

Lease Origination User Guide  
**Oracle Financial Services Lending and Leasing**  
Release 14.4.0.0.0

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Lease Origination User Guide  
October 2017  
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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

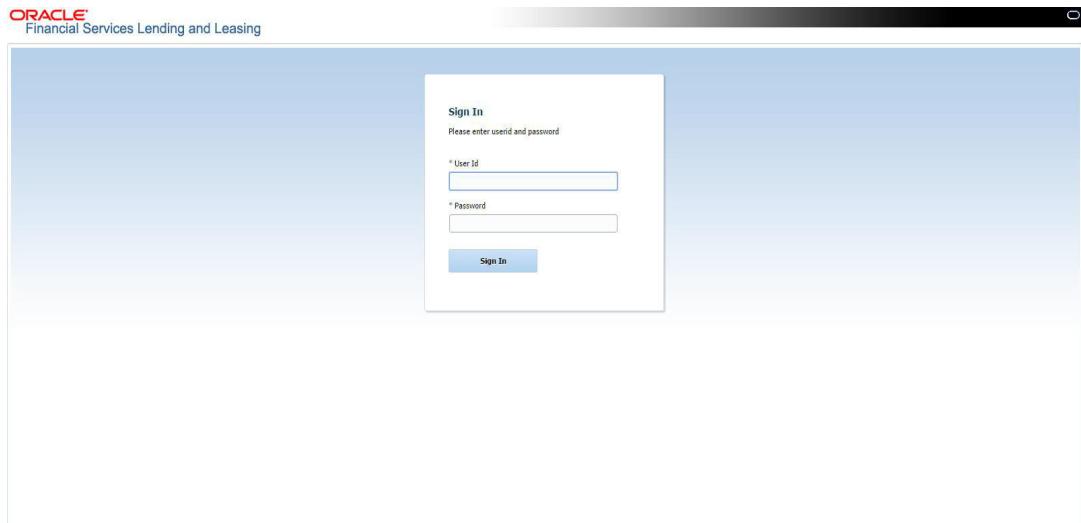
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

## 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.



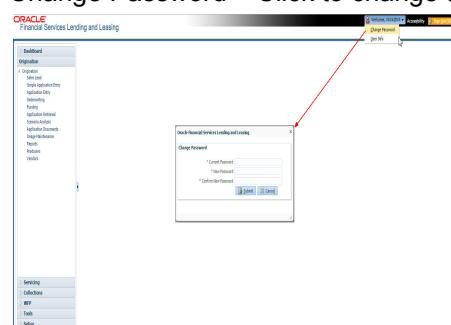
## Header

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.

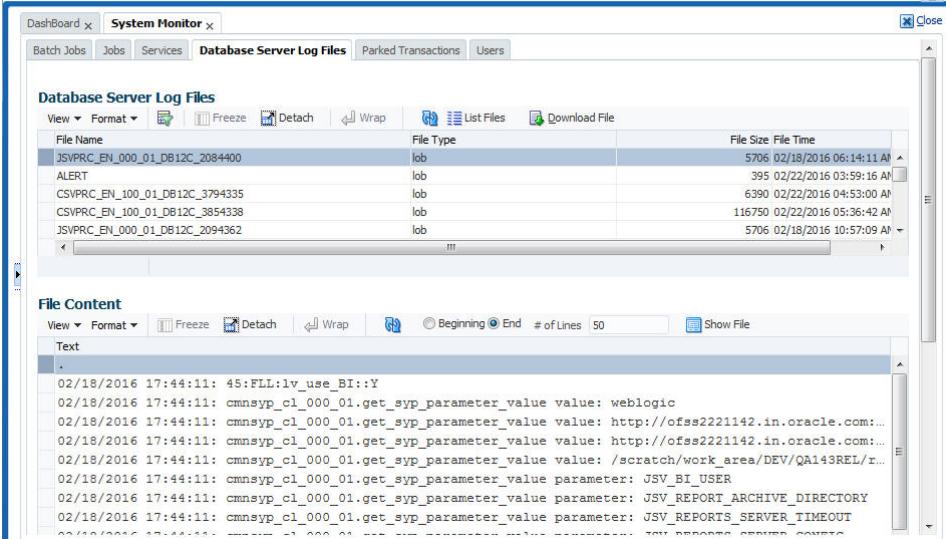
**Debug Enabled Ind** – Check this box to enable the debug indicator.

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.



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

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

The 'File Content' section shows log entries for the selected file:

```

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

```

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

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

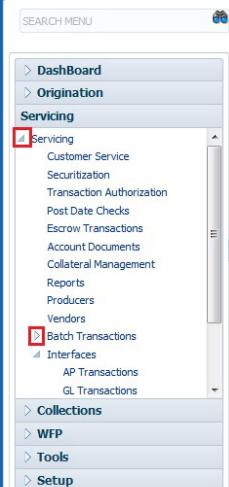
*For more details on time zone selection, refer to Time Zone Preference section of this user manual.*

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

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

### Left Window

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



The screenshot shows the left window with the following module master tabs and their sub-links:

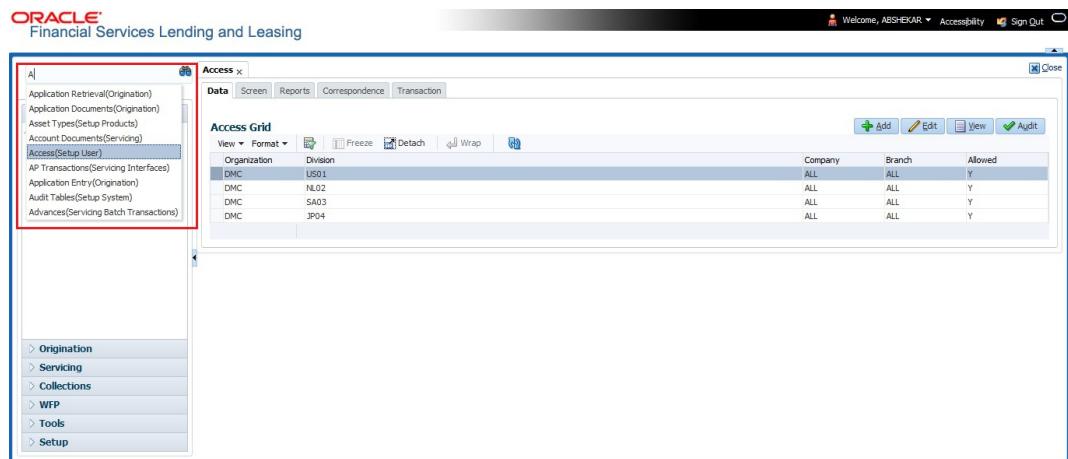
- Dashboard**
- Origination**
- Servicing**
  - Servicing**
    - Customer Service
    - Securitization
    - Transaction Authorization
    - Post Date Checks
    - Escrow Transactions
    - Account Documents
    - Collateral Management
    - Reports
    - Producers
    - Vendors
  - Batch Transactions**
    - Interfaces**
      - AP Transactions
      - GL Transactions
- Collections**
- WFP**
- Tools**
- Setup**

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

### Menu Search in Left Window

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

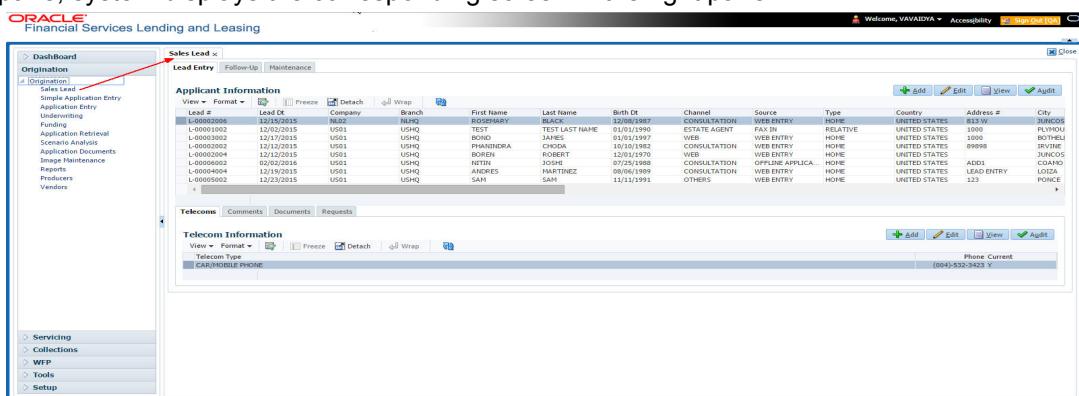
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



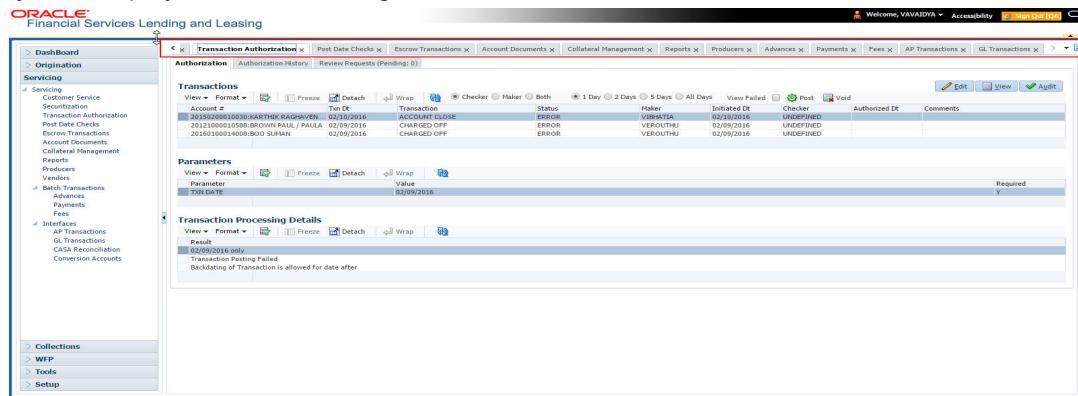
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

### **Right Window**

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



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



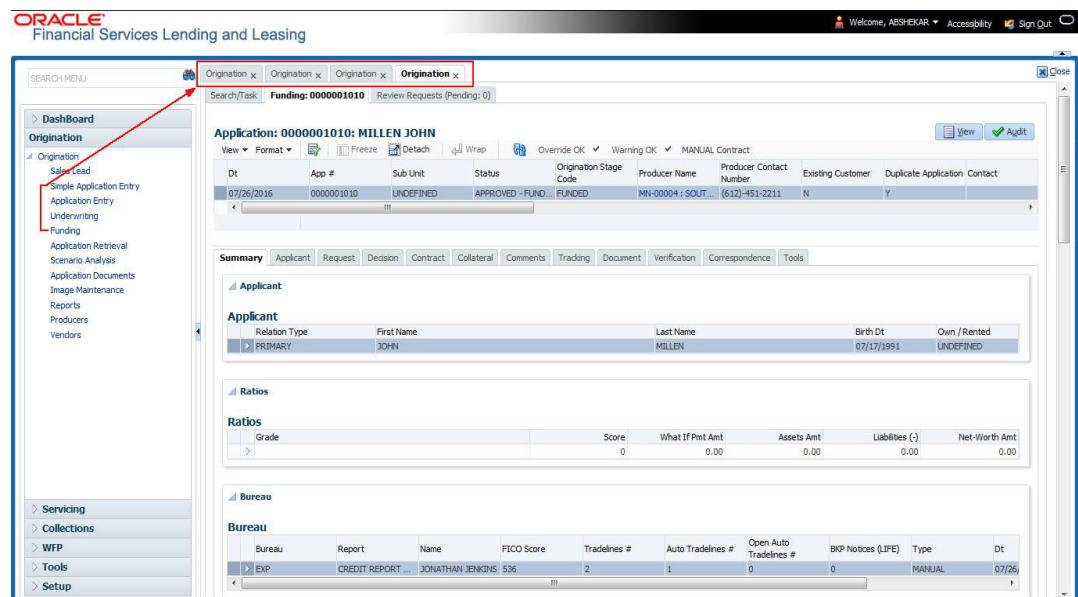
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Applications at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac\_Multi\_tab\_Ind' = 'Y' in MENU\_ACCESS table.

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

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

- Simple Application Entry
- Application Entry
- Underwriting
- Funding



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

### Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

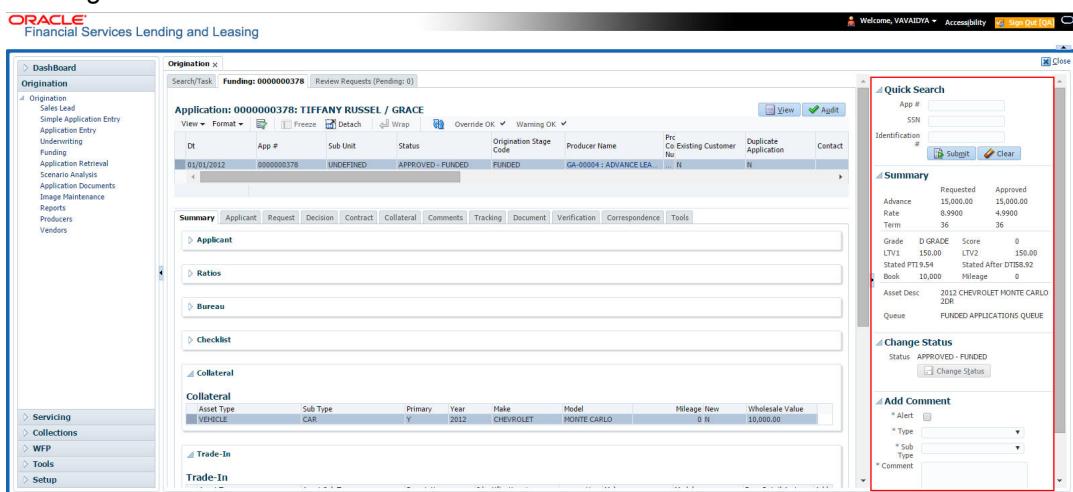
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

### Right Splitter/Action Window

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

### Origination Screens

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

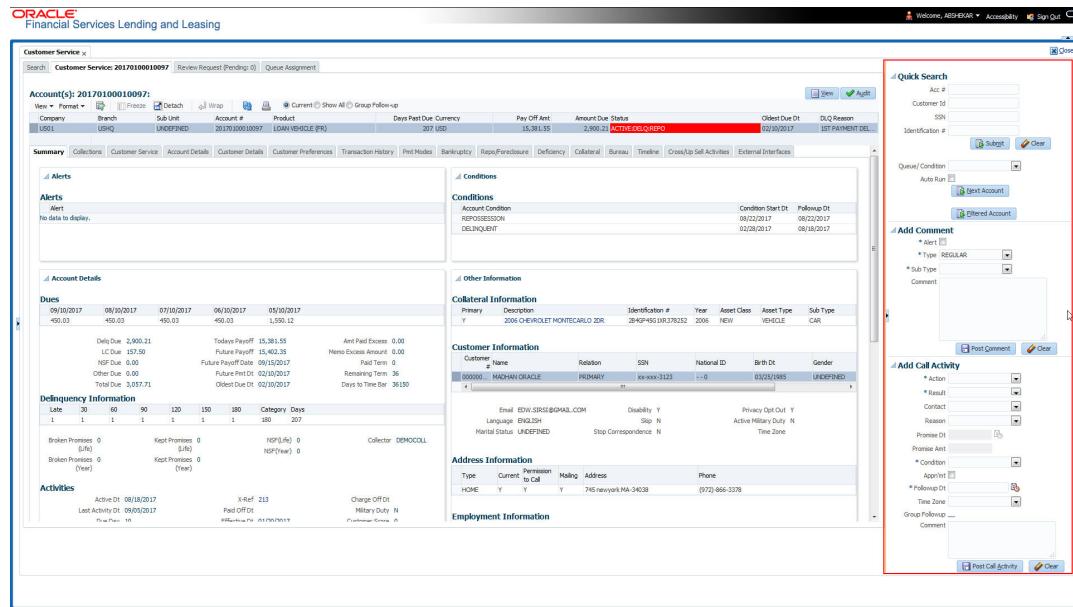


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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

## Servicing and Collection Screens

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



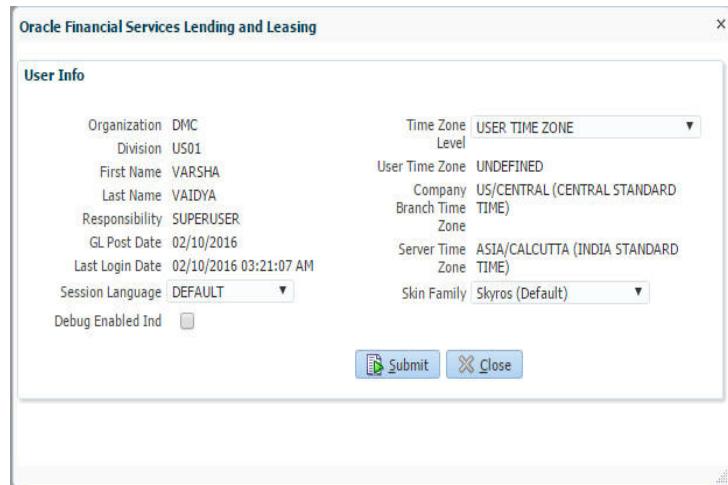
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

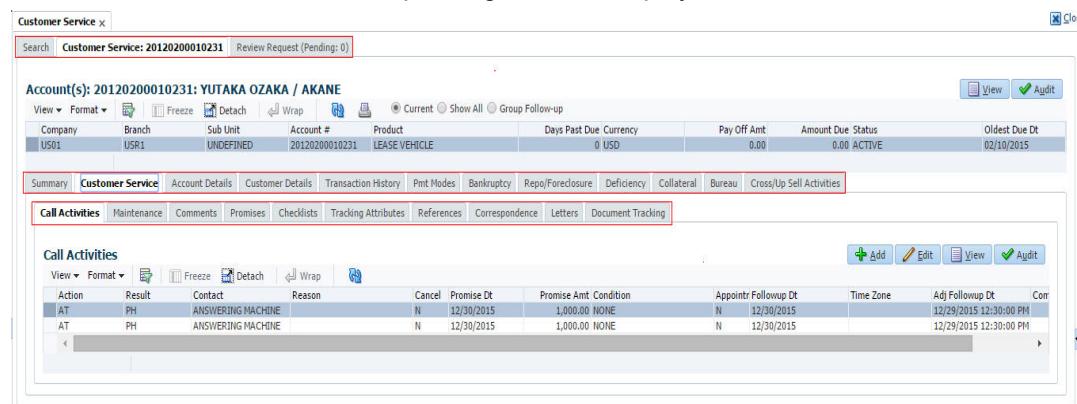
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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.

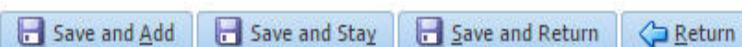
The table below gives a snapshot of them:

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

### 1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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

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

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

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

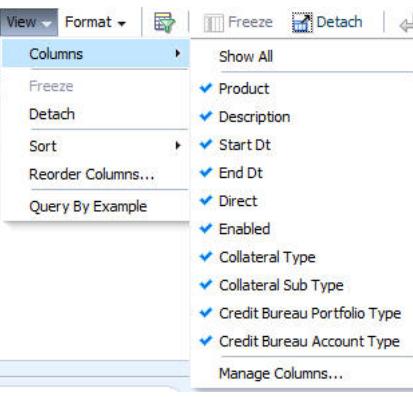
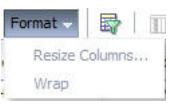
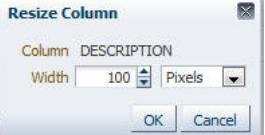
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

### 1.5.3 Personalization Options

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



The table below gives a snapshot of them:

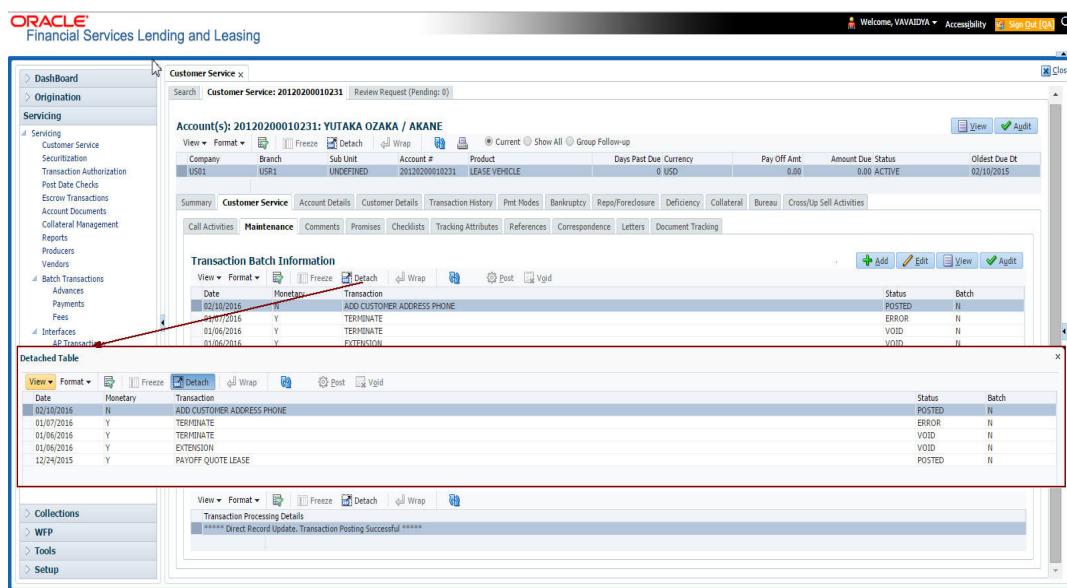
Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> <li>Customize columns you wish to view</li> <li>Sort the order of displayed data</li> <li>Reorder columns</li> </ul> <p>Additionally,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

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click <b>Wrap</b> .
	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.   <input type="radio"/> 1 Day <input type="radio"/> 1 Week <input type="radio"/> 1 Month <input type="radio"/> By Date Start Dt <input type="text" value="07/01/2017"/>  End Dt <input type="text" value="09/20/2017"/>    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

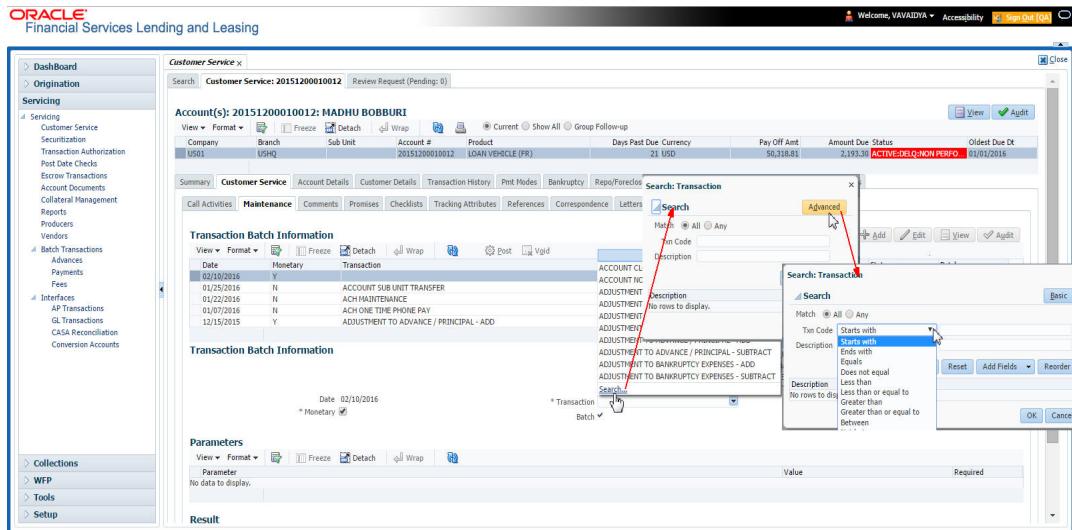


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

### 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.

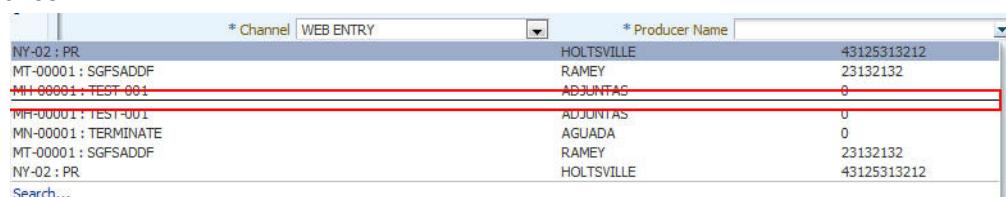


Click the arrow button available before 'Search' to toggle the search options.

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

The screenshot shows a user interface for an application. At the top, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. Below these are several dropdown menus and input fields. A specific dropdown menu is highlighted with a red box, and a tooltip 'Select the product.' is displayed above it. Other visible fields include 'App # UNDEFINED', 'Product LOAN VEHICLE (FI)', 'Channel WEB ENTRY', 'Priority NORMAL', 'Corporation US01', 'Branch USHQ', 'Sub Unit P11', 'Status', 'Origination Stage Code', 'Billing Cycle MONTHLY', 'Purpose VEHICLE/LOAN OR LEASE', 'Producer DEALER', 'Producer Contact Number', 'Region', 'Territory', 'Existing Customer...', 'Duplicate Application...', 'Loan Currency USD', 'Class INDIVIDUAL', 'Sales Agent', 'Joint', 'CoSigned', 'Contact', 'Lead #', 'CSB Rule', 'Override OK', and 'Warning OK'.

### 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 weak 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.

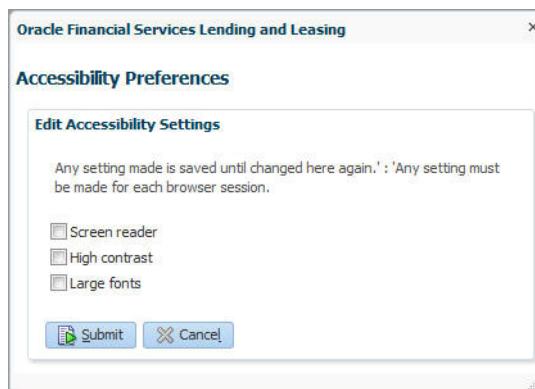
- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in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

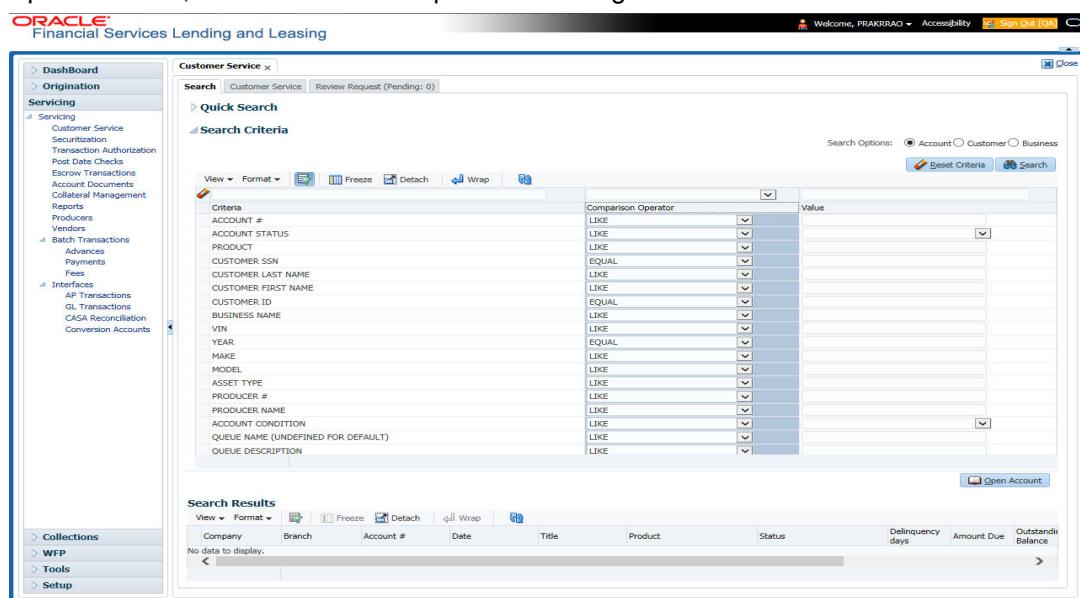
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## 2. Search Function

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

### 2.1 Search Criteria

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



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

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

### **Using Wildcard Characters**

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

- \_ (underline) represents any single character.

### Using Criteria Value

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

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

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

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

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

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

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

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

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

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

Search criteria values of **\_1234\_** will locate character strings of 6 characters that *contain* “**1234**” for example,

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

### Using Search Criteria examples

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

Criteria	Comparison Operator	Value
<b>APPLICATION DATE</b>	EQUAL	05/01/2001

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

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

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

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

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

## Application Status

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

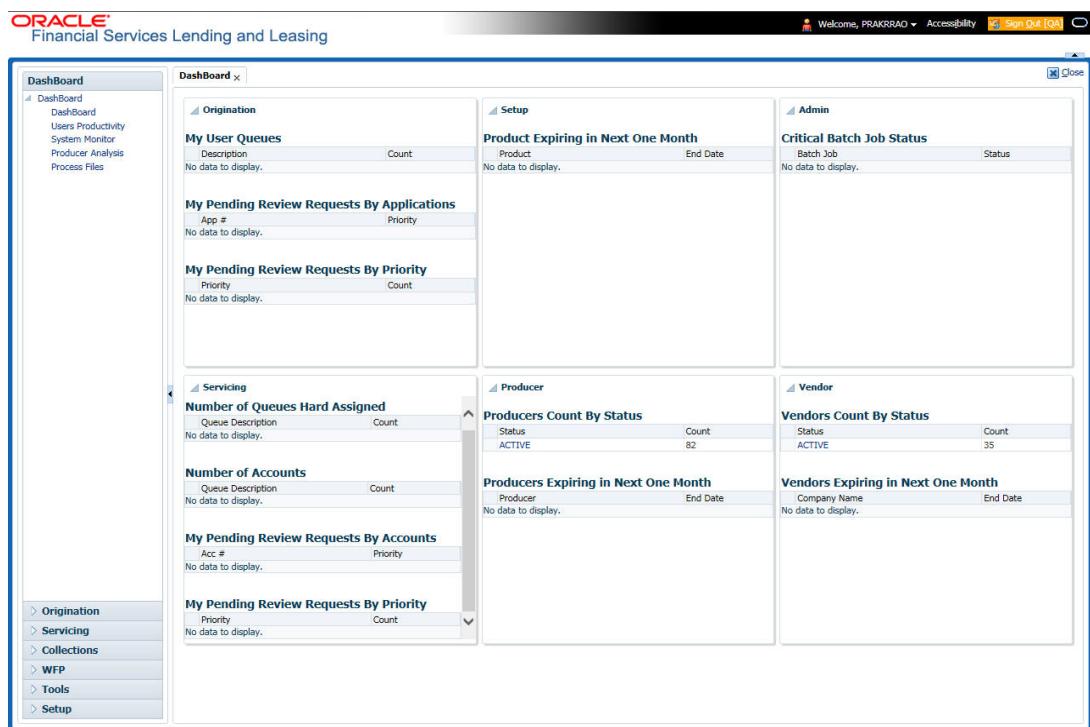
Critical	Locked	Allowed	Company	Branch	App #	Date	Title	Product	Status	Sub Status
!	!	!	US01	USHQ	0000001023	12/12/2015	CHODA PHANINDRA /...	LEASE VEHICLE	APPROVED	FUNDED
!	!	!	US01	USHQ	0000001033	12/14/2015	MADHU BOBBURI / BA...	LEASE VEHICLE (FR)	NEW	BLANK
!	!	!	US01	USHQ	0000001093	06/01/2015	HONEYISINGH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

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

## 2.2 Searching for an Application

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

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



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

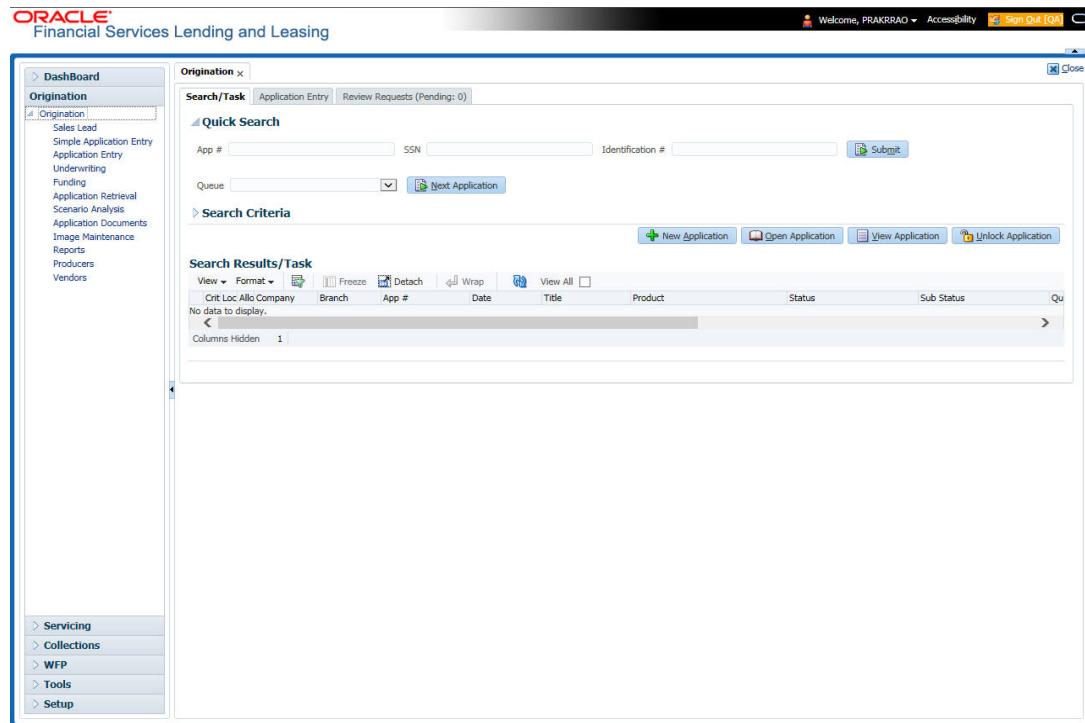
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

### 2.2.1 Search/Task tab

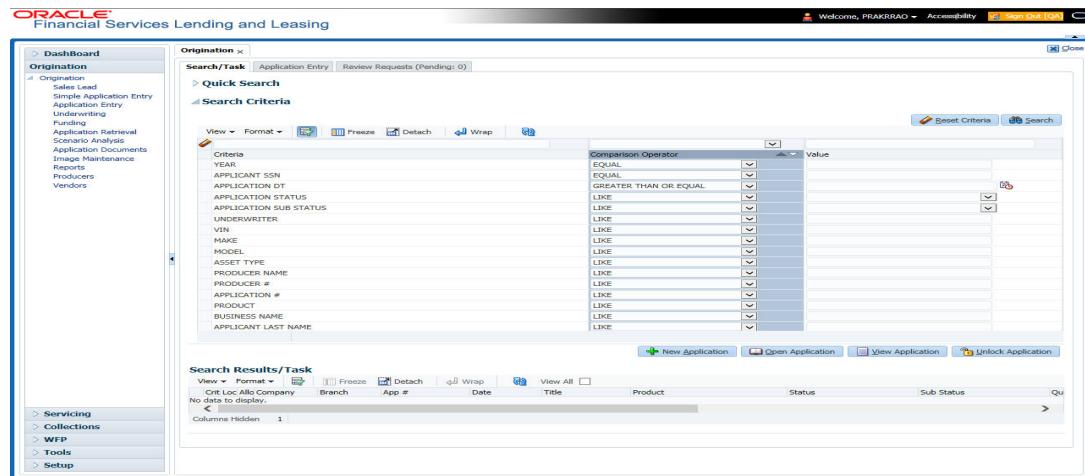
**To view the Search/Task screen during Lease origination**

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

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



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



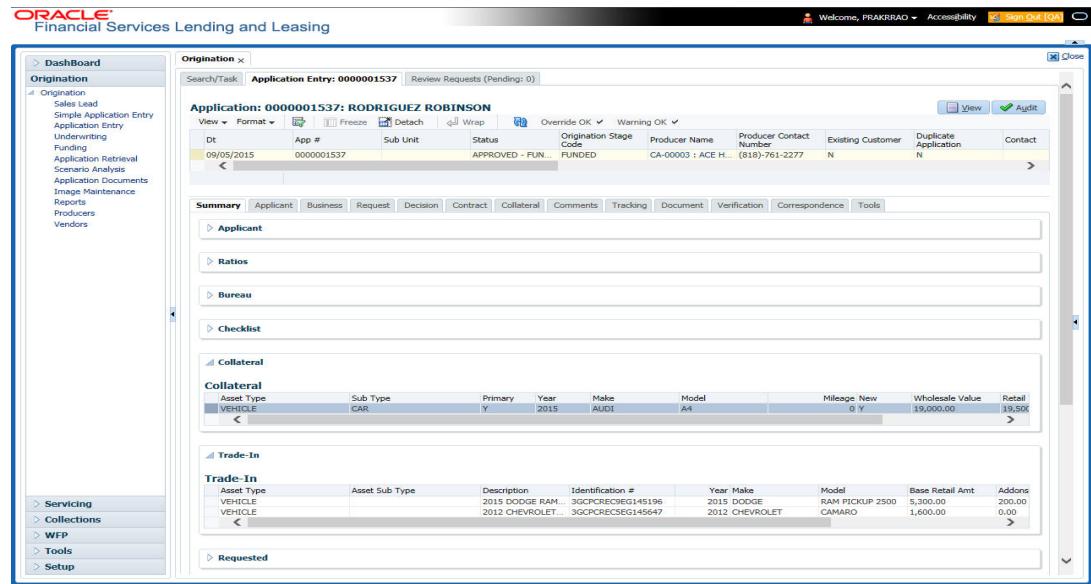
The search tab enables you to locate an application using a broad range of search criteria.

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

The Search Results/Task screen.

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

The system loads the application on the respective screen.



You are now ready to begin work on the application.

## 2.2.2 Quick Search section

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

**To load an application using the Quick Search section:**

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

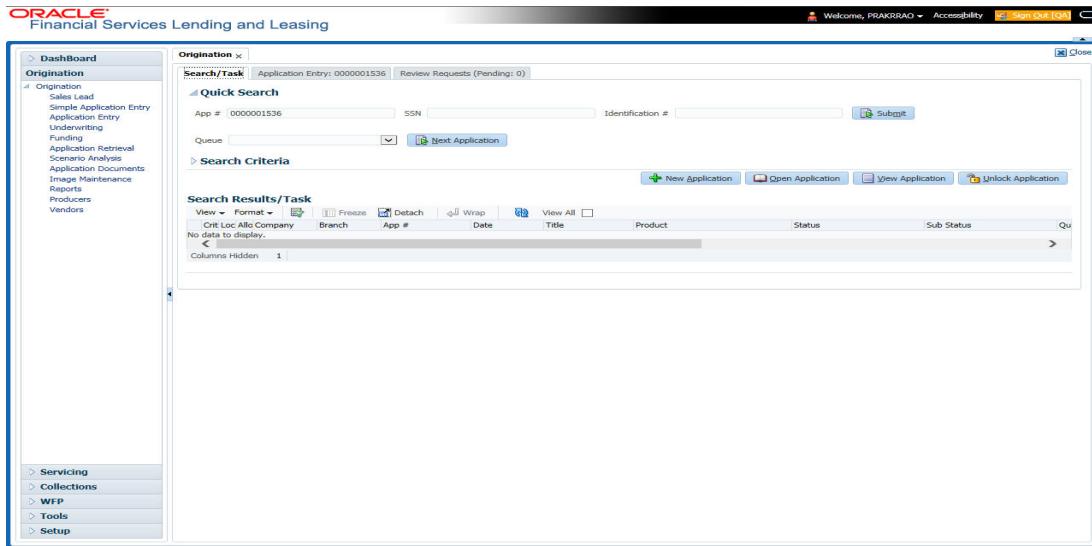
You can also load the application by specifying the last 4 digits of the SSN Number. System retrieves only those applications where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as 'Multiple Matches found for the SSN, Please use normal Search'.

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### Note

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

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The system loads the selected application.

#### To load an application from a queue during application entry

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

#### **2.2.2.1 Other Features on the Results screen**

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

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

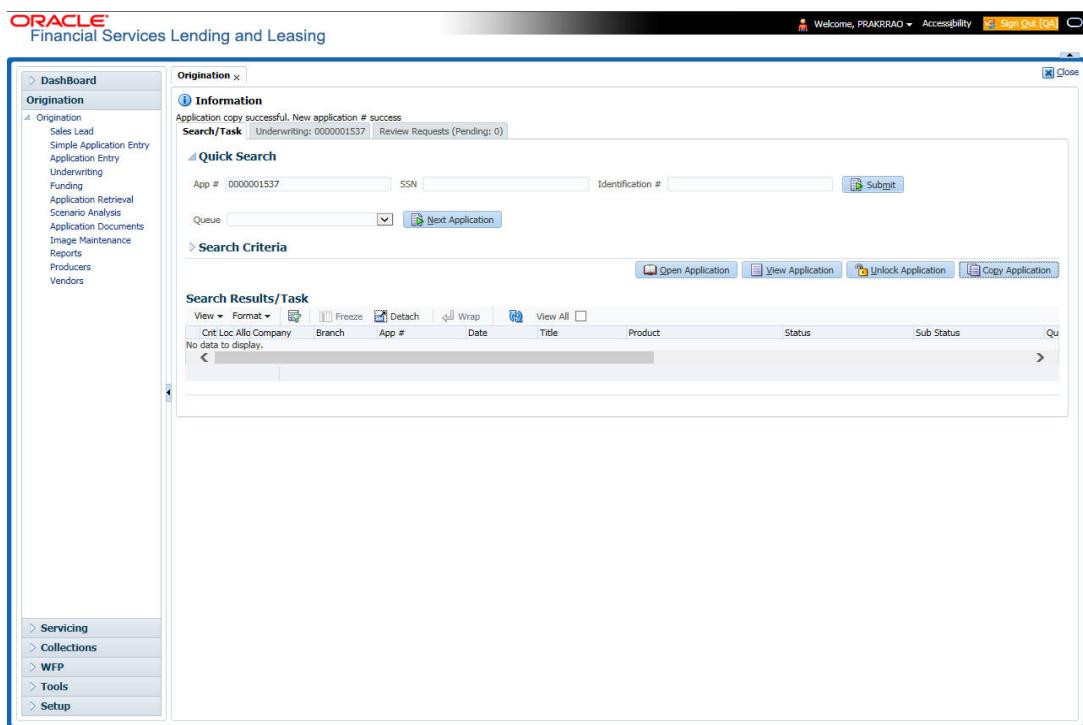
What is it?	What does it do?
<b>Open Application</b>	Displays the application details for the selected application.
<b>Unlock Application</b>	Unlocks the selected application locked by another user.

### 2.2.2.2 Copying an Application

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

#### To copy an application

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



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

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

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

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

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

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

### 2.2.2.3 Unlocking an Application

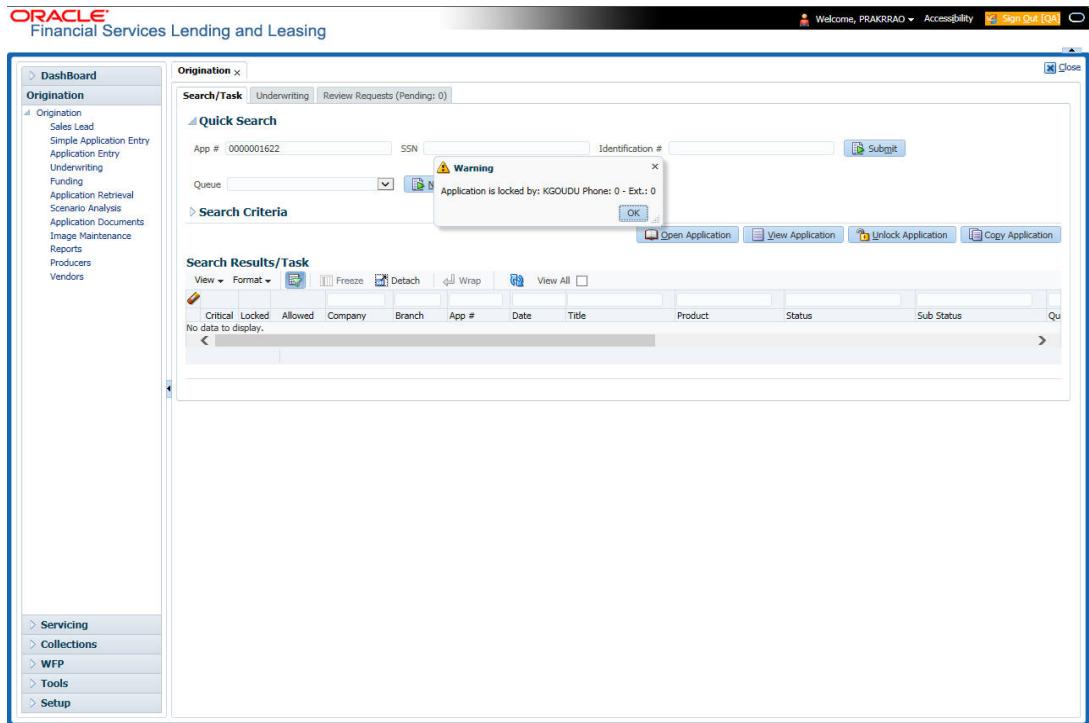
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

#### To unlock an application

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

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

user."



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

#### **2.2.2.4 View Application**

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

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

## **2.3 Searching for an Account and Customer**

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

### **To view the Search screen during Lease servicing**

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

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

Company	Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance
US01	USHQ	00123456	01/20/2000	Downpayment Test...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	9,070.00
US01	USHQ	1006226531	01/01/2017	BAUER CHRISTIAN	LOAN VEHICLE (PR)	ACTIVE-DELQ	217	1,592.88	9,070.00
US01	USHQ	11111111	01/20/2000	Downpayment Test...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	12	01/20/2017	ORACLE MADHAN	LOAN VEHICLE (PR)	ACTIVE	-35	0.00	8,226.25
US01	USHQ	1236459789	01/20/2000	Downpayment Test...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100010385	01/20/2000	Downpayment Test...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100010533	01/20/2000	Downpayment Test...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100011820	01/20/2000	ALIVE PRI / DEA S...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100011846	01/20/2000	ALIVE PRI / DEA S...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00

### Note

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

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

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

### Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.
3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, ABSHEKAR", "Accessibility", and "Sign Out". The left sidebar, under the "Servicing" master tab, lists various modules: Dashboard, Origination, Servicing (Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, Batch Transactions, Advances, Payments, Fees, Interfaces, AP Transactions, GL Transactions, Conversion Accounts), Collections, WFP, Tools, and Setup. The main content area is titled "Customer Service x" and shows account details for "Account(s): 20160700010141: KLM NAVEEN". The table includes columns: Company (U501), Branch (USRHQ), Sub Unit (UNDEFINED), Account # (20160700010141), Product (LOAN VEHICLE (FR)), Days Past Due (-24), Currency (USD), Pay Off Amt (27,021.00), and Amount Due St (0.00). Below the table are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, Cross/Up Sell Active, and Reference Information. The "Alerts" section shows "No data to display." The "Conditions" section lists "ON ACTIVE MILITARY DUTY" (Start Dt: 07/26/2016, Followup Dt: 07/26/2016) and "DO NOT CHARGE OFF" (Start Dt: 07/26/2016, Followup Dt: 07/26/2016). The "Account Details" section shows Dues (0.00, 0.00, 0.00, 0.00, 0.00) and a table of due amounts: Delq Due (0.00), Todays Payoff (27,021.00), Amt Paid Excess (0.00), LC Due (0.00), Future Payoff (27,051.00), Memo Excess (0.00), NSF Due (0.00), Future Payoff (08/12/2016), Amount (0.00), Other Due (0.00), Date (08/12/2016), Paid Term (0), Total Due (0.00), Future Pmt Dt (08/26/2016), Remaining Term (12), Oldest Due Dt (08/26/2016), and Days to Time Bar (0). The "Other Information" section includes "Collateral Information" (Description: TOYOTA CAMRY, Identification #: 0, Year: NEW, Asset Class: VEHICLE) and "Customer Information" (Customer #: 00000000000000000000000000000000, Name: NAVEEN KLM, Relation: PRIMARY, SSN: xxx-xxx-5665, National: -0).

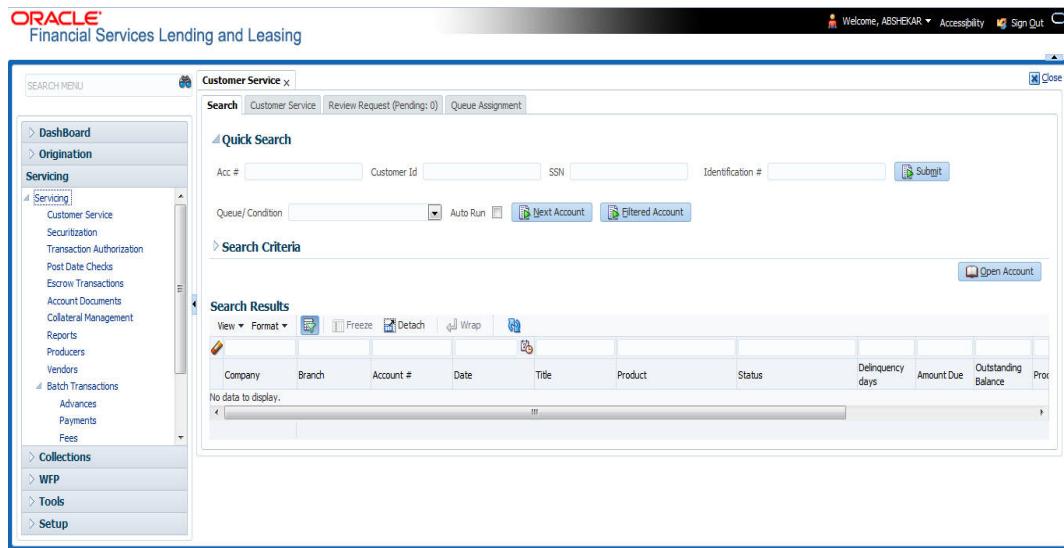
### 2.3.1 Quick Search section

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

#### To load an account using the Quick Search section

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

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



- You can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from 'Queue/ Condition' drop-down list and clicking 'Next Account' button. Clicking 'Filtered Account' opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
- When the request to access an application comes from an external system, user needs to check 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

#### To load an account from a queue

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

### 2.3.2 Search Using Customer Details

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

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

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

Select **Customer** as a search option.

Customer Service

Search: Customer Service Review Request (Pending: 0)

Quick Search

Search Criteria

Search Options: Account Customer Business

Reset Criteria Search

Criteria Comparison Operator Value

CUSTOMER # LIKE

CUSTOMER FIRST NAME LIKE

CUSTOMER LAST NAME LIKE

CUSTOMER SSN EQUAL

CUSTOMER NATIONAL ID LIKE

CUSTOMER PASSPORT NUMBER LIKE

CUSTOMER PHONE NUMBER EQUAL

CUSTOMER ZIP CODE LIKE

Open Account

Search Results

View Format Freeze Detach Wrap

Customer Id National ID First Name Last Name SSN Passport # Zip

No data to display.

View Format Freeze Detach Wrap

Company Branch Account # Product Currency Pay Off Amt Amount Due Status Oldest Due Dt Type

No data to display.

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

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

Customer Service

Search: Customer Service Review Request (Pending: 0)

Quick Search

Acc # Customer Id SSN Identification # Next Account

Queue/Condition Auto Run

Search Criteria

Open Account

Search Results

View Format Freeze Detach Wrap

Customer Id National ID First Name Last Name SSN Passport # Zip

31030 45-632-1789 SAI KRISHNAN K xxxxx8956 00775

View Format Freeze Detach Wrap

Company Branch Account # Product Currency Pay Off Amt Amount Due Status Oldest Due Dt Type

US01 USHQ 20160200015584 LOAN VEHICLE (FR) USD 5,037.08 422.76 ACTIVE/DELQ 03/01/2016 PRIMARY

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

In this field:	View this:
<b>Company</b>	The company of the account.
<b>Branch</b>	The branch of the account
<b>Account #</b>	The account number
<b>Product</b>	The Lease product of the account.

In this field:	View this:
<b>Currency</b>	The currency in which the account is operated.
<b>Pay Off Amt</b>	The total pay off amount on the account.
<b>Amount Due</b>	The total amount due on the account.
<b>Status</b>	The status of the account.
<b>Oldest Due Dt</b>	The oldest payment due date on the account.
<b>Type</b>	The type of account.

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

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

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

### 2.3.3 Search Using Account Details

#### To search for and load an account using the Search screen

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

1. Select **Account** as a search option.

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

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

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

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

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

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

The system loads the account under the tab

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says "Customer Service x". The search bar shows "Customer Service: 20151000011054 | Review Request (Pending: 0)". The main content area displays account details for account 20151000011054, which is currently UNDEFINED. The account has a balance of 20.00 and a due date of 10/01/2016. The "Conditions" section shows no data to display. The "Other Information" section includes "Collateral Information" and "Customer Information" tables. The "Customer Information" table shows two rows: K NAVIN and RICHARD MURRAY JR. The "Address Information" section shows a table with columns Type, Current, Permanent, Mailing, and Phone.

You are now ready to begin work on the account.

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

### 2.3.4 Search Using Business Details

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says "Customer Service x". The search bar shows "Customer Service | Review Request (Pending: 0) | Queue Assignment". The "Search Criteria" section has a table with columns "Criteria", "Comparison Operator", and "Value". The "Search Results" section shows a table with columns "Business #", "Business Name", "Tax Id", "Start Dt", "Phone Number", and "Zip".

2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service'. It displays three data grids under the 'Business' section. The first grid shows 'Business Details' with columns for Business # (0000021005), Business Name (OFSLL), Tax Id (55236), Start Dt (02/08/2010), Phone Number ((000) 000-0000), and Zip (01152). The second grid shows 'Address Information' with columns for Address Type (WORK), Current (Y), Country (UNITED STATES), Address #, City (SPRINGFIELD), State (MASSACHUSETTS), Postal Type (NORMAL ADDRESS), Street Pre, Street Name, Street Type, and Str. The third grid is another 'Business Details' grid with columns for Company (US01), Branch (USHQ), Account # (20170200029956), Product (LOAN VEHICLE (FR)), Currency (USD), Pay Off Amt (10,000.00), Amount Due (0.00), Status (ACTIVE), and Oldest Due Dt (03/15/2017). The sidebar on the left contains links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup.

You can view the following information for each business record:

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

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

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

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

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

## 3. Dashboards

### 3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

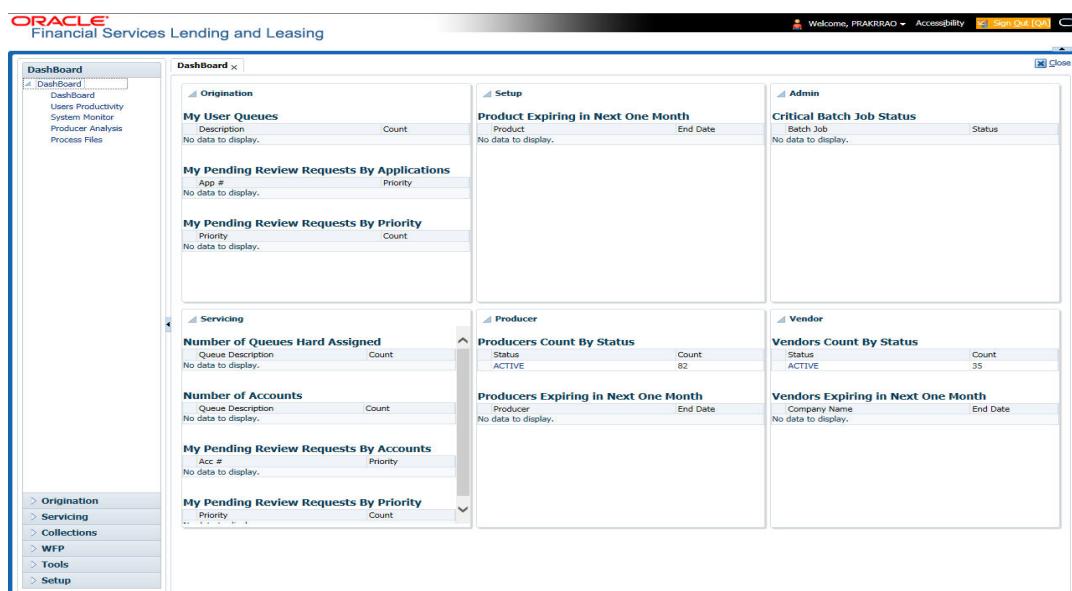
### 3.2 Dashboards

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

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

#### **Navigating to Dashboards**

Click **Dashboard > Dashboard > Dashboard**.



#### **Features**

Following are the features of Dashboard:

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

### **3.3 User Productivity**

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

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

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

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

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

#### **Navigating to User Productivity Screen**

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

#### **3.3.1 Viewing Underwriting/Funding tasks**

Daily tallies from the

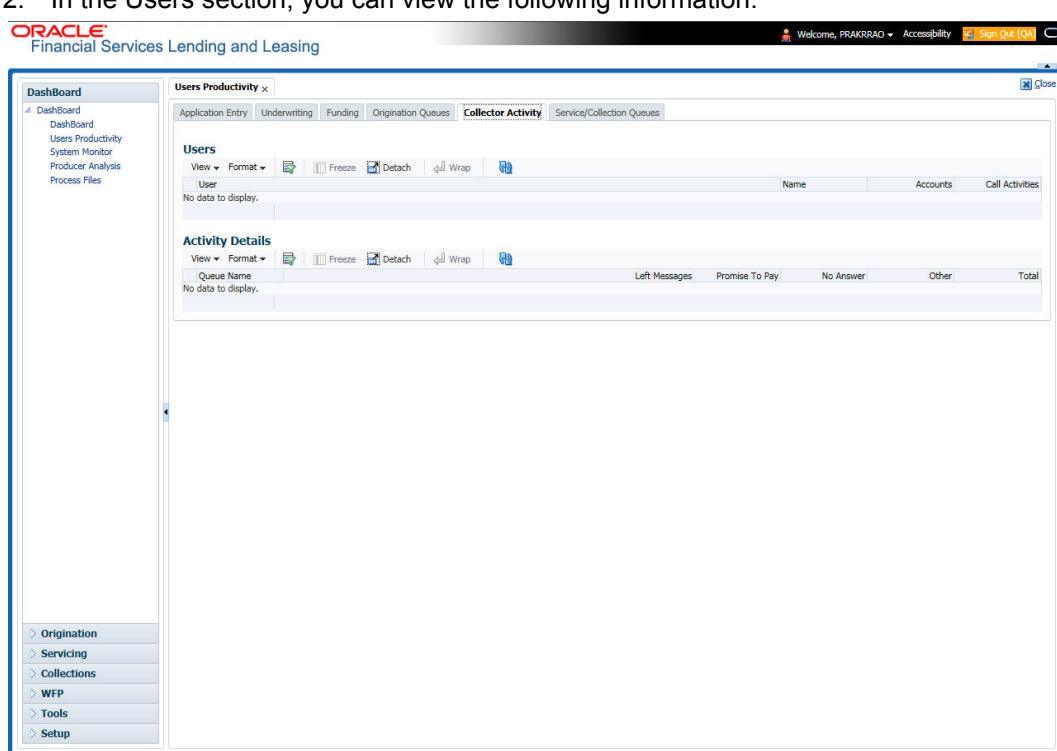
- Collector Activity

##### **3.3.1.1 Collector Activity**

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

## To use the Collector Activity

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



A brief description of the fields is given below:

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

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

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

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

## 3.4 System Monitor

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

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

### **Navigating to System Monitor**

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

### 3.4.1 Monitoring Batch Jobs

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

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

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

### **To Monitor Batch Job**

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

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

A brief description of the fields is given below:

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

**To resubmit a batch job set**

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

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

The Batch Job screen also allows you to resubmit jobs which are in READY or COMPLETED or FAILED status if you have access key privileges define for your user responsibility. If provisioned, then a 'Force Re-Submit Job Set' button is available instead of 'Resubmit Job Set' button to resubmit the jobs with above status.

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

A brief description of the fields is given below:

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

### To resubmit a batch job

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

### **3.4.2 Monitoring Jobs**

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

## To Monitor Job Details

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

2. On the **Job** screen, you can select any of the following type of jobs which are available in separate tabs:

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

3. In the **Job Details** section, select the time frame based on elapsed days. You can select any of the following options:

Select:	System Displays:
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
1 Week	All the types of jobs selected in Jobs Type section in last one-week.
1 Month	All the types of jobs selected in Jobs Type section in last one-month.
By Date	All the types of jobs selected in Jobs Type section for specific duration. You can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and click 'Search'.

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.

Field:	View this:
Job	Displays the job description.
Thread	Displays the job thread.
Errors	Displays the number of errors.
Records	Displays the number of records processed by the job.
Run Start Date/Time	Displays the job run start date time.
Run End Date/Time	Displays the job run end date time.
Description	Displays the job request description.
Process Dt	Displays the job process date.
<b>Valid Execution Period</b>	
Start Date/Time	Displays the job start date/time.
End Date/Time	Displays the job end date time.

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

A brief description of the fields is given below:

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

### **3.4.3 Monitoring Services**

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

#### **To stop, start or refresh a processing service**

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

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

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

A brief description of the fields is given below:

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

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

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

### 3.4.4 Database Server Log Files

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

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

#### To view a log file on the database server

1. Click Dashboard > Dashboard > System Monitor > Database Server Log Files.

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor interface. The 'Database Server Log Files' tab is active. The 'File Content' section displays log entries:

```

08/31/2017 12:35:32: cmnmini_c1_000_01.initialize_svc
08/31/2017 12:35:32: cmnsvp_c1_000_01.get_svp_parameter_value parameter: XAEPRC_EM_100_02_DEBUG_LEVEL
08/31/2017 12:35:32: xaeprc_em_100_02.submit for App No:
08/31/2017 12:35:32: User code: INTERNAL
08/31/2017 12:35:32: lv_statement - SELECT ptc_cvr_currency_code FROM xae_ptc_cvw WHERE PTC_COMPANY = :b1

```

2. In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:
  - Select the 'View Last' option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.
  - Select the 'View' option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.
3. Click on **List Files** button to view the list of logged files. A brief description of the fields are given below

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

4. To extract a local copy of debug details, click **Download File** button and save the file.
5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking **Show File** button.
6. To sort the view of file contents, select the order as either 'Beginning' or 'End' and specify the value for '# of Lines' to be displayed (default 50).

#### **3.4.5 Monitoring Users**

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

## To monitor users who have logged on to the system

1. Click Dashboard > Dashboard > System Monitor > Users.

User	User Name	Details	Login Date and Time	Logout Date and Time
SURABHI	SURABHI DESAI		09/20/2017 04:56...	12/30/4000 12:30...
SURABHI	SURABHI DESAI		09/20/2017 04:44...	12/30/4000 12:30...
ABSHEKAR	ANAND SHEKAR		09/20/2017 04:38...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 04:30...	12/30/4000 12:30...
SKSK	SAI SK		09/20/2017 03:54...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 03:47...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/20/2017 03:47...	09/20/2017 04:55...
JAYANTA	JAYANTA C		09/20/2017 02:57...	12/30/4000 12:30...
SKSK	SAI SK		09/20/2017 02:55...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/20/2017 02:08...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 01:45...	12/30/4000 12:30...
JAYANTA	JAYANTA C		09/20/2017 01:45...	09/20/2017 02:37...
PRITAM	PRITAM JENA		09/20/2017 01:20...	12/30/4000 12:30...
SVSV	SHRIVATS SINGH		09/20/2017 01:12...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/20/2017 01:14...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/20/2017 12:39...	12/30/4000 12:30...
ABSHEKAR	ANAND SHEKAR		09/19/2017 11:45...	12/30/4000 12:30...
PHACHODA	PHANINDRA CHODA		09/19/2017 11:37...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/19/2017 11:32...	12/30/4000 12:30...
NAVVEEN	NAVVEEN REDDY		09/19/2017 11:21...	09/19/2017 11:31...

2. In the **User Logins** section, sort the list of records to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.

A brief description of the fields is given below:

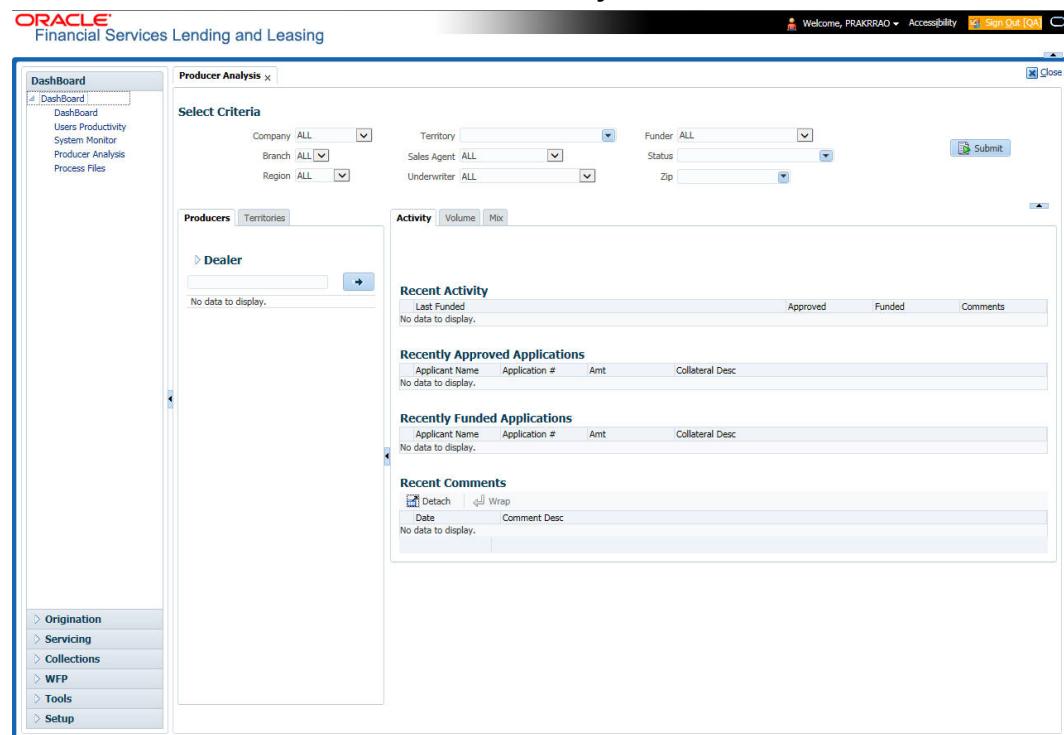
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

## 3.5 Producer Analysis

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

## Navigating to Producer Analysis

Click Dashboard > Dashboard > Producer Analysis.



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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

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

- Year
- Total Apps

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

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

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

## 3.6 Process Files

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

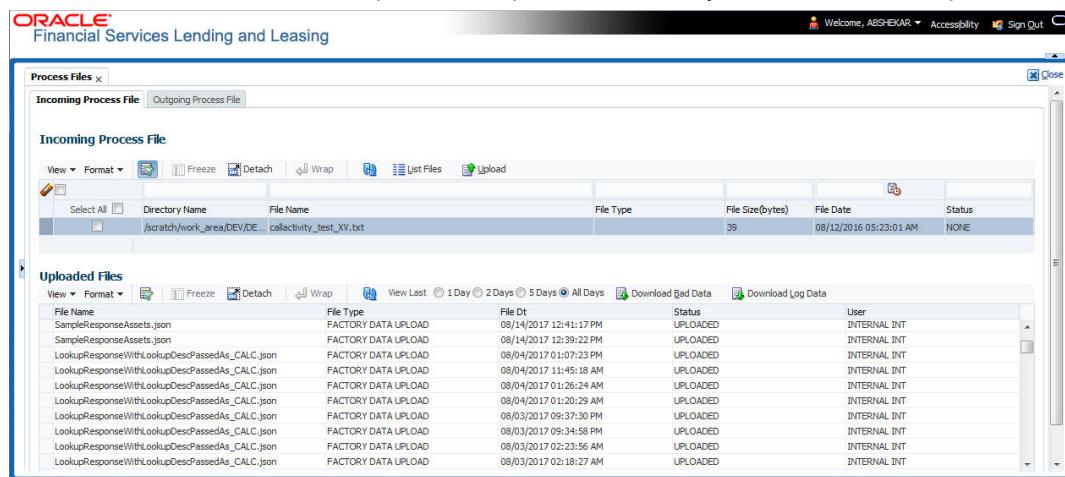
The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen. For more information on enabling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

- CMN\_FILE\_PROCESS\_TO\_LOB  
On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX\_INCOMING\_FILE\_PATH
- UIX\_OUTGOING\_FILE\_PATH  
On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the 'Parameter Value' which by default is 'SETME'. (For example: /tmp)
- If both the parameter 'CMN\_FILE\_PROCESS\_TO\_LOB' and 'OUTBOUND\_CALL\_Q' are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

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

### 3.6.1 Incoming Process File

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



#### View the list Incoming Process File

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

A brief description of the fields is given below:

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	View the type of incoming file. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in INCOMING_FILE_TYPE_CD lookup.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

#### Upload Incoming Process File

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

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

### 3.6.1.1 Uploaded Files

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

On selection, you can view the following information:

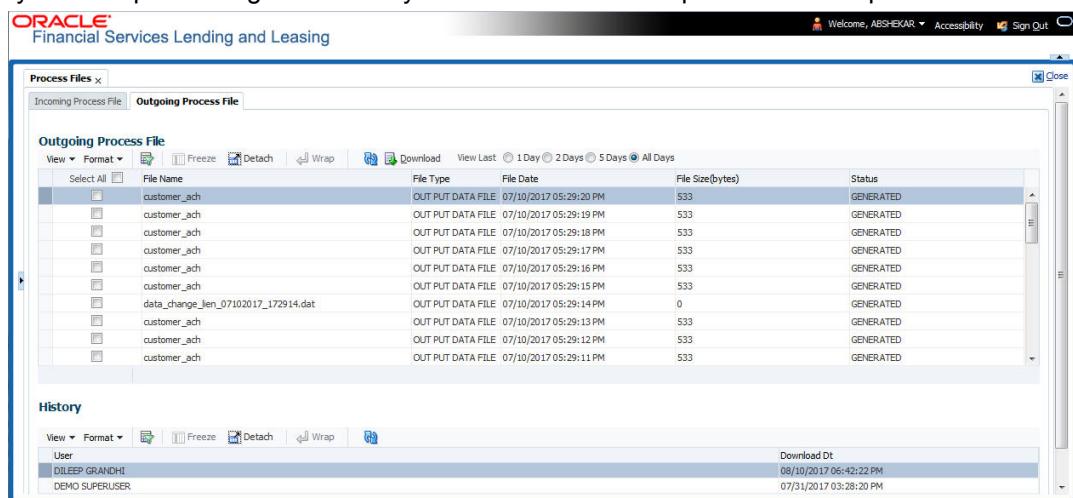
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date and time when the file was uploaded.
Status	View the status of upload.
User	View the login ID of User who performed the file upload.

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

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

### 3.6.2 Outgoing Process File

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



File Name	File Type	File Date	File Size(bytes)	Status
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:20 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:19 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:18 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:17 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:16 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:15 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:14 PM	0	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:13 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:12 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:11 PM	533	GENERATED

**History**

User	Download Dt
DILEEP GRANDHI	08/10/2017 06:42:22 PM
DEMO SUPERUSER	07/31/2017 03:28:20 PM

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

On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Type	View the type of file shared for upload. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in OUTGOING_FILE_TYPE_CD lookup.
File Date	View the date and time when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

### **Download Outgoing Process File**

1. Click **Dashboard > Process Files > Outgoing Process File**.  
System displays the list of files shared for upload. You can click  to refresh the grid data.
2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

### **History**

The history section displays the following details:

Field:	Description:
User	View the login ID of User who downloaded the file.
Download Dt	View the date and time when the file was downloaded.

## 4. Sales Lead

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use the Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin the lease origination process directly using the Application Entry screen.

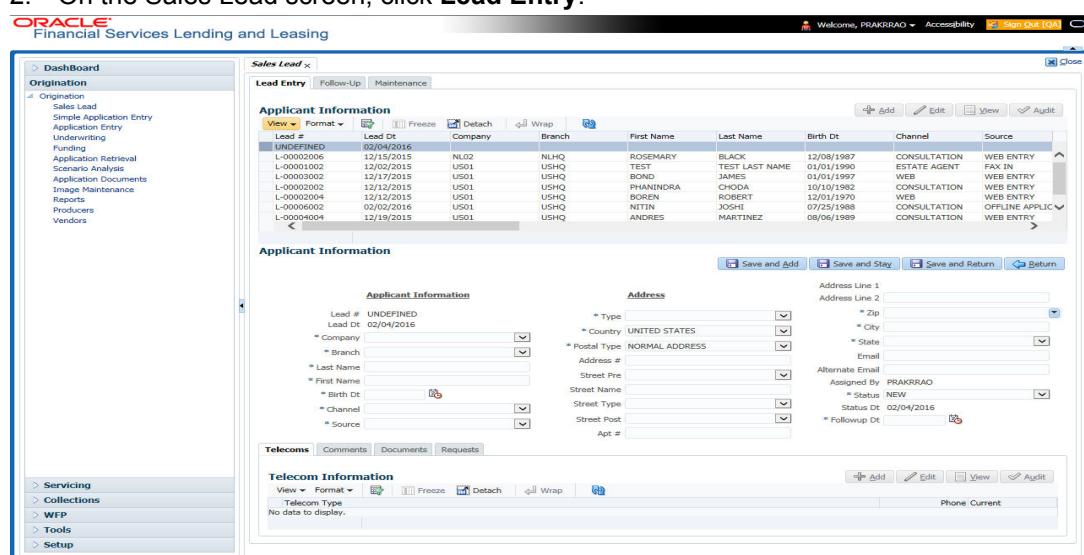
Information on the Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyse the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, Oracle Financial Services Lending and Leasing changes its status to COMPLETED.

### 4.1 Lead Entry Screen

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

#### To complete the Lead Entry screen

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales Lead** master tab.
2. On the Sales Lead screen, click **Lead Entry**.



Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source
UNDEFINED	02/04/2016	NL02	USHQ	ROSEMARY	BLACK	12/09/1987	CONSULTATION	WEB ENTRY
L-00002006	12/15/2015	US02	USHQ	TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN
L-00003002	12/17/2015	US01	USHQ	BOND	JAMES	01/01/1997	WEB	WEB ENTRY
L-00002002	12/12/2015	US01	USHQ	PHANINDRA	CHODA	10/10/1980	CONSULTATION	WEB ENTRY
L-00002004	12/12/2015	US01	USHQ	BORNEN	ROBERT	12/01/1970	WEB	WEB ENTRY
L-00006002	02/02/2016	US01	USHQ	NITIN	JOSHI	07/05/1988	CONSULTATION	OFFLINE APPLIC
L-00004004	12/19/2015	US01	USHQ	ANDRES	MARTINEZ	08/05/1989	CONSULTATION	WEB ENTRY

3. On the Lead Entry screen select the applicant you want to work with, in the **Applicant Information** section.
  - If you click Previous, Oracle Financial Services Lending and Leasing displays information for the previous applicant. If you click Next, Oracle Financial Services Lending and Leasing displays information for the next applicant.
4. In the **Applicant Information** section, enter, view, or edit the following information:

In this field:	Do this:
Lead #	View the sales lead number (display only).
Lead Date	View the sales lead date. The default value is the current date (display only).

In this field:	Do this:
<b>Company</b>	Select the company name (required).
<b>Branch</b>	Select the branch name (required).
<b>First Name</b>	Enter the applicant's first name (required).
<b>Last Name</b>	Enter the applicant's last name (required).
<b>Birth Dt</b>	Select the birth date from the calendar.
<b>Channel</b>	Select the channel of the sales lead (required).
<b>Source</b>	Select the source of the sales lead (required).

5. In the **Address** section, enter, view, or edit the following information:

- If you are creating a new record, click **Add**.

In this field:	Do this:
<b>Type</b>	Select the address type (required).
<b>Country</b>	Select the country code (required).
<b>Address #</b>	Enter the address number
<b>City</b>	Enter the city (required).
<b>State</b>	Select the state (required).
<b>Postal Type</b>	Select the postal address type (required).
<b>Street Pre</b>	Select the street prefix (directional) (optional).
<b>Street Name</b>	Enter the street name (optional).
<b>Street Type</b>	Select the street type (optional).
<b>Street Post</b>	Select the street postfix (directional) (optional).
<b>Apt #</b>	Enter the apartment number (optional).
<b>Address Line 1</b>	Enter the first address line (optional).
<b>Address Line 2</b>	Enter the second address line (optional).
<b>Zip</b>	Select the zip code (required). <b>Note:</b> For non US country, you have to enter zip code.
<b>Email</b>	Enter the e-mail address (optional).
<b>Alternate Email</b>	Enter the mobile e-mail address (optional).
<b>Assigned By</b>	View the user code creating the sale lead (display only).
<b>Status</b>	Select the status for the sale lead (required).
<b>Status Dt</b>	View the last sales lead status change date (display only).

<b>In this field:</b>	<b>Do this:</b>
<b>Follow-up Dt</b>	Enter the sales lead follow-up date (required).

- If you entered a new record in the **Address** section, click **Save**.

#### 4.1.1 Telecoms sub tab

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

##### To complete the Telecoms sub tab

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales Lead** master tab.
2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Telecoms** sub tab.

3. On the **Telecoms** sub tab, enter, view or edit the following information:

- If you are creating a new record, click **Add**.

<b>In this field:</b>	<b>Do this:</b>
Telecoms section	
<b>Telecom Type</b>	Select the type of telecommunications device (required)
<b>Phone</b>	Enter the phone number (required)
<b>Current</b>	Select the Current check box to indicate the phone number is in service.

- If you entered a new record in the **Telecoms** section, click **Save**.

#### 4.1.2 Comments sub tab

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

##### To complete the Comments sub screen

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

2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Comments** sub tab.

3. On the **Comments** sub tab, enter, view or edit the following information:

- If you are creating a new record, click **Add**.

In this field:	Do this:
Comments section	
<b>Comment Type</b>	Select the comment type (required).
<b>Sub Type</b>	Select the comment sub type (required).
<b>Comment</b>	Enter the comment (required).
<b>Comment Dt</b>	View the date the comment was entered and saved (display only).
<b>Comment By</b>	View the user id of the person who entered and saved the comment (display only).

- If you entered a new record in the **Comments** sub tab, click **Save**.

#### 4.1.3 Documents sub tab

The Documents sub tab needs to be completed if:

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

##### To complete the Documents sub screen

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

2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Documents** sub tab.

3. On the **Documents** sub tab, enter, view or edit the following information:

- If you are creating a new record, click **Add**.

In this field:	Do this:
Documents section	
<b>Document Type</b>	Select the document type (required).
<b>Sub Type</b>	Select the document sub type (required).
<b>Documents</b>	Enter the document (required).
<b>Document Dt</b>	View the date the document was entered and saved (display only).
<b>Document By</b>	View the user id of the person who entered and saved the document (display only).

- If you entered a new record in the **Documents** section, click **Save**.

#### 4.1.4 Requests sub tab

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

##### To complete the Requests sub tab

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

2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Requests** sub tab.

3. On the **Requests** sub tab, enter, view or edit the following information:

- If you are creating a new record, click **Add**.

In this field:	Do this:
Requests section	
<b>Product</b>	Enter the requested product as loan (required).
<b>Requested Amount</b>	Enter the requested amount (required).

- If you entered a new record in the **Requests** sub tab, click **Save**.

## 4.2 Follow-Up screen

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

### To use the Follow-Up screen

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales Lead** master tab.
2. On the Sales Lead screen, click the **Follow-Up** tab.

3. In the **Status** section, click:

- **New** to view all leads on the Follow-Up screen with the status of NEW.
- **Follow Up** to view all leads on the Follow-Up screen with the status of FOLLOW UP.

-or-

- **All** to view all leads on the Follow-Up screen.

4. In the **Assigned** section, click:

- **Assigned By** to view all leads on the Follow-Up screen assigned to the current user.  
-or-
- **All** to view all leads on the Follow-Up screen assigned to any user.

5. On the Follow-Up screen, enter, view, or edit the following information:

In this field:	Do this:
<b>Company</b>	View the company name of the sales lead (display only).
<b>Branch</b>	View the branch name of the sales lead (display only).
<b>Followup Dt</b>	Select the follow-up date of the sales lead (required).
<b>Lead #</b>	View the sales lead number (display only).
<b>Lead Dt</b>	View the creation date of the sales lead (display only).
<b>Name</b>	View the applicant's name (display only).
<b>Last Name</b>	View the applicant's last name (display only).
<b>First Name</b>	View the applicant's first name (display only).
<b>Assigned by</b>	View the user assigned to the sales lead (display only).
<b>Status</b>	Select the status of the sales lead (required).
<b>Status Dt</b>	View the last sales lead status change date (display only).

6. Click **Save** on the Follow-Up screen.

### 4.3 **Maintenance screen**

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

#### **To attach a sales lead to an application**

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

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

Lead #	Last Name	First Name	Status	Company	Branch	Days of Inactivity
L-00001002	TEST	TEST	CONVERTED	US001	USHQ	34
L-00002002	CHODA	PHANINDRA	CONVERTED	US001	USHQ	49
L-00003004	ROBERT	BORGEN	CONVERTED	US001	USHQ	51
L-00004002	ROBERT	MITIN	CONVERTED	US001	USHQ	55
L-00004004	MARTINEZ	ANDRES	CONVERTED	US001	USHQ	2
L-00005002	SAM	SAM	CONVERTED	US001	USHQ	45

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

3. In the **Lead Details** section, view the following display only information:

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

4. In the **Lead Details** section, select the sales lead you want to attach to the application.

5. In the **Action** section, click **Attach to an Application**.

6. In the **Action** section, select the application number to which you want to attach the sales lead in the unlabeled **App #** field.

7. In the **Action** section, click **Post**.

8. In the **Application** section, view the following display only information:

In this field:	View this:
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

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

---

## 5. Simple Application Entry

### 5.1 Introduction

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

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

### 5.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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

#### **To enter a new application**

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

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

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

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

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

### **Copying Lead details**

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

#### **5.2.1 Pre-qualifying an Application**

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

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

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

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

### **5.3 Applicants Tab**

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

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

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

Note the following while completing frequency fields:

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

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

## To complete the Applicants Details screen

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

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

## 5.4 Business Tab

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

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

### To complete the Business tab

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

The Business tab appears on Application Entry screen.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The left sidebar has a tree view with "Origination" expanded, showing "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors". The main content area has a title "Simple Application Entry: 0000001537" and a sub-title "Review Requests (Pending: 0)". Below this is a table with columns: Dt, App #, Sub Unit, Status, Origination Stage, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, and Contact. A row is selected with values: 09/05/2015, 0000001537, APPROVED - FUN..., FUNDED, CA-00003 : ACE H..., (818)-751-2277, N, N, N. Below the table are tabs: Applicant, Business, Request, Collateral, Comments, Tracking, and Verification. The "Business" tab is selected. Under "Business", there are two sections: "Business Details" and "Address Information". The "Business Details" section contains a table with columns: Organization Type, Business Type, Business Category, Business Name, Legal Name, Tax ID #, Start Dt, # of Employees (Cur), and # of Employees. A row is selected with values: C CORP, SERVICE, SETIME, INTERSHELL INTERNATIONAL CORP, INTERSHELL INTERNATIONAL, xxxx0987, 01/01/1968, 12, 32. The "Address Information" section contains a table with columns: Address Type, Country, Address #, City, State, Own/Lease, Comment, Postal Type, and Street Pre. A row is selected with values: BUSINESS, UNITED STATES, 100 CORPORATE, CANTON, MASSACHUSETTS, RENT, , NORMAL ADDRESS, NORTH.

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

## 5.5 Request Tab

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

To complete Request tab:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The left sidebar has a "Origination" section with sub-options like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main content area is titled "Origination x" and shows "Simple Application Entry: 0000001536 | Review Requests (Pending: 0)". The "Application" table shows details: Dt 09/05/2015, App # 0000001536, Status APPROVED - FUNDED, Origination Stage FUNDING, Producer Name CA-00003 : ACE H..., Producer Contact Number (818)-761-2277, Existing Customer Y, Duplicate Application Y, and Contact. Below the application table are tabs for Applicant, Business, Request, Collateral, Comments, Tracking, and Verification. The "Requested" section shows Credit Limit 18,900.00 and Advance Promotion 18,900.00 NONE. The "Itemization" section shows a table with rows: ITM OTHER FEE + 0.00, ITM AMOUNT PAID ON MY LOAN ACC... + 18,900.00, ITM AMOUNT PAID TO OTHERS ON M... + 0.00, and ITM AMOUNT GIVEN TO ME DIRECTLY + 0.00. A total requested amount of 18,900.00 is shown at the bottom.

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

## 5.6 Collateral Tab

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

## To enter vehicle information from the Collateral tab

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

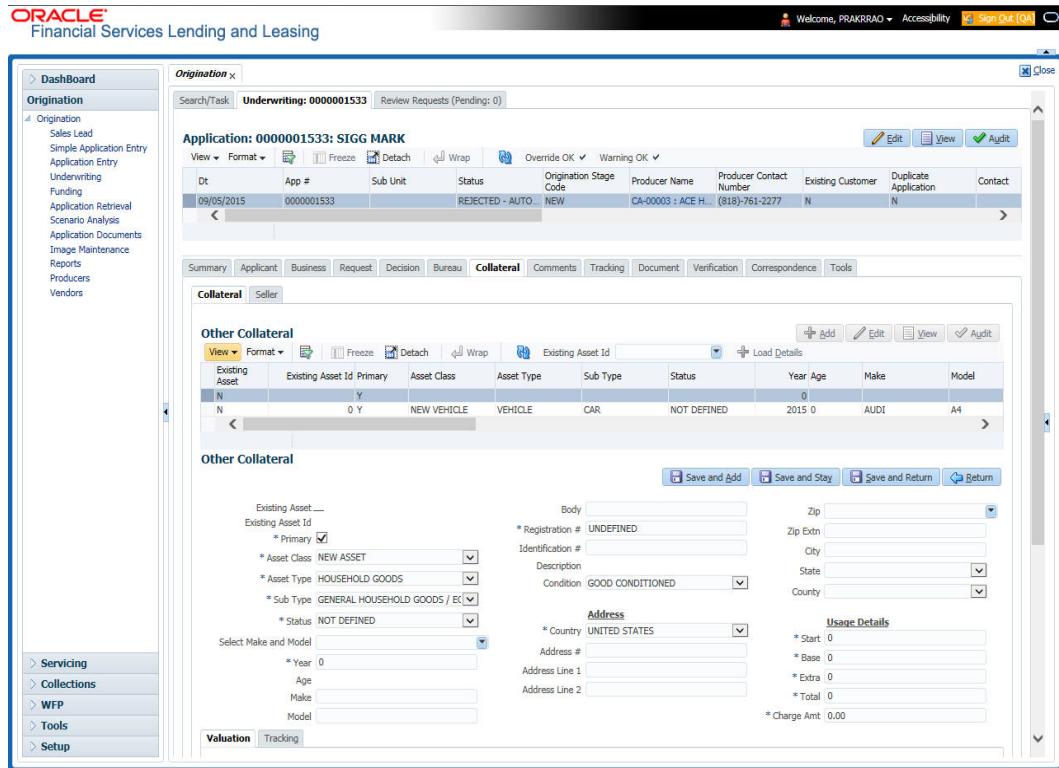
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has sections for "Dashboard", "Origination" (expanded to show "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors"), and "Servicing" (expanded to show "Collections", "WFP", "Tools", and "Setup"). The main content area is titled "Origination x" and shows "Simple Application Entry: 0000001536" with "Review Requests (Pending: 0)". Below this is the "Application" section for "Application: 0000001536: RODRIGUEZ MILDRED" with status "APPROVED - FUNDED". The "Collateral" tab is selected, showing a table with columns: Dt, App #, Sub Unit, Status, Origination Stage, Producer Name, Producer Number, Existing Customer, Duplicate Application, and Contact. A single row is selected for 09/05/2015 and App # 0000001536. Below the table are tabs for "Valuation" and "Tracking". The "Valuation" tab shows a table with columns: Current, Loan Currency, Retail Base Amt, Usage Value Amt, Valuation Dt, Source, Currency, Edition, Supplement, and Wholesale. A single row is selected for Current 19,000.00, Loan Currency Wholesaler base Amt 19,500.00, Usage Value Amt 0.00, Valuation Dt 09/05/2015, Source INVOICE, Currency US DOLLAR, Edition, Supplement, and Wholesale. The "Addons" tab shows a table with columns: Description, Value, Amount, and Loan Currency Amount. A single row is selected for Description ANTI THEFT, Value 290.00, Amount 290.00, and Loan Currency Amount 290.00.

## To enter home information from the Collateral tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface, similar to the previous one but with the "Collateral" sub tab selected in the "Collateral" tab bar. The main content area is titled "Origination x" and shows "Simple Application Entry: 0000001536" with "Review Requests (Pending: 0)". Below this is the "Application" section for "Application: 0000001536: RODRIGUEZ MILDRED" with status "APPROVED - FUNDED". The "Collateral" sub tab is selected, showing a table with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address #. A single row is selected for Existing Asset N, Existing Asset Id 0000001536, Primary Y, Asset Class NEW VEHICLE, Asset Type HOME, Sub Type SINGLE FAMILY H..., Occupancy OCCUPIED BY OWNER AS PRINCIPAL RESIDENCE, Identification # E26A119602, Country UNITED STATES, and Address # 480 NEONSET ST. Below the table are sections for "Type & Description" and "Deed Details". The "Type & Description" section includes fields for State (MASSACHUSETTS), County (NORFOLK), Census Tract / BNA Code (MSA Code), GEO Code, Condition (GOOD CONDITIONED), Description (2015 INVERNIZZI CONSTRUCTION CO VILLA), Year (2015), Make (INVERNIZZI CONSTRUCTION CO), Model (VILLA), Width (1200), Length (3400), Area (BELLINGHAM), and PO # (122 RABBIT). The "Deed Details" section includes fields for Lot (23), Sub Division, Parcel ID, Metes-Bounds, Flood Zone, 1098 Not Required, Construction Permit Dt (01/30/2016), Deed Dt (01/30/2016), Deed Place Of Issue (AMESBURY), Properties Boundary from East, North, West, and South.

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, PRAKRAO", "Accessibility", and "Sign Out (QA)". The left sidebar menu is titled "Origination" and lists various sub-options: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main content area is titled "Origination x" and shows an application record for "Underwriting: 0000001533". The application details include: Dt: 09/05/2015, App #: 0000001533, Status: REJECTED - AUTO.., Originating Stage: NEW, Producer Name: CA-00003 : ACE H..., Producer Contact Number: (818)-761-2277, Existing Customer: N, Duplicate Application: N, and Contact: N. Below the application details, the "Collateral" tab is selected in the navigation bar. The "Other Collateral" section is displayed, showing a table with one row of data: Existing Asset: N, Existing Asset Id Primary: Y, Asset Class: NEW VEHICLE, Asset Type: VEHICLE, Sub Type: CAR, Status: NOT DEFINED, Year Age: 0, Make: AUDI, and Model: A4. The "Address" and "Usage Details" sections are also visible, containing fields for Body, Zip, Registration # (UNDEFINED), Identification #, Description (GOOD CONDITIONED), Address (Address #, Address Line 1, Address Line 2), and Usage Details (Start, Base, Extra, Total, Charge Amt).

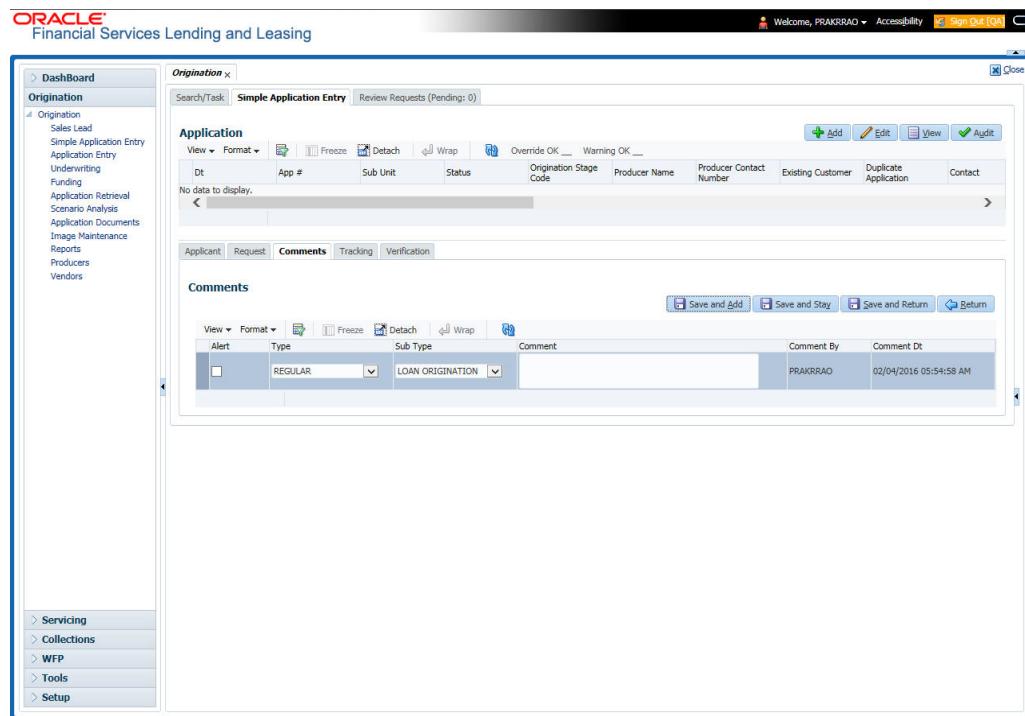
For details on this screen, refer [Collateral Tab](#) of the Underwriting chapter.

## 5.7 Comments Tab

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

## To complete the Comments tab

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



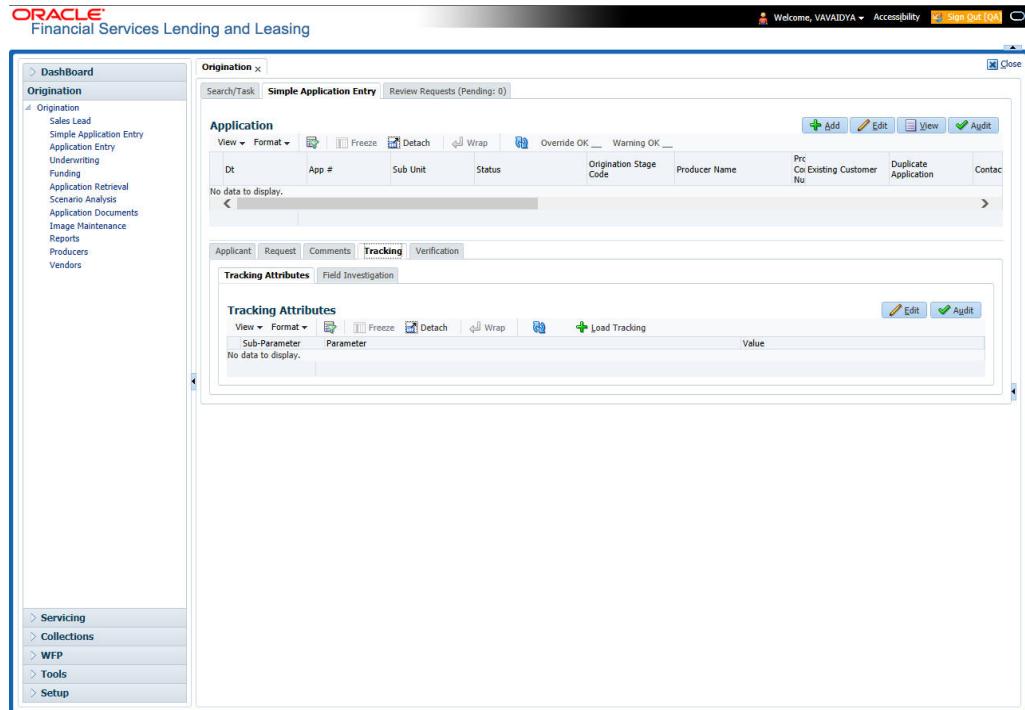
For details on this screen, refer [Comments Tab](#) of the Underwriting chapter.

## 5.8 Tracking Tab

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

## To track attributes

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



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

## 5.9 Verification Tab

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

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

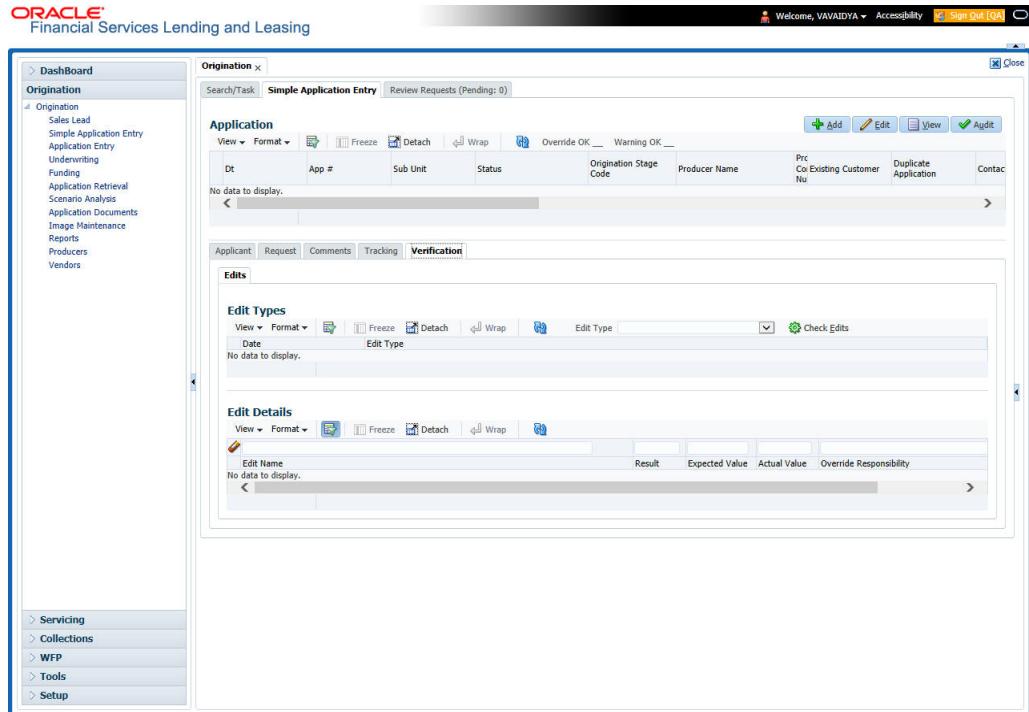
If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

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

### To validate a credit application

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

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



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

### 5.9.1 Application Entry using Fax-In

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

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

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

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

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

## **5.10 Review Request**

The Review Request tab facilitates to flag an Application for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected Application and also to process the review with multiple reviewers.

*For detailed information on using this feature, refer to 'Review Request' section in Underwriting chapter of the document.*

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## 6. Application Entry

### 6.1 Introduction

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

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

### 6.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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

#### **To enter a new application**

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

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

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

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

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

## 6.3 Applicants Tab

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

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

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

### To complete the Applicants Details screen

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "Welcome, ABSHEKAR - Accessibility Sign Out". The left navigation menu is collapsed, showing "Origination" and "Servicing" sections. The main content area is titled "Origination > Applicant". The "Applicant" sub-tab is selected. The screen displays various data entry fields for an applicant, including:

- Personal Information:** Relation Type (COSIGNER), First Name (RAF), Last Name (QERWYHJ), Birth Date (07/04/1990), SSN (XX-XX-4564), Class (NORMAL), Email, Time Zone.
- Identity Information:** Nationality (USA), National ID (4-654-1561), Passport #, Passport Issue Dt, Passport Expiry Dt, Visa #, License #, License State.
- Other Details:** Prior Applicant, Existing Customer, Existing Customer ID (NONE [0]), Existing Customer # (0000000000), Name in Local Language, Gender (UNDEFINED), Mother's Maiden Name, Education, Language (ENGLISH), Dependents (0), Marital Status, ECOA (INDIVIDUAL), Race, Ethnicity, Privacy Opt Out, Insurance Opt Out, Marketing Opt Out, Share Credit Opt Out, Prior Bankruptcy.
- KYC:** Reference #, Status, Birth Place, Birth Country, Permanent US Resident, Status.
- Power of Attorney:** Holder Name, Address, Country, Nationality, Telephone Number.

At the bottom, there are tabs for "Address", "Employments", "Telecoms", "Summary", "Credit Scores", "Duplicate Applicant", "Existing Accounts", and "Trading Attributes".

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

## 6.4 Business Applicants Tab

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

- Address
- Telecoms

- Financials
- Liabilities
- Partners
- Affiliates
- Other details

### To complete the Business Applicant screen

1. If SME business information is included on the application, select SMALL BUSINESS in **Class** field on **Applications** section and click **Save**.  
The Business tab appears on the Application Entry screen.
2. On the Application Entry screen, click **Business**.

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

## 6.5 Request Tab

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

### To complete the request tab:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and displays an application record for 'Application: 0000001015: K NAVIN'. The 'Request' tab is selected. The application details table shows the following data:

DT	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent
10/12/2015	0000001015	UND...	NEW - REVIEW REQUIRED	NEW	CA-00002 : RANDY'S AUT...	(909)-591-4116	Y			DEMOUSR

The 'Requested' section shows:

Credit Limit	Advance Promotion
200,000.00	35,000.00 NONE

The 'Itemization' section shows:

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

Total Requested Amt: 35,000.00

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

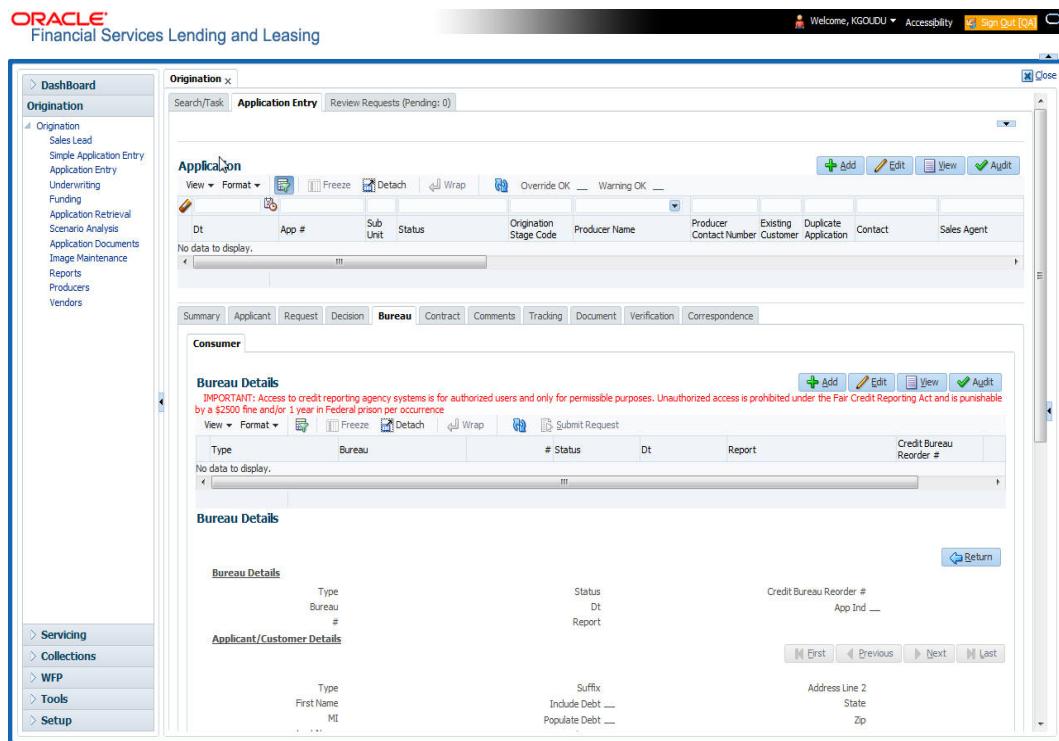
## 6.6 Bureau Tab

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

### To verify the credit bureau data using the Bureau tab

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

## 2. Click Bureau



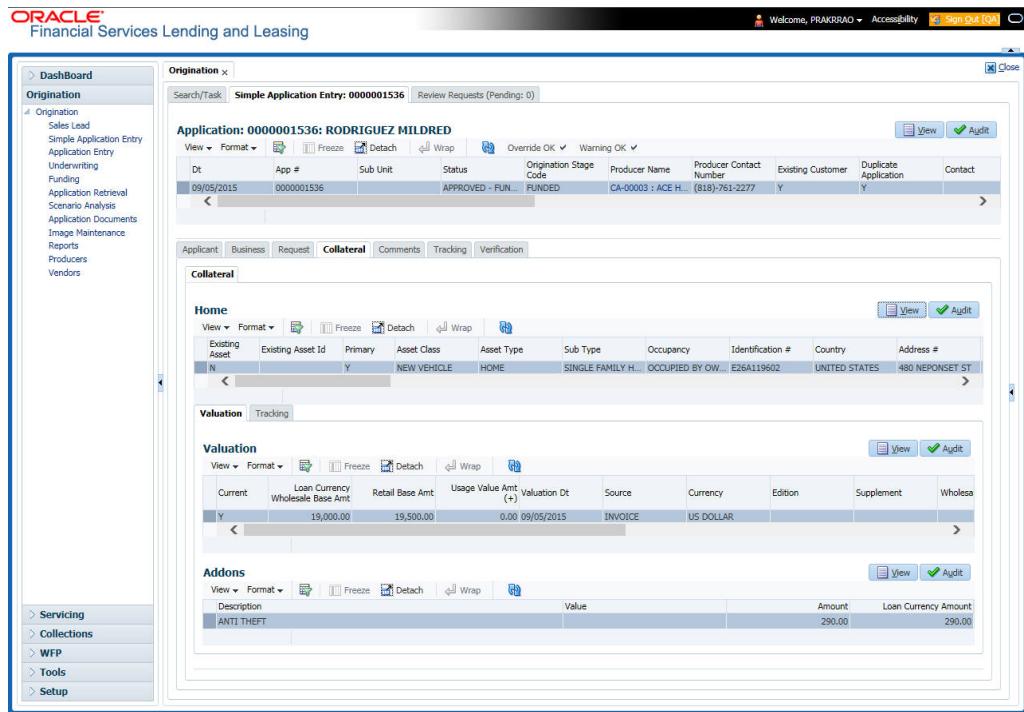
For details on this screen refer [Bureau Tab](#) section in [Underwriting chapter](#).

## 6.7 Collateral Tab

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

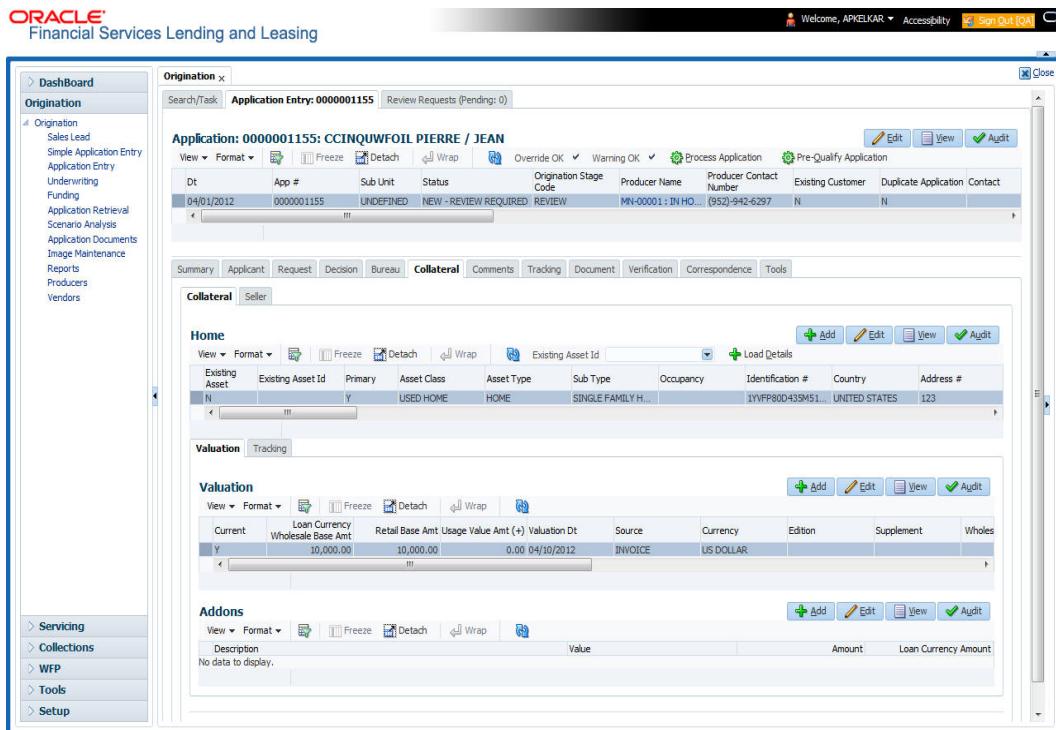
To enter vehicle information from the Collateral tab

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



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

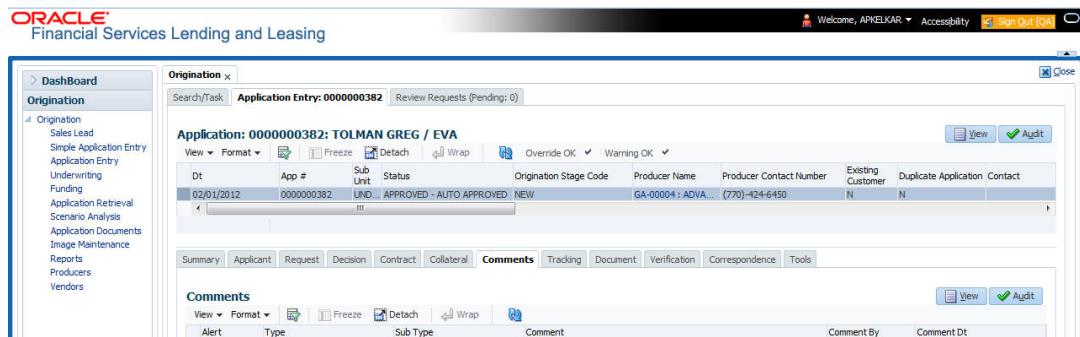
If the collateral is a home, the Collateral link displays information about the home.



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

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

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



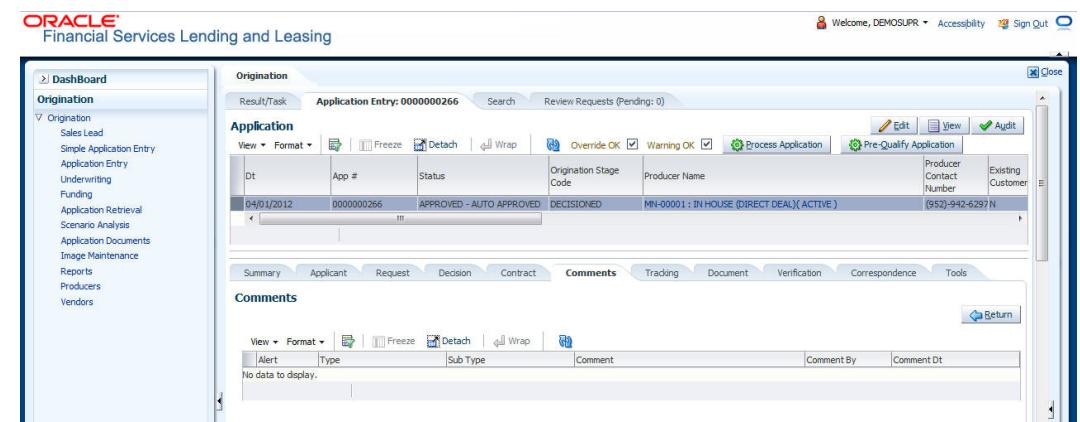
The screenshot shows the Oracle Financial Services Lending and Leasing application entry interface. The main window is titled 'Application: 0000000382: TOLMAN GREG / EVA'. The 'Comments' tab is selected. The application details include: Dt: 02/01/2012, App #: 0000000382, Status: UND APPROVED - AUTO APPROVED, Origination Stage Code: NEW, Producer Name: GA-00004 : ADVA..., Producer Contact Number: (770)-424-6450, Existing Customer: N, Duplicate Application Contact: N. The 'Comments' section shows a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. There are no comments listed.

## 6.8 Comments Tab

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

**To complete the Comments screen**

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



The screenshot shows the Oracle Financial Services Lending and Leasing application entry interface. The main window is titled 'Application: 0000000266'. The 'Comments' tab is selected. The application details include: Dt: 04/01/2012, App #: 0000000266, Status: APPROVED - AUTO APPROVED, Origination Stage Code: DECIDED, Producer Name: MN-00001 : IN HOUSE (DIRECT DEAL)(ACTIVE), Producer Contact Number: (952)-942-6297 N, Existing Customer: N. The 'Comments' section shows a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. There are no comments listed.

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

## 6.9 Tracking Tab

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

## To track attributes

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

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

## 6.10 Document Tab

### 6.10.1 Document Sub Tab

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

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

## 6.11 Verification Tab

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

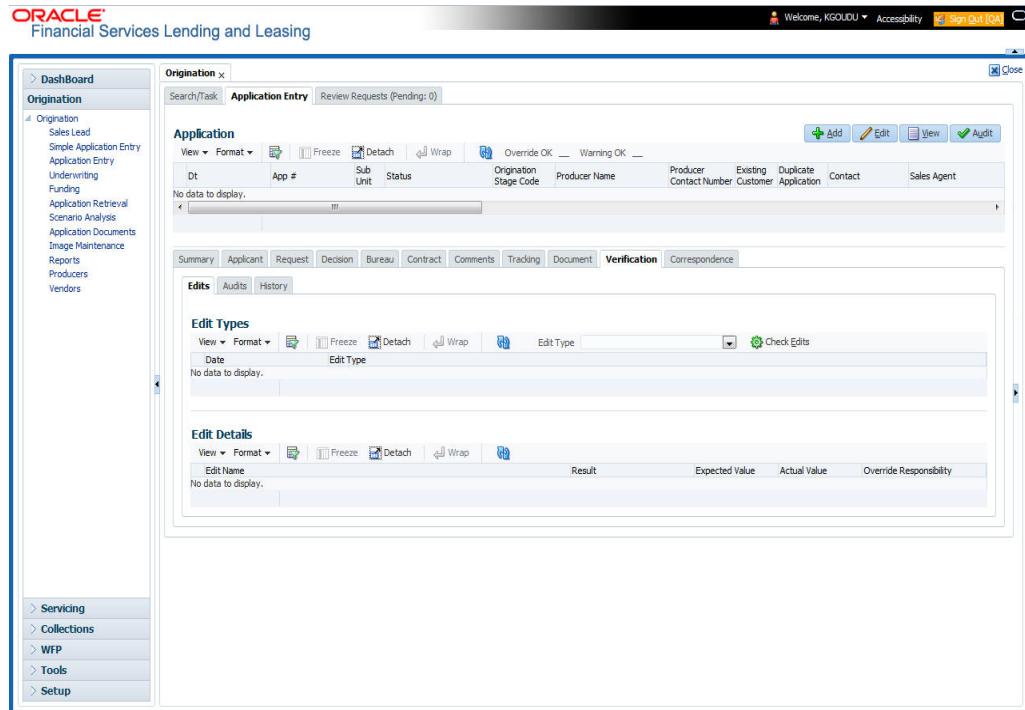
If it is an **Error**, the system will not allow you change the application's status and approve the Lease until you fix all the errors.

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

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

### To validate a credit application

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



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

## 6.12 Tools tab

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

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

### **6.12.1 Application Entry using Fax-In**

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

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

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

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

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

### **6.13 Review Request**

The Review Request tab facilitates to flag an Application for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected Application and also to process the review with multiple reviewers.

*For detailed information on using this feature, refer to 'Review Request' section in Underwriting chapter of the document.*

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# 7. Underwriting

## 7.1 Introduction

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

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

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

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

## 7.2 Underwriting Screen - an overview

The underwriting process follows these basic steps:

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

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

## 7.3 Loading an Application on the Underwriting screen

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

### 7.3.1 Applications

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

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

A brief description of the fields is given below:

Field:	View this:
<b>App #</b>	The application number
<b>Dt</b>	The application date
<b>Product</b>	The Lease product of the application.
<b>Channel</b>	How the application information was received.
<b>Priority</b>	The priority of the application.

Field:	View this:
<b>Company</b>	The company of the application.
<b>Branch</b>	The branch of the company.
<b>Status</b>	The status of the application.
<b>Origination Stage Code</b>	The origination stage code of the application.
<b>Billing Cycle</b>	The billing cycle of the application.
<b>Purpose</b>	The purpose of the application.
<b>Producer</b>	The producer type and producer of the application.
<b>Producer Name</b>	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open 'Producers' page with details of the producer.
<b>Producer Contact Number</b>	The system displays the contact number of the producer.
<b>Region</b>	The region of the producer.
<b>Territory</b>	The territory of the producer.
<b>Existing Customer</b>	Indicates if the customer is an existing customer.
<b>Duplicate Application</b>	Indicates if the application is a duplicate application.
<b>Lease Currency</b>	The Lease currency of the application.
<b>Class</b>	The class of the application.
<b>Sales Agent</b>	The sales agent of the application.
<b>Joint</b>	If selected, indicates this is a joint application.
<b>Cosigned</b>	If selected, indicates this is a co-signed application.
<b>Contact</b>	The contact of the application.
<b>Lead #</b>	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
<b>CRB Pull</b>	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.
<b>Override Ok</b>	<p>Check this box to ignore the overrides.</p> <p>If the application has been marked as 'Override OK' then the system would allow you to change the application status even when override condition exists.</p>

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

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

### **7.3.2 Changing the Status of the Application**

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

#### **To change the status of the application**

1. On the Underwriting form's **Application** master screen, change the status of application to either APPROVED, CONDITIONED, or REJECTED in the **Status** field and click **Save**.  
The system checks the information on the Underwriting form using guidelines established during implementation.  
The system finds an error based on these guidelines, a Warning message appears stating "Validation Error exist, Unable to Change the status. Please check the Edits."
2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the **Verification link** section in this chapter.)

During status change:

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

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

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

### **7.3.3 Rehashing an Application**

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

#### To Rehash the Application

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

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

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

#### 7.3.4 Aging an Application

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

### 7.4 Summary Tab

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

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

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

#### To view the Super Summary

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window displays an application record for 'WRIGHT JOHN / MARTY' with application number '0000001142'. The Origination stage is 'NEW - REVIEW REQUIRED'. The application details include a producer name 'GA-00004 : ADVANCE LEA...' and various financial and collateral details. The 'Super Summary' tab is selected, providing a comprehensive view of the applicant's information, employment history, and primary collateral details. The interface is a standard web-based application with a navigation menu on the left.

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

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

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

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

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

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

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

## 7.5 Applicant Tab

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

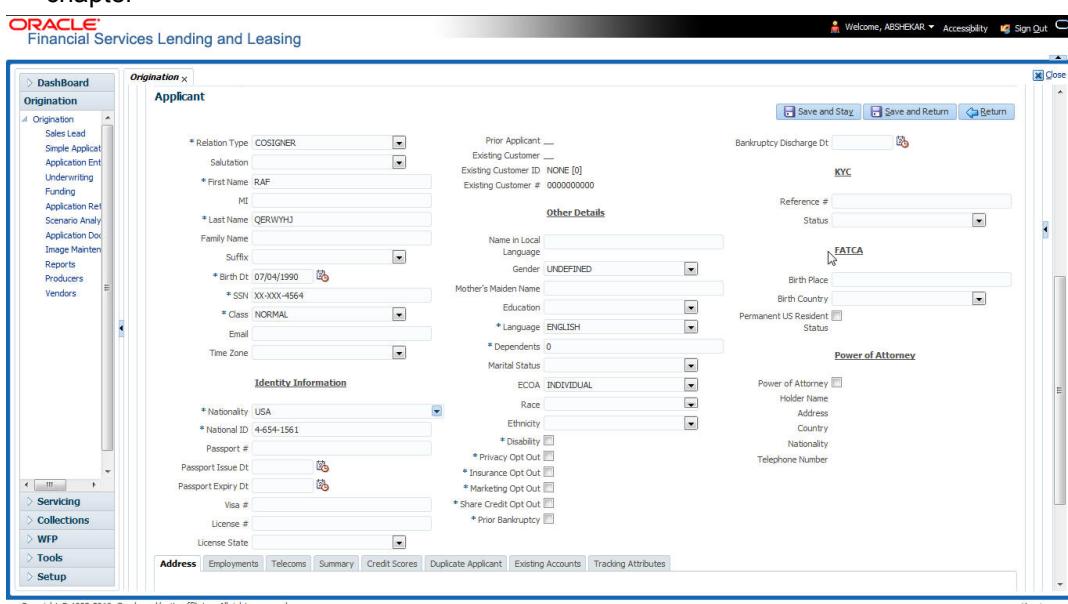
Using the information supplied on the application, complete the Applicants tab details and the following sub tab details:

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

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

### To verify applicant information on the Underwriting screen

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



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Origination x' and is focused on the 'Applicant' tab. The left sidebar shows a navigation tree with 'Origination' selected, and sub-options like 'Sales Lead', 'Simple Appl', 'Application Ent', 'Underwriting', etc. The right side of the screen contains several input fields and dropdown menus. At the bottom, there is a navigation bar with tabs: 'Address', 'Employments', 'Telecoms', 'Summary', 'Credit Scores', 'Duplicate Applicant', 'Existing Accounts', and 'Trading Attributes'. The top right corner shows a user 'Welcome, ABSHEKAR' and options to 'Sign Out'.

A brief description of the fields is given below:

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

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

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

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

### 7.5.1 Address Sub Tab

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

#### To complete the Address sub tab

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

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

A brief description of the fields is given below:

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

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

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

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

### 7.5.2 Employments Sub Tab

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

#### To complete the Employments sub tab

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

A brief description of the fields is given below:

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

Field:	Do this:
<b>Employer</b>	Specify the employer's name.
<b>Occupation</b>	Select the occupation from the adjoining drop-down list.
<b>Title</b>	Specify the title.
<b>Department</b>	Specify the department of the employer.
<b>Employee ID</b>	Specify the employee identification.
<b>Employer Address section</b>	
<b>Country</b>	Select the country from the adjoining drop-down list.
<b>Address #</b>	Specify the building number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the zip code extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the adjoining drop-down list.
<b>Additional Information section</b>	
<b>Phone</b>	Specify the work phone number.
<b>Extn</b>	Specify phone extension.
<b>Contact</b>	Specify the person contacted on behalf of the employer.
<b>Contact Title</b>	Specify title of the person contacted on behalf of the employer.
<b>Contact Phone</b>	Specify phone number of the person contacted on behalf of the employer.
<b>Contact Extn</b>	Specify the extension of the phone of the person contacted on behalf of the employer.
<b>Comment</b>	Specify a comment.
<b>Employment Details Stated section</b>	
<b>Years</b>	Specify the stated number of years with the employer.
<b>Months</b>	Specify the stated number of months with the employer.
<b>Pay Day</b>	Select the stated payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.

Field:	Do this:
<b>Frequency</b>	Select the stated payment frequency from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list
<b>Income Amt</b>	Specify the stated income.
<b>Salary</b>	View the salary of the customer.
<b>Employment Details Actual section</b>	
<b>Years</b>	Specify the Actual number of years with the employer.
<b>Months</b>	Specify the Actual number of months with the employer.
<b>Pay Day</b>	Select the Actual payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.
<b>Frequency</b>	Select the Actual payment frequency from the adjoining drop-down list.
<b>Income Amt</b>	Specify the Actual income.
<b>Salary</b>	View the salary of the customer.
<b>Verified Section</b>	
<b>Verified By</b>	The name of the verifier.
<b>Verified Dt</b>	The date of verification.

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

### 7.5.3 Telecoms Sub Tab

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

#### To complete the Telecoms sub tab

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

A brief description of the fields is given below:

Field	Do this
<b>Type</b>	Select the telecommunication type from the drop-down list.
<b>Phone</b>	Specify the phone number.
<b>Extn</b>	Specify the phone extension.
<b>Current</b>	Check this box if this Telecom number is current.

Field	Do this
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Time Zone</b>	Select the applicant's time zone from the drop-down list.
<b>Start Time</b>	Specify the best time to start the call.
<b>Period</b>	Select the time period for the best time to call start time, AM or PM, from the drop-down list.
<b>Best day to call</b>	Select the preferred day of the week to contact the customer from the drop-down list.
<b>End Time</b>	Specify the best time to end the call.
<b>Period</b>	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

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

#### 7.5.4 Summary Sub Tab

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

##### To View Summary sub tab

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

A brief description of the fields is given below:

Field	Do this
What if Pmt Amt	Specify the payment amount you want to use in the ratios.
Score	View the credit score for the application
Grade	View the credit grade for the application
<b>Totals</b>	
Monthly Income- Stated Amt	The stated monthly income.
Monthly Debt- Stated Amt	The stated monthly liability.
Monthly Income- Actual Amt	The actual monthly income.

Field	Do this
Monthly Debt- Actual Amt	The actual monthly liability.
Assets Amt - Liabilities Amt	The net worth amount.
<b>Ratios</b>	
Debt - Stated Before (%)	The debt amount stated before.
Debt - Stated After (%)	The debt amount stated after.
Debt - Actual Before (%)	The actual debt amount before.
Debt - Actual After (%)	The actual debt amount after.
Disposable Inc - Stated Before (%)	The disposable income stated before.
Disposable Inc - Stated After (%)	The disposable income stated after.
Disposable Inc - Actual Before (%)	The actual disposable income before.
Disposable Inc - Actual After (%)	The actual disposable income after.
Revolving Debt - Stated Before (%)	The stated revolving debt before.
Revolving Debt -Stated After (%)	The stated revolving debt after.
Revolving Debt - Actual Before (%)	The actual revolving debt before.
Revolving Debt - Actual After (%)	The actual revolving debt after.
Pmt to Income - Stated Before (%)	The stated income payment before.
Pmt to Income - Stated After (%)	The stated income payment after.
Pmt to Income - Actual Before (%)	The actual income payment before.
Pmt to Income - Actual After (%)	The actual income payment after.

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

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

## **Calculating Debt Ratios**

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

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

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

### **To calculate debt ratios**

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

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

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

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

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

#### 7.5.4.1 Financials Sub Tab

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

##### **To complete the Financials sub tab**

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

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

A brief description of the fields is given below:

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

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

#### 7.5.4.2 Liabilities Sub Tab

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

##### **To complete the Liabilities sub tab**

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

A brief description of the fields is given below:

Field	Do this
<b>Include</b>	Check this box to indicate that the liability is included.
<b>Liability Type</b>	Select the liability type from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list.
<b>Amount</b>	Specify the liability amount.

Field	Do this
<b>Lease Currency Amount</b>	View the Lease currency amount.
<b>Frequency</b>	Select the frequency from the adjoining drop-down list.
<b>Account Type</b>	Specify the account type.
<b>Account Balance</b>	Specify the account balance.
<b>Lease Account Balance</b>	View the Lease currency amount.
<b>Comment</b>	Specify a comment, if any.
<b>Credit Bureau Data</b>	
<b>Bureau</b>	View the name of credit Bureau.
<b>Open Dt</b>	View the opening date of credit account.
<b>Pmt Manner</b>	View the mode of payment.
<b>Account #</b>	View the account number.
<b>Status</b>	View the current status of credit account.
<b>Account Type</b>	View the type of account maintained.
<b>Creditor's Name</b>	View the name of the Creditor.
<b>Subscriber #</b>	View the Subscriber number.
<b>ECOA</b>	View the ECOA (Equal Credit Opportunity Act) code.
<b>Term</b>	View the term of credit.
<b>Credit Limit</b>	View the total credit limit amount.
<b>High Balance</b>	View the high balance amount if any.
<b>Past Due Amt</b>	View the total past due amount if any.
<b>30</b>	View the number of delinquency days.
<b>60</b>	View the number of delinquency days.
<b>90</b>	View the number of delinquency days.

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

#### **7.5.4.3 Other Incomes Sub Tab**

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

##### **To complete the Other Incomes sub tab**

1. Click the **Other Incomes** sub tab.

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

A brief description of the fields is given below:

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

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

#### 7.5.4.4 Rescoring a Credit Bureau Report Manually

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

##### **To manually rescore a credit bureau report**

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

4. Click the **Credit Scores** sub tab.
5. In the Rescore Applicant section, select in the Credit Report ID field, the bureau report you want to use to rescore the applicant.
6. Click **Rescore**.

The system displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

### **7.5.5 Credit Score Sub Tab**

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

#### **To View Credit Scores sub tab**

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

You can view the following details:

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

---

#### **Note**

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

---

### **7.5.6 Duplicate Applicant Sub Tab**

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

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

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

A brief description of the fields is given below:

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

### **7.5.7 Existing Account Sub Tab**

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

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

View the following details:

<b>Field:</b>	<b>View this:</b>
<b>Account #</b>	The account number.

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

### **7.5.8 Tracking Attributes Sub Tab**

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

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

#### **To track attributes**

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

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

4. Save changes you made to the account.

### **7.5.8.1 Create Tracking**

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

### 7.5.9 Customer Search Tab

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

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

#### **To copy the Customer Details**

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

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

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

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

## 7.6 Business Tab

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

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

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

#### **To complete the Business tab**

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

The Business tab appears on the Underwriting screen.

2. Click **BusinessTab**.

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

A brief description of the fields is given below:

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

Field:	Do this:
<b>Management Since</b>	Specify the year the current management was established.

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

### 7.6.1 **Address Sub Tab**

You can enter more than one address for the business.

#### **To complete the Address Sub Tab**

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

A brief description of the fields is given below:

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

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

## 7.6.2 Telecoms Sub Tab

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

### To complete the Telecoms sub tab

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

A brief description of the fields is given below:

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

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

## 7.6.3 Financials Sub Tab

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

### To complete the Financials sub tab

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

A brief description of the fields is given below:

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

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

#### **7.6.4 Liabilities Sub Tab**

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

##### **To complete the Liabilities sub tab**

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

A brief description of the fields is given below:

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

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

#### **7.6.5 Partners Sub Tab**

You can enter more than one partner for the business.

##### **To complete the Partners sub tab**

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

A brief description of the fields is given below:

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

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

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

### 7.6.6 Affiliates Sub Tab

You can enter more than one affiliate for the business.

#### To complete the Affiliates sub tab

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

A brief description of the fields is given below:

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

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

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

### 7.6.7 Other Details Sub Tab

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

#### To complete the Other Details sub tab

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

A brief description of the fields is given below:

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

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

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

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

## 7.7 Request Tab

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

### To complete Request section:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and shows an application record for 'Application: 0000001015: K NAVIN'. The 'Request' tab is selected. Below the application details, the 'Requested' section shows 'Credit Limit' as 200,000.00 and 'Advance Promotion' as 35,000.00. The 'Itemization' section lists various fees and amounts, with a total requested amount of 35,000.00.

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

A brief description of the fields are given below:

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

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

If you want system to calculate,

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

### 7.7.1 Itemization Sub Tab

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

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

#### To add or view itemizations

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

A brief description of the fields is given below:

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

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

### 7.7.2 Trade-In Sub Tab

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

#### To complete the Trade-In sub screen

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

2. Click **Request > Trade-In**.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

### 7.7.3 Subvention Sub Tab

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

#### To complete the Subvention sub screen

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

A brief description of the fields is given below:

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

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

## 7.8 **Decision Tab**

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

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

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

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

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

### To verify the application decision data

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

2. Click **Decision** tab.

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

- A brief description of the fields is given below:

Field:	Do this:
<b>Pricing section</b>	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.
Status	View the application status.
Sub Status	View the application sub-status.
<b>Approved section</b>	
ApprovedTerm	Specify the approved decision term.
Pmt Amt	Specify the approved payment amount. <b>Note:</b> If the system parameter 'Auto Calculate PMT' is set to 'Y' in Setup > Administration > System > System Parameter screen, the system auto calculates the payment amount whenever there is a change in Decision Term or Decision Rate or Max Financed Amount fields.

Field:	Do this:
<b>Note:</b> Once the payment amount is approved, it will be copied on to the <b>What if Payment</b> field in the Summary sub screen of the Applicants Details screen.	
Pricing Buy Rate	View the pricing buy rate.
Approved Buy Rate	View the approved buy rate which is by default the Pricing Buy Rate displayed above. You can also specify the required approved buy rate.
Buy Rent Factor	View the buy rent factor.
Rate	Specify the rate. <b>Note:</b> For Islamic products this field is displayed as 'Profit Rate'.
Capitalized Cost	Specify the capitalized cost.
Grade	Select the credit grade.
Score	Specify the credit score.
Rent Factor	Specify the rent factor.
Residual %	Specify the residual percentage.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Comments	Specify comments, if any.

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

5. Click **Select Pricing**.

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

6. **Re-Score**

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

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

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

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

### **7.8.1 System Recommendation**

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

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

<b>Field:</b>	<b>Do this:</b>
Score	View the system recommended score.
Decision	View the system recommended decision.
Grade	View the system recommended grade.

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

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

### **7.8.2 Stipulations Sub Tab**

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

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

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

#### To add or view stipulations or reasons for adverse action

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

A brief description of the fields is given below.

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

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

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

#### **7.8.2.1 Add Multiple**

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

##### **To add multiple stipulations**

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

#### **7.8.2.2 Copying Stipulations**

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

### 7.8.2.3 Loading Stipulations

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

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

#### **To load predefined stipulations**

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

### 7.8.3 Itemization Sub Tab

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

Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub screen on the Underwriting screen.

#### **To add or view itemizations**

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

A brief description of the fields is given below:

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

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

#### 7.8.4 **Trade-In Sub Tab**

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

##### **To complete the Trade-In sub screen**

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

A brief description of the fields is given below:

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

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

### **7.8.5 Rate Schedule Sub Tab**

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

#### **To view the Rate Schedule sub screen**

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

A brief description of the fields is given below:

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

### **7.8.6 Subvention Sub Tab**

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

#### **To complete the Subvention sub tab**

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below.

<b><u>Subvention Detail section:</u></b>	
<b>Participant</b>	View the participant.
<b>Participant Type</b>	View the participant type.
<b>Collection Method</b>	View the collection method.
<b>Rate</b>	View the subvention rate.
<b>Rent Factor</b>	View the rent factor
<b>Calculation Method</b>	View the subvention calculation method.
<b>Factor</b>	View the factor.
<b>Calculated Amount</b>	View the calculated subvention amount.
<b>Subvention Amount</b>	Specify the subvention amount.
<b>Include</b>	View if the subvention is included in the application or not.
<b>Total Subvention Rate</b>	View the total subvention rate.
<b>Total Subvention Amt</b>	View the total subvention amount.

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

### 7.8.7 **Compensation Sub Tab**

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

#### **To complete the Compensation (Lease) sub screen**

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

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

Field:	Do this:
<b>Compensation section</b>	
Compensation Plan	View the compensation plan.
Calculation Method	View the compensation calculation method.
Disbursement Method	View the compensation payment method.

Field:	Do this:
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Buy Rent Factor	View the buy rent factor.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread	View the maximum spread or percent allowed.
Max Markup	View the maximum markup.
Flat Amt	View the flat amount.
Comp Amt	View the compensation amount.

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

6. Click **Calculate**.

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

### 7.8.8 Multiple Offers sub tab

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

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#### Note

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

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#### To view multiple pricing offers

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

Field:	Do this:
Pricing	View the pricing.
Term	Specify the approved term.
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.

Field:	Do this:
Maturity Index	Specify the approved maturity index.
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current. <b>Note:</b> All the available pricings are selected as current.

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

## 7.9 **Bureau Tab**

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

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

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

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

### **To verify the credit bureau data using the Bureau tab**

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

2. Click **Bureau**.

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

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

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

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

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

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

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

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

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

6. Click **Bureau Report**.

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

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

8. You can view the following information:

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

9. Click **Summary 2** sub tab

10. You can view the following information:

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

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

12. View the following details:

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

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

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

14. View the following details:

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

15. Click the **Fraud Messages** sub screen to view information about fraudulent attempts to use the applicant's credit.

16. Click the **Inquiries** sub screen to view all the credit reports for the applicant in reverse chronological order

17. View the following details:

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

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

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

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

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

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

---

#### **Note**

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

---

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

### **7.9.2 Requesting a Credit Bureau Report Manually**

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

#### **To manually request a credit bureau report**

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

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

5. Click **Create Request**.

The system displays this information in the Bureau Details section.

---

**Note**

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

---

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

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

## **7.10 Collateral Tab**

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

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

### **To verify information about the collateral**

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

## To enter collateral information

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

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

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

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

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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
<b>Type and Description</b>	
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.

Field:	Do this:
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
<b>Address</b>	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
County	Select the county.
<b>Usage Details</b>	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.
Charge Amt	Specify the charge amount.

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

#### **Interface with VINTEK (If interface is installed)**

Using the Vintek interface, the system retrieves the year, make, model and body of the vehicle when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates following fields in the Type & Description section:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, the system displays an error message.

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

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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Select if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select owner occupancy type.
Identification #	Specify the vehicle identification number.
<b>Address section</b>	
Country	Select the country.
Address #	Specify the home number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.

<b>Field:</b>	<b>Do this:</b>
State	Specify the state.
County	Select the county.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
<b>Type and Description</b>	
Census Tract/BNA Code	Specify census tract/BNA (block numbering area) code.
MSA Code	Specify the metropolitan statistical area (MSA) code.
GEO Code	Specify the geographical code for the property.
Condition	Select the condition of the home.
Description	Specify a description of the home.
Select Make and Model	Select the make and model from the drop-down list
Year	Specify the year when the property was built.
Age	View the age of the home.
Make	Specify the make of the home.
Model	Specify the model of the home.
Width	Specify the asset width.
Length	Specify the asset length.
Area	Specify the area of the collateral
PO#	Specify the asset purchase order number.
Legal Description	Specify the legal description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Check this box to indicate the home is considered Metes-Bounds.
Flood Zone	Check this box to indicate the home is in a flood zone.
1098 Not Required	Check this box to indicate that the home does not require 1098
<b>Deed Details</b>	

Field:	Do this:
Construction permit Dt	Specify the date on when the construction is permitted.
Deed Dt	Specify the date on when the deed is issued
Deed Place Of Issue	Specify the place where the deed is issued.
Properties Boundary from East	Specify the boundary of the property from the east side.
North	Specify the boundary of the property from the north side.
West	Specify the boundary of the property from the west side.
South	Specify the boundary of the property from the south side.

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

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

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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.

Field:	Do this:
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
<b>Address</b>	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
County	Select the county.
<b>Usage Details</b>	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.

Field:	Do this:
Charge Amt	Specify the charge.

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

### 7.10.1 Valuations Sub Tab

The Valuation sub tab contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

#### To complete the Valuations sub tab

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

A brief description of the fields is given below:

Field:	Do this:
<b>Value section</b>	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
<b>Whole Sale</b>	
Lease Cur- rency Whole- sale Base Amt	Specify the Lease currency wholesale value.
Wholesale- Base Amt	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
<b>Retail</b>	
Retail Base Amt	Specify the retail value.
Addons Amt (+)	View the add-ons value.
Usage Value Amt (+)	Specify the usage. This pertains to Lease and usually is entered as the current mileage on the vehicle.
Total Value Amt (=)	View the total value.

Field:	Do this:
Lease Currency Retail Base Amt	View the Lease currency retail value.
Lease Currency Addons Amt(+)	View the Lease addons.
Lease Currency Usage Value Amt (+)	View the Lease currency usage value.
Lease Currency Total Value Amt (=)	View the Lease total value.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Addons** Section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
Lease Currency Amount	Specify Lease currency amount.

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

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

### 7.10.2 **Tracking Sub Tab**

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

#### To track attributes for the collateral

1. Click **Tracking** sub tab
2. On the Tracking sub screen, click **Load Details**.
3. In the **Tracking Items** section, select the item you want to track.
4. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Tracking Item</b>	View the tracking type

Field:	Do this:
<b>Disposition</b>	Select the disposition.
<b>Start Dt</b>	Specify the tracking start date.
<b>End Dt</b>	Specify the tracking end date.
<b>Follow up Dt</b>	Specify the next follow-up date.
<b>Enabled</b>	Select to track the information from the start date in the Start Dt field.
<b>Comment</b>	Specify any comments regarding the tracking item.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

### 7.10.3 Seller Tab

The Collateral link's Seller Details tab enables you to enter the seller details of the collateral of the Lease.

#### To enter the Seller details

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

A brief description of the fields is given below:

Field:	Do this
<b>Seller Information section</b>	
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National ID/ Reg #	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
<b>Seller Address section</b>	
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Current	Select if this is a current address. The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
City	Specify the city.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

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

## 7.11 Comments Tab

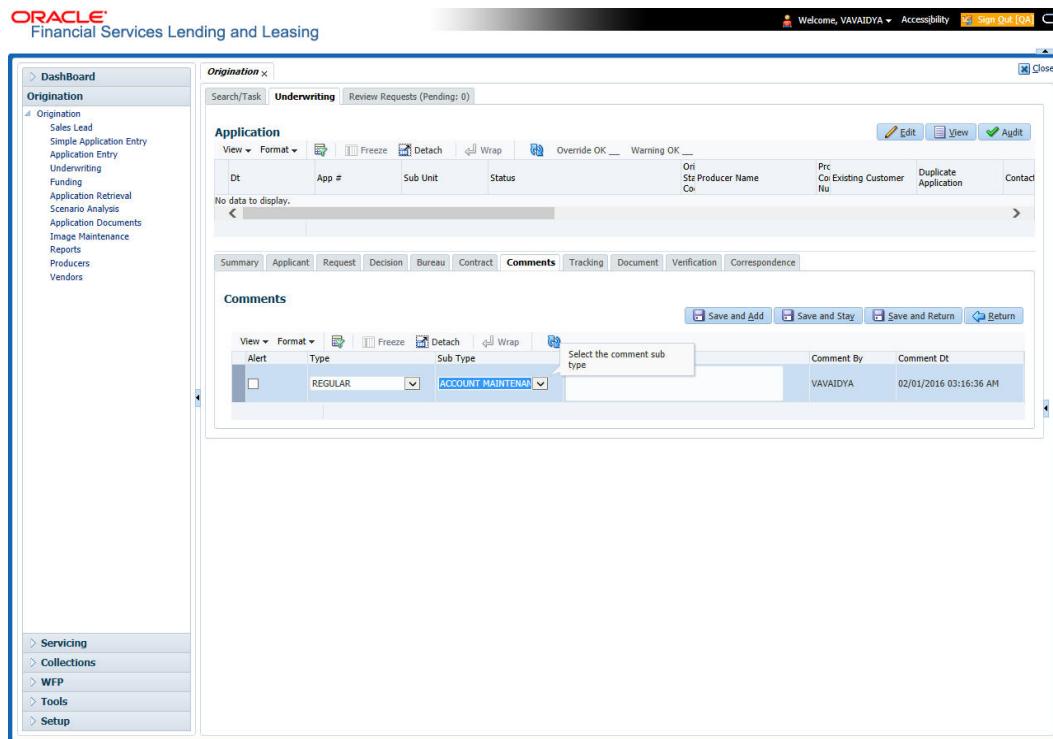
When using the Underwriting screen, you can add/delete comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Underwriter <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of

User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > 'Proxy for Underwriter' field.

### To add comments

1. Click **Comments tab**.



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

A brief description of the fields is given below:

Field:	Do this:
<b>Alert</b>	Check this box to make the comment appear on the Customer Service screen Alert section
<b>Type</b>	Select the type of comment you are adding.
<b>Sub Type</b>	Select the sub type of comment you are adding.
<b>Comment</b>	Specify your comment.
<b>Comment By</b>	The system displays your user ID.
<b>Comment Dt</b>	The system displays commented date and time stamp.

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

#### 7.11.0.1 Deleting Comment(s)

You can delete 'REGULAR' type comments displayed in the Comments sub tab.

##### To delete a comment

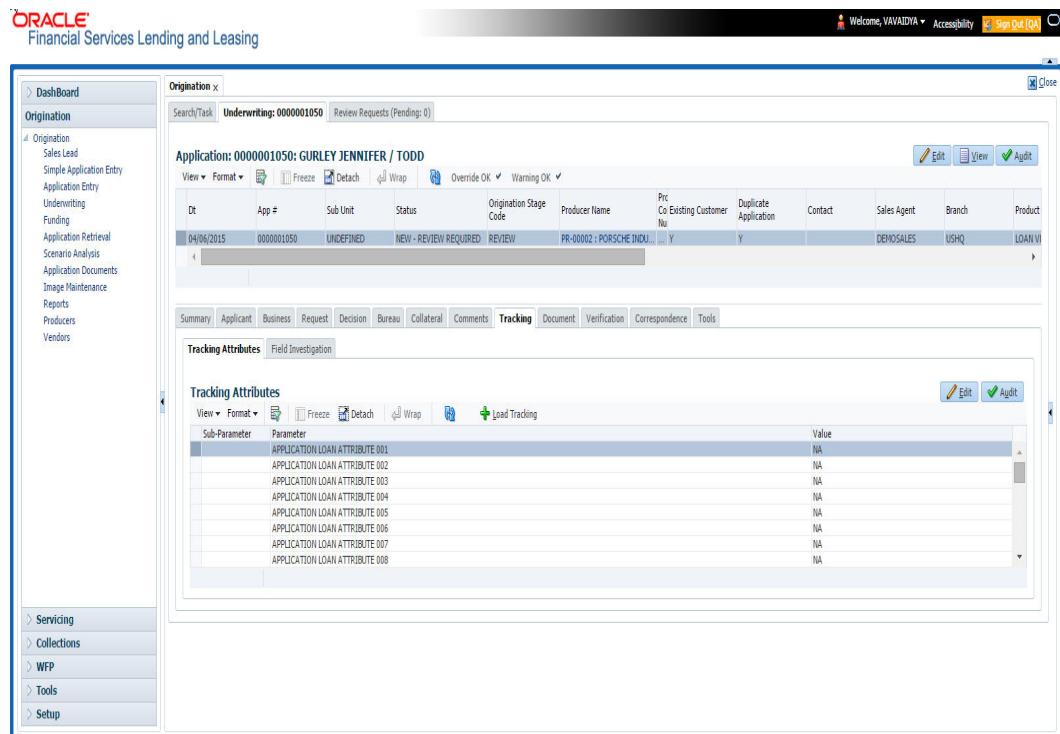
1. Select the row which consists of the comment and click **Delete** from the actions.
2. Click 'Yes' to confirm delete in the warning message displayed.

## 7.12 Tracking Tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

### To enter the tracking attributes

1. Click **Tracking tab**.



2. On the **Tracking Attributes** screen, click **Load Tracking** to load the tracking attributes.
3. Select the item you want to track.
4. Click **Edit** to edit the following information:

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

5. Save changes you made to the account.

### 7.12.1 Field Investigation Sub Tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can choose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

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

A brief description of the fields is given below:

Field	Do this
Applicant	Select the applicant from the adjoining drop-down list
Verification Type	Select the verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the status from the adjoining drop-down list.
Spoke to	Specify the name of the person applicant spoke to
Call Dt	Specify the call date
# of Attempts	Specify the number of attempts made.
Result	Select the result from the adjoining drop-down list

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In **Verification Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Verification Match	Check the box if the verification has matched.
Remarks	Specify remarks, if any

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

## 7.13 Document Tab

The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

For more information, see the chapter Document Management in this User Guide.

## To view a document attached

1. Click **Document** tab.

2. In the **Application Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.
Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (Version numbers will be incremental by batch job, first version will start with 1.0.)
Page #	The page number.
Document File Type	The document file type.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the document.
Received Dt	The effective date of the document.

Field:	View this:
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

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

4. Click **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

### 7.13.1 Checklist Sub Tab

The Checklist sub tab enables you to view tasks performed during the underwriting process.

**To view the underwriting Checklist screen**

1. Click **Document > Checklist**.
2. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
3. In the **Checklist Actions** section, click **Regular** sub tab.
4. In **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether you completed the task or not.
6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
8. Click **Save**.
9. In the **Checklist Actions** section, click the **Documents** sub tab
10. In the **Documents** section, select the record you want to work with and click **View** in the **Details** column.
11. In the **Documents** section, view the following information:

Field:	Do this:
Action	View the action to be performed.
Document Type	View the document type.
Document Sub Type	View the document sub type.
Status	Select the status of the action.
Response	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Comment	Specify comment.

## 7.14 Verification Tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Lease. Each one of these 'edit types' has its own set of 'edit details'.

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### Note

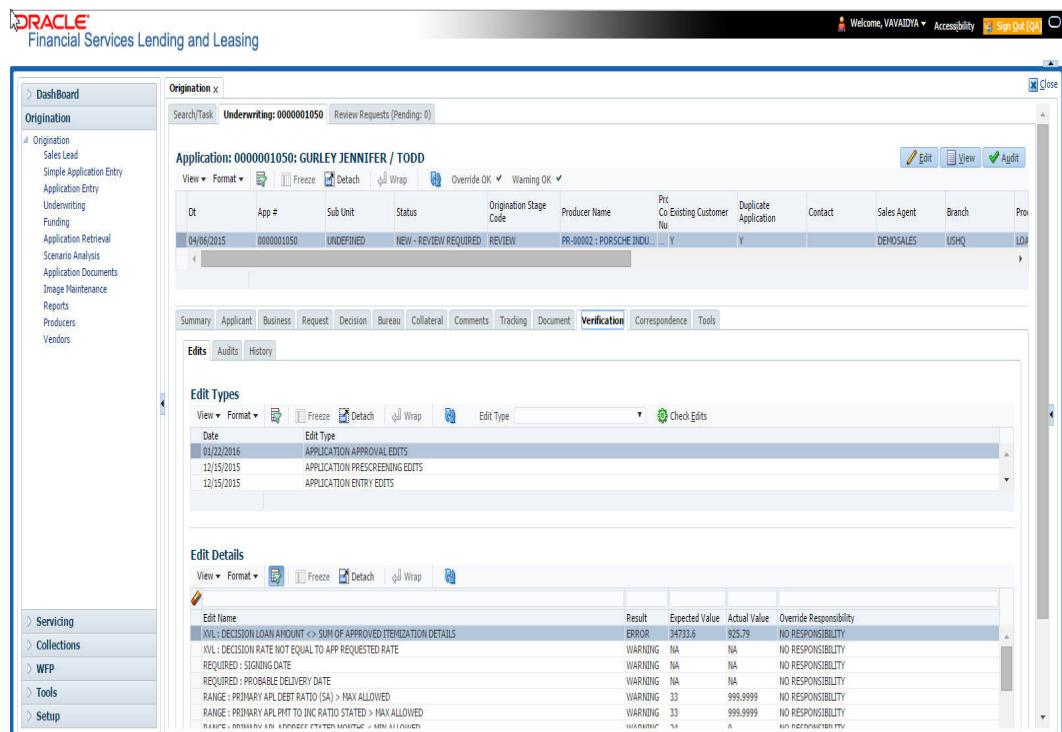
The Edit Details section's errors and warnings are created during the setup process.

---

### 7.14.1 Edit Sub Tab

#### To complete the Edits section

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Edits**.



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Origination x' and shows an application record for 'GURLEY JENNIFER / TODD' with ID '0000001050'. The 'Verification' tab is selected in the navigation bar. Below the application details, there is a table for 'Edit Types' and a table for 'Edit Details'.

**Edit Types Table:**

Date	Edit Type
01/22/2016	APPLICATION APPROVAL EDITS
12/15/2015	APPLICATION PRESCREENING EDITS
12/15/2015	APPLICATION ENTRY EDITS

**Edit Details Table:**

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
XVI : DECISION LOAN AMOUNT <> SUM OF APPROVED ITEMIZATION DETAILS	ERROR	34733.6	925.79	NO RESPONSIBILITY
XVI : DECISION RATE NOT EQUAL TO APP REQUESTED RATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : SIGNING DATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : PROBABLE DELIVERY DATE	WARNING	NA	NA	NO RESPONSIBILITY
RANGE : PRIMARY APPL DEBT RATIO (SA) > MAX ALLOWED	WARNING	33	999.9999	NO RESPONSIBILITY
RANGE : PRIMARY APPL MT TO INC RATIO STATED > MAX ALLOWED	WARNING	33	999.9999	NO RESPONSIBILITY
RANGE : PRIMARY APPL NUMBER OF DEBT MORTGAGES > MAX ALLOWED	WARNING	NA	NA	NO RESPONSIBILITY

3. In the Edits screen's **Edit Type** section, select the type of edit you want to verify.
4. Click **Check Edits**.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be passed.

The system begins processing the credit application.

#### **7.14.2 Audits Sub Tab**

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

##### **To view the Audits**

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Audits**.
3. In the **Audit Details** section, view the following display only information:

Field:	View:
<b>Record Id</b>	The record identifier for the record changed.
<b>Field</b>	The field which was changed.
<b>Old Value</b>	The old value of the column which was changed.
<b>New Value</b>	The new value of the column which was changed.
<b>Changed By</b>	The user code who made the change.
<b>Changed Date</b>	The date and time when the change was made.

#### **7.14.3 History Sub Tab**

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

- The date and time when an application changed status / sub status

- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

1. **To view the History** Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > History** In the **Application Status History** section, view the following display only information:

Field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved <i>to</i> that status.
End Dt	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

## 7.15 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

### 7.15.1 Correspondence Sub Tab

#### **To generate an ad hoc correspondence**

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

2. Click **Correspondence > Correspondence**.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Correspondence' and displays a list of correspondence items. The first item listed is '18006 SAMPLE LOAN APPLICATION'. Below this, there is a 'Documents' section showing a table with columns for Document Id, Document, Recipient, E-Form Source, Source Type, Selected, and Generated. The table contains one row for '16003 SAMPLE LOAN APPLICATIONS'. The 'Recipient Details' section shows a table with columns for Recipient, Mode, Type, FAX/Email, Sent Indicator, and Comments. The table contains one row. The sidebar on the left is titled 'Origination' and includes links to Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Products, and Vendors. Other sections in the sidebar include 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

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

A brief description of the fields is given below:

Field:	Do this:
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

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

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, view the following information for each document:

Field:	View this:
Document ID	The document ID.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.

7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

- Click **All** to view all elements in the correspondence.  
- or -
- Click **User Defined**, to view user-defined elements in the correspondence.

8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.

9. In the **Document Elements** section, click **Save**.

10. In the **Documents** section, click **Generate**.  
The system ‘locks’ the information included in the correspondence and prevents it from being changed.

11. In the **Document Elements** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

#### **7.15.1.1 Recipient Details Sub Tab**

The recipient details sub tab facilitates you to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

##### **To add recipient details**

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

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others <b>Note:</b> Based on the type of recipient selected the other correspondence options are displayed for selection.

Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email <b>Note:</b> When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: - When the recipient is selected as <b>Applicant</b> , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'. - When the recipient is selected as <b>Customer / Producer</b> , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively. - When the recipient is selected as <b>Others</b> , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.

5. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

### 7.15.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined letter templates for Lease.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When 'Letters' option is selected the correspondences generated are displayed in a table below with a button 'View Letter'.
- When 'Fax' radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording 'Recipient details' opens below. On clicking 'Add' you can specify recipient details, Mode, Type, provide comments and Save the same.

Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the 'Send' in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of 'Send' system displays an error message "Fax / Letter not generated. Please try sending later"; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

**To generate letters on the Underwriting screen**

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Letters**.
3. In the **Letters** screen, select the type of letter you want to generate, and click **View Letter**.

**UNDERWRITING:**

- If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

The Decision fax/e-mail is available for Lease (fixed and variable rate).

- If you click **Adverse Action**, and click **View Letter**, the system displays the adverse action letter.

The predefined Lease Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

The Adverse Action letter is available for Lease (fixed and variable rate).

- If you click **Conditional Adverse Action**, and click **View Letter**, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

The Conditional Adverse Action letter is available for Lease (fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

<b>Field:</b>	<b>Do this:</b>
Recipient	<p>Select the recipient from the drop-down list. The list displays the following options:</p> <ul style="list-style-type: none"> <li>- Applicant</li> <li>- Customer</li> <li>- Producer</li> <li>- Others</li> </ul> <p><b>Note:</b> Based on the type of recipient selected the other correspondence options are displayed for selection.</p>

Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email <b>Note:</b> When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: - When the recipient is selected as <b>Applicant</b> , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'. - When the recipient is selected as <b>Customer / Producer</b> , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively. - When the recipient is selected as <b>Others</b> , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.
6. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

## 7.16 Tools Tab

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

*For detailed information on using the tools, refer "Tools" chapter in the document.*

## 7.17 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Application for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Application. The Review Request tab supports iterative review of selected Application and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- [Filter and View Review Requests](#)
- [Create and Send Review Request](#)
- [Reviewing a Request](#)
- [Responding to Review Request](#)
- [Reassign Review Request](#)
- [E-mailing Review Request](#)
- [Closing Review Request](#)
- [Complete Review Request](#)

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#### **Note**

To complete the above mentioned tasks for an Application Review Request, use Review Request tab available in the Origination (Application Entry, Underwriting and Funding) screens.

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### **7.17.1 Filter and View Review Requests**

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

#### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

<b>Query Options</b>	<b>Descriptions</b>
<b>Originator</b>	Displays the records of all the active review requests created by the selected User.
<b>Receiver</b>	Displays the records of all the active review requests received by the selected User.
<b>Both</b>	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.

Query Options	Descriptions
<b>View All</b>	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
<b>Forwarded Only</b>	Displays all the review requests records which are forwarded by the selected User to another user for review.

### Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
<b>Open Application</b>	Displays the Application Entry screen with the Application details assigned for review.
<b>Send Request</b>	Sends a review request to another Oracle Financial Services Lending and Leasing user.
<b>Send Response</b>	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
<b>Close Request</b>	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
<b>Complete Request</b>	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
<b>Remove Filter</b>	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
<b>Originator</b>	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
<b>Receiver</b>	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The 'Review Requests' section in Origination screen displays the following information for each record:

Fields	Descriptions
<b>Request #</b>	View the system generated review request number. The same can be used to query and track the review requests.

Fields	Descriptions
<b>Originator</b>	The user id of the review request originator.
<b>Priority</b>	The request priority: HIGH, NORMAL, or LOW.
<b>Receiver</b>	The recipient of the review request.
<b>Application #</b>	The Application number which needs review.
<b>Application Status</b>	The Application status of the request being reviewed.
<b>Applicant</b>	Applicant's name in the review request.
<b>Phone</b>	Applicant's phone number in the review request.
<b>Address</b>	Applicant's address in the review request.
<b>Email</b>	Applicant's email in the review request.
<b>Reason</b>	Stated reason in the review request.
<b>Status</b>	The current status of review request. Following status are tracked in this column:  WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
<b>Date</b>	The date and time when the review request was created.

### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actual reviewer when an Application review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
<b>Type</b>	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.

Comments From	Descriptions
<b>Sub Type</b>	<p>View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code.</p> <p>Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.</p>
<b>Comment</b>	<p>View the Originator's or Reviewer's comment.</p> <p>SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: &lt;Request #&gt; FORWARDED FROM &lt;first assigned user id&gt; TO &lt;next assigned user id&gt;.</p>
<b>Comment By</b>	<p>View the user who has posted the comment.</p> <p>SYSTEM GENERATED comments are marked as 'INTERNAL'.</p>
<b>Comment Dt</b>	View the Date and time when the comment was posted.

### 7.17.2 Create and Send Review Request

The review request tab primarily allows you to flag an Application for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

#### To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.

2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
<b>Request #</b>	View the system generated request number.

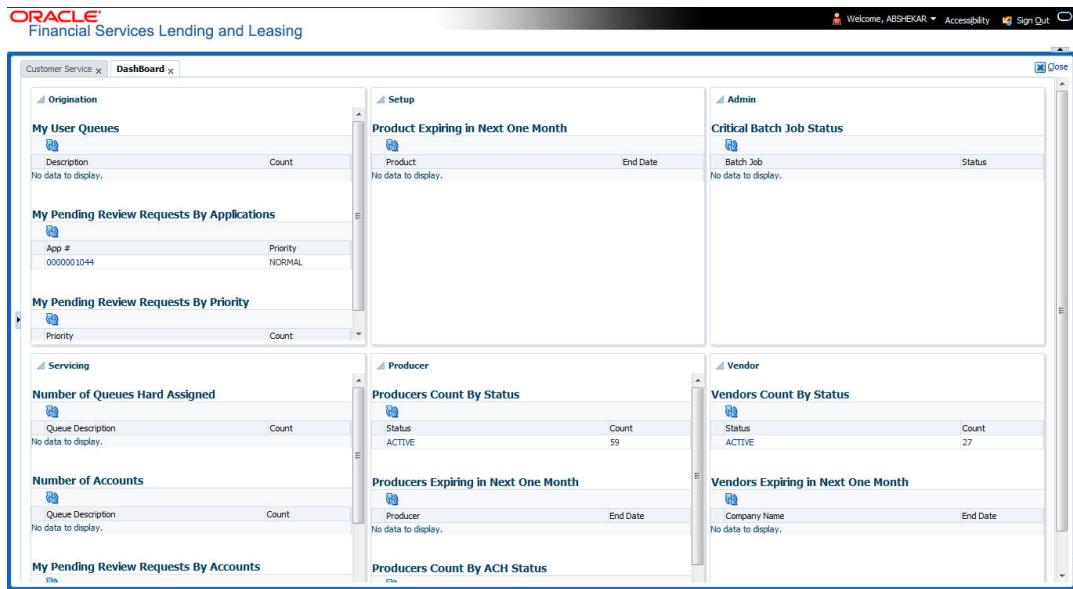
In this field:	View this:
<b>Originator</b>	View the requester's user ID auto generated by system upon creating the request.
<b>Priority</b>	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
<b>Receiver</b>	Select the user ID of the reviewer from the drop-down list.
<b>Comment</b>	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
<b>Sender</b>	<p>View the user ID of previous reviewer, if a request has been forwarded to another reviewer.</p> <p>Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.</p>
<b>Application #</b>	<p>Select the Application to be reviewed from the drop-down list. The following fields are auto-populated based on selection:</p> <ul style="list-style-type: none"> <li>Application Status</li> <li>Applicant</li> <li>Phone</li> <li>Address</li> <li>Email</li> </ul>
<b>Reason</b>	Select the purpose for request from drop-down list.
<b>Status</b>	View the status of review request auto updated by system upon creating the request.
<b>Date</b>	View the date and time when the request was created. System appends the current date by default.
<b>Send Request</b>	<p>(Optional) Select this check box to send it to reviewer immediately on creating the request.</p> <p>However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.</p>

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

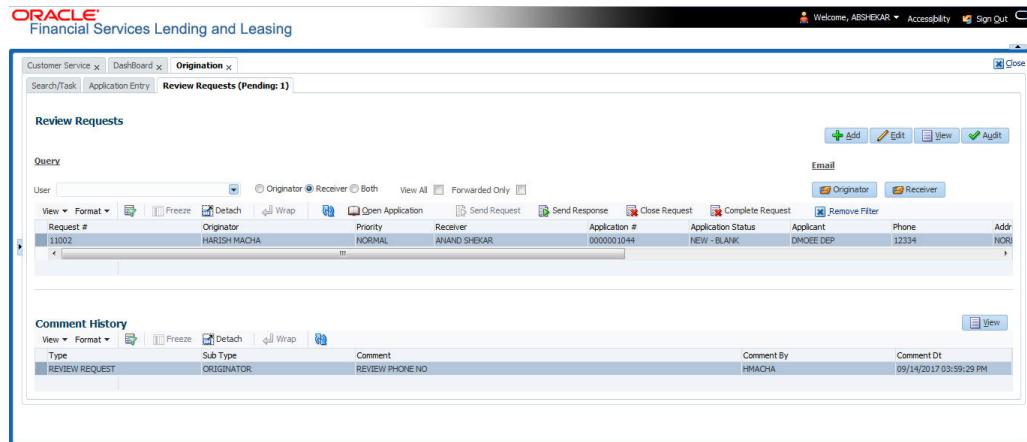
### 7.17.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Application # link opens the Review Request tab.



#### To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.



2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Application'. The Application details are displayed in Application Entry > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

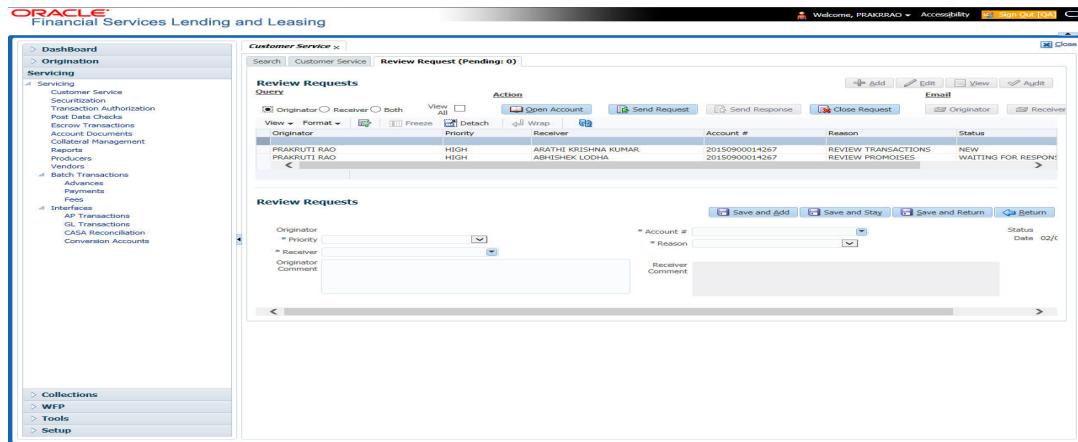
### 7.17.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows you to forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.



Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

#### 7.17.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

### To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed and click **Edit**.

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the 'Comment' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

### 7.17.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority' section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

#### To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.  
-or-
3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

## **7.17.7 Closing Review Request**

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

### **To close a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

## **7.17.8 Complete Review Request**

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

### **To complete a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / Funding screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

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## 8. Funding

### 8.1 Introduction

At this stage of the Lease origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

### 8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Lease officer queue where it is viewed and verified.

After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/Lease officer decides to fund the Lease, he or she will change status of the application to APPROVED - FUNDED.

### **Loading an Application on the Funding screen**

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

## **8.3 Funding Screen's Master Screen**

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains the Status field that allows you to change the status/sub status of the application and begin the funding process.

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

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

#### **To change the status and begin work on the application on the Funding screen**

1. Open the Funding screen and load application you want to verify.
2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED - VERIFYING.
3. Click **Save** on the Funding screen.

You can now begin making changes to the application.

### **Funding an Application**

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Lease origination cycle is over. The system moves the application to the Lease servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

#### **Funding tasks**

1. Load the application on the Funding form
2. Change the status and initiate Funding process
3. Verify the applicant information

4. Complete Contract (5) details
5. Verify the documents
6. Generate letters
7. Attempt to change the application status
8. Verify edits
9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

## 8.4 Summary Tab

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

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

### To view the Summary

1. Open the Funding screen and load the application you want to work with.
2. Click **Summary**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, PRAKRAO", "Accessibility", and "Sign Out (on)". The left sidebar menu is titled "Origination" and includes "Sales Lead", "Simple Application", "Application Entry", "Underwriting", "Funding", "Applicant Ratin", "Scenario Analysis", "Application Docum", "Image Maintenan", "Reports", "Producers", and "Vendors". The main content area is titled "Origination x" and shows "Funding: 0000001537" with "Review Requests (Pending: 0)". The "Summary" tab is selected. The "Applicant" section shows the primary applicant: First Name: RODRIGUEZ ROBINSON, Last Name: RODRIGUEZ, Birth Date: 01/09/1965, Own / Rented: APPT. The "Ratios" section shows a single entry: Grade: D GRADE, Score: 0, What If Pmt: Amt: 1,302.31, Assets Amt: 4,350.00, Liabilities (-): 0.00, Net-Worth Amt: 4,350.00. The "Bureau" section lists four credit reports from EXP: CREDIT REPORT... for DAWN, with FICO Scores of 0, 5, 5, and 5 respectively. The "Checklist" section is currently empty.

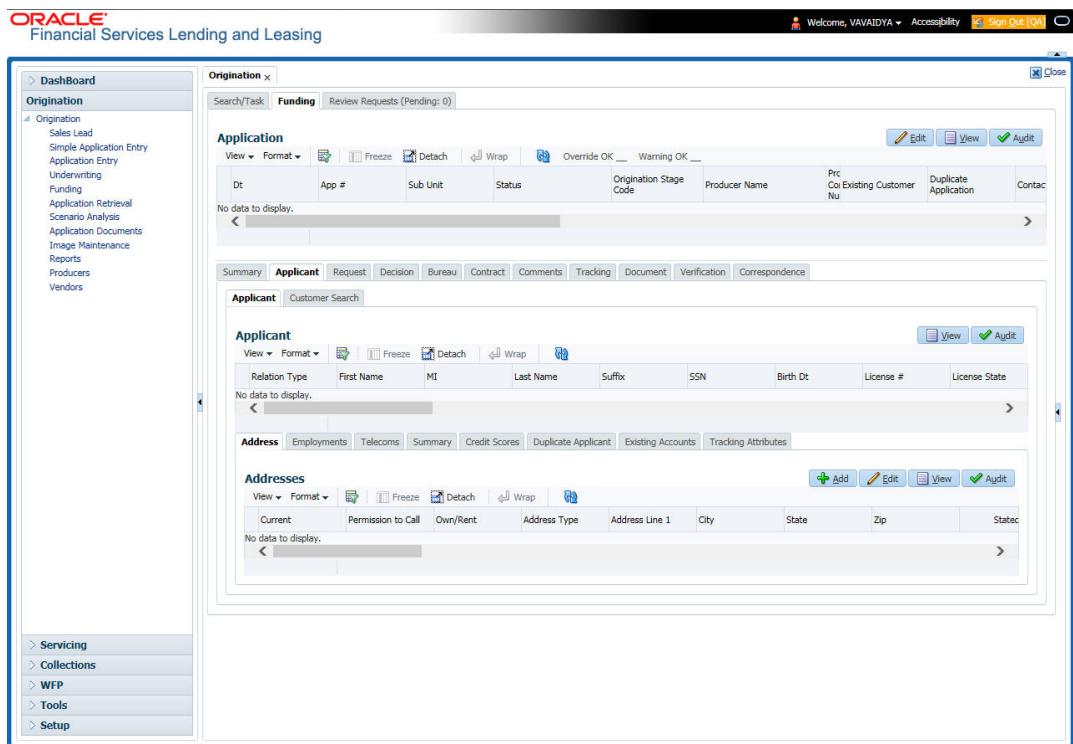
For details on this screen refer [Summary Tab](#) section in [Underwriting chapter](#).

## 8.5 Applicants Tab

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

### To verify information about an applicant

1. Open the Funding screen and load the application you want to work with.
2. In the Funding tab, click **Applicants**.
3. In the Applicants Details section, select the applicant you want to verify and click **Edit**.



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

## 8.6 Business tab

If this application is an SME Lease (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

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

For more information about the individual fields in this section, see the **Application Entry** chapter.

### To verify business information from the Business Applicant link

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

## 2. Click Business Applicant.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origionation' and has a 'Business' tab selected. The 'Business Details' section contains the following data:

Organization Type	Business Type	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Check
S CORP	SERVICE	MARK LLP	MARK LLP	8998	01/01/2013	7	7	TEST	TEST

Below this, there are several input fields for business details:

- Organization Type: S CORP
- Business Type: SERVICE
- Business Name: MARK LLP
- Legal Name: MARK LLP
- Tax ID #: 8998
- Start Dt: 01/01/2013
- # of Employees: 7
- Bank Acc #: 89898989
- Avg Checking Balance: 0
- # of Locations: 1
- Contact Person: TEST
- Business Checking Bank: CITI
- Management Since: 0

The 'Address Information' section shows:

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	Street Name
WORK	UNITED STATES	8998	ALPHARETTA	GEORGIA	BUYING HOME		NORMAL ADDRESS	NORTH	

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

## 8.7 Request Tab

System displays the calculated Payment, Interest Rate, Term and Lease Amount in the Request tab.

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

## 8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays Lease information. On Clicking Calculate, the user can calculate the Lease amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays the application details for 'Application: 0000001533: SIGG MARK'. The 'Decision' tab is selected. The 'Decision Information' table shows the following data:

Current	Grade	Score	Max Advance Amt	LTV1	Max Financed Amt	LTV2	Decision Term	Decision
Y	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1

Below the table, the 'Pricing' section shows:

Pricing	VEHICLE LOAN PRICING-FR	Status	REJECTED	Decision Dt	02/01/2016
Current	✓	Sub Status	AUTO REJECTED	Underwriter	INTERNAL

The 'Approved' section displays various financial parameters:

Decision Term	15	Down Pmt Amt	1,890.00	Bureau 1	EXP
Pmt Amt	1,302.31	Max Advance %	0.0000	Bureau 2	
Index	FLAT RATE	Max Advance Amt	18,900.00	Bureau 3	
Index Rate	0.0000	Max Financed %	0.0000	Grade	D GRADE
Decision Margin Rate	4.9900	Max Financed Amt	18,900.00	Score	0
Decision Rate	4.9900	Maturity Index	FLAT RATE	Collateral Value	19,790.00
Pricing Buy Rate	2.9900	Maturity Margin Rt	4.9900	LTV1	95.50
Approved Buy Rate	2.9900	Balloon Amt	0.00	LTV2	95.50

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

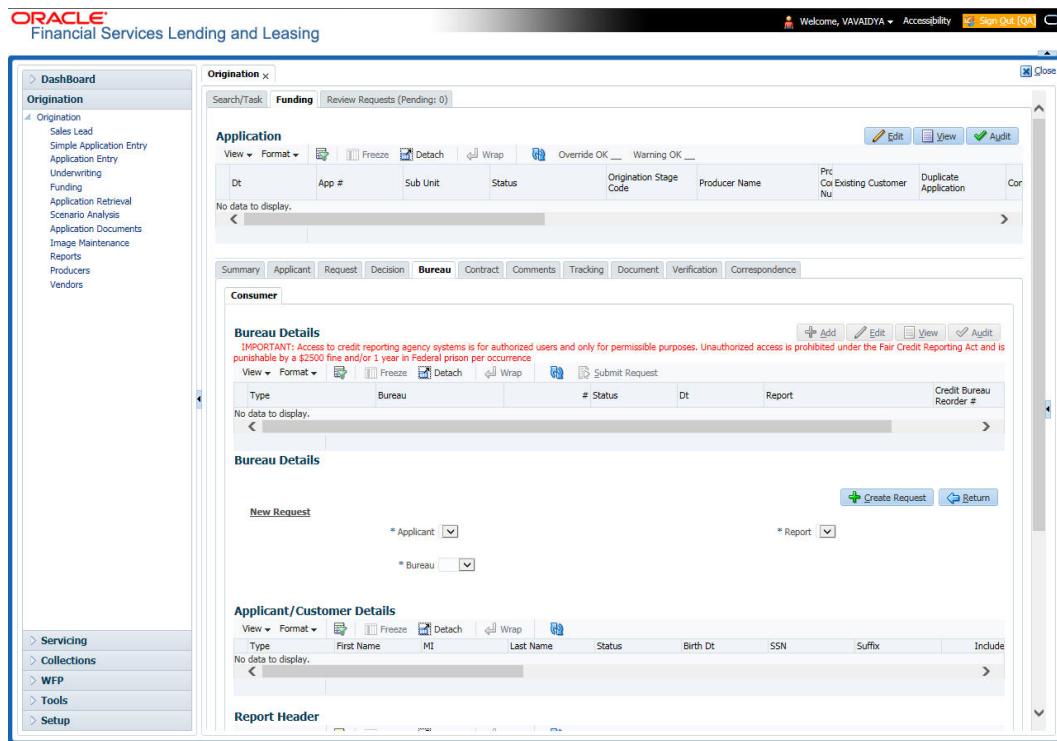
## 8.9 Bureau Tab

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

### To verify the credit bureau data using the Bureau tab

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

## 2. Click Bureau



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

## 8.10 Contract Tab

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Lease, and internal rate of return for Islamic Lease. Use the Lease packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Lease information. The truth-in-lending details must be completed before a Lease can be funded.

The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds
- Disbursement

- Fees
- ACH
- Coupons
- PDC
- References
- Real Estate

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

### To enter the contract details

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab.
- If the application you opened is for a Islamic Lease, the Lease screen appears.
3. Using the information in the contract packet, complete the **Contract** section.

(The system calculator may be used when completing this section. For more information, see the **Tools** chapter.)

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

A brief description of the fields is given below:

Field:	Do this:
<b>Contract section</b>	
Contract Dt	Specify the contract date.

Field:	Do this:
Instrument	Select the required instrument from the drop down list and click on <b>Load Instrument Details</b> .
Amt Due at Signing	Enter the prepaid amount.
Total of Pmts (Estimated)	Enter the estimated total of payments.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.
Security Deposit	Specify the security deposit amount.
Rcvd Dt	Specify the date on which deposit is received.
Verified Dt	Specify the contract verification date.
Verified By	View the user id who verified the contract.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction (-)	Enter the cap cost reduction.
Adjusted Cap Cost (=)	Enter the adjusted cap cost.
Residual Value (-)	Enter the residual value.
Residual %	View the residual percentage.
Rent Charge (+)	Enter the rent.
Rate	View the rate.
Rent Factor	View the rent factor.
Total of Base Monthly Pmts (=)	Enter the total of payments.
Lease Term (/)	Enter the term.
Base Monthly Payment (=)	Enter the payment amount.
Estimated Monthly Sales Tax (+)	Enter the sales tax amount.
Sales Tax	View the sales tax percentage.
Estimated Monthly Pmt (=)	Enter the payment amount percentage.
Tax Life	View the tax life.

Field:	Do this:
Ads Life	View the ads life.
Tax Salvage Value	View the tax salvage value.
EOT Value	View the EOT value.
Tax Book Type	View the tax book type.
First Last Year Conv	View the first to last year conversion.
PDC Ind	If selected, indicates that the customer has opted for PDC.
<p><b>Instrument Details</b> – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are “locked in” when you select the instrument from drop down list and click on “Load Instrument”. These values cannot be changed on the funding screen.</p> <p>Any changes to the instrument in account will be handled by monetary/non-monetary transactions.</p> <p>The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.</p>	
Accrual Method	View the accrual calculation method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Method	View the billing method.
Stop Accrual Days	View the accrual stop days.
Sales Tax Mode	View the sales tax mode.
Lease Type	View the type of lease.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
ACH Fee Ind	<p>Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions:</p> <ul style="list-style-type: none"> <li>- When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee.</li> <li>- When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup.</li> <li>- When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup.</li> <li>- When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.</li> </ul>

Field:	Do this:
<b>Others</b>	
<b>Stmt Preference Mode</b>	Select the account statement preference mode from the drop-down list.  By default, the option selected in 'Product' setup screen (Setup > Administration > Products > Contract screen) is displayed.
<b>Recourse Details</b>	
<b>Recourse</b>	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Lease and the following recourse details can be specified.
<b>Recourse Type</b>	Select the recourse type as either 'Partial' or 'Full' from the drop-down list.
<b>Recourse Reason</b>	Depending on the type of recourse selected, you can select the following type of recourse reason from the drop-down list.  For recourse type as 'Partial', system defaults the recourse reason as 'Partial'.  For recourse type as 'Full', you can select one of the following options:  - Fraud - Titles - Fraud and Titles - Full - Full and Titles
<b>Recourse Max %</b>	Specify the maximum percentage of recourse allowed. Ensure that the specified amount does not exceed 100% or the amount defined at Contract.  Note: You can specify the recourse either in percentage or as flat amount in the below field.
<b>Recourse Amt</b>	If 'Recourse Max %' is not specified, you can specify a flat amount to be allowed for recourse.

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

### 8.10.1 Contract (2) Sub Tab

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Lease screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

#### To complete the Contract sub tab

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

A brief description of the fields is given below:

Field:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers.  However, this is not mandatory and can be used while auctioning an application on behalf of another Funder.
<b>Misc section</b>	
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
<b>HMDA section</b>	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
<b>Others section</b>	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the Lease.
<b>Rebate section</b>	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.

Field:	Do this:
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
<b>Tolerance section</b> - This section displays the tolerance details as defined in Setup > Products > Contract screen.	
Refund Allowed	View the refund allowed indicator. If selected, the refund policies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance amount.
Pmt Tolerance%	View the payment tolerance percentage.
Promise Tolerance Amt	View the 'Promise to Pay' tolerance amount.
Promise Tolerance %	View the 'Promise to Pay' tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
<b>Delinquency section</b>	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
Time Bar Years	View the total number of years allowed to contact the customer starting from the first payment date as defined in Setup > Products > Contract screen.
<b>Due Date section</b>	
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life).

Field:	Do this:
<b>Extension section</b>	
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.

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

### 8.10.2 Repayment Sub Tab

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Lease.

#### To complete the Repayment sub tab

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

A brief description of the fields is given below:

Field:	Do this:
<b>Repayment section:</b>	
Flexible Repayment Allowed	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.  If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.  If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.  <b>Note:</b> The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.

Field:	Do this:
<b>Skip Months section</b>	
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
<b>Extendable Balloon section</b>	
Max Term	Specify maximum number of payments.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Repayment Schedule** section, click **View**.
6. View the following information:

<b>Repayment Schedule section</b>	
<b>Note:</b> Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click <b>Add</b> to make new entries.	
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

7. In the **Payment Change Schedule** section, click **View**.
8. View the following information:

<b>Payment Change Schedule section</b>
--

Seq	Specify the payment sequence number.
Option Type	Select the option type.
Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

### 8.10.3 **Itemizations Sub Tab**

The system lists the distribution of the Lease proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

#### To complete the Itemizations

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

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Tax	View whether the itemization is taxable (Sales) if box is selected.
Slr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.

Field:	Do this:
Prefunding Status	View the prefunding status.
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

4. Choose the option button for the type of itemization you want to use: **Advance, Financed Fees, Pre-Paid Fees, Producer or Escrow**.
5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
6. If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.  
Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)  
To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.  
You can also manually enter amounts for auto-computed itemizations.  
If you click Initialize, the system sets the values of auto-computed itemizations to 0 (zero).
7. If you choose, use the **Comment** field to add remarks.
8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 8.10.4 Trade-In Sub Tab

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

##### To complete the Trade-In sub screen

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

A brief description of the fields is given below:

Field:	Do this:
<b>Trade In section</b>	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.

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

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

### **8.10.5 Subvention Sub Tab**

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

#### **To use the Subventions sub screen**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Subventions** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Field:	Do this:
<b>Subvention section:</b>	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.

Field:	Do this:
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

5. Click **View** in the Subvention Details section.

View the following:

<b><u>Participants section:</u></b>	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

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

### **8.10.6 Insurance Sub Tab**

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

#### **To complete the Insurance sub tab**

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

A brief description of the fields is given below:

Field:	Do this:
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Company	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.
Commission Amt	View the insurance commission amount.
Phone	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.
<b>Beneficiary section</b>	
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
<b>Cancellation/Refund section</b>	
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

- If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.

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

### 8.10.7 ESC Sub Tab

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

#### To complete the ESC (extended service contracts) sub tab

- Open the Funding screen and load the application you want to work with.
- Click the **Contract > ESC** sub tab.
- In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
- A brief description of the fields is given below:

Field:	Do this:
<b>Warranty Information section</b>	
Service Contract	View the extended service contract type.
Policy #	Specify the ESC number.
Effective Date	Specify the ESC effective date.
Term	Specify the ESC term.
Expiration Dt	Specify the ESC expiry date.
Premium Amt	View the ESC premium amount
Commission Amt	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Comment	Specify comment if any.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.
<b>Cancellation/Refund</b>	

Field:	Do this:
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.
  - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
  - The **Method** field displays the refund method.
6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.
 

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 8.10.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the Lease screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

#### To complete the Escrow sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Escrow** sub tab.
3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemization screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if you want to ignore this particular escrow.
5. In the **Disbursement** section, enter the following information:

Field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Field:	Do this:
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

Field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

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

### 8.10.9 Compensation Sub Tab

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

To complete the Compensation (Lease) sub screen

1. Open the Funding screen from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
2. Click the **Contract > Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
4. Click **Load**.

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

Field:	Do this:
<b>Compensation section</b>	
Compensation Plan	View the compensation plan.
Calculation Method	View the compensation calculation method.
Disbursement Method	View the compensation payment method.
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Buy Rent Factor	View the buy rent factor.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread	View the maximum spread or percent allowed.
Max Markup	View the maximum markup.
Flat Amt	View the flat amount.
Comp Amt	View the compensation amount.

5. Make any necessary changes in the **Buy Rate** field.
6. Click **Calculate**.

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

#### **8.10.10 Proceeds Sub Tab**

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

##### **To use the Proceeds**

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

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.

Field:	Do this:
Comment	Specify a comment.
Total Amount	View the total amount.

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

### 8.10.11 Disbursement Sub Tab

The Disbursement sub screen records how the Lease payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

#### To complete the Disbursement sub screen

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

A brief description of the fields is given below:

Field:	Do this:
<b>Disbursement section</b>	
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.
ACH Account Type	Specify the account type.
Account #	Specify the ACH account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
ACH Bank	Specify the bank number.
ACH Routing #	Specify the routing number.

Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
Zip	<p>Specify the zip code.</p> <p>For non US country, you have to enter zip code.</p>
City	Specify the city.
State	Select the state.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.

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

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

### **8.10.12 Fee Sub Tab**

The Fee sub screen is a view-only table displaying what fees on the Lease instrument are in use, based on the contract.

#### **To view the Fee**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Fee** sub tab.

3. In the **Fee** sub screen, view the following display only information:

Field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Gross Capitalized Cost From	View the minimum value of gross capitalization cost.
Percent	View the maximum percentage.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.

### **8.10.13 ACH Sub Tab**

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

#### **To complete the ACH**

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.
Account Type	Select the account type.
Account #	Specify the account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.

Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
Pmt Amt	<p>Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited.</p> <p><b>Note:</b> If the payment amount is specified as ZERO, system will automatically consider the EMI amount.</p>
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the 'Spread' defined in the contract.
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

#### 8.10.14 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

##### To complete the Coupon

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

A brief description of the fields is given below:

Field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Start-ing #	Specify the starting number of the coupon book.

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

#### **8.10.15 References Sub Tab**

The References link enables you to enter any number of people as a reference on the application.

##### **To complete the Reference screen (Contract link)**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > References** link in this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Relationship	Select the reference type.
Name	Specify the reference name.
Status	Select the status of the reference from the drop-down list.
Years	Specify the number of years.
Months	Specify the number of months.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.

Field:	Do this:
City	Specify the city.
Phone 1	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
<b>Permission to call</b>	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.</p>
Phone 2	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.
<b>Permission to call</b>	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.</p>

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.  
If you want to add another reference, click Add and repeat steps 3 and 4.

### **8.10.16 Real Estate Sub Tab**

The Real Estate Fields screen records additional information regarding manufactured home Lease.

#### **To complete the Real Estate Fields screen**

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

A brief description of the fields is given below:

Field:	Do this:
Note Transmittal Number	Specify the note transmittal number.
Deed Transmittal Number	Specify the deeding transmittal number.
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.

Field:	Do this:
ConDeeding Page Number	Specify the condeeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

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

### **8.10.17 PDC Sub Tab**

The PDC sub screen displays any post dated checks associated with the contract.

#### **To complete the PDC**

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

A brief description of the fields is given below:

Field:	Do this:
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.

Field:	Do this:
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up.  For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

4. Click **Generate**.
5. In the **PDC Table** section, select the record you want to work with and enter, view or edit the following information:

Field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

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

## 8.11 Collateral tab

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

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

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

### To verify information about the collateral

1. Open the Funding screen and load the application you want to work with.
2. Click the **Collateral** link.

Depending on the type of collateral, information about the vehicle, home or other type of collateral appears.

3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'RODRIGUEZ MILDRED' with the identifier '0000001536'. The 'Collateral' tab is selected, showing a table for 'Home' collateral. The table includes columns for Dt, App #, Sub Unit, Status, Origin, Producer Name, Producer Contact Number, Co Existing Customer Nu, Prc Co Existing Customer Nu, Duplicate Application, and Contact. The status is 'APPROVED - FUNDED'. The 'Home' table shows one record: Existing Asset ID 'N', Primary 'Y', Asset Class 'NEW VEHICLE', Asset Type 'HOME', Sub Type 'SINGLE FAMILY H...', Occupancy 'OCCUPIED BY OW...', Identification # 'E26A115602', Country 'UNITED STATES', and Address '# '480 NEPONSE'. Below the 'Home' table are tabs for 'Valuation' and 'Tracking'. The 'Valuation' tab shows a table with columns for Current, Loan Currency Wholesale Base Amt, Retail Base Amt, Usage Value Amt (+), Valuation Dt, Source, Currency, Edition, and Supplement. One record is listed: Current 'Y', Loan Currency Wholesale Base Amt '19,000.00', Retail Base Amt '19,500.00', Usage Value Amt (+) '0.00', Valuation Dt '09/05/2015', Source 'INVOICE', Currency 'US DOLLAR', Edition '1', and Supplement '1'. The 'Addons' tab shows a table with columns for Description, Value, Amount, and Loan Currency Amount. One record is listed: Description 'ANTI THEFT', Value '290.00', Amount '290.00', and Loan Currency Amount '290.00'. The left sidebar contains a navigation menu with sections like 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'SIGG MARK' with the identifier '0000001533'. The 'Collateral' tab is selected, showing a table for 'Other Collateral'. The table includes columns for Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year Age, Make, and Model. The status is 'REJECTED - AUTO...'. The 'Other Collateral' table shows one record: Existing Asset 'N', Existing Asset Id 'N', Primary 'Y', Asset Class 'NEW VEHICLE', Asset Type 'VEHICLE', Sub Type 'CAR', Status 'NOT DEFINED', Year Age '0', Make 'AUDI', and Model 'A4'. Below the 'Other Collateral' table are tabs for 'Valuation' and 'Tracking'. The left sidebar contains a navigation menu with sections like 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

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

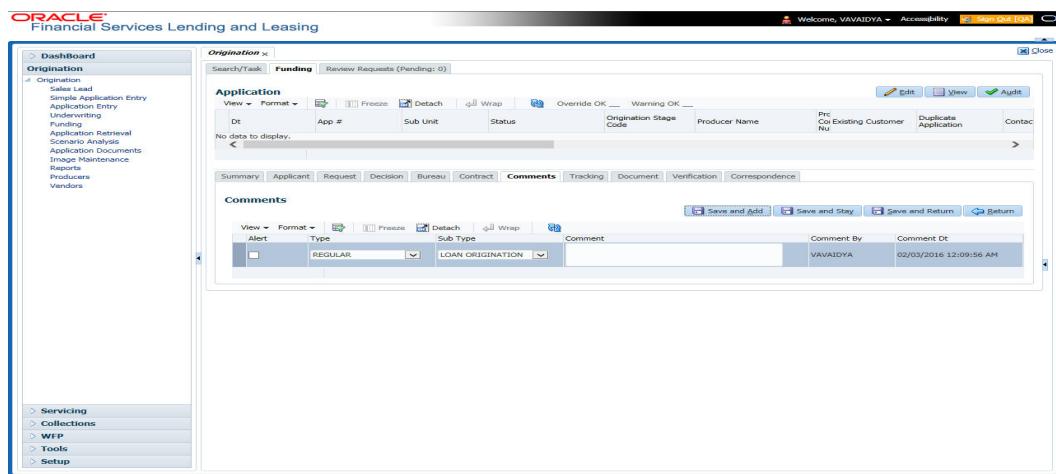
## 8.12 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '**<User 1> actioned as proxy for Funder <User2>**'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in Contract Tab > 'Funder' field.

### To add comments to an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Comments**.



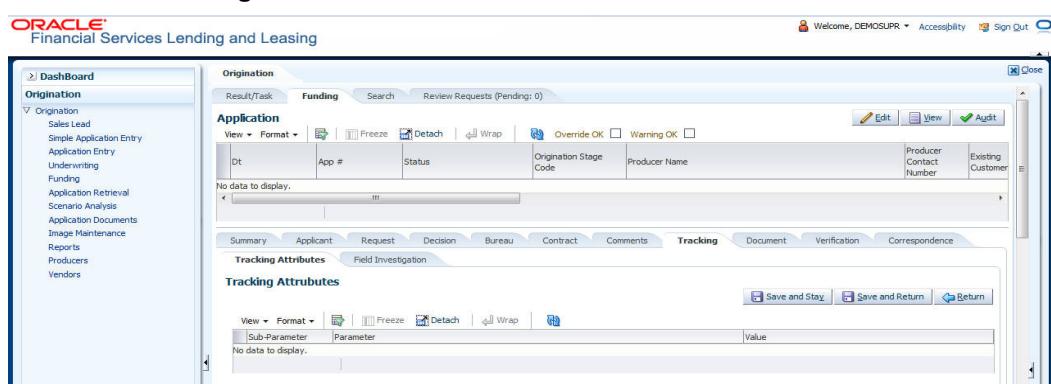
For details on this screen refer [Comments Tab](#) section in **Underwriting** chapter.

## 8.13 Tracking Tab

When using the Funding screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

### To enter the tracking attributes for an application

1. Open the Funding screen and load the application you want to work with.
2. Click the **Tracking** tab.



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

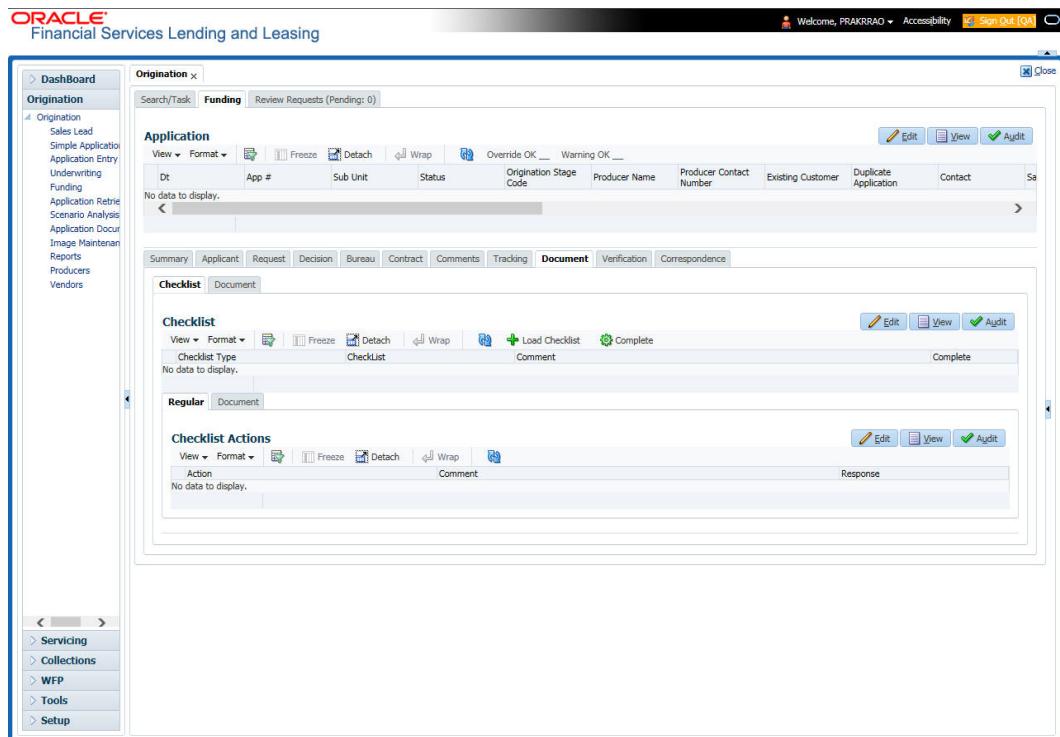
## 8.14 Document tab

The Document Maintenance link allows you to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

For more information, see the chapter Document Management in this User Guide.

### To view a document attached with an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Document**.



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

## 8.15 Verification Tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Lease. Each one of these “edit types” has its own set of “edit details.”

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### Note

The Edit Details section’s errors and warnings are created during the setup process.

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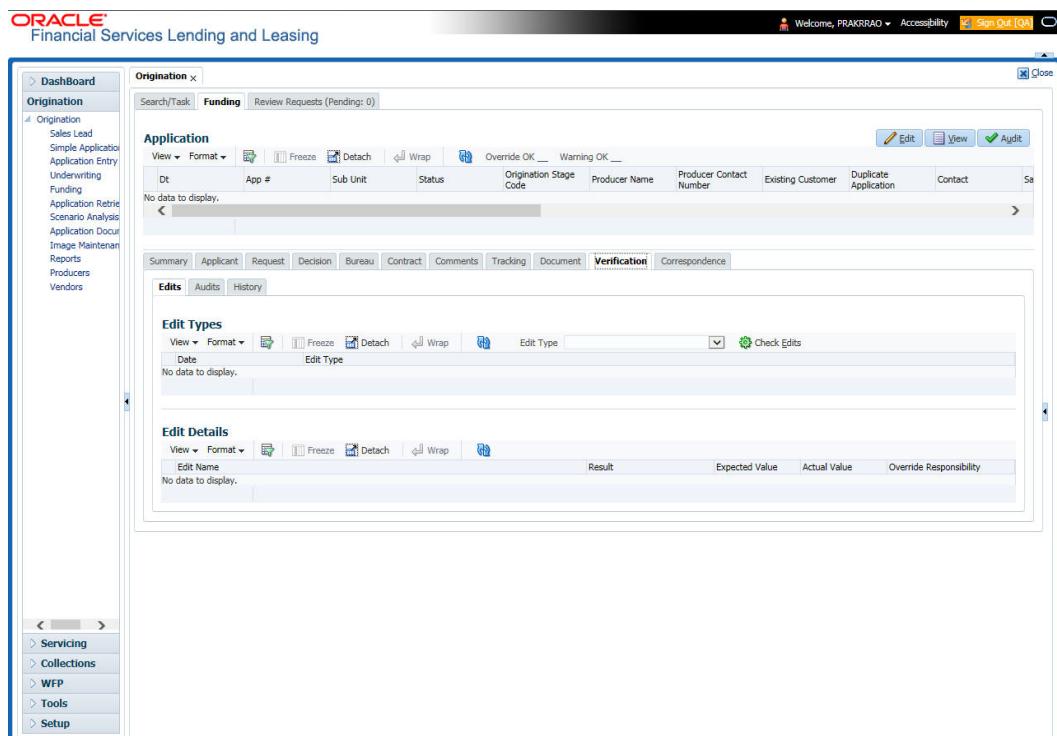
### To complete the Verification tab

1. Open the Funding screen and load the application you want to work with.
2. In the Edit Type drop-down list, select 'Application Approval Edits' and click on 'Check Edits' button.

Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

*For more information, refer to Configuring Lending and Leasing setup guides.*

3. Specify all the information associated with the application on the Funding screen.



- If there are edits with 'Error' entries, verify and correct the data in the respective tabs and repeat step 2 until the 'Error' entries are cleared.
- When there are only 'Warnings' left you can choose to change the status of the application to the next stage in the Origination cycle.

4. When you are finished entering data, on the Funding link bar, click **Verification**.

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

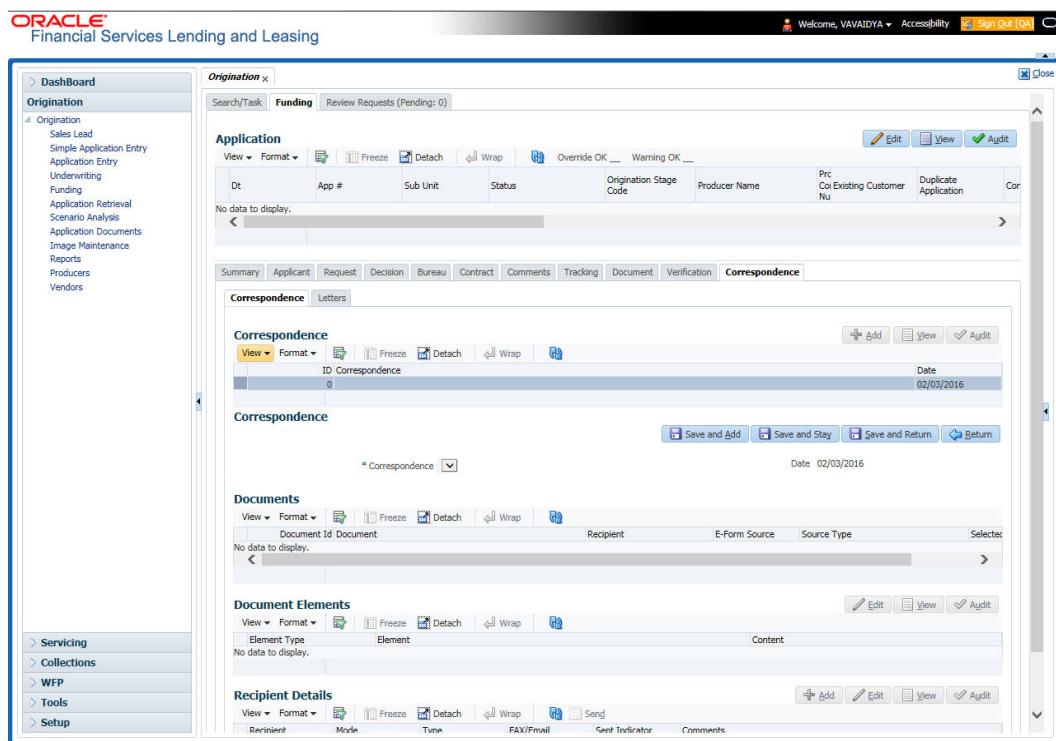
## 8.16 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

1. Open the Funding screen and load the application you want to work with.
2. Click **Correspondence**.



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

## 8.17 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Lease account starts on the 1st date of the Lease payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Lease term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

### To complete the Escrow Analysis screen

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

2. On the Funding screen, Click **Escrow Analysis** tab.

3. In the **Escrow Analysis** section, view or enter the following information:

Field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

4. Click **Analyze**.

5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.

6. In the following section, enter, view, or edit the following information:

Field:	View:
<b>Parameters section</b>	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount. <b>Calculation:</b> cushion amount + low required balance
Cushion Type	The cushion type.

Field:	View:
Cushion Value	The cushion value.
Cushion Amt	The cushion amount. <b>Calculation:</b> as per the shortage /cushion Rule maintenance
<b>Results section</b>	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount. <b>Calculation:</b> Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount. <b>Calculation:</b> Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount. <b>Calculation:</b> standard payment amount + escrow payment amount + spread payment amount + other payment amount
<b>Surplus section</b>	
Surplus /<Shortage Amt>	The surplus shortage amount. <b>Calculation:</b> escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click **View** in the **Analysis Details** section.

8. On the **Analysis Details** sub screen, view the following information:

Field:	View:
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.

If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

Field:	View:
<b>Approval section</b>	
Approval Dt	The approval date.
Approved By	The person who approved the Lease.

10. Click **Save** on the Funding screen.

## **8.18 Tool Tab**

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

*For detailed information on using the tools, refer “Tools” chapter in the document.*

## **8.19 Review Request**

The Review Request tab facilitates to flag an Application for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected Application and also to process the review with multiple reviewers.

*For detailed information on using this feature, refer to ‘Review Request’ section in Underwriting chapter of the document.*

---

## 9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Lease and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

### 9.1 Lease Calculator

The lease calculator works in one of four modes, depending on which of the following options you select in the Lease Calculator section:

- Calculate Payment
- Calculate Rate
- Calculate Residual Percent
- Calculate Gross Capitalized Cost.

The **Calculate Payment** mode calculates the base monthly payment using the information provided: the gross capitalized cost, capitalized cost reduction, residual percentage, rate, and lease term.

The **Calculate Rate** mode calculates the rate and the rent factor using the gross capitalized cost, capitalized cost reduction, residual percent, lease term, and base monthly payment.

The **Residual Percent** mode calculates the residual percent using the gross capitalized cost, capitalized cost reduction, rate, lease term, and base monthly payment.

The **Gross Capitalized Cost** mode calculates the gross capitalized cost using the capitalized cost reduction, residual percent, rate, lease term, and base monthly payment.

---

#### Note

If you want to clear (or “refresh”) the lease calculator at any time, click **Initialize** in the **Lease Calculator** section.

---

## To calculate a lease payment

1. On the Oracle Lending and Leasing home screen, click **Tools > Tools > Lease Calculator**.

The screenshot shows the Oracle Lending and Leasing software interface. On the left, a sidebar lists 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', and 'Tools'. Under 'Tools', 'Lease Calculator' is selected. The main window is titled 'Lease Calculator' and contains a 'Parameters' section. The 'Calculate Payment' radio button is selected. Other options include 'Calculate Rate/Rent Factor', 'Calculate Residual Percent', and 'Calculate Gross Capitalized Cost'. The 'Parameters' section includes fields for 'Contract Dt' (02/01/2016), 'First Pmt Dt' (03/01/2016), 'Maturity Dt' (02/01/2016), 'Gross Capitalized Cost' (0.00), 'Capitalized Cost Reduction' (0.00), 'Adjusted Capitalized Cost' (0.00), 'Residual Value(-)' (0.00), 'Depreciation Value (-)' (0.00), 'Rent Charge (+)' (0.00), 'Rate' (0.0000), 'Total of Base Monthly Pmts (=)' (0.00), 'Term' (0), and 'Base Monthly Payment (=)' (0.00). Buttons for 'Initialize', 'Calculate', and 'Print Quote' are also visible.

2. In the **Lease Calculator** section, click **Calculate Payment**, then click **Initialize**.
3. In the **Lease Details** section, complete the following fields:

Field:	Do this:
Contract Dt	Enter the contract date.
First Pmt Dt	Enter the first payment date.
Maturity Dt	View the maturity date.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Adjusted Capitalized Cost	View the adjusted cap cost.
Residual Value (-)	View the residual value.
Residual%	Enter the residual percentage.
Rent Charge (+)	View the rent.
Rate	Enter the rate.
Rent Factor	View the rent factor.
Total of Base Monthly Pmts (=)	View the total of payments.
Term	Enter the term.
Base Monthly Payment	View the base monthly payment.

4. In the **Lease Calculator** section, click **Calculate**.

The system calculates the Base Monthly Payment (=) field on the Lease Details section.

#### To calculate a rate

1. In the **Lease Calculator** section, click **Calculate Rate**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

The system calculates the Rate field on the Lease Details section.

#### To calculate a residual percent

1. In the **Lease Calculator** section, click **Calculate Residual Percent**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

The system calculates the Residual% field on the Lease Details section.

#### To calculate a gross capitalized cost

1. In the **Lease Calculator** section, click **Calculate Gross Capitalized Cost**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

The system calculates the Gross Capitalized Cost field on the Lease Details section.

### **9.1.1 Printing a Quote**

You can generate a summarised report using the calculated lease details in the format of quote with lease details and charges.

In the Lease Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

#### **Lease Details**

The Lease Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Lease Term, and Rate.

#### **Payment/Finance Charge**

The Payment/Finance Charge section consists of gross capitalized cost, adjusted capitalized cost, percentage of residual value, rent factor, base monthly payment, and total of base monthly payments including rental charges.

### **9.1.2 Copy Calculation to Contract or Decision tab**

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross Capitalized Cost” and click **Calculate**. System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

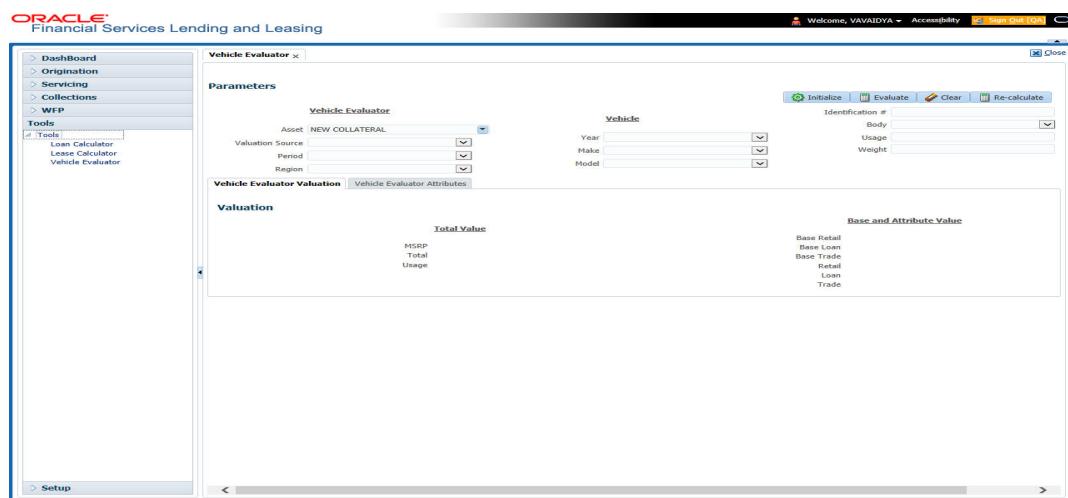
## 9.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

### To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. If you selected a vehicle from the Collateral link in step 3, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. If you selected NEW COLLATERAL in step 3, complete the **Identification #**  
-or-  
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
  - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
  - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.
  - In either case, the system displays following information about the vehicle:
  - In the **Vehicle** section, view the returned information:

Field:	View this:
<b>Year</b>	The asset year.
<b>Make</b>	The asset make.
<b>Model</b>	The asset model.
<b>Body</b>	The asset body style.
<b>Usage</b>	The asset usage or current mileage.
<b>Weight</b>	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
<b>MSRP</b>	Manufacturer's suggested retail price value of the asset.
<b>Total</b>	Total value of the asset.
<b>Usage</b>	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
<b>Base Retail</b>	Total retail value of the asset.
<b>Base Loan</b>	Base loan value of the asset.
<b>Base Trade</b>	Base trade value of the asset.
<b>Retail</b>	Retail value of the asset attributes.
<b>Loan</b>	Loan value of the asset attributes.
<b>Trade</b>	Base trade value of the asset attributes.

### 9.2.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
<b>Attribute</b>	Asset attribute.
<b>Retail</b>	Attribute retail value.
<b>Loan</b>	Attribute loan value.
<b>Trade</b>	Attribute trade value.
<b>Standard</b>	Standard indicator. If selected, indicates that the attribute is a standard.
<b>Package Incl</b>	If selected, indicates that the attribute is inclusive.

Field:	View this:
<b>Selected</b>	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.  
The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

#### **To copy the calculated value to the Collateral link**

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

---

## 10. Application Retrieval

### 10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

### 10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.
2. The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with \_O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2

Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO “NOT PURGED” ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

## 10.3 Retrieving an Archived Application

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

### To retrieve an archived application

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

The system opens Application retrieval Search screen.

3. Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

4. Click **Search**.

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

Applications are sorted by priority and application number.

Field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.

5. Select the application you want to work with and click **Retrieve**.

The system loads the application in the Applications screen.

You are now ready to begin work on the application.

---

# 11. Scenario Analysis

## 11.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's Lease request (Lease amount, rate and create a mock proposal in Lease with your lending policies.

You can use scenario analysis screen to complete the following tasks:

- View an Existing Scenario Analysis
- Generating Scenario Analysis
- Auto Suggest Pricing for the Scenario Analysis
- Creating an Amortized Schedule for the Scenario Analysis
- Creating an Application from the Scenario Analysis
- Generating a quote from the scenario analysis

---

### **Note**

Depending on the product licensed, you can view either Loan or Lease Calculator details. If you have licensed both, then you are provided with an option in Scenario Analysis screen to select the required Product Type.

---

### **11.1.1 View an Existing Scenario Analysis**

You can view a previously generated scenario analysis by inquiring through the identification code,

#### **To view an existing scenario analysis**

1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.
2. Either specify the identification code of a previously generated scenario analysis in the Inquiry Id field, or select the identification code from the adjacent drop-down list.
3. Click **Show Details**.

## 11.1.2 Generating Scenario Analysis

### To generate a scenario analysis

1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.

Click **Add** and complete the following Parameters:

You can click **Initialize** to clear (or 'refresh') the screen details at any time.

Field	Do this:
Inquiry Id	View the inquiry identification code.
Application #	View the application number.
First Name	Specify the first name of the applicant.
Last Name	Specify the last name of the applicant.
Phone	Specify the phone number of the applicant.
Email	Specify the email address of the applicant.
Company	Select the company.
Branch	Select the branch.
Product	Select the product.
Producer Type	Select the producer type associated with the product.
Producer Name	Select the producer associated with the product.
Producer Contact Number	View the producer contact number.
Region	View the region where the producer belongs.

Field	Do this:
Territory	View the territory where the producer belongs.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Term	Specify the requested term (number of payments).
State	Select the state code.
Asset Type	Select the asset type.
Asset Sub type	Select the asset sub type.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Promotion	Select the requested promotion.
Billing Cycle	Select the billing cycle schedule.
Instrument	Select the instrument.

2. In the Lease Calculator section, you can specify the details of various Parameters. For detailed field information, refer to Lease Calculator section in Tools Chapter.
3. After you have specified all the required details, Click **Save And Stay** or any other required save option. For more details on save options, refer to 'Basic Actions' section in Navigation chapter.

The system auto assigns an identification code to your calculations on the Scenario Analysis screen.

### **11.1.3 Auto Suggest Pricing for the Scenario Analysis**

The Scenario Analysis screen provides an option to calculate and display the Pricing based on previously generated scenario analysis details.

1. In the **Scenario Analysis** section, specify the required information to generate scenario analysis and save the details. (Refer section Generating Scenario Analysis).
2. click **Suggest**. The system displays the Pricing details.

### **11.1.4 Creating an Application from the Scenario Analysis**

#### **To create an application from the scenario analysis**

1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
2. Click **Create App**.

### **11.1.5 Generating a quote from the scenario analysis**

You can generate a summarised report using the calculated details in the format of quote.

After you have specified all the required information to generate scenario analysis, (Refer section Generating Scenario Analysis), click **Print Quote**.

For detailed information, refer to Printing a Quote section in Tools chapter.

## 11.2 Viewing Information from Scenario Analysis

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application screen
- The Request tab
- The Collateral tab
- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis screen. You can modify the price chosen in the Scenario Analysis screen and re-price the application. If application has been repriced, the comments regarding the multiple offers on the Comment screen should be manually updated before approving the application.

## 11.3 Subvention Sub Tab

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

The calculated Subvention details of the application created from Scenario Analysis is populated to Origination > Request > Subvention tab.

### To complete the Subvention sub screen

1. Click **Origination > Origination > Scenario Analysis > Subvention** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Subvention Plan section:</b>	
<b>Plan</b>	Select the subvention plan.
<b>Description</b>	View the subvention plan description.
<b>Sub Plan Code</b>	Select the sub plan code from the drop-down list.
<b>Sub Plan Description</b>	View the subvention sub plan description.
<b>Subvention Type</b>	View the subvention type.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub section

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

## 11.4 Compensation Sub Tab

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

Note the following:

- The computations in the Compensation sub tab refers to the 'Requested Amt' in Scenario Analysis tab.
- The 'Buy Rate' is referred from selected 'Pricing' definition in Scenario Analysis section.
- The 'Request Rate' is referred from the 'Rate from' field of selected 'Pricing' definition in Scenario analysis section.

The calculated Compensation details of the application created from Scenario Analysis is populated to Origination > Underwriting > Decision tab.

### To complete the Compensation (Lease) sub screen

1. Click **Origination > Origination > Scenario Analysis > Compensation** sub tab. System load the compensation plan details.

Note that, the compensation plan will use application information to calculate compensation.

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

Field:	Do this:
<b>Compensation section</b>	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
<b>Calculation section</b>	
Spread Formula	View the compensation spread formula.
Buy Rate	View the approved buy rate.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Comp Amt	View the compensation amount paid upfront.
Rem Comp Amt	View the compensation amount remaining.
Comp Amt	View the compensation amount.

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



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## 12. Application Documents

### 12.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the Lease origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

#### **Application Document screen**

The Application Document screen consists of “Document Maintenance” and “Document Details” sections.

Credit applications are often sent or faxed to financial institutions from producers (or ‘dealers’) on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen’s Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen’s Document Details section allows you to view these documents.

### 12.2 Application Document screen

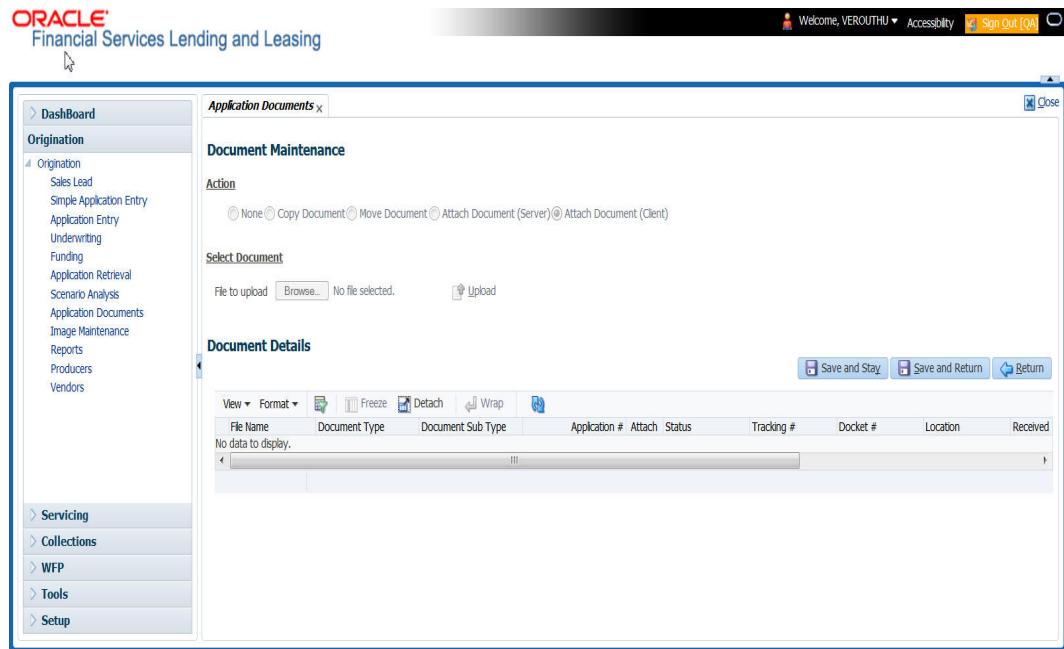
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen’s Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

## 12.2.1 Attaching a Document to an Application from a server

### To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Origination > Application Documents** link.



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX\_DEFAULT\_IMAGE\_PATH). -or-
4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.  
You can click **Reset Path** at any time to return to the default image directory.
5. In the **Select Document** section, click **List File**.  
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Field:	Do this:
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.
<b>Attach</b>	Attach the document.
<b>Status</b>	View the status of the document.

Field:	Do this:
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	View the document image received date.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comment</b>	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.
9. Click **Save And Return**.
10. In the **Action** sub-section, click **Post**.  
The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

### **12.2.2 Attaching a Document to an Application from a Client Machine**

#### **To attach a document to an application from a client machine**

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse in File to upload** field.  
The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Field:	Do this:
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.

Field:	Do this:
<b>Status</b>	View the status of the document.
<b>Comment</b>	Specify any comments regarding the document.
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	Specify the received date of the document.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comments</b>	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to the account.

12. Click **Save And Return**.

13. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

### **12.2.3 Copying a Document**

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

#### **To copy a document to an application from another application**

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Copy Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
6. In the **Document Details** section, select the document you want to copy and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

### **12.2.4 Moving a Document**

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

#### To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.  
The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

#### **12.2.5 Viewing a Document Attached to an Application**

##### To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.

Field:	View this:
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
  - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
  - or –
  - Choose a specific page number to view only that page.
7. Click **View Document**.  
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

## 12.3 Document Tracking section

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

### 12.3.1 Locating an Application Document

#### To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.
4. Click **Document** sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

### 12.3.2 Viewing a Document Attached to an Application

#### To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.

3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.
  - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
  - or –
  - Choose a specific page number to view only that page.
7. Choose **View Document**.
 

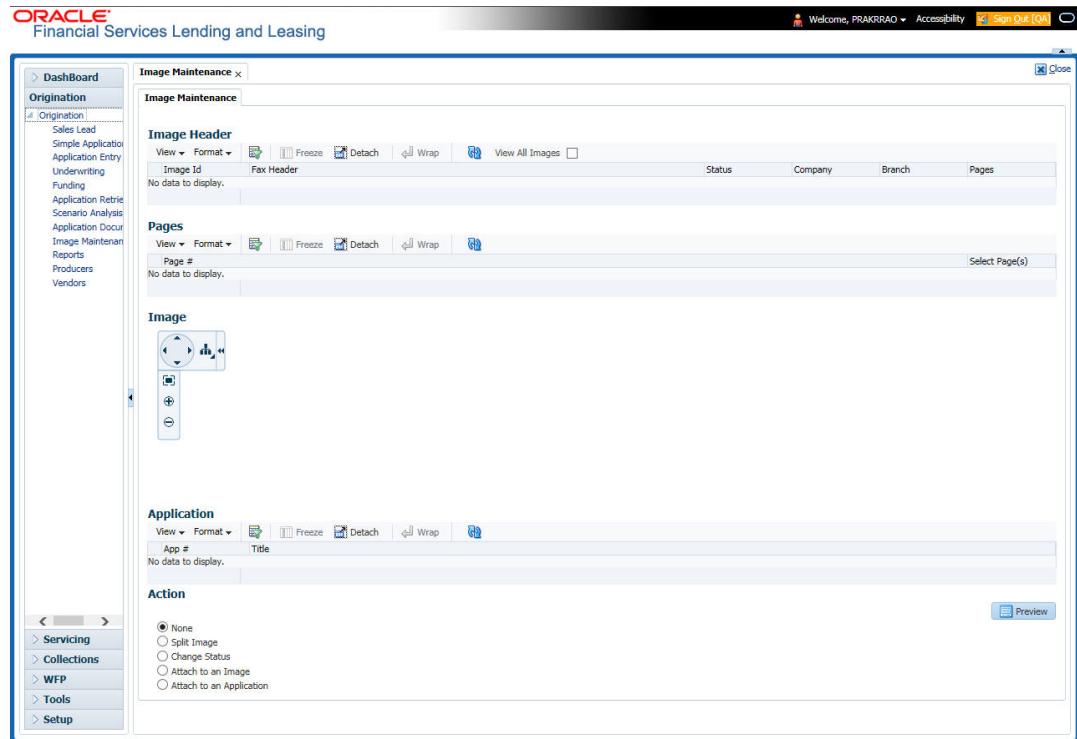
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

# 13. Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

## To view an image

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Image Maintenance**.



2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
3. In the **Image Header** section, select the image you want to work with.

The Image Header section displays the following information for each image:

Branch	Branch
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.
5. Select the required **transpose type** to change the appearance of the image.

## Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of "PROCESSED" or "SKIP."

### To split an image

1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.

2. In the **Action** section, select **Split Image**.

The Pages and New Image Id fields appear in the Action block.

3. In the **Pages** block, select the page where you want to split the image.

The selected pages appear in the Pages field on the Action section.

You can select more than one page; however, you cannot select page # 1.

4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

## Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

The Image Maintenance screen uses the following statuses:

<b>Status:</b>	<b>What is does:</b>
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

Only images with a status of Rush or New can be attached to an application or account.

### To change the status of an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
2. In the **Action** section, select **Change Status**. The Status field appears.
3. In the **Status** field, select the new status for the image.

4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing changes the status of the image.

### **Attaching an Image to an Existing Image**

You can combine two images to make one image. This is the reverse of splitting an image.

#### **To combine images**

1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
2. In the **Action** section, select **Attach to an Image**.  
The **Image Id** field appears.
3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing joins the two images: the Id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

### **Attaching an Image to an Existing Credit Application**

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

#### **To attach an image to an existing application image**

1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
2. In the **Action** section, select **Attach to an Application**. The **App#** field appears.
3. In the **App #** field, select the application number of the application to which you want to attach the image.
4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the **Image (8)** master tab on the Underwriting and Funding forms.

### **Printing an Image**

The **Print Image** button sends the selected image to a predefined printer.

#### **To print an image**

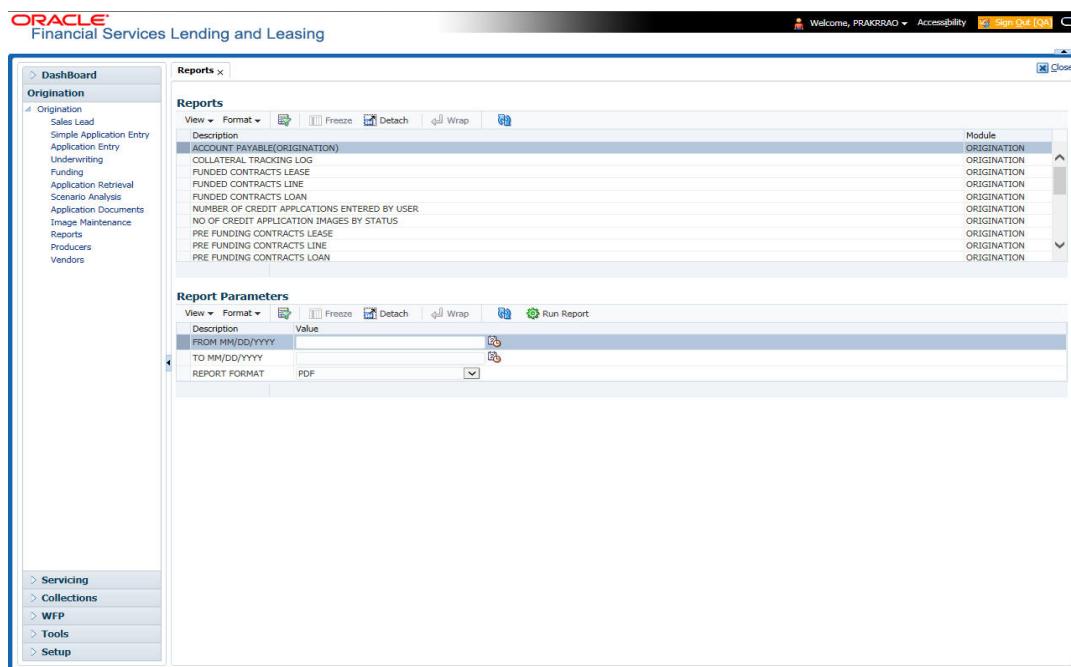
1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
2. In the **Action** section, click **Print Image**.

# 14. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

## Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination > Origination > Reports.**



## 14.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

### Parameters:

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered  
Date: 10/14/2013 10:16 AM

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Month / Year From: 01/01/1800 To: 01/01/2048

Company: NL02  
Branch: NLR1

Entered By	Date Entered	# of Applications
ARNATH	07/09/2013	2
Total:		2
Branch Total:		2
Company Total:		2
Company: US01 Branch: USHQ		
Entered By	Date Entered	# of Applications
ARNATH	05/16/2013	1
ARNATH	06/25/2013	2
ARNATH	06/26/2013	1
ARNATH	07/03/2013	2
Total:		6
Branch Total:		6
Company Total:		6
Grand Total:		8

## 14.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

### Parameters:

- Company/Branch
- Tracking Type

## Example of the Collateral Tracking Log report

Report : Collateral Tracking Log  
Date: 2/9/2016 1:17 AM

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Financial Services Lending and Leasing

Company Branch	NL02 NLHQ	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
<b>Tracking Type</b>								
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count : 1								
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count : 1								
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count : 1								
Branch Count : 3								
Company Count : 3								
Company Branch	US01 USHQ	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELK	SMITH JOHN		AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count : 1								
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN		PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINED
2015 AUDI A4 SIGG MARK								
2015 INVERNIZZI CONSTRUCTION CO VILLA								
2015 AUDI A4 RODRIGUEZ ROBINSON								
2015 AUDI A4 RODRIGUEZ ROBINSON								
0 HONDA ACCORD S SAM								
0 TOYOTA CAMRY EF EF								
Type Count : 6								
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELK	SMITH JOHN		AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count : 1								
Branch Count : 23								
Company Count : 23								
Total Count : 24								

## 14.3 Credit Bureau Report

This report lists the credit bureau details.

### Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

### Example for Credit Bureau report

Report: Credit Bureau Report  
Date: 9/13/2013 16:37 PM

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## 14.4 Account Payable (Origination)

This report lists the payable accounts.

### Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## Example for Origination Account payable report

Report : Accounts Payable (Origination)

Date: 2/9/2016 4:45 AM

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Date From: To:

## 14.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report: Number of Credit Applications Images By Status

Month/Year From: 01/01/1800 To: 01/01/2048  
Date: 10/15/2013 12:04 PM

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Company :	US01	
Branch :	USHQ	
Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
	Total:	26
	Branch Total:	26
	Company Total:	26
	Grand Total:	26

## **14.6 Dealer Reserve Report**

This report lists the reserve amount balance of producers.

## Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report : Dealer Reserve Report  
Date: 2/29/2016 11:27 AM

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Company: US01										
Branch: USHQ										
Producer #	Producer Name	Incr Due To New Loans	Adj Due Payoff/ Chgoff	Adj Due To Cr	Adj Due To Dr	Reserve Amt				
CA-00004	VOLKSWAGEN OF WOODLAND HILL	0.00	0.00	0.00	0.00	0.00				
CA-00005	AUTO JUNGLE	0.00	0.00	0.00	0.00	991.00				
GA-00002	ADVANCE LEASING (MARIETA)	0.00	0.00	0.00	0.00	0.00				
Branch Total:		0.00	0.00	0.00	0.00	991.00				
Company Total:		0.00	0.00	0.00	0.00	991.00				
Grand Total:		0.00	0.00	0.00	0.00	991.00				

## 14.7 Batch Job Report

This report lists the batch jobs scheduled and status of execution for the selected period.

## Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY

- Report Format

Report : Batch Job Report				ORACLE® Financial Services Lending and Leasing		
Job Set	Job Code	Job Description	Start Date	End Date	Status	Result
SET-AAI	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	02/25/2016	02/25/2016	COMPLETED	
SET-AAI	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_03	STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_04	RR-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED	
SET-ADT	ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGAAPP_BJ_100_01	APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGS	AGSSAL_BJ_100_01	SALE LEAD AGING	02/25/2016	02/25/2016	COMPLETED	

## 14.8 User Report and Access by Responsibility

This report lists the users with their name, code, responsibility and active status for the selected period.

### Parameters:

- Report Format

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY)				ORACLE® Financial Services Lending and Leasing		
User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date	
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000	
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999	
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999	
DEMOFUNDER	DEMO FUNDER	FUNDING SPECIALIST	YES	11/11/1992	12/31/9999	
DEMOSELLS	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999	
DEMOUSR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999	
DEMONDWR	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999	
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999	
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000	
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000	
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000	
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000	
OFSLLUSER	OFSLL USER	SUPERUSER	YES	02/18/2016	12/31/4000	
OFSLLUSER1	OFSLL USER1	SUPERUSER	YES	02/18/2016	12/31/4000	
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000	
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000	
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000	
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000	

## 14.9 Transactional Access by Responsibility

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

### Parameters:

- User Responsibility

- Report Format

Report : Transactional Access by Responsibility  
Date: 3/9/2016 11:54 AM

**ORACLE®**  
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Responsibility Code	Responsibility Description	Allowed
COLLECTOR	COLLECTOR	
ACCOUNT_CLOSE	ACCOUNT CLOSE	Y
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	Y
ACCRLUAL_START	START ACCRUAL	Y
ACCRLUAL_STOP	STOP ACCRUAL	Y
ACCRLUAL_STOP_REV	REVERSE STOP ACCRUAL	Y
ACC_ACH_FEE_MAINT	ACH FEE MAINTENANCE	Y
ACC_ACH_MAINT	ACH MAINTENANCE	Y
ACC_ACH_NEW	NEW ACH MAINTENANCE	Y
ACC_CASA_PHP_BATCH	ONE TIME INCOMING CASA BATCH PAYMENT	Y
ACC_CASA_PHP_REAL	ONE TIME INCOMING CASA REAL TIME PAYMENT	Y
ACC_CHANGE_PMT_DEFAULT_SPREAD	CHANGE DEFAULT PAYMENT SPREAD	Y
ACC_COMP_ADJ_MINUS	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	Y
ACC_COMP_ADJ_PLUS	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	Y
ACC_CPN_MAINT	COUPON BOOK MAINTENANCE	Y
ACC_CRB_PMT_RATING_MAINT	MAINTAIN CREDIT BUREAU PAYMENT RATING	Y
ACC_ESC_MAINT	WARRANTY MAINTENANCE	Y
ACC_ESC_PMT_MAINT	WARRANTY PAYMENT MAINTENANCE	Y
ACC_INS_MAINT	INSURANCE MAINTENANCE	Y
ACC_INS_PMT_MAINT	INSURANCE PAYMENT MAINTENANCE	Y
ACC_OFF_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR OFF	Y
ACC_ON_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR ON	Y
ACC_PDC_CHK_VOID	VOID OPEN PDC CHECKS	Y

## 14.10 Front End Access by Responsibility

This report lists the front end screen access permissions depending on the user responsibility.

### Parameters:

- User Responsibility
- Report Format

Report : Front End Access by Responsibility  
Date: 3/9/2016 13:02 PM

**ORACLE®**  
Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR
<b>Entity:</b>   COLLECTIONS	

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
CUSTOMER_SERVICE	BANKRUPTCY MENU
CUSTOMER_SERVICE	COLLECTIONS MENU
CUSTOMER_SERVICE	DEFICIENCY MENU
CUSTOMER_SERVICE	RESPOSSESSION MENU

<b>Entity:</b>   COMMON
-------------------------

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON
CALCULATOR	AMORTIZATIONSCH TAB
CALCULATOR	CALCULATORLEASE TAB
CALCULATOR	CALCULATORLOAN TAB
CALCULATOR	FILLSUITE LEASECALCULATOR MENU
CALCULATOR	LOANCALCULATOR MENU
CALCULATOR	RATESCH TAB
UNDERWRITING	FILLSUITE VEHICLEEVALUATOR MENU
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU
USER PRODUCTIVITY	USERPRODUCTIVITYAPPLICATIONENTY TAB
USER PRODUCTIVITY	USERPRODUCTIVITYCOLLECTORUSER TAB
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB
USER PRODUCTIVITY	USERPRODUCTIVITYSERQUEUEUR TAB
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB
PRODUCER	PRODUCERCOMMENT TAB
PRODUCER	PRODUCERCOMMENT VIEW BUTTON
PRODUCER	PRODUCERCOMMENT EDIT BUTTON
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON
PRODUCER	PRODUCERCOMMENT ADD BUTTON
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON
PRODUCER	PRODUCERCONTACT AUDIT BUTTON
PRODUCER	PRODUCERCONTACT TAB

## **14.11 Underwriting Status by Month and Producer (Lease)**

This underwriting report lists application status by month and producer for leases.

### **Parameters:**

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### **Example of the Underwriting status by Month and Producer (lease) report**

Report: Underwriting Status By Month & Producer (lease)  
Date: 10/30/2013 14:26 PM

**ORACLE®**  
Financial Services Lending and Leasing

Month / Year From: 01/1800 To: 01/2048

Company:	US01	Branch:	USHQ	ALL AMOUNT ARE IN USD							
Month	Producer Type	Producer # & Name		Approved	Conditioned	Rejected	Total	Funded	% of Apps Funded		
2013-08	DEALER	CA-00002 RANDYS AUTO SALES		5 500.000%	3 300.000%	1 100.000%	1	5	500.000%		
		Monthly Total:		5 500.000%	3 300.000%	1 100.000%	1	5	500.000%		
		Branch Total:		5 500.000%	3 300.000%	1 100.000%	1	5	500.000%		
		Company Total:		5 500.000%	3 300.000%	1 100.000%	1	5	500.000%		
		Grand Total:		5 500.000%	3 300.000%	1 100.000%	1	5	500.000%		

## **14.12 Underwriting Status By Month (Lease)**

This underwriting report lists application status by the month for leases.

### **Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### **Example of the Underwriting Status By Month (Lease) report**

Report: Underwriting Status by month (lease)  
Month / Year From: 01/2000 To: 01/2048  
Date: 10/15/2013 18:21 PM

**ORACLE®**  
Financial Services Lending and Leasing

Company:	US01	Branch:	USHQ	ALL AMOUNT ARE IN USD							
Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate			
2013-08	2	1	0	1	1	13000	13000.00	4.95%			
	Branch Total:	2	1	0	1	13000	13000.00	4.95%			
	Company Total:	2	1	0	1	13000	13000.00	4.95%			
	Grand Total:	2	1	0	1	13000	13000.00	4.95%			

## 14.13 Underwriting Status By Month and Underwriter (Lease)

This underwriting report lists application status by month and underwriter for leases.

### Parameters:

- Company/Branch
- Underwriter
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### Example of the Underwriting Status By Month and Underwriter (Lease) report

Report: Underwriting status by month & underwriter (lease)									
Date: 10/30/2013 12:02 PM									
Month / Year From: 01/1900 To: 01/2048									
Company:	User:	Using:	Underwriter Name	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded
Branch:	Branch:	Branch:	Branch:	#	#	#	#	#	#
Month:	Month:	Month:	Month:	%	%	%	%	%	%
2013-08	MACCHARL R.			1	0.000%	0	0.000%	1	100.000%
Monthly Total:				1	100.000%	0	0.000%	1	100.000%
Branch Total:				1	100.000%	0	0.000%	1	100.000%
Company Total:				1	100.000%	0	0.000%	1	100.000%
Grand Total:				1	100.000%	0	0.000%	1	100.000%

## 14.14 Funded Contracts Lease

This funding report lists applications funded for lease.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

### Example of the Funded Contracts Lease report

Report: Funded Contracts (Lease)											
Date: 10/25/2013 16:50 PM											
Month / Year From: 01/2000 To: 01/2048											
COMPANY:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:	PROD:
Producer:	Name:	Prod:	Prod:	Prod:	Prod:	Prod:	Prod:	Prod:	Prod:	Prod:	Prod:
CA-000001 WALMART OF WOODLAND HILL	MAC RAJESH	LEASE-V2	0	HONDA ACCORD	MACHARL R.	0000001402	09/14/2013	300.00	4.991%	3.0	
CA-000002 WALMART OF WOODLAND HILL	MAC RAJESH	LEASE-V2	0	HONDA ACCORD	MACHARL R.	0000001524	09/14/2013	300.00	4.991%	3.0	
CO-000003 RD MONTMORILLON	TRUST LEASE	TRUST LEASE	2013	BMW CAR	DRIVE ONCE UNDERWRITER	0000001460	Total:	300.00			
CO-000004 RD HOME DEALER	HOODER V	TRUST LEASE	2013	TOYOTA CAMRY 4DR	DRIVE ONCE UNDERWRITER	0000001488	Total:	300.00	0.000%	0	
							Total:	300.00	0.000%	0	
							Branch:	300.00			
							Company:	300.00			
							Global:	300.00			

## 14.15 Pre Funding Contracts Lease

This funding report lists applications verified for lease.

### Parameters:

- Company/Branch

- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

### Example of the Pre Funding Contracts Lease report

Report : Pre-Funding Contracts (Lease)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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<table border="1"> <thead> <tr> <th>Producer</th><th>Name</th><th>Product</th><th>Collateral</th><th>Underwriter</th><th>Application #</th><th>Contract Dt</th><th>Amount</th><th>Rate</th><th>Term</th></tr> </thead> <tbody> <tr> <td>CA-00004 VOLKSWAGEN OF WOODLAND RID.</td><td>HYUTI HYUTI</td><td>LEASE-VE</td><td>2010 TOYOTA CAMRY</td><td>POORNIMA THIYAGARAJAN</td><td>0000001653</td><td>02/04/2016</td><td>0.00</td><td>7.001%</td><td>25</td></tr> <tr> <td colspan="2"></td><td colspan="2"></td><td colspan="2"></td><td colspan="2"></td><td colspan="2"></td></tr> <tr> <td colspan="2"></td><td></td>&lt;td data-kind="ghost</tr></tbody></table>	Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term	CA-00004 VOLKSWAGEN OF WOODLAND RID.	HYUTI HYUTI	LEASE-VE	2010 TOYOTA CAMRY	POORNIMA THIYAGARAJAN	0000001653	02/04/2016	0.00	7.001%	25																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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## 15. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Lease. Indirect Lease are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding  
-or-
- Up front on a monthly basis  
-or-
- When the interest is earned  
-or-
- When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Statements
4. Contracts
5. Comments
6. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.

## 15.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

### Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Producers**.
2. The system displays the Producers setup screen.

### To set up the Producer

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Producer #</b>	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.

Field:	Do this:
<b>Old Producer #</b>	Specify the old producer number.
<b>Name</b>	Specify the producer name.
<b>Company</b>	Select the company from the drop-down list.
<b>Branch</b>	Select the branch from the drop-down list.
<b>Start Dt</b>	Select the producer start date by clicking on the adjoining Calendar icon.
<b>End Dt</b>	Select the producer end date by clicking on the adjoining Calendar icon.
<b>Contact</b>	Specify the producer contact.
<b>Group</b>	Select the producer contact group from the drop-down list.
<b>Grade</b>	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
<b>Type*</b>	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
<b>Status</b>	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Lease origination cycle so that only applications from Producers whose status is 'Active' can be funded.
<b>Sales Agent</b>	Select the sales agent associated with this producer from the drop-down list.
<b>Underwriter</b>	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
<b>Funder</b>	Select the users with responsibility as Funding Specialist, from the drop-down list.
<b>Collector</b>	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the <b>Collector</b> field in <b>Delinquency Information</b> section of <b>Account Details</b> screen on the <b>Customer Service screen</b> ).
<b>Fed Tax #</b>	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
<b>Address section</b>	
<b>Country</b>	Select the country code from the drop-down list.
<b>Address Line 1</b>	Specify address line 1
<b>Address Line 2</b>	Specify address line 2

Field:	Do this:
<b>Zip</b>	Select the zip code from the drop-down list.
<b>Zip Extn</b>	Specify the extension of the zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the drop-down list.
<b>Phone 1</b>	Specify phone number 1.
<b>Extn 1</b>	Specify phone number 1 extension.
<b>Phone 2</b>	Specify phone number 2.
<b>Extn2</b>	Specify phone number 2 extension.
<b>Fax Prefix1</b>	Select fax prefix number 1 from the drop-down list.
<b>Fax1</b>	Specify fax number 1.
<b>Fax Prefix2</b>	Select fax prefix number 2 from the drop-down list.
<b>Fax2</b>	Specify fax number 2.
<b>E-Mail</b>	Specify the producer mail address.
<b>Loss Reserve Amount</b>	Specify the loss reserve amount
<b>Max Float</b>	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
<b>Remaining Float</b>	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
<b>Enabled</b>	Check this box to enable the product.
<b>Subvention Participation Details</b>	
<b>Subvention Participant</b>	Check this box to maintain the producer as subvention participant
<b>Collection Type</b>	Select the collection type from the drop-down list.
<b>Collection Frequency</b>	Select the collection frequency from the drop-down list.
<b>Refund Disbursement Method</b>	Select the refund disbursement method from the drop-down list.
<b>Region</b>	Select the region of producer from the drop-down list.
<b>Territory</b>	Select the territory of producer from the drop-down list.

Field:	Do this:
<b>License Details</b>	
<b>Valid From</b>	Specify the date from when the producer's license is valid.
<b>Valid To</b>	Specify the date till when the producer's license is valid.

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

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#### Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

---

### 15.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

#### To complete the Payment Details

1. Click **Origination > Origination > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Pmt Mode</b>	Select the payment mode from the drop-down list.
<b>Bank</b>	Specify the ACH bank name.
<b>Start Dt</b>	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
<b>Routing #</b>	Specify the ACH bank routing number.
<b>Account Type</b>	Select the ACH bank account type from the drop-down list.
<b>Account #</b>	Specify the ACH bank account number.
<b>Currency</b>	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
<b>IBAN</b>	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
<b>Disbursement Currency</b>	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
<b>Approval Detail section</b> - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
<b>Approved By</b>	View the user who has approved the payment details.
<b>Approved Dt</b>	View the date and time when the payment details were approved.
<b>Status</b>	View the status of producer payment details.

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

### To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

1. To access the payment details to be approved, do one of the following:
  - Click **Origination > Origination > Producers**.
  - Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in 'Producers' screen.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.

### 15.1.2 Compensation Plan

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

A brief description of the fields in the Compensation Plan sub screen is given below:

Field:	View this:
<b>Account/Application</b>	The account/application number and title
<b>Compensation Plan</b>	The compensation plan defined for the producer.
<b>Upfront Amt</b>	The Upfront Amount defined for the producer.
<b>Remaining Amt</b>	The remaining amount for the producer.
<b>Total Amt</b>	The total amount defined for the producer.

1. In the **Loss Reserve** section, view the loss reserve amount.

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

### 15.1.3 Subvention

The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

In the Subvention Receivables section, you can view the following details. A brief description of the fields is given below:

Field:	View this:
<b>Subvention Participant</b>	The status of subvention participant.
<b>Collection Type</b>	The collection type defined for the subvention.
<b>Collection Frequency</b>	The collection frequency defined for the subvention.
<b>Refund Disbursement Method</b>	The Refund Disbursement Method for the subvention.
<b>Receivable Amt(Open)</b>	The outstanding receivable amount for the subvention.
<b>Receivable Amt(Current)</b>	The current receivable amount for the subvention.
<b>Received Amt</b>	The received amount for the subvention.
<b>Netted Refund Amt</b>	The netted refund amount for the subvention.
<b>Net Receivable Amt</b>	The net receivable amount for the subvention.
<b>Payable Refund Amt</b>	The payable refund amount for the subvention.

#### 15.1.4 Transactions

The Transactions sub screen facilitates you to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve, adjust/add Recourse amount from/to dealer reserve can be posted by selecting 'Others' option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting 'Subvention' option in the action block.

In the Transactions sub screen, you can sort the list of transactions to be displayed based on elapsed days by selecting the 'View Last' option 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 click 'Search'.

Select 'Others' or 'Subvention' option, click **Add** and specify the following field information. A brief description of the fields is given below:

Field:	View this:
<b>Effective Dt</b>	Select the Effective Date of the transaction from the calendar.
<b>Transaction</b>	Select the transaction from the drop down list.
<b>Amount</b>	Specify amount for the transaction.
<b>Reference</b>	Specify the transaction reference.
<b>Account #</b>	Select the account from the drop down list.
<b>Account Title</b>	View the account title information.
<b>Comment</b>	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

#### 15.1.5 Holdback/Loss Reserve

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

##### **To view the Holdback/Loss Reserve**

1. Click **Producers > Holdback/Loss Reserve**.
2. In the Proceed Holdback section, you can view the account and Holdback amount details.

In the Loss Reserve section, you can view Loss Reserve amount details.

#### 15.1.6 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

##### **To complete the Tracking Attributes**

1. Click **Origination > Origination > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.

3. A brief description of the fields is given below:

Field:	View this:
<b>Sub-Parameter</b>	View the sub-parameter details.
<b>Parameter</b>	View the parameter details.
<b>Value</b>	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
<b>Effective Dt</b>	The statement transaction date.
<b>Transaction</b>	The statement transaction.
<b>Account</b>	The statement account number.
<b>Debit Amt</b>	The statement debit amount.
<b>Credit Amt</b>	The statement credit amount.

### **15.1.7 Contacts**

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

#### **To complete the Contacts**

1. Click **Origination > Origination > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Contact Type</b>	Select the producer contact type from the drop-down list.
<b>Name</b>	Specify the producer contact name.
<b>Phone</b>	Specify producer contact phone number.
<b>Extn</b>	Enter phone number extension.
<b>Fax</b>	Enter producer contact fax number.
<b>Enabled</b>	Check this box to indicate this is a current contact.

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

### **15.1.8 Comments**

The Comments sub screen allows you to view and enter comments regarding the producer.

#### **To enter a comment on the Comments**

1. Click **Origination > Origination > Producers > Comments** sub tab.

2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Comment</b>	Enter comment.
<b>Comment By</b>	Displays user id.
<b>Comment Dt</b>	Displays comment date.

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

### 15.1.9 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

#### To view summary on the Summary

1. Click **Origination > Origination > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
<b>Year Month</b>	The year and month.
<b>Total Apps</b>	The application total status count.
<b>Approved</b>	The application approved status count.
<b>Conditioned</b>	The application conditioned status count.
<b>Rejected</b>	The application rejected status count.
<b>Withdrawn</b>	The application rejected status count.
<b>Funded</b>	The application withdrawn status count.
<b>Amount</b>	The application funded status total amount.

### 15.1.10 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

#### To view Title Status Summary on the Summary

1. Click **Origination > Origination > Producers > Title Status Summary** sub tab.
2. Sort the list of statuses to be displayed based on elapsed days by selecting 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 click 'Search'. View the following field details.

Field:	View this:
<b>New Status</b>	Displays lien status as 'New'
<b>Perfection Processing Status</b>	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
<b>Perfected Status</b>	Displays if lien status has 'Perfected Title'
<b>Release Processing Status</b>	Displays lien status as either Sent for Title Release/Re-sent for Title Release
<b>Released Status</b>	Displays lien status as either Service Requested/Pending Delete
<b>Hold Release</b>	Displays lien Hold Release status
<b>To be Released</b>	Displays lien status if 'To be released'
<b>Closed Status</b>	Displays lien status if 'Deleted'
<b>Exception Status</b>	Displays lien status as either Pending Lien Holder/ Pending DMV
<b>Lien Event Date</b>	Displays lien Event Date attached against each status.

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## 16. Vendors

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

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

### 16.1 Vendors Screen

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

#### **Navigating to Vendor Detail Screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
  - Vendors
  - Assignment Allocation
  - Work Orders
  - Follow-up
  - Invoices

#### **16.1.1 Vendors tab**

1. Click **Origination > Origination > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
  - Payment Details
  - Vendor Groups
  - Tracking Attributes
  - Comments
2. In the **Origination > Origination > Vendors > Vendor Details** section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN\_VEN\_NBR\_SYS\_GENERATED).

Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.

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

A brief description of the fields is given below:

Field:	Do this:
<b>Enabled</b>	Check this box to enable the vendor.
<b>Vendor #</b>	<p>The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.</p> <p>System auto generates the vendor number when the following system parameter is set to 'Yes' in Setup &gt; Administration &gt; System &gt; System Parameter screen.</p> <ul style="list-style-type: none"> <li>- Parameter: UVN_VEN_NBR_SYS_GENERATED</li> <li>- Description: VENDOR NUMBER IS SYSTEM GENERATED</li> </ul>
<b>Channel</b>	Select the vendor channel from the drop-down list.
<b>Old Vendor #</b>	Displays the old vendor number if exists.
<b>Name</b>	Specify the vendor name.
<b>Status</b>	Select the vendor status from the drop-down list.
<b>Company</b>	Select the vendor portfolio company from the drop-down list.
<b>Branch</b>	Select the vendor portfolio branch from the drop-down list.
<b>Start Dt</b>	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
<b>End Dt</b>	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
<b>Contact Person</b>	Specify the vendor contact name.

Field:	Do this:
<b>Fed Tax #</b>	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
<b>Credit Days</b>	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
<b>Phone 1</b>	Specify primary phone number.
<b>Extn 1</b>	Specify the primary phone extension.
<b>Phone 2</b>	Specify alternate phone number.
<b>Extn 2</b>	Specify the alternate phone's extension.
<b>Fax</b>	Specify the fax number.
<b>Fax 2</b>	Specify the fax number 2.
<b>Country</b>	Select the country code from the drop-down list.
<b>Address #</b>	Specify the vendor address.
<b>Address Line 1</b>	Specify address line 1.
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Select the zip code from the drop-down list.
<b>Zip Extn</b>	Specify the extension of the Zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the drop-down list.
<b>Email</b>	Specify the email address.

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

#### 16.1.1.1 Payment Details

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Remittance section</b>	
<b>Country</b>	Select the country code from the drop-down list.
<b>Address Line 1</b>	Specify address line 1.

Field:	Do this:
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Specify zip code from the drop-down list.
<b>Zip Extn</b>	Specify extension of the zip code.
<b>City</b>	Specify city.
<b>State</b>	Select state from the drop-down list.
<b>Pre-Process Days</b>	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
<b>Currency</b>	View the currency attached to vendor.
<b>Payment Details section</b>	
<b>Mode</b>	Select the mode of payment from the drop-down list.
<b>Bank</b>	Specify the ACH bank.
<b>Start Dt</b>	View ACH start date.
<b>Routing #</b>	Specify the bank routing number.
<b>Account Type</b>	Select the account type from the drop-down list.
<b>Account #</b>	Specify the account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
<b>IBAN</b>	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
<b>Disbursement Currency</b>	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

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

#### 16.1.1.2 Vendor Groups

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Sort</b>	Specify sort sequence.
<b>Group</b>	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
<b>Enabled</b>	Check this box to enable the vendor service.

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

#### 16.1.1.3 Tracking Attributes

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Sub-Parameter</b>	View the Sub-Parameter.
<b>Parameter</b>	View the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

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

#### 16.1.1.4 Comments

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Comment</b>	View or add the required comment.

Field:	Do this:
<b>Comment By</b>	System automatically selects the logged in user details.
<b>Comment Dt</b>	System automatically displays the current date.

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

### 16.1.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

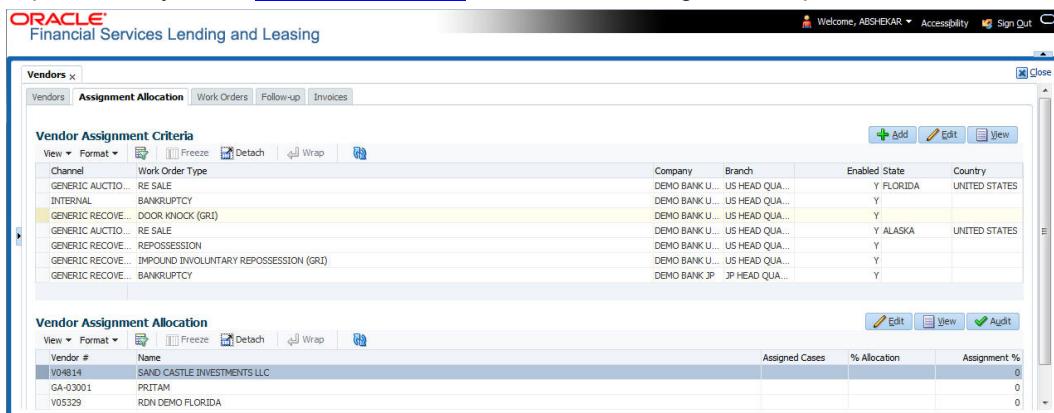
Click **Origination > Origination > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

#### 16.1.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
<b>Channel</b>	Select the OFSLL interfaced channel from the drop-down list.  If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.

Field:	Do this:
<b>Work Order Type</b>	Select the work order type from the drop-down list.
<b>Repo Storage Country</b>	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the Country where the repossessed asset is currently stored from the drop-down list.
<b>Repo Storage State</b>	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the State where the repossessed asset is currently stored from the drop-down list.
<b>Company</b>	Select the Company from the drop-down list.
<b>Branch</b>	Select the company's Branch from the drop-down list.
<b>Enabled</b>	Check this box to enable the vendor assignment criteria.

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

#### **16.1.2.2 Vendor Assignment Allocation**

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

For 'GENERIC AUCTION INTERFACE' related Vendor Assignment Criteria, you can add vendors to the defined criteria from 'Vendor Assignment Allocation' section. For more information, refer to 'Remarketing' chapter in Collections User Guide.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Field:	Do this:
<b>Vendor #</b>	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
<b>Name</b>	View the name of the vendor.
<b>Assigned Cases</b>	View the total number of cases assigned to the vendor.
<b>% Allocation</b>	View the percentage of total cases assigned to the vendor.
<b>Assignment %</b>	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

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

#### **16.1.3 Work Orders Tab**

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. Click **Origination > Origination > Vendors > Work Order**. The details are grouped under three tabs:
  - Services
  - Work Order History
  - Tracking Attributes
2. In the **Origination > Origination > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list. You can further sort the list of work orders based on elapsed days by selecting 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'.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Work Order #</b>	Displays the work order number.
<b>Case #</b>	Displays the case number received from third party vendor interface.
<b>Channel</b>	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
<b>Work Order Type</b>	Select the work order type from the drop-down list.
<b>Account</b>	Select account number for the work order from the drop-down list.
<b>Company</b>	Displays the company name based on the account selected.
<b>Branch</b>	Displays the branch based on the account selected.
<b>Vendor</b>	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
<b>Override Reason</b>	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.

Field:	Do this:
<b>Status</b>	Select the work order status from the drop-down list. If the status is selected as 'SEND TO GRI', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
<b>Reason</b>	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
<b>Collector</b>	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
<b>Work Order Details section</b>	
<b>Dt</b>	Displays the date when work order was created.
<b>Status Dt</b>	Displays the last work order status-change date.
<b>Currency</b>	Displays the vendor company currency based on the vendor selected.
<b>Estimated</b>	Displays the estimated amount, which is the sum of all the services added to the work order.
<b>Billed</b>	Displays amount billed by the vendor for the work order.
<b>Paid</b>	Displays amount paid to the vendor for the work order.
<b>Reference #</b>	Specify vendor reference details if any.
<b>Assigned By</b>	Displays the user who created/assigned the work order to vendor.
<b>Followup Dt</b>	Select the subsequent follow-up date from adjoining calendar.
<b>Account Information section</b> - System displays the following information depending on the account selected for the work order in 'Work Order' section.	
<b>Account Status</b>	Displays the status of the account.
<b>Charged off Dt</b>	Displays the date when the account was charged off.
<b>Due Amt</b>	Displays the due amount to be paid to the account.
<b>Total Outstanding Balance</b>	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
<b>Total Due</b>	Displays the total of all dues pending on the account.
<b>Due Dt</b>	Displays the last elapsed due date on the account.
<b>Days Past Due</b>	Displays the total number of days elapsed past due date.

Field:	Do this:
<b>Service Address</b>	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).  <b>Note:</b> When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
<b>Collateral Details section</b> - This section displays the asset details associated with the work order.	
<b>Collateral Description</b>	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
<b>Identification #</b>	Displays the identification number of the asset.
<b>Year</b>	Displays the manufacturing year of the asset.
<b>Make</b>	Displays the asset's manufacturing company.
<b>Model</b>	Displays the asset's model.
<b>Vendor Information section</b>	
<b>Contact</b>	Specify the vendor contact for the work order.
<b>Phone</b>	Specify the vendor contact phone for the work order.
<b>Extn</b>	Specify the vendor contact phone extension for the work order.
<b>Fax</b>	Specify the vendor contact fax for the work order.
<b>Comment</b>	Specify any comments regarding the work order.
<b>Vendor Messages section</b> - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.	
<b>Vendor Msg Type</b>	Select the type of vendor message from the drop-down list.
<b>Vendor Msg</b>	Specify additional information that is to be communicated to the external interface.

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

#### 16.1.3.1 Services

In the **Origination > Origination > Vendors > Work Order > Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

A brief description of the fields is given below:

Field:	Do this:
<b>Service #</b>	Specify an unique service number for the work order.
<b>Service</b>	Select the service type from the drop-down list (required).
<b>Currency</b>	System defaults the currency defined in work order which is the vendor currency.
<b>Estimated</b>	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
<b>Billed Amt</b>	Displays amount billed by the vendor for the service.
<b>Paid Amt</b>	Displays amount paid to the vendor for the service.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last service status change date.

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

#### **16.1.3.2 Work Order History**

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.

#### **16.1.3.3 Tracking Attributes**

Click **Origination > Origination > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Sub-Parameter</b>	View the Sub-Parameter.
<b>Parameter</b>	View the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

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

#### 16.1.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Origination > Origination > Vendors > Follow-up** tab. The details are grouped into two:
  - Work Order Follow-up
  - Assigned Services
2. In the **Origination > Origination > Vendors > Follow-up > Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.

The screenshot shows the Oracle ERP system's Vendors window with the Follow-up tab selected. The main area displays a grid of work orders. The grid columns include Company, Branch, Followup Dt, Work Order #, Dt, Assignment-Type, Account, Vendor, Status, Status Dt, Assigned By, and Estin. The grid data shows various work orders for different companies and branches, with details like 'BANKRUPTCY', 'COLLECTION', 'SERVICING', and 'DE-CATAR AUTO AUCTION'. Below the grid, a detailed view for a specific work order is shown, including vendor information like PR-01001-PINNACLE PARTS & SERVICE, status (NEW), and contact details (GREGORY, (973)-539-4539). At the bottom, there is an 'Assigned Services' section with its own grid and toolbar.

A brief description of the fields is given below:

Field:	Do this:
<b>Company</b>	Displays the vendor company.
<b>Branch</b>	Displays the vendor branch.

Field:	Do this:
<b>Followup Dt</b>	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
<b>Work Order #</b>	Displays the work order number.
<b>Dt</b>	Displays the work order date.
<b>Account</b>	Displays the account associated with the work order.
<b>Vendor</b>	Displays the vendor associated with the work order.
<b>Status</b>	Select the work order status from the drop-down list.
<b>Status Dt</b>	Displays the last work order status change date.
<b>Work Order section</b>	
<b>Currency</b>	Displays the currency for the work order.
<b>Estimated</b>	Displays the estimated amount, which is the sum of all the services added to the work order.
<b>Billed Amt</b>	Displays amount billed by the vendor for the work order.
<b>Paid</b>	Displays amount paid to the vendor for the work order.
<b>Vendor Information section</b>	
<b>Contact</b>	Displays the vendor contact name.
<b>Phone</b>	Displays the vendor contact phone number.
<b>Extn</b>	Displays the vendor contact phone number's extension.
<b>Comment</b>	Specify a comment.

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

#### 16.1.4.1 Assigned Services

In the **Origination > Origination > Vendors > Follow-up > Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
<b>Services</b>	Displays the service provided by the vendor.
<b>Currency</b>	Select currency for the vendor from the drop-down list.
<b>Estimated</b>	Specify the estimated amount for the service.
<b>Billed Amt</b>	Specify amount billed by the vendor for the service.
<b>Paid</b>	Specify amount paid to the vendor for the service.
<b>Status</b>	Select the service status from the drop-down list.

Field:	Do this:
<b>Status Dt</b>	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

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

### 16.1.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

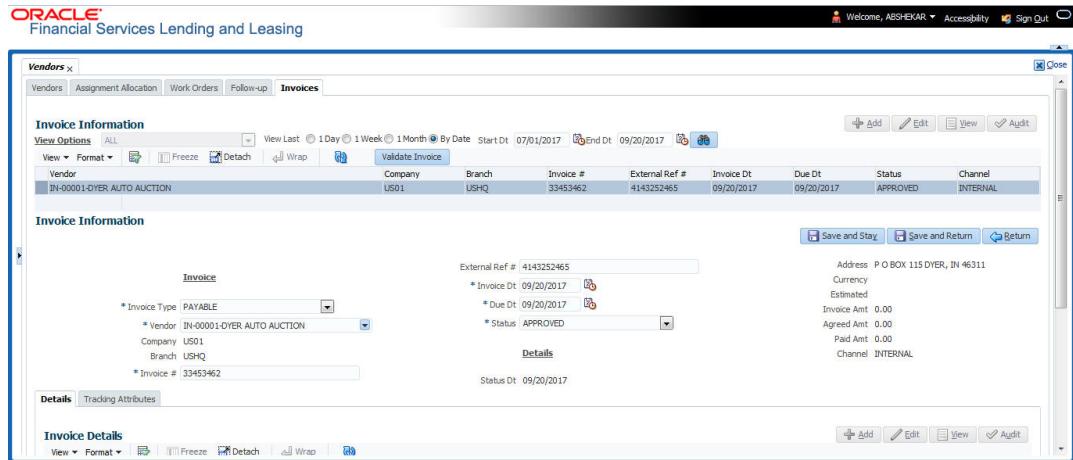
However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL' and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. Click **Origination > Origination > Vendors > Invoices** tab. The details are grouped into following sections:
  - Details
    - Payment Schedules sub tab
    - Related Invoice/Work Orders sub tab
  - Tracking Attributes
2. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list. You can further sort the list of invoice based on elapsed days by selecting 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'.

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



A brief description of the fields is given below:

Field:	Do this:
<b>Vendor</b>	Select the vendor name for whom the invoice is to be created.
<b>Company</b>	Displays the vendor portfolio company.
<b>Branch</b>	Displays the vendor portfolio branch.
<b>Invoice #</b>	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
<b>External Ref #</b>	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
<b>Invoice Dt</b>	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
<b>Due Date</b>	Select the due date. You can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the invoice status from the drop-down list.
<b>Details section</b>	
<b>Status Dt</b>	Displays the last invoice status change date.
<b>Address</b>	Displays the vendor address.
<b>Currency</b>	Select the currency from the drop-down list.
<b>Estimated</b>	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
<b>Invoice Amt</b>	Displays the total invoice amount.
<b>Agreed Amt</b>	Displays the total agreed amount.
<b>Paid Amt</b>	Displays the total paid amount.

Field:	Do this:
<b>Channel</b>	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

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

#### **16.1.5.1 Auto Validate Invoice**

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
2. Select the required invoice from the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

#### **16.1.5.2 Invoice Details sub tab**

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Work Order</b>	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
<b>Case #</b>	System displays the Case number only if there is a Case number is associated for the selected work order.
<b>Estimated</b>	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
<b>Invoice Amt</b>	Specify the invoice amount.
<b>Agreed Amt</b>	Specify the agreed amount.
<b>Paid Amt</b>	Displays the paid amount.
<b>Txn Post Dt</b>	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last status change date. On edit, system updates the current date by default.

Field:	Do this:
<b>Authorized By</b>	Displays the name of the user who verified (accepted/rejected) the invoice details.
<b>Authorized Dt</b>	Displays the date when the invoice details were verified.
<b>Collectible</b>	<p>Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.</p> <p>During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup &gt; Administration &gt; System &gt; Vendors &gt; Invoice Rules tab.</p>

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

#### **16.1.5.3 Accept/Reject Invoice details**

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

#### **16.1.5.4 Payment Schedules sub tab**

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Currency</b>	System displays the vendor currency.
<b>Payment Amt</b>	Specify the actual payment amount for the invoice.
<b>Status</b>	Select the payment status from the drop-down list.
<b>Payment Dt</b>	Select the payment date from the adjoining calendar.

Field:	Do this:
<b>Payment Reference</b>	(Optional) Specify reference details for the payment if any.
<b>Payable Id</b>	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
<b>Payment Id</b>	View the Requisition ID generated during AP transaction.
<b>Disbursement Currency</b>	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
<b>Account Currency</b>	View the currency of the account selected at in 'Invoice Details' sub tab.
<b>Amount in Account Currency</b>	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

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

#### **16.1.5.5 Related Invoice/Work Order Details sub tab**

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.

A brief description of the fields is given below:

Field:	Do this:
<b>Invoice #</b>	View the invoice number for the work order.
<b>Invoice Status</b>	View the status of invoice generated for the work order.
<b>Status Dt</b>	View the date on which the status of invoice is recorded.
<b>Currency</b>	View the currency in which the invoice is generated.
<b>WO Estimated Amt</b>	View the estimated amount for the work order.
<b>WO Agreed Amt</b>	View the vendor agreed amount for the work order.
<b>WO Paid Amt</b>	View the amount paid for the work order.

#### **16.1.5.6 Tracking Attributes sub tab**

1. In the **Origination > Origination > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Sub-Parameter</b>	View the Sub-Parameter.
<b>Parameter</b>	View the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

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

#### **16.1.5.7 Business Rules**

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

#### **Rule 1**

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed

Work Order Type	Work Order Status
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

### **Rule 2**

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

### **Rule 3**

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is 'Less than or equal' to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to 'APPROVED'.
- If the Invoice Amount is 'greater than' the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to 'FOR APPROVAL'.

An invoice status in Invoice Information section is auto updated to "APPROVED" if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.

---

# Appendix A:Rounding Amounts and Rate Attributes

## Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting off** will always cut the number after the second decimal.

The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

### Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13

Method	Result
Raise	234.14
Cut off	234.13

### **Rate Attributes**

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate Lease.

---

#### **Note**

Index rounding does not apply to fixed rate Lease.

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The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST.25
3. INDEX RATE ROUNDED TO NEAREST.125

#### **NO ROUNDING TO INDEX RATE:**

Select this method for no rounding.

#### **INDEX RATE ROUNDED TO NEAREST 0.25:**

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

##### **Examples:**

Method	Result
<b>Current rate:</b>	5.125
<b>Round of rate:</b>	5.25

Method	Result
<b>Current rate:</b>	5.124
<b>Round of rate:</b>	5.00

#### **INDEX RATE ROUNDED TO NEAREST 0.125:**

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

##### **Examples:**

Method	Result

<b>Current rate:</b>	5.325
<b>Rate rounded to:</b>	5.375

<b>Method</b>	<b>Result</b>
<b>Current rate:</b>	5.312
<b>Rate rounded to:</b>	5.250

---

## Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
<b>D = Deferred</b>	Zero fill
<b>P = Single payment Lease</b>	Zero fill
<b>W = Weekly (due every week)</b>	Multiple by 4.33
<b>B = Biweekly (due every two weeks)</b>	Multiple by 2.16
<b>E = Semi-monthly (due twice a month)</b>	Multiple by 2
<b>M = Monthly (due every month)</b>	As given
<b>L = Bimonthly (due every two months)</b>	Divide by 2
<b>Q = Quarterly (due every three months)</b>	Divide by 3
<b>T = Triannually (due every four months)</b>	Divide by 4
<b>S = Semi-annually (due twice a year)</b>	Divide by 6
<b>Y = Annually (due every year)</b>	Divide by 12

---

## Appendix C:Generic Recovery Interface (GRI)

### C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter 'GRI\_WEBSERVICE\_LOG\_IND' when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

#### C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors > Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)

Work Order Type	Description
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

## C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

The 'add Case()' web service request consists of the following Case details to be registered in third party system:

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

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

The screenshot shows the Oracle Customer Service interface. At the top, it displays 'Customer Service: 20000100015971' and 'Review Request (Pending: 0) Queue Assignment'. Below this is a grid for account details, showing a single row for US01 with account number 2000 and product 'LOAN VEHICLE (FR)'. The 'Comments' tab is selected in the navigation bar. The comments table has columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The last comment entry, which is the successful case creation, is highlighted with a red border. The comment text is: '2044312529: NEW CASE CREATED'.

In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

---

#### Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

---

## C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in

account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window displays a customer service case for account 20000100015971, named EDWIN. The 'Comments' tab is active, showing a list of system-generated comments. A red box highlights the comments section, which contains entries such as 'INBOUND FROM INTERFACE' and 'ADDRESS UPDATED - ADDRESS NUMBER: OLD VALUE : 745 NEW VALUE : 111 ADDRESS UPDATED - ADD INTERNAL'. The interface includes various tabs like 'Customer Service', 'Account Details', and 'Customer Details', and a toolbar with functions like 'View', 'Audit', and 'Print'.

If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

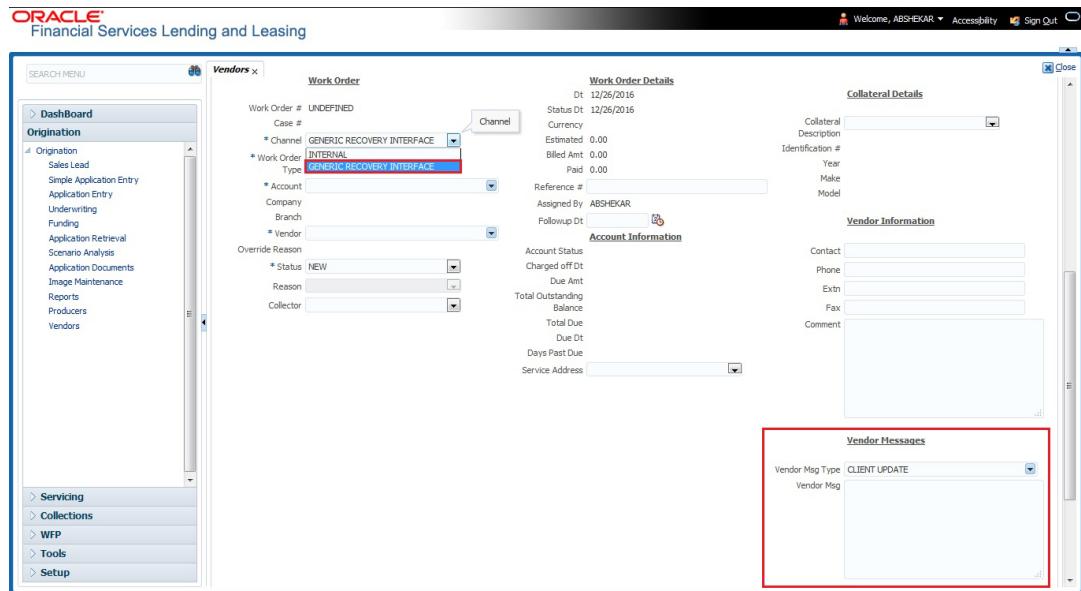
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

## C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The 'Vendor Messages' section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as 'CLIENT UPDATE'.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Vendors x' and displays a 'Work Order' form. The 'Channel' dropdown is set to 'INTERNAL' and 'Work Order Type' is set to 'GENERIC RECOVERY INTERFACE'. The 'Vendor Messages' section is highlighted with a red box and contains the following details:

Vendor Msg Type	CLIENT UPDATE
Vendor Msg	[Text Area]

Accordingly, in the 'Vendor Messages' section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers 'addCaseUpdate()' to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"

- Comment Dt = Comment Posted date

Customer Service: 20160900013226

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	OUTBOUND TO INTERFACE	2044317321:OTHER:TOYOTA CAMRY - NEW EDITION 2017 MODEL	ABSHEKAR	01/27/2017 05:22:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/24/2017 01:07:20 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 03:00:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:58:09 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:56:04 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:53:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:51:26 AM

## C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter "GRI\_DLQ\_DAYS\_AUTO\_STATUS\_CHG" (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as 'PENDING ON HOLD/ON HOLD' on running the batch job SET-GRI (RDNDLQ\_BJ\_100\_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to 'PENDING ON HOLD' in Work Orders screen, system triggers 'holdCase()' web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

Work Order History

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #
WO:0021105	2044299014	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021117	2044299033	GENERIC RECOVERY INTERFACE	20151...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	VENKAT	
WO:0021122	2044299038	GENERIC RECOVERY INTERFACE	20160...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	VENKAT	
WO:0021106	2044299029	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021067	2044297345	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	DOOR KNOCK (GRI)	HMACHA	
WO:0021070	2044297557	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	DOOR KNOCK (GRI)	HMACHA	

Work Order History

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	R
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	PENDING ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	OPEN		IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	ASSIGNED		IMPOUND INVOLU...	HMACHA	
WO:0021105	UNDEFINED	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	NEW		IMPOUND INVOLU...	HMACHA	

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

Customer Service x

Search | Customer Service: 20160318800 | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160318800: FOSTER RICK

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	SUB UNIT1	2016030018800	LOAN VEHICLE (FR)		50 USD	32,536.20	3,861.52	ACTIVE/DELQ	11/24/2016

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2...	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_VR JOB REQUEST ID: 21...	INTERNAL	12/12/2016 12:47:35 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_VR JOB REQUEST ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575: CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :	INTERNAL	11/10/2016 03:00:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMCRDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMCRDN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	11/10/2016 02:51:43 AM

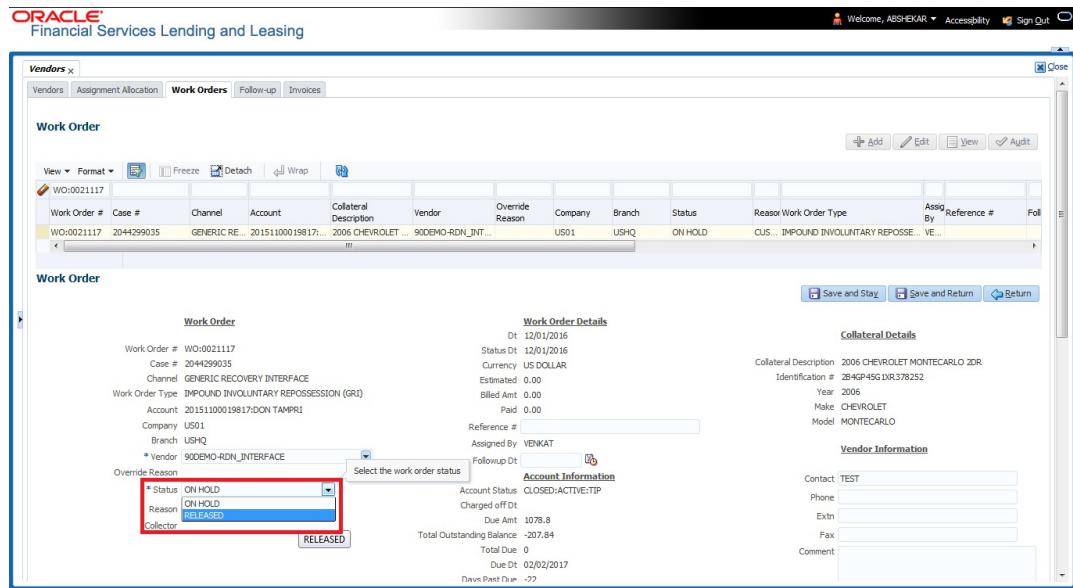
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

## C.6 Reopen Case

When the status of a work order is updated from ‘ON HOLD’ to ‘RELEASED’ in Work Orders screen, system triggers ‘reopenCase()’ web service request to update the status of corresponding mapped case in third party system.

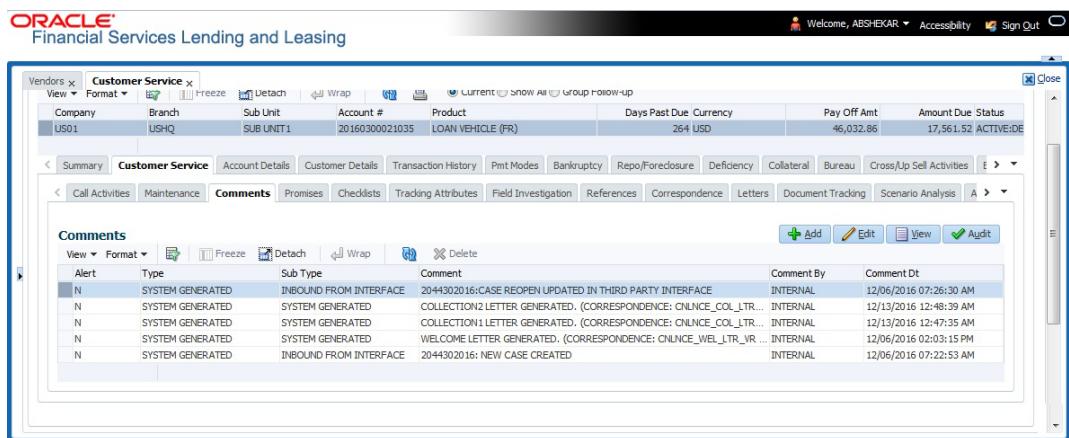
This ensures that a work order in hold status is processed further with third party vendor managed systems.



The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer 'Case Updates Received via FireHose WebService' section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

## C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as 'PENDING REASSIGN/CLOSE') and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to 'PENDING REASSIGN/CLOSE' based on the days defined in the lookup code 'VEN\_REASSIGN\_DAYS\_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, system auto updates the case status as 'PENDING REASSIGN/CLOSE' on running the batch job SET-GRI (RDNVNA\_BJ\_100\_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers 'reassignCase()' web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

- If Case status is 'NEW FROM CLIENT' in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSL.
- If Case status is 'OPEN' in GRI, the case is updated to 'Pending on Close' status in GRI, new case is created in OFSL with New Case # and assigned to new Vendor.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSL is closed (status = 'CLOSE') and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSL only if the 'reassignCase()' web service response consists of new case number created in third party system.

- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

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

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/24/2017 01:06:33 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:59:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:50:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/08/2017 09:45:22 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/02/2017 12:23:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:REASSIGNMENT IN PROGRESS	INTERNAL	12/29/2016 04:43:20 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

## C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to ‘PENDING CLOSE’ in Work Orders screen, system triggers ‘closeCase()’ web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out'. The main window has a 'Vendors x' tab and a 'Work Order' tab. The 'Work Order' tab displays a table with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, Work Order Type, Assigned By, and Reference #. One row is highlighted with a red box around the 'Status' column, which is 'CLOSE'. Below this is a 'Work Order History' table with similar columns, showing a history of status changes. The 'Status' column in the history table is also highlighted with a red box, showing values like 'CLOSE', 'OPEN', 'ASSIGNED', and 'NEW'.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out'. The main window has a 'Customer Service x' tab. The 'Comments' tab is selected, showing a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The 'Comment' column contains entries such as 'ACC\_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE\_STM\_LTR\_VR JOB REQUEST ID: 2...)', 'ACC\_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE\_STM\_LTR\_VR JOB REQUEST ID: 2...)', 'COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE\_COL\_LTR2\_VR JOB REQUEST ID: 18...)', 'COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE\_COL\_LTR3\_VR JOB REQUEST ID: 18...)', '2044274356 : CASE CLOSE ACCEPTED BY THIRD PARTY INTERFACE', 'WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE\_WEL\_LTR\_VR JOB REQUEST ID: 17330)', and '2044274356: NEW CASE CREATED'. The 'Comment Dt' column shows dates like '01/12/2017 11:19:27 PM', '12/06/2016 02:03:51 PM', '11/23/2016 05:06:53 AM', '11/23/2016 04:50:43 AM', '11/09/2016 10:44:49 PM', '11/09/2016 09:27:10 PM', and '11/09/2016 09:19:10 PM'.

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

## C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH\_BJ\_100\_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED" And Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

#### Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

## C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

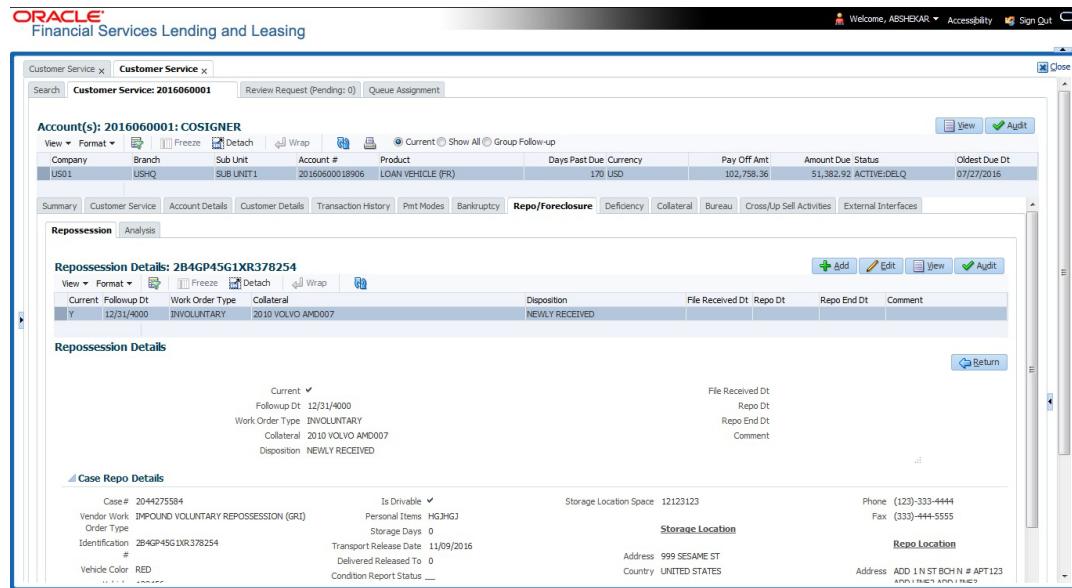
On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_JR JOB REQUEST ID: 25332)	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_JR JOB REQUEST ID: 20948)	INTERNAL	12/05/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_JR JOB REQUEST ID: 18920)	INTERNAL	11/23/2016 05:06:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR3_JR JOB REQUEST ID: 18906)	INTERNAL	11/23/2016 04:50:43 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_JR JOB REQUEST ID: 17499)	INTERNAL	11/02/2016 03:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-REPO-DETAILS-FROM-GRI-UPDATED	INTERNAL	11/02/2016 05:02:30 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE GOT REPO-SESSED	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1-NEW CASE CREATED	INTERNAL	11/02/2016 04:51:00 AM

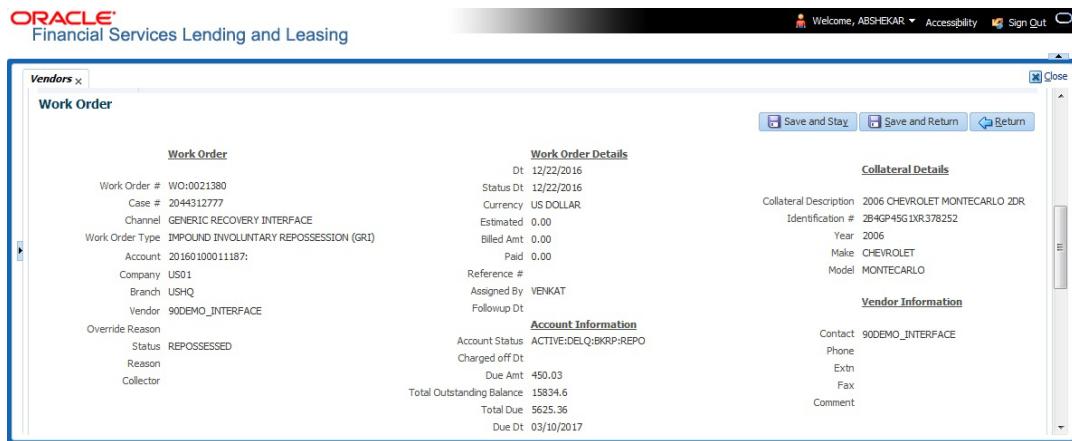
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



## C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.



If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"

- Comment Dt = Comment Posted date and time

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GR1_INTERFACE:INVOICE RECEIVED FROM THIRD PA...	INTERNAL	12/22/2016 03:37:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GR1_INTERFACE-ORACLE ONE HAS APPROVED THE IN...	INTERNAL	12/22/2016 03:37:10 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GR1_INTERFACE:INVOICE CREATED IN THIRD PARTY ...	INTERNAL	12/22/2016 03:37:10 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GR1_INTERFACE:REPOSESSION DETAILS FROM GR1 U...	INTERNAL	12/22/2016 03:30:53 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GR1_INTERFACE-CASE GOT REPOSSESSED	INTERNAL	12/22/2016 03:30:51 AM

The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

Work Order #	Estimated	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Authorized By	Authorized Dt	Collectible
WO:0021380 20160100011187 2798...	10.00	10.00	10.00	10.00	12/22/2016	CLOSE	12/22/2016			N
WO:0021380 20160100011187 2798...	100.00	100.00	100.00	100.00	12/22/2016	CLOSE	12/22/2016			Y
WO:0021380 20160100011187 2798...	12.00	12.00	12.00	12.00	12/22/2016	CLOSE	12/22/2016			N

System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.