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Attribute	Specify the user-defined table attribute.
Description	Specify the description for the user-defined table attribute.
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-down list.
Length	Specify the maximum length of the user-defined table attribute.
Sort	Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data.
Operator	Select the operator for the user-defined table attribute from the drop-down list.
System Defined Yes/No	Select 'Yes', if you wish to maintain the User table attribute as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table.
Sub Attribute	Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).

Field	Do this:
LOV Type	Select the list of value (LOV) type for the user-defined table attribute from the drop-down list.
LOV Validation Ind	Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.
Lookup Types	Specify the lookup type of the LOV associated with the user-defined table attribute.
Default Value	Specify the default value for the user-defined table attribute.

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

2.4 Audit Tables

The system allows you to track changes in the database during loan origination. This includes the tracking of:

- Account status history
- Audit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

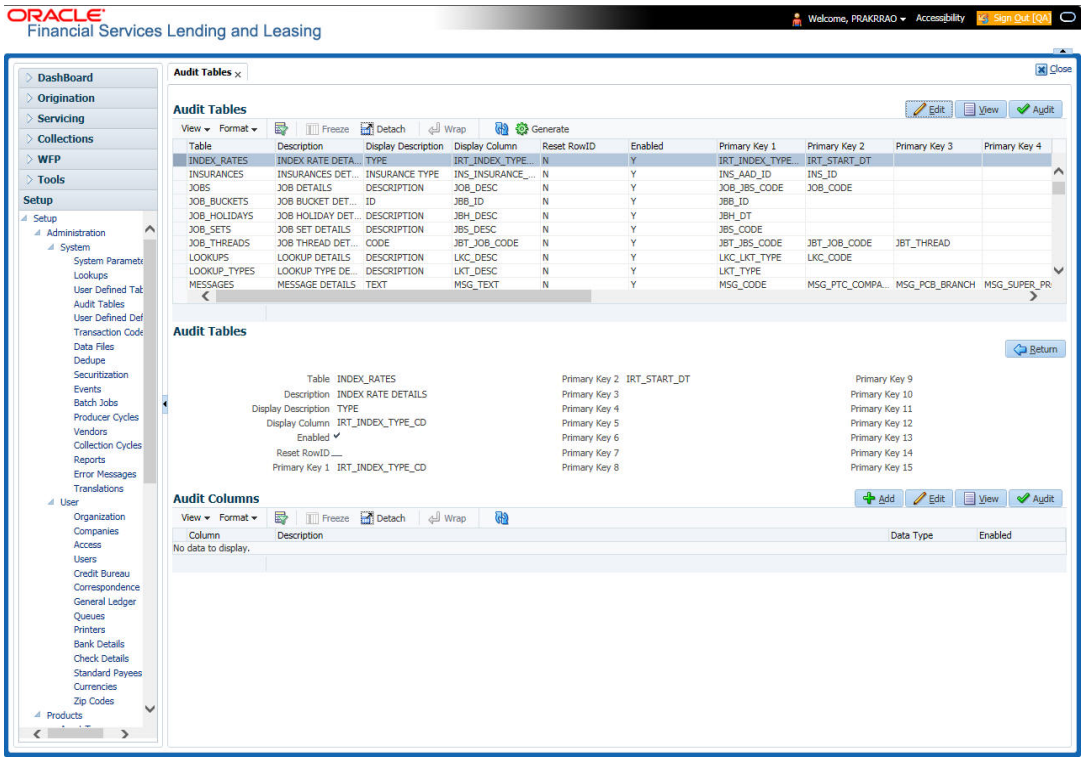
- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

IMPORTANT: The system recommends that only a database administrator perform the following steps.

To set up the Audit Tables

1. Click **Setup > Setup > Administration > System > Audit Tables**. The system displays the Audit Tables screen. The details are grouped into two:
   - Audit Tables
   - Audit Columns

2. In the **Audit Tables** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .

Field	Do this:
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Column	Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited)
Description	Specify the column description (description of the data contained in the column).
Data Type	The data type for the attribute is displayed here.
Enabled	Check this box to enable the audit column.

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

2.5 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

The system organizes transaction codes in ‘Super Groups’. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

Super Group Type:	Description:
ACCOUNT CONDITION TXN	These transaction codes control a user’s ability to open and close account conditions.

Super Group Type:	Description:
ACCOUNT MONETARY TXN	These transaction codes affect the monetary value of accounts in the system; for example, activating accrual of interest, the assessment of fees, and closing the account.
ACCOUNT NON MONETARY TXN	These transaction codes do not have a direct effect on the monetary value of the account, but are used in maintaining account information. This includes changing a customer's driving license, or adding information for automated clearing house (ACH).
AMORTIZATION TXN	These transaction codes affect the amortized balances of the accounts in the system.
CORRESPONDENCES	These transaction codes relate to the system correspondences.
ESCROW ANALYSIS AND DISBURSEMENTS	These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.
ESCROW MONETARY TRANSACTIONS	These transaction codes affect the monetary value of escrow accounts in the system; for example, disbursing escrow to a customer and insurance, and receiving payment.
ESCROW NON MONETARY TRANSACTIONS	These transaction codes do not have a direct effect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.
FEE ASSESSMENTS	These transaction codes determine if fees such as nonsufficient funds fees or membership fees are to be applied.
FUNDING TXN	These transaction codes affect the funding of applications and accounts within the system.
ITEMIZATION TXN	These transaction codes affect the itemization of applications and accounts within the system.
MENU TXN	These transaction codes affect the menus within the system.
PRODUCER MONETARY TXN	These transaction codes relate to the monetary transactions that apply to the the system producers (or "dealers").
REPORTS	These transaction codes are related to generating the system reports.
SECURITIZATION TXN	These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.

Super Group Type:	Description:
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the the system tool bar.

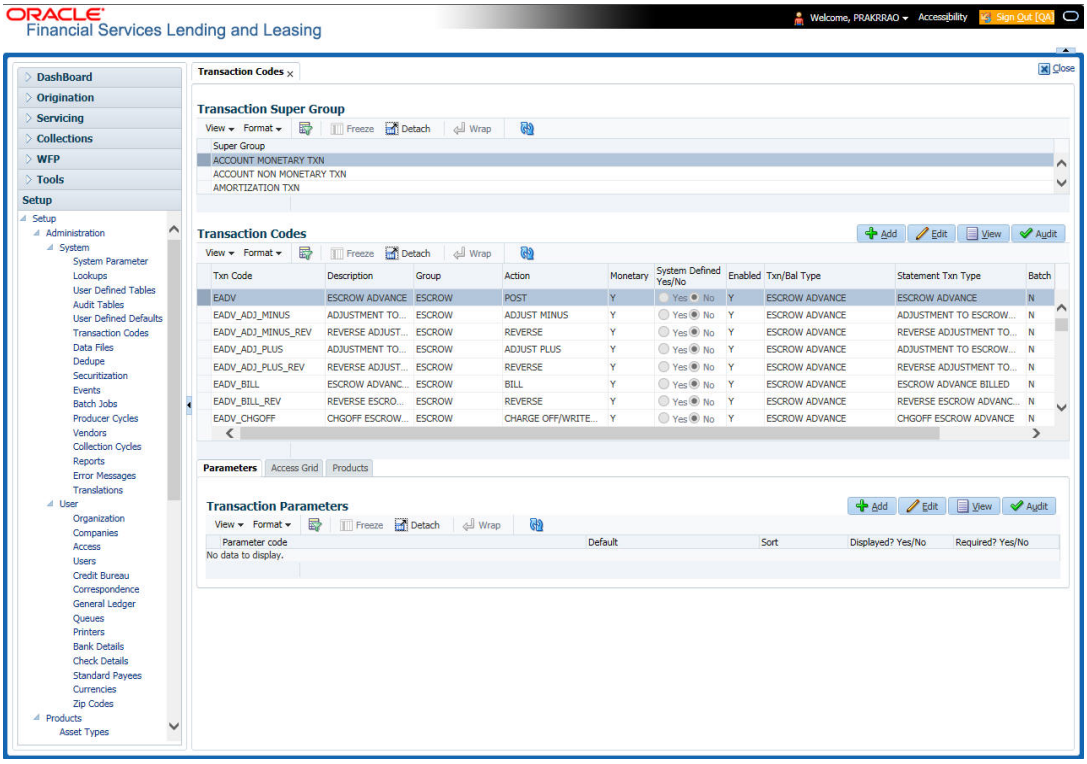
Three sub screens, Parameters, Access Grid, and Products, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

The Software recommends that you restrict the access to the seed data once you are in production.

To set up the Transaction Codes

1. Click **Setup > Setup > Administration > System > Transaction Codes**. The system displays the Transaction Codes screen.
2. In **Transaction Super Group** section, you can view the following information

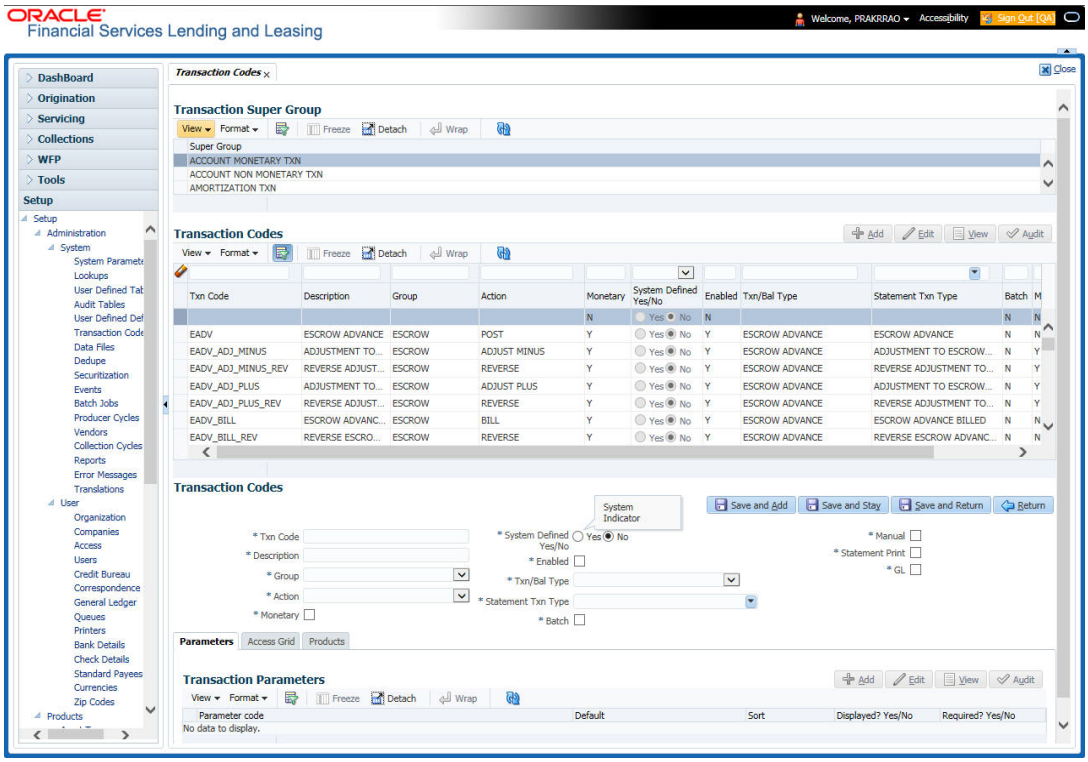


A brief description of the fields is given below:

Field	Do this:
Super Group	Select the Super Group you want to work with in the Transaction Codes screen.

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

4. In the **Transaction Codes** section, perform any of the Basic Operations mentioned in Navigation chapter



A brief description of the fields is given below:

Field	Do this:
Txn Code	Specify the transaction code (required).
Description	Specify the description for the transaction.
Group	Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list.
Action	Select the action type code for the transaction (what action will take place when the transaction occurs) from the drop-down list.
Monetary	Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary.
System Defined Yes/ No	Select 'Yes', if you wish to maintain the transaction code as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.
Enabled	Check this box to enable the transaction.
Txn/Bal Type	Select the transaction / balance type affected by the Transaction from the drop-down list.
Statement Txn Type	Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list.
Batch	Check this box to perform the transaction in a batch process.

Field	Do this:
Manual	Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual.
Stmt Print	Check this box to print the transaction on customer statements.
GL	Check this box, if the transaction is a general ledger transaction.

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

2.5.1 Transaction Codes sub screens

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

Note

Please contact your System Administrator / Implementation Manager before making any changes in these sub screens.

2.5.1.1 Parameters

Here, you can define the parameter information for the associated transaction.

- AMORTIZATION TXN
- PRODUCER MONETARY TXN
- FUNDING TXN
- ACCOUNT CONDITION TXN
- CORRESPONDENCES
- FEE ASSESSMENTS

Note

Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Lending and Leasing.

To set up the Parameters

1. Click **Setup > Setup > Administration > System > Transaction Codes > Parameters**.
2. In the **Transaction Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.

Field	Do this:
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).
Sort	Specify the sort order for the transaction parameter.
Displayed? Yes/No	Select 'Yes' to display the parameter and 'No' if you do not want to display in current use.
Required? Yes/No	Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.)

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

2.5.1.2 Access Grid

The Access Grid sub screen allows you to control access to each transaction according to user responsibility, account status, and account condition. It allows the administrator to control when these transactions may be conducted. Normally, you would create or modify the access based on either the user responsibility or account condition. Account status access is left unchanged.

To set up the Access Grid sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Access Type	Select the access grid function type (ACCOUNT CONDITION AND ACCOUNT STATUS) that is being used to control the creation of the associated transaction, from the drop-down list.
Access Value	Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value).
Allowed? Yes/No	Select 'Yes' if the access is allowed and 'No' if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).
System Defined Yes/ No	Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.

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

2.5.1.3 Products

The Products sub screen allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

To set up the Products sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Products**.
2. In the **Transaction Product Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Product Type	Select the product type associated with the transaction code from the drop-down list.
Funding Type	Select the funding type associated with the transaction code from the drop-down list.
Allowed? Yes/No	Select 'Yes' if the transaction is allowed and 'No' if the transaction is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

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

2.6 Data Files

The Data Files Setup screen organizes information pertaining to the various input/output data files that the system can generate. The system uses the Data Files Setup screen to outline the file layouts of each data file produced/received within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data.

You can change the order in which the fields are displayed in the file.

Note

Any addition or removal of a field or change in the data type length requires the Software involvement.

Data Files screen consists of the following two tabs:

- Output
- Input

2.6.1 Output tab

The Output tab in the Data Files screen allows you to define the structure of output data file through the following sections:

- Data File Definitions

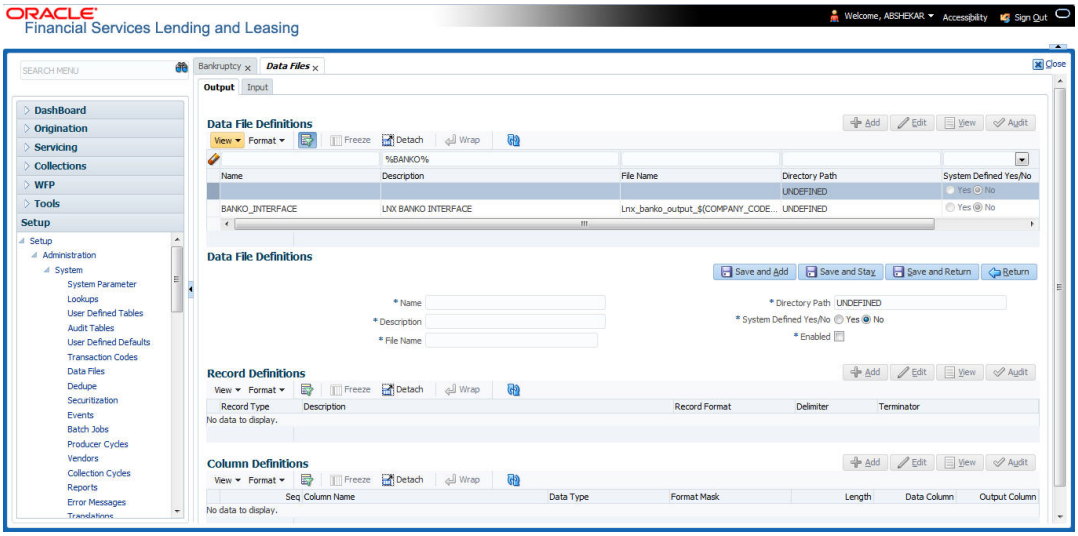
- Record Definitions
- Column Definitions

2.6.1.1 Data File Definitions

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data that the file will contain. While new data file definitions may be created they will have no use unless a batch job is also created to populate the data.

To set up Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Outpout tab**.
2. In the **Data Files Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Name	Specify data file type (name of data file definition).
Description	Specify data file description.
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of _<COMPANY ID> and _<BRANCH ID> depends entirely on the associated batch process.
Directory Path	Specify the directory path.
System Defined Yes/No	Select 'Yes', if you wish to maintain the data file definition as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the data file definition.

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

2.6.1.2 Record Definitions

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

1. In the **Record Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Record Type	Specify the type of record being defined.
Description	Specify record description.
Record Format	Select the format of output data (FIXED, VARIABLE) from the drop-down list.
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINE FEED, or CARRIAGE RETURN AND LINE FEED) from the drop-down list.

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

2.6.1.3 Column Definitions

Each record definition is made up of one or more column definitions. These define the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

1. In the **Column Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).
Data Type	Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed .

Field	Do this:
Format Mask	Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Data Column	Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.
Output Column	Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.

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

2.6.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC_BJ_000_01) triggered on regular intervals.

The Input tab in the Data Files screen allows you to define the input data file through the following sections:

- Input Data File Definitions
- Column Definitions

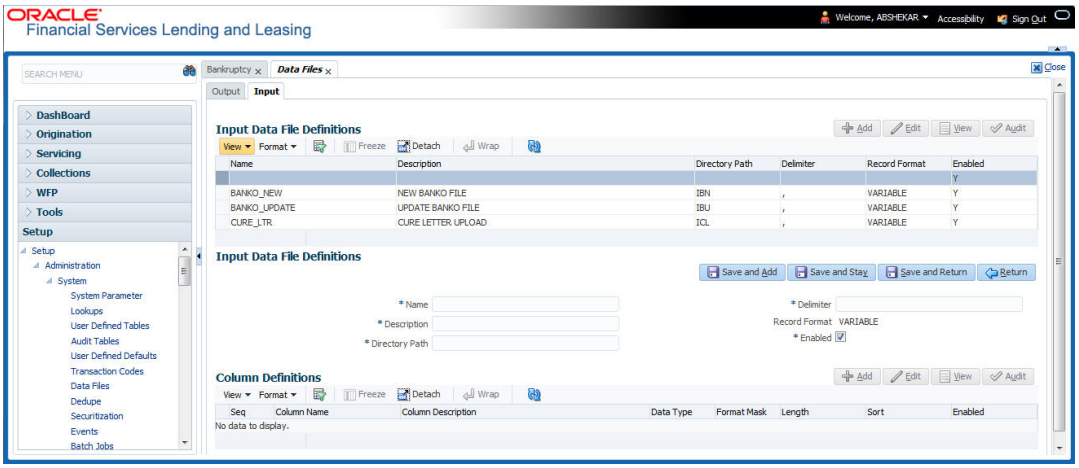
2.6.2.1 Input Data File Definitions

In the Input Data File Definitions section, you can define and maintain the structure of input data file to populate data from external system.

To set up Input Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Input tab**.

2. In the **Input Data Files Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Name	Specify a unique name for the input data file.
Description	Specify data file description.
Directory Path	Specify the directory path configured within OFSLL Database server to process the input data file.
Delimiter	Specify the delimiter used to separate column data. (Ex: Comma).
Record Format	System defaults the record format as 'VARIABLE'.
Enabled	Check this box to enable the input data file definition.

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

2.6.2.2 Column Definitions

Each input data file definition is made up of one or more column definitions. These define the structure of data to be loaded from external system.

1. In the **Column Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the input data dump will process the column information.
Column Name	Specify name of the column.
Column Description	Specify description of the column.

Field	Do this:
Data Type	Select the data type from the drop-down list. The selected data type describes the type of data the column is expected to contain such as INTEGER/DATE/NUMBER/CHARACTER. This effects how the input data file processing handles the data, and should not be changed.
Format Mask	Select the format mask for the column from the drop-down list. The list displays the format depending on the Data Type selected. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the data to be included in the input file). Each input data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Sort	Specify the order in which the column definitions are to be sorted for display in the external interface screen (Customer Service > External Interfaces). There can be a maximum of 61 column definitions.
Enabled	Default selected. If not, you can check this box to enable the column definition.

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

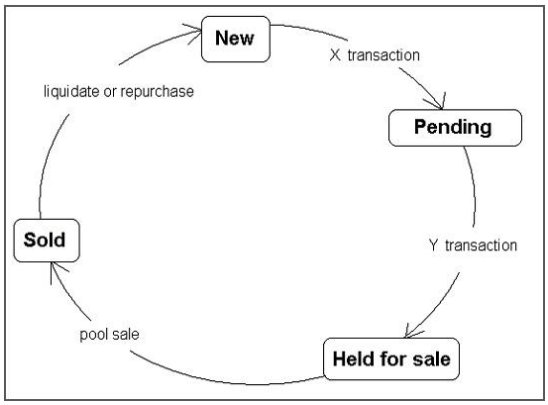
2.7 Securitization

With the Securitization Setup screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup screen enables you to:

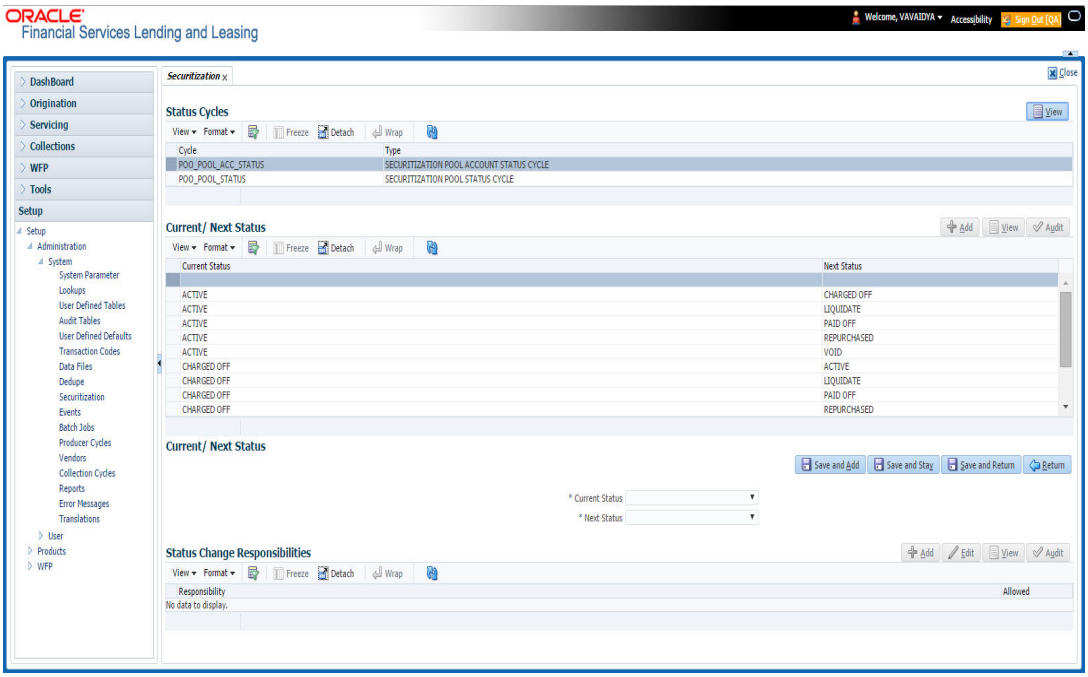
- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

Securitization screen enables you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. The following diagram demonstrates the status cycle:



To create a cycle

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System > Securitization**. The system displays the Status Cycle set up screen. The details are grouped into three:
   - Status Cycle
   - Current/Next Status
   - Status Change Responsibilities
2. In the **Status Cycle** section, you can view the following details.



A brief description of the fields is given below:

Field:	Do this:
Cycle	View the cycle code.
Type	View the cycle type.

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

4. In the **Current/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Status	Select the current status from the adjoining drop-down list.
Next Status	Select the next status from the adjoining drop-down list.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, you can define the responsibilities that are authorized to change the code. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed	Select 'Yes' to allow change to the status responsibility and 'No' to disallow.

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

2.8 Events

During account processing, when an account moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

Note

Only predefined events and actions can be set up on the Events Setup screen. You cannot create new event types or action types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

2.8.1 Events

In the Events screen you can setup "trigger events" with associated actions which the system performs during account processing. The fields on this form are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

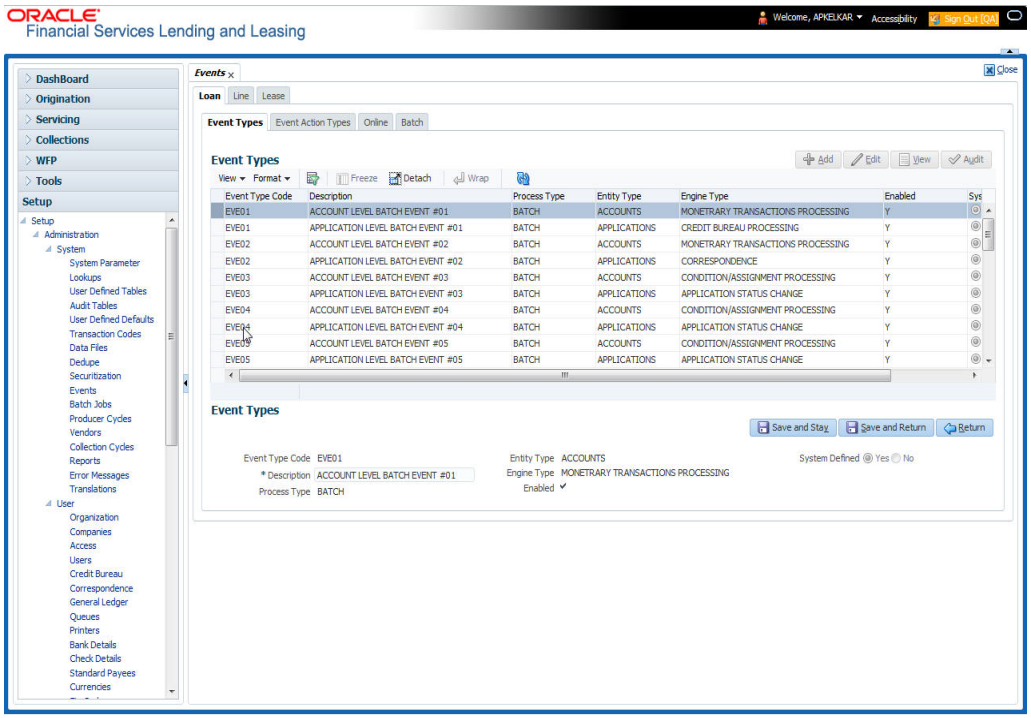
Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during account processing.

Navigating to Events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Events**.

2.8.1.1 Event Types

1. Click **Setup > Setup > Administration > System > Events > Loan > Events Types**.
2. In the **Events Type** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.
Engine Type	Specify the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list.
Enabled	Check this box to activate the event type.

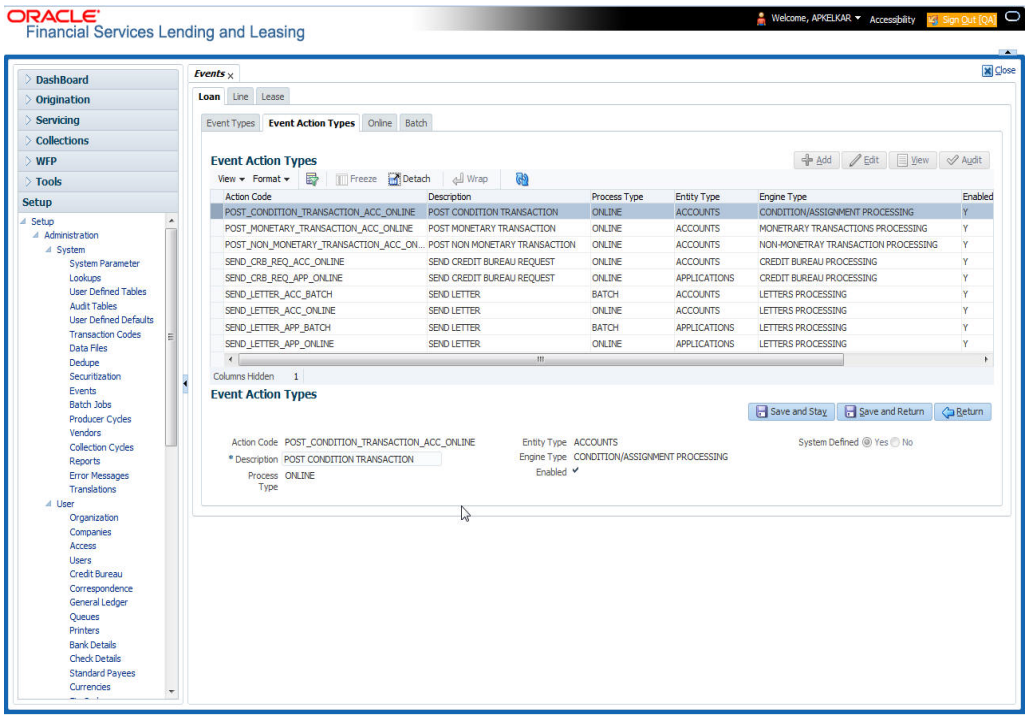
Field:	Do this:
System Defined	Select ‘Yes’ to indicate that the event type is system defined. Select ‘No’ to indicate that the event type is user defined.

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

2.8.1.2 Event Action Type

The **Event Action Types** section is system defined and lists the action codes supported in the system.

1. Click **Setup > Setup > Administration > System > Events > Loan > Event Action Types.**
2. In the **Events Action Types** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code.
Description	Specify the action description.
Process Type	Select the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Select the entity type from the drop-down list.
Engine Type	Select the engine type from the drop-down list.
Enabled	Check this box to activate the action.

Field:	Do this:
System Defined	Select ‘Yes’ to indicate that the event type is system defined. Select ‘No’ to indicate that the event type is user defined.

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

2.8.1.3 Online

The Online screen allows you to set up the online events by defining all online events and the event criteria actions. The system supports the following online events:

1. A change in account’s status. the system processes the event's actions when the:
   - Account status of ACTIVE is reversed
   - Account status is changed to PAID
   - Account status change to PAID is reversed
   - Account status is changed to CHARGE OFF
   - Account status change to CHARGE OFF is reversed.
2. The opening or closing of an accounts conditions. The system processes the event’s actions when the:
   - Account condition DELINQUENT is opened
   - Account condition DELINQUENT is closed
   - CHG OFF Reversal
   - Paid Off Reversal
   - BKRP is closed
   - BKRP Is Opened
   - When Queue is Closed
   - When status/ Sub status changed to 'Approved- Rehashed'
   - Account condition SCHG is closed
   - Account condition SCHG is Opened
3. The change in application status / sub status to APPROVED – REHASHING.
4. The posting of a non-monetary transaction to the account.

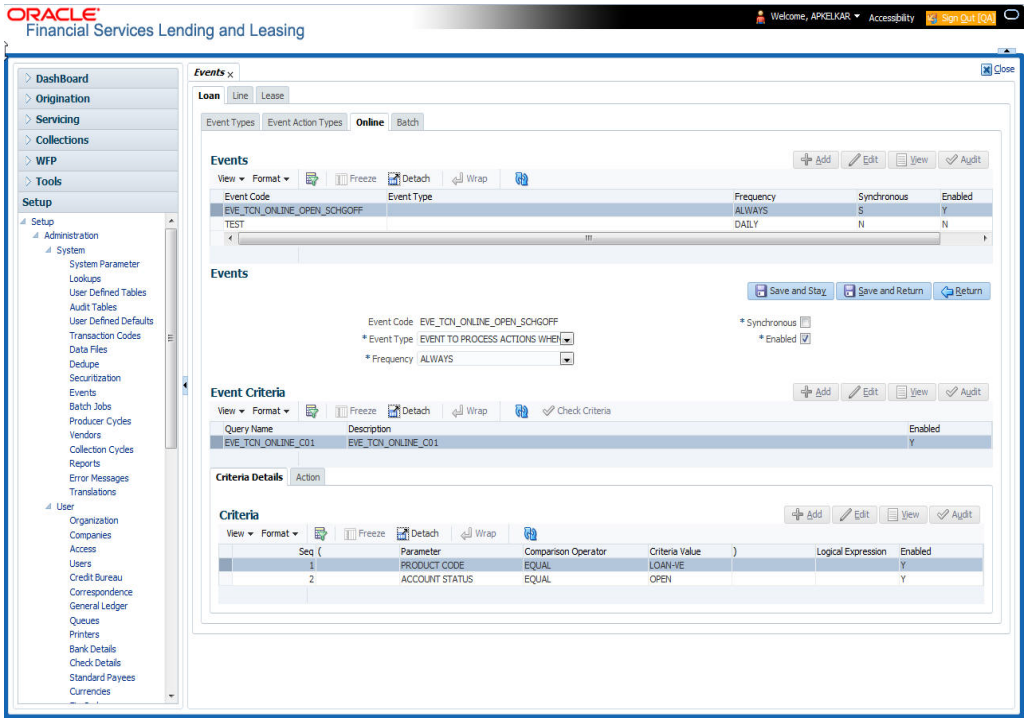
The events that can be performed online after each of the events listed above are as follows:

- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account
- Generate correspondence for an application
- Send a credit bureau request for an application.

To setup Online Event

1. Click **Setup > Setup > Administration > System > Events > Loan > Online**.

2. In the **Events** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code.
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

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

The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Event Criteria** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.

Field:	Do this:
Enabled	Check this box to activate the event criteria.

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

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the **Setup > Setup > Administration > System > Events > Loan > Online > Criteria** section, you can define the event selection criteria. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

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

Actions

The Actions section records the actions the system performs after the event is triggered.

8. In the **Setup > Setup > Administration > System > Events > Loan > Online > Action** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur)

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action description from the drop-down list.
Seq	specify sequence number.
Enabled	Check this box to activate the event action.

9. Perform any of the Basic Actions mentioned in Navigation chapter.
10. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Specify the parameter description from the drop-down list.
Value	Specify parameter value.

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

2.8.1.4 Batch

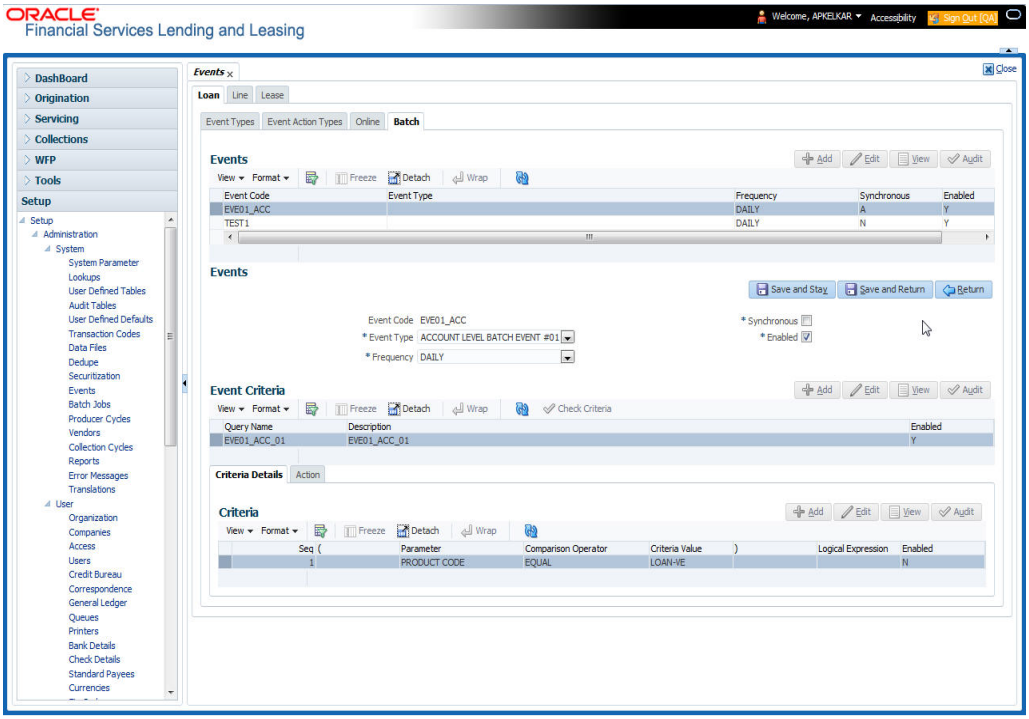
The Batch screen allows you to set up the events performed as a batch transaction by the system. The system supports the following predefined batch events for account processing. (These batch events are listed in the Events Types section on the Setup screen):

- ACCOUNT LEVEL BATCH EVENT #01
- APPLICATION LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- APPLICATION LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- APPLICATION LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- APPLICATION LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- APPLICATION LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- APPLICATION LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- APPLICATION LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- APPLICATION LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- APPLICATION LEVEL BATCH EVENT #09
- ACCOUNT LEVEL BATCH EVENT #10
- APPLICATION LEVEL BATCH EVENT #10

To setup the Batch Event

1. Click **Setup > Setup > Administration > System > Events > Loan > Batch**.

2. In the **Events** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code.
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

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

The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Events Criteria** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.

Field:	Do this:
Enabled	Check this box to activate the event criteria.

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

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the click **Setup > Setup > Administration > System > Events > Loan > Batch > Criteria** section, you can define the event selection criteria. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

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

Action

The Action sub screen allows you to define the actions performed in the batch event. The system supports the following batch event actions:

- Send letter for an account
- Generate correspondence for an account
- Send letter for an account
- Generate correspondence for an account

8. Click **Setup > Setup > Administration > System > Events > Loan > Batch > Action**.
9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Seq	Specify sequence numbers (required).
Enabled	Check this box to activate the event action.

10. Perform any of the Basic Actions mentioned in Navigation chapter.
11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Value	Specify sequence numbers (required).

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

2.8.1.5 Monitoring Events

You can verify the status of events and event actions on the Monitor Jobs screen of the Utilities form.

To monitor events

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

   The system displays the status for all asynchronous events that have been completed or failed for an account.

For further details, on monitoring events refer Dashboard Chapter of this Guide.

2.9 Batch Jobs

“Batch jobs” refer to the back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)

2.9.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job fails.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

Navigating to Batch Jobs:

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System > Batch Jobs**. The Batch Jobs details are further grouped into two tabs:

- Batch Jobs tab
- Job Holidays tab

2.9.1.1 Batch Jobs

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

“Threading” allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Financial Services Lending and Leasing to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets section, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

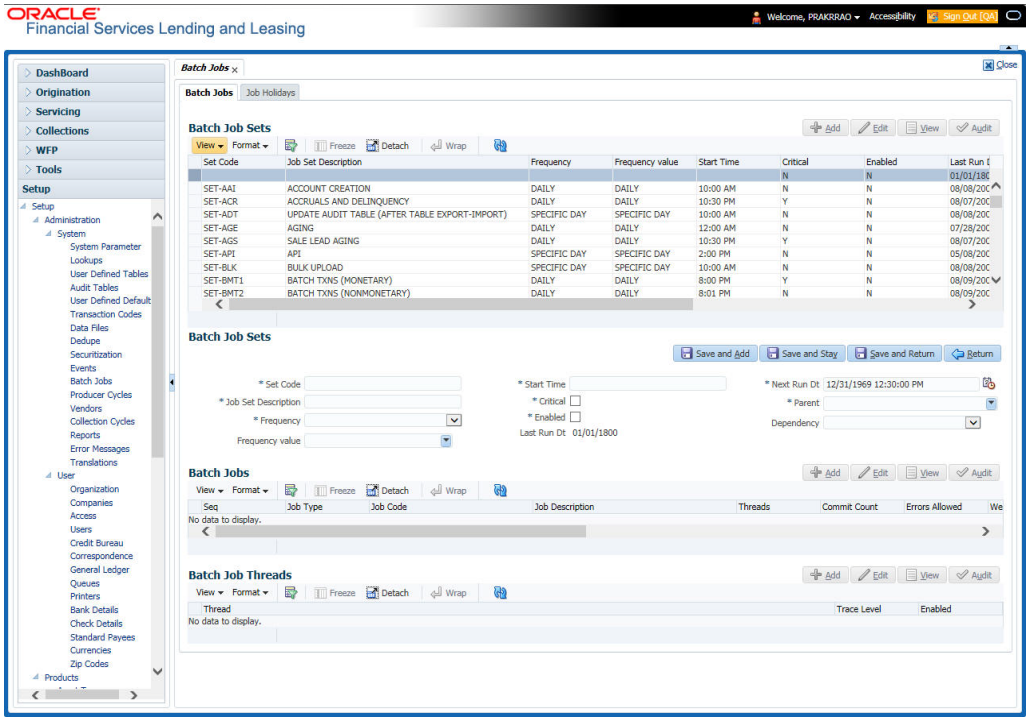
In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

For the standard job set please review the Visio document,
dbk_std_detail_design_job_sets.vsd

To setup a Batch job

1. Click **Setup > Setup > Administration > System > Batch Jobs**.
2. In the **Batch Job Sets** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Set Code	Specify the code for the batch job set.
Job Set Description	Specify the description for the batch job set.
Frequency	Select the frequency at which the job set is to be executed from the drop-down list.
Frequency Value	Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.
Dependency	Select the type of dependency on the parent from drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Batch Job** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number. **Note**: Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop-down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto-commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.

Field:	Do this:
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the rollback segment for job.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Batch Job Thread** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Thread	Specify the name of thread.
Trace	Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace.
Enabled	Check this box to enable the thread.

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

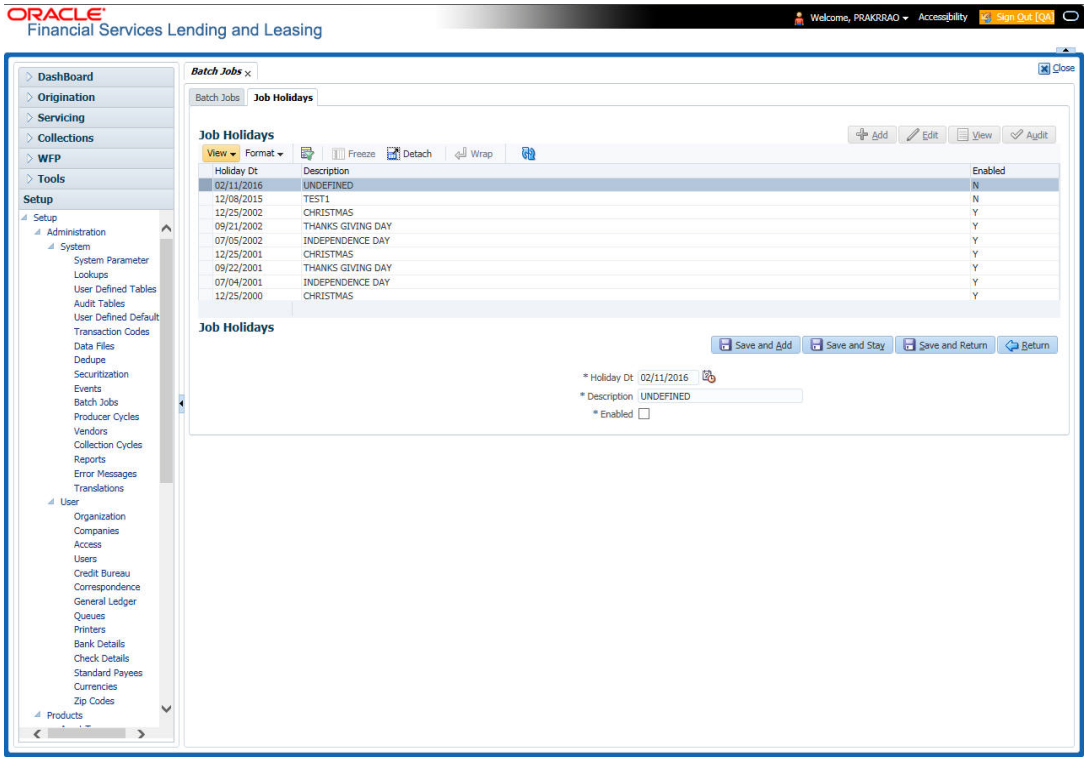
2.9.1.2 Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section .

To define job holidays

1. Click **Setup > Setup > Administration > System > Batch Jobs > Job Holidays**.

2. In the **Job Holidays** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Holiday Dt	Specify the date of the job holiday. You can select the date from the adjoining calendar icon.
Description	Specify the job holiday description (required).
Enabled	Check this box to enable the holiday.

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

2.9.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b-j_100_01	APPLICA-TION TO ACCOUNT INTERFACE	No	Yes	No	Common	This process peri-odically picks up applications in 'Approved-Veri-fied' status and creates accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ACH	ACH Accounts	acaprc_bj_100_01	ACCOUNT ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible customer payments.
ACH	ACH Producers	acp-prc_b-j_100_01	PRODUCER ACH PROCESSING	Yes	Yes	No	Common	This process produces the ACH file for the eligible producer payments.
ACH	ACH Vendors	acvprc_bj_100_01	VENDOR ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible vendor payments.
ACH	ACH Producer/Vendors/ Customer/ Third Party	acx-prc_b-j_100_01	ACH Producer/Vendors/ Customer/ Third Party	Yes	Yes	No	Common	This process producers the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Applications	agaap-p_b-j_100_01	APPLICATION AGING PROCESS	Yes	No	No	Common	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Contracts	agcco-n_b-j_100_01	CONTRACT AGING PROCESS	Yes	No	No	Common	This process puts contracts into 'Aged-Contract' substatus.
ALT-PFS	ALLOTMENT EXTRACT FILE DUMP	PFSEFT-PRC_B-J_111_01	BACKUP EFT	No	Yes	No	Common	This process creates the Backup EFT file

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSL-BAPRC_BJ_100_01	POSTING ALLOT-MENT PAY-MENTS	No	Yes	No	Common	This process posts the payments from the allotment file received from the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSOD-DALT_B-J_100_01	ALLOT-MENT EXTRACT FILE DUMP	No	Yes	No	Common	This process sends the allot-ment draft notice to the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSNS-FPRC_BJ_100_01	NSF BATCH	No	Yes	No	Common	This process posts the NSF file received from the bank
API	API Accounts	accaa-i_b-j_100_01	API AAI	No	Yes	No	Common	This process cre-ates accounts from validated conver-sion applications/ contracts
API	API Accounts	accd-mp_b-j_100_01	MOVE API_XX TO ITABS	No	Yes	No	Common	This process cop-ies data from con-version API tables to conversion applications table
API	API Accounts	accval_bj_111_01	VALIDATE ITABS (LOAN)	No	Yes	No	Loan	This process vali-date all conver-sion applications loan accounts by running the edits
API	API Accounts	accval_bj_112_01	VALIDATE ITABS (LINE)	No	Yes	No	Line	This process vali-date all conver-sion applications line of credit accounts by run-ning the edits

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	acm-prc_b-j_100_01	LOAD API_COMMENTS	No	Yes	No	Common	This process creates account comments from conversion applications/contracts
COL	Appointment Cancellation	cap-prc_b-j_100_01	APPPOINTMENT CANCEL PROCESSING	No	Yes	Yes	Common	This process cancels all the expired appointments.
COL	Payment Promise Processing	cpprc_bj_100_01	BROKEN PROMISE PROCESSING	No	Yes	No	Common	This process updates any broken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_b-j_100_01	CREATE METRO2 FILE	No	Yes	No	Common	This process creates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b-j_000_01	ACCOUNT DOCUMENT LOAD	No	Yes	Yes	Common	This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory
DLX	Accounts Dialer Exclusion	ODX-PRC_B-J_100_01	ACCOUNTS DIALER EXCLUSION	N	Y	Y	Common	This process generates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
GLP	GL Interface	gliprc_bj_100_01	GL SUMMARIZATION	No	Yes	No	Common	This process summarizes GL transactions for the day.
GOV	Debt Reporting IRS 1099A / 1099C	gdraap_bj_100_01	IRS 1099-A PROCESSING	No	Yes	No	Common	This process generates the 1099-A flat file for government reporting.
GOV	Debt Reporting IRS 1099A / 1099C	gdrcad_bj_100_01	IRS 1099-C PROCESSING	No	Yes	No	Common	This process generates the 1099-C flat file for government reporting.
GOV	HMDA Reporting	ghrprc_bj_100_01	IRS HMDA PROCESSING	Yes	No	No	Common	This process generates the HMDA flat file for government reporting.
GOV	Interest Reporting IRS 1098	girprc_bj_100_01	IRS 1098 PROCESSING	No	Yes	No	Common	This process generates the 1098 flat file for government reporting.
JOB	Scheduler	jsctst_bj_000_01	Scheduler	Yes	Yes	Yes	Common	This process test the job scheduler
LBP	Lockbox	lbxprc_bj_100_01	LOAD LOCKBOX PROCESSING	No	Yes	No	Common	This process loads any lockbox files available. This process can be set to run periodically throughout the day.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LNT	Lien Tracking	OFD-PRC_B-J_111_03	OUTPUT LIEN TRACKING FOR DATA CHANGE	N	Y	N	Common	This process generates output file with changes in customer information such as Address/Phone no./Borrower/Co-borrower name.
LNT	Lien Tracking	OFD-PRC_B-J_111_04	OUTPUT LIEN TRACKING FOR VOID ACCOUNT	N	Y	N	Common	This process generates output file for 'Void Accounts' to be sent to dealer track.
LTR	Collections Letter	lcolt1_b-j_100_01	GENERATE FIRST COLLECTION LETTER	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
LTR	Collections Letter	lcolt2_b-j_100_01	GENERATE SECOND COLLECTION LETTER	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b-j_100_01	GENERATE THIRD COLLECTION LETTER	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
LTR	Customer Service Letter	lcspdf_b-j_111_01	PAID IN FULL LETTER	No	Yes	No	Loan	This process generates the paid-in-full letter for the relevant accounts.
LTR	Customer Service Letter	lcspoq_b-j_111_01	PAYOFF QUOTE LETTER	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Customer Service Letter	lcsstm_bj_100_01	CUSTOMER STATEMENT LETTER	No	Yes	No	Common	This process generates the customer statement letter for requested accounts.
LTR	Customer Service Letter	lcswel_bj_111_01	WELCOME LETTER	No	Yes	No	Loan	This process generates the welcome letter for the newly funded accounts.
LTR	Origination Letter	loraco_bj_111_01	Origination Adverse Action Letter(Conditional) (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	Origination Letter	loradv_bj_111_01	Origination Adverse Action Letter (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
ODD	Coupon Book Dump File	ocnprc_bj_100_01	CUSTOMER COUPON BOOK GENERATION	No	Yes	No	Common	This process generates coupon books, if appropriate.
ODD	Output Data Dump File	oddprc_bj_000_01	CREATE OUTPUT DATA DUMP FILES	Yes	Yes	Yes	Common	This process creates any defined output data dump files set in the system.
ODD	Collections Letter	olclt1_bj_100_01	COLLECTION LETTER 1 FILE CREATION	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
ODD	Collections Letter	olclt2_bj_100_01	COLLECTION LETTER 2 FILE CREATION	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Collections Letter	olclt3_bj_100_01	COLLECTION LETTER 3 FILE CREATION	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
ODD	Origination Letter	oloaco_bj_100_01	ADVERSE ACTION CONDITIONAL LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.
ODD	Origination Letter	oloadv_bj_100_01	ADVERSE ACTION LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.
ODD	Customer Service Letter	olspdf_bj_100_01	PAID IN FULL FILE CREATION	No	Yes	No	Common	This process generates the paid-in-full letter for the relevant accounts.
ODD	Customer Service Letter	olspoq_bj_100_01	PAY OFF QUOTE FILE CREATION	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
ODD	Customer Service Letter	olswel_bj_100_01	WELCOME LETTER FILE CREATION	No	Yes	No	Common	This process generates the welcome letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_bj_100_01	DEALER STATEMENTS GENERATION	No	Yes	No	Common	This process generates the dealer/producer statements at the specified frequency.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Statement Dump File	ostprc_b-j_100_01	CUS-TOMER STATE-MENTS GENERA-TION	No	Yes	No	Common	This process generates the customer statement for eligible accounts.
PRQ	Payable Requistion Customer	pcu-prc_b-j_100_01	CUS-TOMER REFUND PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for customer overpayment refunds.
PRQ	Payable Requisition Producer	ppores_bj_100_01	MONTH END DEALER RESERVE PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for dealer compensation payments on month-end.
PRQ	Payable Requisition Vendor	pvn-prc_b-j_100_01	VENDOR INVOICE PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for vendor invoice payments
PUR	Archive Accounts	pacarc_bj_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	Yes	Common	This process archives account data from ACCOUNTS table to OACCOUNTS table.
PUR	Archive Accounts	pacarc_bj_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	No	Yes	Yes	Common	This process archives account data from OAC-COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_bj_100_01	ARCHIVE APPLICA-TION DATA TO OTABLES	Yes	No	No	Common	This process archives application-related data from APPLICA-TIONS to OAPPLI-CATIONS table.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Applications	paparc_bj_100_02	ARCHIVE APPLICATION DATA TO OOTABLES	Yes	No	No	Common	This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table.
PUR	Archive GL	pglarc_bj_100_01	ARCHIVE GL DATA TO OTABLES	No	Yes	Yes	Common	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_bj_100_02	ARCHIVE GL DATA TO OOTABLES	No	Yes	Yes	Common	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrq_bj_100_01	Purge Job Requests	Yes	Yes	Yes	Common	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_bj_100_01	PURGE OUTPUT DATA HEADERS	No	Yes	Yes	Common	This process purges Output Data Headers from the system.
PUR	Archive Securitization	ppaarc_bj_100_01	ARCHIVE POOL DATA TO OTABLES	No	Yes	No	Common	This process archives securitization data from TABLE to corresponding OTABLE.
PUR	Archive Securitization	ppaarc_bj_100_02	ARCHIVE POOL DATA TO OOTABLES	No	Yes	No	Common	This process archives securitization data from OTABLE to corresponding OOTABLE.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Producers	pprarc_bj_100_01	ARCHIVE PRODUCER DATA TO OTABLES	Yes	Yes	Yes	Common	This process archives producer data from PRODUCERS table to OPRODUCERS table.
PUR	Archive Producers	pprarc_bj_100_02	ARCHIVE PRODUCER DATA TO OOTABLES	Yes	Yes	Yes	Common	This process archives producer data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Producers Txns	ppxarc_bj_100_01	ARCHIVE PRODUCER TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives producer transaction data from PRODUCERS table to OPRODUCERS table.
PUR	Archive Producers Txns	ppxarc_bj_100_02	ARCHIVE PRODUCER TXNS DATA TO OOTABLES	No	Yes	No	Common	This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_bj_100_01	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives account statement and transaction data from TABLE to corresponding OTABLE.
PUR	Archive Statements	pstarc_bj_100_02	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOTABLES	No	Yes	No	Common	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuusr_bj_100_01	Terminate User	Yes	Yes	Yes	Common	This process terminates user satisfying the selection criteria.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Txns (To O tables)	ptxarc_b-j_100_01	ARCHIVE TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b-j_100_02	ARCHIVE TXNS DATA TO OOT-ABLES	No	Yes	No	Common	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b-j_100_01	Purge User Logins	Yes	Yes	Yes	Common	This process purges user login data from the sys-tem.
PUR	Archive Ven-dor Assign-ments	pvaarc_bj_100_01	ARCHIVE VENDOR ASSIGN-MENTS DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from TABLE to OTABLE. The criteria for archival is based on following valida-tion - Work Order Status = Closed / Completed / Repossessed + Days mentioned in system parameter 'PVA_ARCHIVE_-DAYS'.
PUR	Archive Ven-dor Assign-ments	pvaarc_bj_100_02	ARCHIVE VENDOR ASSIGN-MENTS DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from OTABLE to OOTABLE based on the days men-tioned in system parameter 'PVA_OAR-CHIVE_DAYS'.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Vendor Invoices	pviarc_bj_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Invoice Status = 'Close' + Days mentioned in system parameter 'PVI_ARCHIVE_DAYS'.
PUR	Archive Vendor Invoices	pviarc_bj_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVI_OARCHIVE_DAYS'.
PUR	Archive Vendors	pvearc_bj_100_01	ARCHIVE VENDORS DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs. 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'.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Vendors	pvearc_bj_100_02	ARCHIVE VENDORS DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVE_OARCHIVE_DAYS'.
QUE	Queue Customer Service	qcsprc_bj_100_01	CUSTOMER SERVICE QUEUE PROCESSING	No	Yes	Yes	Common	This process creates the customer service/collections queues
RDB1	RDB1 Accounts	racdmp_bj_100_01	Data Dump Accounts	No	Yes	Yes	Common	This process transfers the account data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Applications	rapdmp_bj_100_01	LOAD APPLICATION RELATED DATA INTO T TABLES	Yes	No	No	Common	This process transfers the application data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Asset Tracking	ratdmp_bj_100_01	LOAD ASSET RELATED DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account asset data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Bankruptcy	rbkdmp_bj_100_01	LOAD BANKRUPTCY DATA TO T TABLES	No	No	Yes	Common	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Call Activities	rcadmp_bj_100_01	LOAD CALL ACTIVITIES DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account call activity data from (OLTP) Regular tables to Temporary T tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Deficiency	rchd-mp_b-j_100_01	LOAD DEFICIENCY DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account deficiency data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Contracts	rcod-mp_b-j_100_01	LOAD CONTRACT DATA INTO T TABLES	Yes	Yes	No	Common	This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Repossessions	rfod-mp_b-j_100_01	LOAD REPO FORECLOSURE DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Producers	rprd-mp_b-j_100_01	LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES	No	Yes	No	Common	This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Setup	rstd-mp_b-j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Yes	Yes	Yes	Common	This process transfers the setup data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Txns	rtxd-mp_b-j_100_01	LOAD TXN DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables
RDB 2	RDB2 Accounts	racac-c_b-j_100_01	Load Reporting Tables Accounts	No	Yes	Yes	Common	This process transfers the account data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Accounts (Derived Fields)	rac-drv_b-j_100_01	Update Reporting Tables Accounts	No	Yes	Yes	Common	This process updates the codes with description for account RDB tables
RDB 2	RDB2 Applications	rapap-p_b-j_100_01	Load Reporting Tables Applications	Yes	No	No	Common	This process transfers the application data from T tables to RDB tables
RDB 2	RDB2 Applications (Derived Fields)	rap-drv_b-j_100_01	Update Reporting Tables Applications (Derived Fields)	Yes	No	No	Common	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj_100_01	Load Reporting Tables Asset Tracking	No	Yes	No	Common	This process transfers the account asset tracking data from T tables to RDB tables
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b-j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	No	Yes	No	Common	This process updates the codes with description for account asset tracking RDB tables
RDB 2	RDB2 Bankruptcy	rbkab-d_b-j_100_01	Load Reporting Tables Bankruptcy	No	No	Yes	Common	This process transfers the account bankruptcy data from T tables to RDB tables
RDB 2	RDB2 Call Activities	rca-cac_b-j_100_01	Load Reporting Tables Call Activities	No	No	Yes	Common	This process transfers the account call activities data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Deficiency	rchaof_bj_100_01	Load Reporting Tables Deficiency	No	No	Yes	Common	This process transfers the account deficiency data from T tables to RDB tables
RDB 2	RDB2 Contracts	rco-con_bj_100_01	Load Reporting Tables Contracts	Yes	Yes	No	Common	This process transfers the account contract data from T tables to RDB tables
RDB 2	RDB2 Contracts (Derived Fields)	rcodrv_bj_100_01	Update Reporting Tables Contracts (Derived Fields)	Yes	Yes	No	Common	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Repossessions	rfoafr_bj_100_01	Load Reporting Tables Repossessions	No	No	Yes	Common	This process transfers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Producers (Derived Fields)	rprdrv_bj_100_01	Update Reporting Tables Producers (Derived Fields)	No	Yes	No	Common	This process updates the codes with description for producer and producer transactions RDB tables
RDB 2	RDB2 Producers	rprpro_bj_100_01	Load Reporting Tables Producers	No	Yes	No	Common	This process transfers the producer and producer transactions data from T tables to RDB tables
RDB 2	RDB2 Setup	rststp_bj_100_01	Load Reporting Tables Setup	Yes	Yes	Yes	Common	This process transfers the setup data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Txns	rtxdrv_b-j_100_01	Load Reporting Tables Txns	No	Yes	Yes	Common	This process transfers the account transaction data from T tables to RDB tables
RDB 2	RDB2 Txns (Derived Fields)	rtxtxn_b-j_100_01	Update Reporting Tables Txns (Derived Fields)	No	Yes	Yes	Common	This process updates the codes with description for account transactions RDB tables
SEC	Pool Summary	ssm-prc_b-j_100_01	POOL SUMMARY TABLE POPULATION	No	Yes	No	Common	This process populates summary tables for all pools
SET-OVR	OVERPAYMENT REALLOCATIONS	PFSTX-NOVR_BJ_100_01	OVERPAYMENT REALLOCATIONS	No	Yes	No	Common	This process handles the overpayments/overages existing on an account
TPE	Earning/ Amortization	tam-prc_b-j_100_01	AMORTIZATION TRANSACTIONS PROCESSING	No	Yes	No	Common	This process creates the month-end interest accrual transactions on month-end.
TPE	Earning/ Amortization	tam-prc_b-j_111_01	MONTH END AMORTIZATION TRANSACTIONS	No	Yes	No	Loan	This process creates the month-end interest accrual transactions on month-end.
TPE	Escrow Non Monetary Transactions	tenbmt_bj_100_01	Escrow Non Monetary Batch Transactions	No	Yes	Yes	Common	This process posts escrow non monetary transactions in the background at the specified time interval.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_01	Escrow Analysis Posting	No	Yes	No	Common	This process posts all approved escrow analysis to the account
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_02	Create batches for Customer Refund Requests	No	Yes	No	Common	This process creates company branch wise batches for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_03	Create Transaction of Customer Refund Requests	No	Yes	No	Common	This process populate customer refund request in respective batch created above
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_04	Compute control totals for customer refund request batches	No	Yes	No	Common	This process populates control totals for the bathes created for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_05	Escrow compliance checking	No	Yes	No	Common	This process checks escrowable account for compliance
TPE	Escrow Analysis & Disbursements	tesds-b_bj_100_05	Escrow disbursement posting & requisition creation	No	Yes	No	Common	This process posts processed escrow disbursement and creates requisitions.
TPE	Non Monetary Transactions	tnmb-mt_bj_100_01	NON MONETARY TRANSACTIONS POSTING	No	Yes	Yes	Common	This process posts non monetary transactions in the background at the specified time interval.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Compensation	tprcom_bj_111_01	Compensation	No	Yes	No	Loan	This process creates transaction for month-end producer compensation
TPE	Statement	tprpsg_bj_111_01	Producer Statement	No	Yes	No	Loan	This process creates the month-end interest accrual transactions on month-end.
TPE	Monetary Transactions	txnacr_bj_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	No	Yes	No	Common	This process posts any payment batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnact_bj_100_01	ACCOUNT ACTIVATION	No	Yes	No	Common	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactions	txnadv_bj_112_01	Advance Posting	No	Yes	No	Line	This process posts any advance batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnann_bj_100_01	ANNIVERSARY PROCESSING	No	Yes	No	Common	This process carries out the anniversary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_bj_100_01	MONETARY TRANSACTIONS POSTING	No	Yes	No	Common	This process posts monetary transactions in the background at the specified time interval.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnch-g_b-j_100_01	Chargeoff Processing	No	Yes	No	Common	This process charges off eligible or scheduled for chargeoff accounts.
TPE	Monetary Transactions	txnch-g_b-j_100_03	Chargeoff reversal	No	Yes	No	Common	On posting charge off reversal transaction, this process moves the remaining expense and fee from charge off balance to active balance.
TPE	Monetary Transactions	txncls_b-j_100_01	VOID/PAID ACCOUNT CLOSE PROCESSING	No	Yes	No	Common	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b-j_100_01	BILLING/ DUE DATES PROCESSING	No	Yes	No	Common	This process creates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_b-j_100_01	FIRST PMT DEDUCTION PROCESSING	No	Yes	No	Common	This process posts the first payment deduction payment to the eligible accounts.
TPE	Monetary Transactions	txnfpr_b-j_111_01	FIRST PMT REFUND PROCESSING	No	Yes	No	Loan	This process posts the first payment deduction payment to the eligible accounts.
TPE	Monetary Transactions	txnltc_b-j_100_01	LATE CHARGE PROCESSING	No	Yes	No	Common	This process assesses late charge depending on the rules, for all accounts in the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnmt-d_b-j_100_01	MONTH END PRO-CESSING	No	Yes	No	Common	This process populates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnp-mt_b-j_100_01	Payment Posting	No	Yes	No	Common	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn-prm_b-j_100_01	PROMO-TION END PROCESS-ING	No	Yes	No	Common	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txn-prm_b-j_100_03	TLP PRO-MOTION CANCEL PROCESS-ING	No	Yes	No	Common	This process 'cancels' the promotion on the account.
TPE	Monetary Transactions	txnrat_b-j_100_01	RATE CHANGE PROCESS-ING	No	Yes	No	Common	This process changes the prevalent rate on an account.
TPE	Monetary Transactions	txn-sch_b-j_100_01	SCHEDULE FOR CHARGED OFF PRO-CESSING	No	Yes	No	Common	This process puts the 'Schedule for Charge Off' condition on eligible accounts.
TPE	Monetary Transactions	txntip_b-j_100_01	TERMINA-TION PRO-CESSING	No	Yes	No	Common	This process puts the "Paid" status on eligible accounts

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnytd_b-j_100_01	YEAR END PROCESS-ING	No	Yes	No	Common	This process populates the year end balances and carries over the balances to next year.
XPR	DEALER TRACK PRO-DUCER LOAD	XPRP-ST_EW_100_01	DEALER TRACK PRO-DUCER LOAD	N	Y	Y	Common	This process dumps producer details maintained in the system into Dealer Track. System can either use MDB flow by generating out-bound JMS mes-sage if system parameter 'OUT-BOUND_DL-R_TRACK_Q' is set to 'Y' or use existing flow by making database synchronous out-bound calls to pro-ducer data dump web service.
XPR 2	ROUTE ONE PRO-DUCER LOAD	XPRP-ST_EW_100_01	ROUTE ONE PRO-DUCER LOAD	N	Y	Y	Common	This process dumps producer details maintained in the system into ROUTEONE. System can either use MDB flow by generating out-bound JMS mes-sage if system parameter 'OUT-BOUND_ROU-TEONE_Q' is set to 'Y' or use exist-ing flow by making database synchro-nous outbound calls to producer data dump web service.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	CONDITIONAL ADVERSE ACTION LETTER	LORACO_BJ_100_01	CONDITIONAL ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	ADVERSE ACTION LETTER	LORADV_BJ_100_01	ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
RPT	ACCOUNT LIST	ROPACC_EM_100_01	ACCOUNT LIST	No	Yes	No	Common	
RPT	ADVANCE POSTING LIST	ROPADV_EM_100_01	ADVANCE POSTING LIST	No	Yes	No	Common	
RPT	ASSET TRACKING DETAILS	ROPATK_EM_100_01	ASSET TRACKING DETAILS	No	Yes	No	Common	
RPT	BANKRUPTCY ACCOUNT LIST	ROPBNK_EM_100_01	BANKRUPTCY ACCOUNT LIST	No	Yes	No	Common	
RPT	COLLECTOR ACTIVITY DETAILS	ROPCOL_EM_100_01	COLLECTOR ACTIVITY DETAILS	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	DEFI-CIENCY ACCOUNT LIST	ROP-DEF_EM_100_01	DEFI-CIENCY ACCOUNT LIST	No	Yes	No	Common	
RPT	DELIN-QUENT ACCOUNT LIST	ROP-DLQ_EM_100_01	DELIN-QUENT ACCOUNT LIST	No	Yes	No	Common	
RPT	FUNDING CONTRACT LIST	ROP-FUN_EM_100_01	FUNDING CON-TRACT LIST	No	Yes	No	Common	
RPT	GL TXN DETAILS LIST	ROP-GLI_EM_100_01	GL TXN DETAILS LIST	No	Yes	No	Common	
RPT	APPLICA-TIONS LIST	ROPORG_EM_100_01	APPLICA-TIONS LIST	No	Yes	No	Common	
RPT	PAYMENT ALLOCA-TION POST-ING DETAILS|	ROP-PAL_EM_100_01	PAYMENT ALLOCA-TION POST-ING DETAILS|	No	Yes	No	Common	
RPT	PAYMENT POSTING LIST	ROP-PMT_EM_100_01	PAYMENT POSTING LIST	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYABLE REQUISI-TION LIST	ROP-PRQ_EM_100_01	PAYABLE REQUISI-TION LIST	No	Yes	No	Common	
RPT	REPOSSSE-SION/FORE-CLOSURE ACCOUNT LIST	ROPREP_EM_100_01	REPOS-SSESION/ FORECLO-SURE ACCOUNT LIST	No	Yes	No	Common	
RPT	SCHEDULE TO CHAR-GEOFF LIST	ROP-SCH_EM_100_01	SCHEDULE TO CHAR-GEOFF LIST	No	Yes	No	Common	
RPT	TERMINA-TION IN PROGRESS LIST	ROP-TIP_EM_100_01	TERMINA-TION IN PROG-RESS LIST	No	Yes	No	Common	
RPT	NON MON-TETARY TXN POST-ING LIST	ROPTN-M_EM_100_01|	NON MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	
RPT	MON-TETARY TXN POST-ING LIST	ROPTX-N_EM_100_01	MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	
RPT	BATCH JOB SETUP	CMN-BJB_EM_100_01	BATCH JOB SETUP	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BATCH JOB LOG	CMN-BJB_EM_100_02	BATCH JOB LOG	No	Yes	No	Common	
RPT	NUMBER OF CREDIT APPLICA-TIONS ENTERED BY USER	OUN-ADE_EM_100_01	NUMBER OF CREDIT APPLICA-TIONS ENTERED BY USER	No	Yes	No	Common	
RPT	CREDIT APPLICA-TIONS IMAGES BY STATUS	OUN-ADE_EM_100_02	CREDIT APPLICA-TIONS IMAGES BY STATUS	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LOAN)	OUNUND_EM_111_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	OUNUND_EM_111_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LOAN)	OUNUND_EM_111_13	UNDER-WRITING STATUS BY MONTH (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUND_EM_111_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LINE)	OUNUND_EM_112_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	OUNUND_EM_112_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LINE)	OUNUND_EM_112_13	UNDER-WRITING STATUS BY MONTH (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	OUNUND_EM_112_14	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LEASE)	OUNUND_EM_121_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	OUNUND_EM_121_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH (LEASE)	OUNUND_EM_121_13	UNDER-WRITING STATUS BY MONTH (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUND_EM_121_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	Yes	No	No	Lease	
RPT	ACCOUNT PAYABLE (ORIGINA-TION)	OFNA-PY_EM_100_01	ACCOUNT PAYABLE (ORIGINA-TION)	Yes	No	No	Common	
RPT	ACCOUNT PAYABLE (SERVIC-ING)	OFNA-PY_EM_100_02	ACCOUNT PAYABLE (SERVIC-ING)	No	Yes	No	Common	
RPT	PRE-FUND-ING CON-TRACTS (LOAN)	OFNF-ND_EM_111_01	PRE-FUND-ING CON-TRACTS (LOAN)	Yes	No	No	Loan	
RPT	FUNDED CON-TRACTS (LOAN)	OFNF-ND_EM_111_02	FUNDED CON-TRACTS (LOAN)	Yes	No	No	loan	
RPT	PRE-FUND-ING CON-TRACTS (LINE)	OFNF-ND_EM_112_01	PRE-FUND-ING CON-TRACTS (LINE)	Yes	No	No	Loan	
RPT	FUNDED CON-TRACTS (LINE)	OFNF-ND_EM_112_02	FUNDED CON-TRACTS (LINE)	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PRE-FUND-ING CON-TRACTS (LEASE)	OFNF-ND_EM_121_01	PRE-FUND-ING CON-TRACTS (LEASE)	Yes	No	No	Common	
RPT	FUNDED CON-TRACTS (LEASE)	OFNF-ND_EM_121_02	FUNDED CON-TRACTS (LEASE)	Yes	No	No	Loan	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP-P_EM_100_01	ACCOUNT PAYABLE LOG BY PRODUCER	Yes	No	No	Loan	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV_EM_100_01	ACCOUNT PAYABLE LOG BY VENDOR	Yes	No	No	Loan	
RPT	COLLAT-ERAL TRACKING LOG	OCSAS-T_EM_100_01	COLLAT-ERAL TRACKING LOG	Yes	No	No	Common	
RPT	GL POST-ING LOG	OCS-GLI_EM_100_01	GL POST-ING LOG	Yes	No	No	Common	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSP-MT_EM_100_01	PAYMENT POSTING (DAILY CASH) LOG	Yes	No	No	Common	
RPT	PAYMENT POSTING ERROR LOG	OCSP-MT_EM_100_02	PAYMENT POSTING ERROR LOG	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ACCOUNT LISTING (LOAN)	OCSAC-C_EM_111_01	ACCOUNT LISTING (LOAN)	Yes	No	No	Loan	
RPT	EXCESS PAYMENT (REFUND) LOG (LOAN)	OCSP-MT_EM_111_03	EXCESS PAYMENT (REFUND) LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LOAN)	OCSP-MT_EM_111_04	PAYMENT HISTORY (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCA-TIONS LOG (LOAN)	OCSP-MT_EM_111_05	PAYMENT ALLOCA-TIONS LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LOAN)	OCSP-MT_EM_111_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	PRO-DUCER STATE-MENT (LOAN)	OCSPS-M_EM_111_01	PRO-DUCER STATE-MENT (LOAN)	Yes	No	No	Loan	
RPT	PRO-DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX_EM_111_01	PRO-DUCER MONE-TARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LOAN)	OCSS-CH_EM_111_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	OCSTAM_EM_111_01	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN)	OCSTER_EM_111_01	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTXN_EM_111_01	MONETARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	ACCOUNT LISTING (LINE)	OCSACC_EM_112_01	ACCOUNT LISTING (LINE)	Yes	No	No	Loan	
RPT	ADVANCE POSTING LOG (LINE)	OCSADV_EM_112_01	ADVANCE POSTING LOG (LINE)	Yes	No	No	Loan	
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSADV_EM_112_02	ADVANCE POSTING ERROR LOG (LINE)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LINE)	OCSPMT_EM_112_04	PAYMENT HISTORY (LINE)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCATIONS LOG (LINE)	OCSPMT_EM_112_05	PAYMENT ALLOCATIONS LOG (LINE)	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LINE)	OCSP-MT_EM_112_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	OCSS-CH_EM_112_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	AMOR-TIZED TXNS LOG BY GL POST DT (LINE)	OCSTAM_EM_112_01	AMOR-TIZED TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LINE)	OCSTER_EM_112_01	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX-N_EM_112_01	MONE-TARY TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	ACCOUNT LISTING (LEASE)	OCSAC-C_EM_121_01	ACCOUNT LISTING (LEASE)	Yes	No	No	Common	
RPT	PAYMENT HISTORY (LEASE)	OCSP-MT_EM_121_04	PAYMENT HISTORY (LEASE)	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA-TIONS LOG (LEASE)	OCSP-MT_EM_121_05	PAYMENT ALLOCA-TIONS LOG (LEASE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LEASE)	OCSP-MT_EM_121_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	OCSS-CH_EM_121_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	Yes	No	No	Common	
RPT	AMOR-TIZED TXNS LOG BY GL POST DT (LEASE)	OCSTAM_EM_121_01	AMOR-TIZED TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LEASE)	OCSTER_EM_121_01	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LEASE)	Yes	No	No	Common	
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTX-N_EM_121_01	MONE-TARY TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	BANK-RUPTCY LOG	OCOBNK_EM_100_01	BANK-RUPTCY LOG	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	COLLECTOR ACTIVITY (DETAILED) LOG	OCO-COL_EM_100_01	COLLECTOR ACTIVITY (DETAILED) LOG	No	No	Yes	Common	
RPT	COLLECTOR PRODUCTIVITY BY QUEUE	OCO-COL_EM_100_02	COLLECTOR PRODUCTIVITY BY QUEUE	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY PRODUCER	OCO-COL_EM_100_03	DELINQUENCY ANALYSIS BY PRODUCER	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY CREDIT GRADE	OCO-COL_EM_100_04	DELINQUENCY ANALYSIS BY CREDIT GRADE	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY STATE	OCO-COL_EM_100_05	DELINQUENCY ANALYSIS BY STATE	No	No	Yes	Common	
RPT	PAYMENT PROMISE LOG	OCO-COL_EM_100_06	PAYMENT PROMISE LOG	No	No	Yes	Common	
RPT	COLLECTOR ACTIVITY LOG	OCO-COL_EM_100_07	COLLECTOR ACTIVITY LOG	No	No	Yes	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	DEFICIENCY LOG	OCODEF_EM_100_01	DEFICIENCY LOG	No	No	Yes	Common	
RPT	DELINQUENCY LOG	OCODLQ_EM_100_01	DELINQUENCY LOG	No	No	Yes	Common	
RPT	REPOSSESSION/FORECLOSURE LOG	OCOREP_EM_100_01	REPOSSESSION/FORECLOSURE LOG	No	No	Yes	Common	
RPT	NON MONETARY TXNS LOG	OCOTNM_EM_100_01	NON MONETARY TXNS LOG	No	No	Yes	Common	
RPT	VENDOR INVOICE LOG	OCOVIN_EM_100_01	VENDOR INVOICE LOG	No	No	Yes	Common	
RPT	VENDOR WORK ORDER LOG	OCOVNA_EM_100_01	VENDOR WORK ORDER LOG	No	No	Yes	Common	
RPT	POOL DELINQUENCY SUMMARY (LOAN)	OCSSEC_EM_111_01	POOL DELINQUENCY SUMMARY (LOAN)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL DEFAULTS (NON LIQUI-DATED) (LOAN)	OCS-SEC_EM_111_02	POOL DEFAULTS (NON LIQ-UIDATED) (LOAN)	No	Yes	No	Common	
RPT	POOL PAY-OFFS (LOAN)	OCS-SEC_EM_111_03	POOL PAY-OFFS (LOAN)	No	Yes	No	Common	
RPT	POOL RECOVERY (LOAN)	OCS-SEC_EM_111_04	POOL RECOV-ERY (LOAN)	No	Yes	No	Common	
RPT	POOL DELIN-QUENCY (LOAN)	OCS-SEC_EM_111_05	POOL DELIN-QUENCY (LOAN)	No	Yes	No	Common	
RPT	POOL REPUR-CHASED ACCOUNTS (LOAN)	OCS-SEC_EM_111_06	POOL REPUR-CHASED ACCOUNTS (LOAN)	No	Yes	No	Common	
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS-SEC_EM_111_07	POOL MONTHLY ACTIVITY (LOAN)	No	Yes	No	Common	
RPT	POOL LIQ-UIDATED CON-TRACTS (LOAN)	OCS-SEC_EM_111_08	POOL LIQ-UIDATED CON-TRACTS (LOAN)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS-SEC_EM_111_09	POOL TXNS LOG BY GL POST DT (LOAN)	No	Yes	No	Common	
SET-QRT	Real time Queues processing	QCSPRC_B-J_100_02	Real time Queues processing	No	Yes	Yes	Common	This batch job processes queues marked as real time based on refresh frequency setup in the job set.
TAM	MONTH END COMPENSATION DISBURSEMENT PROCESSING	TPR-COM_B-J_100_01	MONTH END COMPENSATION DISBURSEMENT PROCESSING	No	Yes	No	Common	
TAM	PRODUCER STATEMENTS	TPRPS-G_B-J_100_01	PRODUCER STATEMENTS	No	Yes	No	Common	
TAM	PRODUCER STATUS CHANGE	TPRSTA_BJ_100_01	PRODUCER STATUS CHANGE	No	Yes	No	Common	
TPE	Escrow Analysis & Disbursements	TXNCH-G_B-J_100_02	CHARGEOFF PROCESSING FOR ACTIVE ACCOUNTS	No	Yes	No	Common	This package contains procedures related to Batch Job for chargeoff processing
ESC	ESCROW ANALYSIS POSTING	TESAN-L_B-J_100_01	ESCROW ANALYSIS POSTING	No	Yes	No	Common	This package contains procedures related to Batch Job for escrow analysis processing

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ESC	CREATE BATCHES FOR CUSTOMER REFUND REQUESTS	TESANL_BJ_100_02	CREATE BATCHES FOR CUSTOMER REFUND REQUESTS	No	Yes	No	Common	This package contains procedures related to Batch Job for escrow analysis processing
ESC	COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES	TESANL_BJ_100_04	COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES	No	Yes	No	Common	
ESC	ESCROW COMPLIANCE CHECKING	TESANL_BJ_100_05	ESCROW COMPLIANCE CHECKING	No	Yes	No	Common	
ESC	CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS	TESDSB_BJ_100_01	CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS	No	Yes	No	Common	
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC_BJ_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	No	Common	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBACC_BJ_100_01	BATCH EVENTS FOR ACCOUNTS		Yes			
EVE	BATCH EVENTS FOR APPLICATIONS	EVBAPP_BJ_100_01	BATCH EVENTS FOR APPLICATIONS	Yes				

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESS-ING	EVB-PRC_B-J_100_01	MAIN BATCH JOB FOR BATCH EVENTS PROCESS-ING		Yes			
ODD 2	BATCH JOB TO GENER-ATE METRO 2 DATA	CBUUT-L_B-J_100_02	BATCH JOB TO GENER-ATE METRO 2 DATA	Yes				
ODD 2	BATCH JOB FOR CRE-ATING METRO 2 DATA FILE	CBUUT-L_B-J_100_03	BATCH JOB FOR CRE-ATING METRO 2 DATA FILE	Yes				
ODD 2	THIRD PARTY ACH PROCESS-ING	ACT-PRC_B-J_100_01	THIRD PARTY ACH PROCESS-ING		Yes			
ODD 2	THIRD PARTY OUT-PUT DATA DUMP SER-VICING	OBI-PRC_B-J_100_01	CREATE THIRD PARTY CUS-TOMER FILE		Yes			This process pulls the customer account details shared in input data files for pro-cessing.
ESC	JOB TO GENERATE ESCROW DISCLO-SURE STATEMENT	OED-PRC_B-J_100_01	JOB TO GENERATE ESCROW DISCLO-SURE STATE-MENT		Yes			
EDF	ADR FILE	EDFADR_BJ_100_01	ADR FILE		Yes			
EDF	IVR FILE	EDFIVR_BJ_100_01	IVR FILE		Yes			
TPE	CONTRAC-TUAL PRO-MOTION CANCEL PROCESS-ING	TXN-PRM_B-J_100_04	CONTRAC-TUAL PRO-MOTION CANCEL PROCESS-ING		Yes__			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	RATE CHANGE PROCESS-ING FOR BACK-DATED INDEXES	TXN-RAT_B-J_100_02	RATE CHANGE PROCESS-ING FOR BACK-DATED INDEXES		Yes			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD-MP_B-J_100_01	LOAD ACCOUNT RELATED DATA INTO T TABLES		Yes			
TPE	EXPIRED INSUR-ANCE PRO-CESSING	TXNINS_BJ_100_01	EXPIRED INSUR-ANCE PRO-CESSING		Yes			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	ADT-PRC_B-J_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)		Yes			
RDB 1	LOAD INSUR-ANCE DATA TO T-TABLES	RIND-MP_B-J_100_01	LOAD INSUR-ANCE DATA TO T-TABLES		Yes			
AGS	SALE LEAD AGING	AGS-SAL_B-J_100_01	SALE LEAD AGING	Yes				
BOD	PROCESS PARKED TRANSAC-TIONS	JOB-BOD_B-J_000_02	PROCESS PARKED TRANSAC-TIONS		Yes			
BOD	MARK SYS-TEM FOR BEGINING OF DAY	JOB-BOD_B-J_000_01	MARK SYS-TEM FOR BEGINING OF DAY		Yes			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EOD	SET SYSTEM MODE TO END-OF-DAY	JOBEOD_BJ_000_01	SET SYSTEM MODE TO END-OF-DAY		Yes			
ACR	DAILY TRIAL BALANCE DATA	TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION		Yes			
LTR2	RATE CHANGE PRE-INTIMATION LETTER	LCSRAT_BJ_100_01	RATE CHANGE PRE-INTIMATION LETTER		Yes			
BLK	BULK UPLOAD FOR PRICING SETUP	BLKPRP_BJ_100_01	BULK UPLOAD FOR PRICING SETUP	Yes				
BLK	BULK UPLOAD FOR GL ATTRIBUTES	BLKGLS_BJ_100_01	BULK UPLOAD FOR GL ATTRIBUTES				common	
BLK	BULK UPLOAD FOR GL TRANSLATION	BLKGLS_BJ_100_02	BULK UPLOAD FOR GL TRANSLATION DEFINITION				common	
BLK	BULK UPLOAD FOR GL TRANSACTION TYPES	BLKGLS_BJ_100_03	BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS				common	
BLK	BULK UPLOAD FOR GL TRANSACTION LINKS	BLKGLS_BJ_100_04	BULK UPLOAD FOR GL TRANSACTION LINKS				common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD 2	RATE CHANGE LETTER FILE	OLSRAT_BJ_100_01	RATE CHANGE LETTER FILE CREATION		Yes			
TPE	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)	TXNDRW_BJ_111_01	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)		Yes			
ODD 2	DEALER SUBVENTION STATEMENTS	OPSSBV_BJ_100_01	DEALER SUBVENTION STATEMENTS GENERATION				common	
TAM	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)	TPRSBV_BJ_100_01	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)				common	
ODD 2	PRODUCER CHECK PRINT	OPCPRC_BJ_100_01	PRODUCER CHECK PRINT GENERATION				common	
BSR	BEHAVIORAL SCORING	BSRPRC_BJ_100_01	BEHAVIORAL SCORING		yes			
AGE	TRANSACTION IN WAITING FOR APPROVAL AGING	TXNAGE_BJ_100_01	TRANSACTION IN WAITING FOR APPROVAL AGING PROCESS		yes			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ACR	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN-QUENCY	TXNA-CR_B-J_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN-QUENCY PROCESS-ING		yes			
PDC	POST DATED CHECKS	PDCPRC_B-J_100_01	POST DATED CHECKS		yes			
PDC	PENDING PDC	PDCPND_B-J_100_01	PENDING PDC PRO-CESSING		yes			
LTR2	PDC RENEWAL LETTER	LCSPD-C_B-J_100_01	PDC RENEWAL LETTER GENERA-TION		yes			
DOT	APPLICA-TION DOCU-MENT LOAD	DOL-PRC_B-J_000_02	APPLICA-TION DOC-UMENT LOAD	Yes				
ODD 2	ONE TIME ACH POST DATED PAY-MENT LET-TER	OLSPD-P_B-J_100_01	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS-ING		Yes			
WFP	BILLING	WTX-BIL_B-J_132_01	BILLING PROCESS-ING		Yes			
WFP	DELIN-QUENCY	WTX-DLQ_B-J_132_01	DELIN-QUENCY PROCESS-ING		Yes			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	LATE CHARGE	WTX-LTC_B-J_132_01	LATE CHARGE ASSESS-MENT		Yes			
WFP	STATEMENT	WTXPS-G_B-J_132_01	STATE-MENT GEN-ERATION		Yes			
WFP	RATE CHANGE	WTX-RAT_B-J_132_01	RATE CHANGE PROCESS-ING		Yes			
WFP	TERMINA-TION	WTX-TIP_B-J_132_01	TERMINA-TION PRO-CESSING		Yes			
TPE	PERIODIC MAIN-TAINENCE FEE	TXNPM-F_B-J_100_01	PERIODIC MAIN-TAINENCE FEE PRO-CESSING					
WFP	UNIT UPLOAD	WUP-PRC_B-J_132_01	UNIT UPLOAD				common	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT-L_B-J_100_04	BATCH JOB FOR MONTHLY HAND-SOFF FILE FOR SIMAH					
PUR	PURGE ALL PTT TABLES	PTTPRC_BJ_100_01	PURGE ALL PTT TABLES				common	
TPE	BATCH JOB FOR SET-TING MATURED ACCOUNT CONDITION	TXN-MAC_B-J_100_01	BATCH JOB FOR SET-TING MATURED ACCOUNT CONDITION		yes			

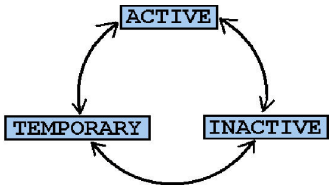
Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	NON REFUND GL	TXNRF-D_B-J_100_01	NON REFUND GL PRO-CESSING				common	
TPE	PAYMENT ARRANGE-MENT	TXNPA-P_B-J_100_01	PAYMENT ARRANGE-MENT PRO-CESSING		yes			
TPE	DELAY FEE	TXND-LY_B-J_100_01	DELAY FEE PROCESS-ING		yes			
TPE	STATE-MENT PAST MATURITY	TXNST-M_B-J_100_01	STATE-MENT PAST MATURITY PROCESS-ING		yes			
TPE	BLACK BOOK INTERFACE	VEVBB-K_B-J_100_01	BLACK BOOK INTERFACE				common	
LBT	BULK NSF PAYMENT REVER-SALS	TXNNS-F_B-J_100_01	BULK NSF PAYMENT REVER-SALS					
ACR	STOP INTEREST ACCRUAL	TXNA-CR_B-J_100_03	STOP INTEREST ACCRUAL PROCESS-ING		yes			
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPR C_B-J_100_02	CUS-TOMER SERVICE REAL TIME QUEUE PROCESS-ING		yes			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD 2	OUT-BOUND CUSTOMER EXTRACTS TO PAY-MENT AGENCIES	OCP-PRC_B-J_100_01	OUT-BOUND CUS-TOMER EXTRACTS TO PAY-MENT AGENCIES		yes			
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC_BJ_100_01	OFFLINE CALL ACTIVITY POSTING		yes			
ACR	RE-START INTEREST ACCRUAL	TXNA-CR_B-J_100_04	RE-START INTEREST ACCRUAL		yes			
IFP	UPLOAD TRANSAC-TIONS	ITUPRC_BJ_100_01	UPLOAD TRANSAC-TIONS		yes			
IFP	POST UPLOADED TRANSAC-TIONS	ITUPRC_BJ_100_02	POST UPLOADED TRANSAC-TIONS		yes			
IFP	INPUT FILE PROCESS-ING - CUR-RENCY EXCHANGE RATE FILE UPLOAD	ICE-PRC_B-J_100_01	CUR-RENCY EXCHANGE RATE FILE UPLOAD	Yes	Yes	Yes	Common	This process extracts currency exchange rates from desired source at sched-uled intervals.
IFP	INPUT FILE PROCESS-ING - INPUT DATA INSERTION	IDDPRC_BJ_000_01	INPUT DATA INSERTION		Yes			This process updates customer account informa-tion corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Infor-mation screen.

2.10 Producer Cycles

The Producer setup screen enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup screen.

For example,



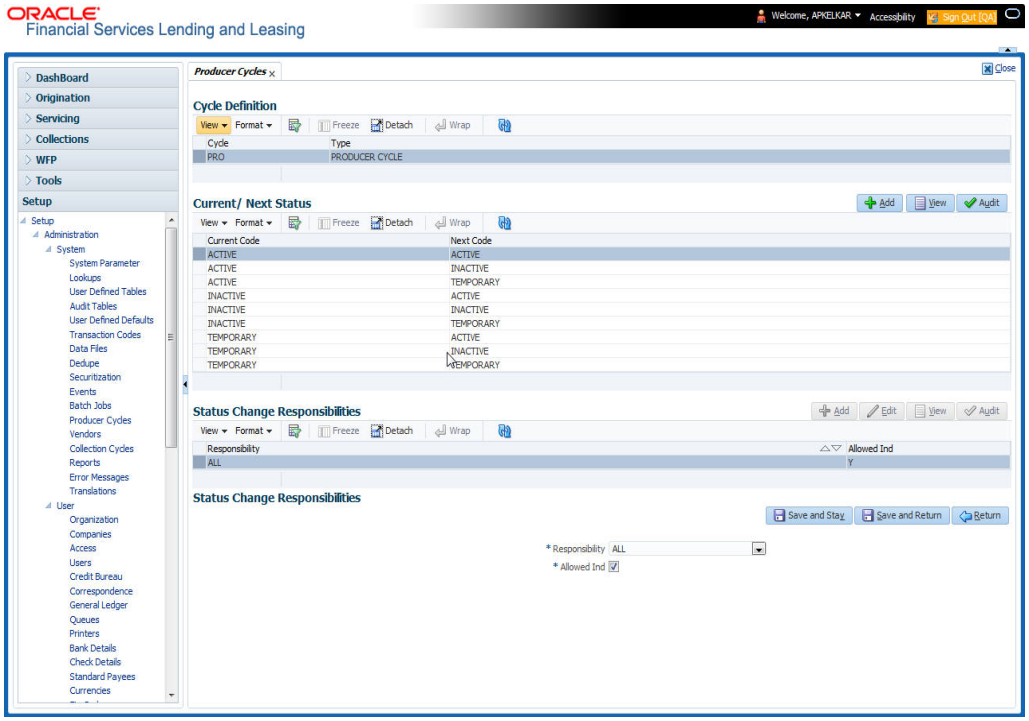
The Producer Setup screen also defines the user responsibilities capable of changing the producer status.

Note

The system enables only producers/dealers with a status of ACTIVE to fund contracts.

To set up Producer Cycles

1. On the Oracle Financial Services Lending and Leasing home screen, click**Setup > Setup > Administration > System > Producer Cycles**.
2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:
   - Cycle Definition
   - Current/Next Status
   - Status Change Responsibilities



3. In the **Cycle Definitions** section, you can view the following information.

Field:	View This:
Cycle	Displays the cycle name.
Type	Displays the cycle type.

4. In the **Cycle/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code from which you need to perform transition, from the drop-down list.
Next Code	Select the code to which you need to perform transition, from the drop-down list.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility Code	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed Indicator	Check this box to enable the responsibility to execute the transition.

2.11 Vendors

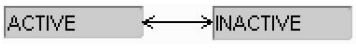
During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the following:

- Cycles
- Vendor Services
- Vendor Fees

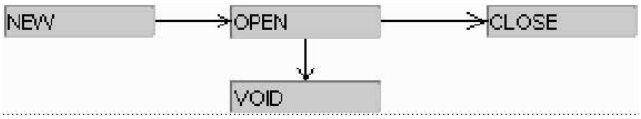
2.11.1 Cycles Tab

The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle. The different categories are:

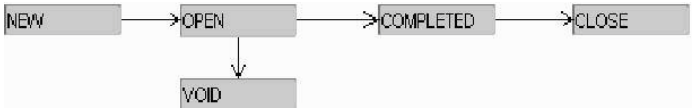
- You can define vendor status cycle and restrict the status change based on responsibility.



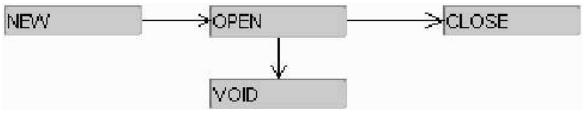
- You can define vendor invoice status cycle and restrict the status change based on responsibility.



- You can define vendor assignment status cycle and restrict the status change based on responsibility.

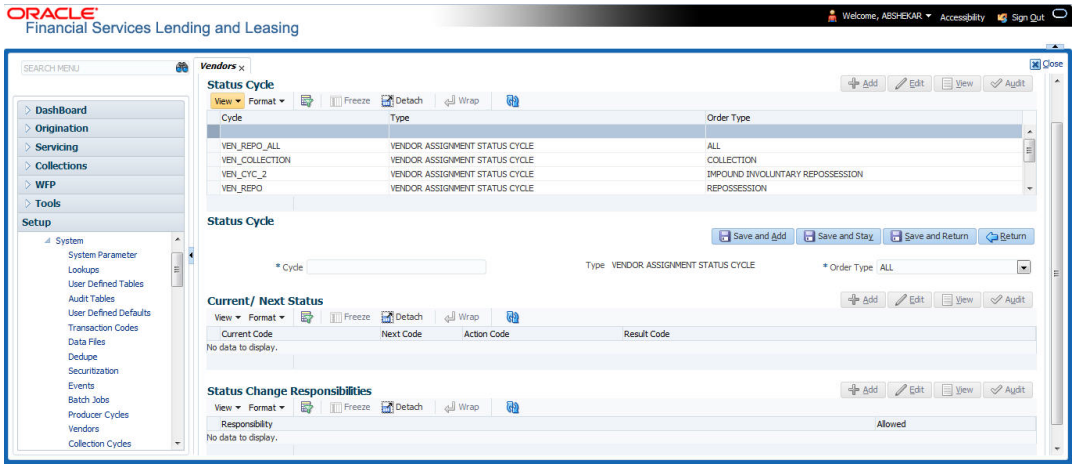


- You can define vendor invoice payment status cycle and restrict the status change based on responsibility.



To set up the vendor cycles

1. Click **Setup > Setup > Administration > System > Vendors > Cycles**. The screen contains three sections:
   - Status Cycle
   - Current/Next Status
   - Status Change Responsibilities



2. In the **Status Cycle** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field:	View this:
Cycle	Specify the status cycle for the vendor.
Type	Displays the type of vendor assignment status cycle.
Order Type	Select the work order type for the vendor from the drop-down list.

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

4. In the **Current/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code from which you need to transition, from the drop-down list
Next Code	Select the Next status code to which you need to transition, from the drop-down list
Action Code	Select the call activity action code from the drop down list.
Result Code	Depending on the call activity action code, you can select the result code from the drop down list.

Note

When there is a change in status from 'Current' to 'Next', system posts respective call activity on the account based on selected Action and Result code.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, perform any of the Basic Operations mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Allowed	Select 'Yes' to enable the responsibility to execute the transition and 'No' to disable
Responsibility	Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list.

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

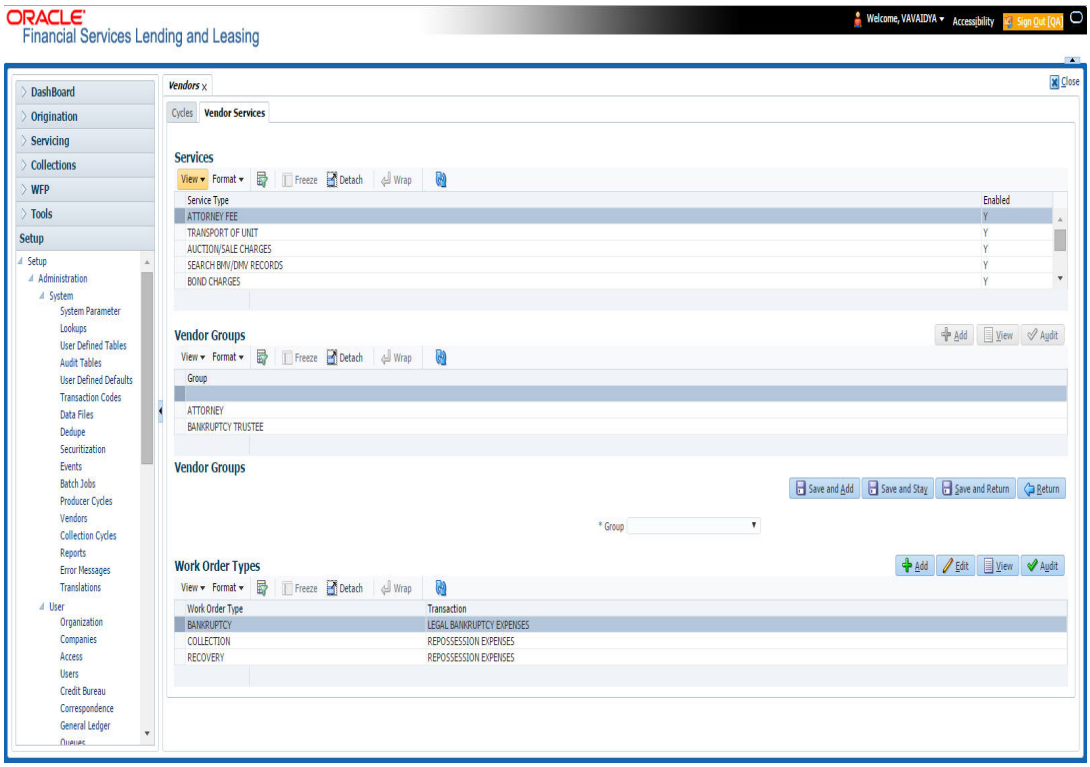
2.11.2 Vendor Services Tab

The Vendor Service screen enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which type of services and which service type belongs to which work order types.

For each service type (Service Type field), there can be multiple vendor groups and/or multiple work order type(s).Each vendor (Group field) can belong to one or multiple vendor group(s).

1. Click **Setup > Setup > Administration > System > Vendors > Vendor Services**. The screen contains three sections:
   - Services
   - Vendor Groups

- Work Order Types



2. In the **Services** section, you can view the following information:

Field:	**View this:**
Service Type	Displays the service type.
Enabled	Displays if the service is enabled or not.

3. In the **Vendor Groups** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	**Do this:**
Group	Select the vendor group from the drop-down list.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In the **Work Order Types** section, perform any of the Basic Operations mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	**Do this:**
Work Order Type	Select the work order type from the drop-down list.
Transaction	Select the associated transaction for the service type from the drop-down list.

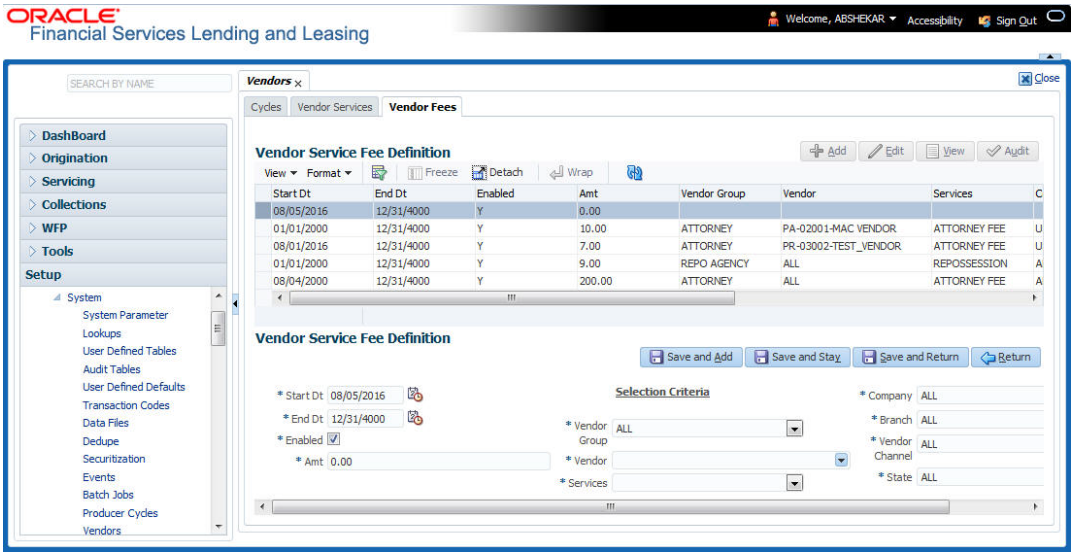
6. Perform any of the Basic Actions mentioned in Navigation chapter.

2.11.3 Vendor Fees Tab

The Vendor Fees tab allows you to define fee structure (with specific amount) for each service offered by specific vendor. The defined fees is auto populated as the estimated cost of the assignment when a specific vendor and service is selected during work order creation.

To define vendor fees

1. Click **Setup > Setup > Administration > System > Vendors > Vendor Fees**. The screen consists of Vendor Service Fee Definition section with option to define vendor fees.



2. In the **Vendor Service Fee Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Start Dt	System defaults the current date as the start date. You can modify the same to a future date using the adjoining calendar.
End Dt	Specify the end date from the adjoining Calendar.
Enabled	Select the check box to enable the fee structure.
Amt	Specify the amount charged by the vendor for a specific service.
Selection Criteria	
Vendor Group	Select the vendor group from the drop-down list. You can also select 'ALL' (default option) if the fee structure is applicable across vendor groups.
Vendor	Select the vendor from the drop-down list. You can also select 'ALL' if you have selected the 'Vendor Group' as 'ALL'. The list is sorted depending on the vendor group selected.
Services	Select the service from the drop-down list. The list is sorted depending on the services offered by the selected Vendor.

Field:	Do this:
Company	System defaults this value based on the vendor selected. You can also select the required company from the drop-down list.
Branch	System defaults this value based on the vendor selected. You can also select the required branch from the drop-down list.
Vendor Channel	System defaults this value based on the vendor selected. You can also select the required vendor channel from the drop-down list.
State	System defaults the state in which the vendor operates. You can also select the state from the drop-down list.

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

2.11.4 Invoice Rules tab

The Invoice Rules tab allows you to define state specific rules with a combination of service and work order status. This helps to decide if a particular service fees in a work order is 'Collectable or Not' from the customer.

When the same combination of service, work order status and state is detected during auto invoice validation, the 'Collectible' check box in Vendors > Invoice tab > Invoice Details section is selected. Further, the collectible amount is posted as an expense on the customer account.

To define invoice rules

1. Click **Setup > Setup > Administration > System > Vendors > Invoice Rules**.
2. In the **Invoice Rules** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service from the drop-down list. The list consists of services offered by Vendors which can be associated with a work order.
Work Order Status	Select the work order status from the drop-down list.
Close Reason	Select the close reason from the drop-down list. This field is enabled only if the work order status is selected as 'CLOSE'.
State	Select the state from the drop-down list. The selection here indicates that the state rules allow to collect the service fee for selected service from the customer.
Enabled	Select the check box to enable the invoice rule.

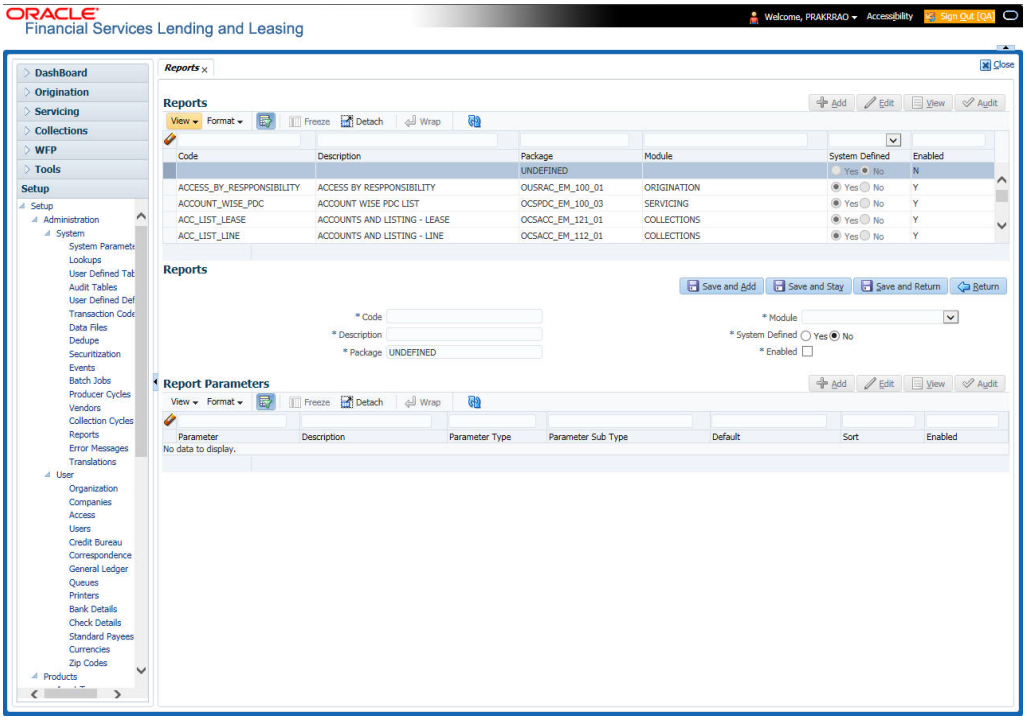
3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.12 Reports

The Reports screen allows you to setup reports in the system.

To set up the Reports

1. Click **Setup > Setup > Administration > System > Reports** link. The system displays the Report screen. The details are grouped into two:
   - Reports
   - Report Parameters
2. In the **Reports** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Code	Specify the code of the report.
Description	Specify the description of the report.
Package	Specify the package .
Module	Select the code of the report from the drop-down list.
System Defined Yes/ No	Select ‘Yes’, if you wish to maintain the Report as system defined and ‘No’, if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Report Parameters** section,perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

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

2.13 Error Messages

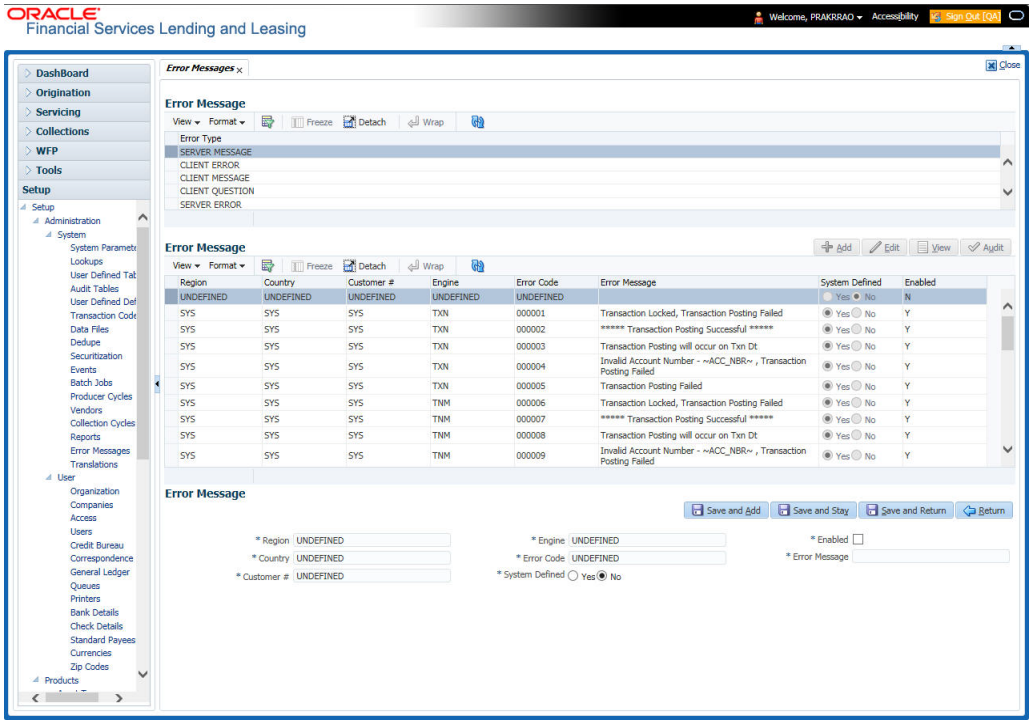
In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup > Setup > Administration > System > Translation > Message Translation** screen.

To set up the Error Messages Setup screen

1. Click **Setup > Setup > Administration > System > Error Messages**. The system displays the Error Message screen.
2. On the **Error Messages Setup** screen's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.
3. The error messages associated with the error type you selected appear in the Error Message section.

4. In the **Error Messages** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Region	Specify the region code.
Country	Specify the country code.
Customer	Specify the customer code.
Engine	Specify the engine code.
Error Code	Specify the error code.
System Defined	Displays whether the record is system defined or not.
Enabled	Check this box to enable the data error message.
Error Message	Specify the error message.

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

2.14 Translation

You can setup translation properties.

Navigating to Translation

1. Click **Setup > Setup > Administration > System > Translation**. The system displays the Translation screen. On this screen you can,
   - Setup Translation
   - Translate Error Messages

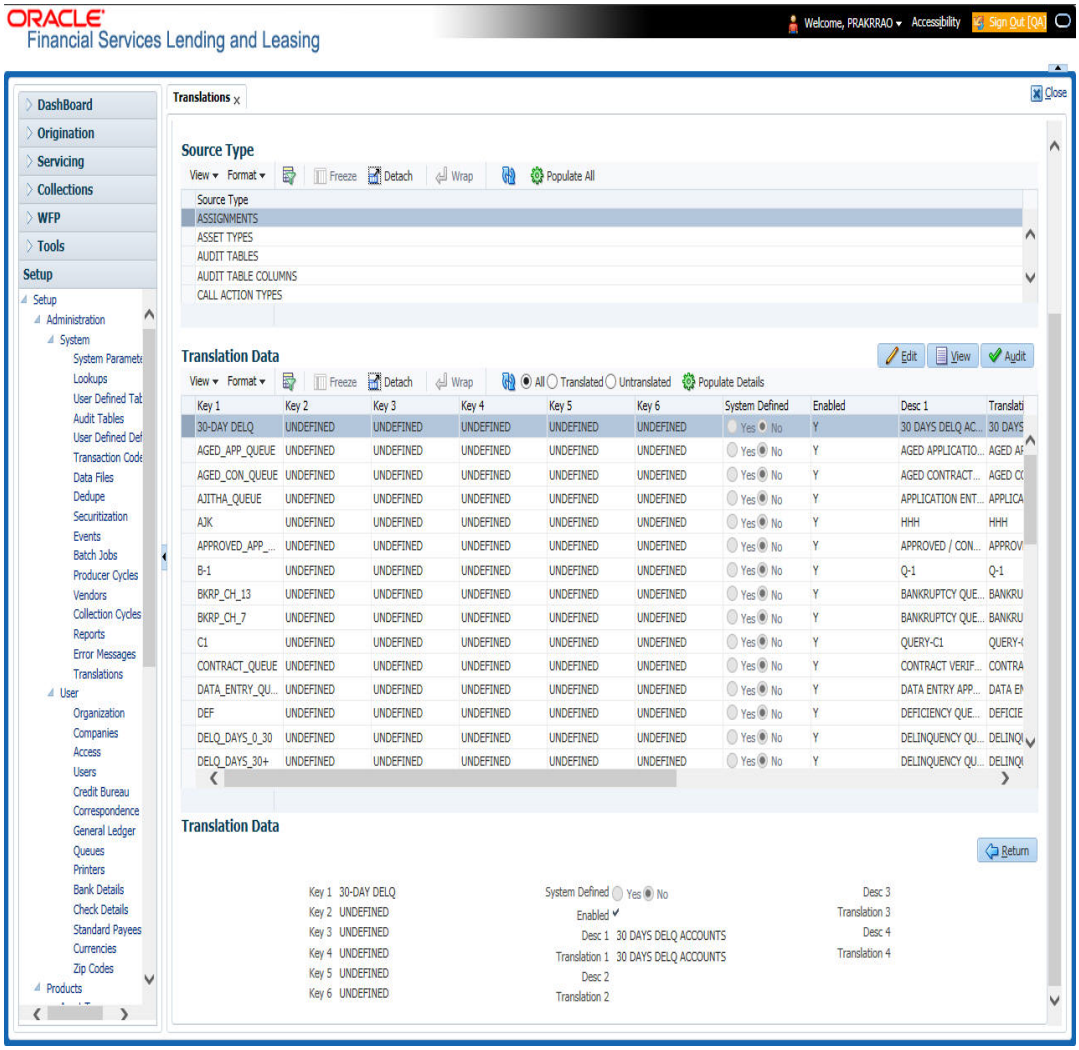
2.14.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

To set up the Translation Setup

1. Click **Setup > Setup > Administration > System > Translation > Setup Translation**.
2. In the **Language** section, you can select the language for which you need to setup the translation.



Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
4. Click **Populate All** in the **Source Type** section and the system loads the setup data descriptions in the Translation section screen for the selected source type.

If you have new entries and are unsure as to which setup items have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.

5. In the **Translation Data** section, Select:
   - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
   - **Translated** – to view all the translated records in the Translation Data section.
   - **Un Translated** – to view all the un-translated records in the Translation Data section.
6. In the **Translation Data** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Key 1	Displays the first reference key value.
Key 2	Displays the second reference key value.
Key 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Key 6	Displays the sixth reference key value.
System Defined	Select 'Yes', if you wish to maintain the data as system defined and 'No', if you do not want to maintain it as system defined.
Enabled	Check this box to indicate that the record is active.
Desc 1 Translation 1	Specify the first translated description.
Desc 2 Translation 2	Specify the second translated description.
Desc 3 Translation 3	Specify the third translated description.
Desc 4 Translation 4	Specify the fourth translated description.

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

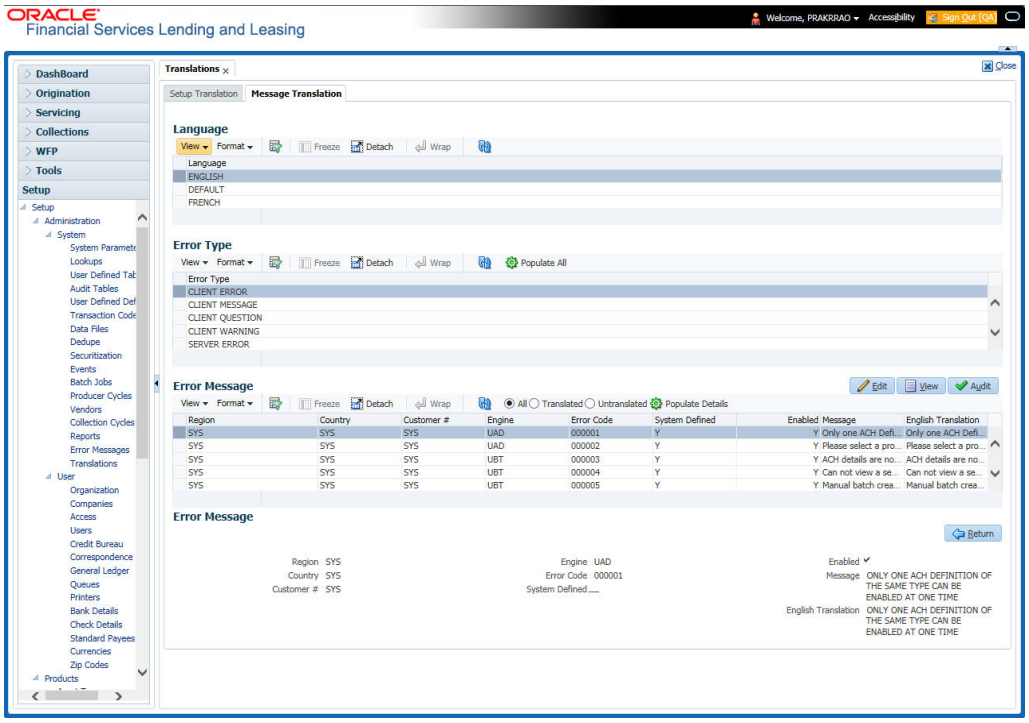
2.14.2 Message Translation Setup

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

To set up the Message Translation Setup

1. Click **Setup > Setup > Administration > System > Translation > Message Translation**.
2. In the **Language** section, you can select the language for which the translation needs to be done.



Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Error Type**, you can select the type of error message you want to translate.
4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.

   If you have new entries and are unsure as to which error messages have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
5. In the **Error Message** section, select:
   - **All** – to view all the records (both translated and un-translated) in the Error Message section.
   - **Translated** – to view all the translated records in the Error Message section.
   - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Region	Displays the region code.
Country	Displays the country code.
Customer	Displays the customer code.
Engine	Displays the engine name.
Error Code	Displays the error code.
System Defined	Check this box to indicate that the record is system defined.
Enabled	Check this box to indicate that the record is active.
Message	Specify the error message.
English Translation	Specify the English translated description.

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

Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD_LANGUAGE_CD lookup type and perform translations for those languages.

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in the system configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA_USER=<schema_name> USR_LANG=<native language>

Note

<native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups screen.

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types
7. Call Action Types
8. Checklist Action Types
9. Checklist Types
10. Commission Plans
11. Companies

12. Company Branch Departments
13. Company Branches
14. Compensation Plans
15. Credit Bureau Score Reasons
16. Credit Models
17. Credit Scoring Parameters
18. Edits
19. Escrow Disburse Rules
20. Escrow Sub Types
21. Flex Table Attributes
22. Flex Tables
23. GL Transaction Types
24. GL Translators
25. Job Sets
26. Jobs
27. Lookup Codes
28. Lookup Types
29. Portfolio Companies
30. Portfolio Company Branches
31. Producers
32. Product Instruments
33. Product Insurances
34. Product Pricings
35. Products
36. Promotions
37. Spreads
38. Standard Correspondences
39. Standard Document Definitions
40. Standard Element Definitions
41. Standard Function Definitions
42. Transaction Codes
43. Error Messages
44. Org. Fees

2.15 Seed Data

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the seed data details maintained in the system along with the updated seed data provided with the latest release or patch installation.

Note that, when you upgrade OFSLL from an existing version to higher version,

- New seed data provided as part of that release is automatically updated into the system.
- Seed data which are modified from previous release to current release needs to be manually accepted and updated into the system.

The modified seed data can have updates on base tables and/or its associated data and the changes can either be updated or skipped depending on the need.

Navigating to Seed Data screen

1. Click **Setup > Setup > Administration > System > Seed Data**. The system displays the Seed Data screen.
2. On this screen you can do the following:
   - View the factory shipped seed data and update/skip the seed data differences between existing and updated seed data in 'Factory Data' tab.
   - View the customized (i.e. changed or configured) seed data as part of implementation in 'Current Data' tab.
   - View the differences between Factory data and Current data in 'Comparison Data' tab.
   - Download all or only the required table specific seed data in "Download Data' tab.

2.15.1 Factory Data

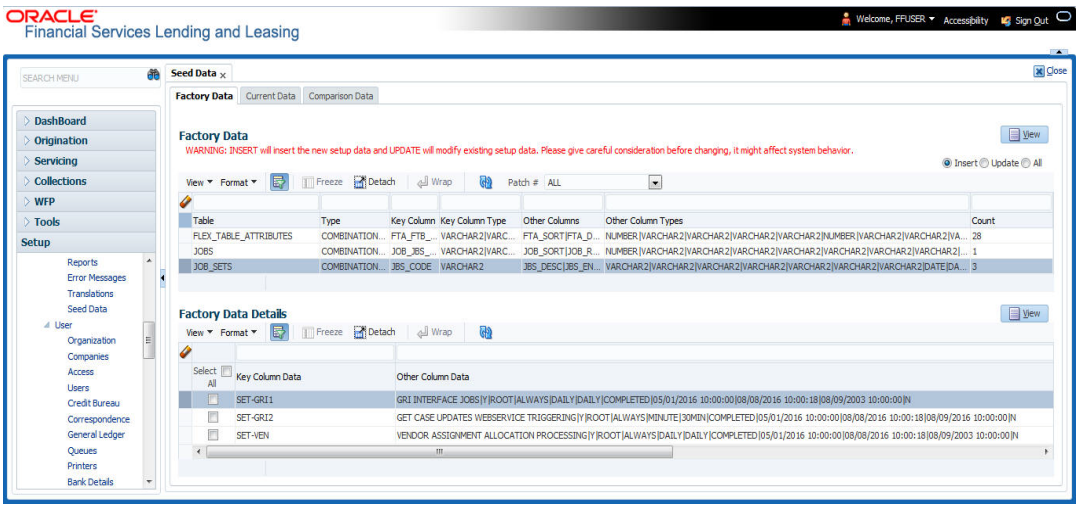
The Factory Data tab displays the list of both existing and updated seed data which are provided though release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data changes for later updates (if required).

Accordingly, you can sort the view in Factory Data tab by selecting 'Skipped', 'Update' or 'All' options to display the list of corresponding seed data.

In the 'Patch #' drop-down list, you can further sort the list to display 'ALL' the seed data or only the additions or updates available as part of latest patch which has seed data changes.

To View Factory Data

Click **Setup > Setup > Administration > System > Seed Data > Factory Data** tab.



The ‘Factory Data’ section displays the list of seed data with the following details:

Field	View this:
Table	Displays the seed data table name.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of updated records in the seed data table.

The ‘Factory Data Details’ section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch number with which the seed data changes are identified.
Status	Displays the current status of seed data as one of the following: **INSERT**: This status indicates new seed data. **UPDATE**: This status indicates if there are changes in the record when compared to the seed data released in previous patch. **POSTED**: This status indicates that the seed data changes are updated into the main tables and is subsequently updated from previous status - SKIPPED OR UPDATE OR INSERT. **SKIPPED**: This status indicates that the seed data is not updated into the main tables. **DEPRECATED** - This status indicates that the seed data is no longer used.

In the ‘Factory Data’ tab, you can click  (refresh) to fetch the latest details and click ‘View’ to display the detailed information of the selected record.

2.15.1.1 Update/Skip Seed Data

The ‘Update’ option in the Factory Data tab allows you to replace the existing seed data with the current update. However, ensure to double check the details before performing ‘Update’ operation since the same can have significant impact on system behaviour.

To Update/Skip Data

1. In the Factory Data' tab, select 'Update'. System displays those records which can be updated to the existing seed data tables.
2. Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.
3. Select the required record to be updated by clicking on the adjacent check box. You can also click 'Select All' to select all the records.
4. Do one of the following:
   - Click 'Update Data'. This action updates the existing seed data with the updated seed data provided as part of the current patch release.
   - Click 'Skip Data'. This action skips the seed data changes received as a part of the patch release. The skipped records can be viewed by selecting 'Skipped' option in Factory Data tab. However, the same can further be updated into the system, by selecting 'Update Data'.
5. Click 'Yes' in confirmation dialog to confirm the setup data changes.

On successful update, system does the following:

- When individual records are selected and updated, the same is removed from Factory Data Details section and the 'Count' column in Factory Data section is updated with the remaining number of records.
- In case of Bulk update, the record is removed from Factory Data tab.

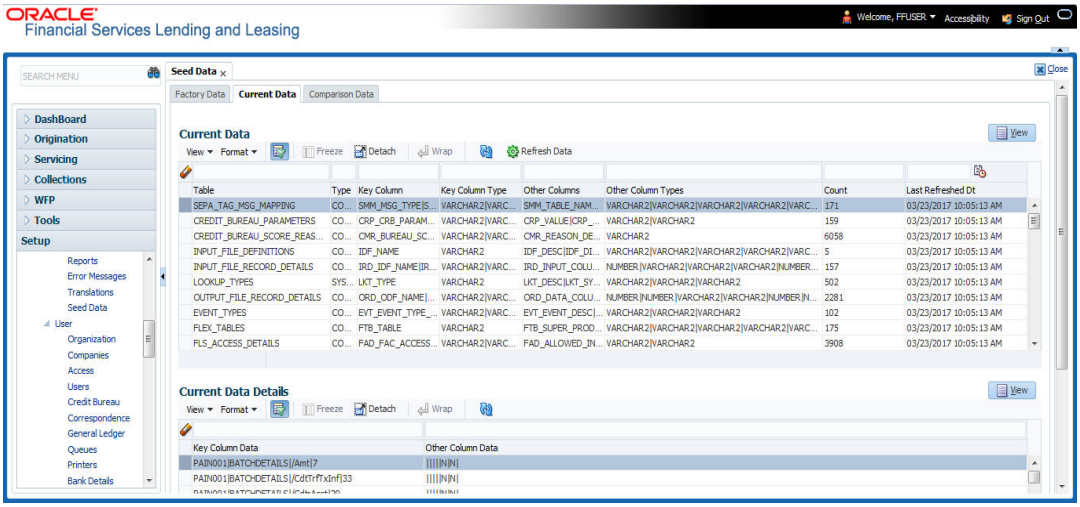
2.15.2 Current Data

The Current data tab displays the customized seed data which are changed or configured as part of implementation. In the 'Current Data' tab, you can click (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

Additionally you can click "Refresh Data' to pull the seed data details from the production system and update the current seed data tables.

To View Current Data

Click **Setup > Setup > Administration > System > Seed Data > Current Data** tab.



The ‘Current Data’ section displays the following details:

Field	View this:
Table	Displays the current seed data table name.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.
Last Refreshed Dt	Displays the date and time when seed data for the selected table was last updated in the system.

The subsequent ‘Current Data Details’ section displays the associated data of the selected seed data table along with the following details:

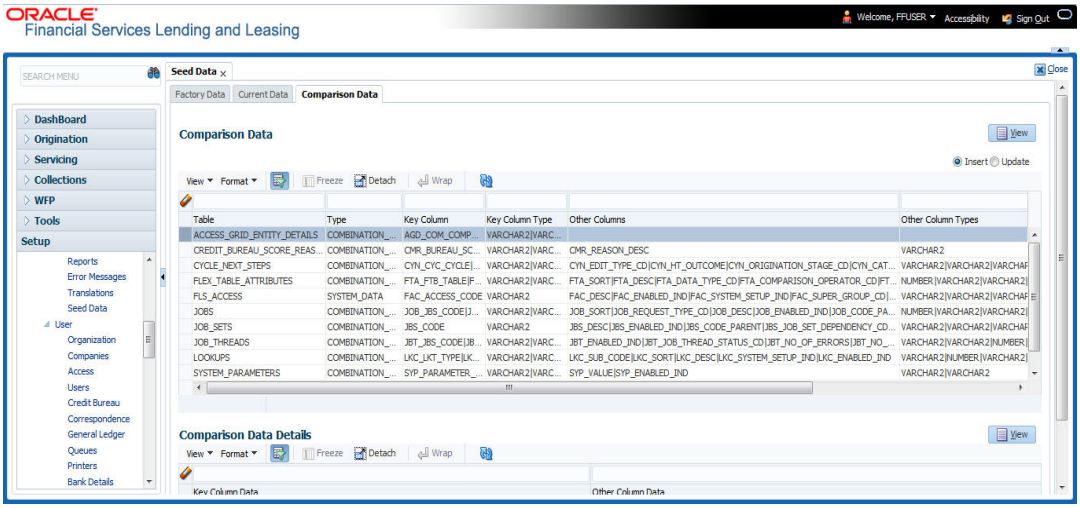
Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.

2.15.3 Comparison Data

The ‘Comparison Data’ tab displays the differences between factory shipped seed data and current customized seed data.

To View Comparison Data

Click **Setup > Setup > Administration > System > Seed Data > Comparison Data** tab.



The ‘Comparison Data’ section displays the list of seed data records with the following details:

Field	View this:
Table	Displays the seed data table name to be inserted or updated.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

The subsequent ‘Comparison Data Details’ section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch release version with which the seed data was inserted/updated.

In the ‘Comparison Data’ tab, you can click  (refresh) to fetch the latest details and click ‘View’ to display the detailed information of the selected record.

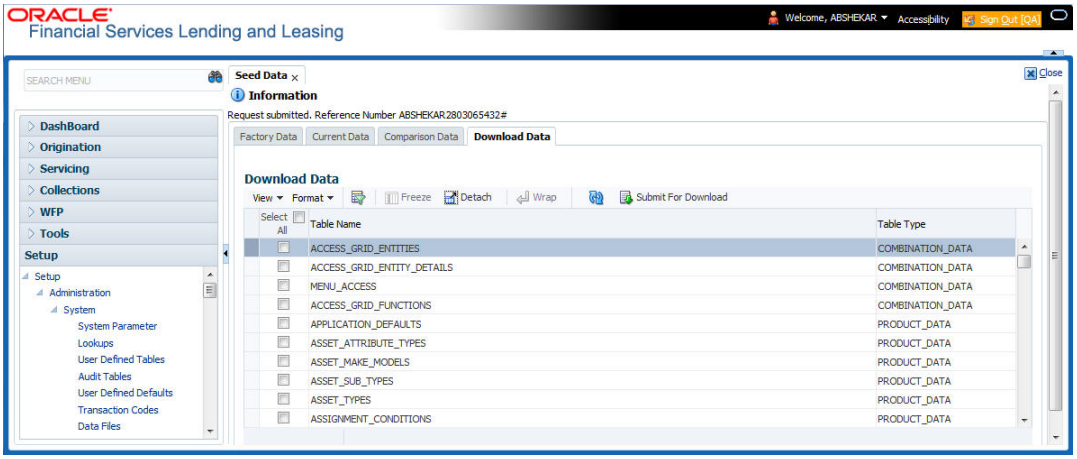
2.15.4 Download Data

The Download Data tab allows you to download table specific seed data available in the system in ‘.dat’ format. While migrating from one environment to other, you can use the Download Data tab to download the existing seed data and perform a bulk upload of all/ required files.

Similar to other file download process, based on the value defined for the system parameter ‘CMN_FILE_PROCESS_TO_LOB’, the seed data download file can be accessed from the Process Files interface (if value is ‘Y’) or Database Files system (if value is ‘N’). For more information on handling Incoming/Outgoing process files, refer to ‘Dashboard’ section in User Guides.

To Download Data

1. Click **Setup > Setup > Administration > System > Seed Data > Download Data** tab.



The Download Data section displays the list of tables maintained in the system with ‘Table Name’ and ‘Table Type’. Click (refresh) to fetch the latest details.

2. Select the check box adjacent to the required table in the list. You can choose ‘Select All’ check box to select all the tables with seed data maintained in the system.
3. Click ‘Submit For Download’ button. System displays an information message in the header indicating that the request has been submitted along with a reference number. The reference number is generated in format - useridDDMMHHMISS# followed by table name with ‘.dat’ extension. For example, (USER1230603121517#lookups.dat)
4. (Optional) If ‘CMN_FILE_PROCESS_TO_LOB’ is set to ‘Y’, navigate to DashBoard > Process Files screen > Outgoing Process File tab to download the selected seed data file which will be listed with the same reference number. The file can be downloaded to Application server.

3. Administration User

In the **Administration > User**, you can record setup data that define your organization structure and its users. Information in this link is more “data” related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User**.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- General Ledger
- Printers
- Bank Details
- Check Details
- Standard Payees
- Currencies
- ZipCodes

3.1 Organization

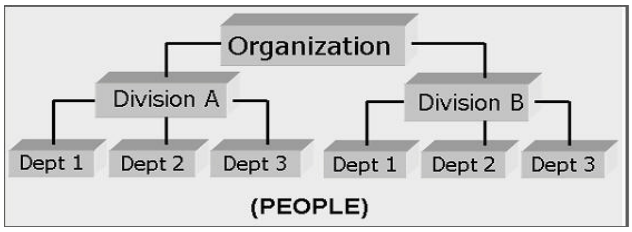
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications and accounts.(The Companies screen allows you to setup the location of these applications and accounts.)

Note

You can have only one active organization, so use the Organization field to define your organization at its highest level.

Divisions are groups within your organization that will have access to the same applicationsand accounts. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

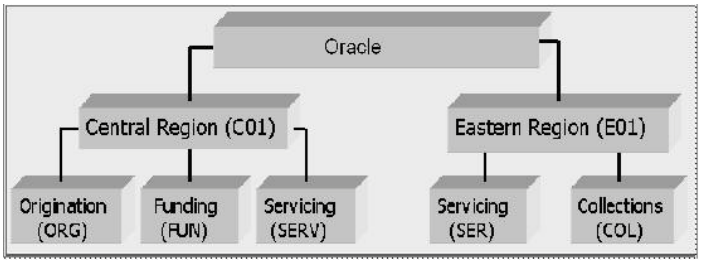
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



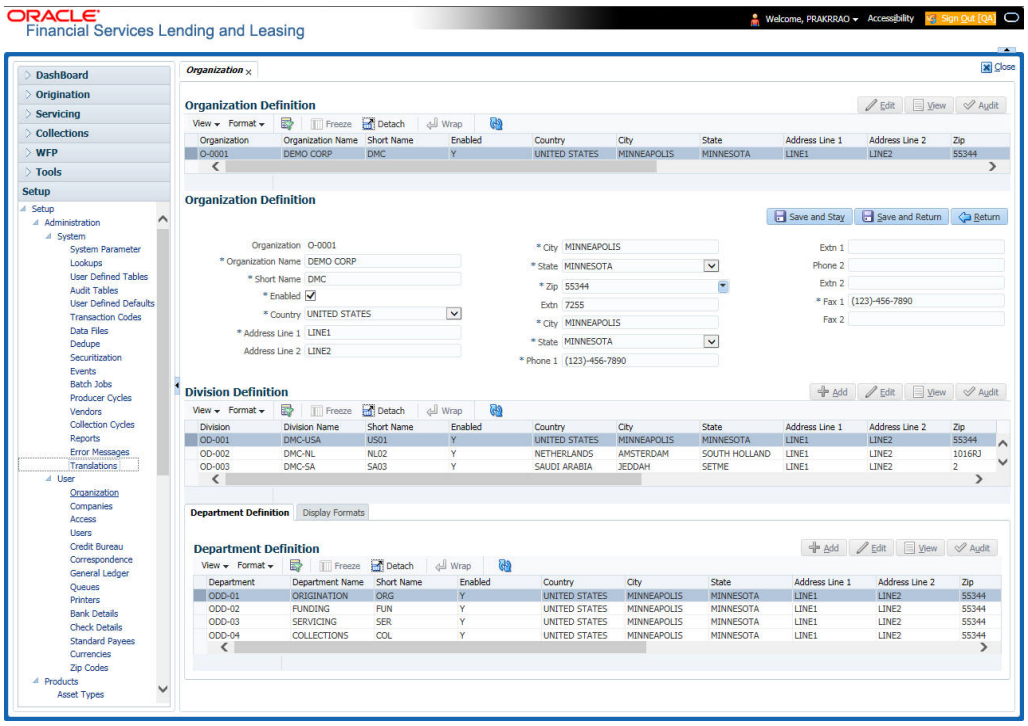
Note

The Short Name field on the Organization screen allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

To setup the Organization screen

1. Click **Setup > Setup > Administration > User > Organization**.

2. In the **Organization Definition** section, there can be only one active entry, so use this screen to define your organization at its highest level. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	**Do this:**
Organization	Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization). **Note**: Do not edit this field.
Organization Name	Specify the organization name.
Short Name	Specify the short name for the organization. **Note**: This ID represents this organization throughout the system.
Enabled	Check this box to enable the organization. **Note**: Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing.
Country	Select the country where the organization is located from the drop-down list.
City	Specify the city where the organization is located.
State	Select the state where the organization is located from the drop-down list.
Address Line 1	Specify the address line 1 for the organization.
Address Line 2	Specify the address line 2 for the organization.

Field:	Do this:
Zip	Select the zip code of the location where the organization is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the organization.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the organization .
Extn 2	Specify the phone extension for the alternate phone number, if specified.
Fax 1	Specify the primary fax number for the organization.
Fax 2	Specify the alternate fax number for the organization.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Division	Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. **Note**: Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division. **Note**: This ID represents this division throughout the system (required).
Enabled	Check this box to enable the division.
Country	Select the country where the division is located from the drop-down list.
City	Specify the city where the division is located.
State	Select the state where the division is located from the drop-down list.
Address Line 1	Specify the address line 1 for the division.
Address Line 2 (unlabeled)	Specify the address line 2 for the division.
Zip	Select the zip code of the location where the division is located from the drop-down list.

Field:	Do this:
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the division.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the alternate phone number for the division.
Extn 2	Specify the extension for the alternate phone number .
Fax 1	Specify the primary fax number for the division.
Fax 2	Specify the alternate fax number for the division.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. Click **Setup > Setup > Administration > User > Organization > Department Definition**.
7. On the **Department Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Department	Specify the department ID. **Note**: The ID is the unique identifier used internally by the system to represent the department within the division.
Department Name	Specify the department name.
Short Name	Specify the short name for the department. **Note**: This is the ID that appears throughout the system to represent this department.
Enabled	Check this box to enable the department.
Country	Select the country where the department is located from the drop-down list.
City	Specify the city where the department is located.
State	Select the state where the department is located from the drop-down list.
Address Line 1	Specify the address line 1 for the department.
Address Line 2	Specify the address line 2 for the department.
Zip	Select the zip code where the department is located from the drop-down list.
Extn	Specify the zip extension where the department is located.
Phone 1	Specify the primary phone number for the department.
Extn 1	Specify the phone extension for the primary phone number.

Field:	Do this:
Phone 2	Specify the alternate phone number for the department.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the department.
Fax 2	Specify the alternate fax number for the department.

8. Perform any of the Basic Actions mentioned in Navigation chapter.
9. Click **Setup > Setup > Administration > User > Organization > Display Format**.
10. On the **Display Format** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Format Type	Select the type of format from the drop-down list.
Format Sub Type	Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected.
Format	Specify or select the format based on the format type and format sub type selected. For Date and Time Zone format, select the required option from the drop-down list.
Format Mask	Specify the format mask.
Format Filler	Specify the format filler.
Special Data	Specify the special data, if any.
Enabled	Check this box to enable the display format.

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

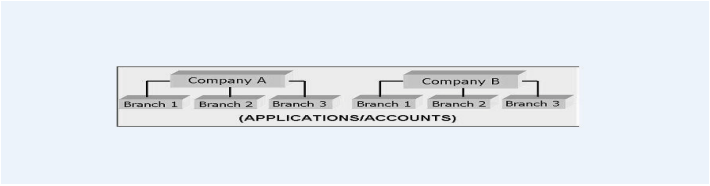
3.2 Companies

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of applications and accounts. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. Accounts and applicationscan be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- The General Ledger (GL) differs between branches
- The branches work with different accounts

- There is a difference between branches in terms of the tasks they perform (loan origination, servicing, collections, and so on)



As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company: C-0001TrustOne Financial CorpTOFC

Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

- The system does not limit the number of companies or associated branches with the company you can enter.
- The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.

KEY CONCEPT: Note the difference between the Company screen and the Organization screen:

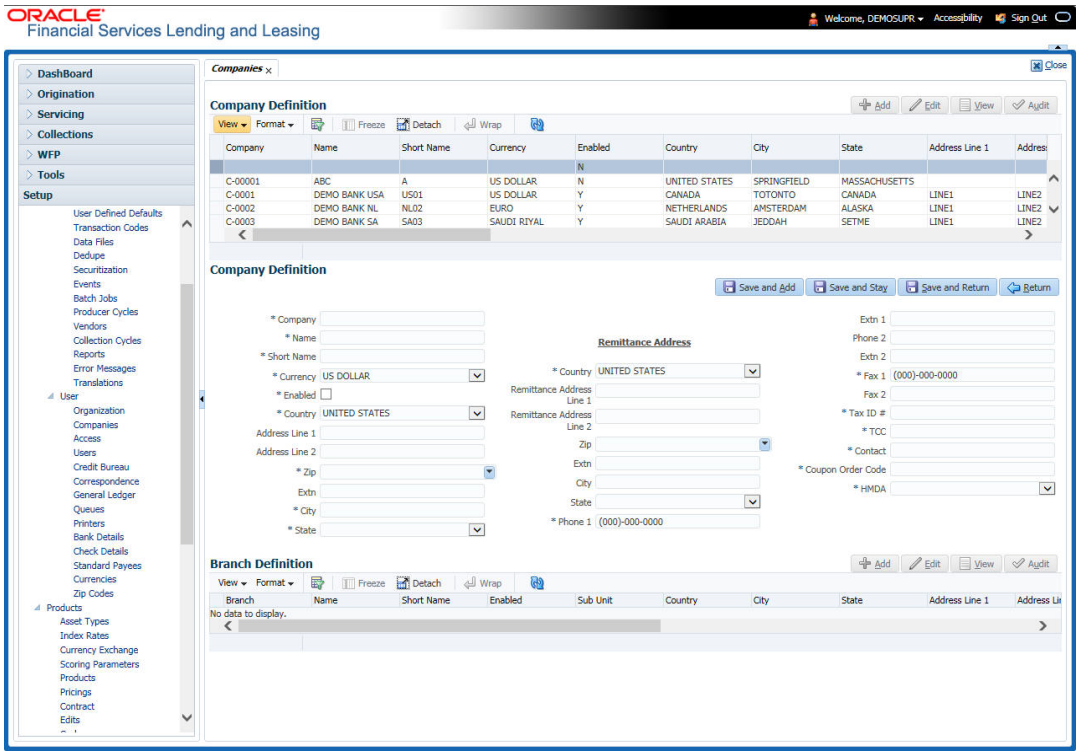
- On the **Organization** screen, *Oracle Financial Services Lending and Leasing users* belong to an organization and division.
- On the **Companies** screen, *creditapplications* and *accounts* belong to a company and branch.

As you can see in the following Access screen section, the information on the Organization and Companies screens define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which *applications* and *accounts.*

To setup the Companies

1. Click **Setup > Setup > Administration > User > Companies**. The **Companies** screen defines entities within your organization that originate and/or service Loans.

2. In the **Company Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	**Do this:**
Company	Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).
Name	Specify the name of the portfolio company (required).
Short Name	Specify the short name for the portfolio company (ID displayed to represent the company).
Currency	Select the currency of the portfolio company from the drop-down list. The system displays the default value as 'US DOLLAR'.
Enabled	Check this box to enable the portfolio company.
Country	Select the country where the portfolio company is located from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio company is located .
State	Select the state where the portfolio company is located from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio company.
Address Line 2	Specify the address line 2 for the portfolio company.
Zip	Select the zip code of the location where the portfolio company is located from the drop-down list.

Field:	Do this:
Extn	Specify the extension of the zip code where the portfolio company is located.
Phone 1	Specify the primary phone number for the portfolio company.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio company.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio company.
Fax 2	Specify the alternate fax number for the portfolio company.
Tax ID #	Specify the tax identification number for the portfolio company.
TCC	Specify the transmitter control code for the portfolio company (1098 Electronic Filing).
Contact	Specify the contact information about the portfolio company.
Coupon Order Code	If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements.
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company).
Remittance Address section	
Country	Select the remittance address country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the remittance address city.
State	Select the remittance address state from the drop-down list.
Remittance Address 1	Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements.
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop-down list.
Extn	Specify the extension of the remittance address zip code.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

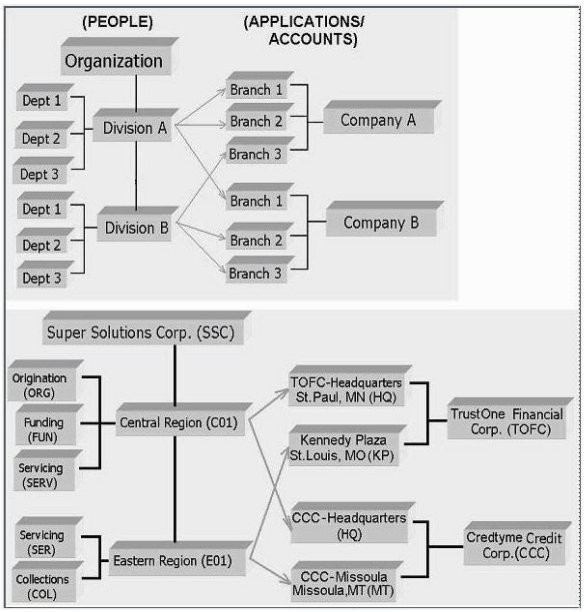
Field:	Do this:
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.
Sub Unit	Select the Sub Unit from the drop-down list. Sub Unit refers the entity which is the source of funds for the credit application/Account. System associates the selected sub unit with the particular company/ branch combination and displays by default when the same is selected during an application/Account creation.
Country	Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

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

3.3 Access

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of applications and accounts. On the Access screen, you define which organization/division (users) can gain access to which company/branch (applications and accounts) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.



To setup the Access

1. Click **Setup > Setup > Administration > User > Access**. The system displays the Access screen. In this screen, you can control the access privileges of the user for the following categories:
   - Data
   - Screen
   - Reports
   - Correspondence
   - Transaction

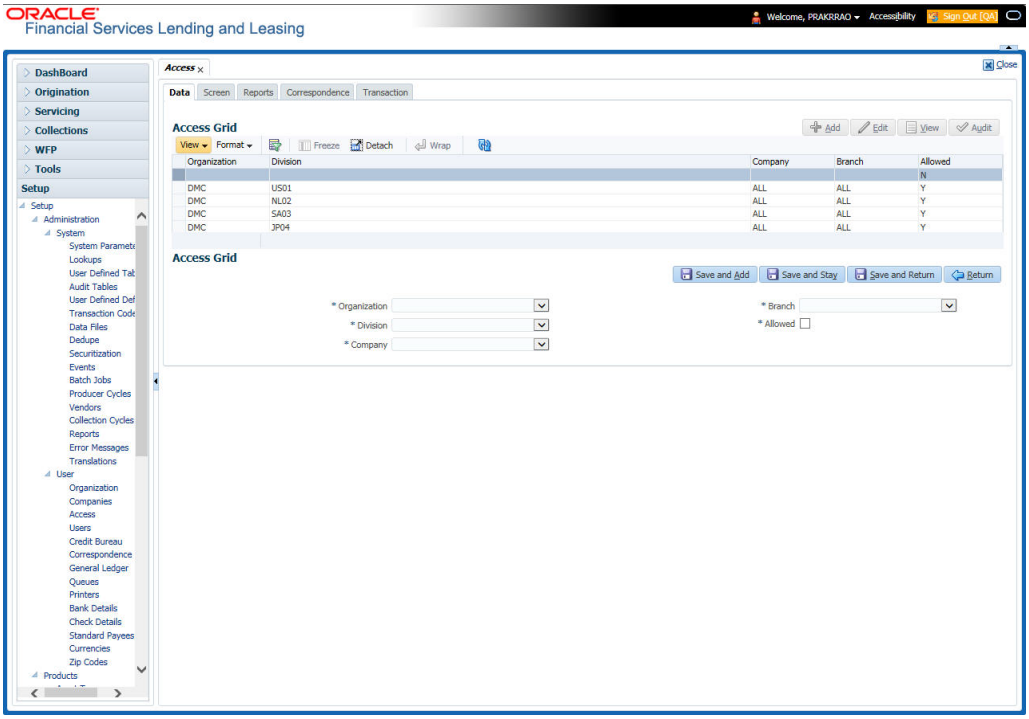
3.3.1 Data

The Data screen allows you to restrict access to different data.

To setup the Data

1. Click **Setup > Setup > Administration > User > Access > Data**.

2. In the **Access Grid** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Organization	Select the organization for which you are defining access privileges from the drop-down list.
Division	Select the division within the organization for which you are defining Access privileges from the drop-down list.
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list.
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified from the drop-down list.
Allowed	Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified.

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

3.3.2 Screen

In the screen, you can control the access to the following:

1. Menu – Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
2. Screens – Control access to the screens available in the application
3. Buttons – Control access based on the stage.

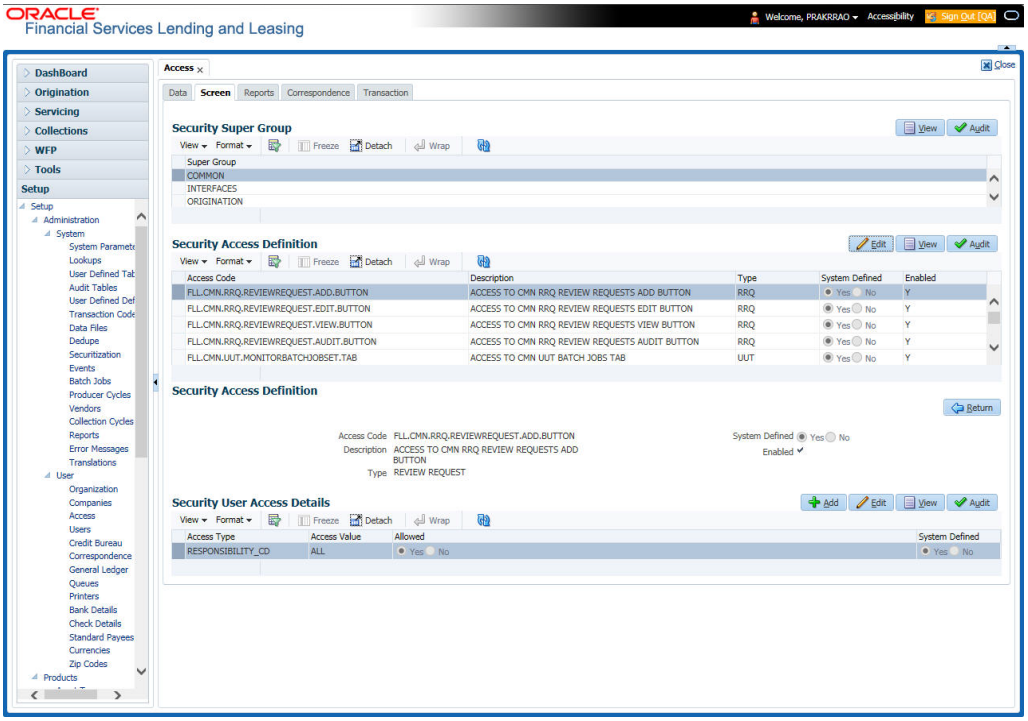
For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The screen allows you to restrict access to different screens.

To set the Screen Security

1. Click **Setup > Setup > Administration > User > Access > Screen**.
2. In the **Security Super Group** section, you can view the details of the super group you want to work with.



3. In the **Security Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

Field:	Do this:
Access Code	The system displays the selected access code.
Description	Modify the description of the access code.
Type	The system displays the type of security access definition.
System Defined	If ‘Yes’ is selected, the security access definition entry is system defined. If ‘No’ is selected, the security access definition entry is manually defined.

Field:	Do this:
Enabled	Check this box to enable the security access definition entry is enabled.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access type of the user who will have access to this screen from the drop-down list.
Active Value	Select the active value of the user who will have access to this screen from the drop-down list.
Allowed	Select 'Yes' to allow access to this screen or 'No' to deny access to this screen.
System Defined	Select 'Yes', if the screen user access definition entry is system defined. Select 'No', if the screen user access definition entry is manually defined.

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

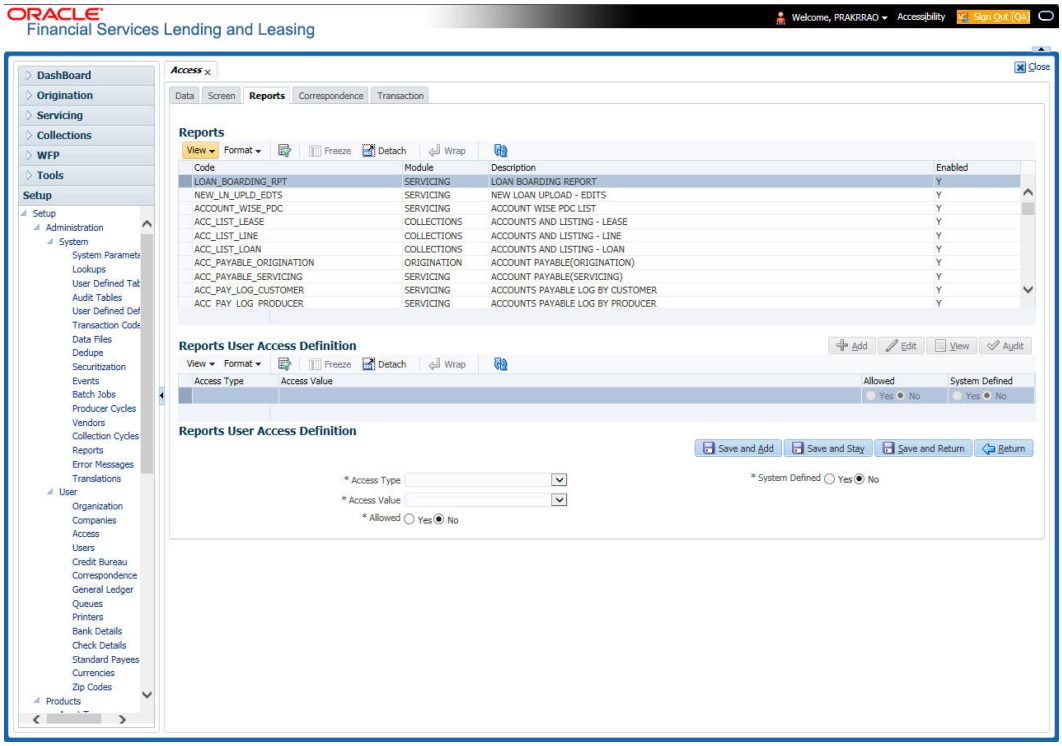
3.3.3 Reports

In the Reports screen you can control access to generate certain reports.

To set up Reports

1. Click **Setup > Setup > Administration > User > Access > Reports.**

2. In the **Reports** section, you can view the following information:



A brief description of the fields is given below:

Field	View this:
Code	Displays the code of the report.
Module	Displays the code of the report from the drop-down list.
Description	Displays the description of the report.
Enabled	Displays whether the report definition is enabled or not.

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select ‘Yes’ to allow access or ‘No’ to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select ‘Yes’, if the report user access definition entry is system defined. Select ‘No’, If the report user access definition entry is manually defined.

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

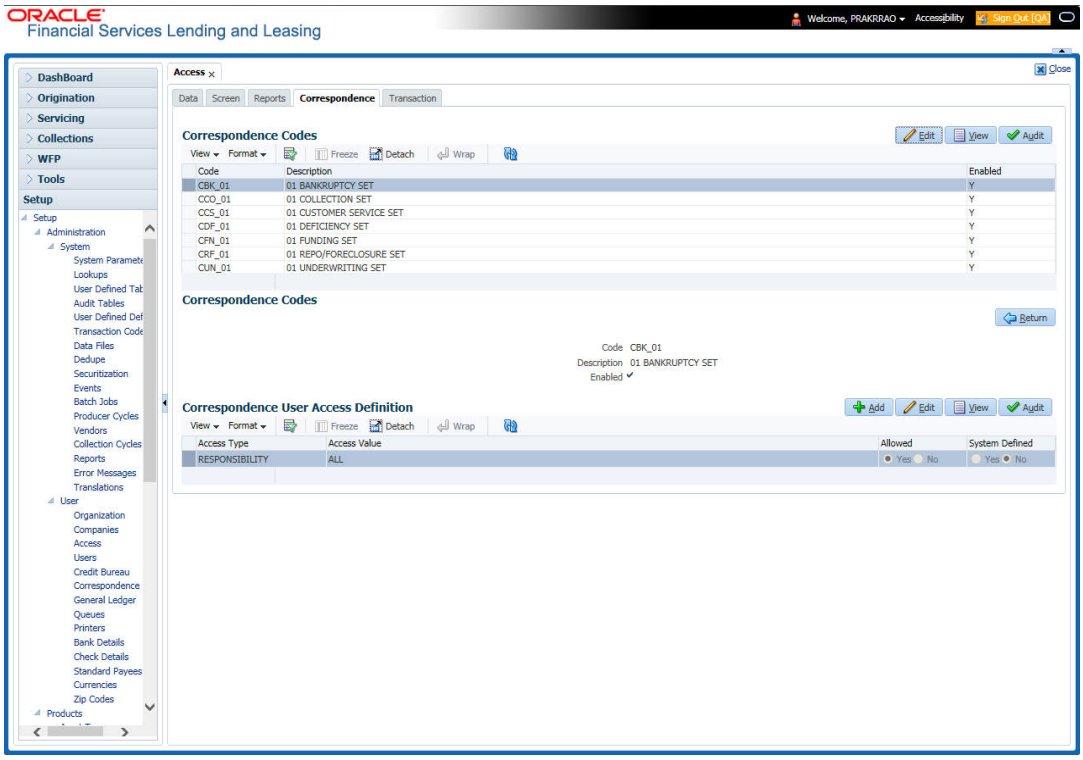
3.3.4 Correspondence

The Correspondence screen allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To setup the Correspondence

1. Click **Setup > Setup > Administration > User > Access > Correspondence**.
2. In the **Correspondence Codes** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Code	The system displays the correspondence code name you want to work with.
Description	The system displays the description for the correspondence code (display only).
Enabled	Check this box to enable the selected correspondence code entry.

3. In the **Correspondence User Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined.

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

3.3.5 Transaction

The transaction screen allows you to view and restrict access to the following account transactions maintained in the system.

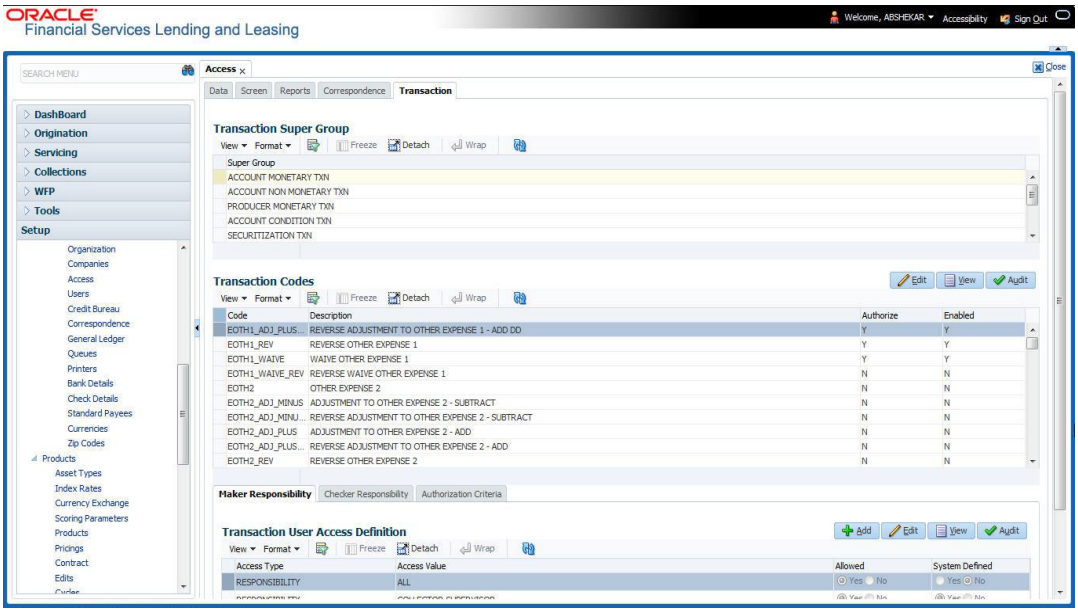
- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- PRODUCER MONETARY TXN
- ACCOUNT CONDITION TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS
- FEE ASSESSMENTS
- ESCROW ANALYSIS AND DISBURSEMENTS

Along with restricting access, you can also define authorization permissions for monetary transactions. While defining authorization permissions, you can allow transactions to Authorize through assigned Maker/Check responsibilities with/without having specific authorization criteria defined. However, authorization criteria can be defined only for monetary transactions which needs authorization.

To define access/authorization rights for Transaction

1. Click **Setup > Setup > Administration > User > Access > Transaction**.

2. In the **Transaction Super Group** section, select the super group you want to work with.



3. In the **Transaction Codes** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	**Do this:**
Code	The system displays the transaction code you want to work with.
Description	Specify/Edit the description for the transaction.
Authorize	Check this box to enable authorization by another user. Such transactions can be authorized on the Authorization tab of Transaction Authorization screen in Servicing Module. **Note**: For monetary transactions, system allows you to define both Maker and Checker authorization in the Maker and Checker Responsibility tabs respectively. For non-monetary transactions, you can define maker responsibility for authorization. When the Authorization check box is not selected, any new transactions posted will not go for authorization. For more information, please refer the **Transaction Authorization (Maker-Checker)** chapter in the **Oracle Financial Services Lending and Leasing User Guide**.
Enabled	Select this box to enable the transaction.

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

You can define the authorization restrictions using the following sub tab:

- Maker Responsibility
- Checker Responsibility
- Authorization Criteria

Note

'Checker Responsibility' and 'Authorization Criteria' tabs are available only for monetary transactions (i.e. Authorize flag set to 'Y').

To define Maker Responsibility

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Maker Responsibility** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select 'RESPONSIBILITY' as the access type from the drop-down list.
Access Value	Select the user responsibility from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value.
System Defined	Select 'Yes', if the transaction user access definition entry is system defined. Select 'No', if the transaction user access definition entry is manually defined.

Perform any of the Basic Actions mentioned in Navigation chapter.

To define Checker Responsibility

When a particular monetary transaction needs checker authorization you can define the same in 'Checker Responsibility' tab and also specify the Authorization Criteria for the transaction.

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
4. In the **Checker Responsibility** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select 'CHECKER RESPONSIBILITY' as the access type from the drop-down list.
Access Value	Select the user responsibility from the drop-down list.

Field:	Do this:
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value.
System Defined	Select 'Yes', if the transaction user access definition entry is system defined. Select 'No', if the transaction user access definition entry is manually defined.

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

To define Authorization Criteria

You can define conditional authorization by creating a sql statement based on required criteria. For example, you can define a condition to allow transaction authorization in an account for amount greater than 500.

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
4. In the **Authorization Criteria** section, you can add/edit the following details in the 'Criteria Name' and 'Criteria Details' section.
5. In the **Criteria Name** section perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Specify a name for the criteria.
Description	Specify a description for the criteria.
Authorization Level	Specify the level of authorization responsibility in numeric value. **Note**: You will need to specify the same value as defined for each user within 'Checker Responsibility' Lookup Type (CHECKER_RESPONSIBILITY_CD) in Setup > Administration > System > Lookups screen.
Enabled	Select this box to enable the criteria.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. In the **Criteria Details** section perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify a sequence number.

Field:	Do this:
(	Specify the open/entry criteria.
Parameter	Select the transaction parameter from the drop-down list. The list displays transaction parameters for the selected transaction and the parameters in user defined table 'INP_BMP_ACC'.
Comparison Operator	Select the comparison operator from the drop-down list.
Criteria Value	Specify the required criteria value for validation.
)	Specify the close/exit criteria.
Logical Expression	Select the logical operator from drop-down list.
Enabled	Select this box to enable the criteria.

8. Perform any of the Basic Actions mentioned in Navigation chapter.
9. Click **Check Criteria** to validate the correctness of the statement and to resolve errors, if any.

You can add multiple checker responsibility and define multiple selection criteria for each checker responsibility.

3.3.6 Webservice

The Webservice screen in Access setup allows you to configure access to the available RESTful webservices in the system. The associated seed data for all the RESTful webservices are loaded during product installation and process of installing the same is detailed in the Installation guide.

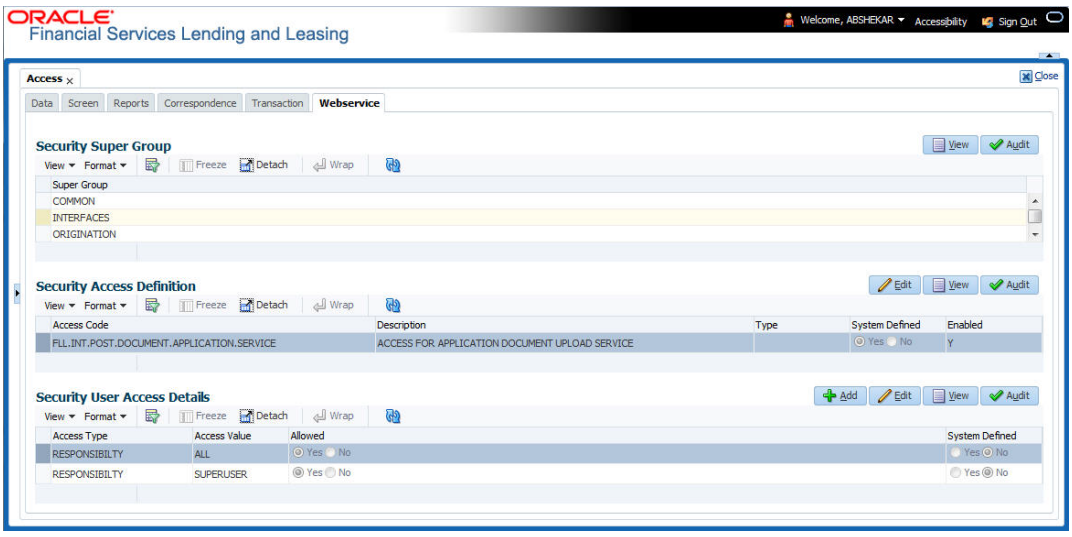
As an administrator/superuser, you can Enable/Disable Web Service access to users based on their responsibility and ensure that only authorized user have access to those specific webservices in the system. Following list indicates some of the available RESTful webservices in the system:

- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service

- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service
- Application Comment POST Service
- Application Document GET Service
- Application Document POST Service
- Account Comment GET Service
- Account Comment POST Service
- Account Document GET Service
- Account Document POST Service
- Process File Upload Service
- Process File Download Service
- Process File List Service
- Product Service
- Asset Service
- Asset Sub-Type Service
- Scheduler Force ReSubmit
- Remarketing GET Service
- Remarketing POST Service
- Invoice GET Service
- Invoice POST Service

To setup the Webservice access

1. Click **Setup > Setup > Administration > User > Access > Webservice**. The screen consists of the following tabs:
   - Security Super Group
   - Security Access Definition
   - Security User Access Details



2. The ‘Security Super Group’ section, contains the following super group categories for selection:
   - COMMOM
   - INTERFACES
   - ORIGINATION
   - SERVICING and COLLECTIONS
   - SETUP
   - WHOLESALE FLOOR PLANNING
3. Select the required Super Group and the associated data in sub tabs are categorized accordingly.
4. In the ‘Security Access Definition’ section, you can view the following field details and edit only the ‘Description’ and ‘Enabled’ status of selected Security Access Definition.

Field:	**Do this:**
Access Code	The system displays the webservice access code.
Description	The system displays the description of the associated webservice access code and can be edited for required changes.
Type	The system displays the type of security access definition.
System Defined	If selected as ‘Yes’, the security access definition entry is system defined. If selected as ‘No’, the security access definition entry is manually defined.
Enabled	Check this box to enable the selected webservice access code.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Security User Access Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	**Do this:**
Access Type	Select ‘Responsibility’ (default) as the access type from the drop-down list. For this access type to be available in the drop-down list, ensure that the Lookup Type ‘ACCESS_GRID_TYPE_CD’ is maintained in the system.
Access Value	This field is ‘Read-only’ for ‘System Defined’ Security Access Definitions which are loaded as part of seed data during installation. For non-system defined Security Access Definitions, select the access value which is the user responsibility who needs to have access to this webservice from the drop-down list. For user responsibilities to be populated in the drop-down list, ensure that the Lookup Type ‘RESPONSIBILITY_CD’ is maintained in the system.
Allowed	Select ‘Yes’ to allow user access to this webservice or ‘No’ to deny access. By default, No’ is selected.

Field:	Do this:
System Defined	Select ‘Yes’, if the webservice user access definition entry is system defined. Select ‘No’, if the webservice user access definition entry is manually defined.

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

3.4 Users

The Users screen allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company’s schedule. This is a very useful feature to prevent logins during scheduled maintenance.

The Responsibility field records the job function of the user and defines the level of access that user has within the system; in particular:

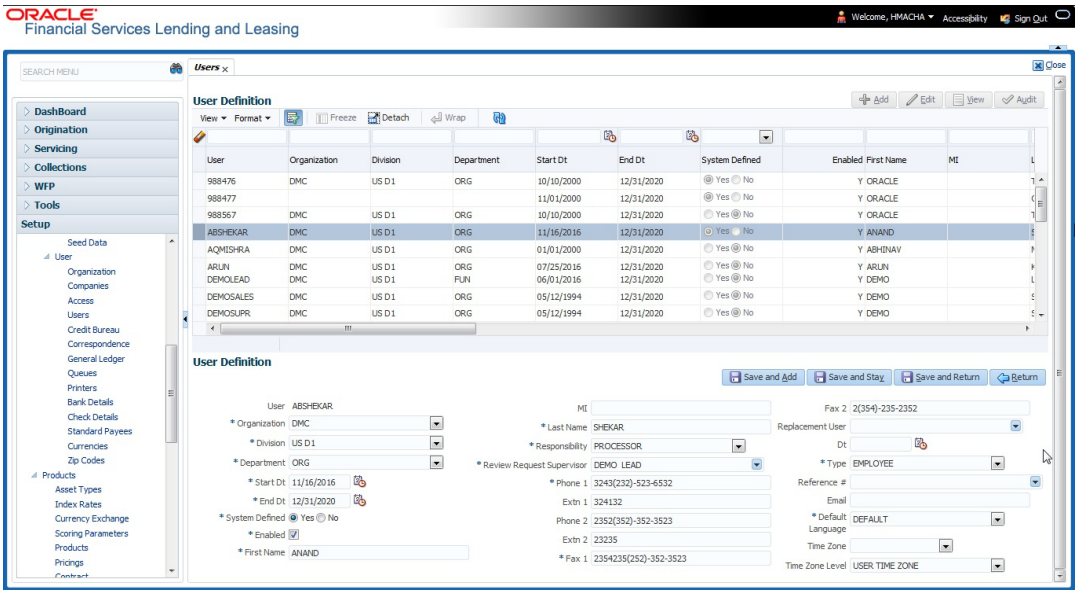
- What menu items does the user have access to?
- What transactions can the user perform on the Maintenance screen on the Customer Service screen?

Note

The system’s SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

To set up the Users screen

1. Click **Setup > Setup > Administration > User > Users**. The system displays the Users screen.
2. In the **User Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
User	Specify the user ID. **Note**: This field is a unique indicator and cannot be updated, edited, or deleted once saved.
Organization	Select the organization to which the user belongs, from the drop-down list.
Division	Select the division to which the user belongs, from the drop-down list.
Department	Select the department to which the user belongs, from the drop-down list.
Start Dt	Specify the start date for the user. You can also select from the adjoining calender icon.
End Dt	Specify the end date for the user. You can also select from the adjoining calender icon.
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the user.
First Name	Specify the first name of the user.
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list. **Note:** The users mapped to the role 'Responsibility' can only view the screens.
Review Request Supervisor	Select the supervisor responsibility who can also review and respond to review requests from the drop-down list. The list displays the corresponding Review Request Supervisors who are either one or more levels higher from the above selected user 'Responsibility' as maintained in 'RESPONSIBILITY_CD' lookup code.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.

Field:	Do this:
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calender icon. **Note:** These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'.
Type	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.
Time Zone	Select the required Time Zone from the drop-down list, The specified time zone would be applicable at company level.
Time Zone Level	Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level.

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

3.4.1 Replacement users

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement Use**r and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
3. Also updates the Producer Management screen with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.

4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending and Leasing or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.

3.5 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

TYPE OF CORRESPONDENCE:	AD HOC	PREDEFINED
Created automatically		X
Created manually	X	X
Generated for accounts	X	X
Generated for applications	X	X
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		X

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter

and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

3.5.1 Correspondence

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

Navigating to Correspondence

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Correspondence.**

3.5.1.1 System Functions

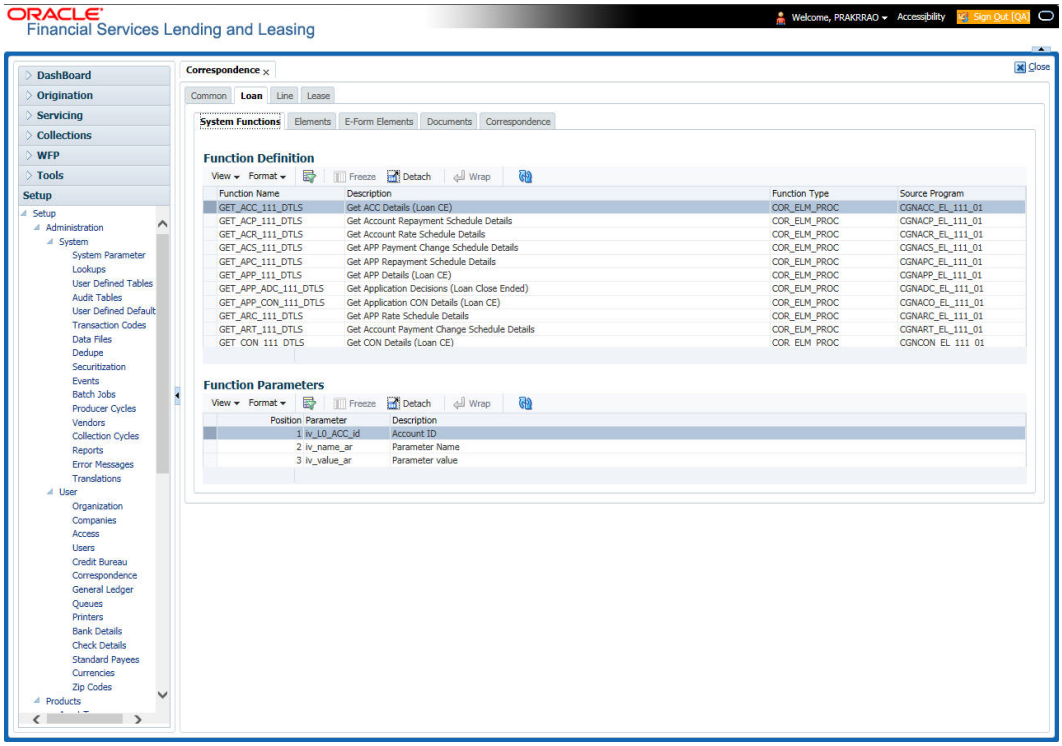
The System Functions screen enables you to view the predefined functions for the appropriate Loan product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements screen.

To view the predefined system functions

1. Click **Setup > Setup > Correspondence > Loan > System Functions**.

2. In the **Function Definition** section, you can view the following information.



A brief description of the fields is given below:

Field:	View this:
Function Name	Displays the function name.
Description	Displays the function description.
Function Type	Displays the function type.
Source Program	Displays the source program.

3. In the **Functions Parameters** section, you can view the following information.

A brief description of the fields is given below::

Field:	View this:
Position	Displays the parameter position.
Parameter	Displays the function parameter.
Description	Displays the function parameter description.

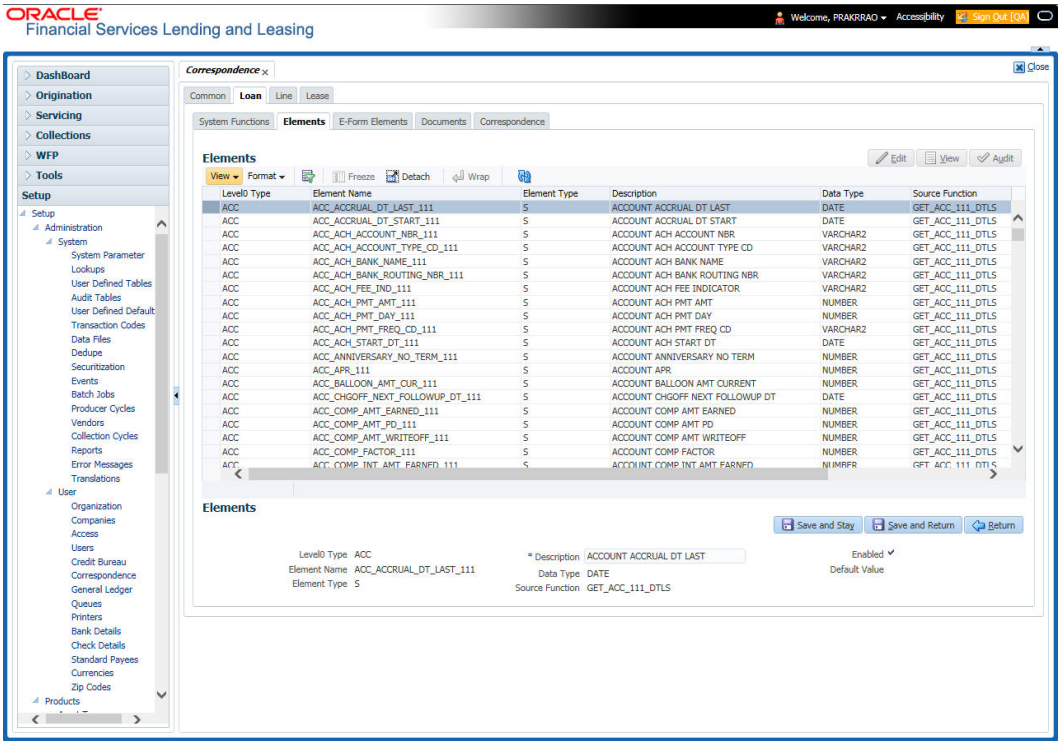
3.5.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

To view the Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > Elements**
2. On the **Element Definitions** screen, perform any of the Basic Operations mentioned in Navigation chapter. You cannot add a new record.



A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

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

3.5.1.3 E-Form Elements

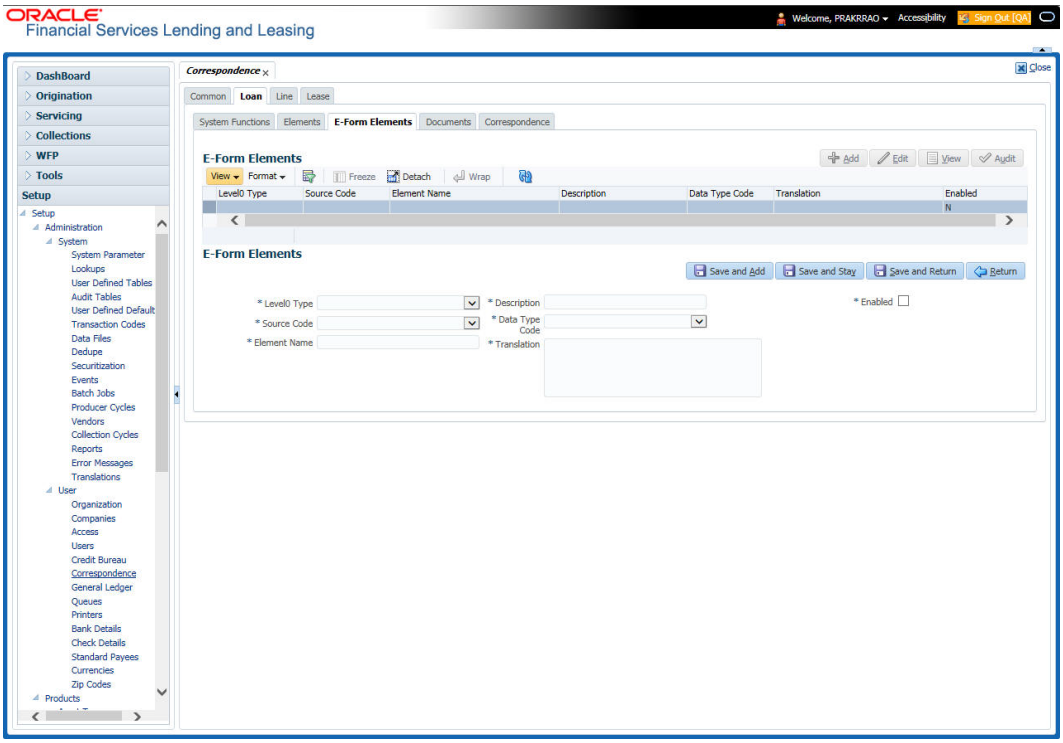
The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

Type	Details
Vendor Element	AllBorrowers.FullNameStreetCityStateZip (Contains names of all borrowers with address of primary customer)
The system's Elements	PRIM_APL_NAME SPOUSE_APL_NAME PRIM_APA_ADDRESS1 PRIM_APA_ADDRESS2 PRIM_APA_ADDRESS3
Translation:	PRIM_APL_NAME || ', ' || SPOUSE_APL_NAME || ', ' || PRIM_APA_ADDRESS1 || '; ' ||PRIM_APA_AD-DRESS2 || '; ' || PRIM_APA_ADDRESS3

To setup the E-forms Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > E-Form Elements**
2. In the **E-form Elements Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.
Source Code	Select the element e-form source code from the drop-down list.

Field:	Do this:
Element Name	Specify the element name (the name used in the external form).
Description	Specify the element description.
Data Type Code	Select the element data type code from the drop-down list.
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list.
Enabled	Check this box to enable the e-form element.

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

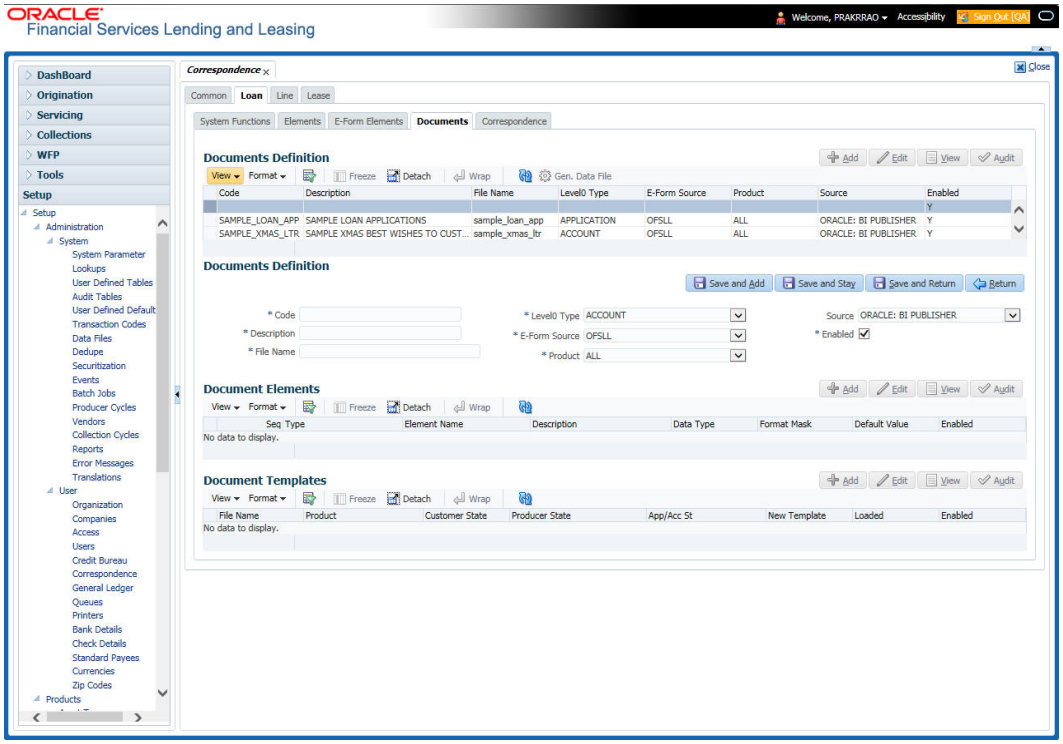
3.5.1.4 Documents

The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

> **Note**
>
> Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

To setup documents to be compiled in correspondence

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > Documents**.
2. In the **Document Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Code	Specify the document code to define the name for the new document.
Description	Specify the document description for the new document. This entry appears in the **Correspondence** section on the Request screen, when you generate an ad hoc correspondence.
File Name	Specify the document file name for the resulting file (Word or XFDF document).
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop-down list.
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop-down list.
Enabled	Check this box to enable the document definition.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Type	Select element type from the following from the drop-down list. This list provides the following options: *System-defined* – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen. *Constant*. *User Defined Element* – If you select, you can choose the value and change it in the Correspondence Request screen. *User Defined Constant* – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen. *Translated Element* – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.

Field:	Do this:
Description	Specify element description. **Notes**: 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field.
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
File Name	Specify the file name to define the name for the new template.
Product	Select the product for which the template is valid, from the drop-down list.
Customer State	Select the customer state for which the product is valid, from the drop-down list.
Producer State	Select the Producer state for which the product is valid, from the drop-down list.
App/Acc St	Select the Applicant/Account state for which the product is valid, from the drop-down list.
New Template	Check this box to load the template as a new template.
Loaded	Check this box to indicate that the template is loaded.
Enabled	Check this box to enable the template.

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

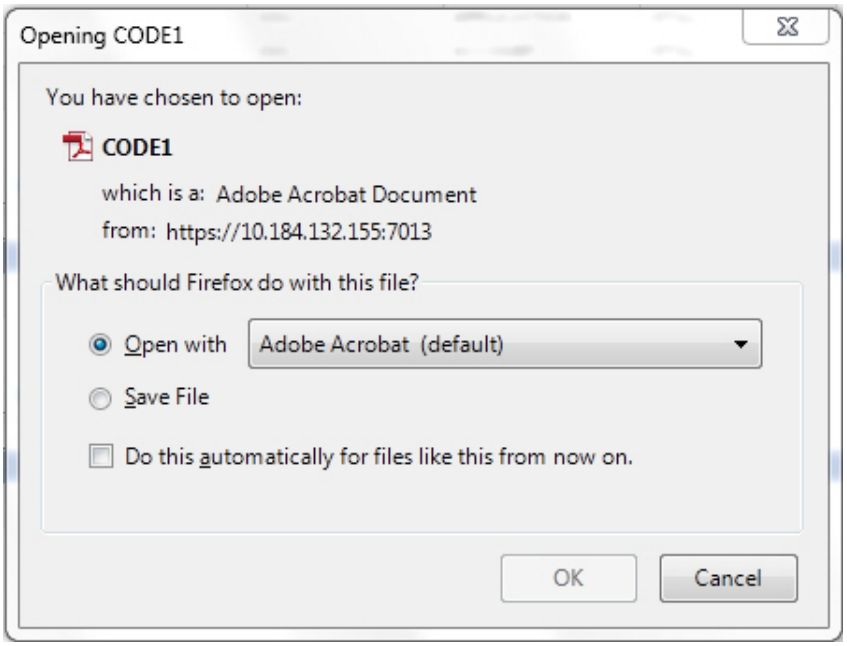
The Document Elements sub screen records the system’s application or account information that appears in the ad hoc correspondence

To generate a data file for a document

1. In the **Document Definition** section of **Setup > Setup > Administration > User > Correspondence > Loan > Documents**, select the record for which you want to generate a data file.

2. Click **Gen. Data File** button.

   The system displays a new screen with the following options:



- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File – Select to save the data file on your system.

3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

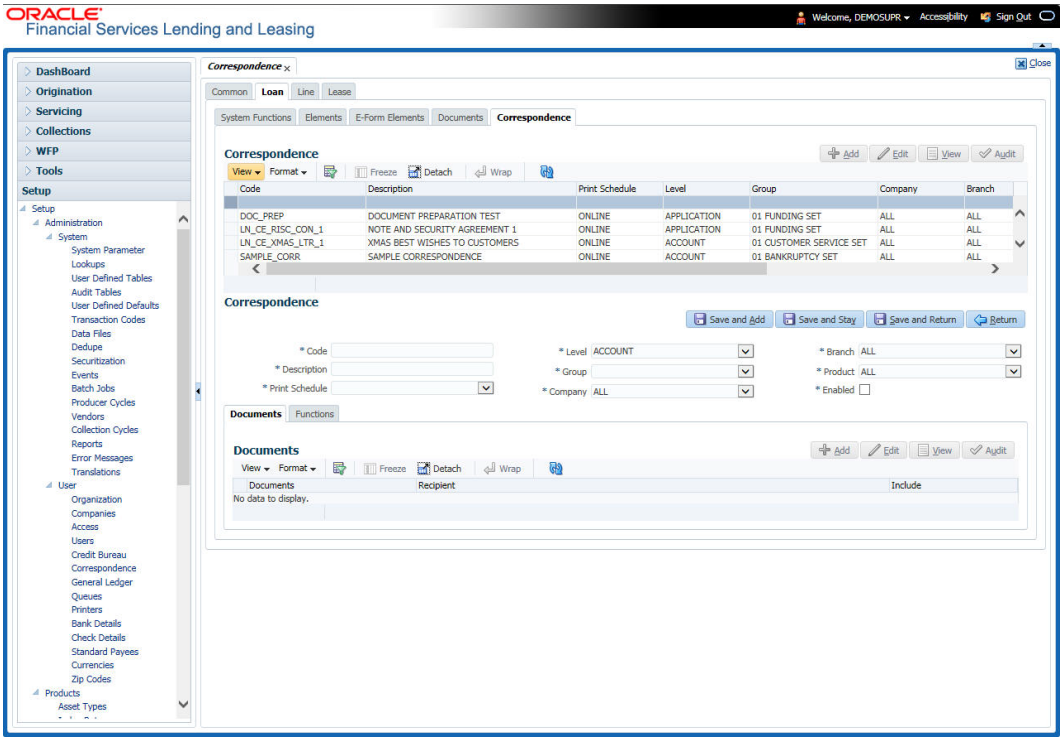
3.5.1.5 Correspondence

The Correspondence screen enables you to define who will receive the documents you created on the Document Definition screen by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > Correspondence.** The correspondence setup is classified into two:
   - Documents
   - Functions

2. In the **Correspondence** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the drop-down list.
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop-down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop-down list.
Product	Select the correspondence product from the drop-down list.
Enabled	Check this box to enable the correspondence.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **Setup > Setup > Administration > User > Correspondence > Loan > Correspondence > Documents**.
5. In the **Documents** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. Click **Setup > Setup > Correspondence > Loan > Correspondence > Functions**.
8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

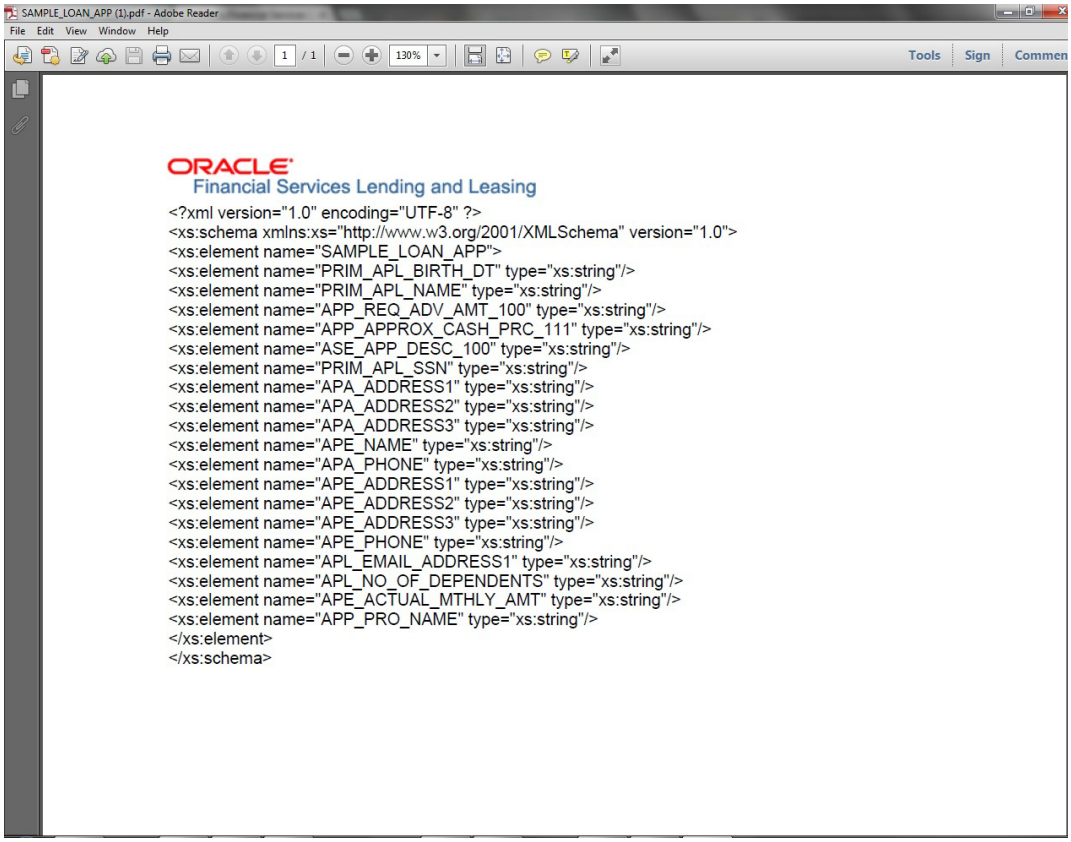
Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

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

3.5.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
2. In the **Document Elements** section, add the elements required in the correspondence.

3. Click on Gen.Data File to generate PDF file of the report.



4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.
5. Open MS Word.

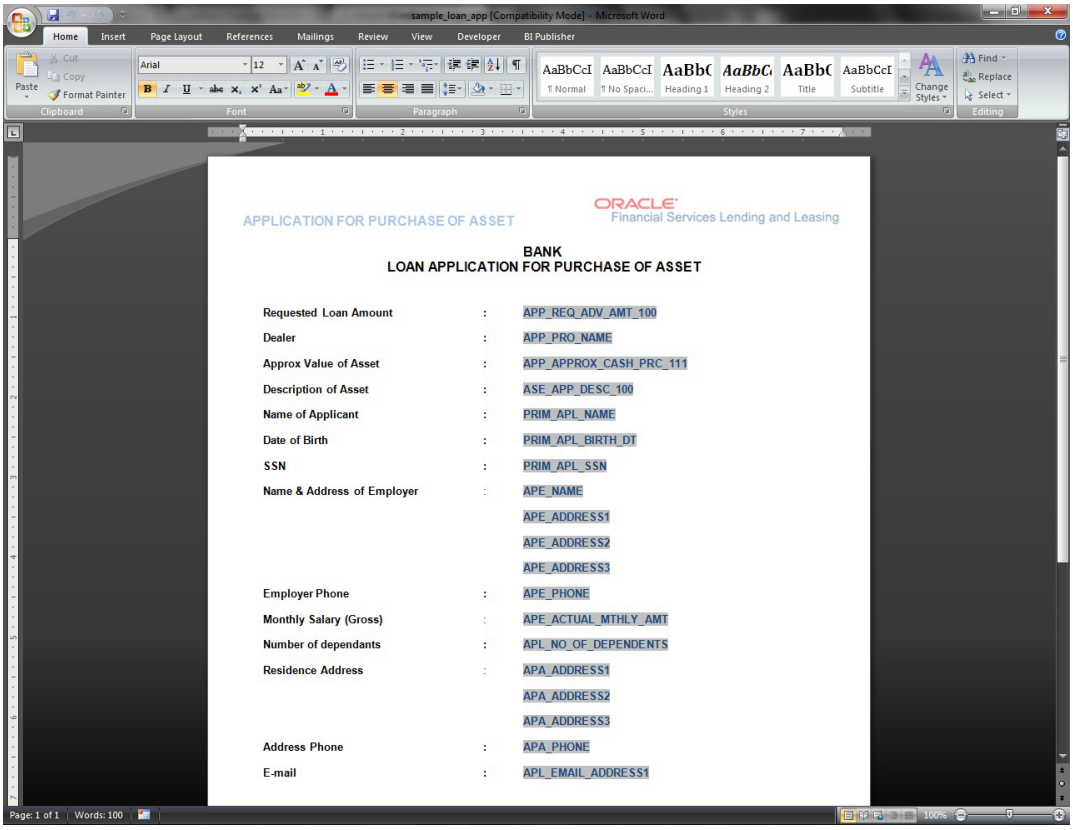
Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

---

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example:* SAMPLE_LOAN_APP.xml.

7. Create the template by inserting required elements tag.



8. The template created in MS Word should be saved with **.rtf** extension. *For Example*: SAMPLE_LOAN_APP.rtf

---

Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

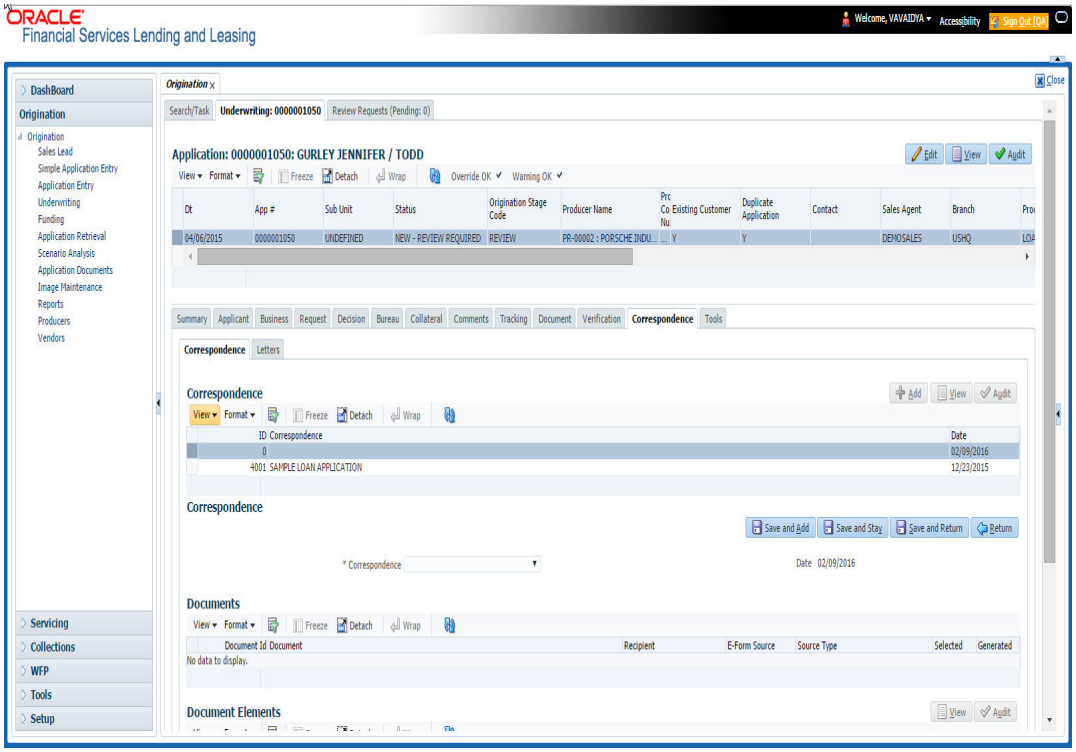
---

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".
10. After the data model creation, launch the correspondence screen and click Correspondence tab.
11. You can setup a correspondence with the created doc.

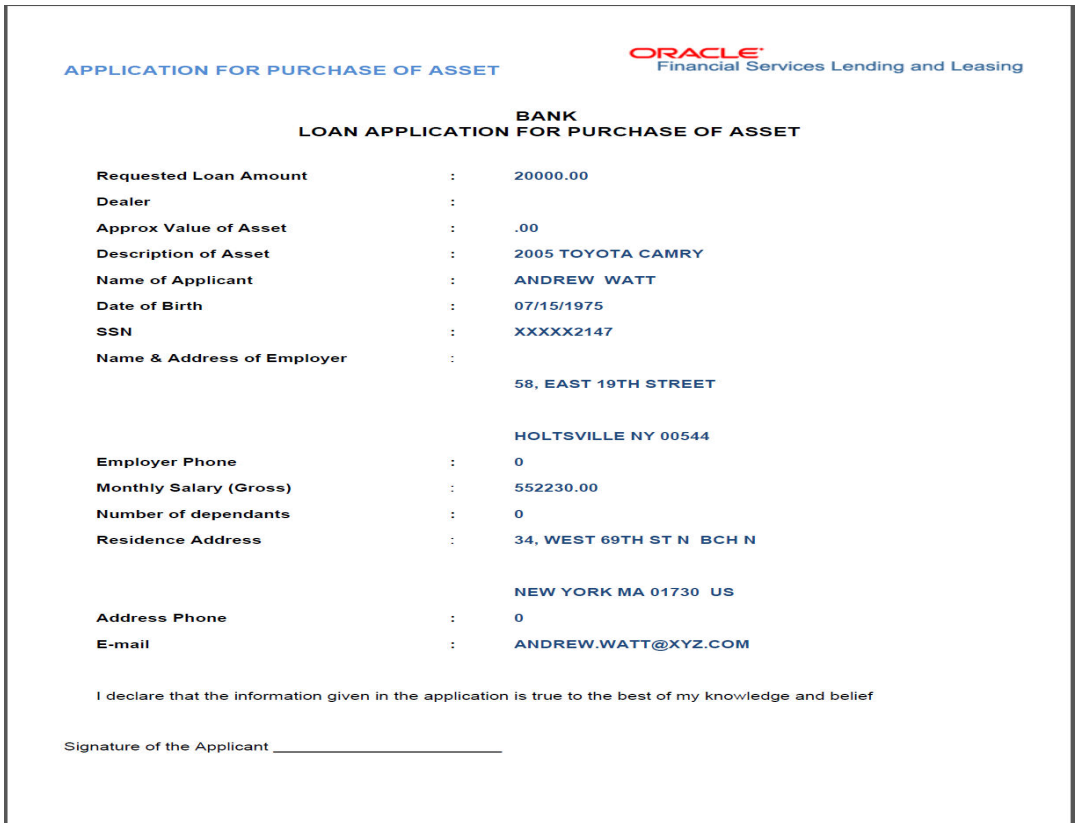
3.5.3 Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.
2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add.**

3. Select the created **Correspondence.** Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.



4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.



APPLICATION FOR PURCHASE OF ASSET

ORACLE
Financial Services Lending and Leasing

BANK
LOAN APPLICATION FOR PURCHASE OF ASSET

Requested Loan Amount	:	20000.00
Dealer	:	
Approx Value of Asset	:	.00
Description of Asset	:	2005 TOYOTA CAMRY
Name of Applicant	:	ANDREW WATT
Date of Birth	:	07/15/1975
SSN	:	XXXXX2147
Name & Address of Employer	:	
		58, EAST 19TH STREET
		HOLTSVILLE NY 00544
Employer Phone	:	0
Monthly Salary (Gross)	:	552230.00
Number of dependants	:	0
Residence Address	:	34, WEST 69TH ST N BCH N
		NEW YORK MA 01730 US
Address Phone	:	0
E-mail	:	ANDREW.WATT@XYZ.COM

I declare that the information given in the application is true to the best of my knowledge and belief

Signature of the Applicant _____

3.6 General Ledger

The application's General Ledger Setup screen can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the system interface that enables you to:

- Map system transactions to your GL transactions.
- Define the requirements for header and derived segments

The system supports the bulk uploading of general ledger setup data. This enables you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

Accounting Company Definition

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing Oracle Financial Services Lending and Leasing GL Interface. The accounting company is based upon the portfolio company set up in the system. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have its own GL set up.

3.6.1 General Ledger

In **Setup > Setup > Administration > User > General Ledger > General Ledger**, you can setup data that needs to be setup in the system to export transactions to the user's general ledger application.

The system uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values. The segment is grouped into four categories:

1. Translation Definition
2. Attribute Definitions
3. Transaction Definition
4. Transaction Links

Navigating to General Ledger

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > General Ledger > General Ledger**.
2. In the **Company** section of the **General Ledger** screen, select the portfolio company you want to work with.

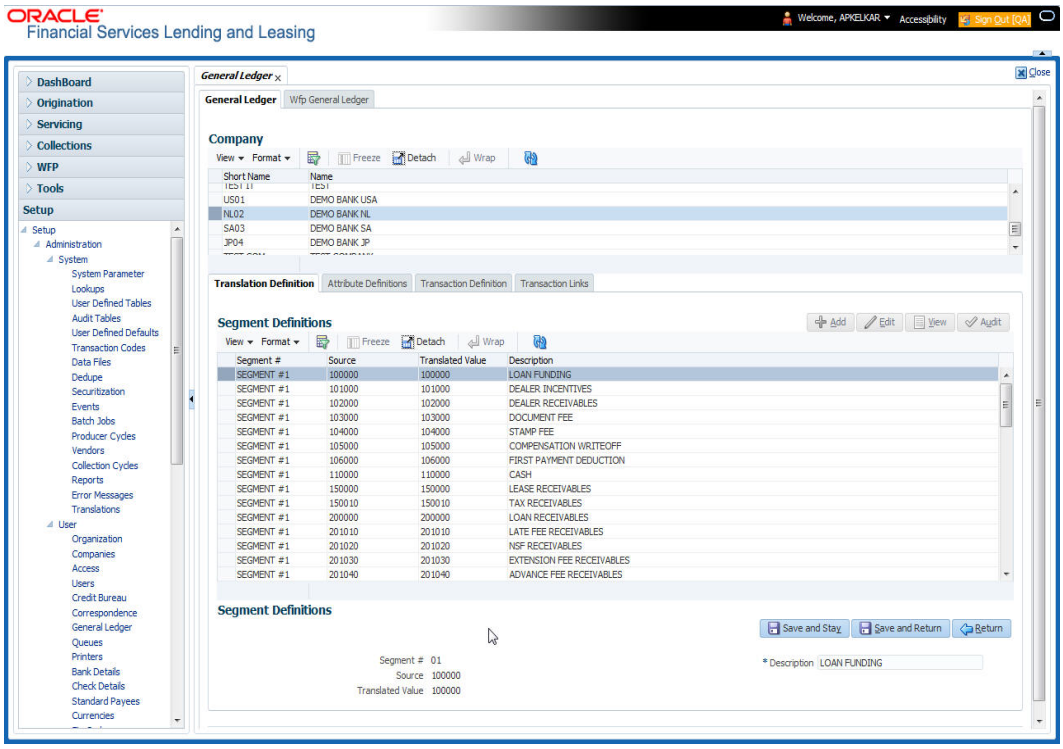
3.6.1.1 Translation Definition

GL segment values are defined on the Translation Definition.

To setup the Translation Definition

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Translation Definition**.

2. In the **Segment Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Segment #	Select the segment number. the system can support up to 10 segments, from the drop-down list. Valid values range from 01 to 10.
Source	Specify the Source to record a “direct value” or “translated value”. **Direct Value**: In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the “Translated Value” field. This would contain a list of all the valid values for each segment (for example, GL account number). **Translated Value**: In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular segment. For example, if the value 02 value in the **Segment #** field is derived using the branch of the customer as a source criteria, then the entry would read as: Segment #: 02 Source: CB-001 Translated Value: HQ Description: HEADQUARTERS Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).

Field:	Do this:
Translated Value	Specify the actual segment value. All valid segment values for all segments are defined here.
Description	Specify the description of the segment.

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

3.6.1.2 Attribute Definitions

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

Both are recorded on the Attribute Definitions screen in the Segment Type field.

Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. The system supports 10 header segments. Four of these are predefined. The four predefined segments are:

#	Segment	Description
01	PRODUCT TYPE	Product Type
02	BACKDATED TXN	Backdated Transaction
03	PRODUCT	Product Code
04	STATUS	Account Status

This means that the system will allow the attributes listed above to be used as criteria for categorizing the transactions. Segment selections depend on the values in the header segment fields.

You can define six additional header segments. The Attributes Definitions screen records the header segments. A header segment must be an account attribute.

Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. Default detail segments used in the system are:

#	Segment	Description
01	Account #	The natural account number in the GL for the transaction
02	Branch	Customer Branch

Eight additional detail segments can be defined. One of the segments is bound to be the “natural account.” (A natural account is an account from the client’s master listing of all general ledger accounts, or “chart of accounts.”)

The detail segments could be direct values (like the natural account) or derived values.

Note

Simply adding a header or detail segment will not be enough. Additional programming is required before any new header or detail segment can be used. Please consult Oracle Financial Services Software, Inc. before adding any segments.

To setup the Attribute Definitions

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Attribute Definitions**.
2. In the **Attribute Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Segment Type	Select the segment type from the drop-down list.
Segment #	Select the segment number from the drop-down list.
Description	Specify the segment description (required).

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

3.6.1.3 Transaction Definition

The Transaction Definition screen enables you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions sub screen, the Transaction Code column contains GL transactions defined by the client team. The Segments section contains a Debt and Credit section. These are both detail segments.

To setup Transaction Definition

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Definition**.
2. In the **GL Transactions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Transaction Code	Specify unique GL transaction code.
Description	Specify description for the GL transaction.
Product Type	Specify the product type.
Backdated Txn	Specify the back dated transactions.
Product	Specify the product.
Status	Specify the status.

Field:	Do this:
Enabled	Check this box to enable the transaction.
Attribute 5	Specify the header attribute 5.
Attribute 6	Specify the header attribute 6.
Attribute 7	Specify the header attribute 7.
Attribute 8	Specify the header attribute 8.
Attribute 9	Specify the header attribute 9.
Attribute 10	Specify the header attribute 10.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Segments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort Seq	Specify the sort sequence (optional).
Enabled	Check this box to enable the segment.
Debit section	
Debit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.
Credit section	
Credit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.

Field:	Do this:
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.

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

As mentioned in the **Attributes Definitions screen** section, the system can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).

Entering DERIVED in the Segment Number field instructs the system to look for the derived value from the segments defined in the Segments Definition section on the Translation Definition screen.

Let's take an example:

Company: ABC BANK

Transaction Code: ADV

Description: ADVANCE

Product Type: FUNDING TRANSACTION

Branch: CB-001

Segment #1: 200000

Segment #2: DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, the system interprets segment #2 as follows:

The system will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

IMPORTANT: The derived segment logic can be used for all segments except for the one designated as the natural account segment.

CAUTION: Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact Oracle Financial Services Software inc. in case you want to change the logic or add new derived segments.

"Best Match Feature" for General Ledger (GL) Transactions

The system provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), the system allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For example,

Assume you have set up the following four late charge fee GL transactions based on product and status.

GL Transactions section

Transaction Code	Description	PRODUCT	STATUS
FLC_A	LATE CHARGE	LOAN AUTO	
FLC_AA	LATE CHARGE	LOAN AUTO	ACTIVE
FLC_B	LATE CHARGE	LOAN ATV	
FLC_BB	LATE CHARGE	LOAN ATV	ACTIVE

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_B.

3.6.1.4 Transaction Links

The system enables you to map the various transactions to your General Ledger transaction types with the Transaction Links screen. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition screen.

To setup the Transaction Links

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Links**.
2. In the **Transaction Links** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Transaction Code	Specify the transaction code.
Description	Select the transaction description from the drop-down list.
GL Transaction Code	Specify the corresponding GL transaction code.
Description	Select the GL transaction description from the drop-down list.

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

You can have more than one transaction mapped to a user-defined GL transaction. In that case, the system summarizes all the transactions to the GL transaction. For example, the system uses separate transaction codes for fees, such as LATE_FEE and SERVICING_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all transactions to that defined transaction.

You could also have one transaction linked to more than one GL transaction. The system will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG_LC and CHGR_LC transactions, then the system will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG_LC is used for "active" accounts and CHGR_LC is used for "charged off" accounts. In this case, the system will identify the correct GL transaction depending on the account status.

3.7 Queues

When processing an account, various users might work on the accounts to complete different tasks.

The account processing workflow facilitates the movement of the account from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that the appropriate queues are available for users at all times.

Any time an account's status is changed, the system checks whether the account is in the right queue.

The system will sort queues based on an account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines the action a user needs to take.

Queues in the system are distinguished to two types of queues:

1. Origination Queues
2. Customer Service Queues.

Customer service queues

In the Customer Service screen, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. The system's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments and ensure that all accounts are in the queues of the appropriate users at all times.

Customer Service queues distribute and route accounts that require some particular action to be performed to specific users or departments. The system sorts customer service queues based on an account's status and condition.

Accounts become available for queue assignment when an account receives a condition. Conditions can be applied automatically by the system or manually by users. For example, during nightly processing, the system recognizes an account as delinquent and automatically assigns it a condition of DELQ ("Delinquent"). The users can manually change an account's

condition using combination of Action and Result field entries on the **Servicing > Servicing > Customer Service > Customer Service > Customer Service > Call Activities**.

These Action and Result field entry combinations are set up on **Setup > Setup > Administration > User > Queues > Call Actions Results**.

The system associates an account with one or more queues based on multiple parameters, including user-defined criteria and the follow-up date. For example, customer service queues might be configured so accounts are parsed to users according to:

- Due date changes
- Deferment requests
- Title and insurance follow-up dates

Collections queues are included in the Customer Service queue. These queues focus on:

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

Customer Service queues can be built online or in a nightly batch job. Within each queue, the order of the accounts can be sorted based on user-defined criteria.

Note

– Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.

– You can use these same methods for creating and closing queues in the case of repossession, foreclosure and deficiency.

The Call Actions Results screen allows you to define the contents of the Action and Result fields on the Customer Service screen's Add Call Activities section. The system uses this information to allow users to manually change the condition of an account, and thus assign or remove the account to a queue.

Depending on how you set up call action result codes on the Call Actions screen, conditions and queues are created or closed. You can also restrict the use of certain call activities based on responsibility.

The lookup type ACC_CONDITION_CD defines which account conditions can be created. The application's queuing engine determines, if queues need to be created based on the information in the Lookups sub screen for this lookup type.

The following table displays the possible combinations of condition and queue.

	CONDITION		
QUEUE	Open	Close	NA
Open	YES	NO	NO
Close	NO	YES	YES
NA	YES	NO	NO

1. Condition: **Open**, Queue: **Open**

- In this state, both the account condition and queue are created or opened at the same time.
- The system's transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, you need not setup any call action result with these conditions.
- CHGOFF is an account status, so no queues are created. To follow-up on charged-off accounts, create DEFICIENCY condition with this option.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be opened with this option. Also, account level indicators (for reporting purpose) are set.

Note

– An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.

– Accounts are automatically moved based on the system parameter set up.

2. Condition: **Open**, Queue: **NA**
   - In this state, only the account condition is created or opened.
   - This option should be used only if queuing is not necessary on this account condition.
3. Condition: **NA**, Queue: **Close**
   - In this state, the queue associated to the account condition is closed.
   - This is a bankruptcy condition and delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
   - DELQ, TIP, SCHGOFF queues can be closed by using this option.
4. Condition: **Close**, Queue: **Close**
   - In this state, both the account condition and queue are closed.
   - The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
   - BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Queues**.
2. The system displays the Queue Setup screen. You can setup queues related to:
   - Customer Service
   - Call Action Results

3.7.1 Customer Service Tab

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard

assigned will remain assigned to the individual who opens that account until that person is no longer working that queue

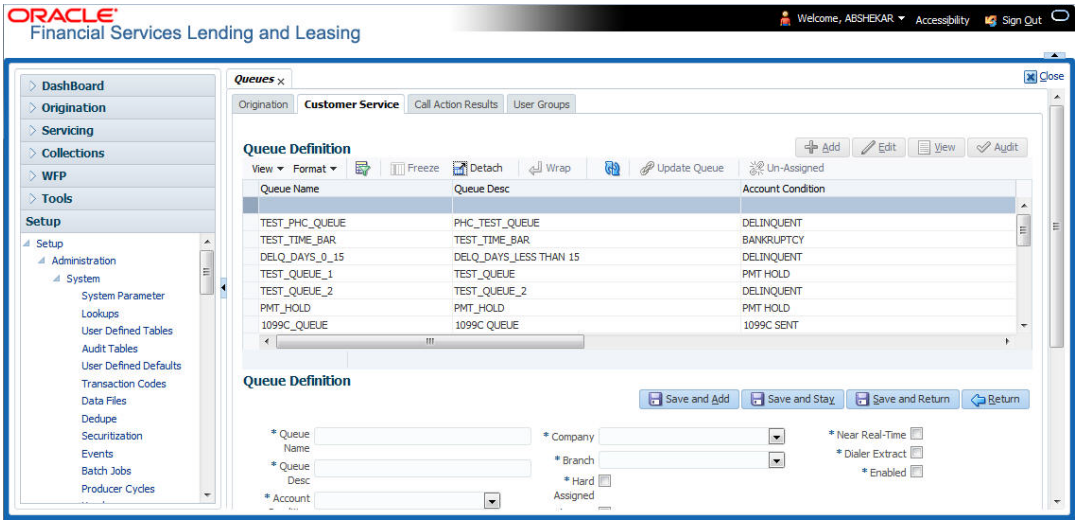
Customer Service command buttons

The Customer Service screen contains following three command buttons:

Command button:	Function:
Update Queue	Queues can be updated whenever selection criteria has been updated. They may also be updated manually, if the nightly batch fails.
Un-Assigned	Depends on location of the cursor when you choose this button. **Customer Service** - "Un-assigns" all accounts in this queue. **Responsibilities and Users > Responsibilities** - "Un-assigns" all accounts in this queue. **Responsibilities and Users > User** - "Un-assigns" all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.
Check Criteria	Reviews the selection criteria for errors. The system will not allow you to enable a queue with invalid selection criteria.

To set up the Customer Service queues

1. On the Queue Setup screen, click **Setup > Setup > Administration > User > Queues > Customer Service**. Queues are further filtered based on the following criteria:
   - Selection Criteria
   - Sort
   - Responsibilities and Users
   - Data node assignments
   - Group Assignment
2. In the **Queue Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Queue Name	Specify queue name.
Queue Desc	Specify queue description.
Account Condition	Select account condition from the drop-down list.
Priority	Specify the priority.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Hard Assigned	Check this box to assign an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
Group Follow-up Ind	Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups.
Near Real-Time	Check this box to select the queues for the near real time refresh. You can specify the time interval and frequency to run this queue. When a batch is run, it picks only customer service queues marked as “Real Time” queues for re-assignment.
Dialer Extract	Check this box to indicate if the accounts satisfying the selection criteria should be extracted from the batch process or not. If the user is hard-assigned, then user gets identified by the dialer system as ‘Permission to call” user. The extract will also have data pertaining to customer time zone and privacy opt out indicator.
Enabled	Check this box to activate the queue.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click the **Setup > Setup > Administration > User > Queues > Customer Service > Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.

Field:	Do this:
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. Click the **Setup > Setup > Administration > User > Queues > Customer Service > Sort**.
8. In the **Sort** section, you can define the order to sort the account selection criteria with the following fields. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence number.
AssAgpCode	Select sort field from the drop-down list.
Order	Select sort order from the drop-down list.

9. Perform any of the Basic Actions mentioned in Navigation chapter.
10. Click **Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users**.
11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

12. Perform any of the Basic Actions mentioned in Navigation chapter.
13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the Basic Operations mentioned in Navigation chapter.

Note

The system allows the work queue list to be sorted by user-defined criteria.

A brief description of the fields is given below:

Field:	Do this:
Name	Select user name from the drop-down list.
# Assigned	Specify number of accounts assigned.

Field:	Do this:
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, **Using the Hard Assigned Feature**).
Enabled	Check this box to enable.

14. Perform any of the Basic Actions mentioned in Navigation chapter.
15. Click **Setup > Setup > Administration > User > Queues > Customer Service > Data Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
16. In the **Data Node Assignments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Node	Specify the node.
Enabled	Check this box to enable the record.

17. Perform any of the Basic Actions mentioned in Navigation chapter.
18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.
19. Click **Setup > Administration > User > Queues > Origination > Group Assignment**. In the Group Assignment sub tab, you can add user groups to Customer Servicing Queue and also if required, you can un-assign users from the user group.

Note

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

20. In the **User Group** section, Click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

    A brief description of the fields is given below:

Field:	Do this:
Group Name	Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system.
Enabled	Check this box to enable the user group.

21. Perform any of the Basic Actions mentioned in Navigation chapter.
22. (Optional) Click 'Un-Assigned' button to un-assign all the users of the group in the queue.

Note the following:

- If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.

- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.
- Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

Entity	Added in Queue	Added in User Groups	Enabling and Disabling options
User	Yes	No	User should be disabled /enabled only in that particular Queue.
	No	Yes	User should be disabled / enabled in all the Queues where the user group is attached.
User Group	Yes	No	User group should be disabled /enabled only in that particular Queue.
	No	Yes	User group should be disabled / enabled in all the Queues where the user group is attached.

Group Follow-up

The system enables lending institution to conduct “one time only” follow-up activity on the Customer Service screen, if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one user is performing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. The system locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high priority queue becomes due for follow-up.

For example,

Suppose a customer holds three accounts, one that’s 30 days delinquent and in the 0_30_DAYS_DEL queue, one that’s 60 days delinquent and in the 30_60_DAYS_DEL queue and one that’s 90 days delinquent and in the 90+_DAYS_DEL.

a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.

b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date

c) If the Group Followup Ind is checked on Customer Service screen for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

The system’s “Hard Assigned” queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let’s say there are 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.

When you select Update Queue on the Customer Service screen (or Oracle Financial Services Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.

If users already have accounts assigned to them, the system attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, the system would give the third user the first 5 accounts, thus bringing that user's total to ten. The system splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

1. Click **Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users**.
2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
4. On **Setup > Setup > Administration > User > Queues > Customer Service**, click **Update Queue** to distribute the applications in the queue to the hard assigned users.

   The system displays an Information section with the message as "Queue creation submitted in background".
5. Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.

   The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
6. Perform any of the Basic Actions mentioned in Navigation chapter.

To remove a user

1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
2. In the **Users** section, select the user you want to work with.
   - If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
   - If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
3. The system updates the number of accounts assigned to a user only after:
   - Running the nightly batch job
   - Clicking the **Update Queue** button.
4. Perform any of the Basic Actions mentioned in Navigation chapter.

Queue Activity

The queue Activity sub tab allows you to add specific activities which are defined in Queues > Activity Tracking tab for the selected queue in 'Queue Definition' section. These activities can be tracked for updates in Customer Service > Queue Assignment tab.

1. In the Queue Activity Definition section, Click ‘Add’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

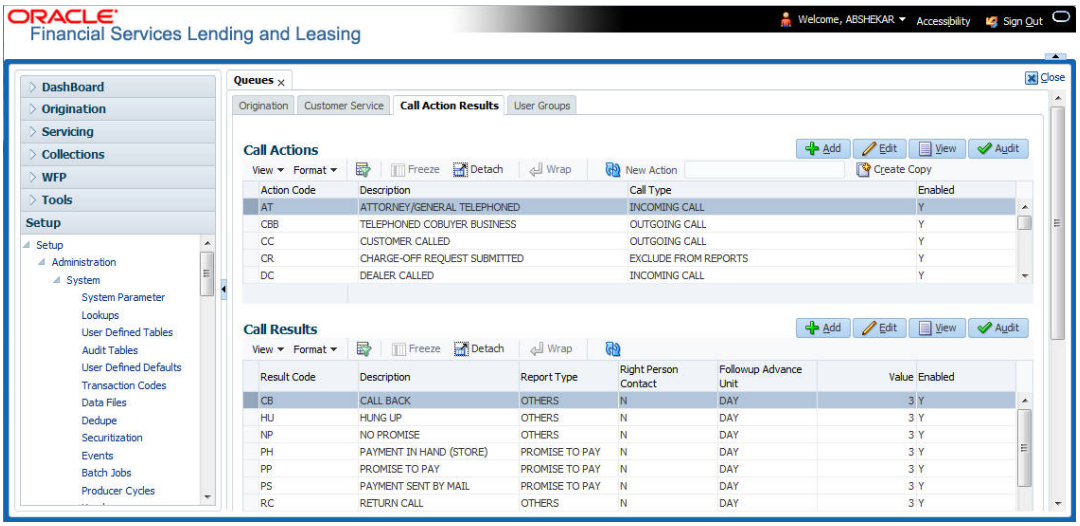
Field:	Do this:
Activity Code	Select the Activity Code from the drop-down list. The list displays only those activities which are Enabled in Queues > Activity Tracking tab. In case the same ‘Activity’ is disabled in Queues > Activity Tracking tab after adding it here, the same needs to be manually disabled.
Enabled	Check this box to enable the selected activity.

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

3.7.2 Call Action Results tab

1. Click **Setup > Setup > Administration > User > Queues > Call Action Results**. The screen contains two sections:
   - Call Actions
   - Call Results
2. In the **Call Actions** section, perform any of the Basic Operations mentioned in Navigation chapter.

   You can either define new Call Action details or specify a new action code in the **New Action** field and click **Create Copy** to create a copy of selected call action with details.



A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action type code.
Description	Specify the description for the call action type.
Call Type	Select the call type from the drop-down list.
Enabled	Check this box to enable the call action.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the Basic Operations mentioned in Navigation chapter.
5. A brief description of the fields is given below:

A brief description of the fields is given below:

Field:	Do this:
Result Code	Specify the result type code for the specified call action type.
Description	Specify the description for the result type.
Report Type	Select the report type for the result type, from the drop-down list.
Right Person Contact	Check this box to indicate that result type is a right person contact.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time from the drop-down list.
Value	Specify the value for the follow-up advance unit.
Enabled	Check this box to enable the result.

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

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

The Conditions section determines whether the selected action/result will cause the listed conditions to be opened or closed. It also determines whether the queue will be opened or closed.

7. In the **Conditions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Condition	Select the account condition to be open/close for the action from the drop-down list.
Condition	Select ‘Open’ to open the listed condition, ‘Close’ to open the listed condition, or ‘NA’, if the condition is not applicable.
Queue	Select ‘Open’ to open the listed Queue, ‘Close’ to open the Queue, or ‘NA’, if the Queue is not applicable.
Enabled	Check this box to enable the account condition.

8. Perform any of the Basic Actions mentioned in Navigation chapter.
9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination.Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

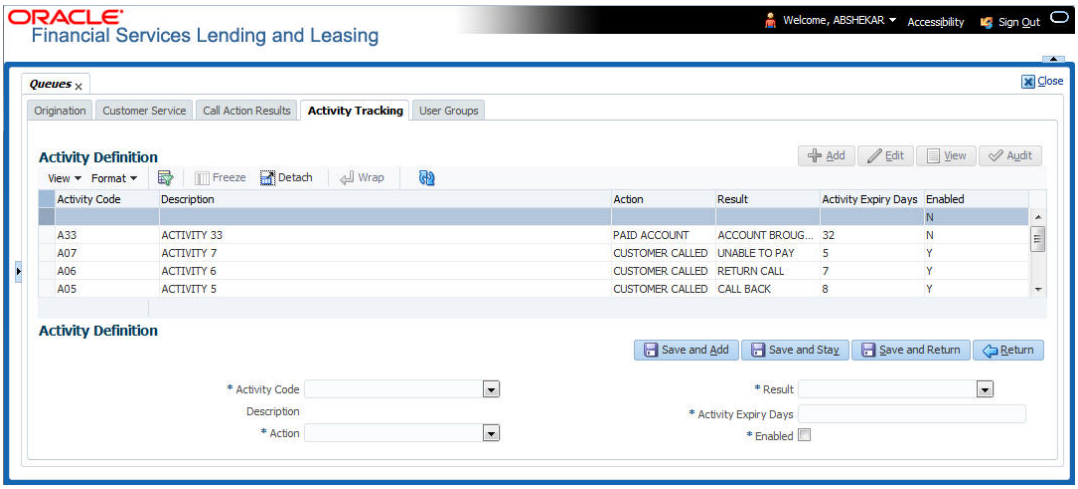
Field:	Do this:
Responsibility	Select the responsibility that can perform the action result from the drop-down list.
Allowed	Select 'Yes' if access is allowed.
Enabled	Check this box to enable the responsibility.

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

3.7.3 Activity Tracking

The Activity Tracking tab in Queues screen allows you to define 36 different activities at any given time. You can define unique Action and Result for each activity and also set the activity expiry duration beyond which new actions can be defined for the same activity.

The Activity defined in this tab is used in User > Queues > Customer Service > Queue Activity tab to define activities for selected 'Queue Definition' which in-turn is used in Customer Service > Queue Assignments tab to track the updates from call activity results.



1. In the Activity Definition section, Click 'Add'. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:
Activity Code	Select the activity code from the drop-down list. The list displays pre-defined activity codes which are enabled as part of 'QUEUE_ACTIVITY_TYPE_CD' lookup code maintained in the system.
Description	View the description of activity code.
Action	Select the Action for the activity from the drop-down list. The list displays all the customer service call actions available in the system.
Result	Select the appropriate Result for the action from the drop-down list. The list is sorted with results based on the action selected.

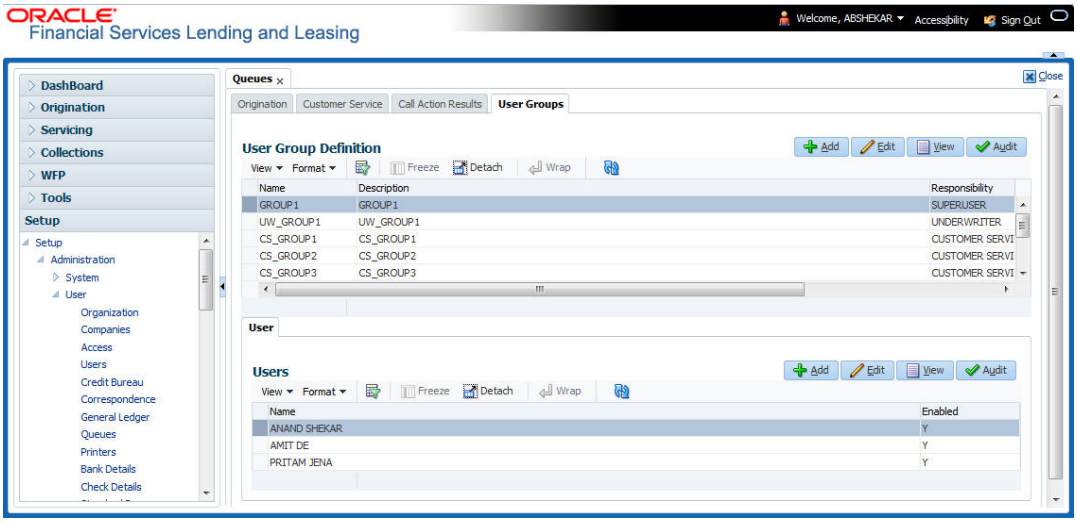
Field:	Do this:
Activity Expiry Days	Specify the number of days after which the activity has to expire (i.e. status set 'N'). An activity code in 'N' status can be used to associate new action for tracking.
Enabled	Check this box to enable the activity.

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

3.7.4 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.



To define a User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, Click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Field:	Do this:
Name	Specify user group name.
Description	Specify an appropriate user group description. The same is used while referring this User Group on other screens.
Responsibility	Select the responsibility of the user group from the drop-down list. You can later add only those 'Users' who have the selected responsibility into the user group.
Enabled	Check this box to enable the user group.

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

To add Users to User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, select the required User Group.
3. In the **Users** section, Click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Field:	Do this:
Name	Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group.
Enabled	Check this box to enable the user.

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

3.8 Printers

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

Special printer names

The following printer names are predefined and have specific functions within the system:

Name	Description
UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Loan origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Loans or to the producer in the case of in-direct Loans.
FAX	For Loans origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

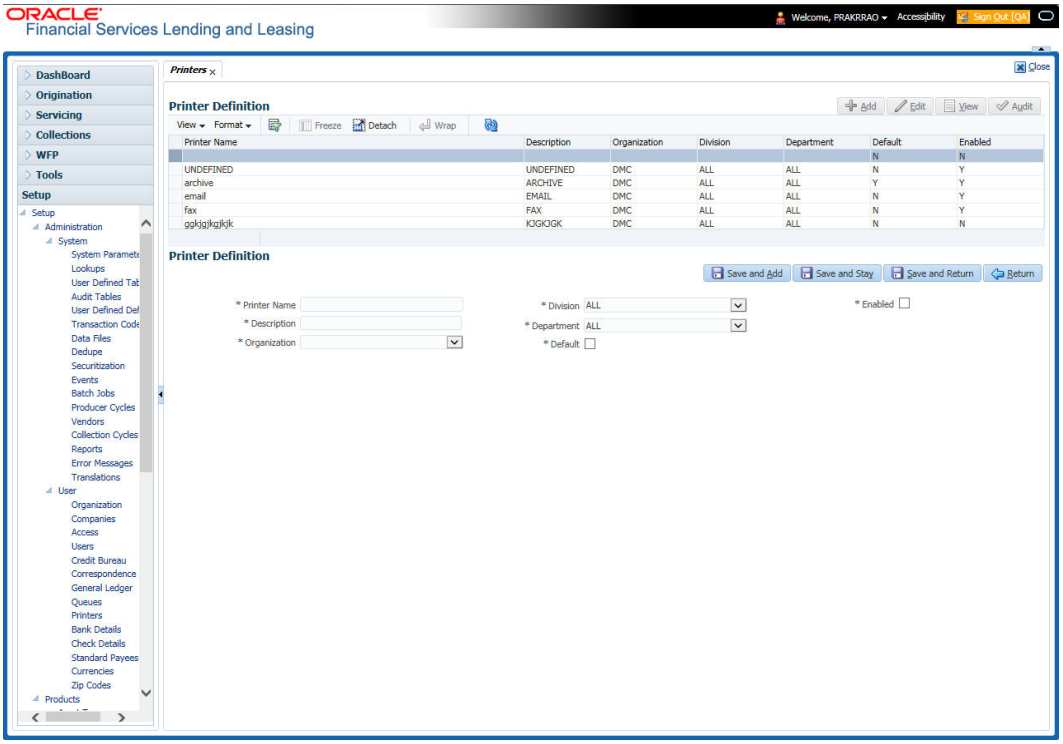
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

Name	Description
JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+JET4050	E-mails, archives, and prints the document with the jet4050 printer.

To set up the Printers

1. Click **Setup > Setup > Administration > User > Printers**. The system displays the Printers screen
2. In the **Printers** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: `\\servername\jet4050`.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop-down list.

Field:	Do this:
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.
Department	Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected. IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes: 1 Organization 2 Division 3 Department Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields. It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active. **Note:** Never disable the UNDEFINED printer.

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

3.9 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

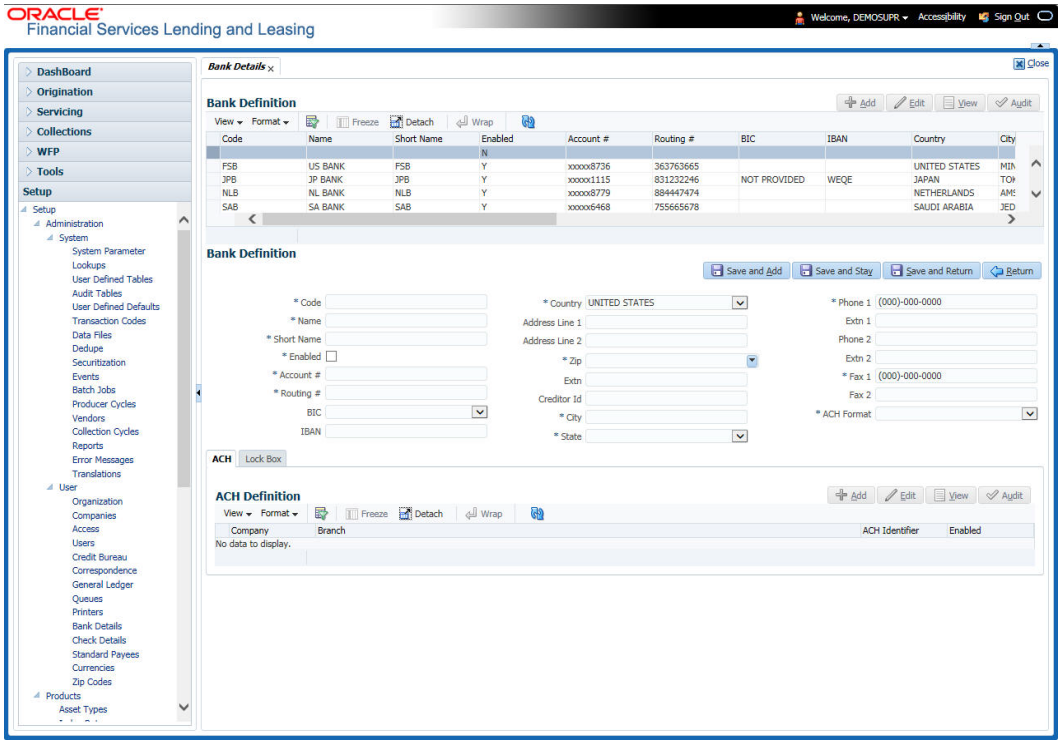
Note

This is “behind the scenes” information that the system uses for payments and does not appear on any other forms.

To set up the Banks

1. Click **Setup > Setup > Administration > User > Bank Details** link. The system displays the Bank Details screen.

2. In the **Banks Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Code	Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank).
Name	Specify the name for the bank.
Short Name	Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).
Enabled	Check this box to enable and indicate this as an active bank
Account #	Specify the account number used for banking transactions with the bank. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Routing #	Specify the routing number of the bank.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Country	Select the country where the bank is located, from the drop-down list.
City	Specify the city where the bank is located.
State	Select the state where the bank is located, from the drop-down list.
Address Line 1	Specify the address line 1 for the bank.
Address Line 2	Specify the address line 2 for the bank.
Zip	Specify the zip code where the bank is located, from the drop-down list.
Extn	Specify the extension of the zip code where the bank is located.
Creditor Id	Specify the creditor identification details.
Phone 1	Specify the primary phone number of the bank.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the bank.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the bank.
Fax 2	Specify the alternate fax number for the bank.
ACH Format	Select the ACH format accepted by this bank from the drop-down list. The list displays the following options: - NACHA Format - SEPA Format

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **Setup > Setup > Administration > User > Bank Details > ACH**.
5. On the **ACH Definition** sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
ACH Identifier	Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank.
Enabled	Check this box to enable the ACH and indicate this as an active ACH identifier.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. Click **Setup > Setup > Administration > User > Bank Details > Lock Box**.
8. On the **Lock Box** sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Lock Box Identifier	Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank.
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Enabled	Check this box to enable the lock box.

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

3.10 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

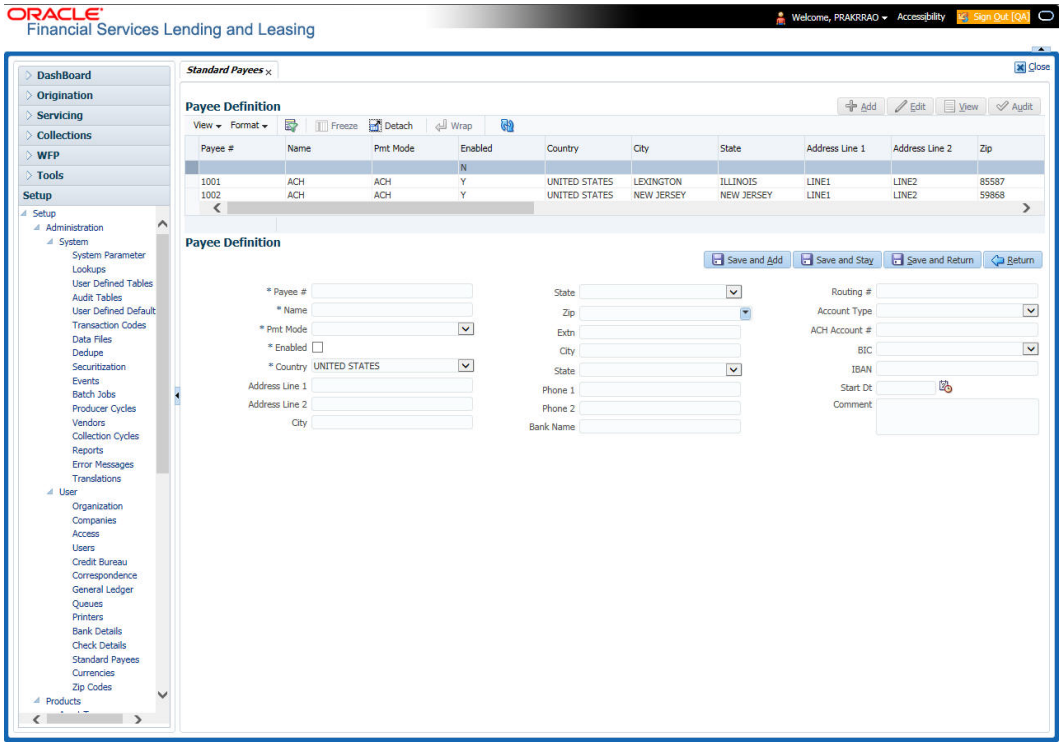
Note

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

To set up the Standard Payees

1. Click **Setup > Setup > Administration > User > Standard Payee**. The system displays the Standard Payees screen.

2. In the **Payee Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	**Do this:**
Payee #	Specify the payee number (Identifier for the payee).
Name	Specify the payee name.
Pmt Mode	Select the payment method for the payee from the drop-down list.
Enabled	Check this box to enabled the payee.
Country	Select the country where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee (optional).
Address Line 2	Specify the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located from the drop-down list.
Extn	Specify the extension of the zip code where the payee is located.
Phone 1	Specify the primary phone number for the payee.
Phone 2	Specify the alternate phone number for the payee.

Field:	Do this:
Bank Name	Specify the payee ACH bank name used by the standard payee.
Routing #	Specify the payee ACH bank routing number of bank used by the standard payee.
Account Type	Select the payee type of ACH bank account maintained by the Standard Payee from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Start Dt	Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon.
Comment	Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee.

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

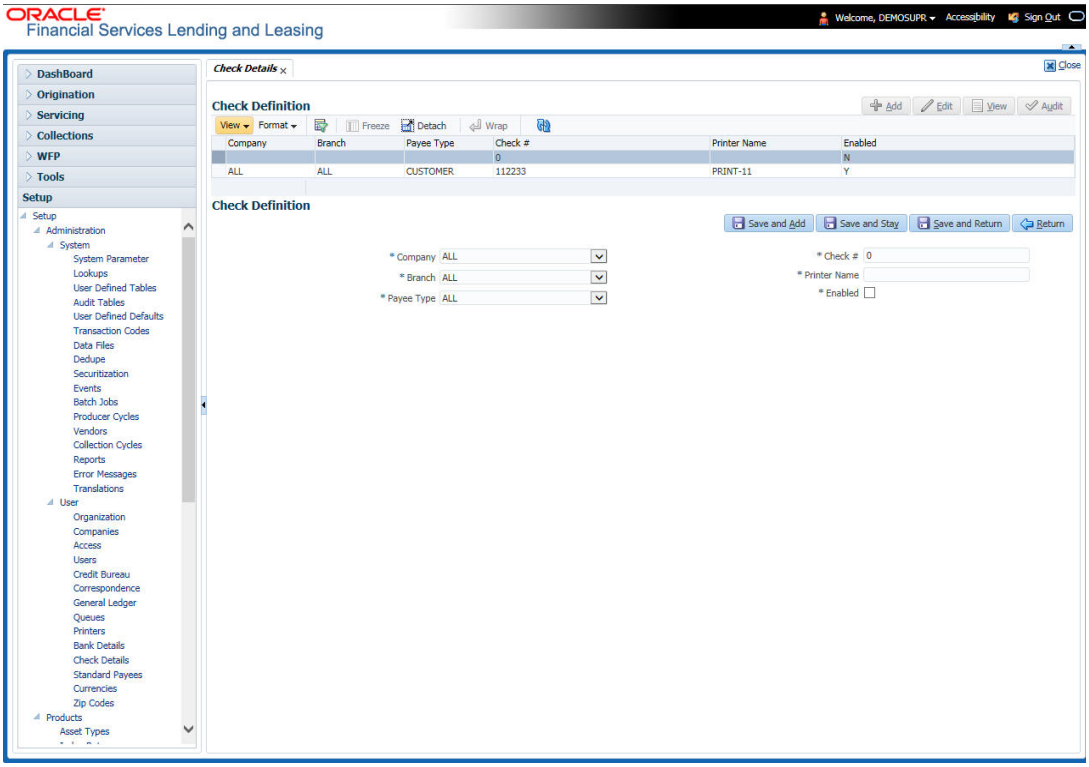
3.11 Check Details

The Check Details screen allows you to set up check details.

To setup the Check Details

1. Click **Setup > Setup > Administration > User > Check Details**. The system displays the Check Details screen.

2. In the **Check Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Payee Type	Select the payee type from the drop-down list.
Check #	Specify the check number (required).
Printer Name	Specify the printer name (required).
Enabled	Check this box to enable the check details entry.

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

3.12 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

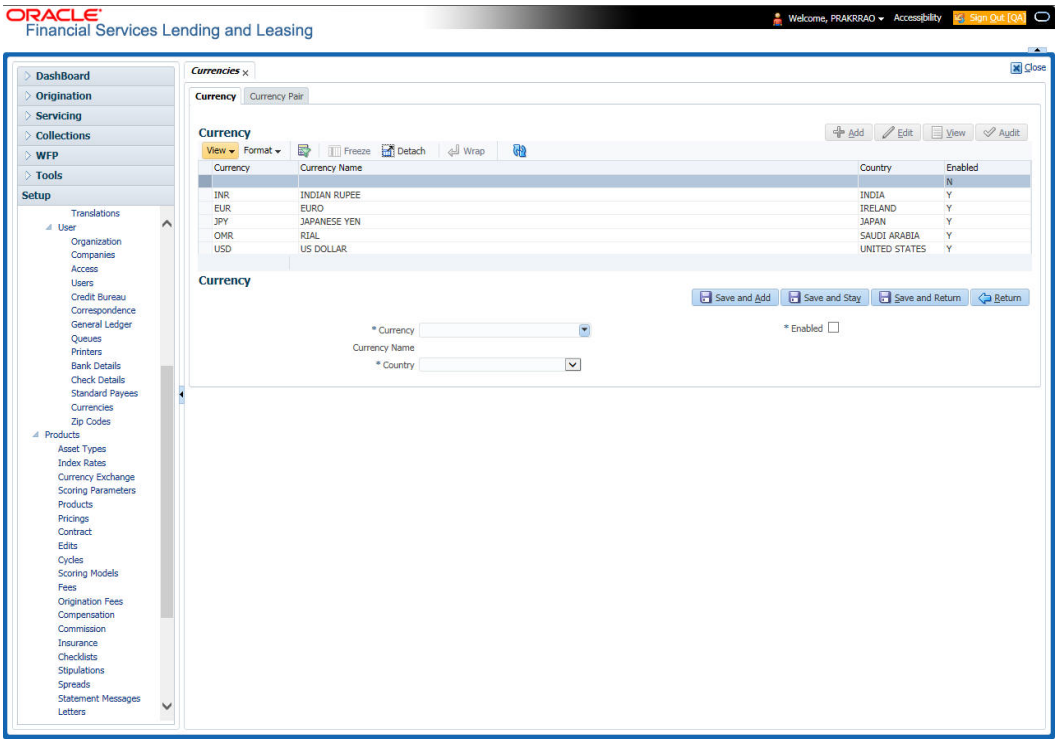
1. Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:
   - Currency Definition
   - Currency Pair Definition

3.12.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.
2. In the **Currency** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop-down list.
Enabled	Check this box to enable the currency entry.

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

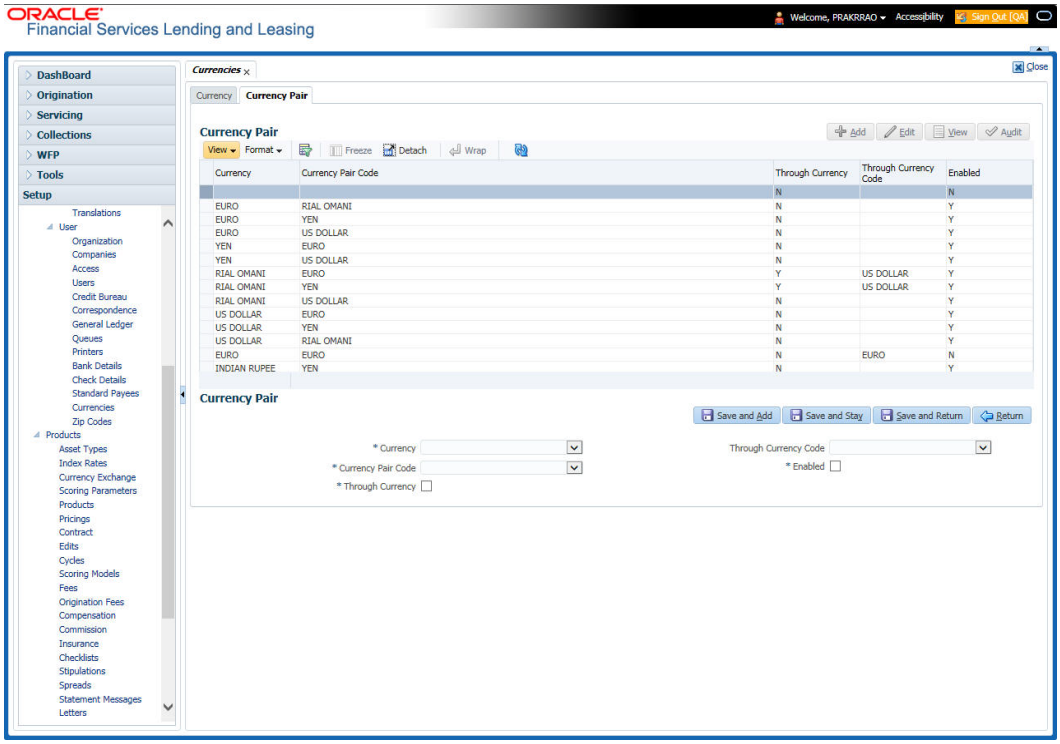
3.12.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click **Setup > Setup > Administration > User > Currencies > Currency Pair**. The system displays the Currency Pair Definition screen

2. In the **Currency Pair Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	View this:
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop-down list.
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop-down list.
Enabled	Check this box to enable the currency pair entry.

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

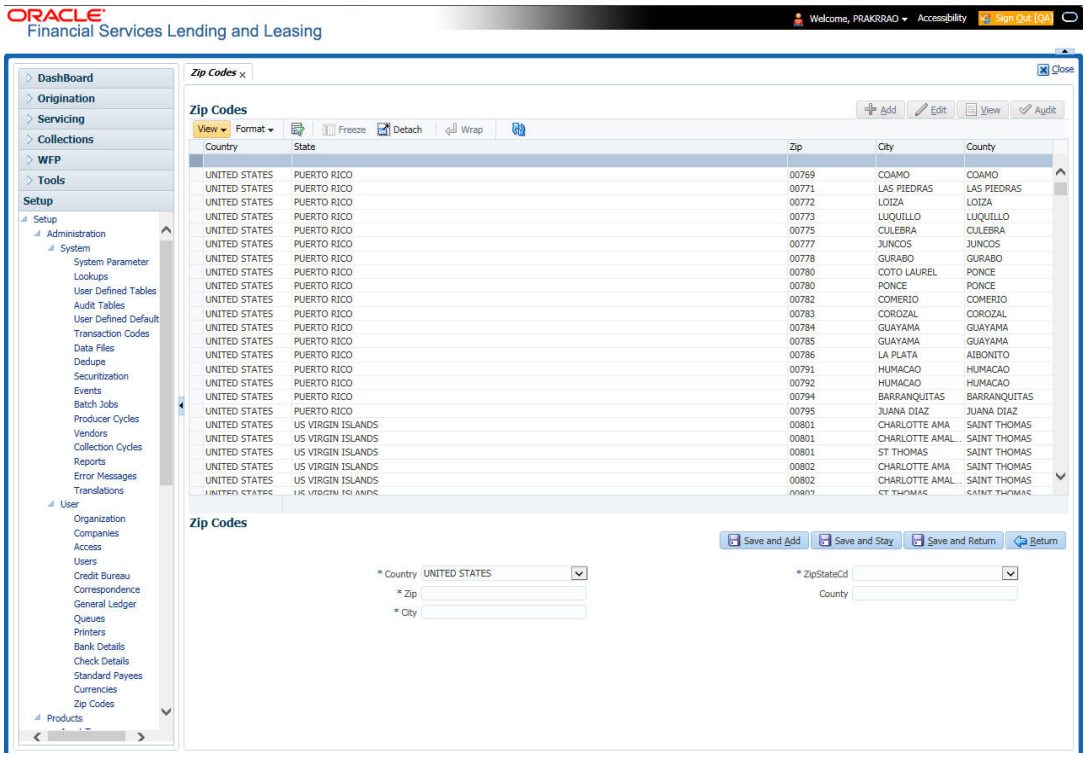
3.13 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

1. Click **Setup > Setup > Administration > User > ZipCodes**. The system displays the Zip Codes screen

2. In the **Zip Codes** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below::

Field:	View this:
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

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

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup > Setup > Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Contract
- Fees
- Insurances
- Spreads
- Statement Messages
- Letters
- Subvention
- Escrow

This chapter explains how to setup the screens associated with each one.

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.

Collateral Type	Description
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

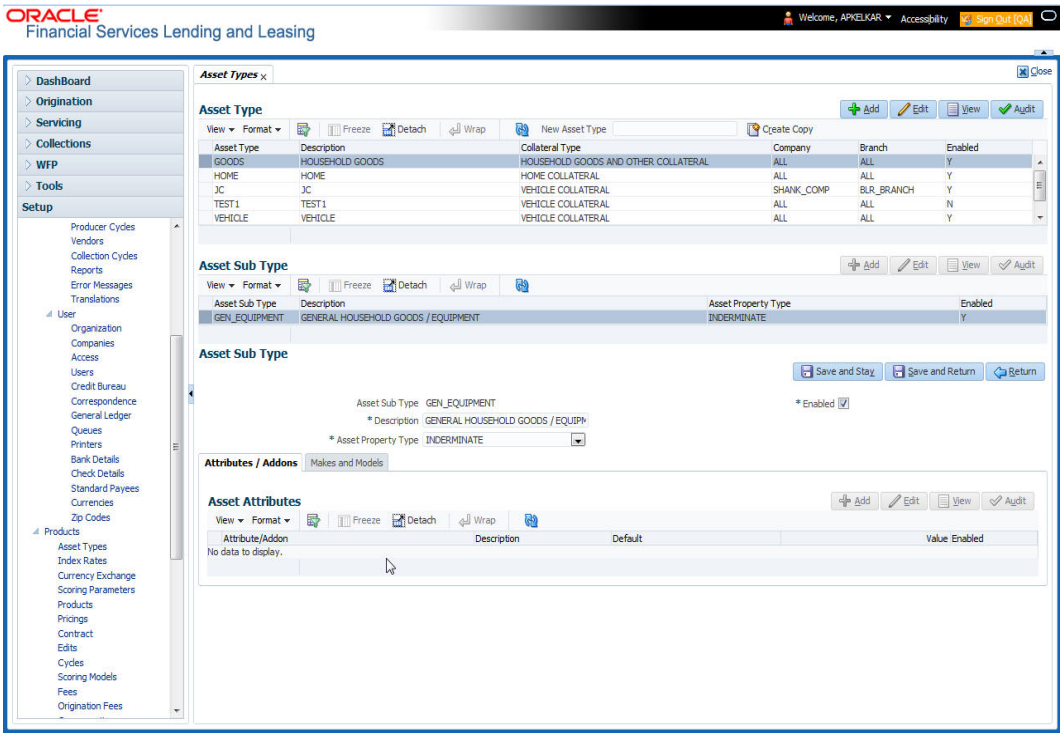
Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup > Setup > Products > Asset Types**.
2. In the **Asset Type** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Asset Type	Specify the asset type.

Field:	Do this:
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list. **Note**: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make **Loan**s using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make **Loan**s using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. **IMPORTANT**: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. Click **Setup > Setup > Products > Assets > Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).
Description	Select the description for the asset attribute/addon from the drop-down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

8. Perform any of the Basic Actions mentioned in Navigation chapter.
9. Click the **Setup > Setup > Products > Assets > Makes and Models**.
10. In the **Makes and Models** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

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

4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

```
interest rate = index rate + margin rate.
```

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

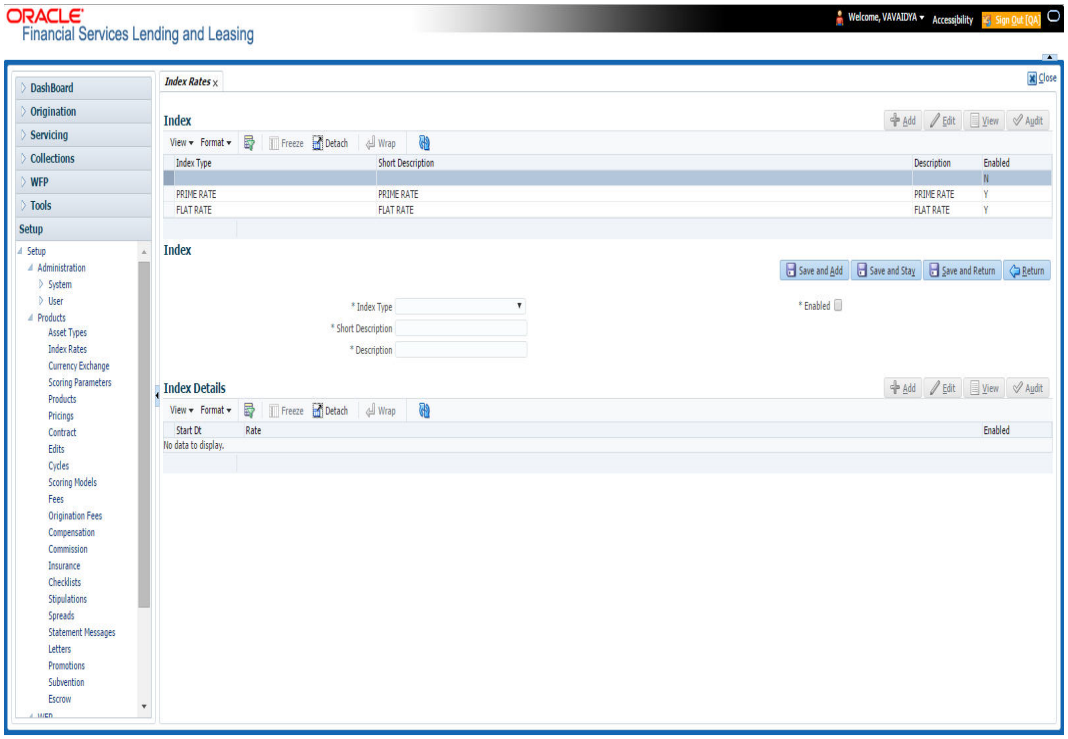
Note

You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

To set up Index Rates

1. Click **Setup > Setup > Products > Index Rates**.
2. In the **Index** section, perform any of the Basic Operations mentioned in Navigation chapter.:



3. A brief description of the fields is given below:

Field:	Do this:
Index Type	Select the type of index from the drop-down list.
Short Description	Specify a short description of the index.
Description	Specify the index description.
Enabled	Check this box to activate the index type.

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

The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.

Note

The history appears in descending order, with the most current record at the top.

5. In the **Index Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Start Dt	Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the new index rate effective from above mentioned date as a percentage. **Note**: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
Enabled	Check this box to activate the index rate effective from start date mentioned above.

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

Note

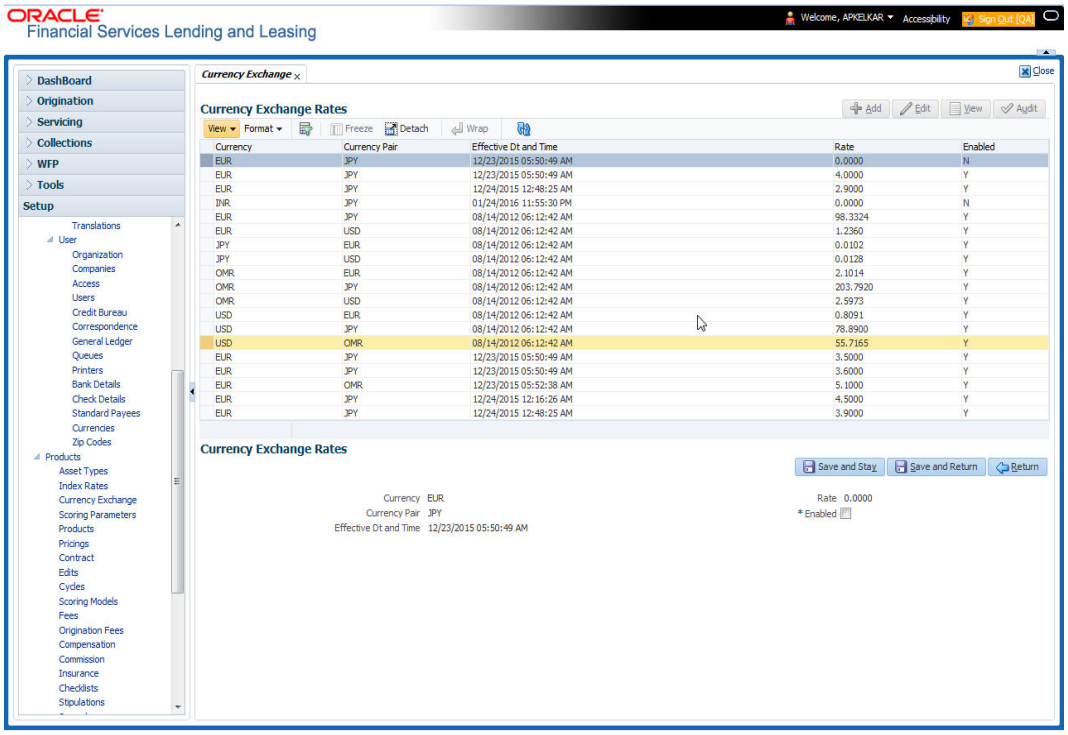
Variable rate functionality is not extended to pre-compute accounts.

4.3 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC_BJ_100_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

To set up the Currency Exchange

1. Click **Setup > Setup > Products > Currency Exchange**.
2. In the **Currency Exchange Rates** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency being exchanged from the drop-down list.
Currency Pair	Select the currency to be paired with from the drop-down list.
Effective Date and Time	Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the exchange rate (required).
Enabled	Check this box to activate the currency exchange rate.

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

4.4 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

While the system's pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for. Behavioral scoring applies to all the three products: loans, lines of credit and leases.

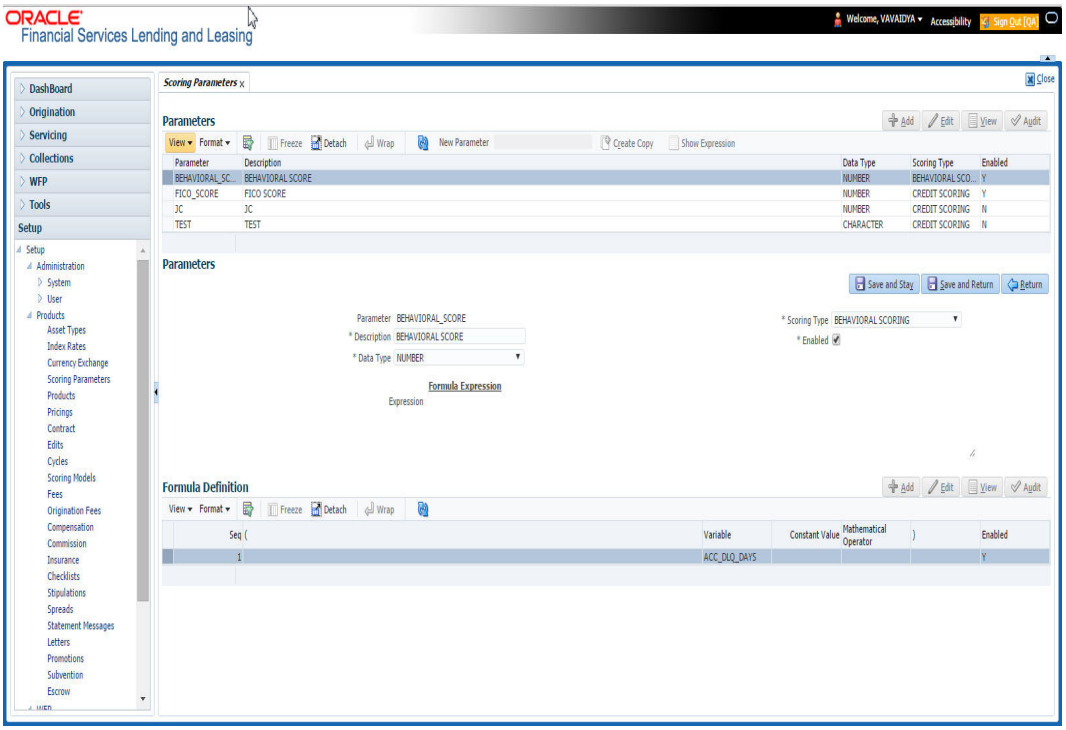
This information appears on the Customer Service form in the Account Details screen's Activities section.

To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

1. Click **Setup > Setup > Products > Scoring Parameters**.

2. In the **Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

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

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.5 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

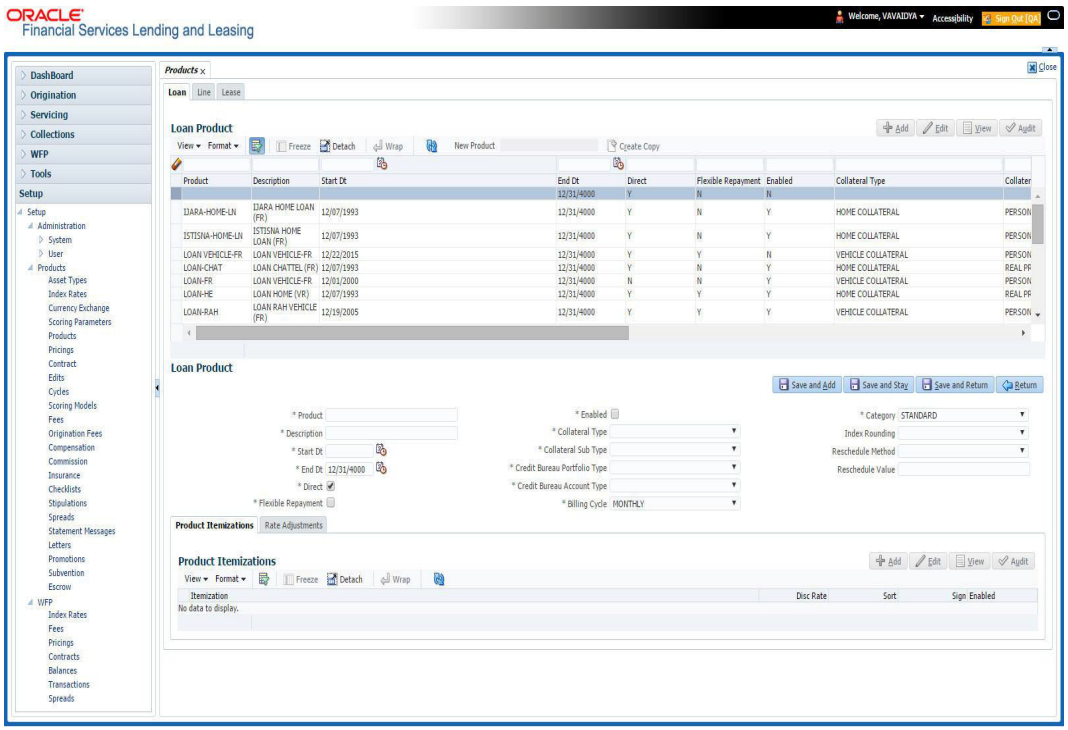
The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

1. On the Oracle Financial Services Lending and Leasing home screen, **Setup > Setup > Administration > User > Products > Products > Loan**.

2. In the Product Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Enabled	Check this box to activate the product. **Note**: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.

Field:	Do this:
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop-down list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list. *__Note__: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.

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

Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in loan payment amount for Variable and Fixed rate loans during originating, funding, and servicing. For more information, refer Variable and Fixed Interest Rate Loans.

4.5.1 Product Itemizations

1. Click **Setup > Setup > Administration > User > Products > Products > Loan > Product Itemizations.**
2. In the Product Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number. **Note**: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.

Field:	Do this:
Enabled	Check this box to indicate that this product itemization is currently available.

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

4.5.2 Rate Adjustments

1. Click **Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments**.
2. On the Rate Adjustments subtab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number.
Adjustment Frequency	Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system: RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE RATE CHANGE OCCURS AT MATURITY
Period	Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years.
# of Adjustments	Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the product every five years and will happens 2 times before switching to the next adjustment frequency.
Enabled	Check this box to indicate that this rate adjustment is currently available.

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

4.6 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system

of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Accrual
- Rebate
- Scheduled dues
- Billing
- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

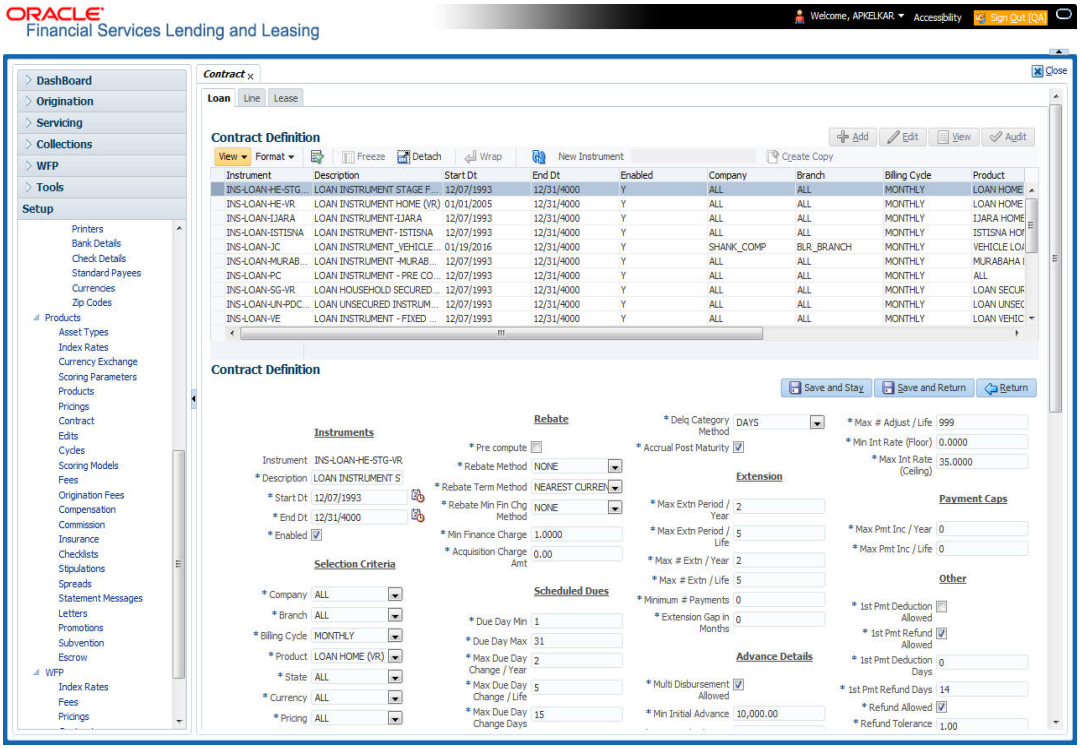
The Contract screen’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > Products > Contract > Loan**

2. On the Contract Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Contract Definition section	
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application. **Note:** Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.

Field:	Do this:
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the instrument from the drop-down list. **IMPORTANT**: By selecting which type to use, the system searches for a best match using the following attributes: 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Start Days	Specify the number of days for which the interest accrual is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.

Field:	Do this:
Installment Method	Select the payment installment method from the drop-down list. **Note**: the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose: Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS) -or- If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Rebate section	
Pre Compute	Check this box to indicate that this is a precomputed loan.
Rebate Method	Select the rebate calculation method from the drop-down list.
Rebate Term Method	Select the rebate term method from the drop-down list.
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.
Min Finance Charge	Specify the minimum finance charge value.
Acquisition Charge Amt	Specify the acquisition charge amount.
Scheduled Dues section	
Due Day Min	Specify the minimum value allowed for the due day for this instrument.
Due Day Max	Specify the maximum value allowed for the due day for this instrument. **Note**: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.

Field:	Do this:
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: $Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: $Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied). The system uses the greater of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this instrument from the drop-down list.
Balloon Method	Select the balloon payment method for accounts funded using this instrument from the drop-down list.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.

Field:	Do this:
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Time Bar Years	Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. **Note**: This value does not affect credit bureau reporting.
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Extension section	
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	
Multi Disbursements Allowed	Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)

Field:	Do this:
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Late Charge Allowed	Check this box to allow disbursement period late charge.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Billing Allowed	Check this box to allow stage funding with draw period billing.
Draw Period Billing Method	Select the method for billing during the draw period from the drop-down list.
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.
Rate Cap & Adjustments section	
Max Rate Inc / Year	Specify the maximum rate increase allowed in a year.
Max Rate Inc / Life	Specify the maximum rate increase allowed in the life of the loan.
Max Rate Dec / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Dec / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.
Min Int Rate (Floor)	Specify the minimum rate.
Max Int Rate (Ceiling)	Specify the maximum rate.
Payment Caps section	
Max Pmt Inc / Year	Specify the maximum payment increase allowed in a year. **Note**: This field is applicable only for loans.

Field:	Do this:
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan. **Note**: This field is applicable only for loans.
Other section	
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds.
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.
1st Pmt Deduction Days	Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer’s proceeds if 1st Pmt Deduction.
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this instrument.
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.
Recourse	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.

Field:	Do this:
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract. **Note**: This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this contract from the drop-down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included. **Note**: The ACH Fee/Direct Debit Fee balance will be displayed in **Balances** sub tab only when this checkbox is selected.
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list. The selected preference will be propagated to Application > Contract screen when the instrument is loaded.

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

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified “draw period.”

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:

- In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen’s Contract screen to the Funding screen’s Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen’s Contract link.

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2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen’s Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

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1. REQUIRED: ADV DRAW END DATE
2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding screen’s Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen’s Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM

  -or-

- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

  -or-

- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.6.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Balances.**
2. On the Balances sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. **Note**: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

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

   The system loads the currently defined balances for accounts.

   If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

4.6.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

To set up the Amortization Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Amortized Balances**.
2. In the Amortization Balances section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

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

4.6.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Itemizations**.
2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
3. On the Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	**Do this:**
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. **Note**: Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.

Field:	Do this:
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

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

4.6.4 Fees

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Fees**.
2. In the Fees section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.

Field:	Do this:
Amount Financed From	Specify the minimum value of amount financed on the contract. **Note**: This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.
Method	Select the method of calculating the fee to be assessed from the drop-down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as $0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

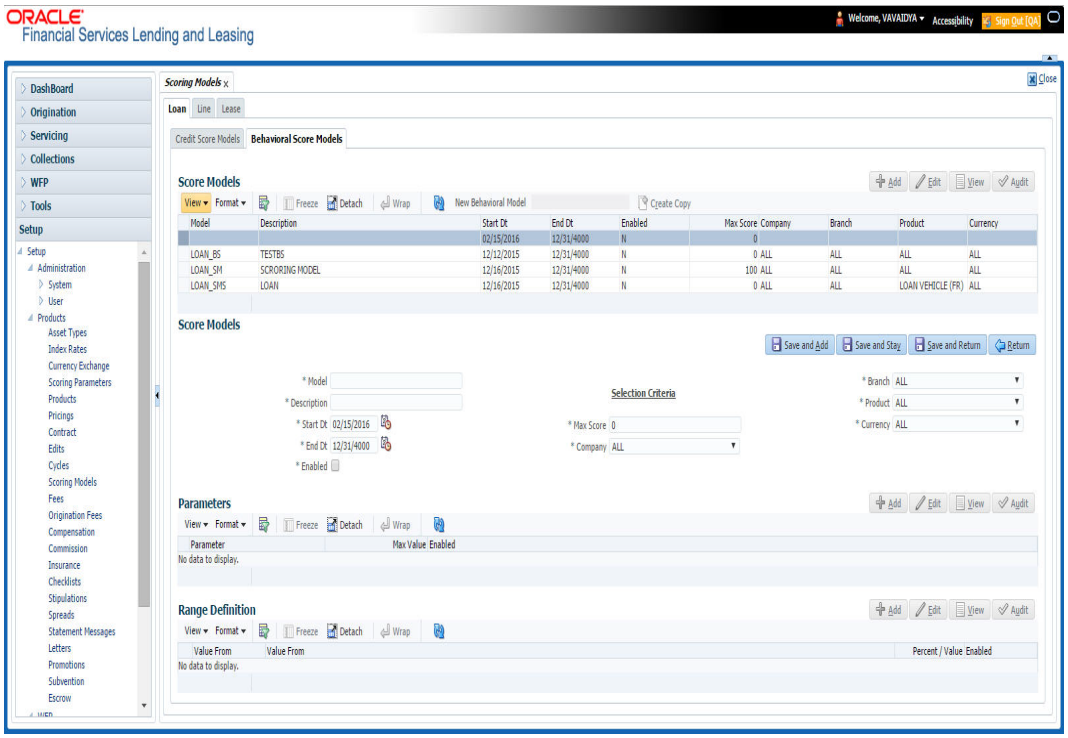
3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.6.5 Behavioral Score Models

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Loan > Behavioral Score Models**.

2. In the Score Models section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	**Do this:**
Model	Specify the code for the scoring model.
Result section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box if bureau score reason is applicable.
Auto Decision	Check this box if auto decision is applicable.

Field:	Do this:
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Result section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box if bureau score reason is applicable.
Auto Decision	Check this box if auto decision is applicable.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

– A character parameter range definition should contain the exact value of the parameter.

– Each scoring parameter should have range definitions defined that encompass all of the values that might result.

5. In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
8. In the Range Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

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

4.7 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company
2. Branch
3. Product
4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

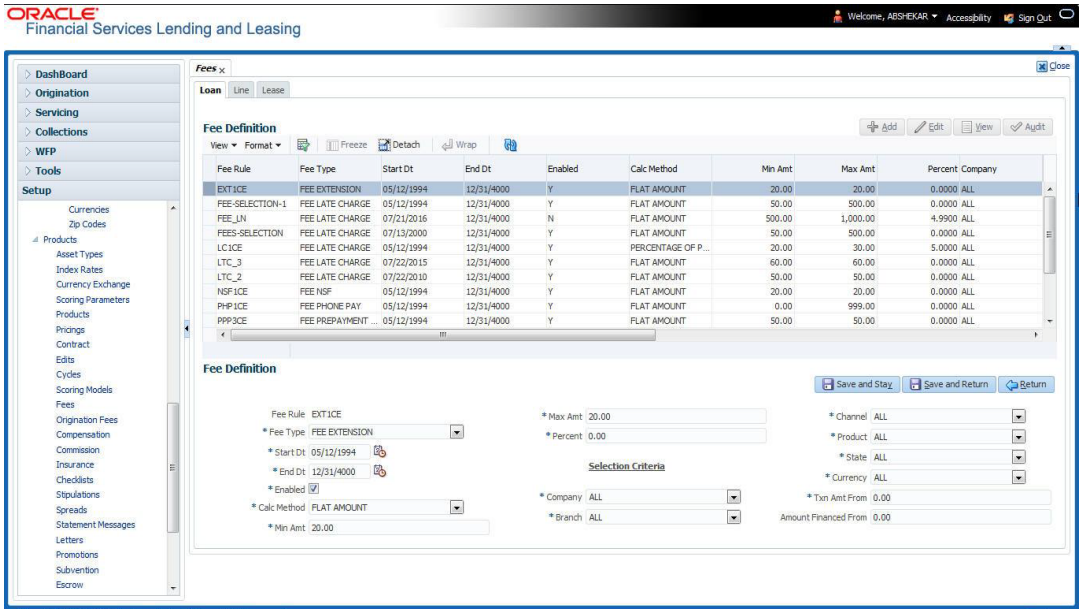
On the ranked rows, the first row is returned as the best match.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Fees > Loan**.
2. In the Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the fee.

Field:	Do this:
Calc Method	Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From').
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as $0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Selection Criteria section	
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.

Field:	Do this:
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee). **IMPORTANT**: When you select the fee to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields. It is also recommended that you define a default printer for an Organization, Division and Department.
Amount Financed From	Specify the minimum value of amount financed on the contract. **Note**: This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.

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

4.8 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on “Rule of 78” or “Actuarial” method. As the customer might cancel the insurance in mid term of the loan, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the loan. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

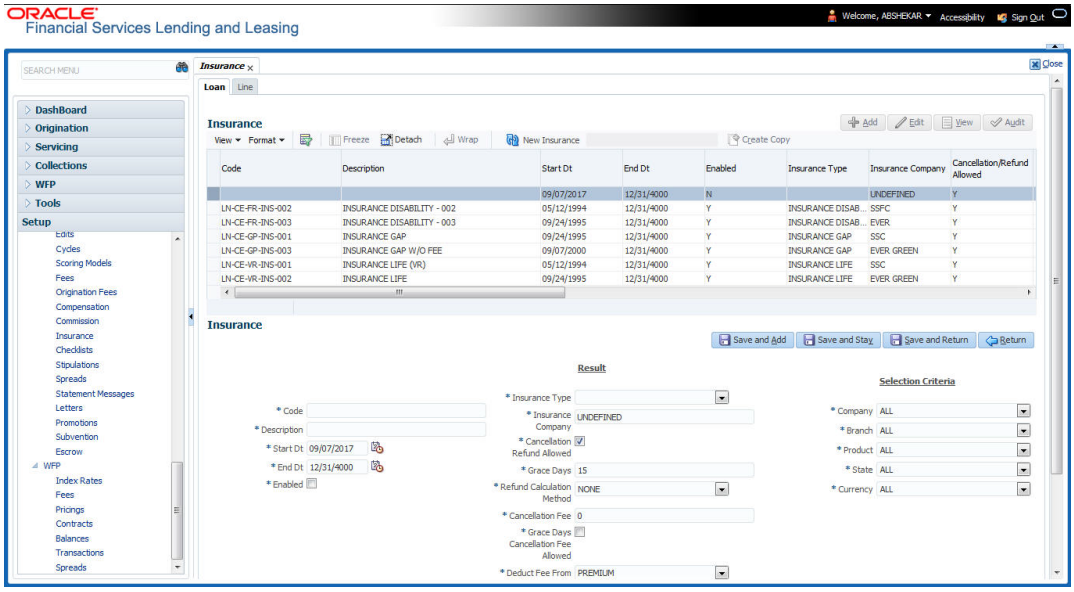
The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to “Pro Rate Basis” in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

To set up the Insurances

You can either define new Insurance details or specify a new code in the **New Insurance** field and click **Create Copy** to create a copy of selected insurance with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Insurance > Loan**.
2. In the Insurance Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	**Do this:**
Code	Specify the code associated with the insurance product.
Description	Specify a brief description of the insurance product.
Start Dt	Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to allow the offering of this insurance product.
Result section	
Insurance Type	Select the insurance types available for financing, from the drop-down list.
Insurance Company	Specify the name of the company through which the insurance product is offered.
Cancellation Refund Allowed	Check this box to allow the insurance rebate or refund for cancellation or paid-off.

Field:	Do this:
Grace Days	Specify the number of grace days allowed for cancellation without charging a cancellation fee.
Refund Calculation Method	Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list.
Cancellation Fee	Specify the amount of the cancellation fee to be charged when the insurance is cancelled.
Grace Day's Cancellation Fee Allowed	Check this box to allow cancellation fees during grace period.
Deduct Fee From	Select one of the followings option from the drop-down list to deduct the cancellation fee: Premium amount - which is deducted upfront before computation Rebate amount - which is deducted after computation
Selection Criteria Section	
Company	Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies.
Branch	Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company.
Product	Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products.
State	Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.
Currency	Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click ‘Create Copy’ button in the Insurance Definition section to create copy of selected record with details.
5. In the Insurance Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE.
Term From	Specify the minimum term for the insurance sub type.
Rate	Specify the rate for premium calculation per $1,000.00 for the insurance sub type.

Field:	Do this:
Max Coverage Amt	Specify the maximum coverage amount covered by the insurance sub type.
Enabled	Check this box to enable the insurance.

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

4.9 Spreads

The Spreads screens allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (Payment Maintenance) screens.

Depending on account status and condition, you can also define various combinations of spreads for same account using the Spread Matrix, which can be defaulted when particular accounts are selected for payments.

The Spreads screens consists of the following tabs:

- Spread Definition
- Spread Matrix

4.9.1 Spread Definition

The Spread Definition section is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

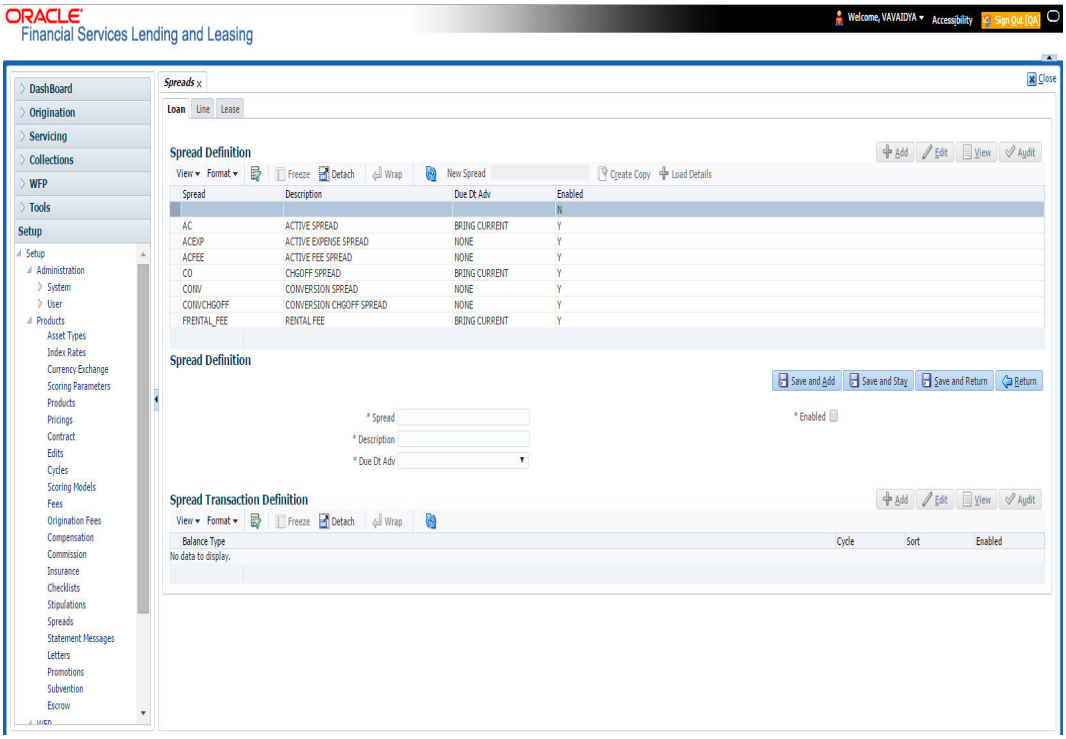
The Spreads screen records the order in which balances are satisfied when a payment is applied to an account. (Unless someone indicates otherwise, payments will be applied against each balance type, in sort order, until either there is no remaining balance, or the payment has been completely allocated.)

To set up the Spreads

You can either define new Spread Definition details or specify a new name in the **New Spread** field and click **Create Copy** to create a copy of selected spread definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Spreads > Loan > Spread Definition**.

In the Spread Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Spread	Specify the code identifying the spread.
Description	Specify the description for the spread. (This usually reflects when this spread is used.).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts, from the drop-down list. The system uses the following predefined Due Dt Adv Codes: NONE – Payments applied using this spread will not affect the due amounts of the account in any way BRING CURRENT – The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts FUTURE – The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts. FUTURE WITH PRINCIPAL, INTEREST THEN ESCROW FUTURE WITH ESCROW, THEN PRINCIPAL AND INTEREST
Enabled	Check this box to enable the spread.

2. Perform any of the Basic Actions mentioned in Navigation chapter.
3. In the Spread Transaction Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Select the balance type to allocate a portion of the received payment, from the drop-down list. **Note**: Oracle Financial Services Software recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.
Cycle	Specify the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can go back by only five cycles. Cycle will have a value of 0 for loans.
Sort	Specify the sort order in which the balance type has payments allocated against it.
Enabled	Check this box for the system to consider this spread transaction when allocating payments.

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

To Load Details

1. Create a record in Spread Definition section, with Enabled check box unchecked.
2. Click **Load Details** button, the system will load the spread transaction definition details.

4.9.2 Spread Matrix

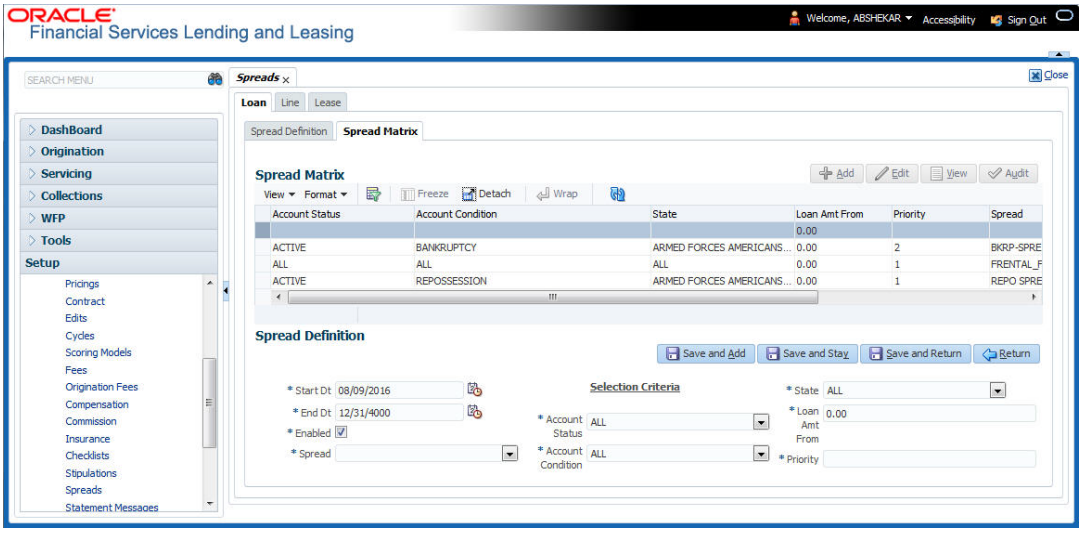
The Spread Matrix tab in Spreads screens allows you to define and maintain different combinations of spreads depending on a particular account status, Conditions, Primary Customer State, Amount Financed and Priority.

When there are multiple spreads defined for an account with different conditions, you can set the priority for the system to sequence the same.

The details maintained here are used to default the ‘Spread’ when a particular account is selected in the Payment Entry or Payment Maintenance screen.

To set up the Spread Matrix Details

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Spreads > Loan > Spread Matrix**.



2. In the Spread Matrix section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Start Dt	Select the start date for the spread from the adjoining calendar.
End Dt	Select the end date for the spread from the adjoining calendar.
Enabled	This check box is selected by default indicating that the spread is enabled.
Spread	Select the required product active spread from the drop-down list.
Selection Criteria	
Account Status	Select the account status for the spread from the drop-down list.
Account Condition	Select the account condition for the spread from the drop-down list. **Note**: You can define multiple conditions for the same account.
State	Select the state of the primary applicant from the drop-down list.
Loan Amt From	Specify the value of Loan amount from where the system should consider the current spread.

Field:	Do this:
Priority	Specify the priority when there are multiple conditions posted on the same account. System considers the least numbered priority as first in the sequence.

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

4.10 Statement Messages

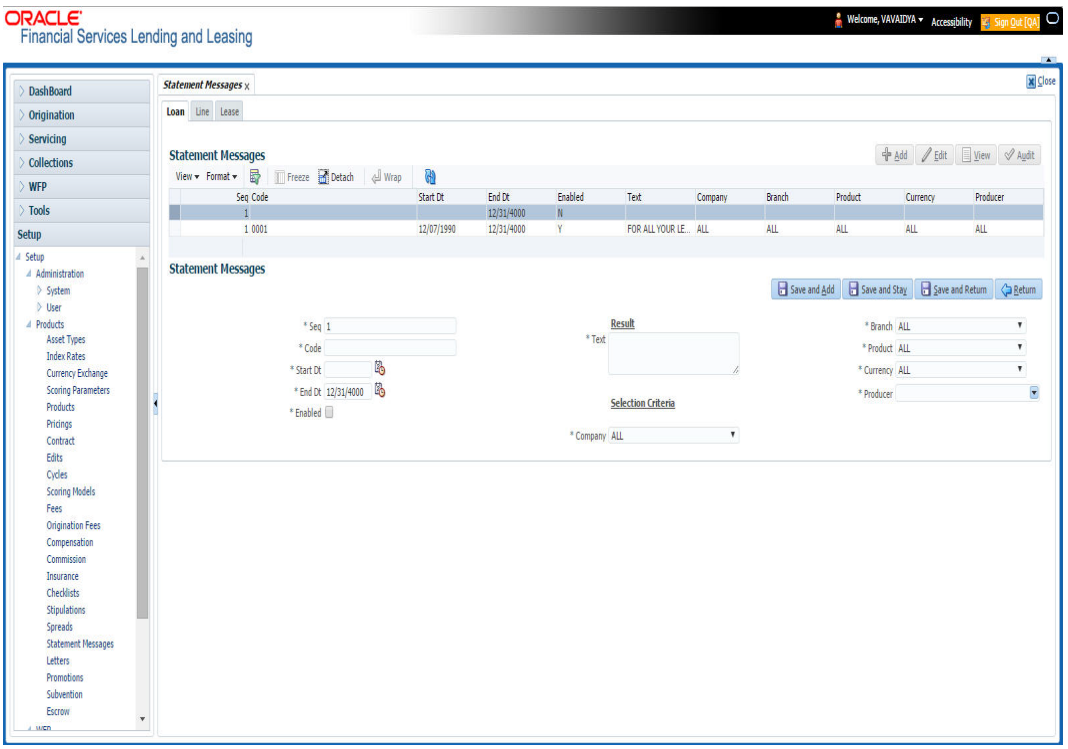
The Messages screen allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statement's screen on the Customer Service screen.

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Statement Messages > Loan**.
2. In the Statement Messages section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Criteria section	
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type. **IMPORTANT**: By selecting which message to use, the system searches for a best match using the following attributes: 1. Company 2. Branch 3. Product 4. Producer 5. Currency Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.

4.11 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure the system to

automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.

- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

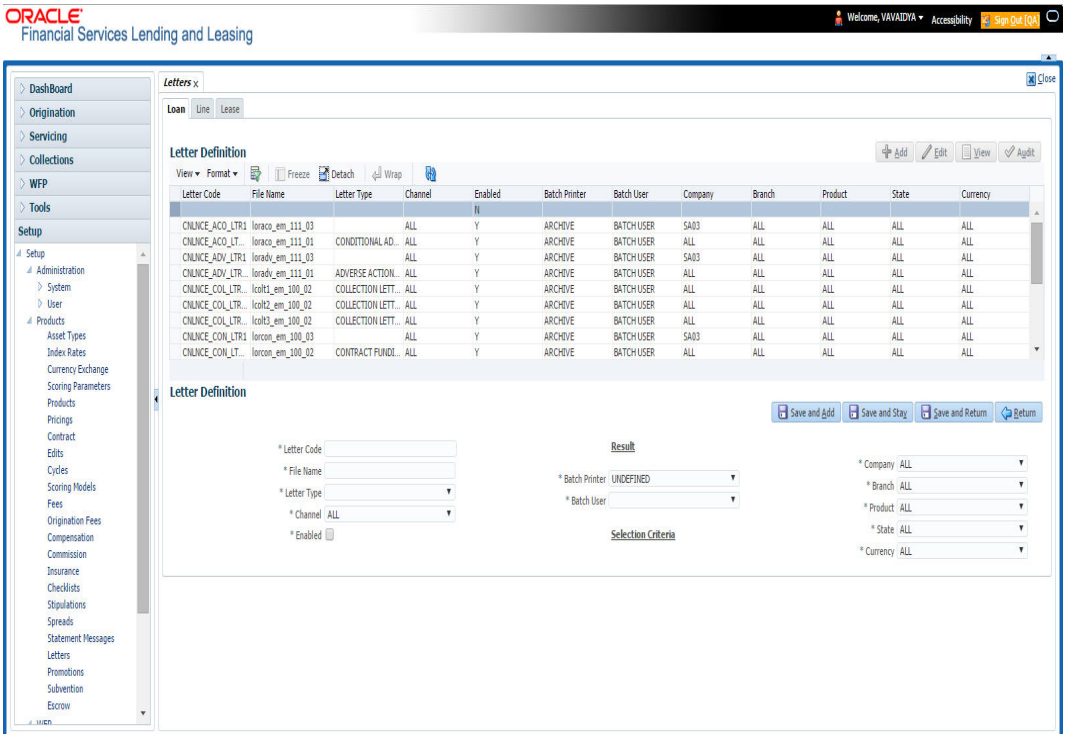
The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

1. Company
2. Branch
3. Product
4. State
5. Currency

On the ranked rows, the first row is returned as the best match.

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Letters > Loan**.
2. In the Letter Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server.
Letter Type	Select the type of letter you want to generate from the drop-down list.

Field:	Do this:
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

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

4.12 Subvention

The Subvention Setup screen's loan Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format is the rate subvention for vehicle loans. Rate subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loans to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus

- Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Example

Subvention plan:

- "Summer Special Event"

  Subvention sub-plans for above plan:
- 1.9% for 36 months

  - or -
- 2.99% for 48 months

  - or -
- 3.99% for 60 months

  - or -
- $1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the $1,500 cash bonus, $1,000 might be shared by the manufacturer and $500 by the dealer. Or, the complete $1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Financial Services Lending and Leasing supports following collection methods:

Type	Details
UPFRONT	The entire subvention amount is collected at the booking of the Loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subvention statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement.

Subvention Refund

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

1. Days
2. Term

The system provides the following methods for refund amount calculation:

1. Earned
2. Percentage

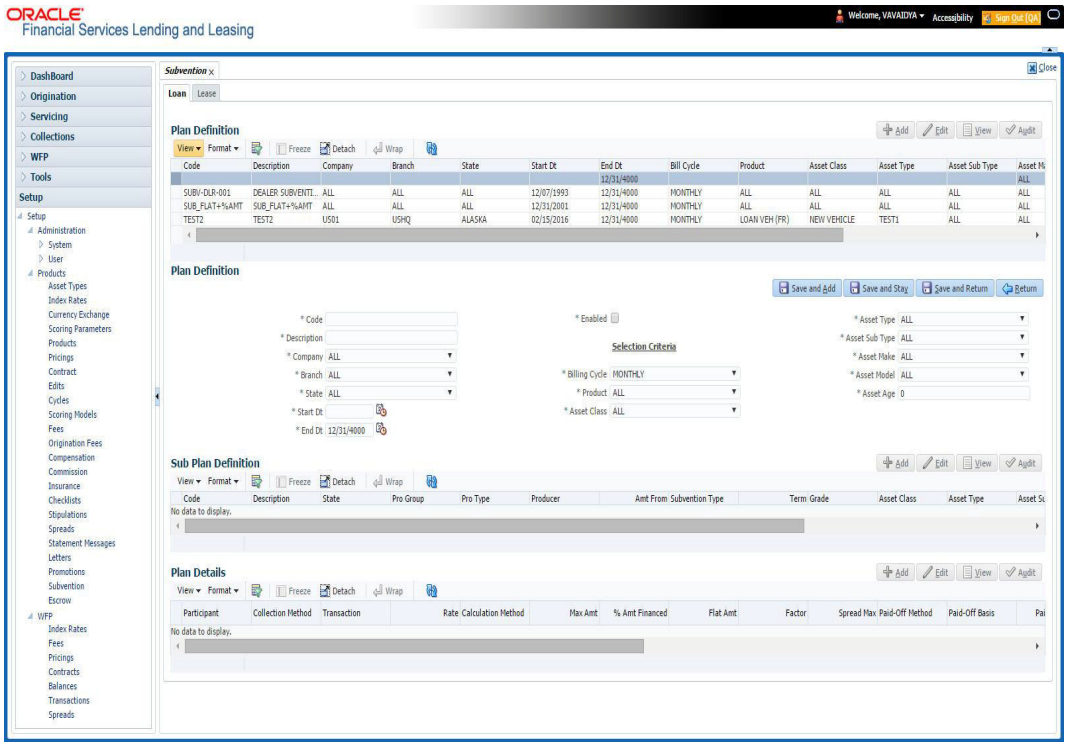
The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

4.12.1 Loan Subvention Plans

The Loan Subvention Plans screen allows you to set up subventions for **Loans**.

To set up the Loan Subvention Plans screen.

1. On the Oracle Financial Services Lending and Leasing home screen, Click **Setup > Setup > Products > Subvention > Loan**.
2. The system displays the **Loan** Subvention screen. The details are grouped into three.
   - Plan Definition
   - Sub Plan Definition
   - Plan Details.
3. In the **Plan Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Code	Specify the subvention plan code.
Description	Specify the subvention plan description.
Company	Select the company name from the drop-down list.

Field:	Do this:
Branch	Select the branch name from the drop-down list.
State	Select the state from the drop-down list.
Start Date	Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon.
End Date	Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon.
Enabled	Check this box to activate the record.
Selection Criteria	
Billing Cycle	Select billing cycle from the drop-down list.
Product	Select the product from the drop-down list.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Asset Sub Type	Select asset sub type from the drop-down list.
Asset Make	Select asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list
Asset Age	Specify the asset age.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In the **Sub Plan Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the subvention sub plan code.
Description	Specify the subvention sub plan description (required).
State	Select the state from the drop-down list.
Pro Group	Select the producer group from the drop-down list.
Pro Type	Select the producer type from the drop-down list.
Producer	Select the producer from the drop-down list.
Enabled	Check this box to activate the record.
AmtFrom	Specify the amount.
Subvention Type	Select the subvention type from the drop-down list.

Field:	Do this:
Grade	Select the grade from the drop-down list.
Term	Specify the term.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Sub Type	Select asset sub type from the drop-down list
Asset Make	Select asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list
Age	Specify asset age.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. In the **Plan Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Participant	Select the participant from the drop-down list.
Collection Method	Select the collection method for the subvention plan from the drop-down list.
Transaction	Select the transaction code from the drop-down list.
Rate	Specify the subvention rate.
Enabled	Check this box to activate the record.
Calculation section:	
Method	Select the subvention calculation method from the drop-down list. The list displays the following values: - SPREAD DEFAULT - SPREAD DEFAULT - (minus) PRESENT VALUE - FLAT AMOUNT - % OF AMT FINANCED - % OF AMT FINANCED + FLAT AMOUNT
Override	Check this box to allow overriding the rate at the time of under-writing / funding.
Max Amt	Specify the maximum subvention amount.

Field:	Do this:
% Amt Financed	Specify the percentage of amount financed to derive the Subvention Amount. For example: If Amount Financed = 100$, and % of Amt Financed = 5%, then the Subvention Amount = 100 * 0.05 = 5$
Flat Amt	Specify the flat amount.
Factor	Specify the subvention factor.
Spread Max	Specify the maximum subvention spread value.
Refund section:	
Paid Off Method	Select the method from the drop-down list, if the account is paid-off early.
Paid Off Basis	Select the basis from the drop-down list, if the account is paid-off early.
Paid Off Period	Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early.
Paid Off Percent	Specify the refund percentage, if the account is paid-off.
Charge Off Calc Method	Select the calculation method from the drop-down list, if the account is charged-off.
Charge Off Basis	Select the charge off basis from the drop-down list.
Charge Off Period	Select the charge off period from the drop-down list.
Charge Off Percent	Select the charge off percent from the drop-down list.
Amortization section:	
Balance Type	Select the amortize balance type from the drop-down list.
Method	Select the amortize method from the drop-down list.
Frequency	Select the amortize frequency from the drop-down list.
Cost / Fee	Select the cost / fee from the drop-down list.

Perform any of the Basic Actions mentioned in Navigation chapter.

4.13 Escrow

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow screen contains subsection that allow you to set up these features.

This chapter explains the Escrow screen and how to set up escrow in the system.

4.13.1 Escrow

The Escrow Definition screen allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.

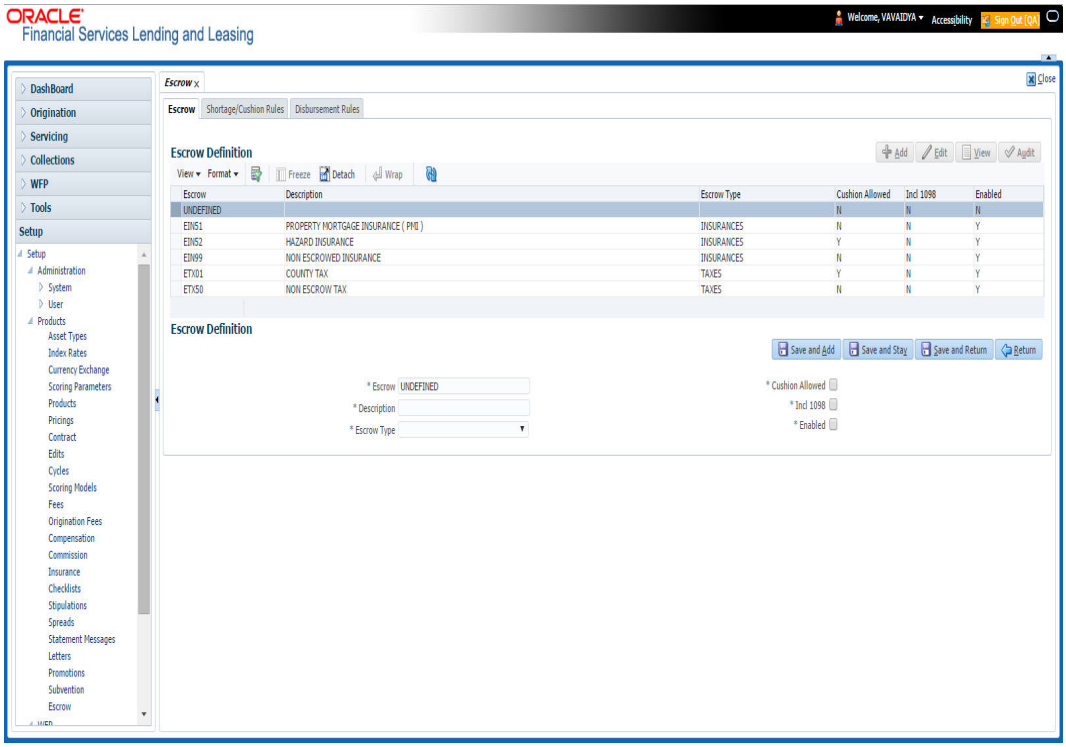
Navigating to Escrow

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Escrow**. The Escrow details can be setup across three subsections:
   - Escrow
   - Shortage/Cushion Rules
   - Disbursement Rules

4.13.1.1 Escrow

To setup Escrow

1. Click **Setup > Setup > Products > Escrow > Escrow**.
2. In the **Escrow Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Escrow	Specify the escrow code. This is protected against update and cannot be changed after initial set up.
Description	Specify the escrow description.
Escrow Type	Select the escrow type, usually INSURANCES or TAXES from the drop-down list.
Cushion Allowed	Check this box if the escrow you are defining allows for cushion. **Note**: Cushion rules are used to determine how much cushion should be retained.
Incl 1098	Check this box to include in 1098 reporting.

Field:	Do this:
Enabled	Check this box to enable the escrow definition.

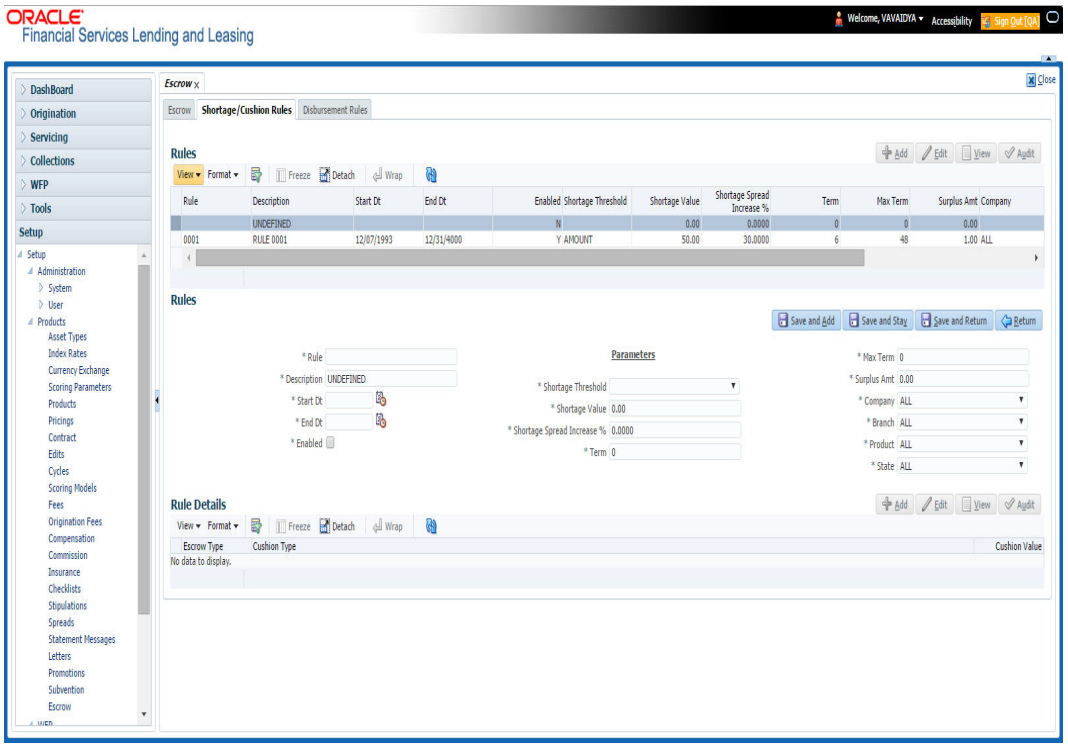
3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.13.1.2 Shortage/Cushion Rules

In Shortage/Cushion Rules, you can review and set up escrow analysis shortage/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and if there is a predicted shortage, how to eliminate it by increasing payment.

To setup Shortage/Cushion Rules

1. Click **Setup > Setup > Products > Escrow > Shortage/Cushion Rules**.
2. In the **Rules** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Rule	Specify the rule code. This is protected against update and cannot be changed after initial set up.
Description	Specify the rule description.
Start Dt	Specify the start date for this rule. You can even select the date from the adjoining Calendar icon.
End Dt	Specify end date for this rule. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the rule.

Field:	Do this:
Parameters section	
Shortage Threshold	Select the shortage threshold, either an amount or number of installments, from the drop-down list.
Shortage Value	Specify shortage threshold value.
Shortage Spread Increase%	Specify shortage spread increase percent.
Term	Specify shortage spread term.
Max Term	Specify the maximum amount of shortage spread terms.
Surplus Amt	Specify surplus threshold amount for this rule.
Company	Select the company for this rule from the drop-down list.
Branch	Select the branch for this rule from the drop-down list.
Product	Select the product for this rule from the drop-down list.
State	Select state for this rule (required). **IMPORTANT**: When you select which escrow rule to use, the system searches for a best match using the following attributes: 1. Company 2. Branch 3. Product 4. State Hence, the system recommends creating one version of each rule, where ALL is the value in these fields.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Rule Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Escrow Type	Select escrow type from the drop-down list.
Cushion Type	Select cushion type from the drop-down list.
Cushion Value	Specify cushion value.

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

Note

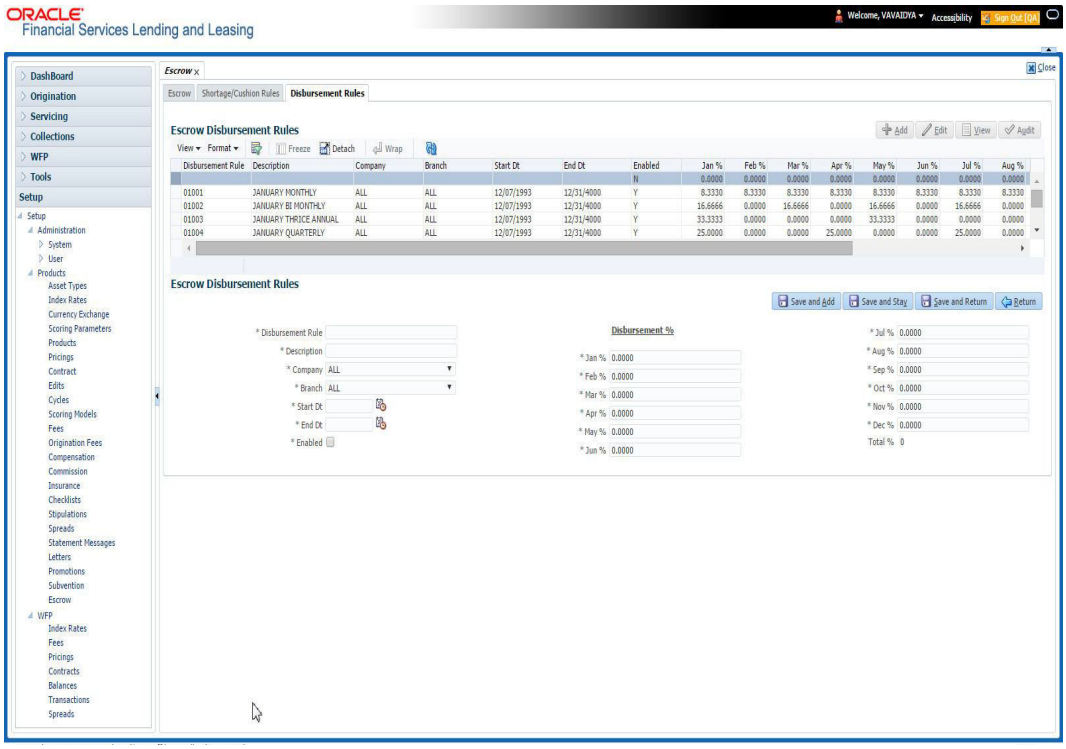
While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

4.13.1.3 Disbursement Rules

The Rules screen allows you to define the disbursement rules for your escrow.

To setup Disbursement Rules

1. Click **Setup > Setup > Products > Escrow > Disbursement Rules**.
2. In the **Escrow Disbursement Rules** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Disbursement Rule	Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up.
Description	Specify the description.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Specify the start date. You can even select the date from the adjoining calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining calendar icon.

Field:	Do this:
Enabled	Check this box to enable this disbursement rule.
Disbursement section	
Jan%	Specify the percent to be disbursed in January.
Feb%	Specify the percent to be disbursed in February.
Mar%	Specify the percent to be disbursed in March.
Apr%	Specify the percent to be disbursed in April.
May%	Specify the percent to be disbursed in May.
Jun%	Specify the percent to be disbursed in June.
Jul%	Specify the percent to be disbursed in July.
Aug%	Specify the percent to be disbursed in August.
Sep%	Specify the percent to be disbursed in September .
Oct%	Specify the percent to be disbursed in October.
Nov%	Specify the percent to be disbursed in November.
Dec%	Specify the percent to be disbursed in December.
Total%	Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent .

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

Note

You cannot save the disbursement rule, if the Total% is not equal to 100.

Appendix A: Summary of the Application Scoring Parameters

A.1 Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
"APPLICANT STATED"	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in the system.
"APPLICANT CREDIT BUREAU"	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
LOAN FINANCE	Refers to companies that provide the loan but are not selling the actual object financed, if any. **Example**: An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing. **Example**: Marshall Fields card.

A.2 Scoring Parameters by Category

A.2.1 Applicant Details / Debt Ratios

A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.3 Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.

A.2.1.4 Applicant Credit Bureau Debt Ratio

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

A.2.1.5 Applicant Credit Bureau FICO Score

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.7 Applicant Credit Bureau Loan Fin Debt Ratio

This is the sum of all loan finance type lease balances and the sum of all loan finance type credit limits. For installmentloan lease, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.9 Applicant Credit Bureau Open Public Records

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.10 Applicant Credit Bureau Public Records

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.14 Applicant Debt Ratio Stated After Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.15 Applicant Debt Ratio Stated Before Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.16 Applicant Debt To Income Ratio Stated After Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.18 Applicant Payment To Income Ratio Stated

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.19 Applicant Prior Customer

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

A.2.1.20 Applicant Revolving Debt Ratio Stated

This is the sum of all revolving type loan amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.21 Applicant Stated Employment Period (In Months)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

A.2.1.22 Applicant Stated Monthly Income

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as “current” in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid $50,000 with a frequency of ANNUALLY. This parameter is populated with $50,000/12, which calculates to $4166.67 stated monthly income.

A.2.1.23 Applicant Stated Monthly Liability

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

A.2.1.24 Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

A.2.2 Loan Details

A.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Loan screen in the system.

A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form’s Loan screen in the system.

A.2.3 Auto Trades / Inquiries

A.2.3.1 Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.2 Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.3 Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.4 Applicant Credit Bureau Auto Inquries

This is the number of automobile-related credit inquiries the have been made to the bureau.

A.2.3.5 Applicant Credit Bureau Auto Trades

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.6 Applicant Credit Bureau Current Auto Trades

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.3.7 Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.8 Applicant Credit Bureau Satisfactory Auto

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.3.9 Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.4 Bank Trades / Inquiries

A.2.4.1 Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.2 Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.3 Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.4 Applicant Credit Bureau Bank Inquiries

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

A.2.4.5 Applicant Credit Bureau Bank Trades

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loan.

A.2.4.6 Applicant Credit Bureau Bank Trades

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.4.7 Applicant Credit Bureau Bank Trades

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.8 Applicant Credit Bureau Bank Trades

This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

A.2.4.9 Applicant Credit Bureau Bank Trades

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

NOTE

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

A.2.4.10 Applicant Credit Bureau Bank Trades

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.4.11 Applicant Credit Bureau Bank Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.5 Card Trades / Inquiries

A.2.5.1 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.2 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.3 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.4 Applicant Credit Bureau Bank Trades

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

A.2.5.5 Applicant Credit Bureau Card Trades

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.6 Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.5.7 Applicant Credit Bureau Open Card Trades

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.8 Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.5.9 Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.6 Installment Trades / Inquiries

A.2.6.1 Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.2 Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.3 Applicant Credit Bureau 6month Inst Trades

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.4 Applicant Credit Bureau Current Inst Trades

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.6.5 Applicant Credit Bureau Inst Trades

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.6 Applicant Credit Bureau Open Inst Trades

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.6.8 Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.7 Loan Finance Trades / Inquiries

A.2.7.1 Applicant Credit Bureau 12month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.2 Applicant Credit Bureau 24month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.3 Applicant Credit Bureau 6month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.4 Applicant Credit Bureau Current Loan Fin Trades

Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.7.5 Applicant Credit Bureau Loan Fin Trades

This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.6 Applicant Credit Bureau Loan Finance Inquiries

This is the number of loan finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.7.7 Applicant Credit Bureau Open Loan Finance Trades

This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.8 Applicant Credit Bureau Satisfactory Loan Fin

Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.7.9 Applicant Credit Bureau Worst Loan Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.8 Mortgage Trades / Inquiries

A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.8.5 Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.9 Retail Trades / Inquiries

A.2.9.1 Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.2 Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.3 Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.4 Applicant Credit Bureau Current Retail Trades

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.9.5 Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.6 Applicant Credit Bureau Retail Inquiries

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.9.7 Applicant Credit Bureau Retail Trades

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.8 Applicant Credit Bureau Satisfactory Retail

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.9.9 Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.10 Revolving Trades

A.2.10.1 Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.2 Applicant Credit Bureau 24month Rev Trades

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.3 Applicant Credit Bureau 6month Rev Trades

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.4 Applicant Credit Bureau Current Rev Trades

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.10.5 Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

A.2.10.7 Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.

NOTE

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

Note

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

A.2.10.10 Applicant Credit Bureau Rev Trades

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.10.12 Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.11 Sales Finance Trades / Inquiries

A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.6 Applicant Credit Bureau Sales Fin Trades

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.12 Other Trades

A.2.12.1 Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.2 Applicant Credit Bureau 24month Trades

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.3 Applicant Credit Bureau 6month Trades

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

A.2.12.5 Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

A.2.12.6 Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

A.2.12.7 Applicant Credit Bureau Collections

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

A.2.12.8 Applicant Credit Bureau Current Trades

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.12.9 Applicant Credit Bureau Inquiries

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.12.10 Applicant Credit Bureau Inquiries 12m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

A.2.12.11 Applicant Credit Bureau Inquiries 24m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

A.2.12.12 Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

A.2.12.13 Applicant Credit Bureau Judgments

This is a count of the number of judgments against the applicant in the credit bureau.

A.2.12.14 Applicant Credit Bureau Liens

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

A.2.12.15 Applicant Credit Bureau Newest Inquiry

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

A.2.12.16 Applicant Credit Bureau Newest Trade

This is the number of months between now and the newest trade in the bureau for that applicant.

A.2.12.17 Applicant Credit Bureau Oldest Inquiry

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

A.2.12.18 Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

A.2.12.19 Applicant Credit Bureau Open Collection Trades

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

A.2.12.20 Applicant Credit Bureau Open Collections

This is the number of open collections in the bureau for that applicant.

A.2.12.21 Applicant Credit Bureau Open Judgments

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

A.2.12.22 Applicant Credit Bureau Open Liens

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

A.2.12.23 Applicant Credit Bureau Open Trades

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.24 Applicant Credit Bureau Past Due 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.25 Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.26 Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.27 Applicant Credit Bureau Past Due 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.28 Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.29 Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.30 Applicant Credit Bureau Past Due 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.31 Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.32 Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.33 Applicant Credit Bureau Past Due Now

This is the number of trades on which the applicant is currently past due, according to the bureau.

A.2.12.34 Applicant Credit Bureau Repossessions

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

A.2.12.35 Applicant Credit Bureau Satisfactory Trades

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

A.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

A.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

A.2.12.39 Applicant Credit Bureau Worst Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.13 Bankruptcy information

A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

A.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

A.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

A.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system’s Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

A.2.14 Delinquency Information

A.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

A.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

A.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

A.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

A.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

A.2.15 Derogatory Trade Information

A.2.15.1 Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.2 Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.3 Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

A.2.15.4 Applicant Credit Bureau Derog Trades

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

A.2.15.5 Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

A.2.15.6 Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

A.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

A.2.15.8 Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

Appendix B: Late Fee Methods Definitions

FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

For example, if the FLAT AMOUNT late fee is set at $25, and the account is $900 overdue, then the late fee assessed will be $25. For each month the account is overdue, regardless of the amount, the late fee assessed will be $25.

PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

For example, if the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only $90 of a $200 standard payment is due, then the late fee will be $9 (10% of 90).

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then every month the late fee is computed only on the amount due for that month ($300 or part of $300) -- not on $900.

PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

For example, if you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was $500, and the account was due for $2000, then the late fee will be $50 (10% of 500). In other words, every month the system computes the late fee using monthly standard payment amount ($500), irrespective of the amount paid by the customer.

If the customer pays $400 out of $500, the system still computes the late fee using $500, and not on $100.

FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of “flat” late fees. If an account is overdue, then the system assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, then a new late charge will not be created, even if the payment made does not fulfill the current amount due.

For example, if a customer is assessed a late fee of $25 for 1/2005, and makes his $200 standard payment in 2/2005, that person cannot be assessed a new $25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just $199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a $25 late fee for 2/2005.

If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account is overdue, then the system assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only $90 of a $200 standard payment was due, then the late fee would be $9.

If $3000 on a loan with a standard payment of $200 was due, the late fee would be $20. However, if a customer was assessed a late fee of $9 for 1/2005, and makes his $200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

Note

The system computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then the system computes the late fee every month with the amount due for that month ($300 or part of $300) and not on $900.

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, then the system assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is $200, then $20 (10% of 200) is owed. If only $90 of a $200 standard payment was due, then the late fee would still be $20.

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of $20 for 1/2005, and makes the $200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the system could assess a late fee for 2/2005.

Appendix C: Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD in setup screen (Setup > Administration > System > System Parameters > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR in setup screen (Setup > Administration > System > System Parameters > System tab).

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate line of credits.

Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples

Type	Value
Current rate:	5.125
Round of rate:	5.25

Type	Value
Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Type	Value
Current rate:	5.325
Rate rounded to:	5.375

Type	Value
Current rate:	5.312
Rate rounded to:	5.250

Appendix D:System Parameters

D.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- System Parameters
- Organization Parameters
- Company Parameters
- Other Parameters

Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

D.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

Sl.No	Parameter	Description
1	ACA_DLQ_AMT_EXCLUDED	This parameter is used to exclude delinquency amount for account ACH
2	ACA_PAYMENT_AUTO_LOAD	This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.
3	ACA_PRENOTE_DAYS	This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric.
4	ACA_PRE_PROCESS_DAYS	This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric.
5	ACH_PAYEE_PRENOTE_DAYS	This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric

Sl.No	Parameter	Description
6	ADMIN_SERVER_URL	This parameter is used to define the admin server URL
7	ADR_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
8	ADR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
9	AGE_APPROVED_CONDITIONED_DAYS	This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Application. Input parameter value is numeric with no upper limit.
10	AGE_CONTRACT_DAYS	This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input parameter value is numeric with no upper limit.
11	ASC_COL_SER_ENABLED_IND	This parameter is used as the Collection Servicing Enabled Indicator
12	CAC_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
13	CAC_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
14	CHECK_PRINT_PREVIEW	Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).
15	CMN_AMOUNT_ROUND_FACTOR	This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only.
16	CMN_AMOUNT_ROUND_METHOD	This parameter is used to define the amount round method during system set-up and would be applicable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: **ROUND**: Rounded to nearest number higher or lower **RAISE**: Rounded to the nearest higher number **CUTOFF**: Truncate the digits without rounding or raising
17	CMN_APP_ACC_TITLE_FN_LN	This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option.

Sl.No	Parameter	Description
18	CMN_APP_-SERVER_HOME	This parameter is used to set the Application Server Home Directory. Input parameter value is user defined.
19	CMN_CURRENT_MOD-EL_YEAR	This parameter is used to default the Current Model Year.
20	CMN_DEBUG_LEVEL	This is the Common Debug Level
21	CMN_DEBUG_METHOD	This is the Common Debug Method
22	CMN_-FILE_PROCESS_TO_LOB	This parameter is used to change incoming/outgoing file process to CLOB process
23	CMN_GL_POST_DT	This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL.
24	CMN_HTTP_PROX-Y_PORT	This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.
25	CMN_HTTP_PROXY_-SERVER	This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above.
26	CMN_INT_360_ACCRU-AL_DAYS_MTHD	This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is ‘US’ or ‘EU’ representing American and European method of interest accrual for 360 days.
27	CMN_TEST_TOOL_LOG-GING	This parameter is used to set testing tool logging parameter
28	CMN_SCHEMA_ID	This is used to specify the schema identifier for all users.
29	CMN_SCHEMA_NAME	This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.
30	CMN_SCHEMA_PASS-WORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
31	CMN_SERVER_HOME	This parameter captures the Server Home Directory. Input parameter value is user defined.

Sl.No	Parameter	Description
32	CMN_-SERVER_TEMP_DIR	This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.
33	CMN_SER_ENVIRON-MENT_FILE	This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined.
34	CMN_SYSTEM_UNDER_-MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).
35	CMN_WALLET_PASS-WORD	This parameter is used to specify the common wallet password. Input parameter value is user defined.
36	CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
37	CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a customer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit.
38	CPP_PROMISE_HELD_-DAYS	This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit.
39	CRD_CHS_BIN	This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing)
40	CRD_CHS_CUR_CODE	This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined.
41	CRD_CHS_DIR_PATH	This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined.
42	CRD_CHS_IND_TYPE	This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined.
43	CRD_CHS_MER-CHANT_ID	This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined.

Sl.No	Parameter	Description
44	CRD_CHS_REMOTE_HOST_NAME	This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined.
5	CRD_CHS_SEC_REMOTE_HOST_NAME	Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.
46	CRD_CHS_TIMEOUT	This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric.
47	CRD_CHS_USR_ID	This parameter captures the user id for CHASE interface which is required whenever the System needs to access/seek authorizations/process payments for credit cards etc. Input parameter value is user defined.
48	CRD_PTB_REMOTE_HOST_NAME	This is the Protobase Remote Host Name
49	CRD_PTB_REMOTE_HOST_PORT	This is the Protobase Remote Host Port
50	CRD_PTB_TIMEOUT	This is the Protobase Timeout Value
51	CRD_SOURCE_TYPE_CD	This is the Source Type Code
52	DDT_CREATE_DUE_DATE_HISTORY	This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/No).
53	DECISION_BUY_RATE_TOLERANCE	This parameter is used to define the variance in buy rate
54	EDF_DIALER_ACCT_TYPE	This parameter is used to set up the account number reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.
55	FIN_TIMEOUT	This parameter is used to define the polling interval for Fax-in service, i.e. minutes after which the Fax-in service would poll to establish a connection periodically. Input parameter value is numeric.
56	FLL_BPEL_PROCESS	This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
57	ICA_INPUT_FILE_FOR-MAT	This parameter is used to define the input call activity file format
58	IFD_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location
59	IFD_PROCESSED_DI-RECTORY	This parameter is used to define the Oracle directory object name for IFD file location
60	INCOM-ING_LOB_PURGE_DAYS	This parameter is used to define the incoming process file table purge days
61	INPUT_DIRECTORY	This parameter is used to define the Oracle directory object name for INPUT file location
62	ITU_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
63	ITU_PROCESSED_DI-RECTORY	This parameter is used to define the Oracle directory object name for ITU file location
64	IVR_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location
65	IVR_PROCESSED_DI-RECTORY	This parameter is used to define the Oracle directory object name for IVR file location
66	JSC_START_OF_BUSI-NESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.
67	JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/ seconds.
68	JSV_ARCHIVE_-SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
69	JSV_ARCHIVE_-SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
70	JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Password
71	JSV_BI_USER	This parameter is used to define the BI Publisher User ID
72	JSV_TEMPORARY_DI-RECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
73	JSV_BI_PASSWORD-JSV_REPORTS_RUNT-IME	This parameter is to specify the reports runtime program. Input parameter value is user defined.

Sl.No	Parameter	Description
74	JSV_REPORTS_RUNT-IME_CMDFILE	This parameter is used to specify the reports runt-ime command file. Input parameter value is user defined.
75	JSV_REPORTS_-SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
76	JSV_REPORTS_-SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
77	JSV_REPORT_AR-CHIVE_DIRECTORY	This is used to specify the path & directory of Reports archive, input parameter value being numeric.
78	JSV_SMTP_SERVER	This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined.
79	JSV_TIMEOUT	This is to specify the polling interval for the job ser-vice during time out. Input parameter value is numeric. To check whether it represents minutes/ seconds.
80	JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).
81	JSV_USE_REPORTS_-SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
82	LBX_TXN_GROUP-ING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.
83	LCO_COL_LET-TER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
84	LCO_COL_LET-TER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
85	LCO_COL_LET-TER3_GEN_DAYS	This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
86	LIEN_RELEASE_DAYS	This parameter is used to define the Lien Release Days
87	LOCKBOX_DIRECTORY	This parameter is used to define the Oracle direc-tory object name for Lockbox file location

Sl.No	Parameter	Description
88	LOCKBOX_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed Lockbox file location
89	LOR_ADVERSE_ACTION_GEN_DAYS	This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric.
90	LOG_LOB_PURGE_DAYS	This parameter is used to log files header table purge days
91	MAX_AGED_TXN_AUTHORIZE_DAYS	This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days.
92	MAX_VOID_TXN_AUTHORIZE_DAYS	This parameter is used to set the maximum days to authorize transaction
93	OCP_CUSTOMER_PMT_SITE_ID	This parameter is used to set the customer payment extract file site id
94	OCP_INCLUDE_ACH_ACC	This parameter is used to set the customer payment extract including ach accounts
95	OUTGOING_LOB_PURGE_DAYS	This parameter is used to define the outgoing process file table purge days
96	OUTPUT_DIRECTORY	This parameter is used to define Oracle directory object name for OUTPUT file location
97	PAC_ARCHIVE_DAYS	This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric.
98	PAC_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving accounts from ‘O’ tables i.e. old tables. Input parameter value is numeric
99	PAP_ARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.
100	PAP_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications from ‘O’ tables. Input parameter value is numeric.
101	PCU_CHECK_REFUND_DAYS	This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric.
102	PDC_PRE_PROCESS_DAYS	This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric.

Sl.No	Parameter	Description
103	PENDING_PDC_DAYS	This parameter value will define the number of days before the initiation day for pending PDC accounts.
104	PGL_ARCHIVE_DAYS	This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric
105	PGL_OARCHIVE_DAYS	This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric.
106	PJR_PURGE_DAYS	This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric.
107	POD_PURGE_DAYS	This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.
108	PPA_ARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric.
109	PPA_OARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric
110	PPR_ARCHIVE_DAYS	This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric.
111	PPR_OARCHIVE_DAYS	This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric.
112	PPX_ARCHIVE_DAYS	This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric.
113	PPX_OARCHIVE_DAYS	This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric.
114	PJR_COPY_PURGED_-DATA	This parameter is used to copy data into purge tables
115	PST_ARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric.
116	PST_OARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric.

Sl.No	Parameter	Description
117	PTT_PURGE_DAYS	This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric.
118	PTX_ARCHIVE_DAYS	This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.
119	PTX_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric.
120	PTX_TX-N_LAST_PURGE_DT	This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date.
121	PUL_PURGE_DAYS	This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric.
122	PVA_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.
123	PUP_ARCHIVE_DAYS	This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric
124	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric
125	PUP_TUP_LAST_PURGE_DT	This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date.
126	PVA_OARCHIVE_DAYS	This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric.
127	PVI_ARCHIVE_DAYS	This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.
128	PVI_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
129	RAC_LOAD_FREQUENCY	This parameter is used to specify Accounts RDH Load Frequency
130	RAP_LOAD_FREQUENCY	This parameter is used to specify Applications RDH Load Frequency

Sl.No	Parameter	Description
131	RAT_LOAD_FREQUENCY	This parameter is used to specify Asset Tracking RDH Load Frequency
132	RBK_LOAD_FREQUENCY	This parameter is used to specify Bankruptcy Details RDH Load Frequency
133	RCA_LOAD_FREQUENCY	This parameter is used to specify Call Activities RDH Load Frequency
134	RCH_LOAD_FRE-QUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency
135	RCO_LOAD_FRE-QUENCY	This parameter is used to specify Contracts RDH Load Frequency
136	RFO_LOAD_FREQUENCY	This parameter is used to specify Repo-Foreclo-sure RDH Load Frequency
137	RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
138	RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
139	RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Frequency
140	SALESAGENT_-MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
141	SCORING_PARAME-TER_ALERT	This parameter is used to set the scoring parame-ter alert
142	SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
143	TES_ANA_PRE_PROCES S_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parame-ter value is numeric.
144	TES_DSB_ANALY-SIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.
145	TES_DS-B_PRE_PROCESS_DAYS	This is used to specify the number of days for pre-process for escrow disbursements. Input parame-ter value is numeric.
146	TPE_AMORTIZE_AC-CRUED_INT_ONLY	This parameter is used to specify that system has to amortize accrued interest at month end
147	TPE_APPLY_LTC_-FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
148	TPE_ESC_ANALY-SIS_DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis

Sl.No	Parameter	Description
149	TPE_EXCESS_PAY-MENT_TO_MEMO	Excess payment on the account will be moved to memo payment.
150	TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
151	TPE_EXT_CY-CLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
152	TPE_FUTURE_PAYOFF_-DAYS	The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during mone-tary transactions posting.
153	TPE_GL_RE-FUND_HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
154	TPE_MAX_CY-CLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.
155	TPE_MIN_1098_INT_AMT_PAID	This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mort-gage Interest Statement. In the US, FIs need to report mortgage interest of $600 or more received from individuals, during the course of their busi-ness. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
156	TPE_OLDEST_-DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
157	TPE_PAID_TO_CLOSE_-DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
158	TPE_PAYMENT_TO_-MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No).
159	TPE_PAYOFF_VAL-ID_THRU_DAYS	This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric.
160	TPE_PMT_POST_EOD	This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD.

Sl.No	Parameter	Description
161	TPE_SCHGOFF_DLQ_-DAYS	This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)
162	TPE_SCHGOFF_RE-VIEW_DAYS	This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.
163	TPE_SCRA_DEFAULT_IN-TEREST_RATE	This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts.
164	TPE_SHOW_BACK-DATE_WARNING	This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated
165	TPE_ST-M_INC_ALL_TXNS	This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).
166	TPE_STOP_COMP_DELQ_DAYS	This parameter is used to stop computation when delq days > 60
167	TPE_TXN_POST_DE-FAULT_GLDATE	This parameter is used to default GL date in date type parameters during txn posting (y/n)
168	TPE_VOID_TO_CLOSE_-DAYS	This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric.
169	UIX_DEFAULT_IMAGE_-PATH	This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined.
170	UIX_DIRECT_LOAN_-COMBO_ULN_UFN	This parameter when set to yes allows underwriting and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No).
171	UIX_INCOMING_FILE_-PATH	This parameter is used to specify incoming file path of app server
172	UIX_LOCAL_COUN-TRY_CD	Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined.

Sl.No	Parameter	Description
173	UIX_LOCK_UN-LOCK_AND_COPY	This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No).
174	UIX_MAX_ACC_-SEARCH_ROWS	This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric.
175	UIX_MAX_APP_-SEARCH_ROWS	This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric.
176	UIX_OUTGOING_FILE_-PATH	This parameter is used to specify outgoing file path of app server
177	UIX_REPORTS_-SERVER_CONFIG	This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL.
178	UIX_REPORTS_-SERVER_URL	This parameter sets the URL for Reports server. Input parameter value is user defined.
179	UIX_SHOW_LN_VARIA-BLE_RATE_TABS	This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/No). This is not required for OFSLL.
180	UIX_UTILITIES_SERV-LET_URL	This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL.
181	UPR_PRO_NBR_SYS-_GENERATED	This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation.
182	VEV_NADA_TOKEN_URL	This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.
183	VEV_NADA_UPDATE_-DAY	This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric.
184	VEV_NADA_URL	This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined.
185	VEV_NADA_USER_ID	This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.
186	VEV_NADA_USER_PASS-WORD	This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.

Sl.No	Parameter	Description
187	VEV_VALUATION_REGION	This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined.
188	VEV_VALUATION_SOURCE_CD	This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG
189	WFP_DIRECTORY	This parameter is used to specify the Oracle directory object name for WFP file location
190	WFP_MAX_CYCLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
191	WFP_PROCESSED_DIRECTORY	This parameter is used to define oracle directory object name for wfp file location.
192	WFP_REVERSE_TXN_IND	This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No).
193	XAE_DEALUPD_MAX_ALLOWED_DAYS	This parameter is used to define the max allowed days for Deal Update
194	XAE_DEALUPD_ALLOWED_IND	This parameter is used to indicate whether deal update is allowed or not
195	XSL_TAX_INTERFACE	This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as ‘Manual’.
196	OUTBOUND_CALL_Q	This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server.

Sl.No	Parameter	Description
197	ACA_PRE_PROCESS_-DAYS_FIRST	This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case
198	IPR_PROCESSED_DI-RECTORY	This parameter is used to define the Oracle directory object name for processed IPR file location
199	IPR_DIRECTORY	This parameter is used to define the Oracle directory object name for IPR file location
200	UIX_PWD_MGMT_EX-TERNAL_URL	This parameter is used to set external password management url, if applicable
201	UIX_PWD_MGMT_EX-TERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/N)).
202	ICU_PROCESSED_DI-RECTORY	This parameter is used to define the Oracle directory object name for processed ICU file location
203	ICU_DIRECTORY	This parameter is used to define the Oracle directory object name for ICU file location
204	UIX_BILL_CYCLE_AL-LOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
205	CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
206	CMN_CORE_BANK_TX-N_CD	This parameter is used to set code for OFSLL and Core Banking integration
207	UIX_DIRECT_DISB_MAN-UAL_SELECT	This parameter will allow manual selection of disbursement mode for direct loans
208	ICC_DLQ_AMT_EX-CLUDED	This parameter enabling will exclude delinquency amount for CASA account
209	CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can integrate with Core Banking.
210	BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total number of records allowed to be added in the ‘Input Data File’ shared from external interface. **Note**: if the number of records exceeds the set limit, multiple ‘Input Data Files’ are to be created.
211	UVN_VEN_NBR_SYS-_GENERATED	This parameter is used to validate if ‘Vendor Number’ has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen.

Sl.No	Parameter	Description
212	METRO_WITHOUT_COLL_IND	This parameter indicates whether Metro II reporting is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity. However when Collections module is being used, the Collateral status is tracked with the repossession details updated in 'Repo/Foreclosure' screen of Collections module.
213	METROII_FIRST_DELQ_DT_ADD_DAY	This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file. By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.
214	DAYS_TO_PULL_CRB_REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
215	XWS_ACS_RESP_MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search. Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter" However, when this parameter is set to 'Yes', system only indicates that there are multiple records/ rows in response file.
216	GRI_DLQ_DAYS_AUTO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status.
217	TPE_PMT_POSTING_CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts. Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.

Sl.No	Parameter	Description
218	TPE_BACKDT_P-MT_POSTING	This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions: - Paid off - Charged-off - Account under activation - Account under conversion - Non-performing Account - PC2 SI (Pre-computed to Simple Interest) Reschedule Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.
219	EXP_PA_-SOFT_PULL_IND	This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
220	PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.
221	POOL_ACTIVE_AC-COUNTS_ONLY	This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only 'Active' status accounts since the same is enabled (value set to 'Y') by default. To add accounts with other status such as Active, Paid Off, Charged Off, Void, Terminate. and so on, set the value of system parameter to 'N'.
222	AUTO_GEN_ACC_NBR_-CONV	This parameter 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.

Sl.No	Parameter	Description
223	OUTBOUND_DL-R_TRACK_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into Dealer Track. MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout. In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
224	OUTBOUND_ROUTE-ONE_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into ROUTEONE. MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout. In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
225	GRI_WEBSER-VICE_LOG_IND	This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system. The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.
226	PVE_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.
227	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.
228	LBX_DR_CR_VALI-DATE_AMT_IND	This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation.

D.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

1. Organization
2. Division
3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

When determining which parameter to use, OFSLL system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of 'ALL' being a lower order match than an exact match.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

Sl.No	Parameter	Description
1	MAX_PASSWORD_HISTORY_CHECK	This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit.
2	UCS_GROUP_FOLLOWUP_DAYS	This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The prerequisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric.
3	UCS_REVIEW_QUEUE_ALLOWED	This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No).
4	UIX_APP_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of ‘ALL’ being a lower order match than an exact match. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
5	UIX_HIDE_RESTRICT-ED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX-XX-456)
6	UIX_SMTP_SERVER	This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag.
7	UIX_VIEW_SE-CURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. **Note**: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.
8	UIX_VIEW_SE-CURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. **Note**: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.
9	ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
10	ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error

Sl.No	Parameter	Description
11	ULG_FAILED_LOGIN_TRIALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 999999999999.
12	ULG_INACTIVITY_DAYS_MAX	This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.
13	ULG_PWD_CASE_SENSITIVE_REQ	This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to N.
14	ULG_PWD_CHANGE_DAYS_ACTUAL	This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 999999999999.
15	ULG_PWD_CHANGE_DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric.
16	ULG_PWD_LENGTH_MIN	This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input.
17	ULG_PWD_LOWER_CHAR_REQ	This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in uppercase only.
18	ULG_PWD_NBR_REQ	This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character.
19	ULG_PWD_SPECIAL_CHAR_REQ	This parameter is used to allow special characters like '$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character.

Sl.No	Parameter	Description
20	ULG_PWD_UP-PER_CHAR_REQ	This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in lowercase only.
21	ULG_WEEK_END	This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc.
22	ULG_WEEK_START	This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric.
23	CRB_ERROR_VALIDA-TION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error. When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application number(s). If not, a 'Warning' message is display and request is accepted for processing. **Note**: Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.

D.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

Sl.No	Parameter	Description
1	AUD_ADV_REASON_-MODEL	This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page.
2	AUD_SCORING_METHOD	This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade).
3	AUD_SCORING_-METHOD_IN_BUREAU	This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Minimum Score. If Maximum score is set-up in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus.
4	CBU_DATA_SET_SIZE	Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.
5	CBU_FILE_FORMAT	Metro 2 file format definition, user need to select from the parameter value drop down.
6	CMN_ASE_VALIDATE_-MAKE_MODEL	This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No).
7	CMN_CMB_DE-FAULT_PRINTER	This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'.
8	CMN_WEEKLY_NONBUSI-NESS_DAYS	This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'.

Sl.No	Parameter	Description
9	COR_STORAGE_DIRECTORY	This parameter is used to specify the path/location for Oracle directory object template for correspondence documents. Input parameter value is 'SETME'; if none is specified and parameter enabled, 'UNDEFINED'.
10	DBR_JOINT_INC_DEBT_WITH_2NDRY	This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/No).
11	DBR_JOINT_INC_DEBT_WITH_SPOUSE	This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/No).
12	DDP_CRB_EXPIRATION_DAYS	This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit.
13	DDP_DEDUP_DEBT_WITH_2NDRY	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
14	DDP_DEDUP_DEBT_WITH_SPOUSE	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
15	DOT_STORAGE_DIRECTORY	This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'.
16	ECB_EDIT_FAIL_ANY_APL	This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify.
17	ECB_USE_APL_CURRENT_SCORE_CRH	This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
18	FIN_IMAGE_STATUS_CD	This parameter is used to set-up default image status for fax-in service. The input parameter values are ‘RUSH’, ‘NEW’, ‘SKIP’, ‘BAD’, ‘PROCESSED’ and ‘PURGED’.
19	FIN_POP_PASSWORD	This parameter is used to define the pop password to access the fax-in service. Input parameter value is user (System Administrator) defined.
20	FIN_POP_SERVER	This parameter is used to define the pop server to receive the faxes in fax-in service. Input parameter value is location and path of the server.
21	FIN_POP_USERNAME	This parameter is used to define the pop username to access the fax-in service. Input parameter value is user (System Administrator) defined.
22	FIN_STORAGE_DIRECTORY	This parameter is used to set-up the Oracle directory object name for storing the images received through the fax-in service. Input parameter value is user (System Administrator) defined.
23	FIN_TEMP_DIRECTORY	This parameter is used to define the temporary directory to be used for the fax-in service. Input parameter value is user (System Administrator) defined.
24	LOR_AUTOMATIC_CON_FUND_FAX	This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as ‘YES’, system automatically generates the fax approval in the pre-defined template whenever an application is approved.
25	LOG_STORAGE_DIRECTORY	This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined.
26	LOR_AUTOMATIC_APPROVAL_FAX	This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as ‘YES’, system automatically generates the fax approval in the pre-defined template whenever an application is approved.
27	LOR_AUTOMATIC_REJECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as ‘YES’, system automatically generates the rejection fax in the pre-defined template whenever an application is declined.

Sl.No	Parameter	Description
28	MAX_LEAD_DAY_AGE	This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit.
29	MULTI_OFFER	Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific application.
30	MULTI_OFFER_MAX-_NUMBER	This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value.
31	MULTI_OFFER_MAX-_TERM	This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
32	MULTI_OF-FER_MIN_TERM	This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
33	MULTI_OFFER_PMT_TOL-ERANCE	For Multi offer variance in payment is defined in this parameter.
34	MULTI_OFFER_TERM_-VAR	For multi offer Term variance will be defined in the parameter.
35	PRESENT_VALUE_COM-PUTE_RATE	This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate).
36	RATE_CHG_L-TR_PRE_PROCESS_-DAYS	This parameter is used to set up the number of days prior to rate change effective date to generate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit.
37	STM_GEN_AFTER_MATU-RITY_IND	This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity.

Sl.No	Parameter	Description
38	UIX_RUN_AAI_ACT	This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No).
39	UIX_UCS_CAC_MAX_-FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.
40	UIX_UCS_CAC_MAX-_PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who promise to pay when following up for delinquent accounts. Input parameter value is numeric.
41	AUD_QUEUE_INITIAL_CRB_FAILED	This parameter enabling will Queue the application if any bureau failed.
42	UIX_UCS_CUA_MAX_-FOLLOWUP_DAYS	This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system.

D.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

Sl.No	Parameter	Description
1	CRB_MAX_BUREAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.
2	CRB_ALL_APL_BUREAU_PULL	This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N).
3	CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly.
4	JOINT_DEDUP_SPOUSE_LIABILITIES	This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
5	JOINT_DEDUP_ALLAP-L_LIABILITIES	This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No).
6	ASC_COL_SER_ENA-BLED_IND	This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N).
7	CMN_TEST_TOOL_LOG-GING	This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).
8	FIN_DOWNTIME_BEGIN	This parameter is to define the start of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
9	FIN_DOWNTIME_END	This parameter is used to define the end of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
10	FIN_ERROR_LIMIT	This parameter is used to define the error limit for Fax-in service. Input parameter value is numeric.
11	ICA_INPUT_FILE_FOR-MAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.
12	JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
13	JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
14	PJR_COPY_PURGED_-DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
15	PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
16	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric.
17	PUP_TUP_LAST_PURGE_DT	This parameter is used to capture the last date when transactions upload details were purged. Input parameter value is date.

Sl.No	Parameter	Description
18	TPE_APPLY_LTC_-FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).
19	TPE_EXCESS_PAY-MENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.
20	TPE_STOP_COMP_DELQ_DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.

Appendix E:Variable and Fixed Interest Rate Loans

E.1 Variable Interest Rate Loans

A variable interest rate loan is one in which the interest component of the payable loan can fluctuate over time. This fluctuation can be either due to periodic changes in index rate or varying interest rates in the market. Accordingly, the loan payment amount may increase or decrease depending on the variable interest rate.

For Variable rate loans, the interest rate basically consists of two components:

- Index rate - The index rate component is based on the financial market and may fluctuate accordingly.
- Margin rate - The margin rate component is the fixed rate, which normally does not change during life of the loan.

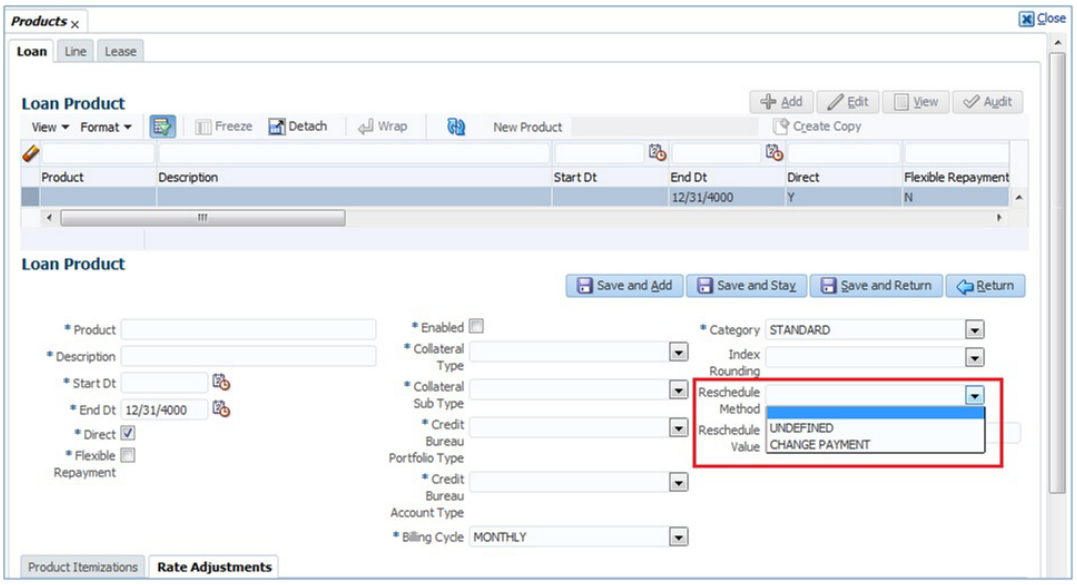
Note

Interest rate = Index rate + Margin rate.

During loan origination and up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the loan is funded, the interest rate on the loan may change when the index rate changes. This interest rate change may causes changes in the loan's repayment amount, if specified in the terms of the contract.

Oracle Financial Services Lending and Leasing supports the variable rate functionality for closed-end loans during the originating, funding, and servicing of new products and loans with interest rates based on various industry-standard interest rate indices.

During the Product setup, you can define and control the changes in loan payment amount using 'Reschedule Method' and 'Reschedule Value' fields.



- When Reschedule Method is selected as 'UNDEFINED', no payment changes are allowed.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified as '0', loan payment amount changes every time depending on the variable rate.

- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified in percentage (i.e. 5%, 10%) loan payment amount changes only when the variable rate increases upto the defined percentage. (For example, if change percentage is specified as 10%, loan payment amount changes only if the variable rate increases by 10%. Else, no change is allowed.)

Hence the impact of variable rates on loan payment amount can be controlled to stop negative amortization.

E.1.1 'Rate Adjustments' for Variable Rate Loans

Every loan contract can have different limits on interest rate change as indicated below:

- Allowed amount for each minimum and maximum interest rate change
- Number of minimum and maximum interest rate changes allowed within a year and life of the account

Note

These limits are enforced when processing the interest rate change on the loan.

OFSLL supports such Adjustable-Rate Mortgages (ARM) by defining them accordingly in the 'Rate Adjustment' tab of Product setup screen.

In the 'Rate Adjustment' tab (Setup > Products screen > 'Rate Adjustment' tab), multiple records can be created depending on the limits defined for each ARM's.

For example:

- For a particular ARM if interest rate change is allowed only once in a year, then a corresponding record in Rate Adjustments tab can created with following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '1', and # of Adjustment '1'.
- For a particular ARM if interest rate change is allowed only once in 5 years during life of a loan, then a corresponding record in Rate Adjustments tab can created with following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '5', and # of Adjustment '1'.
- Similarly, for an ARM if desired number of interest rate changes are to be allowed during first 10 years of a loan, the record in Rate Adjustments tab can have the following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '10', and # of Adjustment 'any value upto 999'.

E.2 Fixed Interest Rate Loans

Fixed interest rate loan is one in which the rate of interest remains fixed from funding till the loan's entire term. Hence, the loan payment amount does not change with fluctuations in index rate or market rates.

In Oracle Financial Services Lending and Leasing, fixed interest rate loans can be defined in the following way:

- Create a 'FLAT RATE' Index Type record in Index Rates screen (Setup > Products > Index Rates) with Rate=0.00



- Select this Index Type record during Origination/Servicing for Fixed Rate loans.

Since the index rate is always zero for this Index Type, the loan interest rate will always be the Margin rate (i.e. contract rate) which does not change during life of the loan.