WFP Setup Guide

Oracle Financial Services Lending and Leasing

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WFP Setup Guide
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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

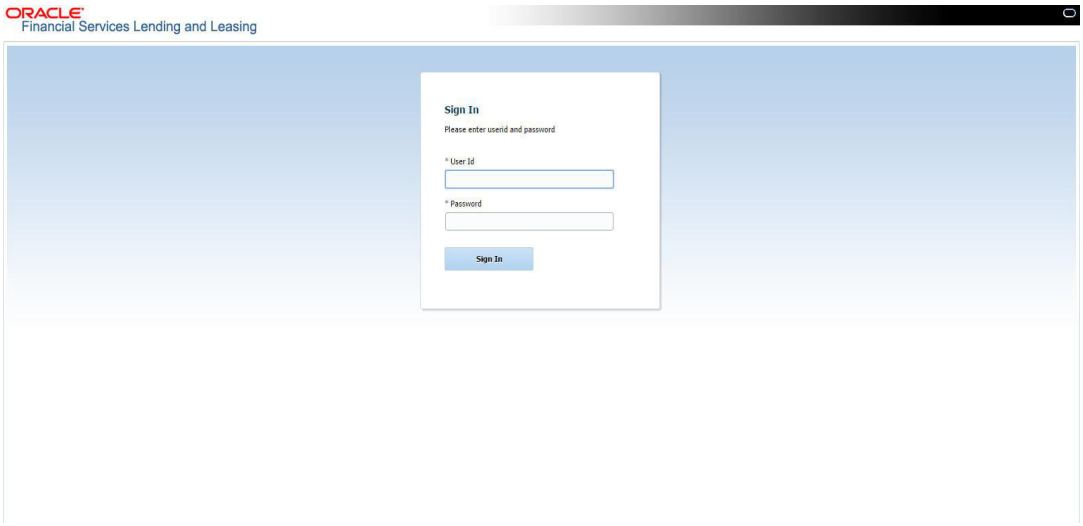
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

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

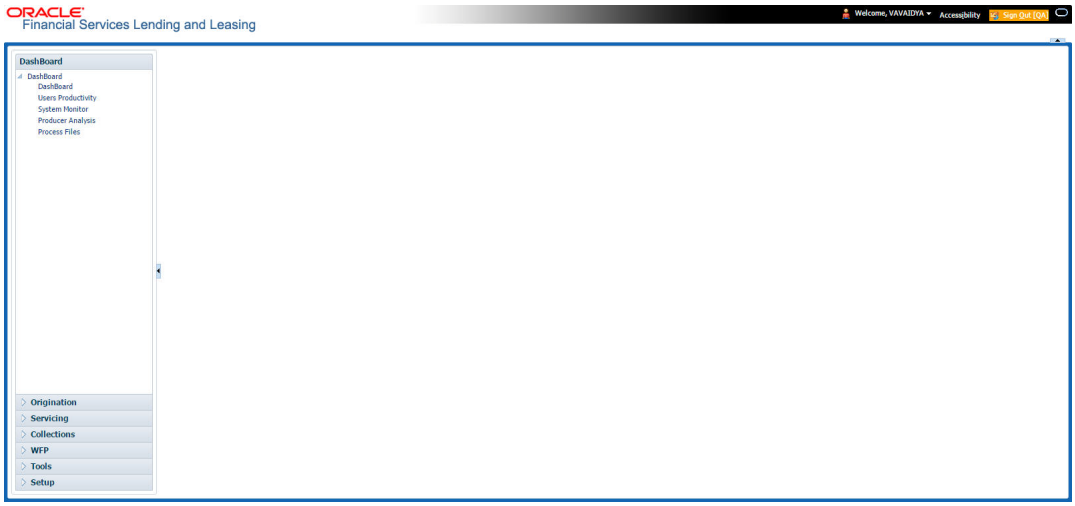
1.4.1 Home Screen

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

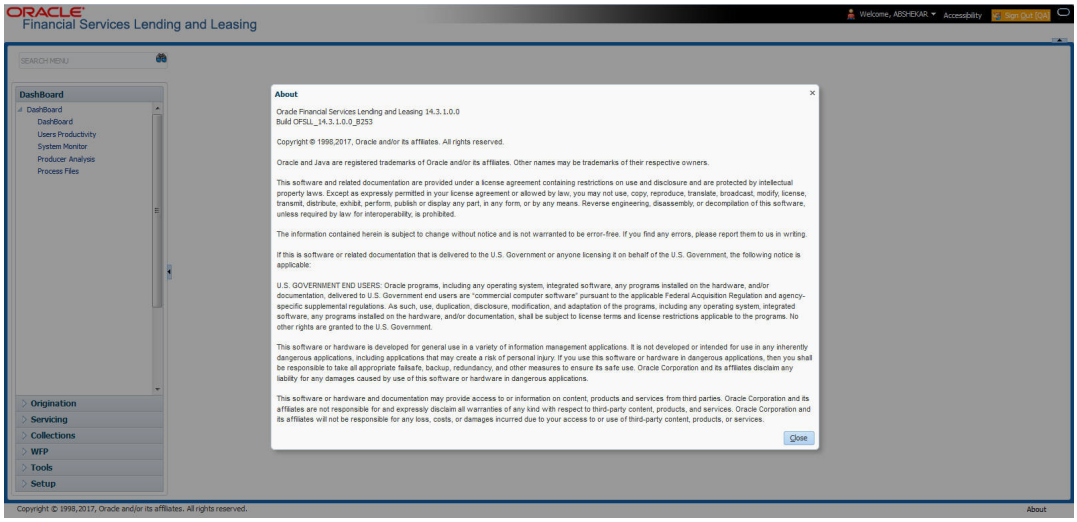
The Home screen consists of the following components:

- 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.

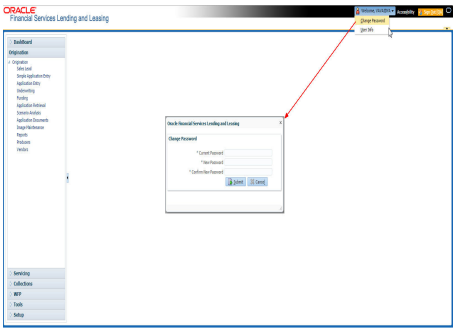


Header

In the Header, system displays the following:

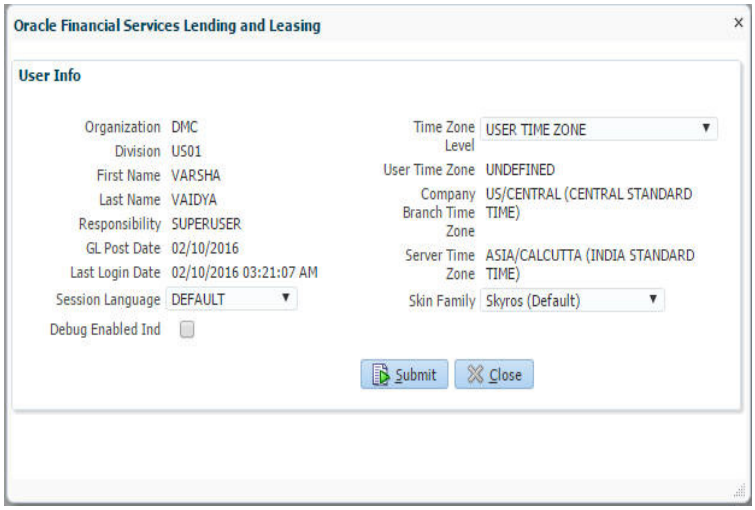
- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

  – 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.

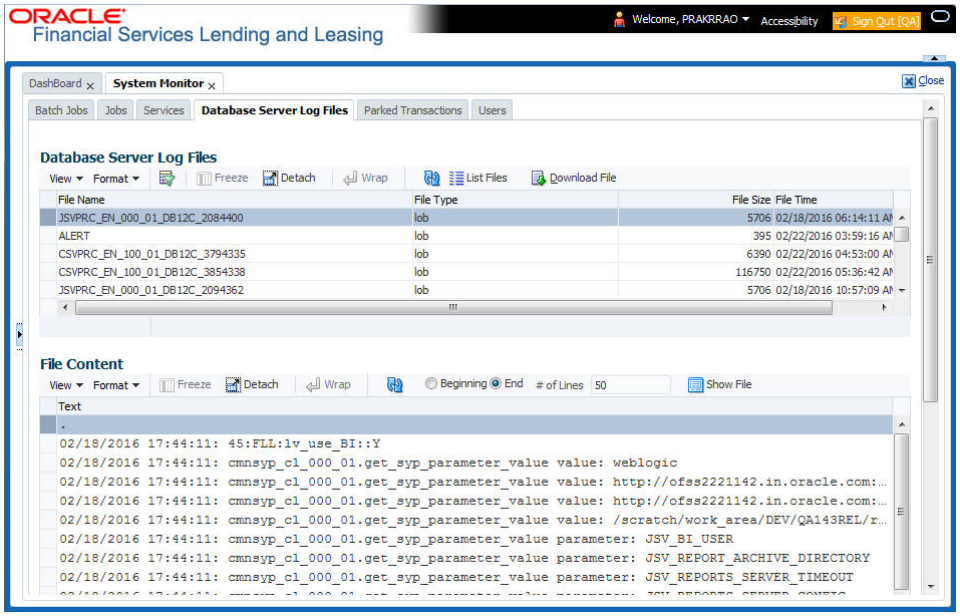
Debug Enabled Ind – Check this box to enable the debug indicator.

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.

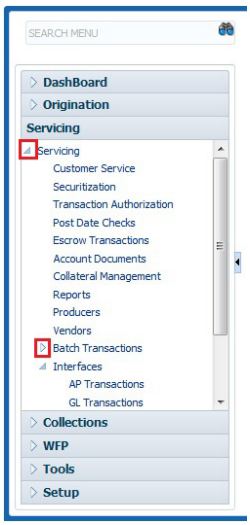
- **Accessibility** – Click the link to view accessibility features of the system.

  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.

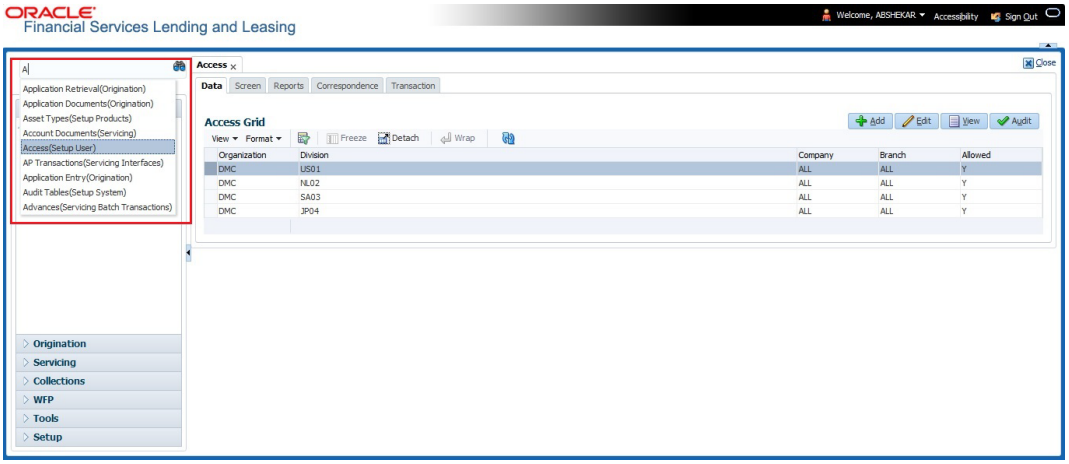


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

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.

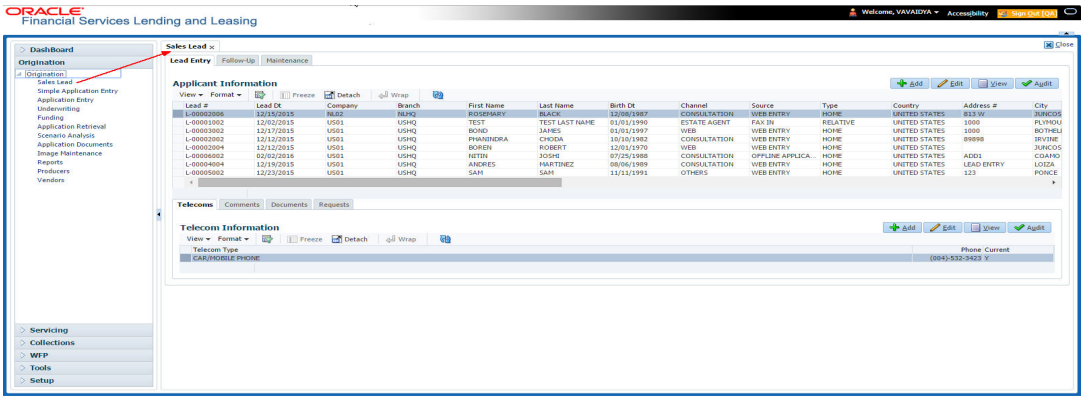
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



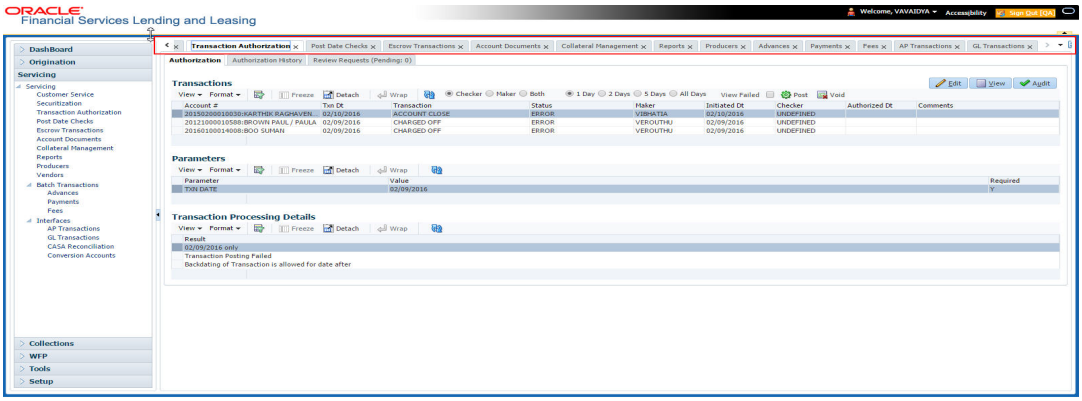
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Few screens in WFP 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:

WFP:

- Producers
- Credit Lines
- Units

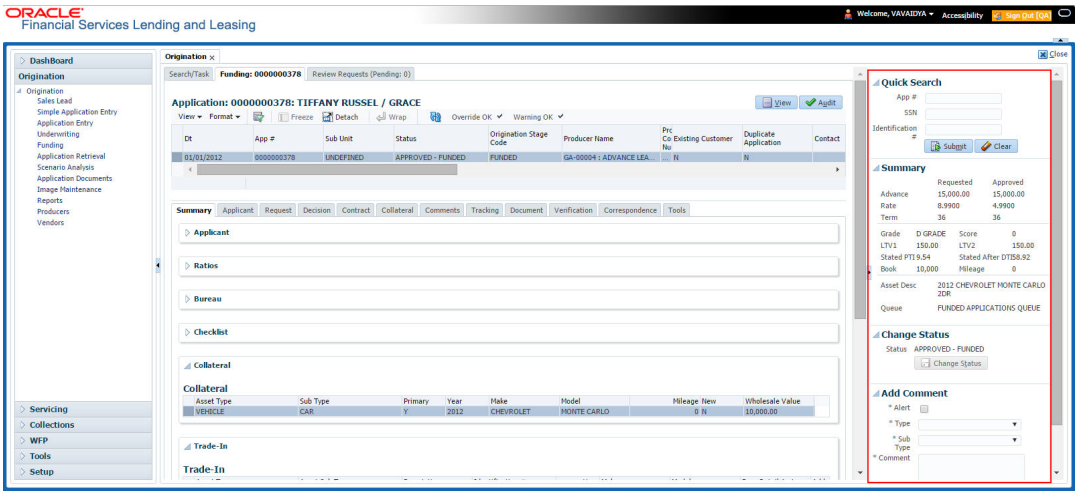
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

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:

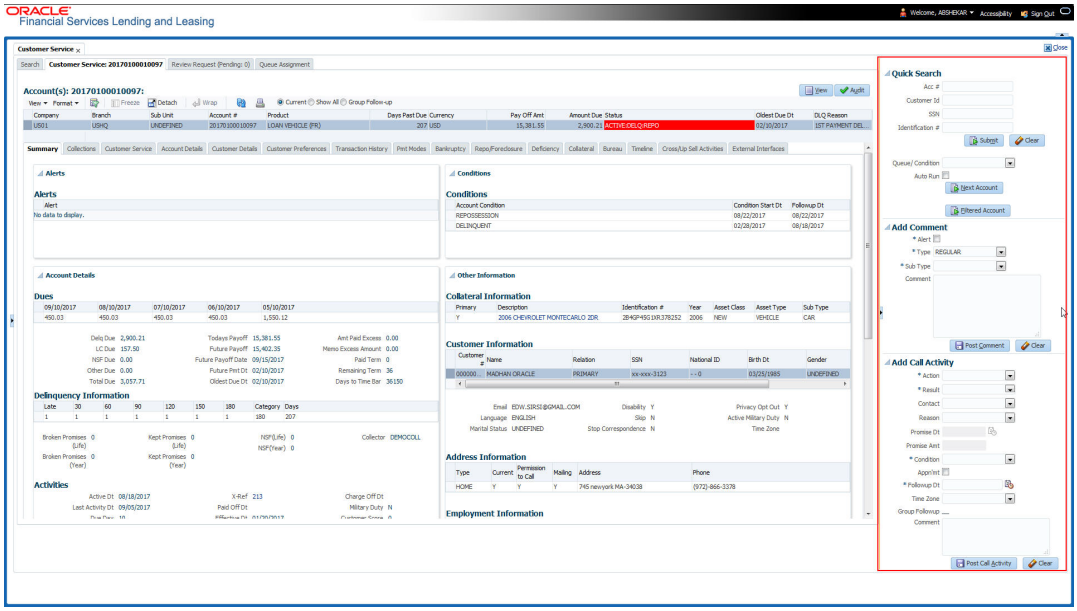


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found 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:



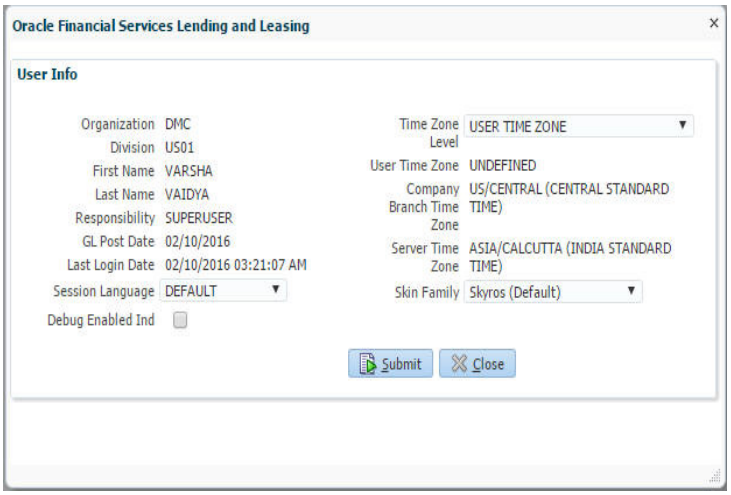
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple 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:

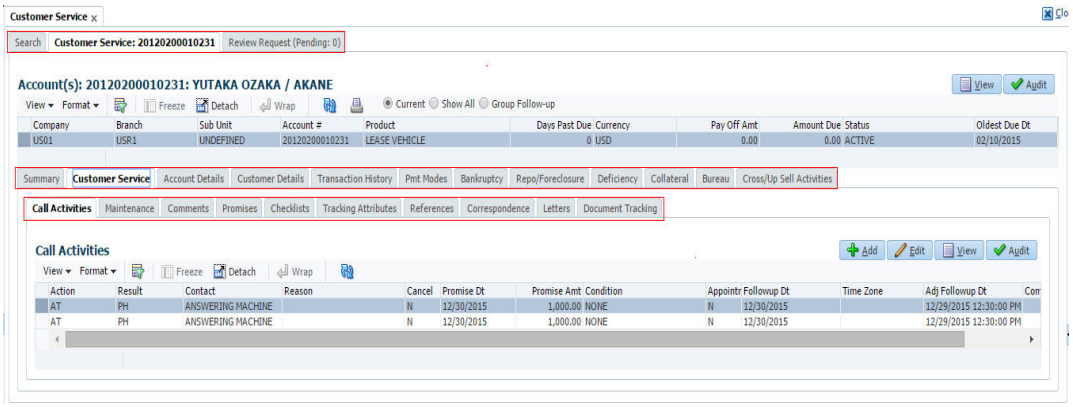
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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 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.

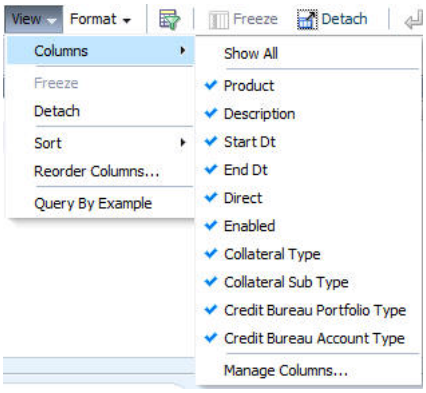
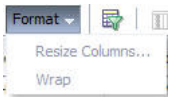
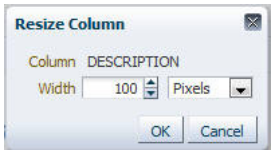
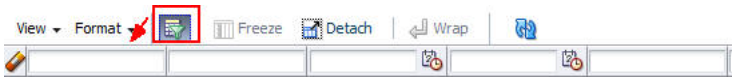
Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

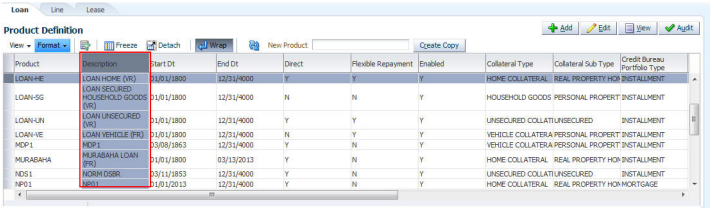
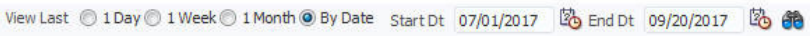
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

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:

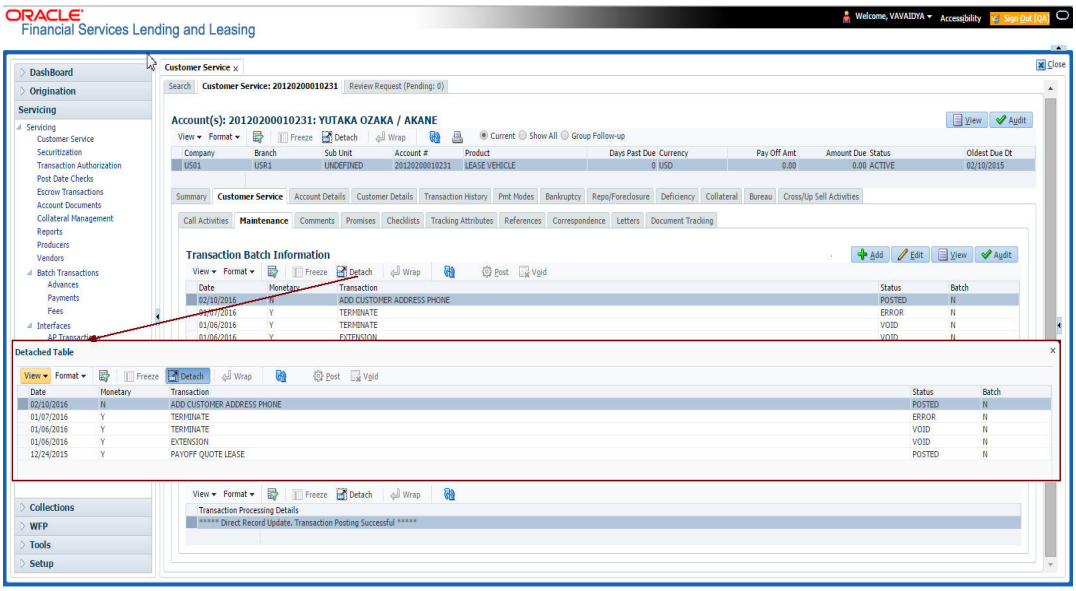
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format	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

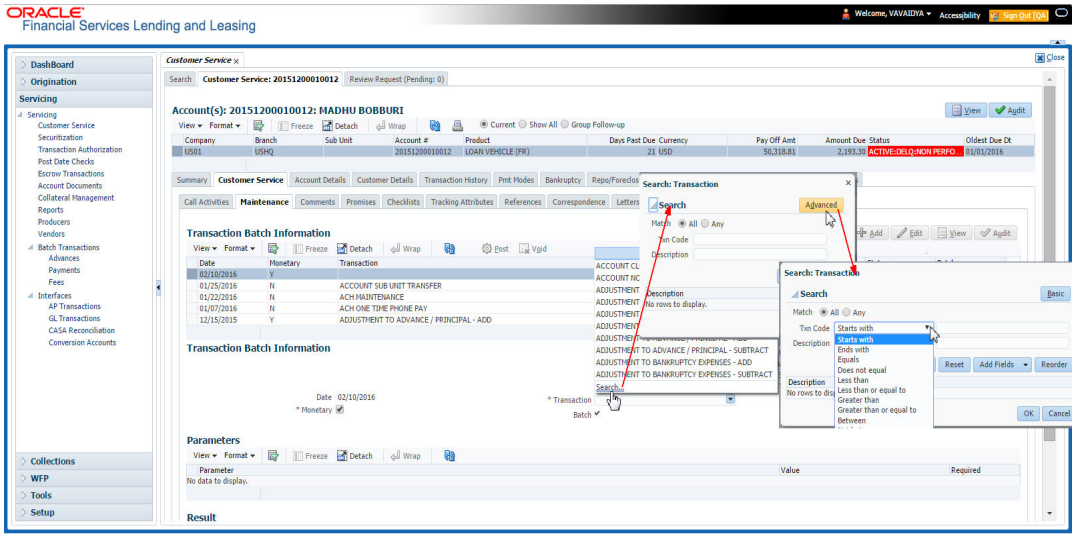


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

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.

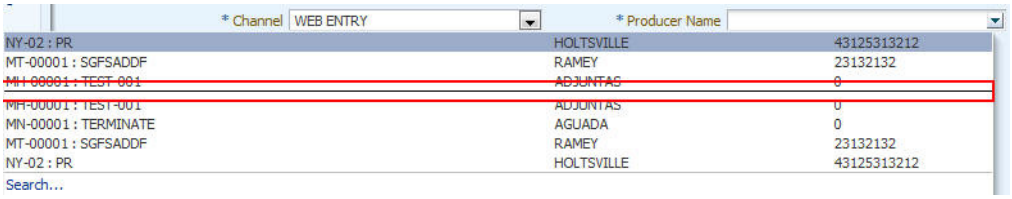


Click the arrow button available before ‘Search’ to toggle the search options.

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.

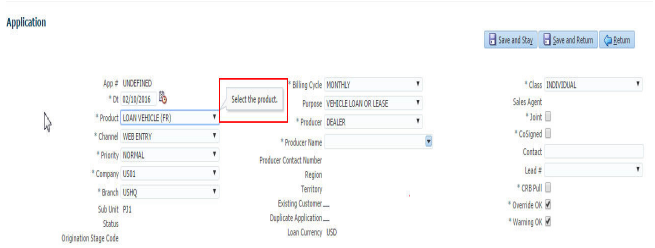
Shortcut	Action
Ctrl++	To increase zoom level.

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.

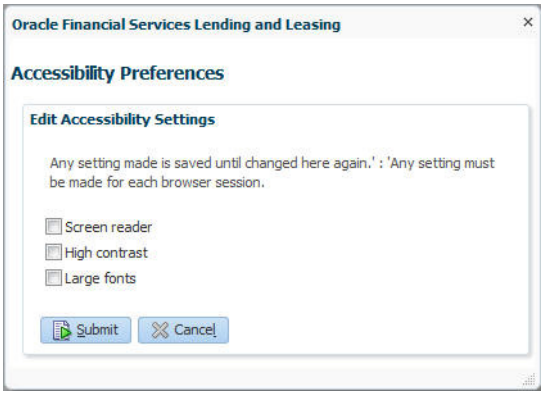
- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in 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. Wholesale Floor Planning Setup

This chapter explains how to use the Wholesale Floor Planning Setup window to set up the WFP module in Oracle Financial Services Lending and Leasing.

Note

Although WFP is a separate module, it uses the Oracle Financial Services Lending and Leasing system's seed data, as well as lookup codes defined on the Setup menu's Administration form. The Wholesale Floor Planning Setup form only records setup data specific to the WFP module (just as the Setup menu's Product module records data specific to the Loan, Line of Credit, and Lease modules.)

Please do not set up the Wholesale Floor Planning module until after you have completed all other aspects of Oracle Financial Services Lending and Leasing setup.

2.1 Set up the WFP Lookups

Note

For more information about lookups, see this section of the **Lookups link (Lookups Setup Screen)** in the **Administration System Setup** of this guide.

To set up the WFP lookups

1. On the Oracle Financial Services Lending and Leasing -home screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration screen's link bar, click the **System** drop-down link, then click **Lookups**.
4. In the **Lookups Setup** screen's **Lookup Types** section, the following lookup codes apply to the WFP module:

2.1.1 Set up the WFP Parameters

Lookup Type:	Description:
WFP_ACCR_BASE_DAYS_CD	BASE DAYS FOR COMPUTING ACCRUALS IN WFP
WFP_ADJUSTMENT_REASONS_CD	BATCH FILE ADJUSTMENT REASONS
WFP_ADJUSTMENT_TYPES_CD	BATCH UNITS FILE ADJUSTMENT TYPES
WFP_BATCH_STATUS_TYPES_CD	BATCH UNITS FILE STATUS TYPES
WFP_CL_ALTER_ACTIONS_CD	ALTERATION ACTION ON CREDIT LINES IN WFP
WFP_CL_ALTER_REASONS_CD	CREDIT LINE CHANGE REASONS
WFP_CONDITION_REASONS_CD	UNIT CONDITION REASONS
WFP_DELAY_DAY_BASIS_CD	DELAY DAY BASIS
WFP_FEE_CALC_METHODS_CD	FEE CALCULATION METHODS
WFP_GL_HEADER_SEGMENTS	GL HEADER SEGMENTS (SUB CODE USED FOR LABELS IN GLIS03)
WFP_LEVEL_IND_CD	SUB-TRANSACTION LEVEL INDICATORS
WFP_MONETARY_REASONS_CD	MONETARY TRANSACTION REASONS
WFP_PMT_MODES_CD	PAYMENT MODES OR METHODS
WFP_PMT_REASONS_CD	PAYMENT REASONS
WFP_PMT_STATUS_TYPES_CD	PAYMENT STATUS TYPES
WFP_PMT_TYPES_CD	PAYMENT TYPES
WFP_PRODUCER_STATUS_-TYPES_CD	WHOLESALE PRODUCER STATUS
WFP_RATE_REASONS_CD	RATE CHANGE REASONS
WFP_RESCHED_REASONS_CD	UNIT RE-SCHEDULING REASONS
WFP_TXN_ACTION_TYPES_CD	TRANSACTION ACTION TYPES FOR FLOOR PLANNING
WFP_TXN_BALANCE_TYPE_CD	WHOLESALE FLOOR PLAN WFP WBT BAL-ANCE CD CODES
WFP_TXN_SUB_TYPES_CD	TRANSACTION SUB TYPES (SUB CODE USED FOR INDICATING BALANCE)
WFP_TXN_TYPES_CD	FLOOR PLANNING TRANSACTION TYPES
WFP_UNIT_ASSET_TYPE_CD	WHOLESALE FLOOR PLAN ASSET TYPES
WFP_UNIT_COND_ACTION_CD	ACTION ASSOCITED WITH THE WFP UNIT CONDITION

Lookup Type:	Description:
WFP_UNIT_COND_REASONS_CD	UNIT CONDITION REASONS
WFP_UNIT_COND_TYPES_CD	UNIT CONDITION TYPES
WFP_UNIT_STATUS_REASONS_CD	UNIT STATUS CHANGE REASON
WFP_UNIT_STATUS_TYPES_CD	UNIT STATUS TYPES
WFP_UNIT_TYPES_CD	FLOOR PLAN UNIT TYPES
WFP_WCP_CEIL_INDEX_CD	WHOLESALE FLOOR PLAN WFP WCP CEIL INDEX CD CODES
WFP_WCP_MARGIN_INDEX_CD	WHOLESALE FLOOR PLAN WFP WCP MARGIN INDEX CD CODES
WFP_WCP_UNIT_CD	WHOLESALE FLOOR PLAN WFP WCP UNIT CD CODES
WFP_WFR_FEE_CALC_METHOD_CD	WHOLESALE FLOOR PLAN WFP WFR FEE CALC METHOD CD CODES
WFP_WIB_LEVEL_IND_CD	WHOLESALE FLOOR PLAN WIB LEVEL INDICATOR CODES

The following parameters apply to the WFP module:

- WFP_MAX_CYCLES_BACKDT
- WFP_REVERSE_TXN_IND

Wholesale Floor Planning parameters are set up at the system level.

System level parameters

In setting up system level parameters for wholesale floor planning, you will need to know the answer to the following two questions:

- The number of cycles back dated
- Which transactions use the reverse indicator?

Note

For more information about system level parameters, see this section of **Parameters link (Parameters Setup screen)** in the **Administration System Setup** of this guide.

To set up the WFP parameters at the system level

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration Setup link bar, click the **System** drop-down link, then click **Parameters**.
4. Click the **Parameters** drop-down link, then click **System**.
5. On the **System Parameters Setup** screen's **System Parameters** section, search for and set up the following parameters:

Parameter:

WFP_MAX_CYCLES_BACKDT

Description:

WFP TRANSACTION NO.OF CYCLES BACKED

Parameter Value:

Type the number of cycles backed.

Parameter:

WFP_REVERSE_TXN_IND

Description:

WFP REVRESAL OF TXN INDICATOR

Parameter Value:

Type the number of cycles backed.

3. Index Rates

3.1 Introduction

The Index Rates maintains your organization's history of periodic changes in index rates as it applies to wholesale floor planning. It allows you to define the interest rate for the loans extended to the producers by type of credit line. The index rate provides the base rate for a credit line where:

```
interest rate = index rate + margin rate.
```

An index type can have different rates depending on the start date. For each index type, the Index Rates section records the interest rate and the start date after which the rate is applicable. If you do not want to use a variable index rate, you can use the flat rate index.

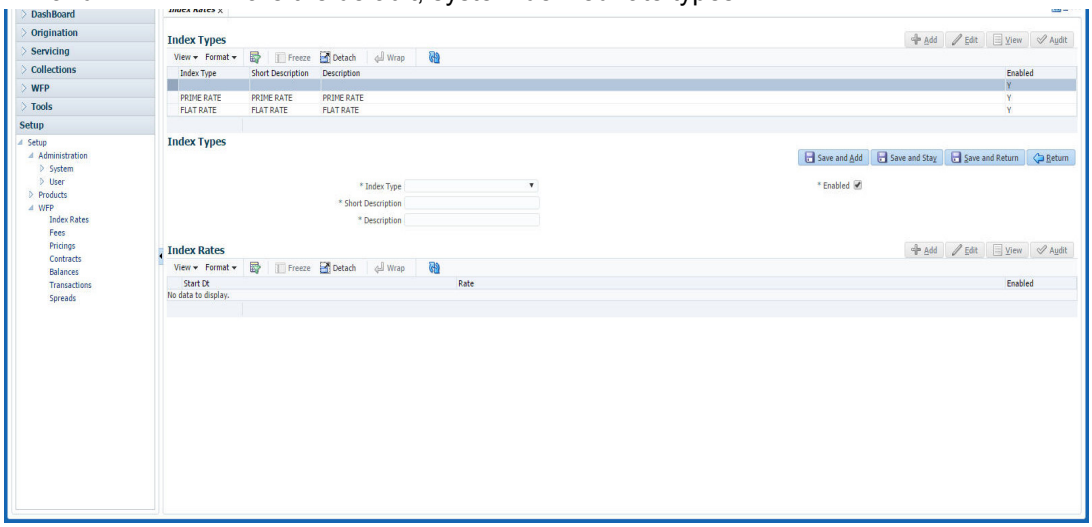
3.2 Index Rate Link

While you can add new rates for an existing index type, you cannot modify or delete existing index rates.

To use the Index Rates link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Index Rates**

1. In the **Index Types** section, select the record you want to work with. **Note**: PRIME RATE and FLAT RATE are the default, system defined rate types.



Note the Following:

- If you choose, use **Search Criteria** to limit the display of records.
  - If you are entering a new record, click **Add**.
  - If you are changing an existing record, click **Edit**.

2. In the **Index Types** section, enter, view, or edit the following information

In this field:	Do this:
Index Type	Select the index type (required).

In this field:	Do this:
Short Description	Enter the short description of the index rate type (required).
Description	Enter the longer description of the index rate type (required).
Enabled	Select to enable the index rate type.

3. In the **Index Rates** section, select the record you want to work with.

Note the following:

- If you choose, use **Search Criteria** to limit the display of index rates records.
- If you are entering a new record, click **Add**.

4. In the **Index Rates** section, enter the following information

In this field:	Do this:
Start Date	Enter the start date of the index rate. **Note**: This cannot be less than current date (required).
Rates	Enter the rate. **Note**: For a particular index type, multiple rates cannot be entered in the Index Rates section with the same start date (required).
Enabled	Select to enable the index rate.

5. Click **Save** in the Index Types section.

For example,

Using the data in the sample graphic, let's assume the current date is February 5, 2009 (10/30/2008).

The entries in the Index Rates section for a PRIME RATE include:

Start Date	Rate
01/29/2009	3.0
10/16/2008	12.0
10/03/2008	8.0

In this scenario 8.0% will be the rate used by Oracle Financial Services Lending and Leasing to compute interest on October 10, 2008.

4. Fees

4.1 Introduction

The Fees link allows you to define the method of computing the various producer, credit line, and unit level fees. You can define different fee calculations for a state, producer, and credit line.

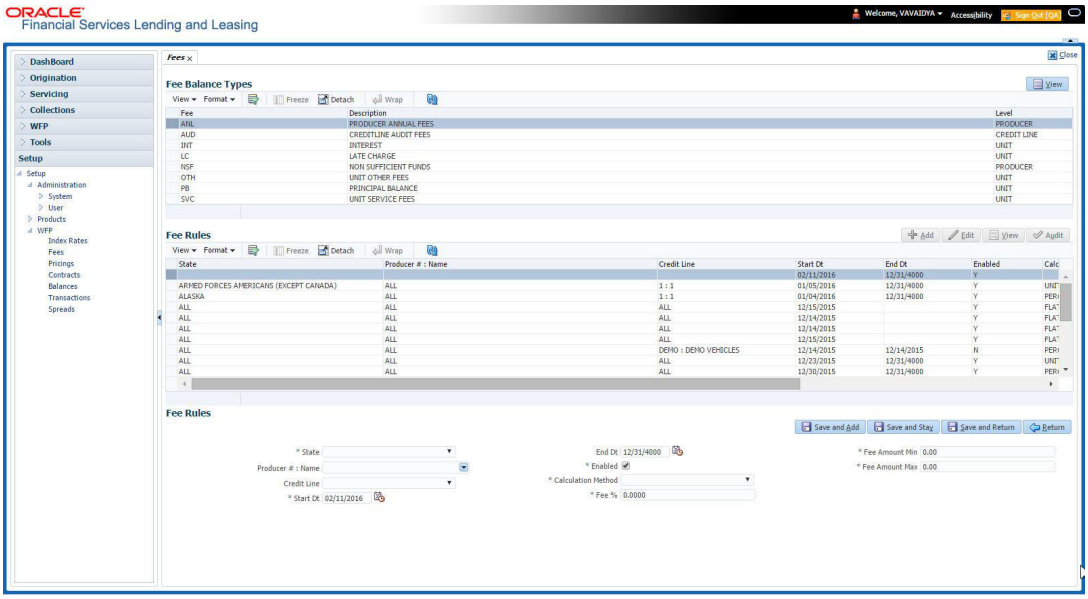
Note

The Fee Rules section on the Fees link displays all the system defined balance types, even those disabled on the Balance Types screen. This is necessary for Oracle Financial Services Lending and Leasing to retain the fee rules associated with the balance type in case any are already associated with any existing units.

4.2 Fees Link

To use the Fees link

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



1. In the **Fee Balances Types** section, select the record you want to work with.

Note

If you choose, use **Search Criteria** to limit the display of instrument records.

2. In the **Fee Balances Types** section, view the following information:

In this field:	View this:
Fee	The system defined fee types applicable for WFP (display only).
Description	The balance description of the fee type (display only).

In this field:	View this:
Level	View the balance type level at which a fee is applicable: PRODUCER, CREDITLINE, or UNIT (display only).

3. In the **Fee Rules** section, select the record you want to work and click **Show** in the **Details** column.

Note the following:

- If you choose, use **Search Criteria** to limit the display of the fee rule records.
  - If you are entering a new record, click **Add**.
  - If you are changing an existing record, click **Edit**.

4. In the **Fee Rules** section, enter, view, or edit the following information:

In this field:	Do this:
State	Select state initials (required).
Producer #: Name	Select the producer (optional).
Credit Line	Select the credit line (optional).
Start Date	Start the date from when the fee rule is applicable (required).
End Date	Start the date till which the fee rule is applicable. A blank field indicates no end date (optional).
Enabled	Select to enable this fee rule.
Calculation Method	Select the calculation method. If the calculation method is FLAT, then Fee% field should have the value 0.0 and the Fee Amount - Maximum field would have the same value as that in the Fee Amount - Minimum field. Oracle Financial Services Lending and Leasing uses the Fee Amount - Minimum field for fee calculation (required).
Fee%	Enter the fee percentage (required).
Fee Amount Minimum	Enter the minimum fee amount that would be charged to the producer (required).
Fee Amount Maximum	Enter the maximum fee amount that would be charged to the producer (required).

5. Click **Save** on the Fee Balance Types section.

FLEXCUBE WFP supports the following types of fees and calculation methods:

Description	Level	Calculation Methods supported
NON SUFFICIENT FEES	PRODUCER	FLAT
PRODUCER ANNUAL FEES	PRODUCER	FLAT

Description	Level	Calculation Methods supported
CREDIT LINE AUDIT FEES	CREDIT LINE	FLAT
LATE CHARGE	UNIT	FLAT PERCENTAGE OF PAYMENT DUE PERCENTAGE OF BALANCE PAYMENT UNIT CHARGE
UNIT SERVICE FEES	UNIT	FLAT
UNIT OTHER FEES	UNIT	FLAT

5. Pricings

5.1 Introduction

The Pricing link records the various pricing plans the financial institution offers to its producers. By default, sample pricing plans are available while setting up WFP. You can then modify and add plans to this screen. At least one pricing plan should be enabled.

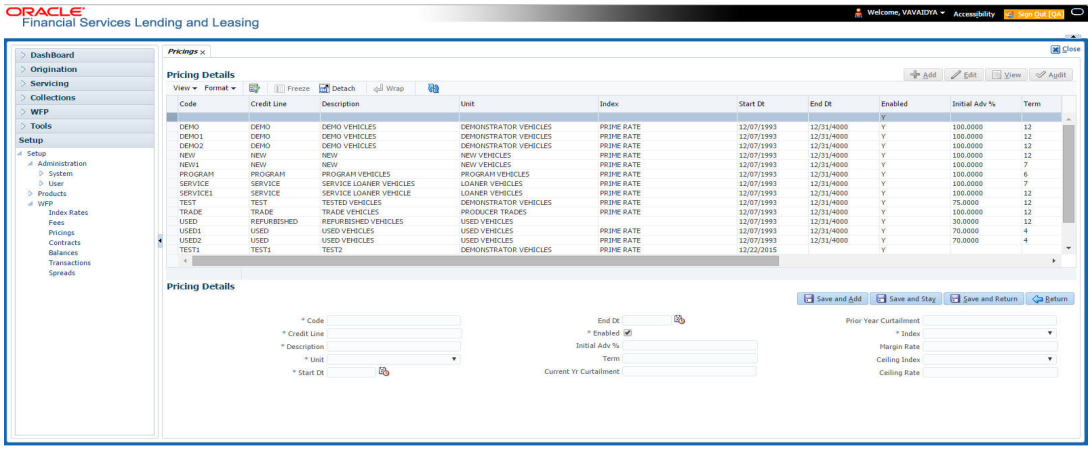
5.2 Pricing Link

Oracle Financial Services Lending and Leasing takes the index rate from the Index Rates screen for the code in the Margin Index field and adds the value of the Margin Rate to calculate the credit line's interest rate.

You cannot define different pricing policies for different producers (since producer is not a part of Policies setup). However, it is possible to overcome this by having two different credit lines on the Pricing screen, NEW-PRODUCER A and NEW-PRODUCER B, with the same unit type NEW.

To use the Pricing link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Pricings**



In the **Pricing Details** section, select the record you want to work with and click **Show** in the **Details** column.

- If you choose, use **Search Criteria** to limit the display of records.
  - If you are entering a new record, click **Add**.
  - If you are changing an existing record, click **Edit**.

1. In the **Pricing Details** section, enter, view, or edit the following information:

In this field:	Do this:
Code	Enter the pricing code (required).
Credit Line	Enter the credit line. Each entry in the list should be unique (required).
Description	Enter a description of the credit line (required).

In this field:	Do this:
Unit	Select the unit type. This describes the type of unit to which the pricing applies (required).
Start Date	Enter the start date. This is the date after which the pricing plan would be in use and available in maintenance. **Note**: The start date of a pricing plan cannot be less than the current date (required).
End Date	Enter the end date. This is the date after which the pricing plan would not be available. **Note**: The end date cannot be less than the current date or start date (optional).
Enabled	Select to enable the pricing policy.
Initial Adv%	Enter the initial advance percent. This indicates what percent of the value of the unit is given to the producer as an advance (loan). For example, if the value of a new vehicle is $10,000 and the loan given to the producer is $8,000 then the initial advance percent is 80 percent (optional).
Term	Enter the total term in months. This indicates the maximum term (in months) of the credit line (optional).
Current Yr Curtailment	Enter the percent of outstanding principal which need tobe recovered from the producer each month in the current year.
Prior Year Curtailment	Enter the prior year curtailment percent (optional).
Margin Rate	Enter the margin rate. The interest rate equals the index rate plus margin rate. Index rate is the applicable interest rate for the selected index type (optional).
Ceiling Index	Select the ceiling index code. This indicates the index on which the interest rate ceiling would be based (optional).
Ceiling Rate	Enter the ceiling margin rate. This defines the ceiling for interest. The ceiling rate equals the ceiling index rate plus the ceiling margin rate. For example, if the index rate is three percent, the margin rate is one and a half percent, and the ceiling rate is five percent, then the interest rate is four and a half percent. If the index rate increases to four percent, the interest rate will be five percent and not five and a half percent (optional).

2. Click **Save** in the Pricing Details section.

6. Contracts

6.1 Introduction

The Contract link allows you to define the terms and conditions of your contracts. Contracts can be defined according to company, branch, and type of unit. You can add new contracts and modify the existing ones.

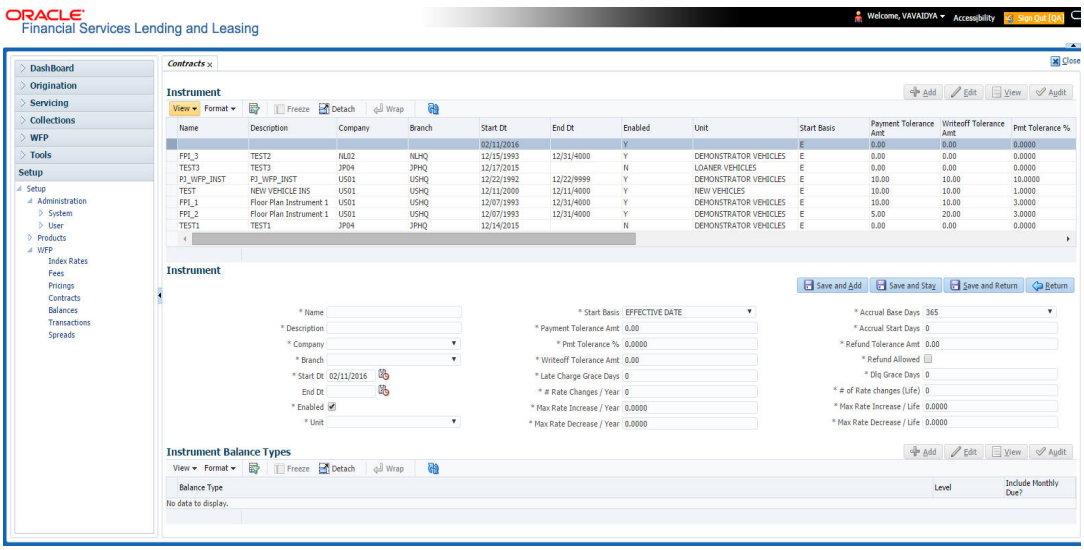
6.2 Contracts Link

Oracle Financial Services Lending and Leasing selects which instrument to offer based on whether:

- The instrument company/ branch matches the producer company/ branch. **Note**: We recommend setting up an instrument where the company / branch is ALL/ ALL to ensure proper performance in Oracle Financial Services Lending and Leasing
- The contract date at unit level should be between the instrument start and end date
- The instrument is enabled.

To use the Contract link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Contracts**



In the **Instrument** section, select the record you want to work with and click **Show** in the **Details** column.

- If you choose, use **Search Criteria** to limit the display of records.
  - If you are entering a new record, click **Add**.
  - If you are changing an existing record, click **Edit**.

1. In the **Instrument** section, enter, view, or edit the following information:

In this field:	Do this:
Name	Enter the unique name of the instrument (required).

In this field:	Do this:
Description	Enter the instrument description. This entry should briefly describe the instrument (required).
Company	Select the company for which the instrument is applicable (required).
Branch	Select the branch of the company for which the instrument is applicable (optional).
Start Date	Enter the start date. This is the date after which the instrument is in use and is available on the Wholesale Floor Planning Maintenance form (required).
End Date	Enter the end date after which the instrument is invalid and unavailable on the Wholesale Floor Planning Maintenance form. While this field can be empty, it cannot be less than the current date or start date (required). A blank field indicates no end date (optional).
Enabled	Select to enable the contract instrument.
Unit	Select the unit type (required). This field links the policies to contracts. There should be at least one enabled contract for every unique unit type (required).
Start Basis	Select the accrual start date basis. This indicates the date from which the interest rate would be calculated. For example, a start basis that equals the payment date implies that the interest rate calculation starts with the first payment date (required).
Payment Tolerance Amount	Enter the payment tolerance amount. This defines the acceptable shortfall in the monthly payment in dollars for which no penalty would be imposed (required).
Writeoff Tolerance Amount	Enter the writeoff tolerance amount. This is the tolerance acceptable while a unit gets paid off. The unit will be considered paid even if payment is falling short of actual due by this amount (required).
Pmt Tolerance%	Enter the payment tolerance percent. This defines the acceptable percent of the monthly payment due which no penalty would be imposed. For example, the tolerance can be set for 95 percent of payment due (required).
Late Charge Grace days	Enter the late charge grace days. This is the number of days after the payment due date during which no late fee would be charged (required).
# Rate Changes/ Year	Enter the number of rate changes in a year. This is the maximum number of times the rate can be changed in a year for a unit. **Note**: The number of rate changes in a year cannot exceed the number of rate changes for the life of the contact (required).
Max Rate Increase Year	Enter the maximum rate increase in a year. This is the ceiling limit for rate increases in a year (required).

In this field:	Do this:
Max Rate Decrease Year	Enter the maximum rate decrease in a year. This is the floor limit for rate decreases in a year (required).
Accrual Base Days	Select the accrual base days. This is the number of days the instrument assumes in a year for interest computation: 360, 365, or 366. If the accrual base is selected as 365, the interest computation would be based on actual days (365) and the base would be 365. However, in this case, if the year happens to be a leap year and the actual day's computation includes the month of February, then the additional day of leap year is not considered (required).
Accrual Start Days	Enter the accrual start days. This is the number of days after which interest accrual starts once the instrument is in use (required).
Refund Tolerance Amount	Enter the refund tolerance amount. If the refund due to the producer is more than this, the tolerance amount is refunded. **Note**: You cannot complete this field if the Refund Allowed box is selected (required).
Dlq Grace Days	Enter the delinquency grace days. This is the number of days after the payment due date during which the account will not be considered delinquent (required).
# Rate Change Life	Enter the number or rate changes in life. This is the maximum number of times the rate can be changed during the life of the contract (required).
Max Rate Increase Life	Enter the maximum rate increase in life of loan. This is the ceiling limit for rate increase during the entire life of the contract (required).
Max Rate Decrease Life	Enter the maximum rate decrease in life. This is the floor limit for rate decrease during the entire life of the contract (required).
Refund Allowed	If selected, this check box indicates this instrument allows a refund in case the producer pays in excess of what is due (required).

The Instrument Balance Types section allows you to define the balance type for the selected instrument at the producer, credit line, or unit level.

2. In the **Instrument Balance Types** section, select the record you want to work with.
   - If you choose, use **Search Criteria** to limit the display of records.
     - If you are entering a new record, click **Add**.
     - If you are changing an existing record, click **Edit**.
3. In the **Instrument Balance Types** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Balance Type	Select the balance type (required).
Level	View the level indicator. This entry is based on the selected Balance Type and is non-editable (required).

In this field:	Do this:
Include Monthly Due ?	Select to compute the minimum monthly payment.

4. Click **Save** in the Instrument section.

7. Balances

7.1 Introduction

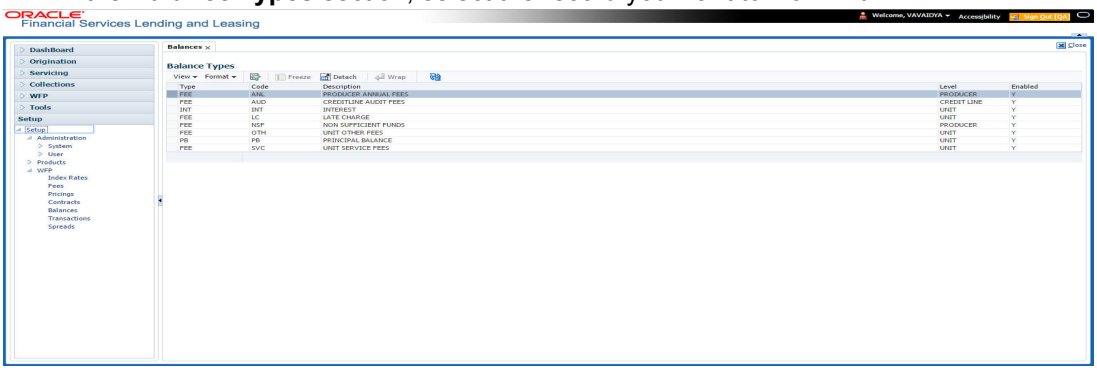
The Balance Types link displays the various types of balance types computed for each producer (or “dealer”) set up in the WFP module. The balances defined in the Balance Types section are fixed, system defined, and set up during WFP installation. You cannot add or modify any balance types. However, you can choose not to use a balance type by clearing its Enabled check box.

7.2 Balances Link

To view the Balance Types link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Balances**

1. In the **Balance Types** section, select the record you want to work with.



Note

If you choose, use **Search Criteria** to limit the display of records.

2. In the **Balance Types** section, view the following display only information:

In this field:	View this:
Type	The transaction type.
Code	The balance code.
Description	The description.
Level	The balance level. This indicates whether the balance is computed at PRODUCER, CREDIT LINE, or UNIT level.
Enabled	Select to enable the balance types. When this check box is clear, Oracle Financial Services Lending and Leasing will not compute this balance from that date on for all new producers, credit lines, or units.

Note

The balance types PRINCIPAL BALANCE and INTEREST should be enabled at the UNIT level.

8. Transactions

8.1 Introduction

The Transactions records the system defined, consolidated list of transaction codes available in the WFP module.

The transaction codes defined on this screen are fixed, system defined, and set up during WFP installation; you cannot modify them. However, you can choose not to use a transaction code by clearing its Enabled check box. You can also choose which transactions affect the general ledger by selecting the GL check box.

The transaction codes defined here are available on the Wholesale Floor Planning Maintenance form.

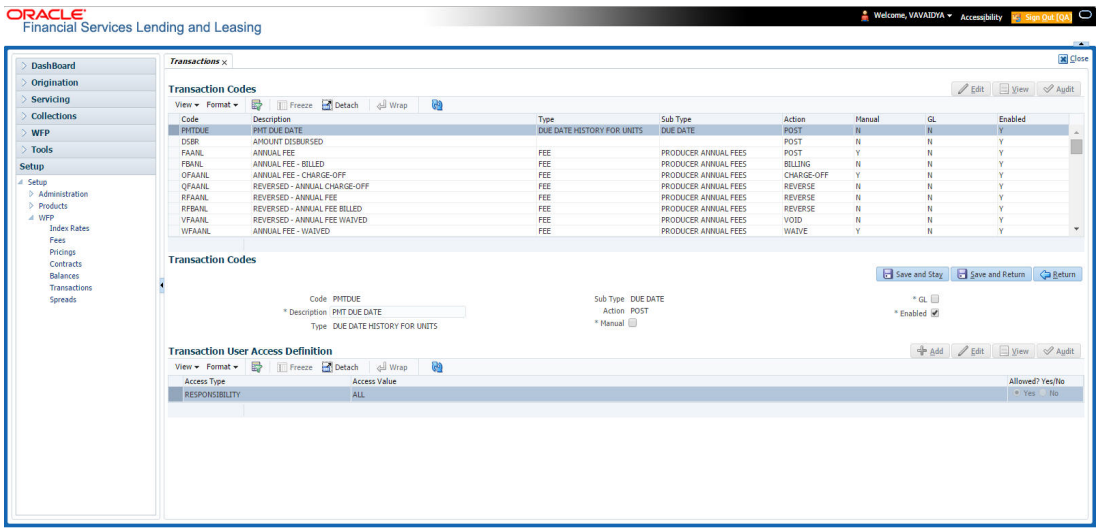
Note

If any transaction code is disabled on the Transaction Codes screen, it may have an impact on the spreads if the disabled transaction code was listed in the Spread Details section on the Spreads screen. Oracle Financial Services Lending and Leasing would not be able to prevent allocation of payment to this code in spite of it being disabled.

8.2 Transaction Codes Link

To use the Transaction Codes link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Transactions**



1. In the **Transaction Codes** section, select the record you want to work with.
   - If you choose, use **Search Criteria** to limit the display of records.
     - If you are entering a new record, click **Add**.
     - If you are changing an existing record, click **Edit**.

2. In the **Transaction Codes** section, enter, view, or edit the following information

In this field:	Do this:
Code	Enter transaction type code. This is a system defined code for the transactions. The first letter of the code indicates the type of task the transaction performs: P – payment F – fee O – charge off Q – reverse charge off R – reverse W – waive V – reversal of waived transaction (required).
Description	Enter the description associated with the Transaction code. This is a system defined field that can be modified by users (required).
Type	Select the transaction type. This field maps the transaction code to into Transaction types (required).
Sub Type	Select the sub type (required).
Action	Select the action type. For more information about the Action field, see the following section, **A Note about the Action Field**. **Note**: If a transaction code has an action of POST, WAIVE, or CHARGEOFF, then a REVERSE action should also be associated with this code (required).
Manual	Select to allow users to post these transactions on the Wholesale Floor Planning Maintenance form.
GL	Select to post the transaction to the general ledger when performed.
Enabled	Select to enable the transaction code. **Note:** Transactions codes which are not selected are not available in the LOVs on the WFP maintenance screens.

Note

Transaction codes of transaction type INTEREST and PRINCIPAL cannot have a cleared Enabled check box.

3. Click **Save** in the Transaction Codes section.

A Note about the Action Field

The Action field indicates how the transaction code affects the account. The standard actions associated with the various transaction codes are as follows:

- POST
- BILLING
- CHARGE-OFF

- WAIVED
- REVERSE
- VOID

Most Type field and Sub Type field combinations have an action and a reverse action associated with them. Each Type field, Sub Type field, and Action field combination is identified using a unique transaction code.

For example,

The **Type** FEE and **Sub Type** PRODUCER ANNUAL FEES combination has the eight following actions associated with it, each having a unique transaction code:

Note that there are four actions and four reverse actions associated with the Annual Fee.

Code	Description	Type	Sub Type	Action
FAANL	Annual Fee	Fee	Producer Annual Fees	Post
RFAANL	Reversed - Annual Fee	Fee	Producer Annual Fees	Reverse
FBANL	Annual Fee - Billing	Fee	Producer Annual Fees	Billed
RFBANL	Reversed - Annual Fee Billing	Fee	Producer Annual Fees	Reverse
OFAANL	Annual Fee - Char-geoff	Fee	Producer Annual Fees	Chargeoff
QFAANL	Reversed - Annual Fee Chargeoff	Fee	Producer Annual Fees	Reverse
WFAANL	Annual Fee - Waived	Fee	Producer Annual Fees	Waived
VFAANL	Reversed - Annual Fee Waived	Fee	Producer Annual Fees	Reverse

Most of the Type and Sub Type combinations would have these eight transaction codes. However, there are some transactions such as Payment, Rate Change, Rescheduling Unit, Void, and Status Change which may not have all eight codes.

Details of the transaction codes would be listed in the seed data.

9. Spreads

9.1 Introduction

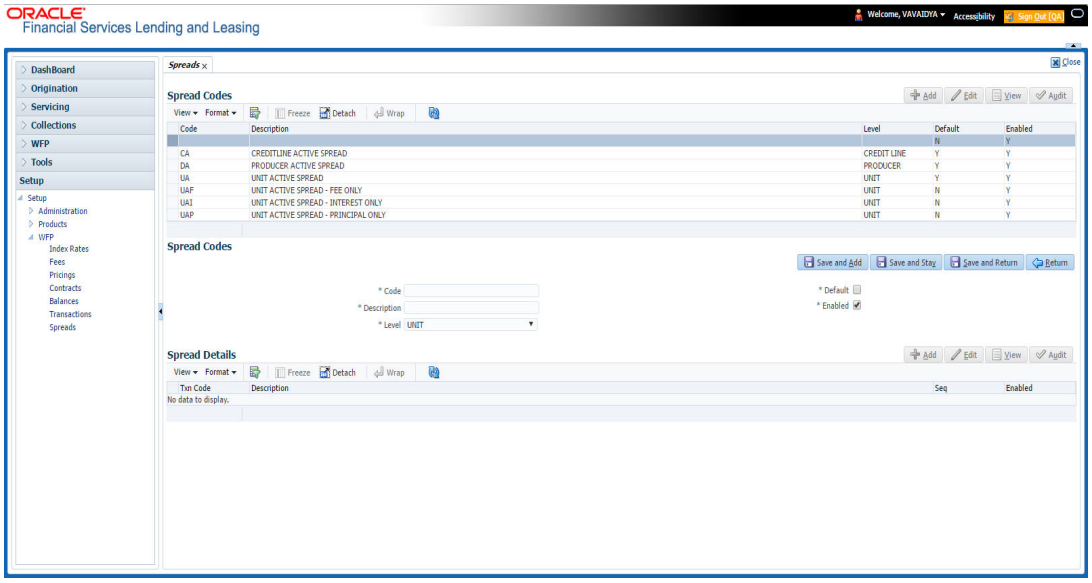
The Spreads link records the order in which Oracle Financial Services Lending and Leasing allocates a payment spread for a spread transaction code. You can add to or disable the seed data sample spreads on this screen as you choose. However, you must verify that there is no residual dollar amount, as Oracle Financial Services Lending and Leasing refunds the producer any balance not used in the spread.

9.2 Spreads Link

Spread details uses the transaction codes listed in the transaction codes setup. In case any of the transaction codes are disabled from transaction codes setup, Oracle Financial Services Lending and Leasing would not remove that code from spread details. You must manually verify that such codes are removed from the spread details as well.

To use the Spreads link

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



1. In the **Spread Codes** section, select the record you want to work with.
   - If you choose, use **Search Criteria** to limit the display of spread code records.
     - If you are entering a new record, click **Add**.
     - If you are changing an existing record, click **Edit**.
2. In the **Spread Codes** section, enter, view, or edit the following information:

In this field:	Do this:
Code	Enter an unique code for the spread (required).
Description	Enter a description for the spread code (required).

In this field:	Do this:
Level	Select the indicator to define the level at which the fee is applicable. **Note**: While making changes on the Spreads screen, make sure that there is one and only one enabled spread code for each level (required).
Default	Select to indicate this a default spread code.
Enabled	Select to enable this spread code.

The **Spread Details** section records the details of the transaction codes to which Oracle Financial Services Lending and Leasing applies the spread, as well as the priority for applying the spread over multiple transactions. At least one enabled transaction code should be available for each spread.

3. In the **Spread Details** section, select the record you want to work with.
   - If you choose, use **Search Criteria** to limit the display of spread details records.
     - If you are entering a new record, click **Add**.
     - If you are changing an existing record, click **Edit**.
4. In the **Spread Details** section, enter, view, or edit the following information:

In this field:	Do this:
Txn Code	Select the transaction code (required).
Description	View the transaction code description as set up on the Setup master tab's Transaction Code screen (display only).
Seq	Enter the sequence in which the spread would be applied to various Txn codes (required).
Enabled	Select to enable the this spread detail.

5. Click **Save** on the Spread Codes section.

Appendix A: 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 B: 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 leases.

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 C:System Parameters

C.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.

C.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.

C.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.

C.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.

C.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.