

Patch Release Notes  
Oracle Financial Services Lending and Leasing  
Release 14.5.0.0.0  
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**ORACLE®**  
Financial Services

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# 1. Release Notes

## 1.1 Background / Environment

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

## 1.2 Purpose

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

## 1.3 Abbreviations

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending and Leasing
XML	Extensible Mark-up Language
XSD	XML Schema Definition
GL	General Ledger
XLF	Extended Log Format
JSF	Java Server Faces
EAR	Enterprise Application Archive
UI	User Interface
WSDL	Web Services Description Language
ACH	Automated Clearing House
SCRA	Service members Civil Relief Act
LOV	List of Values

## 1.4 Product Summary

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

## 1.5 **Release Highlights**

The key highlight of this patch release is to fix the critical bugs and to enhance the industry specific requirements.

## 2. Enhancements

Enhancement	Description
Search capability for Producer, vendor, Work Order and Invoice	New user defined search capability is provided along with existing search for Producer, Vendor, Work Order and Invoice.
Lease Sales tax Interface with vertex	OFSLL interface with Vertex to compute and get Lease Sales tax in Origination and Servicing.
Lease Compensation	Lease compensation chargeback based on the paid off or charged off.
Lease Insurance	Lease insurance for financing of insurance products during origination and automatically end the insurance.
Lease SCRA	Support for the Service members Civil Relief Act (SCRA) for leasing module.
Lease Securitization	Ability to create securitization pool for the Lease Accounts.
Lease Compliance ASC 842	Lease ASC 842 report format generation.
Customer Credit Limit	<p>New feature to define credit limit to customer and track the usage of the Limit for each account (Loan/Line/Lease).</p> <ul style="list-style-type: none"> <li>• Sanction Limit to customer</li> <li>• 360 Degree view of the customer</li> <li>• Limit Utilization tracking</li> <li>• Limit reinstating</li> <li>• Hold limit</li> <li>• Suspend limit</li> <li>• Customer Credit Limit transactions (increase/decrease)</li> <li>• Customer level document upload</li> <li>• Pricing for the existing customer</li> <li>• Limit related web service changes</li> </ul>
Data Masking	Data Masking capability is enhanced to support robust configuration of masking Personal Identification Information.
Customer Preference Web service	Enhanced the customer preference capability to accept the customer contact preferences through web service which was handled only through user interface in previous releases.
Permission to text	New flag at each Telecom is provided to take the consent to text for Customer, Applicant, Producer, vendor, and reference.
Estimated Life of the Asset	New fields to capture data of Estimated Life of the Asset is added for all collateral types.

Enhancement	Description
Lease Enhancements	<p>Support for Weekly, Bi-Weekly, Quarterly and Annual Lease Billing Cycle.</p> <p>Variable Rate adjustments</p> <p>Rate caps (Floor and Ceiling)</p> <p>Flexible repayment (User defined repayment, Step up, Step Down, Balloon)</p> <p>Lease Contract Expiry Letter</p> <p>Residual Value Inclusion in Final Bill</p> <p>Lease Repayment in Advance/Arrears</p> <p>Lease Termination allowed during life of Lease (Billed Term/Lease receivables recovered Percentage)</p> <p>Change Payment</p> <p>Lease Term Extension</p> <p>Lease Promotions</p> <p>Lease Security Deposit adjustment</p>
Lease Sales tax Internal	<p>Ability to define the Lease Sales tax for internally funded products:</p> <ul style="list-style-type: none"> <li>• Setup <ul style="list-style-type: none"> <li>○ Sales tax definition Origination <ul style="list-style-type: none"> <li>▪ Percentage of Itemization</li> <li>▪ Lease Payment Amount</li> <li>▪ Total of Lease Payments</li> <li>▪ Purchase Price Amount</li> </ul> </li> <li>○ Lease Sales Tax Servicing/Collections <ul style="list-style-type: none"> <li>▪ Upfront</li> <li>▪ Payment Stream</li> </ul> </li> <li>○ Sales Tax Range definition</li> <li>○ Tax Exemption</li> </ul> </li> <li>• Origination <ul style="list-style-type: none"> <li>○ Calculate Sales Tax</li> <li>○ New Edits</li> <li>○ Contract Parameters</li> <li>○ Tax Exemption</li> </ul> </li> <li>• Servicing/Collection <ul style="list-style-type: none"> <li>○ Sales tax as part of the Bill</li> <li>○ Sales tax in Statement</li> <li>○ Sales Tax Payment Stream</li> <li>○ Sales Tax handling in case of Reversal</li> <li>○ Tax Exemption</li> </ul> </li> </ul>

Enhancement	Description
Swagger documentation for Web service	Swagger documentation is introduced for OFSLL <b>Note:</b> With this enhancement, the existing web service documentation and sample zip with request/response files are deprecated.
Web service changes	List of new web services
Change to existing Web services	List of modified web services

## 2.1 Search Screen for Producer, Vendor, Work Order, & Invoice

### 2.1.1 Search screen for producers

Search tab is added in Producers screen

Search tab has the following two sections:

- Search Criteria
- Search Results

#### Search Criteria

- Provided 'Reset Criteria' and 'Search' buttons to the 'Search Criteria' section. These two buttons doesn't have any access keys. System uses the same search tab access key to this i.e. if Search tab is accessible to the logged in user, then these two buttons are available.
- 'Reset Criteria' button – on click of this, system will clear the search parameter values.
- 'Search' button:
  - On click of this, system will get the exact Producer details based on the parameter value provided and comparison operator.
  - If system finds the data that matching to the values then, system displays the Producer Details in the 'Search Results' section.
  - If user doesn't provide any data then system displays an error message **'No search criteria defined. Please define minimum one search criteria'**
  - If system doesn't find any record using the provided information, then system displays a warning message, **"No records found for given search criteria"**
- "Search Criteria" section has three columns 'Criteria', 'Comparison Operator' and 'Value'.
  - 'Criteria' – displays the user defined table attribute description
    - Provided Producer #, Producer Name, Producer Status, Producer Group, Producer Type, Producer Grade, and Producer Zip Code parameters to search.
    - If user wants to add few more parameters, then user can in new columns in SEARCH\_PRO\_PRODUCERS user defined table.
  - 'Comparison Operator' – displays the user defined table attribute operator.
  - 'Value' – displays LOV or input filed based on user defined table attribute field type.
- "Search Results" section displays the following fields along with "Open" button.



Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, Status, Contact, Group, Type, Grade

- If user clicks on the Open button or double clicks on the record in search results, system will open the record in Producer Details tab with 'Remove Filter' button.
- On click of 'Remove Filter' system displays all the producer records.

**Note:** If user doesn't have access to Producer's tab then system displays an error 'you don't have access to Producer Details screen'.

### **Search Criteria:**

The screenshot shows a web application window titled 'Producers x' with a 'Search' tab selected. The 'Search Criteria' section contains a table with columns for Criteria, Comparison Operator, and Value. Below it is the 'Search Results' section, which is currently empty, displaying 'No data to display.' and a table header with columns: Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, Status, Contact, and Group.

Criteria	Comparison Operator	Value
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
PRODUCER STATUS	LIKE	
PRODUCER GROUP	LIKE	
PRODUCER TYPE	LIKE	
PRODUCER GRADE	LIKE	
PRODUCER ZIP CODE	LIKE	

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Contact	Group
No data to display.									

### **2.1.2 Search screen for Vendor, Work Order, and Invoice**

Provided a new 'Search' tab under Vendors with new access key

- Based on the access setup, user should be able to access 'Search' tab.
- Provided three new radio buttons 'Vendor', 'Work order', and 'Invoice'. By default, vendor is selected.

#### **2.1.2.1 Vendor search:**

On selection of 'Vendor', "Search" tab displays below two sections,

- Search Criteria
- Search Results

#### **Search Criteria**

- Provided '**Reset Criteria**' and '**Search**' buttons to the 'Search Criteria' section. These two buttons don't have any access keys. System uses the same search tab access key to this i.e. if Search tab is accessible to the logged in user, then these two buttons will be available.
- 'Reset Criteria' button – on click of this, system will clear the Values i.e. system will set the null value to the value fields and keeps the radio button whatever the user selected it.
- 'Search' button

- On click of this, system will get the exact Vendor details based on the data provided in the value fields and based on selected comparison operator.
  - Displays the Vendor results in the 'Search Results' section.
  - If user doesn't provide any data then system displays an error message **'No search criteria defined. Please define minimum one search criteria'**
  - If system doesn't find any matching record(s) using the provided information, then system displays a warning message, **"No records found for given search criteria"**
  - "Search Criteria" section has three columns, 'Criteria', 'Comparison Operator' and 'Value'.
    - 'Criteria' – displays the user defined table attribute description.  
Provided Vendor #, Vendor Name, Status, Channel, Phone 1 #, Country, ZIP as search parameters.
    - 'Comparison Operator' – displays the user defined table attribute operator.
    - 'Value' – displays LOV or input filed based on user defined table attribute LOV Type.
  - 'Search Results' section will show the following fields along with Open button (No access key is provided for 'Open' button)
    - Vendor #, Channel, Old Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Zip
    - If user clicks on the Open button or double clicks on the record in search results, system will open the record in vendor screen with filter.
    - On click of 'Remove Filter' system displays all the vendor records.
- Note:** If user doesn't have access to vendors tab then show an error 'you don't have access to vendors screen'.

### **Vendor Search screen:**

The screenshot shows the 'Vendor Search' interface. At the top, there are tabs for 'Vendors', 'Assignment Allocation', 'Work Orders', 'Invoices', and 'Search'. The 'Search' tab is active. Below the tabs, there are 'Search Options' for 'Vendor', 'Workorder', and 'Invoice'. The 'Search Criteria' section has a table with the following structure:

Criteria	Comparison Operator	Value
VENDOR #	LIKE	
VENDOR NAME	LIKE	
STATUS	LIKE	
CHANNEL	LIKE	
PHONE 1#	LIKE	
COUNTRY	LIKE	
ZIP	LIKE	

Below the search criteria, there is an 'Open' button. The 'Search Results' section has a table with the following structure:

Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Zip
No data to display.									

### **2.1.2.2 Work order search:**

On selection of 'Work order', "Search" tab displays below two sections:

- Search Criteria
- Search Results

## Search Criteria:

- Provided **'Reset Criteria'** and **'Search'** buttons to the 'Search Criteria' section. These two buttons doesn't have any access keys. System uses the same search tab access key to this i.e. if Search tab is accessible to the logged in user, then these two buttons will be available.
  - 'Reset Criteria' button – on click of this, system will clear the Values i.e. system will set the null value to the value fields and keeps the radio button whatever the user selected it.
  - 'Search' button
    - On click of this, system will get the exact Work Order details based on the data provided in the value fields and based on selected comparison operator.
    - Displays the Work order results in the 'Search Results' section.
    - If user doesn't provide any data then system displays an error message **'No search criteria defined. Please define minimum one search criteria'**
    - If system doesn't find any matching record(s) using the provided information, then system displays a warning message, **"No records found for given search criteria"**
  - "Search Criteria" section has three columns, 'Criteria', 'Comparison Operator' and 'Value'.
    - 'Criteria' – displays the user defined table attribute description.  
Provided Work Order #, Case #, Channel, Work order type, Account #, Work order status, Work order date as search parameters.
    - 'Comparison Operator' – displays the user defined table attribute operator.
    - 'Value' – displays LOV or input filed based on user defined table attribute LOV Type.
  - 'Search Results' section displays the following fields along with Open button (No access key is provided for 'Open' button)  
Work order #, Case #, Channel, Account, Collateral Description, Vendor, work order Dt, Company, Branch, Status, Reason, Work order type
    - If user clicks on the Open button or double clicks on the record in search results, system will open the record in Work order screen with filter.
    - On click of 'Remove Filter' system displays all the Work order records.
- Note:** If user doesn't have access to vendors tab then system displays an error 'you don't have access to Work order screen'.

## Work order search screen:

The screenshot displays the 'Vendors' application window with the 'Search' tab selected. The 'Search Criteria' section contains a table with the following data:

Criteria	Comparison Operator	Value
WORK ORDER #	LIKE	
CASE #	LIKE	
CHANNEL	LIKE	
WORK ORDER TYPE	LIKE	
ACCOUNT #	LIKE	
WORK ORDER STATUS	LIKE	
WORK ORDER DT	GREATER THAN OR EQUAL	

Below the search criteria table, there is an 'Open' button. The 'Search Results' section shows a table with the following columns: Work Order #, Case #, Channel, Account, Collateral Desc, Vendor, Work Order Dt, Company, Branch, Status, Reason, and Workorder Typ. The current state of the search results table is 'No data to display.'

### 2.1.2.3 Invoices search:

On selection of Invoice, 'Search' tab displays the below two sections:

- Search Criteria
- Search Results

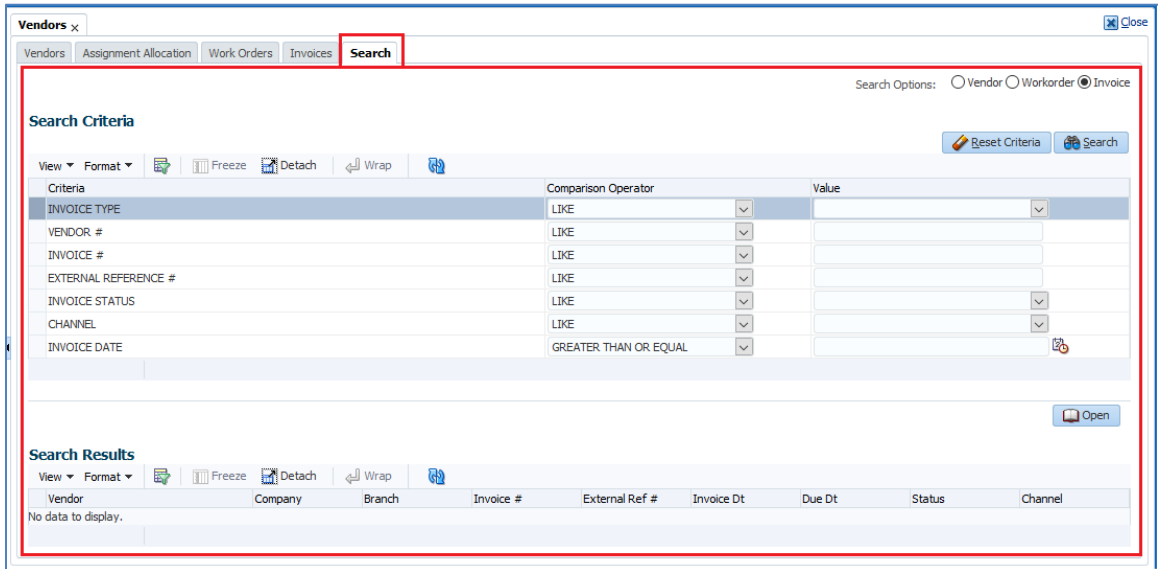
#### **Search Criteria:**

- Provided '**Reset Criteria**' and '**Search**' buttons to the 'Search Criteria' section. These two buttons doesn't have any access keys. System uses the same search tab access key to this i.e. if Search tab is accessible to the logged in user, then these two buttons will be available.
- 'Reset Criteria' button – on click of this, system will clear the Values i.e. system will set the null value to the value fields and keeps the radio button whatever the user selected it.
- 'Search' button
  - On click of this, system will get the exact Invoice details based on the data provided in the value fields and based on selected comparison operator.
  - Displays the Invoice results in the 'Search Results' section.
  - If user doesn't provide any data then system displays an error message '**No search criteria defined. Please define minimum one search criteria**'
  - If system doesn't find any matching record(s) using the provided information, then system displays a warning message, "**No records found for given search criteria**"
- 'Search Criteria' section has three columns, 'Criteria', 'Comparison Operator' and 'Value'.
  - 'Criteria' – displays the user defined table attribute description.  
Provided Invoice Type, Vendor Id, Invoice #, External Reference #, Invoice Status, Channel, and Invoice Date as search parameters.
  - 'Comparison Operator' – displays the user defined table attribute operator.
  - 'Value' – displays LOV or input field based on user defined table attribute LOV Type.
- 'Search Results' section will show the following fields along with Open button (No access key is provided for 'Open' button)

- Vendor, Company, Branch, Invoice #, External Ref #, Invoice Dt, Due Dt, Status, Chanel
  - If user clicks on the Open button or double clicks on the record in search results, system displays the record in Work order screen with filter.
  - On click of 'Remove Filter' system displays all the Work order records.

**Note:** If user doesn't have access to vendors tab, then system displays an error 'you don't have access to invoice screen'.

**Invoice search screen:**



## 2.2 Lease Changes

### 2.2.1 Overview

OFSLL by default supports Rent Factor/ Money Factor based lease formula methods with fixed Index. In the current release, the Lease module is enhanced to support 'Variable Rate'. To facilitate this, following changes are done in Setup, Servicing, and Origination modules.

Note the following:

- Lease module is **not** complaint with the Metro-II credit bureau reporting in this release.
- Rent factor lease only support Monthly (This capability is not enhanced)
- Reports impact of Lease changes is not in current scope.

#### Summary of Lease supported features:

Rent Factor (Formula Based)	Interest Rate (IBL Method)_New
<b>Origination</b>	
Advance	Advance / Arrears
-	Flexible Repayment Schedule
-	Variable Rate including rate adjustment
Balloon not applicable	Balloon Applicable
Amortization Schedule supported	Amortization Schedule Supported
Commission	Commission
Insurance	Insurance
-	Promotion
Scenario Analysis	Scenario Analysis
<b>Servicing</b>	
	Residual Valuation Limits applicable
	Early Termination Rules
	Facility to include residual value in final bill
	Maturity Interest Rate applicable
Billing Cycle supported is Monthly	Billing Cycle supported is Monthly, Weekly, Bi-weekly, Quarterly, Semi Annual, Annual
Expiry Letter Notice	Expiry Letter Notice
-	Asset Change Usage/ Charge Details

Rent Factor (Formula Based)	Interest Rate (IBL Method)_New
-	Securitization for Lease accounts
-	Scenario Analysis
Lease 842 Report	Lease 842 Report
-	Transactions to modify transaction parameters <ul style="list-style-type: none"> <li>Account Early Termination</li> <li>Check Early Termination Allowed</li> </ul>
-	Monetary Transactions for Lease <ul style="list-style-type: none"> <li>Rate Change</li> <li>Index/ Rate Change</li> <li>Change Payment</li> </ul>
Monetary Transactions for Lease <ul style="list-style-type: none"> <li>Security Deposit Adjustment Transaction</li> </ul>	Monetary Transactions for Lease <ul style="list-style-type: none"> <li>Security Deposit Adjustment Transaction</li> </ul>

## 2.2.2 Lease Changes - Setup

### Product' Setup

#### Lease Product > Header Block Changes

Added following fields to Setup > Product > Lease Product tab.

- System renders following fields & tabs only on selection of 'Calculation Method' = 'Interest Rate' - Flexible Repayment, Index Rounding, Reschedule Method, Reschedule Value and Lease Calculation method in 'Lease Product' Tab and 'Rate Adjustment' tab.
- Default value of 'Calculation Method' field for ADD button is 'Rent Factor'.

#### Calculation Method = Interest Rate

The screenshot shows the Oracle Lease Product Setup form. The 'Calculation Parameters' section is highlighted with a red box. The form includes the following fields and values:

- Product: LEASE\_MAC
- \* Description: LEASE\_MAC
- \* Start Dt: 01/01/2000
- \* End Dt: 12/31/4000
- \* Direct:
- \* Customer Credit Limit:
- \* Same Billing Cycle:
- \* Enabled:
- \* Collateral Type: VEHICLE COLLATERAL
- \* Collateral Sub Type: PERSONAL PROPERTY VEHICLE
- \* Credit Bureau Portfolio Type: INSTALLMENT
- \* Credit Bureau Account Type: AUTO LEASE
- \* Billing Cycle: MONTHLY
- \* Category: STANDARD

The 'Calculation Parameters' section includes:

- \* Calculation Method: INTEREST RATE
- \* Flexible Repayment:
- Index Rounding: NO ROUNDING TO INDEX RATE
- Reschedule Method: UNDEFINED
- Reschedule Value:

## Calculation Method = Rent Factor

**Lease Product**

Product LEASE\_MAC

\* Description LEASE\_MAC

\* Start Dt 01/01/2000

\* End Dt 12/31/4000

\* Direct

\* Customer Credit Limit

\* Same Billing Cycle

\* Enabled

\* Collateral Type VEHICLE COLLATERAL

\* Collateral Sub Type PERSONAL PROPERTY VEHICLE

\* Credit Bureau Portfolio Type INSTALLMENT

\* Credit Bureau Account Type AUTO LEASE

\* Billing Cycle MONTHLY

\* Category STANDARD

**Calculation Parameters**

\* Calculation Method RENT FACTOR

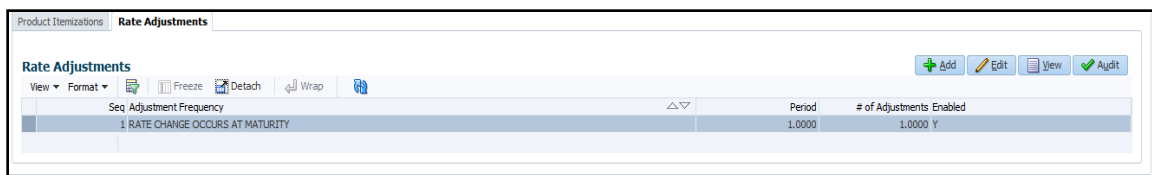
[Save and Stay](#) [Save and Return](#) [Return](#)

Field Name	Type	Reference	Comments	Values in LOV
Flexible Repayment	Check box	NA	Allows user to define the Flexible repayment for a lease Contract.	
Index Rounding	LOV	INDEX_RATE_ROUND_FACTOR_CD	Select the applicable index rate rounding factor	NO ROUNDING TO INDEX RATE INDEX RATE ROUNDED TO NEAREST .25 INDEX RATE ROUNDED TO NEAREST .125
Reschedule Method	LOV	RATE_CHG_RSC_METHOD_CD	<p>Applicable only for Calculation method = Interest Rate</p> <p>UNDEFINED (the default value), if user want to include the impact of rate change in final bill instead of impacting payment amount.</p> <p>'CHANGE PAYMENT' - if user want to automatically recalculate the repayment amounts on the interest rate change.</p> <p>Here, if change payment is greater than 'Max Pmt Inc/ Life' (contract setup); instead of posting 'Term change' transaction, system exits and do not post Rate Change transaction. (Undefined or Change Payment)</p>	UNDEFINED CHANGE PAYMENT



Field Name	Type	Reference	Comments	Values in LOV
			Error Message: Rate Change not allowed, as new payment amount exceeds max increase life.	
Reschedule Value	Numeric	NA	Specify the value in percent (%) to decide the repayment change. Example: If user inputs 10, then the periodic repayment amount will change only, if the newly computed repayment amount is higher by 10% of the previous repayment amount.  If input value is '0', system changes repayment amounts with every index rate change.	
Lease Calc Method	LOV (New LOV)	NA	Based on the lease calculation method, system calculates lease payment.	Rent Factor (Default Value) Interest Rate

### **'Product' Setup Changes – 'Rate Adjustments' Tab**



New 'Rate Adjustments' tab is introduced with Add, Edit, View and Audit facilities.

Field Name	Type	Reference	Comments	Values in LOV
Seq	Check box	NA	Specify the sequence number of the rate change adjustments.  Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number.	NA

Field Name	Type	Reference	Comments	Values in LOV
Adjustment Frequency	LOV	RATE_CHANGE_FREQ_TYPE_CD	Select the frequency value for adjustments, from the drop-down list.	RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE RATE CHANGE OCCURS AT MATURITY
Period	Numeric	NA	Specify the period associated to adjustment frequency.	NA
# of Adjustments	Numeric	NA	Enter the number of adjustments associated with the adjustment frequency.  Example: If user input value = 2, then rate payment adjustment occurs on the loan every five years and will happens 2 times before switching to the next adjustment frequency.	NA
Enabled	Check Box	NA	Enable check box	NA

### **'Pricing' Setup Changes**

Following changes are done in Setup > Pricing screen

Applicable for both Calculation method = Rent Factor & Interest Rate types

- Included 'Index Type' as 'Result' parameter in pricing definition.
- This LOV refers 'INDEX\_TYPE\_CD' lookup which is considered for Result.
- 'Capital Cost' field renamed as 'Gross Capital Cost'.

Applicable for both Calculation method = Rent Factor

- Billing cycle applicable is only 'Monthly'
- Product LOV displays only product applicable for calculation type = Rent Factor and 'All' indicates only those products for calculation type = Rent Factor
- Maturity Index, Maturity From and Maturity To fields are not applicable for pricing selection.
- Rent Factor from, Rent Factor To, Buy Rent Factor fields and other enabled fields in figure are applicable and considered for selection criteria.

Applicable for both Calculation method = **Interest Rate**

- Billing cycle shown as LOV and applicable is types are 'Monthly, Weekly, Biweekly, Quarterly, Semi Annual and Annual
- Product LOV displays only product applicable for calculation type = Interest Rate and 'All' indicates only those products for calculation type = Interest Rate.
- Maturity Index, Maturity From and Maturity To and other enabled fields in figure are applicable and considered for selection criteria.
- Rent Factor From, Rent Factor To, Buy Rent Factor fields are not applicable for pricing selection.
- Promotions LOV displays all list of enabled records from the promotions setup.

**Lease Pricing Definition**

Pricing: DEFAULT\_PRICING\_LEASE\_TEST  
 \* Description: DEFAULT\_PRICING\_LEASE\_INT  
 \* Start Dt: 04/21/1996  
 \* End Dt: 12/31/4000  
 \* Enabled:

\* Maximum Capital Cost: 1,000,000,000.00  
 \* Maximum Term: 600

\* Asset Class: ALL  
 \* Asset Type: ALL  
 \* SubType: ALL  
 \* Asset Make: ALL  
 \* Asset Model: ALL  
 \* Age: 0  
 Trade-In: ALL  
 Mileage: 0  
 \* Currency: ALL  
 \* Promotion: NONE  
 \* Subvention: NONE  
 \* Down Pmt: 0.00  
 \* Asset Value: 0.00  
 \* LTV: 0.0000  
 \* Existing Customer: ALL  
 \* Existing Customer Since (In Years): 0  
 Selection Criteria : Business  
 \* Years In Business: 0

**Selection Criteria**

\* Company: ALL  
 \* Branch: ALL  
 \* Product: ALL  
 \* State: ALL  
 \* Pro Group: ALL  
 \* Pro Type: ALL  
 \* Producer Region: ALL  
 \* Producer Territory: ALL  
 \* Channel: ALL  
 \* Producer: ALL  
 \* Grade: ALL  
 \* Gross Capital Cost: 0.00  
 \* Lease Term: 4

**Result**

\* Residual % From: 0.000000  
 \* Residual % To: 50.000000  
 \* Index: FLAT RATE  
 \* Rate From: 0.0000  
 \* Rate To: 12.0000  
 \* Buy Rate: 0.0000  
 Rent Factor From: 0.000000  
 Rent Factor To: 0.005000  
 Buy Rent Factor: 0.000000  
 \* Maturity Index: FLAT RATE  
 \* Maturity From: 0.0000  
 \* Maturity To: 12.0000

\* Calculation Method: INTEREST RATE  
 \* Billing Cycle: MONTHLY

## 'Contract' Setup Changes

Rearranged or regrouped fields in 'Contract' setup screen.

**Setup > Contract > Calculation Method = Rent Factor**

**Contract x**

**Instruments**

Instrument: INS-LEASE\_COPY\_TEST  
 \* Description: LEASE INSTRUMENT 1  
 \* Start Dt: 31/03/2018  
 \* End Dt: 31/12/4000  
 \* Enabled:

**Selection Criteria**

\* Company: ALL  
 \* Branch: ALL  
 \* Calculation Method: RENT FACTOR  
 \* Billing Cycle: MONTHLY  
 \* Product: ALL  
 \* State: ALL  
 \* Currency: ALL  
 \* Pricing: ALL

**Accrual**

\* Rent Accrual Method: ACTUARIAL - MON  
 Base Method: 30/360  
 Start Dt Basis: EFFECTIVE DATE  
 Start Days: 0  
 Time Counting Method: ACTUAL DAYS  
 Installment Method: EQUATED PAYMENT  
 \* Int Amortization Freq: MONTHLY (MONTH)

**Scheduled Dues**

\* Due Day Min: 1  
 \* Due Day Max: 31  
 \* Max Due Day Change / Year: 2  
 \* Max Due Day Change / Life: 5  
 \* Max Due Day Change Days: 15  
 \* Pmt Tolerance Amt: 10  
 \* Pmt Tolerance %: 95  
 \* Promise Tolerance Amt: 0  
 \* Promise Tolerance %: 0

**Billing**

\* Pre Bill Days: 21  
 \* Bill Type: STATEMENT  
 \* Bill Method: LEVEL  
 Balloon Method: N + 1 PMTS

**Delinquency**

\* Late Charge Grace Days: 10  
 \* Stop Accrual Days: 1201  
 \* Delq Grace Days: 8  
 \* Time Bar Years: 99  
 \* Cure Letter Gen Days: 999  
 \* Cure Letter Valid Days: 0  
 \* Delq Category Method: DAYS  
 Accrual Post Maturity:

**Lease Contract**

\* Lease Type: OPERATING  
 Tax Book Type: CONDITIONAL SA  
 Depreciation Method: NONE  
 Depreciation Convention: DAY

**Tax**

\* Sales Tax Mode: AT CYCLE TIME  
 \* Sales Tax Method: PAYMENT STREAM

**Early Termination**

Allowed To Terminate:   
 Billed Term: 0  
 Lease Amt Recovered %: 0.00

**Residual Details**

Minimum Residual %: 0  
 Maximum Residual %: 100  
 Residual Value in Final Bill:   
 Residual Valuation: NONE

**Payment Caps**

Max Pmt Inc / Year: 2  
 Max Pmt Inc / Life: 2

**Extension**

Max Extn Period / Life: 0  
 Max # Extn / Life: 0  
 Minimum # of Payments: 0

**Rate Cap And Adjustments**

Max Rate Inc / Year: 0  
 Max Rate Inc / Life: 0  
 Max Rate Dec / Year: 0  
 Max Rate Dec / Life: 0  
 Max # of Adjust / Year: 0  
 Max # of Adjust / Life: 0  
 Min Int Rate (Floor): 0.00  
 Max Int Rate (Ceiling): 0.00

**Other**

\* Rent Collection Method: ADVANCES  
 \* Refund Allowed:   
 \* Refund Tolerance Amt: 1.00  
 Anniversary Period: 12  
 \* Contract Expiry Letter Days: 0  
 \* Writeoff Tolerance Amt: 10.0000  
 \* Recourse:   
 \* Max Recourse %: 0.0000  
 \* Reprint Currency: ALL  
 \* PDC Security Check:   
 \* Default Pmt Spread: ACTIVE LEASE-IBL  
 \* ACH Fee:

Setup > Contract > Calculation Method = Interest Rate

The screenshot shows the Oracle Contract Setup interface with the following sections and highlighted fields:

- Instruments:** Instrument: BALLOON TEST; Description: INS-LEASE\_VEHICLE; Start Dt: 01/24/2018; End Dt: 12/31/4000; Enabled:
- Selection Criteria:** Calculation Method: INTEREST RATE; Billing Cycle: MONTHLY
- Accrual:** Rent Accrual Method: INTEREST BEARIN; Base Method: 30/360; Start Dt Basis: EFFECTIVE DATE; Int Amortization Freq: MONTHLY (MONTH)
- Scheduled Dues:** Due Day Min: 1; Due Day Max: 31; Max Due Day Change / Year: 3; Max Due Day Change / Life: 6; Max Due Day Change Days: 15; Pmt Tolerance Amt: 10; Pmt Tolerance %: 90; Promise Tolerance Amt: 0; Promise Tolerance %: 0
- Lease Contract:** Lease Type: DIRECT FINANCE; Tax Book Type: CONDITIONAL SA; Deprecation Method: NONE; Deprecation Convention: DAY; Sales Tax Mode: UPFRONT (CAPITL); Sales Tax Method: PURCHASE PRICE
- Extension:** Max Extn Period / Life: 0; Max # Extn / Life: 0; Minum # of Payments: 0
- Rate Cap And Adjustments:** Max Rate Inc / Year: 20; Max Rate Inc / Life: 20; Max Rate Dec / Year: 20; Max Rate Dec / Life: 20; Max # of Adjust / Year: 10; Max # of Adjust / Life: 20; Min Int Rate (Floor): 1.00; Min Int Rate (Ceiling): 35.00
- Billing:** Pre Bill Days: 30; Bill Type: STATEMENT; Bill Method: LEVEL; Balloon Method: N + 1 PMTS
- Early Termination:** Allowed To Terminate: ; Billed Term: 5; Lease Amt Recovered %: 99
- Residual Details:** Minimum Residual %: 0; Maximum Residual %: 100; Residual Value in Final Bill: ; Residual Valuation: CONTRACT MARQ
- Payment Caps:** Max Pmt Inc / Year: 5; Max Pmt Inc / Life: 10
- Delinquency:** Late Charge Grace Days: 9; Stop Accrual Days: 9999; Delq Grace Days: 0; Delq Bar Years: 999; Cure Letter Gen Days: 999; Cure Letter Valid Days: 0; Delq Category Method: DAYS; Accrual Post Maturity:
- Other:** Rent Collection Method: ADVANCE; Refund Allowed: ; Refund Tolerance Amt: 1.00; Anniversary Period: 0; Contract Expiry Letter Days: 30; Writeoff Tolerance Amt: 0.0000; Recourse: ; Max Recourse %: 0.0000; Rptmt Currency: ALL; PDC Security Check: ; Default Pmt Spread: ACTIVE SPREAD-LL; ACH Fee: ; Stmt Preference Mode: PHYSICAL

Matrix of applicable changes in Contract:

Block	Field Name	Rent Factor Method	Interest Rate Method	Default
Selection Criteria	Lease Calculation Method	Applicable	Applicable	Rent Factor
	Billing Cycle	Monthly only	Supports Weekly, Quarterly, Semi Annual, Annual, Bi-weekly	Monthly
Accrual	Rent Accrual method	Applicable	Interest Bearing	For RF- Actuarial Method is applicable For Interest – Interest Bearing is applicable.
	Base Method	Only 30/360 to be shown	Accrual Methods defined at ACCRUAL_BASE_MET HOD_CD	30/360
	Start Date Basis	NA	Applicable	Effective Date
	Start Days	NA	Applicable	0
	Time counting method	NA	Applicable	Actual Days

Block	Field Name	Rent Factor Method	Interest Rate Method	Default
	Installment method	NA	Applicable	Equated Payments
	Interest Amortization Frequency	Daily/Monthly	Daily/Monthly	Monthly
Billing	Balloon Method	NA	Applicable	N+1
Delinquency	Accrual Post Maturity	NA	Applicable	N
Payment Caps	Max Pmt Inc/ year Max Pmt Inc/ Life	NA	Applicable	0
Extension	Max Extn Period / Life Minimum # Payments Max Extns Allowed	NA	Applicable	0
Rate Cap Adjustment	Minimum # Payments	NA	Applicable	0
Other	Max Extns Allowed	NA	Applicable	Interest Rate - Advance / Arrears
	Contract Expiry Letter Days	Applicable	Applicable	30
Early Termination	All Fields	Applicable	Applicable	
Residual Details	All Fields	Applicable	Applicable	

**Validations:**

Both the methods supports only Calendar method = Gregorian.

Following validations applicable to 'Product' where Calculation Method = 'Rent Factor'

- System lists the applicable 'Products' based on the Calculation Method = Rent Factor and Billing Cycle.
- System lists the applicable 'Pricing' based on the calculation method = Rent Factor
- If user selects the any other 'Billing Cycle' apart from 'Monthly', system will not allow user to select / input inappropriate value - For rent factor, billing cycle would be defaulted to Monthly and read only"
  - If user selects the any other 'Base method' apart from '30/360', system will not allow user to select / input inappropriate value - System displays error message as "Selected Rent accrual method is not supported for the Calculation Method Code - Interest rate"
  - If user selects or inputs any irrelevant details like Balloon method or Accrual Post maturity, Extension, Rate Cap Adjustments – system ignores the selections during application or account processing or system does not allow user to select / input inappropriate value.

Following validations to be built based on 'Product' where Calculation Method = 'Interest Rate'.

- System lists the applicable 'Products' based on the Calculation Method = Interest Rate and Billing Cycle.
- System lists the applicable 'Pricing' based on the calculation method = Interest Rate.
- If user selects the any other 'Rent Accrual Method' apart from 'Interest Bearing', system displays error on save as 'Invalid Product – Rent Accrual Method' combination or system does not allow user to select / input inappropriate value.
- System displays only 'Start Dt Basis' = 'Effective Date', Installment Method = 'Equated Payments', Bill Method = Level / Percentage of Principal Plus Interest / Percentage of Outstanding Balance, 'Balloon Method' = N+1 Payments or system does not allow user to select / input inappropriate value.
- A balance 'Interest' is created and applicable only for this method. On load, system loads this balance.

## **Lease Contract > 'Others' Block**

### **Rent Collection Method**

- Rent Collection Method – New LOV is defined to show values –Advance/ Arrears.
- Based on the selected value, system generates the bill either on contract date or scheduled billing date.
- If user selects 'Arrears' as Rent collection method, system will not fire the following EDIT. ORIGINATION CONTRACT EDITS -- XVL: CON 1ST PMT DT IS <> CONTRACT DATE.
- Advance Rent Collection: Contract 1<sup>st</sup> Payment is deducted as part of the account creation, 1<sup>st</sup> payment date and Account creation date/Contract Date should be same.
- Arrears Rent Collection: In this case, 1<sup>st</sup> payment date is more than the contract start date.

### **'Accrual' Block**

- New Accrual Method
  - 'Interest Bearing' method is introduced for lease.
- New Base Method field

- New 'Base Method' field is introduced and refers lookup with following values - ACCRUAL\_BASE\_METHOD\_CD. (365/360, 365/365, 365/366, 360/360, 360/365, 360/366, 366/360, 366/365, 366/366)
- While calculating the 'Rent Charge', system considers the 'base method' selected in contract.

**'Billing' Definition**

- Added new field 'Balloon method' - LOV [BALLOON\_METHOD\_CD] is introduced.
- System amortizes payment based on balloon method selected as N+1 PMTS.

**'Billing' Cycle**

- Added values to billing cycle LOV – Weekly, Quarterly, Semi Annual, Annual, Bi-weekly.
- System supports billing cycle as selected for Lease.
  - Due Day Logic:
  - The value of the due day is the day of the month(1-31) in case of monthly/quarterly/semi-annually
  - In case of the weekly/biweekly it is day of the week (1-7).

	8/4/2018 SUN	9/4/2018 MON	10/4/2018 TUE	11/4/2018 WED	12/4/2018 THU	13/4/2018 FRI	14/4/2018 SAT
Weekly/Bi-weekly	1	2	3	4	5	6	7
Monthly	8	9	10	11	12	13	14

**'Rate Cap and Adjustments' Definition**

- Provided following set of fields in Setup > Lease Contract to define limits.
- List of fields shown below are part of Origination > Contract, Servicing > Contract (View only), Servicing > Account Details (View only).
- On successful posting of transaction, system updates the counters in Account Details and Summary Screen.
- Any rate changes (variable rate or transaction posting rate changes) are governed by these caps defined in setup.

<b>Rate Cap &amp; Adjustments</b>	
* Max Rate Inc / Year	0
* Max Rate Inc / Life	0
* Max Rate Dec / Year	0
* Max Rate Dec / Life	0
* Max # Adjust / Year	99
* Max # Adjust / Life	999
* Min Int Rate (Floor)	0.0000
* Max Int Rate (Ceiling)	35.0000

**Residual Block**

New 'Residual Block' in Setup > Contract (to Input details)

Origination > Contract (View Only)

Servicing > Contract (View Only) is introduced.



## Residual Caps

Parameter Name	Type	Mandatory	Description	Default Value
Min Residual %	Number	Yes	Input applicable Min Residual Amt. System does not allow less than zero and greater than Max Residual value.	0
Max Residual %	Number	Yes	Input applicable Max Residual Amt. System does not allow less than Min Residual value and greater than 100	100

- New Origination > Contract EDITS are created to validate the Min and Max Residual Values during contract details entry.
- These caps are considered for origination only and not validated in servicing stage (say for extension etc.)

## Residual Value in Final Bill & Residual Valuation:

### Residual Value in Final Bill flag

- New field 'Residual Value in Final Bill' is introduced to indicate whether residual value of asset to be included in final bill.
- This flag is applicable only for 'Finance' Lease and if user tries to select the check box for operating lease, system gives 'Error' stating 'Residual Value in Billing' is applicable for Finance Lease' and does not allow user to save the Setup > Contract.
- Whenever bill is generated, system checks whether the generated bill is last bill and include the 'Residual Value' (either Contract Value or FMV based on flag) in final bill. Here while considering Fair Market Value [FMV], system considers the sum value of all collaterals where current indicator = Y.
- Here FMV = 'Retail Base Amt' in collateral screen.

**Residual Details**

Minimum Residual %

Maximum Residual %

\* Residual Value in Final Bill

\* Residual Valuation

Parameter Name	Type	Mandatory	Description	Default Value
Residual Value in Final Bill	Check Box	Yes	Indicates whether 'Residual Value' to be included in final bill.	No

### Residual Valuation

- **Fair Market Value** -This is the price that a given asset would fetch in the marketplace at the end of the lease term.

- **Contract Value** – This is the price that is determined as residual value during the contract agreement time.

Parameter Name	Type	Mandatory	Description	Default Value
Residual Valuation	LOV	Yes	New lookup to choose residual type  LOV contains – None, Fair Market Value and Contract Value	Default Purchase Value

**Validations:**

- Residual Valuation in dependent flag to 'Residual Value in Final Bill'.
- If 'Residual Flag in Final Bill' field is not yes, system does not allow user to select the 'Residual Valuation' LOV and show error message 'Residual Valuation' is applicable only for 'Residual Amt in final bill'.
- 'Residual Valuation' cannot be none, if user selects the residual value in final bill as Yes.

**Impact:**

- Based on the value selected in LOV, while generating the final bill, system includes either 'Fair Market' value or Default purchase value of residual.

**Note:** Adjustment to 'Statement' is handled by adjusting balance and no transaction is created.

**Sample Amortizations Schedules for multiple combinations:**

Lease Type = Interest Rate  
 Lease contract with Advance  
 Contract Start Date: 01/01/2018  
 Lease Amount = \$ 1,000000  
 Term=4  
 Residual Value=10%  
 Rate = 4.99%

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	01/01/2018	20,186.91	20,186.91	0.00	79,813.09
2	02/01/2018	20,186.91	19,855.02	331.89	59,958.07
3	03/01/2018	20,186.91	19,937.58	249.33	40,020.49
4	04/01/2018	20,186.91	20,020.49	166.42	20,000.00

Lease Type = Interest Rate  
 Lease contract with Arrears  
 Contract Start Date: 01/01/2018  
 Lease Amount = \$ 1,000000  
 Term=4  
 Residual Value=10%  
 Rate = 4.99%

Amortization Schedule					
Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	02/01/2018	20,291.52	19,875.69	415.83	80,124.31
2	03/01/2018	20,291.52	19,958.34	333.18	60,165.97
3	04/01/2018	20,291.52	20,041.33	250.19	40,124.64
4	05/01/2018	20,291.52	20,124.67	166.85	20,000.00

Lease Type = Rent Factor  
 Lease contract with Advance  
 Contract Start Date: 01/01/2018  
 Lease Amount = \$ 1,000000  
 Term=4  
 Residual Value=10%  
 Rate = 4.99%

Amortization Schedule					
Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	01/01/2018	22,958.33	22,500.00	458.33	77,500.00
2	02/01/2018	22,958.33	22,500.00	458.33	55,000.00
3	03/01/2018	22,958.33	22,500.00	458.33	32,500.00
4	04/01/2018	22,958.33	22,500.00	458.33	10,000.00

**'Lease' contract expiry letters Setup Changes**

- New letter is introduced 'Lease Contract' expiry letter.
- This letter includes brief details of contract along with multiple options available to lessee like 'Purchase of Vehicle', Extension Details etc., (indicative amounts).
- New field in Setup > Contract (input field), Origination (Display field), Servicing (Display field) is introduced called 'Expiry Letter Days' which indicates that 'Lease Expiry Letter' to be generated before 'X' Number of days from the maturity date.
  - New batch job LEASE EXPIRY LETTER is created to generate the 'Lease Expiry' letter.
  - Usage of generated Letter is done based on letter setup.
  - Letter is part of batch job set SET-LTR
- Letter will be generated and archived/email based on the letter setup configuration.

Lease Expiry Letter

To,

ROBERT SMITH  
(Acc #:20180300021447)  
S12 N P ROAD BCH N # 12

Dear ROBERT SMITH

This is to notify that Lease contract is expiring and details are as follows:

Contract Date	03/27/2018
Maturity Date	04/16/2018
Lease Buyout Option	N
Residual Value for Buyout	998

Please contact Bank Personnel, in case of any discrepancy in numbers.

Notice date: 11<sup>th</sup> day of April,2018.

**'Promotions' setup**

**Setup > Products > Promotions > Lease Introductory**

Provided a new tab Lease Introductory screen of Promotions screen allows user to set up the promotions a financial institution can offer its customers. Promotions can be selected as part of the Application Entry

- User can define an introductory promotion based on the following attributes:
  - Type
  - Period Type
  - Period
  - User can define multiple promotions for a product, then select the appropriate promotion at the time the application is processed. Promotions also serve as a selection criteria on the Pricing screen.

**Note the following:**

- The system supports promotions selected when a product is funded and currently system is only supported for interest rate (new calculation method) Products only. Also current system doesn't consider the Tolerance amount and Cancel Delq Days parameters.
- If user generating the payoff quote while an active promotion on any account, system doesn't consider the promotion.
- System doesn't allow to post "Lease Change Payment" monetary transaction on an account if promotion is active.

## Calculation Method = Interest Rate

The screenshot shows the Oracle Promotions interface. The 'Lease Introductory' tab is selected. The 'Promotion Definition' section is highlighted with a red border. It contains a table with the following data:

Code	Description	Type	Period Type	Period	Tolerance Amt	Index
PRM-3	NO INTREST FOR 3 PERIODS	NO INTEREST DUE	PROMOTION TERM	3	100.00	FLAT RATE

Below the table, the 'Promotion Definition' section includes the following input fields:

- Code: PRM-3
- \* Description: NO INTREST FOR 3 PERIODS
- \* Type: NO INTEREST DUE
- \* Period Type: PROMOTION TERM
- \* Period: 3
- \* Tolerance Amt: 100.00
- \* Index: FLAT RATE
- \* Margin: 0.0000
- \* Cancel Delq Days: 12
- \* Enabled:
- Lease Calc Method: INTEREST RATE

Field Name	Type	Default Values	Comments	Reference
Code	A/N	Null	Specify the code identifying the promotion	NA
Description	A/N	Null	Specify a description of the promotion being offered	
Type	LOV	NONE	Select the promotion type from the drop-down list.	LEASE_PROM_T YPE_CD
Period Type	LOV	Promotion Term	Select the period type from the drop-down list.  Note: Select PROMOTIONAL DAYS, if the length of the promotion is to be measured in days. Select PROMOTION TERM, if the length of the promotion is more accurately measured in terms.	PROM_PERIOD_ TYPE_CD
Period	Integer	0	Specify the specific promotion period. If you have selected PROMOTIONAL DAYS in the Period Type field, then enter the number of days of the promotion period duration. If you selected PROMOTION TERM, then enter the number of terms for which the promotion applies. Remember that the system uses the same length of the term increment that is used in the billing cycle for the loan; for example, weekly, monthly, semi-annual, or annual.	

Field Name	Type	Default Values	Comments	Reference
Tolerance Amt	Number	0	Specify the dollar amount of the allowed "tolerance", if applicable. This is the amount that can be outstanding at the end of the promotion period.  Note: This applies only to the promotion type SAME AS CASH.	
Index	LOV	Flat Rate	Select the promotional index rate from the drop-down list.	INDEX_TYPE_CD
Margin	Number	0	Specify the promotional margin rate	
Cancel Delq Days	Integer	0	Specify the tolerance days for the promotion cancellation due to Delinquency  Note: Currently there is no relevance to this field.	
Enabled	Check Box	N	Check this box to enable the promotion	
Lease Calc Method	Read only	A/N	Supports only for New calculation method.  System defaults the value while saving the record.	INTEREST RATE

### Commission Setup

The Lease Commission Plan screen allows user to configure dealer commission plans for additional products (for example, life insurance and disability insurance) for lease sold by the dealer and entered in the Itemization sub screen during lease origination. User can setup the various commission plans, which system select during funding. In addition to the criteria, user can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

- User can select one of the following two system-defined methods to calculate the commissions:

- 1. Flat fee
- 2. Percentage of itemization amount.

Field Name	Type	Default Values	Comments	Reference
Code	Text	Null	Should be unique	-
Description	Text	Null	Any text	-
Start Dt	Date	GL date	Can't be greater than the end date and less than year 1800	-
End Dt	Date	12/31/4000	Can't be less than the start date and greater than year 4000	-
Enabled	Check box	N	Check this box to enable the compensation plan	-
Results section				
Calculation Method	LOV	Null	Select the commission calculation method from the drop-down list.	Enabled lookup codes in COMM_CALC_METHOD_CD
Value	Number	0.00	Specify the commission value Can't be less than zero '0'	-

Field Name	Type	Default Values	Comments	Reference
Commission Itemization	LOV	Null	Select the commission itemization from the drop-down list.	Itemization Txn Codes (Producer and Third Party group) (user need to select appropriate itemization)
Selection Criteria section				
Company	LOV	ALL	Select the portfolio company associated with the commission, from the drop-down list.	Company Setup
Branch	LOV	ALL	Select the portfolio branch associated with the commission, from the drop-down list.	Company setup
Billing Cycle	LOV	Monthly	Select the billing cycle associated with the commission, from the dropdown list.	Enabled lookup codes in LEASE_BILL_CYCLE_CD
Product	LOV	ALL	Select the product associated with the commission, from the drop-down list.	List of enabled lease products
State	LOV	ALL	Select the state associated with the commission, from the drop-down list	Enabled lookup codes in STATE_CD
Currency	LOV	ALL	Select the currency associated with the commission, from the drop-down list.	List of enabled currencies in Currency setup
Pro Group	LOV	ALL	Select the producer group associated with the commission, from the drop-down list.	Enabled lookup codes in PRO_GROUP_CD
Pro Type	LOV	ALL	Select the producer type associated with the commission, from the dropdown list.	Enabled lookup codes in PRO_TYPE_CD



Field Name	Type	Default Values	Comments	Reference
Producer	LOV	Null	Select the producer associated with the commission, from the drop-down list.	List of enabled producers based on selected producer group, type, and state
Grade	LOV	ALL	Select the credit grade associated with the commission, from the dropdown list.	Enabled lookup codes in PRO_GRADE_CD
Amt	Number	0.00	Specify the minimum itemization amount associated with the commission  Can't be less than zero '0'. it will compare against the itemization	
Term	Integer	0	Specify the minimum insurance, warranty term associated with the commission, from the drop-down list.  Can't be less than zero '0'. it will compare against insurance term	
Asset Class	LOV	ALL	Select the asset class associated with the commission, from the dropdown list.	Enabled lookup codes in VEHICLE_ASSET_CLASS_CD
Asset Type	LOV	ALL	Select the asset associated with the commission, from the drop-down list.	All enabled Asset Type from 'Asset Type Setup' where collateral type is 'Vehicle'
SubType	LOV	ALL	Select the asset sub type associated with the commission, from the dropdown list.	List of enabled 'Asset Sub Type'
Asset Make	LOV	ALL	Select the asset make associated with the commission, from the dropdown list.	List of enabled Make under 'Makes and Models' setup

Field Name	Type	Default Values	Comments	Reference
Asset Model	LOV	ALL	Select the asset model associated with the commission, from the dropdown list.	List of enabled Model under Makes and Models setup
Age	integer	0	Specify the asset age associated with the commission	
Ins/Warranty Itemization	LOV	Null	Select the insurance or warranty itemization associated with the commission, from the drop-down list.	List of enabled itemizations under 'ITM LEASE AMOUNT INSURANCE' group

### Insurance Setup

- Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid-term or automatically end when the product matures or is paid-off.
- The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on “Rule of 78” or “Actuarial” or “Flat” method.
- As the customer might cancel the insurance in mid-term of the lease, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the lease. Normally, midterm insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees.
- However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

Description	Field Validation	Default Values	Object Type
Code	Should be unique	Null	Field
Description	Free text filed	Null	Field
Start Dt	Should not be less than year 1800	System Date	Date
End Dt	Should not be greater than year 4000	12/31/4000	Date
Enable	-	N	Check box
Result			
Insurance Type	INSURANCE_TYPE_CD	Null	LOV
Insurance Company	Free text filed	Undefined	Text Filed

Cancellation Refund Allowed	Check box	N	Check Box
Grace Days	Free text fled	15	Number
Refund Calculation Method	INS_REFUND_CALC_METHOD_CD	None	LOV
Cancellation Fee	Free text fled	0	Number
Grace Days Cancellation Fee Allowed	-	N	Check box
Deduct Fee From	CANCEL_FEE_FROM_CD	Null	LOV
<b>Selection Criteria</b>			
Company	From Company setup	ALL	LOV
Branch	From Branch setup	ALL	LOV
Product	From Lease Product setup	ALL	LOV
State	STATE_CD	ALL	LOV
Currency	From currency setup	ALL	LOV

**Insurance Details:**

In this section user can define the different types of insurance details which applicable for defined insurance type (for information only - there is no functionality behind it.)

Field Name	Type	Default Values	Comments	Reference
Insurance Sub Type	LOV	Null	Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE	INS_SUB_TYPE_CD
Term From	Integer	0	Specify the minimum term for the insurance sub type.	
Rate	Number	0.000	Specify the rate for premium calculation per \$1,000.00 for the insurance sub type.	
Max Coverage Amt	Number	0.00	Specify the maximum coverage amount covered by the insurance sub type.	
Enabled	Check box	N	Check this box to enable the insurance	

### Lease Compensation Setup Changes:

Compensation setup has been enhanced with below:

- Added **PERCENTAGE OF ASSET COST** as new compensation calculation Formula Method and Formula. On selection of PERCENTAGE OF ASSET COST Formula Method only PERCENTAGE OF ASSET COST Formula should be displayed for user selection.
- New Compensation Chargeback criteria will enabled for Paid OFF and Charge OFF.

The screenshot shows the 'Compensation Plan Definition' form. Key fields include:
 

- Code: CL\_1
- Description: COMPENSATION LEASE
- Start Dt: 04/21/1996
- End Dt: 12/31/4000
- Enabled:
- Disbursement Method: UPFRONT MONTHEND
- Formula Method: FLAT AMOUNT
- Formula: FLAT AMOUNT
- Factor: 100.0000
- Add Factor: 100.0000
- Max Markup or Percent: 0.000000
- Flat Amount: 500.00
- Upfront %: 50.00
- Paid Off Method: PERCENTAGE
- Paid Off Basis: DAYS
- Paid Off Days: 90
- Paid Off Term: 0
- Paid Off Percent: 100.00
- Charge Off Method: PERCENTAGE
- Charge Off Basis: PERCENTAGE
- Charge off Days: 0
- Charge Off Term: 0
- Charge off Percent: 0.00
- Selection Criteria: Company (ALL), Branch (ALL), Billing Cycle (MONTHLY)

Attribute	Description	Object Type	Field Validation	Default Values	Values available for selection
Paid Off Method	Select the method of the compensation that will be recovered by the producer, if the amount is paid early	Drop Down	-	Percentage	-Percentage

Attribute	Description	Object Type	Field Validation	Default Values	Values available for selection
Paid Off Basis	Select the basis used to determine the amount of compensation to be recovered from the producer, if the amount is paid early	Drop Down	-	Blank	-Billed Term -Days
Paid Off Days	Specify the number of days in which the compensation can be recovered, if the Basis is selected as Days	Input Box	Number of Days to be entered when the Paid Off Basis is Days	0	NA
Paid Off Term	Specify the number of days in which the compensation can be recovered, if the Basis is selected as Term	Input Box	Number of Days to be entered when the Paid Off Basis is Billed Term	0	NA
Paid Off Percent	Specify the percent of the compensation that will be recovered by producer, if the amount is paid off	Input Box	-	0	NA
Charge Off Method	Select the method of the compensation that will be recovered by the producer, if the amount is charge off	Drop Down	-	Percentage	-Percentage
Charge Off Basis	Select the basis used to determine the amount of compensation to recover from the producer, if the product is charged off as uncollectable	Drop Down	-	Blank	-Billed Term -Days -Paid Term
Charge Off Days	Specify the number of days in which compensation can be recovered, if the Basis is Days	Input Box	Number of Days to be entered when the Charge Off Basis is Days	0	

Attribute	Description	Object Type	Field Validation	Default Values	Values available for selection
Charge Off Term	Specify the number of terms in which compensation can be recovered, if the Basis is Term	Input Box	Number of Days to be entered when the Charge Off Basis is Billed Term	0	
Charge Off Percent	Specify the percent of the compensation that will be recovered by producer if the account is charged off as uncollectable, and the charge off basis is Percentage	Input Box	-	0	

## 2.3 Lease Changes - Origination

### Origination > Application Entry Screen Changes:

#### Application Header Block

- If Product > Calculation method = Rent Factor, 'Billing Cycle' = Monthly is applicable and if user selects any other billing cycle, system displays error on save as 'Only 'Monthly' billing cycle is applicable for selected product'.

The screenshot shows the 'Application' header block with the following fields and values:

- App #: UNDEFINED
- \* Dt: 12/13/2017
- \* Product: LEASE\_MAC
- \* Channel: WEB ENTRY
- \* Priority: NORMAL
- \* Company: US01
- \* Branch: USHQ
- Sub Unit: UNDEFINED
- Status: UNDEFINED
- Origination Stage Code: UNDEFINED
- Billing Cycle: MONTHLY (highlighted in red)
- Purpose: VEHICLE LOAN OR LEASE
- \* Producer: DEALER
- \* Producer Name: CO-00003 : ED CARROLL MITSUBISHI
- Producer Contact Number: (970)-226-3000
- Region: ALL
- Territory: ALL
- Existing Customer:
- Duplicate Application:
- Loan Currency: USD
- \* Class: INDIVIDUAL
- Sales Agent: DEMOSUPR
- \* Joint:
- \* CoSigned:
- Contact:
- Lead #:
- \* CRB Pull:
- \* Override OK:
- \* Warning OK:

### Requested Section (Calculation Method = Rent Factor)

Parameter Name	Type	Mandatory	Description	Default Value
Gross Capitalized Cost	Number	Yes	Input Gross Capitalized Cost (Existing Field Capitalized Cost renamed)	0
Capitalized Cost Reduction	Number	Yes	Input Capitalized Cost Adj (Same as down payment)	0
Adjusted Capitalized Cost	Number	Yes	Input Adjusted Capitalized cost. (Display only field)	
Signing Dt	Date	No	Input applicable Signing Dt	
Probable Delivery Dt	Date	No	Input applicable probable Delivery Dt	

### Changes to 'Request Screen'

- Rearranged fields as shown below.
- System automatically calculates 'Adjusted Capitalized Cost' as Gross Capitalized Cost – Capitalized cost reduction.

The screenshot shows the 'Requested' section with the following table and input fields:

Requested	Requested
Gross Capitalized Cost	50,000.00
Capitalized Cost Reduction (-)	0.00
Adjusted Cap Cost (=)	50,000.00
Pmt Amt	0.00
Term	24
Rate	7.00
Signing Dt	7.00

Input fields below the table:

- \* Gross Capitalized Cost: 50,000.00
- \* Capitalized Cost Reduction (-): 0.00
- Adjusted Cap Cost (=): 50,000.00
- \* Pmt Amt: 0.00
- \* Term: 24
- \* Rate: 7.00
- \* Balloon Amt: 0.00
- Signing Dt:
- Probable Delivery Dt:
- \* Promotion: UNDEFINED

**Requested Section (Calculation Method = Interest)**

Parameter Name	Type	Mandatory	Description	Default Value
Gross Capitalized Cost	Number	Yes	Input Gross Capitalized Cost (Existing Field Capitalized Cost renamed)	0
Capitalized Cost Reduction	Number	Yes	Input Capitalized Cost Adj (Same as down payment)	0
Adjusted Capitalized Cost	Number	Yes	Input Adjusted Capitalized cost. Display only field	
Rate	Number	Yes	Input Rate	0
Balloon Amt	Number	Yes	Input Balloon Amt	0
Promotion	LOV	Yes	Input Promotion Value	Undefined
Signing Dt	Date	Yes	Input applicable Signing Dt	
Probable Delivery Dt	Date	Yes	Input applicable probable Delivery Dt	
Promotion	LOV	Yes	Select the applicable promotion	Undefined

**Changes to 'Request Screen'**

- Introduced 'Signing Dt and Probable Delivery Dt'
- Rearranged fields as shown below and Rename Capitalized cost as 'Gross Capitalized cost'.
- System automatically calculates 'Adjusted Capitalized Cost' as Gross Capitalized Cost – Capitalized cost reduction.
- User can select the promotion that requested by customers for a variable rate lease.
  - System will show the set of Promotions that linked to the Interest Rate lease pricings.

The screenshot shows a 'Requested' form with the following fields and values:

- \* Gross Capitalized Cost: 12,000.00
- \* Capitalized Cost Reduction (-): 0.00
- \* Adjusted Cap Cost (=): 12,000.00
- \* Term: 12
- \* Rate: 0.00
- \* Balloon Amt: 0.00
- \* Signing Dt: [Empty]
- Probable Delivery Dt: [Empty]
- \* Promotion: UNDEFINED
- \* Pmt Amt: 1,000.00

**Origination > Decision Screen Changes:**

**Approved Section**

- Following new fields – Gross Capitalized Cost, Capitalized Cost Reduction, Adjusted Capitalized cost, Index Rate, Decision Margin Rate and Balloon Amount are introduced.

Parameter Name	Type	Mandatory	Description	Default Value
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Gross Capitalized Cost	Number	Yes	Input Gross Capitalized Cost (Existing Field Capitalized Cost renamed)	0
Capitalized Cost Reduction	Number	Yes	Input Capitalized Cost Adj (Same as down payment)	0
Adjusted Capitalized Cost	Number	Yes	Input Adjusted Capitalized cost. Display only field	
Index	LOV	Yes	Select applicable index type	
Index Rate	Number	Yes	System default applicable index rate	0
Balloon Amount	Number	Yes	Input 'Balloon Amount', if applicable	0

#### Changes to 'Decision Screen' – Rent Factor

- Introduced 'Gross Capitalized Cost, Capitalized Cost Reduction, Adjusted Capitalized cost, Index Type and Index Rate.
- Renamed 'Approved Term' as 'Decision Term' and 'Rate as 'Decision Margin Rate'
- Rearranged fields as shown below and renamed 'Capitalized Cost' as 'Gross Capitalized Cost'.
- System does not allow user to select any other index rate apart from 'Flat Rate' for Calculation Method = 'Rent Factor'
- 'Pricing' is defaulted considering the product / pricing > calculation method = Rent Factor

#### Changes to 'Decision Screen' – Interest Rate

- Introduced 'Gross Capitalized Cost, Capitalized Cost Reduction, Adjusted Capitalized cost, Index Type, Index Rate and Balloon Amt' fields. Here Balloon Amount field populates from 'Request' tab.
- Introduced 'Maturity Index Type and 'Maturity Rate' and populate from pricing.
- Renamed 'Approved Term' as 'Decision Term' and 'Rate as 'Decision Margin Rate'
- Rearranged fields as shown below and rename 'Capitalized Cost' as 'Gross Capitalized Cost'.
- 'Pricing' is defaulted considering the product / pricing > calculation method = Interest Rate

**Note:** In application entry and decision screens - Capitalized Cost Reduction stores value in 'Down Payment' field and in contract the same value stores in 'Cap Cost Reduction' field.

## Rent Factor

**Decision Information** Save and Stay Save and Return Return

**Pricing**

Current ▾ Decision Dt: 03/07/2018 Status  
 Pricing: RENT FACTOR DEMO PRICING Underwriter: RMACHARL Sub Status

**Approved**

\* Decision Term: 12 \* Buy Rent Factor: 0.002083  
 \* Pmt Amt: 1,000.00 \* Gross Capitalized Cost: 12,000.00  
 Index: FLAT RATE \* Capitalized Cost Reduction (-): 0.00  
 Index Rate: 0.0000 Adjusted Cap Cost (=): 12,000.00  
 \* Decision Margin Rate: 7.0000 \* Residual %: 10.0000  
 Pricing Buy Rate: 5.0000  
 \* Approved Buy Rate: 5.0000  
 \* Rent Factor: 0.002917

Grade: A GRADE  
 \* Score: 900  
 Bureau 1:  
 Bureau 2:  
 Bureau 3:  
 Comments:

## Interest Rate

**Decision Information** Save and Stay Save and Return Return

**Pricing**

Current ▾ Decision Dt: 03/07/2018 Status  
 Pricing: PR-NEW-LEASE-VEHICLE Underwriter: RMACHARL Sub Status

**Approved**

\* Decision Term: 12 \* Gross Capitalized Cost: 12,000.00  
 \* Pmt Amt: 1,000.00 \* Capitalized Cost Reduction (-): 0.00  
 \* Index: PRIME RATE Adjusted Cap Cost (=): 12,000.00  
 Index Rate: 12.0000 \* Residual %: 20.0000  
 \* Decision Margin Rate: 4.9900 \* Maturity Index: PRIME RATE  
 Pricing Buy Rate: 4.9900 Maturity Margin Rt: 4.9900  
 \* Approved Buy Rate: 4.9900 \* Balloon Amt: 0.00

Grade:  
 \* Score: 0  
 Bureau 1:  
 Bureau 2:  
 Bureau 3:  
 Comments:

### Following set of new Edits are created for Lease > Decision Stage

Attribute	Description	Default Value	Value
XVL_ADC_IRATE_MR ATE_RATE	XVL : DECISION RATE NOT EQUAL TO INDEX RATE + MARGIN RATE	ERROR	NA
MAX_ADC_MRATE	RANGE : DECISION MARGIN RATE > THAN MAX ALLOWED	ERROR	NA
MIN_ADC_MRATE	RANGE : DECISION MARGIN RATE < THAN MIN ALLOWED	ERROR	NA
XVL_ADC_IRATE_MR ATE_RATE	XVL : DECISION RATE NOT EQUAL TO INDEX RATE + MARGIN RATE	ERROR	NA
XVL_ADC_MRATE_ PRP_MRATE	XVL : DECISION MARGIN RATE IS NOT WITHIN PRICING MARGIN RATE	ERROR	NA
XVL_ADC_RATE_APP _REQ_RATE	XVL : DECISION RATE NOT EQUAL TO APP REQUESTED RATE	WARNING	NA
XVL_ADC_RENT_FA CTOR_PRP	XVL : DECISION RENT FACTOR NOT BETWEEN PRICING RENT FACTOR FROM AND TO  This EDIT should be applicable only for 'Rent Factor'. (not in Seed Data sheet)	Error	NA

Attribute	Description	Default Value	Value
XVL_ADC_DOWN_A MT_APP_DOWN_A MT	XVL : DECISION DOWN AMT NOT EQUAL TO APP DOWN AMT	Warning	NA
XVL_ADC_CAP_CO ST_ADJ_AIT	XVL : DECISION ADJUSTED CAP COST <> SUM OF APPROVED ITEMIZATION DETAILS	Error	NA

**Origination > Contract Screen Changes:**

- On input of 'Contract Date', system automatically populates the same value in 'Rcvd Date'.

**Contract Section – Produced with 'Rent Factor' Based is selected**

- System show the fields and layout of contract based on the 'Product' selected for application.
- Following fields are applicable 'Rent Factor' based product.
- System lists the applicable 'Products' based on the Calculation Method = Rent Factor and Billing Cycle.
- Here, system displays only 'Monthly' for Billing Cycle.
- Index Rate is input field for user and other details are populated from setup > Contract.
- Additional fields introduced in Setup > Contract are shown as VIEW only in Origination > Contract
- For this method, system doesn't allow any variable rate and flexible repayment methods.
- If user selects any index rate, apart from 'Flat Rate', system displays error on save – 'Index Rate selected is not applicable for Product Selected'.
- System does not allow user to select any other index rate apart from 'Flat Rate' for Calculation Method = 'Rent Factor'

Parameter Name	Type	Mandatory	Description	Default Value
Index Type	LOV	Yes	System default applicable index rate	0
Index Rate	Display	Yes	Display based on 'Index Type'	0
Contract Margin Rate	Number	Yes	Input Margin Rate	0
Contract Rate	Display	Yes	Sum of Index Rate + Contract Margin Rate	0

**Contract Information**

Contract Dt: 03/21/2018  
Instrument: LEASE CONTRACT  
Load Instrument Details

Amt Due at Signing: 6,827.33  
Total of Pmts (Estimated): 81,927.96  
Due Day: 21  
1st Pmt Dt: 03/21/2018  
Maturity Dt: 02/21/2019  
Index: FLAT RATE  
Index Rate: 0.00  
Contract Margin Rate: 6.00  
Contract Rate: 6.00  
Security Deposit: 0.00  
Gross Capitalized Cost: 98,000.00  
Capitalized Cost Reduction (-): 0.00  
Adjusted Cap Cost (=): 98,000.00  
Residual %: 20.0000  
Residual Value (-): 19,600.00  
Depreciation Value (=): 78,400.00  
Rent Charge (+): 3,528.00  
Rent Factor: 0.002500  
Total of Base Pmts (=): 81,928.00  
Lease Term (/): 12  
Base Payment (=): 6,827.33  
Estimated Sales Tax (+): 0.00  
Sales Tax: 0.0000  
Estimated Pmt (=): 6,827.33  
Rcvd Dt: 03/21/2018  
Verified Dt: 03/21/2018

Verified By

**Depreciation**  
Depreciation Start Dt:  
Depreciation Method: UNDEFINED  
First Last Year Conv: DAY

**Instrument Details**  
Accrual Method: ACTUARIAL - MONTHLY  
Start Dt Basis: EFFECTIVE DATE  
Base Method: 30/360  
Bill Method: LEVEL  
Bill Type: STATEMENT  
Time Counting Method: ACTUAL DAYS  
Calendar Method: GREGORIAN  
Installment Method: EQUATED PAYMENTS  
Stop Accrual Days: 99999  
Lease Type: DIRECT FINANCE  
ACH Fee Ind: \_\_\_

**Tax**  
Sales Tax Method: PURCHASE PRICE  
Sales Tax Mode: UPFRONT (CAPITALIZED)  
Tax Life: 0  
Ads Life: 0  
Tax Salvage Value: 0.00  
EOT Value: 0.00  
Tax Book Type: COND\_SALE

**PDC**  
PDC Ind:   
PDC Security Ind: \_\_\_

**Recourse Details**  
Recourse: \_\_\_  
Recourse Type: NONE  
Recourse Reason: NONE  
Recourse Max %: 0.0000  
Recourse Amt: 0.00

**Others**  
Contract Expiry Letter Days: 30  
Smt Preference Mode: EMAIL

**Contract Section – Product with ‘Interest Rate’ Based is selected**

- System show the fields and layout of contract based on the ‘Product’ selected for application.
- Following fields are applicable ‘Interest’ based product.
- System lists the applicable ‘Products’ based on the calculation Method = Interest Rate and Billing Cycle.
- Index Rate is input field for user and other details are populated from setup > Contract.
- Additional fields introduced in Setup > Contract are shown as VIEW only in Origination > Contract
- Details regarding ‘Early Termination, Residual Details and Other Details like – Rent Collection Method, Rate Adjustments explained above.
- For this method, system allows any variable rate and flexible repayment methods.
- System considers ‘Rent Collection’ method – Advance / Arrears, while calculating installment and amortizing the lease schedule.
- System amortizes lease as shown in spread sheet – ‘Lease Adjustments Final’.
- During lease origination up to the funding process, the rate is computed based on the prevailing index rate.
- However, once the lease is funded, the rate on the lease may change when the index rate changes (subjected to cap provided at contract definition).
- Existing ‘Rate Change’ batch job is extended to handle lease rate changes also.

Parameter Name	Type	Mandatory	Description	Default Value
Index Type	LOV	Yes	System default applicable index rate	0
Index Rate	Display	Yes	Display based on ‘Index Type’	0

Parameter Name	Type	Mandatory	Description	Default Value
Contract Margin Rate	Number	Yes	Input Margin Rate	0
Contract Rate	Display	Yes	Sum of Index Rate + Contract Margin Rate	0

**Promotions Block:**

- Provided new 'Promotion Details' block under 'Origination > Lease > Contract'
- Under this block, following fields are available.
  - Promotion – by default it will show **UNDEFINED** and displays the all promotions linked to enable lease pricings.
  - System will populate the following fields from the setup on selection of 'Promotion' after save
  - Type, Delq Days, Period Type, Period, Tolerance Amt, Index, Index Per Rate, Promotion Margin Rate, Promotion Rate
  - If the linked promotion type to the contract is '**Promotional Rate**', then in 'Origination > Funding > Tools > Lease Calculator > Import > Calculate', then system will consider the promotion details and show the rate change reschedule details according to the promotion and contract details .

The screenshot shows the 'Contract Information' form with various fields and sections. Key sections include:

- Contract Information:** Contract Dt (03/23/2018), Instrument (CR-1), Amt Due at Signing (991.89), Total of Pmts (Estimated) (11,902.68), Due Day (23), 1st Pmt Dt (03/23/2018), Maturity Dt (02/23/2019), Index (PRIME RATE), Index Rate (12.00), Contract Margin Rate (6.00), Contract Rate (18.00), Balloon Method (N + 1 PMTS), Balloon Amt (0.00), Security Deposit (0.00), Gross Capitalized Cost (12,000.00), Capitalized Cost Reduction (-) (0.00), Adjusted Cap Cost (=) (12,000.00), Residual % (10.0000), Residual Value (-) (1,200.00), Depreciation Value (=) (10,800.00), Rent Charge (+) (1,102.63), Total of Base Pmts (=) (11,902.63), Lease Term (/) (12), Base Payment (=) (991.89), Estimated Sales Tax (+) (0.00), Sales Tax (0.0000), Estimated Pmt (=) (991.89), Rcvd Dt (03/23/2018), Verified Dt (03/23/2018), Verified By (SURIYA).
- Instrument Details:** Accrual Method (INTEREST BEARING), Start Dt Basis (EFFECTIVE DATE), Base Method (30/360), Bill Method (LEVEL), Bill Type (STATEMENT), Time Counting Method (ACTUAL DAYS), Calendar Method (GREGORIAN), Installment Method (EQUATED PAYMENTS), Stop Accrual Days (99999), Lease Type (DIRECT FINANCE), ACH Fee Ind (\_\_\_).
- Rate Caps and Adjustments:** Increase Per Year (10.00), Increase Max Lifetime (10.00), Increase Floor (0.00), Increase Ceiling (50.00), Decrease Per Year (10.00), Decrease Max Lifetime (10.00), # of Adjs / Year (5), # of Adjs / Life (10).
- Post Maturity:** Default Rate (checked), Index (PRIME RATE), Post Margin Rate (6.00).
- Recourse Details:** Recourse (\_\_\_), Recourse Type (NONE), Recourse Reason (NONE), Recourse Max % (0.0000), Recourse Amt (0.00).
- Others:** Rent Collection Method (ADVANCE), Contract Expiry Letter Days (30), Stmt Preference Mode (EMAIL).
- Promotion Details:** Promotion (UNDEFINED), Type (NONE), Dly Days (0), Period Type (Period), Period (0), Tolerance Amt (0.00), Index (Index), Index Rate (0.0000), Promotion Margin Rate (0.0000), Rate (0.0000).
- Residual Details:** Minimum Residual % (0), Maximum Residual % (100), Residual Value In Final Bill (\_\_\_), Residual Valuation.
- Early Termination:** Allowed To Terminate (checked), Billed Term (2), Lease Amt Recovered % (0).
- Tax:** Sales Tax Method (PURCHASE PRICE), Sales Tax Mode (UPFRONT (CAPITALIZED)), Tax Life (0), Adx Life (0), Tax Salvage Value (0.00), EOT Value (0.00), Tax Book Type (COND\_SALE).
- Depreciation:** Depreciation Start Dt (\_\_\_), Depreciation Method (UNDEFINED), First Last Year Conv (DAY).
- Payment Caps:** Max Pmt Increase / Year (5.00), Max Pmt Increase / Life (10.00).

**Promotion type behaviour on Lease accounts**

- **Same As Cash:** customer need to make the complete Lease Receivable amount with in the promotion period then customer can avail the benefit of no interest on it. System doesn't accrue interest and full payment will goes to lease receivable.

- User need to set the First Payment date after promotion end date.
- So, system won't bill until promotion ends, Say
  - Period Type: **Month**
  - Promotion Period: **3**
  - Cancel Delq Days : 0 (no relevance because no bills)
  - Tolerance Amt: 10 (same as contract write off tolerance amount)

**Then**, if user makes a complete Lease Receivable amount on or before 3 months from the contract date then system will waive the accrued interest on the account. If user miss the full payment then system will start billing. User need to make the 3 months interest and subsequent bills. In case of Operating Lease, user need to post the residual adjustments manually.

- **Promotional Rate:** customer can get reduced rate (less than the contract rate) with in the promotion period. Whether customer makes the payment or not he/she will get the benefit of the promotion. I.e. system doesn't accrue additional interest.
  - This is applicable only for Flexible Repayment allowed product. Funder need to set the contract with User Defined Rate Schedule as per the promotional rate and contract rate
  - After selecting the 'Promotional Term' promotion in contract, if user import in Tools, system will automatically set the user defined rate schedule. After calculate system will bill at promotional rate till the promotional period and subsequently it will bill with contract rate. Say
    - Type: Month
    - Period: 3
    - Cancel Delq Days : 0 (no relevance – even customer dishonour the promotion system will provide the full benefit of the promotion )
    - Tolerance Amt: 0 (no relevance – even customer dishonour the promotion system will provide the full benefit of the promotion )
    - Index : Flat Rate
    - Margin: 2
    - Contract rate: 7

**Then**, system will accrue interest for first three months at promotion rate 2% and remaining term with Contract Rate 7%. System will automatically end the promotion after 3 months and system will post the rate change transaction.

- **No Payment Due No Interest Due:** User need to make sure the payment amount is zero during the promotional period. System doesn't accrue interest and full payment will goes to lease receivable.
  - As per the schedule system will bill zero amount. Say
    - Type: Month
    - Period: 3
    - Tolerance Amt: 0 (not applicable as payment amount is zero).
    - Cancel Delq Days : 0 (not applicable)
    - Margin: 0 (should be zero)

**Then**, system will bill zero amount for three months. Even there are any payments on the account then system will not accrue the interest. After end of promotion system will post the rate change transaction.

- **No Interest Due:** system will not accrue the interest during promotional period. Funder can schedule the contract with interest or without interest, system will not accrue the interest and full payment will goes to lease receivable.

- System will bill as per the scheduled amount. Say
  - Type: Month
  - Period: 3
  - Tolerance Amt: 0 (not applicable - even customer dishonour the promotion system will provide the full benefit of the promotion )
  - Cancel Delq Days : 0 (not applicable - even customer dishonour the promotion system will provide the full benefit of the promotion )
  - Margin: 0 (should be zero)

**Then**, system will schedule as per the schedule and while making the payments on account system doesn't accrue the interest during these three months.

### Insurance Sub Tab

- If there is any information regarding an itemized insurance amount, system will allow user to select the insurance plan defined for selected insurance type and enter the details on the Insurance sub screen. The Insurance sub screen also enables user to calculate the commission if there is a commission rule defined during Contract set up. On click of 'Calculate' button, system will identify the commission rule from the new commission setup and arrive the commission amount.

Field Name	Type	Default Values	Comments	Reference
Policy Information section				
Insurance Plan	LOV	Null	Select the insurance plan associated with the financed insurance product.	Lease Insurance Setup
Insurance Type	Read only	ITM Description	View the insurance type associated with the insurance plan.	Contract Itemizations
Sub Type	LOV	Single	Select the insurance sub type offered under the insurance plan.	Lease Insurance Setup
Insurance Company	Text	Null	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup	
Policy #	Text	Null	Specify the insurance policy number	
Effective Dt	Date	Null	Specify the insurance effective date.	
Term	Integer	0	Specify the insurance term.	
Expiry Dt	Date	Null	Specify the insurance expiry date.	
Commission Rule	Text	Null	View the commission rule.	Commission Setup

Field Name	Type	Default Values	Comments	Reference
Premium Amt	Number	0.00	Specify the insurance premium amount.	
Commission Amt	Number	0.00	View the insurance commission amount	
Phone No	Number	Null	Specify the insurance company's primary phone number	
Extn	Number	Null	Specify the insurance company's primary phone extension	
Phone No	Number	Null	Specify the insurance company's alternate phone number.	
Extn	Number	Null	Specify the insurance company's alternate phone extension.	
<b>Beneficiary section</b>				
Primary	Text	Null	Specify the primary beneficiary of the insurance.	
Secondary	Text	Null	Specify the secondary beneficiary of the insurance	
<b>Cancellation/Refund section</b>				
Allowed	Check box	N	If selected, a refund is allowed. A selected box indicates that the insurance premium can be a rebate to the customer in case of early payoff.	
Grace Days	Integer	Null	View the number of grace days allowed for cancellation without charging a cancellation fee.	
Calculation Method	Text	NONE	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.	
Grace Day's Cancellation Fee Allowed	Check Box	N	If selected, indicates that cancellation fees during grace days allowed fee for the insurance	



Field Name	Type	Default Values	Comments	Reference
Cancellation Fee	Number	Null	View the amount of the cancellation fee to be charged when the insurance is cancelled	
Deduct Fee From	Text	Null		

### Compensation Changes

- System will populate the following chargeback details under following existing screens
  - Origination > Underwriting > Decision > Compensation
  - Origination > Funding > Contract > Compensation
    - Paid Off Method, Paid Off Basis, Paid Off Days, Paid Off Term, Paid Off Percent, Charge Off Method, Charge Off Basis, Charge Off Days, Charge Off Term, Charge Off Percent.

### Edits for Contract & Account Onboarding

Attribute	Description	Default Value	Value
MAX_CON_BALLOON_AMT	RANGE : CONTRACT BALLOON AMT > THAN MAX ALLOWED	Warning	100000
MAX_CON_FINANCE_CHARGE	RANGE : CONTRACT FINANCE CHARGE > THAN MAX ALLOWED	Warning	25000
MAX_CON_MRATE	RANGE : CONTRACT MARGIN RATE > THAN MAX ALLOWED	Error	33
MAX_REPAYMENT_SKIP_PERIOD	RANGE : REPAYMENT SKIP MONTHS COUNT > MAX ALLOWED	Error	12

Attribute	Description	Default Value	Value
MIN_CON_BALLOON_AMT	RANGE : CONTRACT BALLOON AMT < THAN MIN ALLOWED	Warning	100000
MIN_CON_FINANCE_CHARGE	RANGE : CONTRACT FINANCE CHARGE < THAN MIN ALLOWED	Warning	5
MIN_CON_MRATE	RANGE : CONTRACT MARGIN RATE < THAN MIN ALLOWED	Error	0
MIN_REPAYMENT_SKIP_PERIOD	RANGE : REPAYMENT SKIP MONTHS COUNT < 1	Error	1
REQ_REPAYMENT_SCHEDULE	REQUIRED : REPAYMENT SCHEDULE	Error	NA
REQ_REPAYMENT_TYPE_CD	REQUIRED : REPAYMENT TYPE	Error	NA
XVL_CON_ACD_ADVANCE_AIT	XVL : CONTRACT SUM OF ITEMIZATION DETAILS <> SUM OF APPROVED ITEMIZATION DETAILS	Warning	NA
XVL_CON_BALLOON_FINAL_PMT	XVL : FINAL PAYMENT MUST MATCH BALLOON PMT FOR N METHOD	Warning	NA
XVL_CON_BILL_METHOD_FP_REPAYMENT	XVL: CURRENT REPAYMENT METHOD NOT SUPPORTED WITH FP BILLING METHOD	Error	NA
XVL_CON_FINANCE_CHARGE_TOL	XVL : CONTRACT FINANCE CHARGE IS NOT WITHIN TOLERANCE	Warning	10
XVL_CON_INDEX_APPROVED_DC	XVL : CONTRACT INDEX TYPE <> APPROVED INDEX TYPE	Error	NA
XVL_CON_INDEX_PRICING_INDEX	XVL : CONTRACT INDEX <> PRICING INDEX	Error	NA
XVL_CON_MRATE_APPROVED_DC	XVL : CONTRACT MARGIN RATE <> APPROVED MARGIN RATE	Error	NA
XVL_CON_RATE_APPROVED_C	XVL : CONTRACT RATE <> APPROVED RATE	Warning	NA
XVL_CON_RATE_INDEX_IRATE_MRATE	XVL : CONTRACT RATE != INDEX RATE + MARGIN RATE	Error	NA
XVL_CON_SKIP_MTH_Maturity_MTH	XVL : MATURITY DATE MONTH CANNOT BE SKIP MONTH	Error	NA
XVL_CON_TOTAL_PMTS_TERM_PMT	XVL : CONTRACT TOTAL OF PMTS <> TERM * MONTHLY PMT	Error	0.99

Attribute	Description	Default Value	Value
	This is existing Lease EDIT, in current release; added tolerance of < =0.99 (Seed data from EDIT value).  Applicable for Calc method = Rent Factor		
XVL_CON_TOTAL_OF_PMTS_EST	XVL : CONTRACT TOTAL OF ESTIMATED PMTS <> TERM * ESTIMATED MONTHLY PMT  This is existing Lease EDIT, in current release; added tolerance of < =0.99 (Seed data from EDIT value).  This is an existing EDIT, but should be fired only for Calc method = Rent Factor	Error	0.99
XVL_CON_TOTAL_PMTS_DEP_RENT	XVL : CONTRACT TOTAL OF PMTS <> DEPRECIATION VALUE + RENT CHARGE  This is existing Lease EDIT, in current release; added tolerance of <= 0.99 (Seed data from EDIT value)	Error	0.99
XVL_CON_TERM_ASSESTM_LIFE	XVL : CONTRACT TERM > ASSET ESTIMATED LIFE	Warning	NA
XVL_CON_PREPAID_AMT_ACD	XVL : CONTRACT AMT DUE AT SIGNING <> DOWN PMT + PRE-PAIDS + 1ST MTH PMT + DEPOSIT  Applicable only for 'Advance' billing	Error	NA

**Collateral Changes:**

- New field 'Estimated Life' is introduced at 'Collateral Details' block.
- This field is non mandatory field and allows values greater than ZERO.
- This field is introduced at Origination & Servicing > Collateral tab and Collateral Management Tab.
- Primary Collateral 'Estimated Life' captured at collateral field is defaulted in Origination > 'Contract Screen'

**Collateral Details**

Save and Stay Save and Return Return

Type & Description

Collateral Type  
Primary

Asset Id 3029

Asset # 1012

\* Asset Class

\* Asset Type

Sub Type CAR

Status ACTIVE

Select Make and Model

\* Year 0

Estimated Life 0

Make UNDEFINED

Model UNDEFINED

Identification #

Body

Description

Condition

Lien Details

Lien Status UNDEFINED

Lien Event Dt

Second Lien Holder

Comments

Lien Release Entity CUSTOMER

Entity Name

Address

\* Country UNITED STATES

Country

Address #

Address Line 1

Address Line 2

Zip

Zip Extn

City

State

### Calculator Changes:

- Provided a new 'Calc Method' LOV with two values, Rent Factor and Interest Rate.
  - System will default the screen based on the 'DEFAULT' sub code maintained in CALC\_METHOD\_CD lookup.
- Provided new 'Rent Collection Method' LOV with two values, Advance and Arrears.
  - System will default the LOV based on the 'DEFAULT' sub code maintained in RENT\_COL\_METHOD\_CD lookup.
  - But for Rent Factor, system makes it as read only with 'Advance' and 'First Pmt Dt' as read only and system will set the date to 'Contract Dt'.
  - For Interest Rate system makes it as selectable. If user selects it as 'Advance' 'First Pmt Dt' will be read only and system will set the date to 'Contract Dt'. If user selects it as 'Arrears' then user can select any date greater than or equal to Contract Date. Even the Contract Date is equal to First Payment Date system doesn't validate.
- Provided the following sections for 'Interest Rate' method
  - Repayment Options with 'Flexible Repayment Allowed' check box and Type LOV (defaulted with 'UNDEFINED').
  - Skip Months, Repayment Schedule, Payment Change Schedule, Rate Schedule, Amortization Schedule sections
- Provide the following sections for 'Rent Factor' Method
  - Repayment Schedule and Amortization Schedule sections.

### Parameters Block

- Following highlighted fields are part of 'Lease' calculator (applicable for all options like 'Calculate Payment, Calculate Rate, Calculate Residual Percentage and Calculate Gross Capitalized Cost).
- If the Product type = 'Interest Rate' based, system displays the lease calculator including 'Rent Collection method – Advance / Arrears',
- Stand-alone Lease calculator displays these options based on LOV.

## Repayment Options Block:

- System displays following options in 'Repayment Options' block and allows user to select Type as 'Skip Period, User Defined, Graduated Payment and Extended Balloon'.
- Amortization Schedule for Lease is the new feature provided for – Rent Factor Based
- Note: The amortization schedule excludes the tax amount to be paid for instalment amount.

## For Rent Factor

- System will populate the repayment schedule only for Calculate Payment. Still user can amortize the schedule for any Parameter
- User need to provide the Rent Factor to 'Calculate Rate'. (User first need to calculate payment and then calculate rate)

## Rent Factor screen changes:

**Lease Calculator**

**Parameters**

Calculate Payment 
  Calculate Rate 
  Calculate Residual Percent 
  Calculate Gross Capitalized Cost

\* Calc Method: RENT FACTOR  
 \* Contract Dt: 04/18/2018  
 \* First Pmt Dt: 04/18/2018  
 \* Maturity Dt: 03/18/2019  
 Gross Capitalized Cost: 12,000.00  
 Capitalized Cost Reduction: 0.00

Adjusted Capitalized Cost: 12,000.00  
 Residual Value(-): 1,200.00  
 Residual %: 10.0000  
 Depreciation Value (-): 10,800.00  
 Rent Charge (+): 0.00  
 \* Rate: 0.0000  
 Rent Factor: 0.000000

Total of Base Pmts (=): 10,800.00  
 \* Term: 12  
 Base Payment (=): 900.00  
 Rent Collection Method: ADVANCE  
 Billing Cycle: MONTHLY

**Repayment Schedule**

Seq	Pmt Amt	# of Payments	Generated
1	900.00	12	Y

**Amortization Schedule**

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	04/18/2018	900.00	900.00	0.00	11,100.00
2	05/18/2018	900.00	900.00	0.00	10,200.00
3	06/18/2018	900.00	900.00	0.00	9,300.00
4	07/18/2018	900.00	900.00	0.00	8,400.00
5	08/18/2018	900.00	900.00	0.00	7,500.00

## Interest Rate screen changes:

**Lease Calculator**

**Parameters**

Calculate Payment 
  Calculate Interest Rate 
  Calculate Term 
  Calculate Lease Amount

\* Calc Method: INTEREST RATE  
 \* Contract Dt: 04/18/2018  
 \* First Pmt Dt: 05/18/2018  
 \* Maturity Dt: 04/18/2019  
 Gross Capitalized Cost: 12,000.00  
 Capitalized Cost Reduction: 0.00  
 Adjusted Capitalized Cost: 12,000.00  
 Residual Value(-): 1,200.00  
 Residual %: 10.0000  
 Depreciation Value (-): 10,800.00  
 Rent Charge (+): 0.00

\* Rate: 0.0000  
 Total of Base Pmts (=): 10,800.00  
 \* Term: 12  
 Base Payment (=): 900.00  
 \* Balloon Pmt Amt: 0.00

\* Time Counting Method: ACTUAL DAYS  
 \* Installment Method: EQUATED PAYMENTS  
 \* Bill Method: LEVEL  
 Accrual Start Dt Basis: EFFECTIVE DATE  
 Accrual Start Days: 0

**Calculator Options**

\* Rent Collection Method: ARREARS  
 \* Billing Cycle: MONTHLY  
 \* Balloon Method: N + 1 PMTS  
 \* Accrual Base Method: ACTUAL/ACTUAL

**Repayment Options**

Flexible Repayment Allowed:   
 Type: UNDEFINED  
 Skip Months: Jan  Feb  Mar  Apr   
 May  Jun  Jul  Aug   
 Sep  Oct  Nov  Dec

Calendar Days: 30  
 Interest: 0.0000

The screenshot displays the 'Repayment Options' configuration screen. At the top, there is a 'Flexible Repayment Allowed' checkbox and a 'Type' dropdown menu currently set to 'USER\_DEFINED'. A 'Select the Repayment Type' calendar grid is visible, showing months from Jan to Dec. Below these are four distinct schedule sections, each with a 'View' and 'Format' menu, and various action buttons like 'Freeze', 'Detach', 'Wrap', 'Add', 'Cancel', 'Save', and 'Clear User Payments'. The 'Repayment Schedule' section includes a table with columns for 'Seq', 'Pmt Amt', and '# of Payments Generated'. The 'Payment Change Schedule' section has a table with columns for 'Seq', 'Option Type', 'Frequency', 'Period', '# of Adjs', and 'Value'. The 'Rate Schedule' section has a table with columns for 'Seq' and 'Rate \* Start Dt'. The 'Amortization Schedule' section has a table with columns for 'Seq', 'Pmt Dt', 'Pmt Amt', 'Lease Receivable', 'Income', and 'Balance Amt'.

## Origination Scenario Analysis

- Provide following Fields
  - Calculation Method, Balloon Pmt Amt,
  - Calculator Options as read only
    - Rent Collection Method, Billing Cycle, Balloon Method, Actuarial base method, Time Counting method, Instalment Method, Bill Method, Actuarial Start Dt Basis, Accrual Start Days,
  - First Period as read only
    - Calendar Days, Interest
- 'Rent Collection Method' LOV with two values, Advance and Arrears.
  - For Interest Rate system populates the value form selected contract. If it is 'Advance', 'First Pmt Dt' will be read only and system will set the date to 'Contract Dt'. If user selects it as 'Arrears' then user can select any date greater than or equal to Contract Date. Even the Contract Date is equal to First Payment Date system doesn't validate.
- Provided the following sections for 'Interest Rate' method
  - Repayment Options
    - 'Flexible Repayment Allowed' is populated from the selected product
    - Type is defaulted as 'UNDEFINED' only.
  - Skip Months
  - Repayment Schedule
  - Payment Change Schedule
  - Rate Schedule
  - Amortization Schedule
- Provided the following sections for 'Rent Factor' Method
  - Repayment Schedule
  - Amortization Schedule
- After creating the Scenario Analysis record, system defaults the 'Calc Method' based on the selected product.
- On click of 'Suggest, system considers the 'Calc Method' linked to the selected product and populate the pricing and instrument. Along with this,
  - System updates the Residual % form the pricing i.e. with Residual % from and Rate based on the pricing i.e. Index Margin Rate + Rate From
  - System defaults the 'Calculator Options' linked to the suggested instrument
- On click of 'Calculate', system also updates the First Period details.

- On click of 'Create Application', system creates application with 'Calculator Options'

On click of 'Initialize, reset the values to defaults.

**Scenario Analysis**

View Format Freeze Detach Wrap Product Type Loan Lease Inquiry Id 3004 Show Details Suggest Calculate Create App Initialize Print Quote

Company	Branch	Inquiry Id	Application #	First Name	Last Name	Phone	Email	Product	Producer Type	Producer Name	Gross Capitalized Cost
US01	USHQ	3004		TESTLEASE21321	TESTLEASE21321	(034)-543-5435		DEMO RENT FACT	DEALER	CA-00002-RAND	10,000.00

**Lease Calculator** Subvention Compensation

**Parameters**

Calc Method: RENT FACTOR

Contract Dt: 03/23/2018

First Pmt Dt: 03/23/2018

Maturity Dt: 12/23/2018

Gross Capitalized Cost: 10,000.00

Capitalized Cost Reduction: 10.00

Adjusted Capitalized Cost: 9,990.00

Residual Value(-): 1,998.00

Residual %: 20.0000

Depreciation Value (-): 7,992.00

Rent Charge (+): 176.48

Rate: 9.9900

Rent Factor: 0.007079

Total of Base Pmts (+): 8,168.48

Term: 10

Base Payment (+): 816.85

Rent Collection Method: ADVANCE

Billing Cycle: MONTHLY

**Repayment Schedule**

Seq	Pmt Amt	# of Payments	Generated
1	816.85	10	Y

**Amortization Schedule**

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	03/23/2018	0.00	799.20	49.90	9,190.80
2	04/23/2018	0.00	799.20	49.90	8,391.60
3	05/23/2018	0.00	799.20	49.90	7,592.40
4	06/23/2018	0.00	799.20	49.90	6,793.20

Scenario Analysis x

Scenario Analysis + Add + Edit + View + Audit

View + Format + Freeze + Detach + Wrap + Product Type + Loan + Lease Inquiry Id 0 + Show Details +

Company	Branch	Inquiry Id	Application #	First Name	Last Name	Phone	Email	Product	Producer Type	Producer
No data to display.										

Lease Calculator + Subvention + Compensation

Calc Method + INTEREST RATE +

\* Contract Dt 01/08/2018 +

\* First Pmt Dt 02/08/2018 +

Maturity Dt 01/08/2018

Gross Capitalized Cost 0.00

Capitalized Cost Reduction 0.00

Adjusted Capitalized Cost 0.00

Residual Value(-) 0.00

Residual % 0.0000

Depreciation Value (=) 0.00

Rent Charge (+) 0.00

Rate 0.0000

Total of Base Pmts (=) 0.00

Term 0

Base Payment (=) 0.00

\* Balloon Pmt Amt 0.00

Time Counting Method + ACTUAL DAYS +

Installment Method + EQUATED PAYMENTS +

Bill Method + LEVEL +

Accrual Start Dt Basis + EFFECTIVE DATE +

Accrual Start Days 0

**First Period**

Calendar Days 0

Interest 0.0000

**Calculator Options**

\* Rent Collection Method + ARREARS +

Billing Cycle + MONTHLY +

Balloon Method + N + 1 PMTS +

Accrual Base Method + ACTUAL/ACTUAL +

**Repayment Options**

Flexible Repayment Allowed

Type + UNDEFINED +

**Skip Months**

Jan  Feb  Mar  Apr

May  Jun  Jul  Aug

Sep  Oct  Nov  Dec

**Repayment Schedule**

View + Format + Freeze + Detach + Wrap + Add + Cancel + Save + Clear User Payments

* Seq	* Pmt Amt	* # of Payments	* Generated
No data to display.			

**Payment Change Schedule**

View + Format + Freeze + Detach + Wrap + Add + Cancel + Save + Clear Table

* Seq	* Option Type	* Frequency	* Period	* # of Adjs	* Value
No data to display.					

**Rate Schedule**

View + Format + Freeze + Detach + Wrap + Add + Cancel + Save + Clear Table

* Seq	* Rate	* Start Dt
No data to display.		

**Amortization Schedule**

View + Format + Freeze + Detach + Wrap + Amortize + Print Report

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
No data to display.					

**Origination > Underwriting > Scenario Analysis > Compensation** tab has enhanced with new fields. On selection of the compensation and click of load, system populates below additional filed

- Paid Off Method, Paid Off Basis, Paid Off Days, Paid Off Term, Paid Off Percent, Charge Off Method, Charge Off Basis, Charge Off Days, Charge Off Term, Charge Off Percent



## 2.4 Lease Changes - Servicing

### Servicing > Contract / Account Information Changes:

- Additional fields captured in Contract and Origination are shown under Contract Details.
- Additional fields captured in Contract and Origination are shown under Account Details with Current Values.
  - Changes are highlighted in boxes.

### Servicing > Contract Information Screen (Interest Bearing Method)

Contract Information		Instrument Details		Rate Cap and Adjustments	
<b>Contract</b>		<b>Accrual Method</b> INTEREST BEARING		<b>Rate Cap and Adjustments</b>	
Contract Dt	06/15/2016	Start Dt Basis	EFFECTIVE DATE	Increase Per Year	10.00
Instrument	CR-1	Base Method	30/360	Increase Max Lifetime	10.00
Amnt Due at Signing	557.18	Billing Method	LEVEL	Increase Floor	0.00
Total of Pmts (Estimated)	13,372.32	Billing Type	STATEMENT	Increase Ceiling	50.00
Balloon Amnt	0.00	Time Counting Method	ACTUAL DAYS	Decrease Per Year	10.00
Due Day	15	Instalment Method	EQUATED PAYMENTS	Decrease Max Lifetime	10.00
1st Pmt Dt	07/15/2016	Calendar Method	GREGORIAN	# of Adjs/Year	5
Maturity Dt	06/15/2018	Stop Accrual Days	99999	# of Adjs/Life	10
Index	PRIME RATE	ACH Fee Ind	---	<b>Recourse Details</b>	
Index Rate	12.00	<b>Lease Contract</b>		Recourse	---
Contract Margin Rate	6.00	Sales Tax Mode	UPFRONT (CAPITALIZED)	Recourse Type	---
Contract Rate	18.0000	Sales Tax Method	PURCHASE PRICE	Recourse Reason	---
Security Deposit	0.00	Lease Type	---	Max Recourse %	0.00
Gross Capitalized Cost	12,000.00	<b>Billin</b>		Recourse Amt	0.00
Capitalized Cost Reduction (-)	0.00	Bill Cycle	MONTHLY	<b>Post Maturity</b>	
Adjusted Cap Cost (-)	12,000.00	Pre Bill Days	21	Default Rate	✓
Residual Value (-)	1,200.00	<b>Early Termination</b>		Index	PRIME RATE
Residual %	10.0000	Allowed To Terminate	✓	Post Maturity Rate	6.00
Deprecation Value (-)	10,800.00	Billed Term	2	<b>Others</b>	
Rent Charge (+)	2,572.32	Lease Amt Recovered %	0	Stnt Preference Mode	EMAIL
Total Of Base Pmts (-)	13,372.32	<b>Residual Details</b>		Promotion	---
Lease Term (/)	24	Minimum Residual %	0	Promotion Type	NONE
Base Payment (-)	557.18	Maximum Residual %	100	Promotional Period Type	---
Estimated Sales Tax (+)	0.00	Residual Value In Final Bill	---	Promotional Period	0
Sales Tax %	0.0000	Residual Valuation	---	Cancellation Delg Days	0
Estimated Pmt (-)	557.18	<b>EDC</b>		Tolerance Amt	0.00
Contract Recvd Dt	06/15/2016	PDC	---	Index	0.00
Contract Verify Dt	06/15/2016	PDC Security Ind	---	Margin Rate (+)	0.00
Contract Verified By	SURABHI	<b>Additional Details</b>		Promotional Rate (-)	0.00
<b>Depreciation</b>		Total Term	14	<b>Settlement Information</b>	
Deprecation Start Dt	---	Paid Term	1	Effective Dt	---
<b>Tax</b>		Maturity Dt	01/10/2019	Good Through Dt	---
Tax Life	0.00	Security Deposit	0.00	Agreed Amt	---
Ads Life	0.00	<b>Recourse Details</b>		Paid Till Dt	---
Salvage Value	0.00	Recourse	---		
EOT Value	0.00				

### Servicing > Account Information Screen (Interest Bearing Method)

Account Information		Interest and Accruals		Extn and Due Dates	
<b>Interest and Accruals</b>		Accrual Start Dt		11/10/2017	
		Last Accrual Dt		03/29/2018	
		Stop Accrual		---	
<b>Extn and Due Dates</b>		# of Extensions (Life)		1	
		# of Extension Term (Life)		2	
		# of Due Day changes (Year)		0	
		# of Due Day changes (Life)		0	
		Last Extn Dt		03/29/2018	
		Due Day Change Dt		---	
<b>Early Termination</b>		Allowed To Terminate		✓	
		Billed Term		0	
		Lease Amt Recovered %		0	
<b>Additional Details</b>		Total Term		14	
		Paid Term		1	
		Maturity Dt		01/10/2019	
		Security Deposit		0.00	
<b>Rate Change Details</b>		Rate Start of the Year		9.49	
		Last Rate Adj Dt		---	
		# of Rate Adjs (Year)		0	
		# of Rate Adjs (Life)		0	
		Reschedule Method		---	
		Reschedule Value		---	
<b>Recourse Details</b>		Recourse Type		---	
		Recourse Reason		---	
		Max Recourse %		0.00	
		Recourse Amt		0.00	
<b>Cure Letter</b>		Start Date		---	
		Expiry Date		---	
<b>Others</b>		Stnt Preference Mode		EMAIL	
		Time Zone		---	
<b>Time Bar Details</b>		Start Date		3/29/2018	
		End Date		3/28/2117	
		Days to Time Bar		36,158	
<b>Settlement Information</b>		Effective Dt		---	
		Good Through Dt		---	
		Agreed Amt		---	
		Paid Till Dt		---	

## Servicing > Contract Information Screen (Rent Factor Method)

Contract Information		
<a href="#">Return</a>		
<b>Contract</b>	Contract Recvd Dt 03/21/2018 Contract Verify Dt 03/21/2018 Contract Verified By PRITAM	<b>Lease Contract</b>
Contract Dt 03/21/2018 Instrument CR-141 Amt Due at Signing 6,827.33 Total of Pmts (Estimated) 81,927.96 Due Day 21 1st Pmt Dt 03/21/2018 Maturity Dt 02/21/2019	<b>Depreciation</b> Depreciation Start Dt	Sales Tax Mode UPPRONT (CAPITALIZED) Sales Tax Method PURCHASE PRICE Lease Type DIRECT FINANCE
Index <b>FLAT RATE</b> Index Rate 0.00 Contract Margin Rate 6.00 Contract Rate 6.0000	<b>Tax</b> Tax Life 0.00 Ads Life 0.00 Salvage Value 0.00 EOT Value 0.00	<b>Billing</b> Bill Cycle MONTHLY Pre Bill Days 21
Security Deposit 0.00 Gross Capitalized Cost 98,000.00 Capitalized Cost Reduction (-) 0.00 Adjusted Cap Cost (+) 98,000.00 Residual Value (-) 19,600.00 Residual % 20.0000 Depreciation Value (+) 78,400.00 Rent Charge (+) 3,528.00 Rent Factor 0.002500 Total Of Base Pmts (+) 81,928.00 Lease Term (Y) 12 Base Payment (+) 6,827.33 Estimated Sales Tax (+) 0.00 Sales Tax % 0.0000 Estimated Pmt (+) 6,827.33	<b>Instrument Details</b> Accrual Method <b>ACTUARIAL - MONTHLY</b> Start Dt Basis <b>EFFECTIVE DATE</b> Base Method 30/360 Billing Method <b>LEVEL</b> Billing Type <b>STATEMENT</b> Time Counting Method ACTUAL DAYS Installment Method EQUATED PAYMENTS Calendar Method GREGORIAN Start Days 0 Stop Accrual Days 99999 ACH Fee Ind ___	<b>PDC</b> PDC ___ PDC Security Ind ___
		<b>Recourse Details</b> Recourse ___ Recourse Type Recourse Reason Max Recourse % 0.00 Recourse Amt 0.00
		<b>Others</b> Stmt Preference Mode EMAIL

## Servicing > Account Information Screen (Rent Factor Method)

Account Information		
<a href="#">Return</a>		
<b>Interest and Accruals</b>	Reschedule Value	Recourse Amt 0.00
Accrual Start Dt 01/23/2018 Last Accrual Dt 01/23/2018 Stop Accrual ___ Accrual Method ACTUARIAL - MONTHLY Base Method 30/360 Rebate Method ACTUARIAL - MONTHLY	<b>Extn and Due Dates</b> # of Extensions (Life) 0 # of Extension Term (Life) 0 # of Due Day changes (Year) 0 # of Due Day changes (Life) 0 Last Extn Dt Due Day Change Dt	<b>Cure Letter</b> Start Date Expiry Date
Index Type <b>FLAT RATE</b> Index Rate 0.00 Margin Rate 6.00 Rate 6.00 Depreciation Value 12,000.00 Residual Value 3,000.00 Residual % 20.00 Rent Charge 540.00	<b>Additional Details</b> Total Term 12 Paid Term 1 Maturity Dt 12/23/2018 Security Deposit 600.00	<b>Others</b> Stmt Preference Mode EMAIL Time Zone
<b>Rate Change Details</b> Rate Start of the Year 6.00 Last Rate Adj Dt # of Rate Adjs (Year) 0 # of Rate Adjs (Life) 0 Reschedule Method	<b>Recourse Details</b> Recourse ___ Recourse Type Recourse Reason Max Recourse % 0.00	<b>Time Bar Details</b> Start Date 4/7/2018 End Date 4/6/2117 Days to Time Bar 36,154
		<b>Settlement Information</b> Effective Dt Good Through Dt Agreed Amt Paid Till Dt

### Following new monetary transactions for Interest Rate (IBL) Lease

- **INSURANCE ADDITION**
  - With this transaction, user can create the insurance details either, which will impact the account balances (Financed) or doesn't impact the account balances (Non-Financed) using the 'Insurance Mode' parameter system is controlling this.
- **INSURANCE MODIFICATION** – with this transaction user can modify the premium amount of active insurance.
  - System will cancels the existing active insurance with applicable rebate amount and crates the new insurance.
- **INSURANCE CANCELLATION** – This transaction cancels the active insurance

Note the following:

- Before posting Charge Off transaction or Paid off transaction, or while making a payment more than payment date's payoff amount on active insurance account user need to post Insurance Cancellation transaction manually i.e. system cancels active insurances on the account but doesn't auto adjust the balances with rebate amount.
- There is no relevance for 'Current Usage' and 'Payment Amount' transaction parameters in Insurance Cancellation transaction.

#### **Servicing > Customer Service > Account Details > Contract Information > Compensation**

- As soon as funding a lease account, system will propagate the following details from the origination
  - Paid Off Method, Paid Off Basis, Paid Off Days, Paid Off Term, Paid Off Percent, Charge Off Method, Charge Off Basis, Charge Off Days, Charge Off Term, Charge Off Percent
  - Based on the chargeback criteria defined in the origination, system will support producer chargeback if the account is Charge OFF or Paid OFF
- **Producers > Compensation Sub Tab**
  - The compensation amounts and balances should also be viewed in the Producer Window. The Compensation Plan subpage will display information related to compensation and chargeback for the producer for a lease account also.
  - It will display summaries as well lease account level information. The data will be gathered from lease applications and accounts in the system that are approved and funded and linked to the producer

#### **'Scenario Analysis' in Lease**

- Scenario Analysis screen is introduced in servicing to reschedule the Lease parameters in Lease account.
- This will be enabled only for lease contract does having calculation method is **Interest Rate**
- 'Amortization Schedule tab with Amortize options are provided.

#### **Scenario Analysis Tab: (link to account)**

- This screen has option to 'Link to Account'.
- Provided Import Values, Calculate and Post to Account buttons.
  - 'Import Values' defaults values from contract to scenario analysis screen
  - 'Calculate' button calculates payment.
  - 'Post to account' will post the 'Lease Change Payment' transaction with Txn Date and Base Monthly Payment amount provided in the screen.
- Here, system does not impact 'Term' and impact only 'Payment Amount'.
- System does not allow to adjust 'Residual Value', if the payment received on account is greater than 'Adjusted Residual Value'.

Example:

Original Lease Receivable Amt = \$ 140

Residual value = \$ 20

Amount already collected on account = \$ 125

In this scenario, if user tries to change the residual value as 35\$, system does not allow user to post transaction and show error message.

**Fig: Link to Account (Calculate Payment Amount)**

The screenshot displays the 'Scenario Analysis Parameters' window with the 'Amortization Schedule' tab selected. The interface is divided into several sections:

- Scenario Analysis:** Includes a checked 'Link To Account' option and buttons for 'Initialise', 'Import Values', 'Calculate', and 'Post To Account'.
- Loan Details:** Contains fields for Account # (20160600010126), Title (DUE DATE NEW LEASE), Contract Dt (04/11/2018), Txn Dt (04/15/2018), Term (10.0000), Current Maturity Dt (06/15/2018), and Gross Capitalized Cost (12,000.00).
- Calculator Input Fields:** Capitalized Cost Reduction (0.00), Adjusted Capitalized Cost (12,000.00), Residual Value(-) (0.00), Residual % (10.0000), Depreciation Value (=) (12,000.00), Rent Charge (+) (2,572.32), Rate (12.0000), Rent Factor (0.002500), Total of Base Monthly Pmts (=) (0.00), and Base Monthly Payment (=) (0.00).
- Calculator Options:** Includes dropdown menus for Balloon Method (N + 1 PMTS), Billing Cycle (MONTHLY), Accrual Base Method (30/360), Installment Method (EQUATED PAYMENTS), and Billing Method (LEVEL).
- Other Fields:** A 'Balloon Amt' field is set to 0.00.

#### 'Calculate Payment' radio button

- Provided Initialise and Calculate buttons
  - Initialise button clears user inputted values
  - Calculate will do payment calculation.
- On selection of 'Calculate Payment', system allows the user to input
  - 'Txn Dt, Term, Gross Capitalized Amount, Capitalized Cost Reduction, Residual %', 'Balloon Pmt Amt' and calculator options.
- If User inputs 'Residual %', system auto-calculates 'Residual Value' and Depreciation Value.
- System calculates new payment amount based on new values input by user.
- In Amortization Schedule tab, on click of 'Amortize' button, will show the new payment schedule.

#### 'Calculate Term' radio button

- On selection of 'Calculate Term', system allows the user to input
- 'Txn Dt, Gross Capitalized Amount, Capitalized Cost Reduction, Residual %', 'Balloon Pmt Amt', Base Monthly Payment Amount and calculator options
- If User inputs 'Residual %', system auto-calculates 'Residual Value' and Depreciation Value.
- System calculates 'New Term' based on new values input by user.
  - System displays error message as follows, if final number in payments is not zero - To calculate Term, final number of payments in schedule is zero
- In Amortization Schedule tab, on click of 'Amortize' button, will show the new payment schedule.

**Fig: Link to Account unchecked (Calculate Payment and Calculate Term)**

## Security Deposit Handling

Following changes are done for Lease Security Deposit Adjustment

- Introduced 'New Security Deposit field' in 'Accounts' table to store the current value of deposit amount after adjustment
- Existing batch job to refund excess payment now refers new field in accounts table as against 'Contract' Security Deposit' Amount to generate refund requisition.
- New monetary transaction created to adjust 'Security Deposit' against arrears and this transaction works similar to payment transaction to refer spread matrix for allocation.
- On successful posting of transaction, system generates 'Security Deposit adjustment' letter (on run of batch job)
- Termination transaction now refers 'Security Deposit' current field in account table for adjustment against lease buyout.

### Validations:

- System adjusts using the 'spread' applicable based on spread matrix or spread defined at contract level.
- While posting the transaction, if no sufficient balance is available, system throws error – 'Insufficient Security Deposit' amount to adjust'.

### Actions:

- On successful posting, system updates 'Security Deposit' amount at account level.
- The behavior of this transaction would be like payment transaction, which means this adjustment amount is treated as 'Payment' and if any 'Late Fee' is eligible for reversal, system reverses the 'Late Fee'.
- In case of reversal of transaction, system updates balance and add back transaction amount to 'Security Deposit Current' bucket.
- System generates the 'Security Deposit' Adjustment' Letter' on successful posting of transaction.

## Early Termination

Following changes are done for 'Early Termination'

- New block and related fields for 'Early Termination' created under

- Setup > Lease Contract (Input Fields)
- Origination> Lease Contract (View Only)
- Servicing > Lease Contract (View Only)

**Early Termination**

Allowed To Terminate

Billed Term

Lease Amt Recovered %

- System allows to terminate the lease contract if check box is selected and any of condition is satisfied.
  - 'Allowed to Terminate' indicates whether the contract is allowed to terminate before maturity date.
  - Billed Term indicates - Minimum no. of bills needs to be generated before allowing termination.
  - 'Lease Amt Recovered' indicates minimum amount (Depreciation + Rent Charge i.e. Lease Receivable + Interest)) needs to be recovered before allowing termination.

#### Transactions to modify contract parameters

Following new non-monetary transactions introduced to modify contract parameters. On successful posting of transaction, system updates the value in 'Current' fields at account level and these balances are being used as references in impact areas. These transactions are applicable for interest rate only.

#### Transaction to modify 'Early Termination' values defined in contract - ACCOUNT EARLY TERMINATION

**Validation:** If User changing the value from 'Allowed to Terminate' = N to Y, either Billed Term or Lease Amt Recovered% should be greater than ZERO.

Parameter	Data Type	Mandatory	Description	Validation / Comments
Date	Date	Yes	Input transaction date	Allows current or back dated.
Allowed to Terminate	Check Box	Yes	Indicates if contract is allowed to terminate before maturity date	System should not allowed to post this transaction, if 'Terminate' transaction is already posted on account.
Billed Term	Numeric	No	Minimum no. of bills needs to be generated before allowing termination.	

Parameter	Data Type	Mandatory	Description	Validation / Comments
Lease Amt Recovered %	Numeric	No	Minimum amount (Depreciation + Rent Charge i.e. Lease Receivable + Interest)) needs to be recovered before allowing termination.	

**Transaction to query 'Early Termination' allowed or not - CHECK EARLY TERMINATION ALLOWED**

- New transaction is introduced to find the information whether account is eligible for early termination and what is the amount needed to early terminate account.

**Validation:**

For Billed Term: Billed Term on account – Billed term specified in account current field.

For Lease Receivable Amt: Amount to be paid for early termination: Amt (with following breakup details):

- For Interest Rate Method, consider - Lease Receivable Amt + Interest/Rent Amt


Parameter Name	Type	Mandatory	Description	Comments
Date	Date	Yes	Input transaction date.	Should not allow back dated transaction.

**Letter Generation Changes**

- New batch job is created **lcstxn\_bj\_121\_01** - LETTER FOR LEASE MONETARY TXNS batch job under Set\_LTR2.
- New Lookup - LEASE\_LETTER\_TYPE\_CD - LEASE LETTER FOR MONETARY TXN is created to define the mapping of Letter type for corresponding transaction.
- Here user is expected to maintain the letter template and data model for corresponding transaction. In current scenario, for following mentioned transaction types letter template and data model already maintained.

- On running of batch job, system generates letters for monetary transaction for lease.
- Currently, this batch job covers following letters:
  - Lease Extension
  - Lease Security Deposit Adjustment
  - Change Payment
  - Change Rate
  - Payoff Quote Lease

**Sample Extension Letter:**

<p><b>Lease Extension Letter</b></p> <p>To,</p> <p>MACCORMICK RUSSELL          (Acc #: 20170100023222)          GA HIGHWAY 137          BLOOMINGDALE</p> <p>Dear MACCORMICK RUSSELL</p> <p>This is to notify that lease contract terms are rescheduled and details are as follows:</p>													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Transaction Date</td> <td>01/01/2018</td> </tr> <tr> <td>Existing Term</td> <td>12</td> </tr> <tr> <td>New Term</td> <td>14</td> </tr> <tr> <td>Existing Residual %</td> <td>10</td> </tr> <tr> <td>New Residual %</td> <td>2</td> </tr> <tr> <td>New Payment Amount</td> <td>482.21</td> </tr> </table>		Transaction Date	01/01/2018	Existing Term	12	New Term	14	Existing Residual %	10	New Residual %	2	New Payment Amount	482.21
Transaction Date	01/01/2018												
Existing Term	12												
New Term	14												
Existing Residual %	10												
New Residual %	2												
New Payment Amount	482.21												
<p>Please contact with Bank Personnel, in case of any discrepancy in numbers.          This notice is dated on 9<sup>th</sup> day of April , 2018.</p> <p>C-0001</p>													



**Sample Lease Change Payment Letter:**

<b>Lease Change Payment Letter</b>	<b>ORACLE<sup>®</sup></b> Financial Services Lending and Leasing
To, MACCORMICK RUSSELL (Acc #: 20170100023222) GA HIGHWAY 137 BLOOMINGDALE	
Dear MACCORMICK RUSSELL	
This is to notify that lease contract terms are rescheduled and details are as follows:	
Payment Change Date	04/09/2018
Existing Payment Amt	3391.54
New Payment Amt	3500
Please contact with Bank Personnel, in case of any discrepancy in numbers.	
This notice is dated on 9 <sup>th</sup> day of April,2018.	
C-0001	

**Sample Payoff Amount Letter:**

<b>Payoff Amount Letter</b>	<b>ORACLE<sup>®</sup></b> Financial Services Lending and Leasing
DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN 55344 7255 Phone: ##### Fax: #####	
Date: 4/9/2018	
GA HIGHWAY 137 BLOOMINGDALE	
Name: MACCORMICK RUSSELL Account number: 20171100010194 Collateral: 0 TOYOTA CAMRY -	
This letter is in regards to the payoff request. The payoff amount is USD 100.00. This payoff amount is good through 03/04/2018.	
If you have additional questions, please feel free to contact us at #####.	
Sincerely, DEMO BANK USA	

**Sample Lease Change Rate Letter:**

Lease Change Rate Letter	<b>ORACLE</b> Financial Services Lending and Leasing
To,	
MACCORMICK RUSSELL (Acc #: 20170100023222) GA HIGHWAY 137 BLOOMINGDALE	
Dear MACCORMICK RUSSELL	
This is to notify that lease contract terms are rescheduled and details are as follows:	
Rate Change Date	01/02/2017
Existing Rate	7
New Rate	11
Existing Payment Amt	0
New Payment Amt	601.86
Please contact with Bank Personnel, in case of any discrepancy in numbers.	
This notice is dated on 9 <sup>th</sup> day of April,2018.	
C-0001	

**Sample Security Deposit Adjustment Letter:**

<p>Security Deposit Adjustment Letter</p> <p>To,</p> <p>MACCORMICK RUSSELL          (Acc #: 20170100023222)          GA HIGHWAY 137          BLOOMINGDALE</p> <p>Dear MACCORMICK RUSSELL</p> <p>This is to notify that lease 'Security Deposit' is adjusted against outstanding dues. Details are as follows:</p>	<p><b>ORACLE</b>          Financial Services Lending and Leasing</p>
---	--

Transaction Date	11/01/2017
Security Deposit Amt Adjusted	1000
Security Deposit Amt after adjustment	900
Reason	

Please contact with Bank Personnel, in case of any discrepancy in numbers.

This notice is dated on the 9<sup>th</sup> day of April,2018.

C-0001

**'Asset Change Usage/ Charge Details' transaction**

- New non-monetary transaction 'Asset Change Usage/ Charge Details' is provided to update 'Usage & Charge Details' of collateral for Lease Account.
- User can post 'Usage Fee' for providing facility of updating Usage and Charge Details.

**Transaction Parameters:**

Parameter	Data Type	Mandatory	Default Value	Description	Validation / Comments
Txn Date	Date	Y		Input transaction date	Allows current or back dated.
New Usage Value	Number	Y	0	Input new Usage Number	Update usage fields – 'Total' under Collateral header details.
New Charge per Unit	Integer	N	0	Input new charge applicable for usage.	If user inputs this field, system updates new charge at collateral header tab – Charge field.

Parameter	Data Type	Mandatory	Default Value	Description	Validation / Comments
Excess Usage Fee	Number	N	0	Input, if fee is applicable for providing additional usage facility.	Input applicable Excess Usage Fee. If this value is ZERO, system doesn't post any transaction. If this value greater than ZERO, system posts the transaction.

**Validations:**

- If tries to post this transaction on account, where collateral type other than 'Vehicle', system displays error 'Transaction allowed for only collateral type Vehicle'

**Result:**

- On successful posting of transaction, following changes done in system:
- System posts 'FUSG\_ADJ\_PLUS- ADJUSTMENT TO EXCESS USAGE FEE - ADD' transaction to post value as adjustment to excess usage fee balance.
- System updates the 'New Charge' and 'Total' at collateral header tab – 'Charge' field and 'Total' field.

**Change Payment Transaction**

Following new monetary transaction 'LEASE CHANGE PAYMENT AMOUNT is introduced. This transaction is applicable only for 'Interest Rate' method.

System allows user to use transaction in two ways:

**If 'Auto Compute Indicator' = Yes**

- System automatically calculates the 'New payment Amount' (Here, if user inputs 'Balloon Payment Amount' or 'New payment amount' with combination Y, system ignores the values input by user).

**If 'Auto Compute Indicator' = No**

- If user inputs 'New payment amount', system considers the new payment amount for reschedule.
- If User inputs 'Balloon' for 'Auto Compute Indicator' is selected as No, system displays following error message: 'Balloon amount should be zero for override payment change'.
- **Result:**
- On posting of transaction, system applies 'New payment Amount' on account.
- System generates the new repayment schedule after posting this Transaction.
- System generates letter on successful posting of transaction.
- If user reverses this transaction, system reverts back the payment to old amount and if any payment received will be readjusted to due buckets accordingly.

**Validations:**

- Change payment not allowed for final bill
- Change payment not allowed for Extended accounts
- Change payment not allowed on account with active promotion.

Parameter Name	Type	Mandatory	Description	Comments
Transaction Date	Date	Yes	'Payment change' applicable date	
Payment Amount	Date	Yes	Input 'New Payment Amount' (Rent)	
Payment Auto Compute Indicator	LOV	Yes	Select 'Auto Compute' indicator Yes/ No	
Balloon Payment Amount	Numeric	Yes	Input Balloon Payment Amount	Accept only positive value or zero.

### Rate Change Transaction

Existing monetary transaction, 'INDEX / MARGIN RATE CHANGE' is extended to Lease.

This transaction is applicable only for 'Interest Rate' method.

- System allows user to change Index & Margin Rate on account.
- On successful posting of transaction
  - System updates 'Index' or Margin Rate or both on account.
  - System accrues interest on account till date of transaction
  - Subsequent bills would be generated with new payment amount.
  - System generates the new repayment schedule after posting this Transaction by adjusting the 'Payment Amount'.
  - On successful posting of transaction, system updates the counters in Account Details and Summary Screen.
- If user reverses this transaction, system reverts back the index or rate posted on account and if any payment received will be readjusted to due buckets accordingly.

### Validations:

- Any rate changes (variable rate or transaction posting rate changes) are governed by the rate caps defined in setup.

Parameter Name	Type	Mandatory	Description	Error message/ Validations
Transaction Date	Date	Yes	Input transaction date.	
Index	LOV	No	Input 'applicable Index'	
Margin Rate	Numeric	Yes	Input new margin rate.	
Reason	Text	Yes	Input Reason	

### Lease Extension

New monetary transaction, 'LEASE EXTENSION' is introduced to extend the lease after maturity.

This transaction is applicable only for 'Interest Rate' method.

- Extension allowed is less or equal to current available residual %.

- While posting the transaction, system validates the limits defined under setup > contract to allow extension.

**Validations:**

- System allows posting of transaction for 'Active' status accounts only.
  - System throws an error message stating as 'Extension is allowed only for 'Active' Accounts.
- System does not allow posting extension transaction, if the residual value is already included in final bill.
  - System throws an error message stating as 'Extension is not allowed as the Residual value is already included in final Bill.
- System does not allow posting extension transaction, if the date is less than maturity date.
  - System throws an error message stating as 'Extension is allowed to post on or after maturity date.'
- System does not allow posting extension transaction, if 'Estimated Life' of asset is less than extension period.
  - System throws an error message stating as 'Extension requested beyond available Life of Asset'.
- System does not allow posting extension transaction, if the residual value is ZERO.
  - System throws an error message stating as 'Extension is not allowed as the Residual value zero'.
- On successful posting of transaction
  - System updates 'Maturity Date' on account.
  - System generates the new repayment schedule after posting this Transaction.
- If user reverses this transaction, system automatically reverses the bills generated after old maturity date.

Parameter Name	Type	Mandatory	Description	Comments
Extension Date	Date	Yes	Date of Transaction Posting	
Term	Numeric	Yes	Input 'Term' to be extended	
Residual Remaining %	Numeric	Yes	Input 'Residual Remaining%' of the asset.	Accept only positive value or zero. Ex Account residual Value =20%, Extension residual should be <=20% Error Message:

Parameter Name	Type	Mandatory	Description	Comments
				Residual Amount Remaining should be less than X%(Residual Value Cur)
Comment	Varchar	No		Input Comment / justification for extension.

### Lease Securitization:

- Ability to securitize the lease accounts has been added.
- Provided provision to select the product type while creating the pool. I.e. user can securitize only the Loan/Lease accounts alone.
- System will support only to securitize the active lease accounts i.e. user need to maintain the POOL\_ACTIVE\_ACCOUNTS\_ONLY system parameter to 'Y'.
- Provided the 'Pool Status' and 'Pool Account Status' transactions to maintain the pool life cycle.
  - User can configure the responsibilities to these transactions in Setup > Administration > System > Securitization screen.
  - 'Securitization Pool Account Status Cycle' and 'Securitization Pool Status Cycle' setups are limited to system provided cycles only. If user adds any new cycles, those need to be handle through customization root only.
- Providing summaries based on the Product, Status, Rate, Delinquency, and Term.
- Along with, GL transactions will be posted based on the 'Pool Status'.
- User can also track the pool details at account level.

## Lease 842 Reporting

OFSLL is enhanced to be compliant with the FASB's ASC Topic 842 leasing standards and also it significantly impacts the US Lease Finance Companies in the form of having dual mode for lease accounting

- Provide a daily batch job under SET-GOV3 which generates the file at the end of each day with lease contracts that funded on that day.
- The generated file can be handover to the third party.
- User can configure the file format in required format using the data file configuration

**Data Files** x Close

Output Input

**Data File Definitions** Add Edit View Audit

View Format Freeze Detach Wrap

Name	Description	File Name	Directory Path	System Defined Yes/No
LEASE_842_EXTRACT	OUTBOUND LEASE ACCOUNTS EXTRACT TO EXTERNAL SYS...	lease_842_extract_\$(COMPANY_CODE...	UNDEFINED	<input type="radio"/> Yes <input checked="" type="radio"/> No

**Record Definitions** Add Edit View Audit

View Format Freeze Detach Wrap

Record Type	Description	Record Format	Delimiter	Terminator
1	FILE HEADER RECORD	FIXED		CARRIAGE RETURN AND LINE FEED
2	FILE DETAILS RECORD	FIXED		CARRIAGE RETURN AND LINE FEED

**Column Definitions** Add Edit View Audit

View Format Freeze Detach Wrap

Seq	Column Name	Data Type	Format Mask	Length	Data Column	Output Column
1	COMPANY_CODE	VARCHAR2	NOT APPLICABLE	30	1	1
2	LEASE_APPLICATION_NUMBER	VARCHAR2	NOT APPLICABLE	30	2	2
3	LEASE_ACCOUNT_NUMBER	VARCHAR2	NOT APPLICABLE	30	3	3
4	APPLICANT_FIRST_NAME	VARCHAR2	NOT APPLICABLE	15	4	4
5	APPLICANT_LAST_NAME	VARCHAR2	NOT APPLICABLE	15	5	5

**Batch Jobs** x Close

Batch Jobs Job Holidays

**Batch Job Sets** Add Edit View Audit

View Format Freeze Detach Wrap

Set Code	Job Set Description	Frequency	Frequency value	Start Time	Critical	Enabled	Last Run Dt
SET-GOV3	GOVERNMENT REPORTING (DAILY)	DAILY	DAILY	10:00 AM	N	N	03/22/2018

**Batch Jobs** Add Edit View Audit

View Format Freeze Detach Wrap

Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend
1.0000	PROCEDURE	GASPRC_B3_100_01	ASC 842 REPORTING	1	100	50	N

**Batch Job Threads** Add Edit View Audit

View Format Freeze Detach Wrap

Thread	Trace Level	Enabled
1	0	Y



## Screenshot of sample file:

```
1 LEASE_842_EXTRACT|20180411|C-0001
2 C-0001|0000002232|20180100021134|SHUBHAM|RANA|85 N KGASDGJ
  BCH N #
  1B|20180101|1858.19|27872.85|20180201|20190401|0|30000|0|30000|
  3000|10|27000|872.85|4|.00166666666666666666666666666666666666
  667|27872.85|15|1858.19|0|0|1858.19||UNDEFINED|DAY|UPFRONT|DIF|
  35973.104||0|0|0
3 C-0001|0000002234|20170100021143|842|LEASE 1|AR N AR1 BCH N #
  AR2|20170101|2330.64|27967.68|20170701|20180601|0|25000|0|25000
  |0|0|25000|2967.62|12|.005|27967.62|12|2330.64|0|0|2330.64||UND
  EFINED|DAY|UPFRONT|DIF|25000||0|0|0
```

## Batch Job Changes:

1. Existing batch job – SET-TPE > TXNRAT\_BJ\_100\_01 (Rate Change Processing) and TXNRAT\_BJ\_100\_02 (RATE CHANGE PROCESSING FOR BACKDATED INDEXES) is modified to handle 'Variable Rate' changes for Lease.
2. SET-LTR > LCSRAT\_BJ\_100\_01 (RATE CHANGE PRE-INTIMATION LETTER) batch job is modified to handle 'Variable Rate' changes for Lease.
3. Extended the 'TXNINS\_BJ\_100\_01' batch job to lease i.e. system will automatically change the insurance status to 'Expired' once the insurance end date is greater than equal to GL date.
4. Extended the TXNPRM\_BJ\_100\_01 – PROCEDURE PROMOTION END PROCESSING batch jobs under SET-TPE to Lease Promotion.

## 2.5 Data purging from archived (OO) tables

OFSLL archival and purging utility helps the user to control the growth of online transaction processing tables and thereby reduce the performance impacts by archiving the concluded transaction data to history tables and deleting the same there after based on the archival and purging rules set.

- At present, system can archive data from main transaction processing tables to O tables and O tables to OO tables based on number of days configured in system parameter.
- With this release, there is a new facility available to delete the archived records from OO tables based on the following system parameters
- Purge is enhanced to support
  - Application data
  - Accounts data
  - GL transactions data
  - Pools data
  - Producer transactions data
  - Account transaction data
  - Vendor assignments data

Parameter	Parameter Description	Parameter Value
PAP_PURGE_DAYS	OOAPPLICATION PURGE DAYS	999
PAC_PURGE_DAYS	OOACCOUNT PURGE DAYS	999

Following new batch jobs has been introduced

- While running the below job, system uses PAP\_PURGE\_DAYS parameter days to purge application data.

Job Code	Job Description
PJRPAP_BJ_100_01	PURGE APPLICATION DATA

- While running the below jobs, system uses PAC\_PURGE\_DAYS parameter days to purge account related data.

Job Code	Job Description
PJRPAC_BJ_100_01	PURGE ACCOUNTS DATA
PJRPGL_BJ_100_01	PURGE GL TXNS DATA
PJRPPA_BJ_100_01	PURGE POOLS DATA
PJRPPX_BJ_100_01	PURGE PRODUCER TXNS DATA
PJRPTX_BJ_100_01	PURGE TXNS DATA
PJRPVA_BJ_100_01	PURGE VENDOR ASSIGNMENTS DATA

## 2.6 Customer Credit Limit Enhancements

### Overview

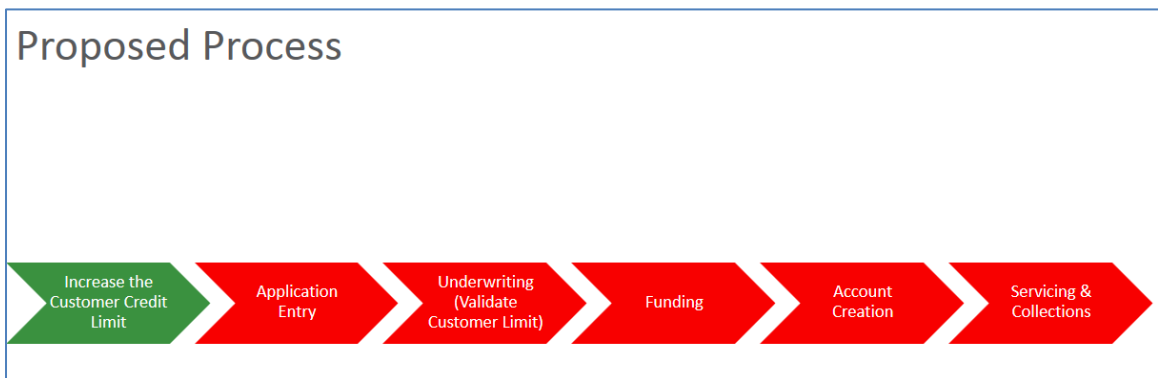
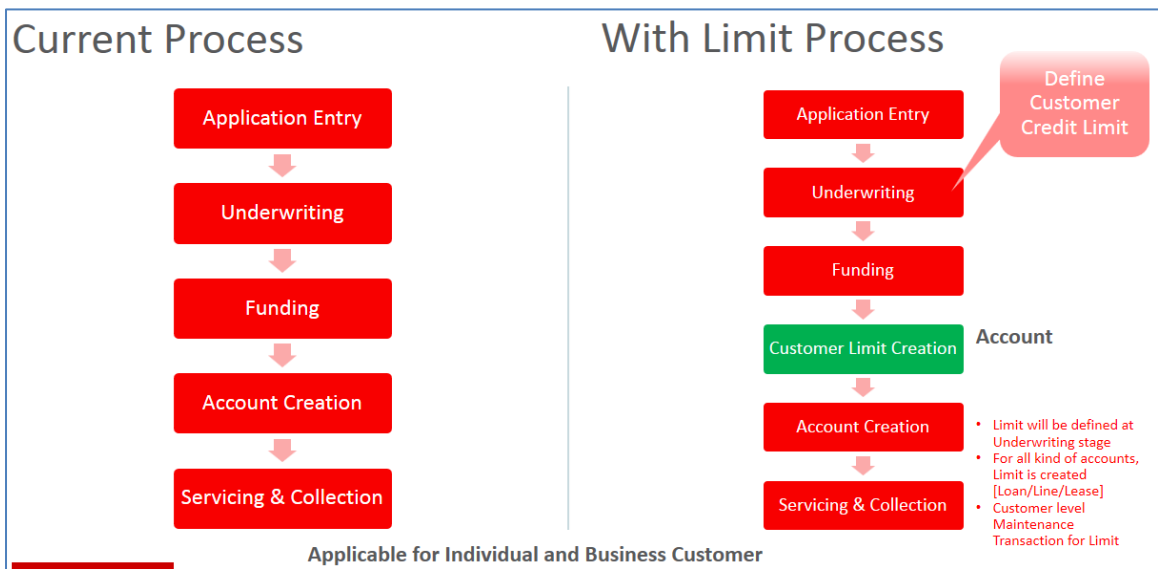
An Overall customer credit limit will be given for each customer and applications are going to be funded based on the customer credit limit.

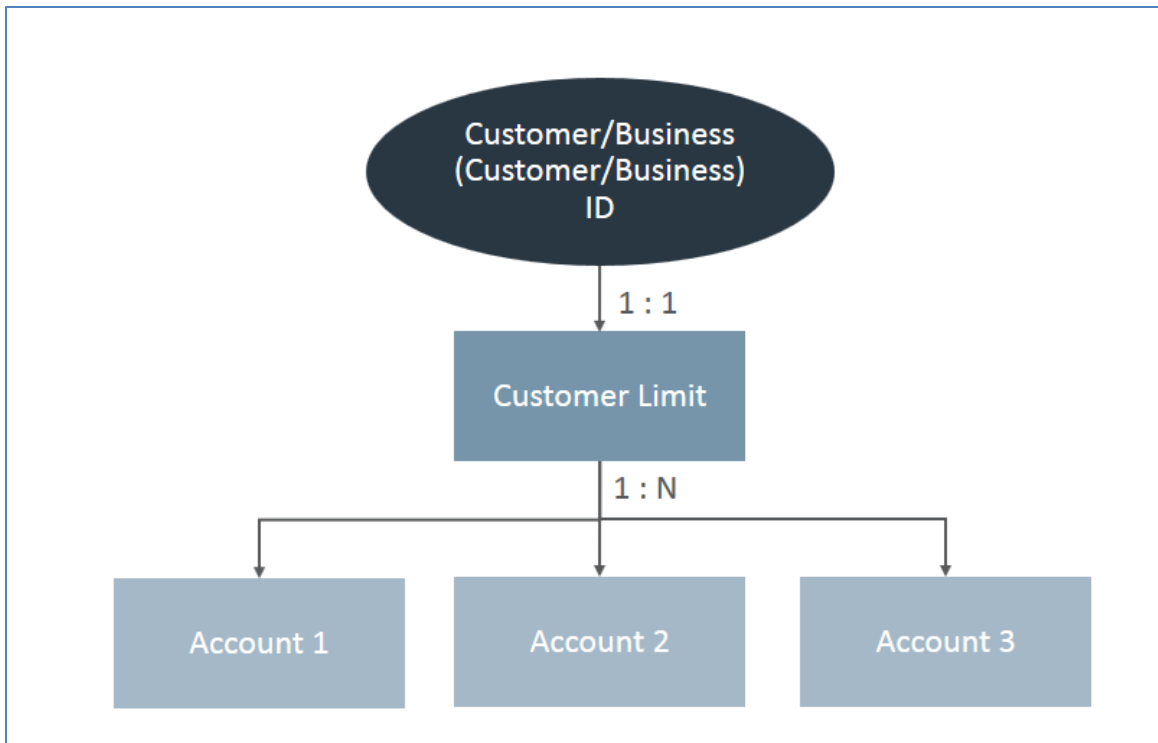
This kind of feature will be mainly leveraged by the SME customers and lenders who leverage Home-credit/e-commerce based lenders.

This Enhancement will enable FI to give a credit limit to the customer and track utilization of the customer limit for all the Accounts [Loan, Line, Leases]

For every customer a credit Limit to be created based on the Underwriting/credit worthiness analysis. Once an account, created credit limit of the customer is utilized.

This would be based on the configuration. For an implementation if customer limit is not intended to use Customer Limit and continue with current way of working.





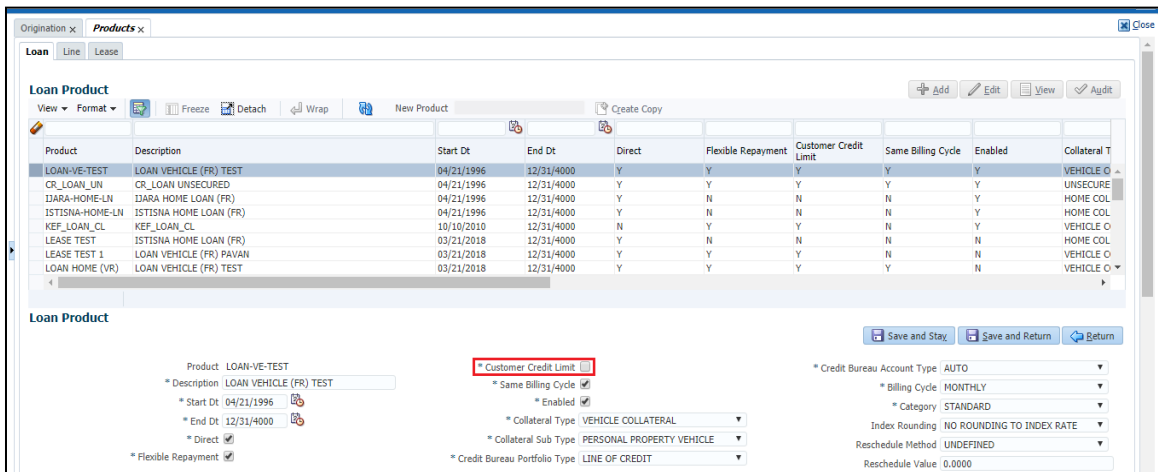
**Limitations:**

- Payment at customer level not supported
- Billing at customer level
- Transaction at customer level

**Impact of Customer Credit Limit on Origination:**

A new “Customer Credit Limit” flag is added in Setup >Products for LOAN, LINE and LEASE to specify the application is funded using “Customer Credit Limit”.

- If the flag = ‘Y’, system will enable the “Customer Credit Limit” tab next to the decision tab and Customer Credit Limit details will be populated for the customer in servicing.
- If the flag = ‘N’, system will not display the “Customer Credit Limit” tab and Customer Credit Limit details will not be populated in servicing.



Field Name	Type	Default Values	Comments	Reference
Customer Credit Limit	Check Box	N	<p>If the flag = 'Y', system should enable a "Customer Credit Limit" tab next to the decision tab and Customer Credit Limit should be created.</p> <p>If the flag = 'N' system shouldn't display the "Customer Credit Limit" tab and Customer Credit Limit shouldn't be created.</p>	
Same Billing Cycle	Check Box	N	To decide whether the applications are created with same billing cycle or not for an existing customer	This flag and the validation (Section II Point 19) is only applicable for applications with Billing Cycle as "Monthly" and "Weekly"

- A new "Customer Credit Limit" tab is added next to "Decision tab in origination.
- If the user changes the product from product with Customer Credit Limit = Y to product with Customer Credit Limit = N, system will delete the captured customer credit limit details as part of Origination and when funded no customer credit limit will be created in case of new customer and no customer credit limit record update in case of existing customer.
- Applicants and business records which are added to the application will be prepopulated in "Customer Credit Limit" tab.

Following fields are added to "Customer Credit Limit":

Field Name	Data Type	Field Type	Default Value	Population Logic
Relation Type	VARCHAR	Read only	NA	Populated from Application >Applicant tab
Customer # / Business #	VARCHAR	Read only	NA	<p>Blank in case of new customer.</p> <p>Populated from servicing &gt;Credit Limit in case of Existing Customer.</p> <p>Customer # / Business # Render based on Customer Type</p>
Name	VARCHAR	Read only	NA	Populated from Application >Applicant tab
Max Limit	NUMBER	Text field	0.00	User entered field in case of new customer / Read only in case of existing customer
Total Utilized Amt	NUMBER	Read only	0.00	Max Limit – Utilization Amount

Field Name	Data Type	Field Type	Default Value	Population Logic
Available Amt	NUMBER	Read only	0.00	Max Limit – (Utilized Amount + Hold Amt + Suspended Amt)
Hold Amt	Number	Read only	0.00	Based on Hold transaction posted at customer level.
Suspended Amt	NUMBER	Read only	0.00	Based on suspense transaction posted at customer level.
Grade	VARCHAR	LOV		User entered field
Max Late Charge	Number	Text field	0.00	User entered field
Limit Expiry	Date	Date	System Date	User entered field
Limit Next Renewal	Date	Date	System Date	User entered field
% of Utilization	Percentage	Text field	0.00	User entered field
Utilization Amt	Number	Text field	0.00	User entered field

The screenshot displays the 'Customer Credit Limit' form in the Oracle Origination system. The main table lists credit limit details for two relation types: PRIMARY and BUSINESS. The PRIMARY entry has a Max Limit of 10,000,000.00, a % of Utilization of 10,000.02, and a Utilization Amt of 1,000,002.00. The BUSINESS entry has a Max Limit of 10,000,000.00, a % of Utilization of 30.00, and a Utilization Amt of 3,000.00. Below the table, there are input fields for 'Max Limit' (10,000,000.00), '% of Utilization' (10,000.02), and 'Utilization Amt' (1,000,002.00). The right sidebar shows 'Change Status' (NEW - REVIEW REQUIRED) and 'Add Comment' sections.

User will provide the “% of Utilization” against each applicant (Customer and business) added to the application.

- This % of Utilization is percentage portion of amount financed.  
Ex: if the amount financed is 10,000 \$ and % of Utilization for Primary is 80% then Utilized amount should be  $10,000 \times 0.8 = 8000$  \$  
% of Utilization for Spouse is 20% the Utilized amount should be  $10,000 \times 0.2 = 2000$  \$
- Based on the % of Utilization system will calculate the Utilization amount and auto populate in Utilization amount field (Financed Amt \* % of Utilization).

- If the Utilization amount is provided, system will auto calculate the % utilization and populate in % Utilization field.
- Max Limit field will be prepopulated from selected pricing (“Max Loan Amt” field in setup> Pricing) in decision tab for new applicant/business.
- “Customer Credit Limit” details are added to following functionalities.
  - O,OO tables, Archive and Purge
  - Application Entry Web service (GET,PUT and POST)
    - In case of Customer credit limit flag = Y and existing customer, system will validate if user provides Max Limit details saying “Max limit is not required for existing customer for relation type <<>>”. As these details are fetched from Servicing >Customer Credit Limit details.
  - As part of web service following validations are available.
    - If the Credit Limit Renewal date for individual is less than Current date system will through an error message 'Applicant Credit Limit Renewal Date less than Current Date'
    - If the Credit Limit Renewal date for business is less than Current date system will through an error message 'Business Credit Limit Renewal Date less than Current Date'
  - Account on boarding web service
  - API process
- When the Application having the product with Customer Credit Limit flag = Y,
  - System will make the “Update Customer Info” flag = Y and read only for all the existing Customers.
  - System will make the “Link to Existing Customer” flag = Y and read only.
- Before the application is funded (Approved – Funded), system will validate the utilization of existing customers added to application with customer credit limit record of respective customer in servicing.
  - If the Utilized amount is less than Available amount, system will show an error message saying “<<Relationship>>Utilization amount is less than available amount” and will not allow to fund the application.

#### **Edits:**

Following edits are created to validate.

- <<Relationship>> Utilization amount is more than Available Amount.
- Total Utilization amount is not equal to Financed Amount  
In case
  - Loan : Amount Financed
  - Line: Credit Limit
  - Lease: Gross Capitalized Cost
- Credit Limit of <<Relationship>> is expired. This edit will be fired when Limit Expiry date < System date.
- This edit is applicable to applicants who’s Utilization amount > 0 in Application Utilization block.
  - The above edits are by default Result = “ERROR” and Enabled = “N”.
- A contract edit is added to validate “Customer Limit Expiry Date is greater than or equal to Contact Maturity Date”. If validation failed system will fire the edit.

- Edit Description: Customer Credit Limit Expiry Date is less than Contact Maturity Date.
- This edit is applicable to applicants who's Utilization amount > 0 in Application Utilization block.
- The above "Customer Credit Limit" edits are part of following functionalities
  - Application Entry Web service
  - Account on boarding web service
  - API process
- Once the application is funded with new applicants and "Customer Credit Limit" details, system will automatically create new records for each new customer in "Customer Credit Limit" main menu in servicing.
- The percentage Utilization of each customer for each account are saved in "Customer Account Relationship" table.
- If the existing customer is added to application, system will pre populate the Customer Credit limit record from servicing and update the existing customer credit limit record once the application is funded.
- Following fields are added to the Setup >Pricing Selection criteria.
  - Existing Customer LOV with following values and default value will be "ALL".
    - ALL – Applicable for both existing and new customers
    - YES – Existing Customer
    - NO – New Customer
  - Existing Customer Since (In Years) – Default value "0".
    - Customer Creation Date to Current Date.
  - Based on the selection criteria, system will default the first pricing for applications which are having "Existing customer flag = "Y" at primary applicant details.

SI. No	Attribute	Description	Default Value	Value
1	ORIGINATION DECISION EDITS	XVL : TOTAL UTILIZATION AMOUNT IS NOT EQUAL TO FINANCED AMOUNT	ERROR	Y
2	ORIGINATION DECISION EDITS	XVL : SECONDARY UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
3	ORIGINATION DECISION EDITS	XVL : BUSINESS APPLICANT UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
4	ORIGINATION DECISION EDITS	XVL : COSIGNER UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
5	ORIGINATION DECISION EDITS	XVL : COSIGNER 2 UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y



SI. No	Attribute	Description	Default Value	Value
6	ORIGINATION DECISION EDITS	XVL : PRIMARY UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
7	ORIGINATION DECISION EDITS	XVL : SPOUSE UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
8	ORIGINATION DECISION EDITS	XVL : COSIGNER SPOUSE UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
9	ORIGINATION DECISION EDITS	XVL : COSIGNER 2 SPOUSE UTILIZATION AMOUNT IS MORE THAN AVAILABLE AMOUNT	ERROR	Y
10	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF SECONDARY APPLICANT IS EXPIRED	ERROR	Y
11	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF BUSINESS APPLICANT IS EXPIRED	ERROR	Y
12	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF COSIGNER APPLICANT IS EXPIRED	ERROR	Y
13	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF COSIGNER 2 APPLICANT IS EXPIRED	ERROR	Y
14	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF PRIMARY APPLICANT IS EXPIRED	ERROR	Y
15	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF SPOUSE APPLICANT IS EXPIRED	ERROR	Y
16	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF COSIGNER SPOUSE APPLICANT IS EXPIRED	ERROR	Y
17	ORIGINATION DECISION EDITS	CHD : CREDIT LIMIT OF COSIGNER 2 SPOUSE APPLICANT IS EXPIRED	ERROR	Y
18	ORIGINATION DECISION EDITS	XVL : TOTAL UTILIZATION AMOUNT IS NOT EQUAL TO FINANCED AMOUNT	ERROR	Y

Sl. No	Attribute	Description	Default Value	Value
19	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF SECONDARY APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
20	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF BUSINESS APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
21	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF COSIGNER APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
22	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF COSIGNER 2 APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
23	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF PRIMARY APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
24	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF SPOUSE APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
25	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF COSIGNER SPOUSE APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y
26	ORIGINATION CONTRACT EDITS	CHD : CREDIT LIMIT EXPIRY DATE OF COSIGNER 2 SPOUSE APPLICANT IS LESS THAN CONTRACT MATURITY DATE	ERROR	Y

**Loan Pricing Definition**

Pricing: CN\_CE\_ALL\_CUS

\* Description: LOAN PRICING FOR ALL CUSTOMERS

\* Start Dt: 04/21/1996

\* End Dt: 12/31/4000

\* Enabled:

**Result**

\* Max Loan Amt: 1,000,000.00

\* Max Term: 124

\* Buy Rate: 0.0000

\* Index: FLAT RATE

\* Rate From: 4.9900

\* Rate To: 24.9900

\* Maturity Index: FLAT RATE

\* Maturity From: 4.9900

\* Maturity To: 24.9900

\* Profit Rate From: 0.0000

\* Profit Rate To: 0.0000

**Selection Criteria**

\* Company: ALL

\* Branch: ALL

\* Billing Cycle: MONTHLY

\* Product: ALL

\* State: ALL

\* Pro Group: ALL

\* Pro Type: ALL

\* Producer Region: ALL

\* Producer Territory: ALL

\* Channel: ALL

\* Producer: ALL

\* Grade: ALL

\* Amt: 0.00

\* Loan Term: 0

\* Asset Class: ALL

\* Asset Type: ALL

\* Sub Type: ALL

\* Asset Make: ALL

\* Asset Model: ALL

\* Age: 2

\* Trade-In: ALL

\* Mileage: 0

\* Currency: ALL

\* Promotion: NONE

\* Subvention: NONE

\* Down Pmt: 0.00

\* Asset Value: 0.00

\* LTV: 0.0000

\* Existing Customer: ALL

\* Existing Customer Since (In Years): 0

**Selection Criteria - Business**

\* Years In Business: 0

### Setup >Product Parameter:

A flag “Same billing cycle” is added in Setup >Products to define the applications are created with same billing cycle and Due Day for an existing customer.

- A new contract validation is added to ensure the applications of an existing customer should have same billing cycle and Due Day based on “Same Billing Cycle” Product flag.
  - CONTRACT BILLING CYCLE AND DUE DAY NOT MATCHING WITH CUSTOMER BILLING CYCLE AND DUE DAY OF PREVIOUSLY FUNDED APPLICATIONS FOR EXISTING PRIMARY CUSTOMER.

Consider below points to compare “Same Billing Cycle and Due Day” with an existing account

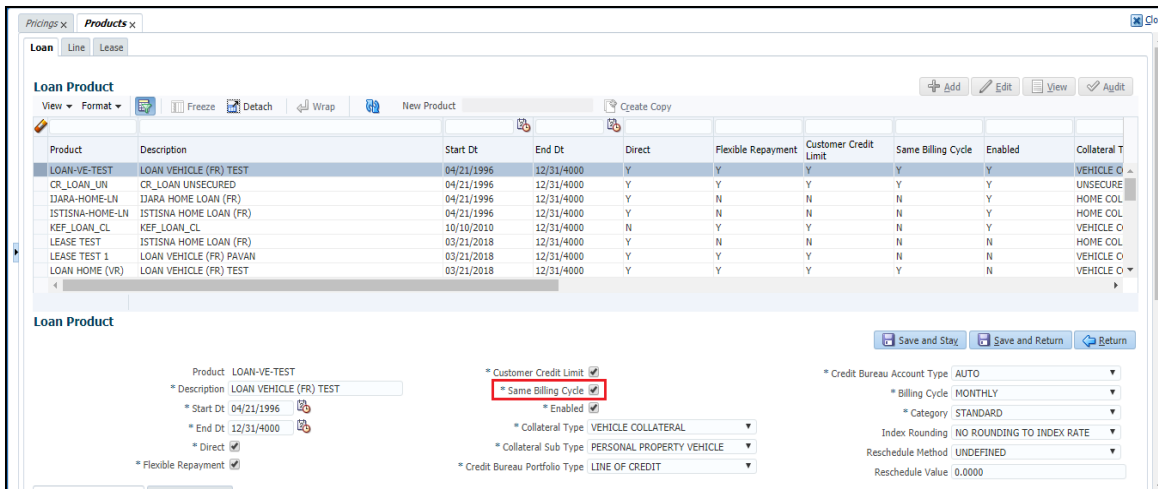
- Consider all “Open” accounts for the customer [ACC\_OPEN\_IND=Y]
- If there are more than one account exists for the applicant and there billing cycle/due day are different then – First tie breaker would be to consider the account where product enforces same billing cycle condition and if still not able to figure out the account to match then go with latest effective date account.

If the Same billing cycle flag = Y and “Billing cycle and Due Day not matching with customer billing cycle and Due Day of previously funded applications for an existing customer”, system will fire the above validation.

If the Same billing cycle flag = N, system will allow to fund the applications with different billing cycle and Due Day for existing customer.

### Note the following:

- This validation will consider only the “PRIMARY” applicant previously funded applications.
- This validation is only applicable for Applications with billing cycle as “Month” and “Weekly”.



### Impact of Customer Credit Limit on Servicing:

- A main menu link “Customer Credit Limit” is created to display customer level credit limit in servicing and collections.
  - Following field are added to “Customer Credit Limit >Customer/Business” Tab.

Field Name	Data Type	Field Type	Default	Comments
Customer #	VARCHAR	Read Only	NA	Displays both customer and business numbers based on the searched record
Name	VARCHAR	Read Only	NA	Displays both customer and business numbers based on the searched record
Max Limit	NUMBER	Read Only	NA	Max Limit Amount provided to a Customer/Business based on his credit worthiness
Total Utilized Amt	NUMBER	Read Only	NA	Total amount utilized by the Customer/Business = Sum of Applications funded – Reinstated amount
Available Amt	NUMBER	Read Only	NA	Max Limit – (Utilized Amount + Hold Amt + Suspended Amt)
Hold Amt	NUMBER	Read Only	NA	This field is used to hold a certain amount from available limit of Customer/Business Increase and decreased Based on Hold transaction posted at customer level.
Suspended Amt	NUMBER	Read Only	NA	This field is used to suspend certain amount from available amount of Customer/Business

				Increase and decreased Based on suspense transaction posted at customer level.
Grade	VARCHAR	Read Only	NA	
Max Late Charge	NUMBER	Read Only	NA	This field represent the max late charge that can be collected at Customer/Business level No validation are provided. This is just an information capturing field
Limit Expiry	DATE	Read Only	NA	This limit expiry field specify the date in which the limit is going to expire. An edit is provided at origination >Contract level to check Limit Expiry date is less than or equal to Contract Maturity date. There are no validations are provided in servicing.
Limit Next Renewal	DATE	Read Only	NA	This field provides the information about the next renewal date of the customer credit limit.

Explain above table with an example.

Customer ABC,

Limit provided is \$ 10,000

Loan Approved and account created for \$ 1,500.

Limit Table:

Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
\$ 10,000	\$1,500	\$8,500	0	0	A	30	12/12/2020	11/11/2020

When Hold Increase Transaction for \$500 is posted

Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
\$ 10,000	\$1,500	\$8,000	\$ 500	0	A	30	12/12/2020	11/11/2020

When Suspend Increase Transaction for \$500 is posted

Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
\$ 10,000	\$1,500	\$7,500	\$ 500	\$ 500	A	30	12/12/2020	11/11/2020

When Hold Decrease Transaction for \$500 is posted

Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
\$ 10,000	\$1,500	\$8,000	\$ 0	\$500	A	30	12/12/2020	11/11/2020

When Suspend Decrease Transaction for \$500 is posted

Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
\$ 10,000	\$1,500	\$8,500	\$ 0	\$0	A	30	12/12/2020	11/11/2020

- “Customer Credit Limit” details are part of following functionalities
  - O,OO tables
  - Account Details Web service
- When user click on “Customer Credit Limit” main menu link by default system will open the search screen.
- By default no records are shown in Customer Credit Limit> Customer tab, user is expected to search a customer using search screen.
- “Customer Credit Limit” record will be updated whenever an application is funded for an existing customer.
  - Amount Financed will be added to Total Utilization amount and deducted from available amount.
- If the advance is given for an account, system will add that amount to total utilization and deduct from Available amount field.
  - The advance % of utilization for each customers will be same as the % of utilization provided at application >Credit Limit Details from which the account is funded.
- “Available amount” field will be re-instated whenever the following actions are happened.

- Whenever payment received for an account, system will increase the Available amount by Principal portion (**Loan: Advance/Principal, Line: Advance/Principal and Lease: Lease Receivable**) of the payment and decrease the same amount from Total utilized amount.
  - This re-instating will be done as per the %utilization provided at the time of application funding against each applicant.
    - Ex:** if the amount financed = 10,000 \$
    - Primary % Utilization = 80 % (10,000 \* 0.8 = 8000 \$)
    - Spouse % Utilization = 20% (10,000 \* 0.2 = 2000 \$)
    - Payment Received and principal = 100 \$
    - Available amount re-instated for Primary = 100 \* 0.8 = 80 \$
    - Available amount re-instated for Spouse = 100 \* 0.2 = 20 \$
  - If an account is voided, system will increase the Available amount by remaining Principal amount of the account.
- If the payment is reversed, system will increase the Total Utilization by Principal portion of the payment and decrease the Available amount field by same amount.
- Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.
- “View” and “Audit” buttons are provided in Servicing >Customer Credit Limit tab.

### Customer Credit Limit Details in Servicing >Customer Details >Customer/Business:

- Following Customer credit limit details (read only) are added in Servicing >Customer Details >Customer and Business tabs.
  - Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Late Charge, Limit Expiry and Limit Next Renewal
  - The Business # field is added to Servicing >Customer Details >Business tab

### Servicing >Customer Details >Customer

The screenshot shows a web-based form for 'Customer Information'. The form is divided into several sections:

- Customer Information:** Fields for Customer # (000004016), Relation (PRIMARY), ECOA (INDIVIDUAL), Name (HARISH CREDIT LIMIT), Birth Dt (10/10/1985), Marital Status (UNDEFINED), Enabled (checked), Language (ENGLISH), Education (UNDEFINED), Mother's Maiden Name, \* Class Type (NORMAL), Email, \* Stop Correspondence, \* Disability, \* Skip, Bankruptcy, \* Privacy Opt Out, \* Insurance Opt Out, \* Marketing Opt Out.
- Passport #:** Field for passport number.
- Issue Dt:** Field for issue date.
- Expiry Dt:** Field for expiry date.
- Visa #:** Field for visa number.
- Nationality:** Dropdown menu (USA).
- National ID:** Field (- - 0).
- \* SSN:** Field (XX-XXX-8963).
- License #:** Field.
- License State:** Dropdown menu.
- Military Service:** Section with fields for Active Military Duty, Effective Dt, Order Ref #, Release Dt, and Customer Decease Date.
- KYC:** Section with a Reference # field.
- Birth Place:** Field.
- Birth Country:** Dropdown menu.
- Permanent US Resident Status:** Check box.
- Power of Attorney:** Section with fields for Holder Name, Address, Country, Nationality, and Telephone Number.
- Credit Limit Details (highlighted in red):**
  - Max Limit 10,000,000.00
  - Total Utilized Amt 7,000.00
  - Available Amt 9,993,000.00
  - Hold Amt 0.00
  - Suspended Amt 0.00
  - Grade
  - Max Late Charge 0.00

## Servicing >Customer Details >Business

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Lt	DLQ
US01	USHQ	UNDEFINED	20180300010143	LEASE VEHICLE-TEST		-31 USD	20,000.00	0.00	ACTIVE	04/21/2018	

Business #	Organization Type	Type of Business	Business Category	Name of the Business	Legal Name	Tax ID #	Start Dt	Employees(Cur)	# of E
0000001001	S CORP	DISTRIBUTION	CORPORATE	BUSS MAINT	BM	XXXXX4564	05/11/2016	25	

Business #	Organization Type	Type of Business	Business Category	Name of the Business	Legal Name	Tax ID #	Start Dt	Employees(Cur)	# of Employees
0000001001	S CORP	DISTRIBUTION	CORPORATE	BUSS MAINT	BM	XXXXX4564	05/11/2016	25	30

Field	Value
Total Utilized Amt	9,211.34
Available Amt	90,788.66
Hold Amt	0.00
Suspended Amt	0.00
Max Late Charge	0.00
Limit Expiry	12/31/4000
Limit Next Renewal	12/31/4000

### Impact on Principal Existing Transactions:

- The Utilization and Available amount will be adjusted whenever a monetary transaction is posted which will result in adjustment in ADVANCE / PRINCIPAL in case of Loan and Line and Lease Receivables in case Lease.
- As a result of any monetary transaction if the available amount is reduced then system will check if the utilization amount is less than or equal to available amount, if not then shown an error message saying "<<Relationship>>Utilization Amount greater than available amount".
  - Above validation is done for accounts having product with Customer Credit Limit flag = Y.
- When posting the DUE DATE CHANGE and DUE DATE CHANGE OVERRIDE transactions, system will check for the "Same Billing Cycle" parameter.
  - If that parameter is "Y" and user is trying to post the DUE DATE CHANGE or DUE DATE CHANGE OVERRIDE transaction which will resulted in different Due Date, system will post this transaction in ALL Active accounts of primary customer of account, where these transactions are posted.
    - Txn Result will display the affected accounts.
    - If this transaction is failed to post in one account, system will roll back the transaction posting in all the accounts.

### Exceptions:

- In case of Pre – Compute Loan and Lease (Rent Charge) as there is no separate balance for principle/Advance the Customer Limit reinstating is happening once the Account is paid off.
- In case of Revolving LoC accounts the customer Credit Limit reinstating will happen when the account is Paid Off.

### Customer Credit Limit Search:

A Customer Credit Limit Search is added before the Customer tab in Customer Credit Limit tab.

- Search tab is having following two sections.
  - Quick Search
  - Customer Search
- Quick Search is having Customer # and Business # as parameters.



- “Customer” and “Business” radio buttons are provided to specify which entity to be searched.
- Customer # or Business # field is (based on selected radio button) provided to search customer/business record by clicking the “Submit” button which is access controlled.
- If system no records are founded with provided information, then system displays an error message, “**No Customer/Business found**”.
- Customer Credit Limit search is having following sections.
  - Search Criteria
  - Search Results

#### Search Criteria:

- Two radio buttons are provided for “Customer” and “Business” search.
- By default “Customer” radio button is selected when page is loaded.
- Provide ‘Reset Criteria’ and ‘Search’ buttons to the ‘Search Criteria’ section. These two buttons doesn’t required any access keys. Use the same search tab access key to this. I.e. if Search tab is accessible to the logged in user, then these two buttons are available.
- ‘Reset Criteria’ button – on click of this, system will clear the search parameter values.
- ‘Search’ button –
  - On click of this, system will get the exact Customer Credit Limit details based on the parameter value provided and comparison operator.
  - Show the Customer Credit Limit details results in the ‘Search Results’ section.
  - If user doesn’t provide any data to the value fields then show an error message ‘**No search criteria defined. Please define minimum one search criteria**’
  - If system doesn’t found any record using the provided information, then show a warning message, “**No records found for given search criteria**”
- “Search Criteria” selections is having three columns, ‘Criteria’, ‘Comparison Operator’ and ‘Value’.
  - ‘Criteria’ – displays the User Defined Table attribute description
  - ‘Comparison Operator’ – displays the Defined Table attribute operator
  - ‘Value’ – displays LOV or input filed based on Defined Table attribute field type.
- “Search Results” section displays the following fields along with “Open Customer Details” button.
  - Customer ID – Display In case of Individual Customer
  - Name – Display In case of Individual Customer
  - Business ID – Display In case of Business Customer
  - Name of the Business – Display In case of Business Customer
  - Max Limit
  - Total Utilized Amt
  - Available Amt
  - Hold Amt
  - Suspended Amt
  - Grade
  - Max Late Charge
  - Limit Expiry
  - Limit Next Renewal
- If user click on the Open Customer Details button or double click on the record in search results, system will open the record in Customer Credit Limit >Customer screen.

- If user doesn't have access to Customer Credit Limit >Customer tab then system displays an error 'you don't have access to Customer Credit Limit >Customer screen'.
- A user defined table is created for Customer Credit Limit >Customer Search with following attributes as part of the seed data for customer search.
  - CUSTOMER #
  - CUSTOMER FIRST NAME
  - CUSTOMER LAST NAME
  - CUSTOMER SSN
  - CUSTOMER NATIONAL ID
  - CUSTOMER PASSPORT NUMBER
  - CUSTOMER PHONE NUMBER
  - CUSTOMER ZIP CODE
  - CREDIT MAXIMUM LIMIT
  - CREDIT LIMIT TOTAL UTILIZED AMOUNT
  - CREDIT LIMIT AVAILABLE AMOUNT
  - CREDIT LIMIT HOLD AMOUNT
  - CREDIT LIMIT SUSPENDED AMOUNT
- A user defined table is created for Customer Credit Limit >Customer Search with following attributes as part of the seed data for business search.
  - BUSINESS #
  - BUSINESS NAME
  - TAX ID #
  - START DATE
  - PHONE NUMBER
  - ZIP CODE
  - CREDIT MAXIMUM LIMIT
  - CREDIT LIMIT TOTAL UTILIZED AMOUNT
  - CREDIT LIMIT AVAILABLE AMOUNT
  - CREDIT LIMIT HOLD AMOUNT
  - CREDIT LIMIT SUSPENDED AMOUNT
- On selecting and double click on the Customer Credit Limit >Customer details from search results or click of 'Open Customer Details' button, show the Customer/Business details in Credit Limit >Customer tab.

### Quick Search:

The screenshot shows the Oracle Customer Credit Limit Quick Search interface. The window title is "Customer Credit Limit x" and "Origination x". The search tab is set to "Business". A "Quick Search" section contains a "Business #" input field and a "Submit" button. Search options are set to "Business". Below is a "Search Criteria" section and a "Search Results" table with columns: Business #, Name, Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Late Charge, Limit Expiry, and Limit Next Renewal. The table currently shows "No data to display." and an "Open Customer Details" button is visible.

## Search Criteria:

The screenshot shows the Oracle Financial Services Lending and Leasing interface for 'Customer Credit Limit'. The 'Search Criteria' section is highlighted with a red box. It contains a table with the following columns: Criteria, Comparison Operator, and Value. The criteria listed are BUSINESS #, BUSINESS NAME, TAX ID #, START DATE, PHONE NUMBER, ZIP CODE, CREDIT MAXIMUM LIMIT, CREDIT LIMIT TOTAL UTILIZED AMOUNT, CREDIT LIMIT AVAILABLE AMOUNT, CREDIT LIMIT HOLD AMOUNT, and CREDIT LIMIT SUSPENDED AMOUNT. Below the search criteria, the 'Search Results' section is also highlighted with a red box. It shows a table with columns: Business #, Name, Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Late Charge, Limit Expiry, and Limit Next Renewal. The results table currently displays 'No data to display.'

## Customer Transactions:

New Customer **Non-Monitory Transactions** are added in Setup> Transaction codes.

- Following new Customer and Business non-monetary transactions are added under Setup> Transaction codes > Non monetary txns.

Transaction Code	Transaction Description	Result
CUS_CRLMT_DECREASE	CUSTOMER CREDIT LIMIT DECREASE	Decrease the Customer Max limit field by given amount.
CUS_CRLMT_INCREASE	CUSTOMER CREDIT LIMIT INCREASE	Increase the Customer Max limit field by given amount.
CUS_CRLMT_HOLD_DECREASE	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT	Move given transaction amount from Hold amount to Customer Available Amount field.
CUS_CRLMT_HOLD_INCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT	Move given transaction amount from customer Available Amount to HOLD amount field.
CUS_CRLMT_MAINT	CUSTOMER CREDIT LIMIT MAINTENANCE	Update the Customer credit limit details
CUS_CRLMT_SUSPEND_DECREASE	DECREASE CUSTOMER CREDIT LIMIT SUSPEND AMOUNT	Move the given transaction amount from suspended field to Available amount field
CUS_CRLMT_SUSPEND_INCREASE	INCREASE CUSTOMER CREDIT LIMIT SUSPEND AMOUNT	Move the given transaction amount from Available Amount field to suspended amount field.

Transaction Code	Transaction Description	Result
BUS_CRLMT_DECREASE	BUSINESS CREDIT LIMIT DECREASE	Decrease the Business Max limit field by given amount.
BUS_CRLMT_INCREASE	BUSINESS CREDIT LIMIT INCREASE	Increase the Business Max limit field by given amount.
BUS_CRLMT_HOLD_DECREASE	DECREASE BUSINESS CREDIT LIMIT HOLD AMOUNT	Move given transaction amount from Hold amount to Business Available Amount field.
BUS_CRLMT_HOLD_INCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT	Move given transaction amount from Business Available Amount to HOLD amount field.
BUS_CRLMT_MAINT	BUSINESS CREDIT LIMIT MAINTENANCE	Update the Business credit limit details
BUS_CRLMT_SUSPEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT	Move the given transaction amount from suspended field to Available amount field
BUS_CRLMT_SUSPEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT	Move the given transaction amount from Available Amount field to suspended amount field.

These transactions are allowed to post from Servicing >Customer Credit Limit > Transactions tab and Servicing >Customer Servicing>Maintenance.

### Customer

Parameters for "CUSTOMER CREDIT LIMIT INCREASE" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted "Customer Max Limit Increase from <<Old value>> to <<New value>>".

Parameters for "CUSTOMER CREDIT LIMIT DECREASE" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted "Customer Max Limit decreased from <<Old value>> to <<New value>>".

System will validate and show error message, if decrease resulted in available amount < 0 and will not allow to post the transaction.

Parameters for "DECREASE CUSTOMER CREDIT LIMIT HOLD" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted "Customer Hold Decrease from <<Old value>> to <<New value>>".

Parameters for "INCREASE CUSTOMER CREDIT LIMIT HOLD" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted "Customer Hold Increase from <<Old value>> to <<New value>>".

Parameters for "INCREASE CUSTOMER CREDIT LIMIT SUSPEND" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted "INCREASE Customer Suspended amount Increase from <<Old value>> to <<New value>>".

System will validate and show error message, if Increase resulted in available amount < 0 and will not allow to post the transaction.

Parameters for "DECREASE CUSTOMER CREDIT LIMIT SUSPEND" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	

Parameter Name	Data Type	Field Type	Mandatory	Comment
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	N	

System will post a comment once the transaction is posted “DECREASE Customer Suspended amount Increase from <<Old value>> to <<New value>>”.

Parameters for “CUSTOMER CREDIT LIMIT MAINTENANCE” transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Grade	VARCHAR	LOV	N	
Max Late Charge	NUMBER	Text Box	N	
Limit Expiry	DATE	DATE	N	
Limit Next Renewal	DATE	DATE	N	

- System will post a comment once the transaction is posted “<<Old value>> to <<New value>>”.
- System will show an error message if the Limit Expiry and Limit Next Renewal date are less than the system date.
  - A new lookup is added for “**Customer Credit Limit Reasons**” and provided the sub codes to identify the reason codes for “Max Limit Increase and Decrease, Hold Amount Decrease and Increase” and Suspended Amount”.
  - Once the Customer non-monetary transactions are posted from Customer Credit Limit>Customer >transactions tab, system will post that transaction to all the accounts under the customer.

**Note:** Backdating for the above transactions are not allowed.

## Business

Parameters for “BUSINESS CREDIT LIMIT INCREASE” transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted “Business Max Limit Increase from <<Old value>> to <<New value>>”.

Parameters for “BUSINESS CREDIT LIMIT DECREASE” transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted "Business Max Limit decreased from <<Old value>> to <<New value>>".

System will validate and show error message, if decrease resulted in available amount < 0 and will not allow to post the transaction.

Parameters for "DECREASE BUSINESS CREDIT LIMIT HOLD" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted "Business Hold Decrease from <<Old value>> to <<New value>>".

Parameters for "INCREASE BUSINESS CREDIT LIMIT HOLD" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted "Business Hold Increase from <<Old value>> to <<New value>>".

Parameters for "INCREASE BUSINESS CREDIT LIMIT SUSPEND" transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted "Business Suspended amount Increase from <<Old value>> to <<New value>>".

System will validate and show error message, if Increase resulted in available amount < 0 and will not allow to post the transaction.

Parameters for “DECREASE BUSINESS CREDIT LIMIT SUSPEND” transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Amount	Number	Text Box	Y	
Reason	VARCHAR	LOV	Y	

System will post a comment once the transaction is posted “Business Suspended amount Decreased from <<Old value>> to <<New value>>”.

Parameters for “BUSINESS CREDIT LIMIT MAINTENANCE” transaction.

Parameter Name	Data Type	Field Type	Mandatory	Comment
Date	Date	Date	Y	
Grade	VARCHAR	LOV	N	
Max Late Charge	NUMBER	Text Box	N	
Limit Expiry	DATE	DATE	N	
Limit Next Renewal	DATE	DATE	N	

- System will post a comment once the transaction is posted “<<Old value>> to <<New value>>”.
- System will show an error message if the Limit Expiry and Limit Next Renewal date are less than the system date.
- A new lookup code is added for “**Business Credit Limit Reasons**” and provide the sub codes to identify the reason codes for “Max Limit Increase and Decrease, Hold Amount Decrease and Increase” and Suspended Amount Decrease and Increase”.
- Once the Business non-monetary transactions are posted from Customer Credit Limit>Customer >transactions tab, system will post that transaction to all the accounts attached to the Business which are Active and Charged off.
- Backdating for the above transactions are not allowed.
  - Following business transactions are added to create and update business details.
  - A new “ADD BUSINESS ADDRESS PHONE” transaction is added to add and maintain the address record for a Business in following tabs.
    - Servicing >Customer details >Business >Address
    - Customer Credit Limit> Business >Address
  - The following parameter are added to “ADD BUSINESS ADDRESS PHONE” transaction in Setup> Transaction Codes under “Non monetary Txns” and Setup >User defined table “INP\_BMP\_TNM”.

Parameter Name	Field Type	Mandatory
Address Type	LOV	Y



Parameter Name	Field Type	Mandatory
Current	Check Box	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y
Country	LOV	Y
Postal Type	LOV	Y
Address #	Text Box	N
Street Pre	LOV	N
Street Name	Text Box	N
Street Type	LOV	N
Street Post	LOV	N
Apt #	Text Box	N
Address 1	Text box	N
Address 2	Text box	N
Zip	LOV	Y
Zip Extn	Text Box	N
City	Text Box	Y
State	LOV	Y
Phone	Text Box	Y
Own/Lease	LOV	N
Comment	Text Box	N

- When there is direct record update (Adding or Updating a record) happens from the following tabs, system will post the above transaction implicitly.
  - Servicing >Customer details >Business >Address
  - Customer Credit Limit> Business >Address
- A new “ADD BUSINESS TELECOM” transaction is added to add a telecom record for Business in following tab.
  - Servicing >Customer details >Business >Address
  - Customer Credit Limit> Business >Address
- The following parameter are added to “ADD CUSTOMER TELECOM” transaction in Setup> Transaction Codes under “Non monetary Txns” and Setup >User defined table “INP\_BMP\_TNM”.

Parameter Name	Field Type	Mandatory
Telecom Type	LOV	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y
Phone	Text Box	N
Extn	Text Box	N
Current	Check Box	Y

- When there is direct record update (Adding a record) happens from the following tabs, system will post the above transaction implicitly.
  - Servicing >Customer details >Business >Telecoms
  - Customer Credit Limit> Business >Telecoms
- A new “BUSINESS TELECOM MAINTENANCE” transaction is added to update a telecom record for Business in following tab.
  - Servicing >Customer details >Business >Telecoms
  - Customer Credit Limit> Business >Telecoms
- The following parameter are added to “BUSINESS TELECOM MAINTENANCE” transaction in Setup> Transaction Codes under “Non monitory Txns” super group and Setup >User defined table “INP\_BMP\_TNM”.

Parameter Name	Field Type	Mandatory
Telecom Type	LOV	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y
Phone	Text Box	N
Extn	Text Box	N
Current	Check Box	Y

- When there is direct record update (Updating Existing Record) happens from the following tabs, system will post the above transaction implicitly.
  - Servicing >Customer details >Business > Telecoms
  - Customer Credit Limit> Business > Telecoms
- A new “BUSINESS MAINTENANCE” transaction is added to Update the business record in Servicing >Customer details >Business.
  - Following parameter are added to “BUSINESS MAINTENANCE” transaction in Setup> Transaction Codes under “Non monitory Txns” super group and Setup >User defined table “INP\_BMP\_TNM”.

Parameter Name	Field Type	Mandatory
Organization Type	LOV	N

Type of Business	LOV	N
Business Category	Read Only	N
Name of the Business	Text Box	N
Legal Name	Text Box	N
Tax ID #	Text Box	N
Start Dt	Date field	N
# of Employees(Cur)	Text Box	Y
# of Employees	Text Box	Y
Contact Person	Text Box	N
Business Checking Bank	Text Box	N
Bank Acc #	Text Box	N
Avg Checking Balance	Text Box	Y
# of Locations	Text Box	Y
Management Since	Text Box	Y

- When there is direct record update (Updating Existing Record) happens from the following tab, system will post the above transaction implicitly.
  - Servicing >Customer details >Business
- A new “ADD BUSINESS PARTNER”, “BUSINESS PARTNER MAINTENANCE” and “ADD BUSINESS AFFILIATES”, “BUSINESS AFFILIATES” transactions are added in Setup> Transaction Code.

- When there is direct record update from (Adding a record) following tabs, system will post the “ADD BUSINESS PARTNER” and “ADD BUSINESS AFFILIATES” transactions implicitly. These transactions are having setup parameter “Manual = N” in Setup >Transaction Codes.
  - Servicing >Customer details >Business >Partners
  - Customer Credit Limit> Business> Partners
  - Servicing >Customer details >Business >Affiliates
  - Customer Credit Limit> Business >Affiliates
- When there is direct record update from (Updating existing record) following tabs, system will post the “BUSINESS PARTNER MAINTENANCE” and “BUSINESS AFFILIATES MAINTENANCE” transactions implicitly. These transactions are having setup parameter “Manual = N” in Setup >Transaction Codes.
  - Servicing >Customer details >Business >Partners
  - Customer Credit Limit> Business> Partners
  - Servicing >Customer details >Business >Affiliates
  - Customer Credit Limit> Business >Affiliates

**Transaction tab in Customer Credit Limit tab:**

A new transactions tab is added under Customer credit Limit tab. (Similar to Servicing >Customer Service >Maintenance tab)

Following tables are available in this tab.

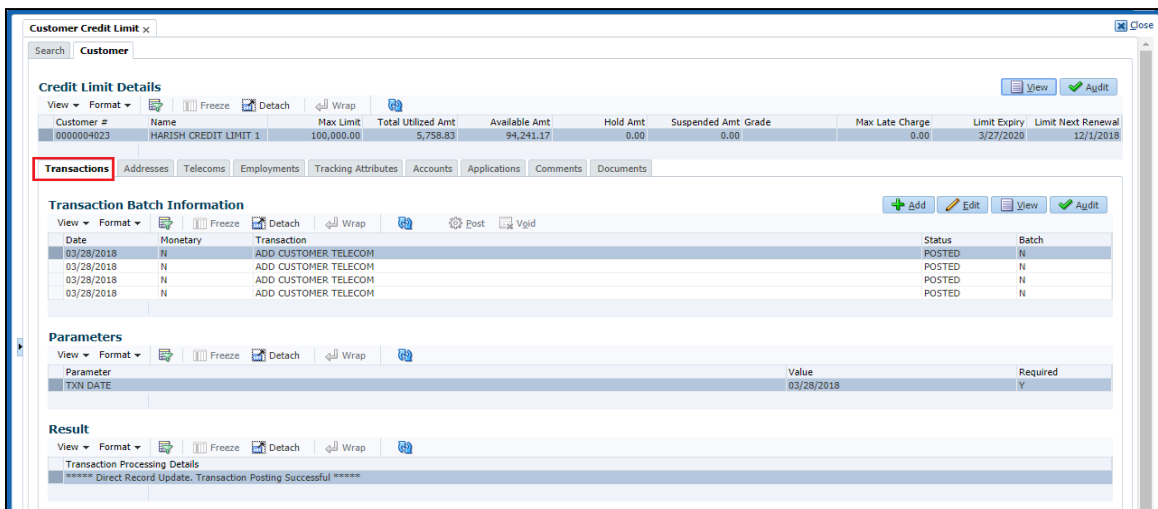
- Transaction Batch Information

Parameter Name	Mandatory
Date	Y
Monetary	Y
Transaction	Y
Status	Y
Batch	Y

- Parameters

Parameter Name	Mandatory
Parameter	Y
Value	Y
Required	Y

- Result
  - ADD, EDIT, VIEW and AUDIT buttons are available in transactions tab and they are access controlled.
  - Add “POST”, “Load Parameters” and “VOID” buttons are added in transactions tab and they are access controlled.
  - This tab will only allowed to post the Customer Non monetary transactions.
  - While posting a “INCREASE CUSTOMER CREDIT LIMIT HOLD’ transaction, system will verify the Hold amount can’t be more than available amount. If it is greater, system will not allow posting the transaction and show an error message “Hold Amount is greater than Available Amount”.
  - While posting a “INCREASE CUSTOMER CREDIT LIMIT SUSPEND’ transaction, system will verify the Suspend amount can’t be more than available amount. If it is greater, system will not allow posting the transaction and show an error message “Suspend Amount is greater than Available Amount”.
  - If the transaction posted successfully, Result will show a message “Transaction Posting Successful”.



### Address Tab in Customer Credit Limit:

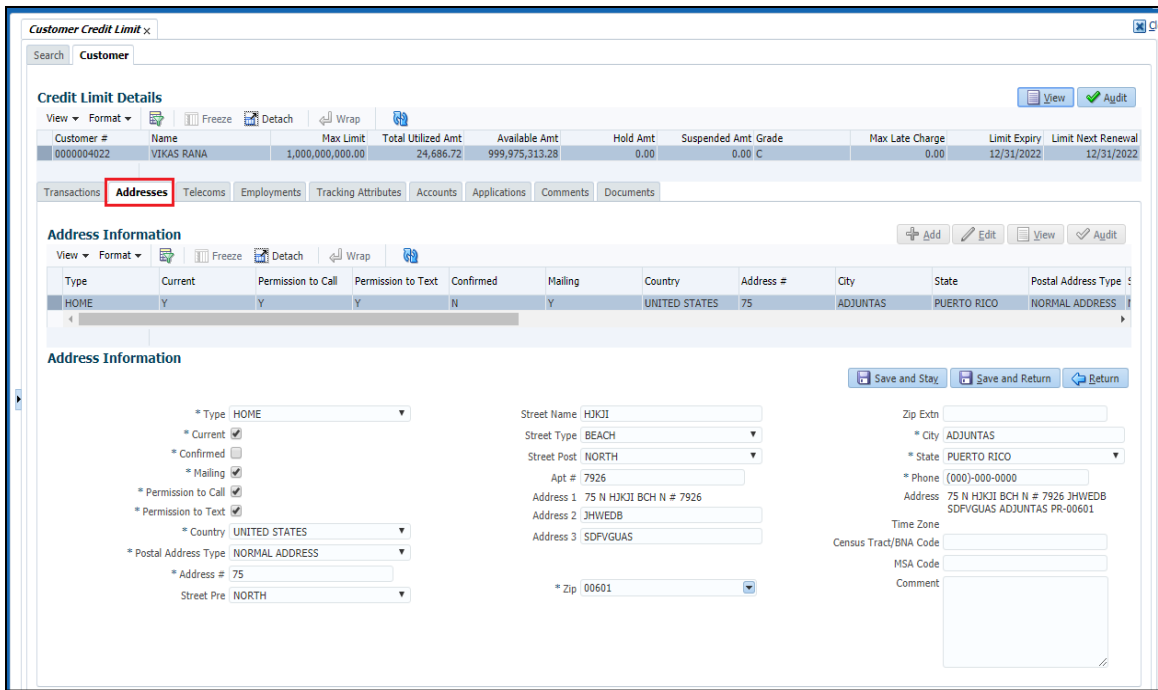
A new address tab is added under “Customer Credit Limit >Customer” tab. (Similar to Servicing >Customer Service >Customer Details> Customer> Address tab)

- Following fields are available in Address tab.

Field Name	Data Type	Mandatory
Type	LOV	Y
Current	Check Box	Y
Confirmed	Check Box	Y
Mailing	Check Box	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y

Field Name	Data Type	Mandatory
Country	LOV	Y
Postal Address Type	LOV	Y
Address #	Text Box	Y
Street Pre	LOV	N
Street Name	Text Box	N
Street Type	LOV	N
Street Post	LOV	N
Apt #	Text Box	N
Address 1	Read Only	N
Address 2	Text box	N
Address 3	Text Box	N
Zip	LOV	Y
Zip Extn	Text Box	N
City	Text Box	Y
State	LOV	Y
Phone	Text Box	Y
Address	Read Only	N
Time Zone	Read Only	N
Census Tract/BNA Code	Text Box	N
MSA Code	Text Box	N
Comment	Text Box	N

- ADD, EDIT, VIEW and AUDIT buttons are available in address tab and they will be access controlled.
- When an address record is added or updated from Customer Credit Limit >customer, system will automatically post the “ADD CUSTOMER ADDRESS PHONE” transaction.
- Once the record is added/updated in Customer Credit Limit >customer >Address same will be reflect in Servicing >Customer Details> Address tab.



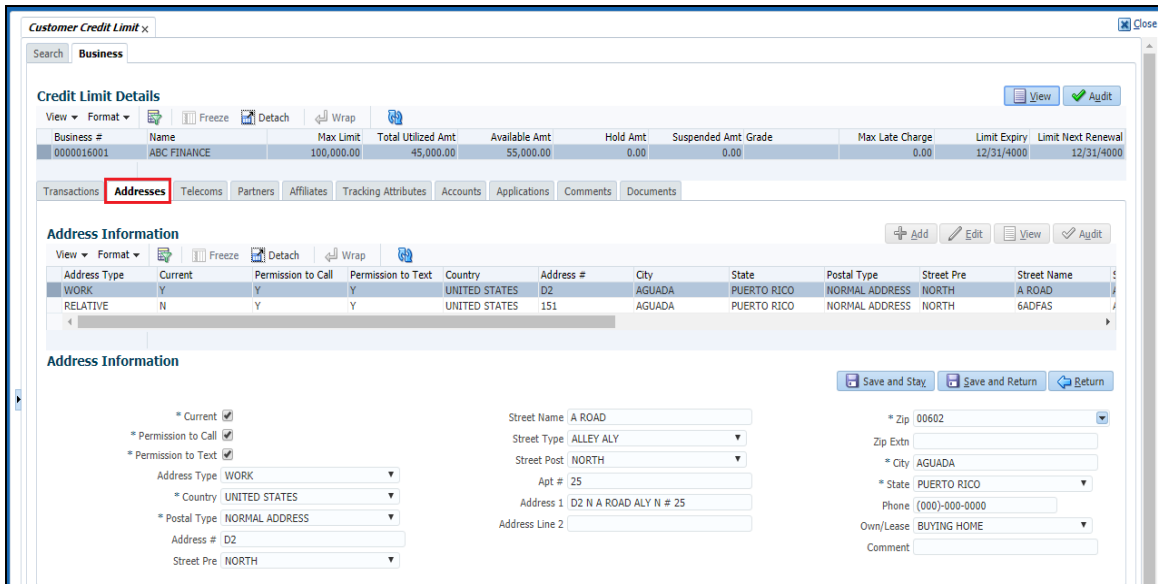
A new address tab is added under “Customer Credit Limit >Business” tab. (Similar to Servicing >Customer Service >Customer Details> Business >Address tab)

- Following field are added to business >Address tab

Field Name	Data Type	Mandatory
Address Type	LOV	Y
Current	Check Box	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y
Country	LOV	Y
Postal Type	LOV	Y
Address #	Text Box	N
Street Pre	LOV	N
Street Name	Text Box	N
Street Type	LOV	N
Street Post	LOV	N
Apt #	Text Box	N
Address 1	Text box	N

Field Name	Data Type	Mandatory
Address 2	Text box	N
Zip	LOV	Y
Zip Extn	Text Box	N
City	Text Box	Y
State	LOV	Y
Phone	Text Box	Y
Own/Lease	LOV	N
Comment	Text Box	N

- ADD, EDIT, VIEW and AUDIT buttons are available in address tab and they are access controlled.
- Whenever a new record is added/Updated in this tab, system will post an “ADD BUSINESS ADDRESS PHONE” transaction in Customer Credit Limit> Business >Transactions tab.
- Once the record is added/updated in Customer Credit Limit >Business >Address same will be reflect in Servicing >Customer Details>Business> Address tab.



### Employments tab in Customer Credit Limit tab:

A new Employments tab is added in “Customer Credit Limit >Customer” tab. (Similar to Servicing >Customer Details >Employments tab.

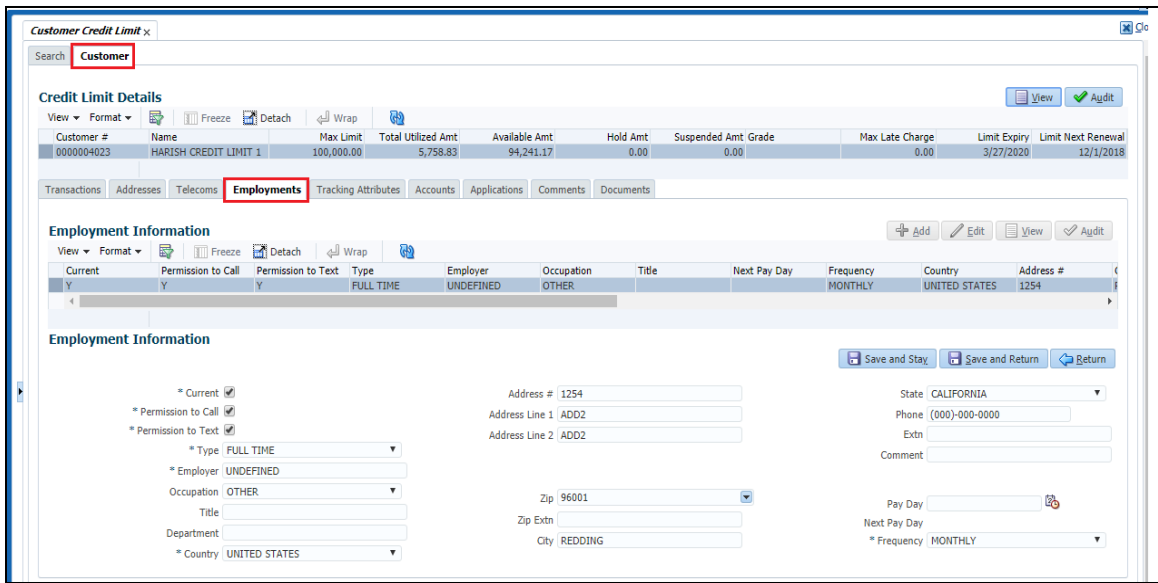
- Following fields are available in Employments tab

Field Name	Data Type	Mandatory
Type	LOV	Y



Field Name	Data Type	Mandatory
Current	Check Box	Y
Permission to Call	Check Box	Y
Permission to Text	Check Box	Y
Employer	LOV	Y
Occupation	LOV	N
Title	Text Field	N
Department	Text Field	N
Country	LOV	Y
Address #	Text Box	N
Address 1	Text box	N
Address 2	Text box	N
Zip	LOV	N
Zip Extn	Text Box	N
City	Text Box	N
State	LOV	N
Phone	Text Box	N
Extn	Text Field	N
Comment	Text Box	N
Pay Day	Date	N
Next Pay Day	Read Only	N
Frequency	LOV	Y

- ADD, EDIT, VIEW and AUDIT buttons are available in Employments tab and they are access controlled.
- When a new Employment record is added to Customer Credit Limit >Customer> Employments tab, system will post an “EMPLOYMENT ADDRESS MAINTENANCE” transaction in Customer Credit Limit> Customer >Transactions tab.
- When an existing record is edited in Customer Credit Limit >Customer> Employments tab, system will post an “EMPLOYMENT ADDRESS MAINTENANCE” transaction.
- Once the record added/edited in Customer Credit Limit >Customer> Employments tab same will be reflected in Servicing >Customer Details>Customer> Employments tab.



**Telecoms tab in Customer Credit Limit tab:**

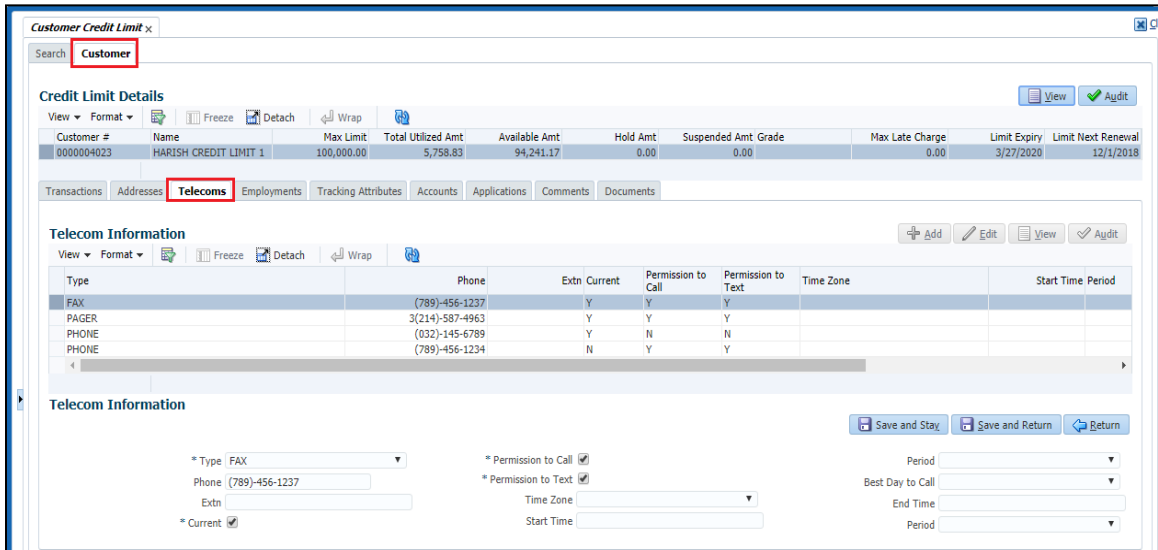
A new Telecoms tab is added under “Customer Credit Limit >Customer” tab. (Similar to Servicing >Customer Service >Customer Details> Customer> Telecoms tab).

- Following fields are available in Customer Credit Limit >Customer> Telecom tab.

Field Name	Data Type	Mandatory
Type	LOV	Y
Phone	Text Box	N
Extn	Text Box	N
Current	Check Box	Y
Permission to call	Check Box	Y
Permission to Text	Check Box	Y
Time Zone	LOV	N
Start Time	Text Field	N
Period	LOV	N
Best Day to Call	LOV	N
End Time	Text Field	N
Period	LOV	N

- ADD, EDIT, VIEW and AUDIT buttons are available in Telecoms tab and they are access controlled.

- When a new Telecom record is added to Customer Credit Limit >Customer> Telecom tab, system will post an “ADD CUSTOMER TELECOM” transaction in Customer Credit Limit> Customer >Transactions tab.
- When an existing record is edited in Customer Credit Limit >Customer> Telecom tab, system will post a “CUSTOMER TELECOM MAINTENANCE” transaction.
- Once the record added/edited in Customer Credit Limit >Customer> Telecom tab same will be reflected in Servicing >Customer Details>Customer> Telecoms tab.



A new Telecoms tab is added under “Customer Credit Limit >Business” tab. (Similar to Servicing >Customer Service >Customer Details> Business> Telecoms tab).

- Following fields are available in Customer Credit Limit >Business> Telecom tab.

Field Name	Data Type	Mandatory
Type	LOV	Y
Phone	Text Box	N
Extn	Text Box	N
Current	Check Box	Y

- ADD, EDIT, VIEW and AUDIT buttons are available in Telecoms tab and they are access controlled.
- When a new record is added to Telecoms tab, system will post an “ADD BUSINESS TELECOM” transaction in Customer Credit Limit> Customer >Transactions tab.
- When an existing record is edited in Telecoms tab, system will post a “BUSINES TELECOM MAINTENANCE” transaction in Customer Credit Limit> Customer >Transactions tab.
- Once the record added/edited in Customer Credit Limit >Business> Telecom tab same will be reflected in Servicing >Customer Details>Business> Telecoms tab.

## Business

The screenshot shows the 'Customer Credit Limit' window with the 'Business' search filter. The 'Credit Limit Details' table is visible, and the 'Telecoms' tab is selected. The 'Telecom Information' section contains the following data:

Permission to Call	Permission to Text	Telecom Type	Phone
Y	Y	ANSWERING SERVICE	(005)-456-1560

Below the table, there are checkboxes for 'Permission to Call' and 'Permission to Text', both checked. The 'Telecom Type' is set to 'ANSWERING SERVICE'. The phone number is '(005)-456-1560' with an extension of '555'. There are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

### Partner tab in Customer Credit Limit tab:

A new Partner tab is added under “Customer Credit Limit >Business” tab. (Similar to Servicing >Customer Service >Customer Details> Business> Partner tab).

- ADD, EDIT, VIEW and AUDIT buttons are available in Partner tab and they are access controlled.
- When a new record is added to Partner tab, system will post an “ADD BUSINESS PARTNER” transaction in Customer Credit Limit> Customer >Transactions tab.
- When an existing record is edited in Partner tab, system will post a “BUSINESS PARTNER MAINTENANCE” transaction in Customer Credit Limit> Customer >Transactions tab.

The screenshot shows the 'Customer Credit Limit' window with the 'Business' search filter. The 'Credit Limit Details' table is visible, and the 'Partners' tab is selected. The 'Partner Information' section contains the following data:

Permission to Call	Permission to Text	Customer #	First Name	MI	Last Name	Suffix	SSN	Birth Dt	Birth Place	Director Ind
Y	Y		FGH	HJH	GJH	JR	xx-xxx-5456			Y

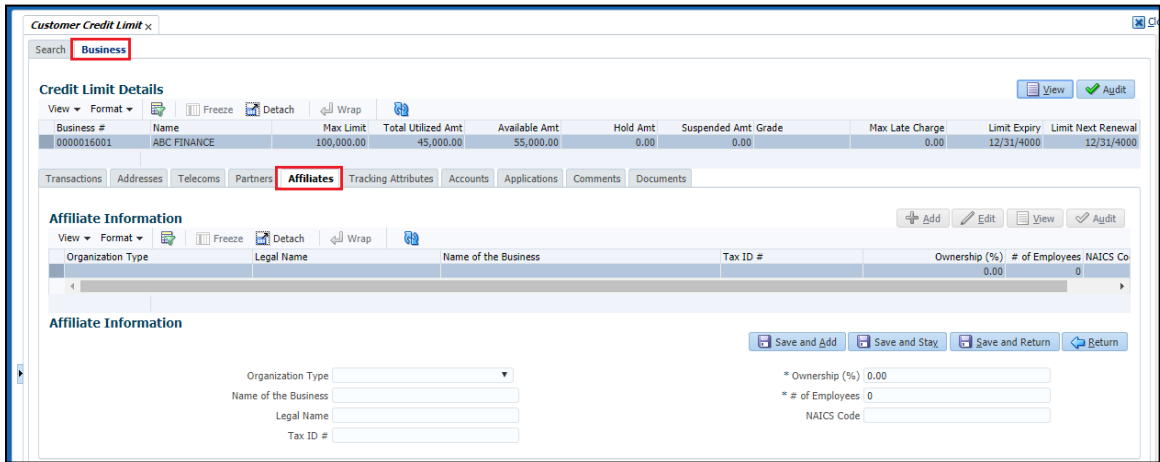
Below the table, there are checkboxes for 'Permission to Call' and 'Permission to Text', both checked. The 'First Name' is 'FGH', 'MI' is 'HJH', 'Last Name' is 'GJH', and 'Suffix' is 'JR'. The 'SSN' is 'xx-xxx-5456'. There are fields for 'Birth Dt', 'Birth Place', 'Title', 'Ownership (%)', 'Email', 'Phone', 'Extn', '\* Gross Income', 'Language', and 'Nationality'. There are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

### Affiliates tab in Customer Credit Limit tab:

A new Affiliates tab is added under “Customer Credit Limit >Business” tab. (Similar to Servicing >Customer Service >Customer Details> Business> Affiliates tab).

- ADD, EDIT, VIEW and AUDIT buttons are available in Affiliates tab and they are access controlled.

- When a new record is added to Affiliates tab, system will post an “ADD BUSINESS AFFILIATES” transaction in Customer Credit Limit> Customer >Transactions tab.
- When an existing record is edited in Affiliates tab, system will post a “BUSINESS AFFILIATES MAINTENANCE” transaction in Customer Credit Limit> Customer >Transactions tab.



**Tracking Attributes in Customer Credit Limit tab:**

A new tracking Attributes tab is added in Customer Credit Limit >Customer and Business tabs. (Similar to the customer Servicing >Customer/ Business >Tracking Attributes.

- Following parameters are available in Tracing Attributes tab.

Parameter Name
Sub Parameter
Parameter
Value

- A new “+Load Tracking” button is added in Tracking Attributes table.
- A new user defined table “TAB\_BTA\_1 (TABLE ATTRIBUTES: BUSINESS TRACKING)” is created in setup >User Defined Tables to add the tracking attributes of business.
- If user clicks on “Load Tracking” button system will load the tracking attributes from user defined table.
- EDIT, VIEW and AUDIT buttons are available in Tracking Attributes tab and they are access controlled.

## Customer

Customer Credit Limit x

Search: **Customer**

**Credit Limit Details**

Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
000004054	PAVAN NAPHADE	100,000.00	99,888.00	112.00	0.00	0.00	B	0.00	12/31/4000	12/31/4000

Transactions | Addresses | Telecoms | Employments | **Tracking Attributes** | Accounts | Applications | Comments | Documents

**Tracking Attributes**

Sub Parameter	Parameter	Value
	CUSTOMER TRACKING ATTRIBUTE 001	NA
	CUSTOMER TRACKING ATTRIBUTE 002	NA
	CUSTOMER TRACKING ATTRIBUTE 003	NA
	CUSTOMER TRACKING ATTRIBUTE 004	NA
	CUSTOMER TRACKING ATTRIBUTE 005	NA
	CUSTOMER TRACKING ATTRIBUTE 006	NA

## Business

Customer Credit Limit x

Search: **Business**

**Credit Limit Details**

Business #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000016001	ABC FINANCE	100,000.00	45,000.00	55,000.00	0.00	0.00		0.00	12/31/4000	12/31/4000

Transactions | Addresses | Telecoms | Partners | Affiliates | **Tracking Attributes** | Accounts | Applications | Comments | Documents

**Tracking Attributes**

Sub-Parameter	Parameter	Value
	BUSINESS TRACKING ATTRIBUTE 001	NA
	BUSINESS TRACKING ATTRIBUTE 002	NA
	BUSINESS TRACKING ATTRIBUTE 003	NA
	BUSINESS TRACKING ATTRIBUTE 004	NA
	BUSINESS TRACKING ATTRIBUTE 005	NA
	BUSINESS TRACKING ATTRIBUTE 006	NA
	BUSINESS TRACKING ATTRIBUTE 007	NA

### Accounts tab in Customer Credit Limit tab:

A new “Accounts” tab is added in Customer Credit Limit >Customer/Business tabs.

- These accounts are fetched using “Customer ID” from “Customer to Account Relation” table and “Business ID” from Business to Account Relation table.
- Following field are available in “Accounts” table.

Field Name
Account #
Title
Relation
Product
Pay Off Amount
Amount Due
Oldest Due Dt
Status

Field Name
Collateral Description
Identification #
Company
Branch

- The Primary Collateral Description and Identification # field are added to Accounts tab.
- In case of Home Collateral no Collateral Description is shown.
- A hyper link is provided on “Account #” which will open the respective account in servicing.
- If the user is not having the access to Servicing, system will show an error message saying “No access available”
- “Total Pay off Amt” and “Total Amt Due” fields are shown bottom of the Accounts table.

## Customer

Customer Credit Limit x

Search **Customer**

**Credit Limit Details** [View] [Audit]

Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000004054	PAVAN NAPHADE	100,000.00	99,888.00	112.00	0.00	0.00	B	0.00	12/31/4000	12/31/4000

Transactions | Addresses | Telecoms | Employments | Tracking Attributes | **Accounts** | Applications | Comments | Documents

**Accounts** [View] [Format] [Freeze] [Detach] [Wrap]

Account #	Title	Relation	Product	Pay Off Amount	Amount Due	Oldest Due Dt	Status	Collateral Description	Ident
20180300012917	PAVAN NAPHADE	PRIMARY	LOAN VEHICLE (FR) TEST	40,020.89	0.00	04/28/2018	ACTIVE	2015 HONDA ACC...	
				Total PayOff Amt	40,020.89	Total Amt Due	0.00		

## Business

Customer Credit Limit x

Search **Business**

**Credit Limit Details** [View] [Audit]

Business #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000001001	BUSS MAINT	100,000.00	9,211.34	90,788.66	0.00	0.00		0.00	12/31/4000	12/31/4000

Transactions | Addresses | Telecoms | Partners | Affiliates | Tracking Attributes | **Accounts** | Applications | Comments | Documents

**Accounts** [View] [Format] [Freeze] [Detach] [Wrap]

Account #	Title	Product	Pay Off Amount	Amount Due	Oldest Due Dt	Status	Collateral Description	Identification #	Company
20180300010143	AKASH RANA	LEASE VEHICLE-TEST	20,000.00	0.00	04/21/2018	ACTIVE	2015 HONDA ACC...	US01	
20180400014334	SHUBH RANA	LEASE VEHICLE-TEST	18,422.67	0.00	05/02/2018	ACTIVE	2017 TOYOTA CA...	US01	
			Total PayOff Amt	38,422.67	Total Amt Due	0.00			

### Applications tab in Customer Credit Limit tab:

A new “Applications” tab is added in Customer Credit Limit >Customer/Business tabs.

- These Applications are fetched using “Customer ID and Business ID”.
- This tab displays the applications with Existing Customer flag = Y in applicant tab and Link to existing customer flag = Y in contract.

- No funded applications are shown in this tab.
- A hyper link is added on “Application #” which will open the respective Application in Origination.
- If the user is not having the access to origination system will show an error message saying “No access available”.
- Following fields are available in Application tab.

Field Name
Company
Branch
Application #
Date
Title
Product
Status
Sub Status
Collateral Description
Identification #

- The Primary Collateral Description and Identification # shown in Applications table.
  - In case of Home Collateral no Collateral Description will be shown.

## Customer

The screenshot displays the Oracle Financial Services Customer Credit Limit interface. The search term 'Customer' is entered in the search bar. The 'Credit Limit Details' section shows a table with columns: Customer #, Name, Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Late Charge, Limit Expiry, and Limit Next Renewal. The data row shows Customer # 0000004054, Name PAVAN NAPHADE, Max Limit 100,000.00, Total Utilized Amt 99,888.00, Available Amt 112.00, Hold Amt 0.00, Suspended Amt 0.00, Grade B, Max Late Charge 0.00, Limit Expiry 12/31/4000, and Limit Next Renewal 12/31/4000. Below this, the 'Applications' section shows a table with columns: App #, Company, Branch, Date, Title, Product, Status, Sub Status, Collateral Description, and Identification #. The data row shows App # 0000001672, Company US01, Branch USHQ, Date 3/1/2018, Title NILESH CHAVAN / ..., Product LEASE VEHICLE-T..., Status NEW, Sub Status REVIEW REQ..., Collateral Description 2015 HONDA ACC..., and Identification #.

Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000004054	PAVAN NAPHADE	100,000.00	99,888.00	112.00	0.00	0.00	B	0.00	12/31/4000	12/31/4000

App #	Company	Branch	Date	Title	Product	Status	Sub Status	Collateral Description	Identification #
0000001672	US01	USHQ	3/1/2018	NILESH CHAVAN / ...	LEASE VEHICLE-T...	NEW	REVIEW REQ...	2015 HONDA ACC...	



## Business

Customer Credit Limit x

Search **Business**

**Credit Limit Details**

Business #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000002011	KING WHEELS	100,000.00	8,800.00	91,200.00	0.00	0.00	A	0.00	12/31/2022	12/31/2022

Transactions | Addresses | Telecoms | Partners | Affiliates | Tracking Attributes | Accounts | **Applications** | Comments | Documents

**Applications**

App #	Company	Branch	Date	Title	Product	Status	Sub Status	Collateral Description	Identification #
0000001050	US01	USHQ	3/22/2018	RANA ARNAV LEASE VEHICLE-T...	NEW	REVIEW REQ.	2018 TOYOTA CO...		
0000001091	US01	USHQ	3/22/2018	RANA ARNAV LEASE VEHICLE-T...	NEW	REVIEW REQ.	2018 TOYOTA CO...		
0000001334	US01	USHQ	3/29/2018	DEEPAI SHAH LINE HE (VR)-TEST APPROVED		VERIFIED			0

## Comments tab in Customer Credit Limit tab:

A new comments tab is created in Customer Credit Limit >Customer/Business tabs.

- Following field are available in comments.

Field Name
Comment
Commented By
Commented Date

- CUSTOMER and BUSINESS lookup values are added to COMMENT\_SUB\_TYPE\_CD lookup.
  - If the record is updating from customer >Comments tab, system will default the Type to "Regular" and Sub type to "Customer".
  - If the record is updating from Business >Comments tab, system will default the Type to "Regular" and Sub type to "Business".
- "ADD, EDIT, VIEW and AUDIT" buttons are available in Comments tab.
- "Delete" button is provided to delete the comments which not system posted.
- If user clicks on "Delete" button system will show warning message "Do you want to delete the comment?" with "Yes", "No" buttons.
- System posted comments will be read only and can't be edited or deleted.
- If user add a Comment to Comments tab, system will by default send the Alert flag= N.

## Customer

Customer Credit Limit x

Information

Transaction Completed Successfully.

Search **Customer**

**Credit Limit Details**

Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000004054	PAVAN NAPHADE	100,000.00	99,888.00	112.00	0.00	0.00	B	0.00	12/31/4000	12/31/4000

Transactions | Addresses | Telecoms | Employments | Tracking Attributes | Accounts | Applications | **Comments** | Documents

**Comments**

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	REGULAR	CUSTOMER	TEST COMMENT	HMACHA	04/10/2018 11:24:21 AM

## Business:

The screenshot shows the Oracle Customer Credit Limit interface. The 'Business' tab is selected, and the 'Comments' section is expanded. The 'Comments' table contains the following data:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	BUSINESS ADDRESS UPDATED - CURRENT INDICATOR: OLD VALUE : Y NEW VALUE : N - ADDRESS1:	SKSK	04/04/2018 01:15:13 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW BUSINESS ADDRESS ADDED - ADDRESS TYPE: BUSINESS, CURRENT IND: Y	AKASH	04/03/2018 04:25:02 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	BUSINESS UPDATED - NAME: BUSS MAINT, TYPE: DISTRIBUTION, LEGAL NAME CHANGED FROM AVS...	AKASH	04/03/2018 12:29:25 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	BUSINESS UPDATED - NAME: NEW AVS INFO, TYPE: SERVICE, TAX ID CHANGED FROM *****2344 T...	AKASH	04/03/2018 11:20:10 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	BUSINESS TELECOM UPDATED - TELECOM PHONE: OLD VALUE : 64746471464 NEW VALUE : 198681...	AKASH	04/03/2018 11:11:46 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW BUSINESS ADDRESS ADDED - ADDRESS TYPE: BUSINESS, CURRENT IND: Y	AKASH	04/02/2018 02:10:07 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW TELECOM ADDED - TELECOM TYPE: OTHER HOME PHONE, CURRENT IND: Y	AKASH	04/02/2018 12:26:39 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW TELECOM ADDED - TELECOM TYPE: FAX, CURRENT IND: Y	AKASH	04/02/2018 12:06:00 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW TELECOM ADDED - TELECOM TYPE: CAR/MOBILE PHONE, CURRENT IND: Y	AKASH	04/02/2018 12:02:30 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	BUSINESS TELECOM ADDED - TELECOM TYPE: PHONE, CURRENT IND: Y	AKASH	04/02/2018 11:16:13 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW BUSINESS ADDRESS ADDED - ADDRESS TYPE: BUSINESS, CURRENT IND: Y	AKASH	04/02/2018 11:05:28 AM
N	REGULAR	BUSINESS	COMMENT1	AKASH	03/27/2018 12:13:25 PM
N	REGULAR	BUSINESS	COMMENT2	AKASH	03/27/2018 12:13:25 PM
N	REGULAR	BUSINESS	TEST THE COMMENT 2	AKASH	03/26/2018 09:51:09 AM
N	REGULAR	BUSINESS	TEST THE COMMENT 1	AKASH	03/26/2018 09:51:09 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW BUSINESS ADDRESS ADDED - ADDRESS TYPE: WORK, CURRENT IND: Y	PRITAM	03/22/2018 11:24:46 AM

## Comments Web Services:

- New web services are created to POST and GET the Customer >Comments in customer credit limit.
- New web services are created to POST and GET the Business >Comments in customer credit limit
- Alert field is always be sent as "N".
- Comment By and Commented Date fields are populated based on the web service user and commented time stamp.
- Comment Type and Sub type are defaulted to Regular and Customer respectively in case of Customer.
- Comment Type and Sub type are defaulted to Regular and Business respectively in case of Business.
- Note: Refer the swagger documentation for request and response for this web service.

## Documents tab in Customer Credit Limit tab:

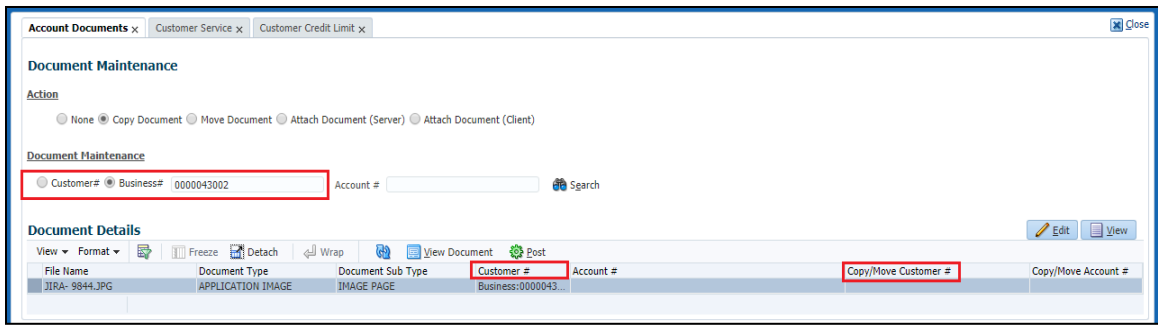
A new Documents tab is added to Customer Credit Limit >Customer/Business. (Similar to Servicing >Customer Servicing >Document Tracking tab).

- Following sections and fields in respective sections are available tab.

- Documents
  - Document Type
  - Comment
- Customer Document Details or Business Document Details based on tab it is opened
  - Document Type
  - Document Sub Type
  - Version
  - Page #
  - Document File Type
  - Status
  - Tracker #
  - Docket #
  - Location
- Provision is provided in Servicing >Account Documents to attach documents for Customer and Business entities.

**Copy/Move Document:**

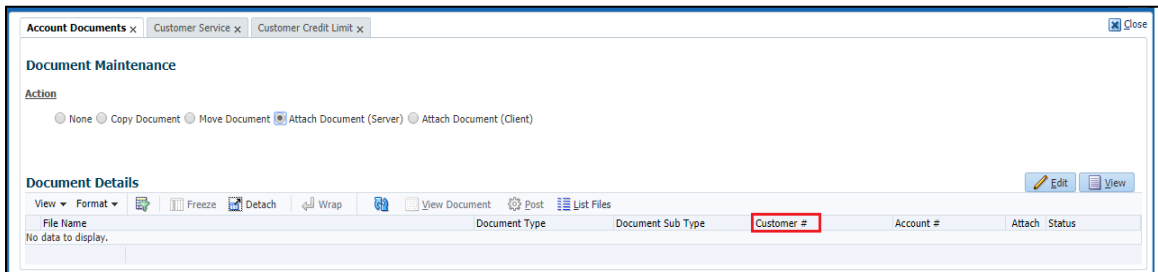
- Two radio buttons are added for Customer and Business for searching the documents based on following combination in Copy/Move Document radio buttons.
  - Customer
  - Customer # and Account #
  - Business
  - Business # and Account #
  - Account #
- When user provides a Customer # and Account # combination, system will fetch the documents available with that combination.
- The Customer # field (Read Only) is added to the Servicing >Account Documents >Copy/Move Documents> Document Details table.
- A new Copy/Move Customer # LOV is added to the Servicing >Account Documents >Copy/Move Documents> Document Details table.
- When user searches with Customer/Account or Business/Account or Customer number combination, system will prepopulate the Customer # field.
- Copy/Move Customer # LOV will show both customer and business numbers.
- If user selects a Customer # from LOV, system will show the accounts attached to that customer in Copy/Move Account # LOV field.
- If user selects a Business # from LOV, system will show the accounts attached to that business in Copy/Move Account # LOV field.
- If no customer or business selected in LOV all the accounts are shown in Copy/Move Account # LOV field.
- Once user clicks on post button after selecting the combination from Copy/Move Customer # and Copy/Move Account # fields, system will copy or move the documents based on selected radio button from action section.



### Attach Document from Server/Client:

- Customer # LOV (non-mandatory) field is added to the Servicing >Account Documents >Attach Documents (Server/Client) > Document Details table.
- Customer #'s and Business #'s are shown in above LOV.
- When selects a Customer # or Business # from this LOV, system will show the accounts attached to that respective Customer or Business.
- If no Customer # or Business # is selected then system will show all the accounts in Account # field.
- Using the above fields, user can attach documents to below combination.
  - Customer
  - Customer – Account
  - Business
  - Business – Account
  - Business
- When user click on “Post”, system will attach the document to selected combination in Document Details page.

**Note:** Rest of the functionalities are As Is



### Customer and Business Document Upload Web Service:

Customer and Business document upload web services are created.

**Note:** Refer the swagger documentation for request and response

### Validations:

- Customer:
  - If the Customer # is wrongly provided - Customer # doesn't exist.
  - If no records available for provided request parameters- No records available
- Business:
  - If the Customer # is wrongly provided - Business # doesn't exist.
  - If no records available provided request parameters - No records available

## 2.7 Data Masking Enhancements

### Overview

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed on the application screens to safeguard the sensitive and confidential information while protecting them from offenders.

As part of the product installation, standard set of identified fields (seed data) which is likely to contain either organization / customer PI information are provided for data masking in disabled status. Based on the need, the required fields can be enabled and masked for specific user responsibility in the Data Masking screen. Also if there are additional PII fields identified later by the customer for masking, the same can be pooled into the system using input file processing method and masked using Data Masking screen.

The data masking process involves the following steps:

5. Identify and enable field(s) (seed data) to be masked
6. Select user responsibility for whom the data has to be masked
7. Execute batch job to create data redaction policy
8. Compile the data redaction policy
9. (Optional) Process user identified PII data for masking

### **Setup Data Masking**

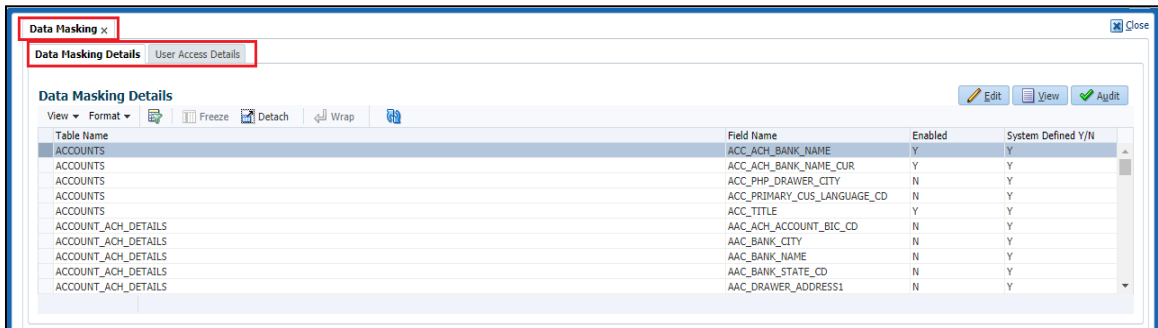
- A new “Data Masking” tab is added under setup >Administration >System.
- “Data Masking Details” sub tab is created under “Data Masking” tab in setup.
  - Following fields are available in “Data Masking Details” tab.

Field Name	Field Type	Required
Table Name	Read Only	Y
Field Name	Read Only	Y
Enabled	Check Box	Y
System Defined Y/N	Read Only	Y

- EDIT, VIEW and AUDIT buttons are available in the “Data Masking Details” tab and same have been access controlled.
- EDIT button will allow only to edit “Enabled” check box and it will be an inline edit.
- System defined radio button = Y if the seed data has been provided from base product. If custom fields (new fields for masking) are added by user then it will be N and read only.
- Seed data will be provided with initial set of columns, which user can mask.
- By default seed data will be in disabled status.
- By default, all the fields are having format masking type as “FULL MASK”.
- Following are the default values for Data masking based on data type.

Data Type	Masking Value
NUMBER	9

Data Type	Masking Value
VARCHAR	X
DATE	31/12/9999
Email	xxxxx.xxx@<domain>.com



“User Access” sub tab is created with following fields under “Data Masking” tab in setup.

Field Name	Field Type	Required	Comments
Responsibility	LOV (RESPONSIBILITY_CD)	Y	NA
Masked	Check Box	Y	NA

- Responsibilities which are defined in the setup can't see the masked data.

A new batch job “POLICY CREATION FOR PERSONALY IDENTIFIABLE INFORMATION DATA” is provided to create policies with enabled fields and enabled responsibilities.

- The generated policy is either written into CLOB or sql file depending on the following option:
  - if the value of system parameter 'CMN\_FILE\_PROCESS\_TO\_LOB' is set to 'Y', the policy file is generated in CLOB and can be accessed by navigating to Dashboard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.
  - If the value of system parameter 'CMN\_FILE\_PROCESS\_TO\_LOB' is 'N', the policy is generated as an sql file and stored in the repository path as defined in the system parameter - CMN\_SERVER\_HOME. For example, /scratch/OFSLL/<release>/sql.
  - Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having database administration privileges needs to compile the policies in the database.
- If the user disable a field from Data Masking Details tab, user is expected to re-generate the policy to unmask that field.
- An input file is created with predefined format to add the additional fields into “Data Masking Details” tab.

- A new batch job “PI INFORMATION FILE UPLOAD PROCESSING” is created under job set SET-IFP to process the above file.
- On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of ‘System Defined’ property as ‘N’.

**Note:** In case of editing a masked data, user is expected to provide full data. User can't provide partial data.

## 2.8 Lease SCRA Enhancements

### Overview

To address the regulatory compliance of Lease Service members Civil Relief Act (SCRA), transactions are create to update Customer SCRA details and post conditions on to the account.

### Lease SCRA (Interest Rate and Rent Factor):

Following transactions are created similar to Loan SCRA to apply/revers the SCRA rate and records the Customer SCRA details for “Lease (Interest Rate and Rent Factor)”.

#### **BORROWER ON MILITARY DUTY:**

Parameters:

Parameter Name	Default value	Required
TXN DATE		Y
BORROWERS RELATION WITH ACCOUNT	PRIM	Y
ACTIVE DUTY ORDER REFERENCE		N

- Once the Borrower on military duty transaction is posted, system will post the following conditions on to the account.
  - DO NOT CHARGE OFF
  - DO NOT TERMINATE
  - DO NOT REPOSSESS
  - ON ACTIVE MILITARY DUTY
- Following lookup values are added in ACC\_CONDITION\_CD.

Condition	System Defined
DO NOT TERMINATE	Y
DO NOT REPOSSESS	Y

- Following seed data is added under “TERMINATE” transaction > access grid tab.

Condition	Allowed	System Defined
DO NOT TERMINATE	NO	Y

- Once the transaction is posted SCRA details are updated in “Customer details” table.
  - Active Military Duty
  - Effective Dt
  - Order Ref #
- REVERSE BORROWER ON MILITARY DUTY.
  - This reverse transaction will remove the SCRA details updated in customer details screen and reverse the conditions posted on the account.
- Following transactions are created similar to Loan SCRA to apply/reverse borrower off military duty.



## **BORROWER OFF MILITARY DUTY:**

Parameters:

<b>Parameter Name</b>	<b>Default value</b>	<b>Required</b>
TXN DATE		Y
BORROWERS RELATION WITH ACCOUNT	PRIM	Y

- Once the BORROWER OFF MILITARY DUTY is posted, system will update the Release Dt of customer in Servicing > Customer Details table and remove the conditions posted by BORROWER ON MILITARY DUTY transaction.

## **REVERSE BORROWER OFF MILITARY DUTY:**

- This reverse transaction will reverse changes done by BORROWER OFF MILITARY DUTY transaction.

## 2.9 Customer Preference Web Services Enhancements

### Overview

Customer preferences facility of servicing module helps the customer service agents to record the preferred communication medium (phone, email etc.) and customer's availability details to make a servicing call. Using these new web services, now third party systems can create and update customer preference details at account level:

Customer Preference services:

- POST
- PUT
- GET

### **Customer Preference Web Services:**

New POST, PUT and GET services are created to create and update customer preference details.

**Note:** Refer the Swagger documentation for request and response structure of these web services.

### **Validations:**

- If account number passed as part of the request is invalid, system will show an error "Invalid Account Number".
- If the Relation Type passed as part of the request doesn't exist in account, system will show an error "Relation Type doesn't exist for account".
- If the Communication mode is email address, following fields are not required
  - Type
  - Phone
  - Extn
  - Time Zone
  - Best Day to Call
  - Start Time
  - Period
  - End Time
  - Period
- If the Communication mode is telecom following fields are not required
  - Extn
  - Time Zone
  - Best Day to Call
  - Start Time
  - Period
  - End Time
  - Period
- If the Communication mode is ad-hoc telecom following fields are allowed to capture as part of Post Web service.

- Extn
- Time Zone
- Best Day to Call
- Start Time
- Period
- End Time
- Period
- If an active Communication Mode already exists for this Relationship type, system displays an error message “**Communication Mode already exists for this Relationship type**”.

## 2.10 Permission to Text Enhancements

### Overview

A new flag “Permission to Text” has been introduced in Origination and Servicing modules. This will allow the user to identify weather the phone number provided is having a permission to send text message or not.

### **Permission to Text**

A new flag “Permission to Text” is added in the following screens of origination module to capture applicant consensus for sending a text message and same information has been propagated to respective tabs in servicing module.

Field Name	Data Type	Default	Mandatory
Permission to Text	Check Box	Y	Yes

### **Applicant > Addresses:**

The screenshot shows the 'Addresses' tab with a table of address records. The 'Permission to Text' checkbox is checked and highlighted with a red box. Below the table, the form fields for the selected address are visible, including 'Address Type', 'City', 'State', and 'Zip'. The 'Permission to Text' checkbox is also highlighted in the form fields section.

Current	Permission to Call	Permission to Text	Own/Rent	Address Type	Address Line 1	City	State	Zip	Stated Years	St
Y	Y	Y		HOME	S2 N C WING BCH...	AGUADA	PUERTO RICO	00602	0	

### **Applicant > Employments:**

The screenshot shows the 'Employments' tab with a table of employment records. The 'Permission to Text' checkbox is checked and highlighted with a red box. Below the table, the form fields for the selected employment are visible, including 'Type', 'Employer', 'Occupation', and 'Phone'. The 'Permission to Text' checkbox is also highlighted in the form fields section.

Current	Permission to Call	Permission to Text	Type	Employer	Title	Occupation	Phone	Stated Years	Stated Months
Y	Y	Y	FULL TIME	UNDEFINED		OTHER	(000)-000-0000	3	3

## Applicant > Telecoms:

Address | **Telecoms** | Summary | Credit Scores | Duplicate Applicant | Existing Accounts | Tracking Attributes

**Telecom Information** Add Edit View Audit

View Format Freeze Detach Wrap

Type	Phone	Extn	Current	Permission to Call	Permission to Text	Time Zone	Start Time	Period
	(000)-000-0000		Y	Y	Y			

**Telecom Information** Save and Add Save and Stay Save and Return Return

\* Type  \* Permission to Call  Start Time   
 Phone (000)-000-0000 \* Permission to Text  Period   
 Extn  Time Zone  End Time   
 \* Current  Best Day to Call  Period

## Contract > Reference

Contract (2) | Repayment | Itemizations | Trade-In | Subvention | Insurances | ESC | Compensation | Proceeds | Disbursements | Fees | ACH | Coupons | **References** | Tax Details

**Reference Information** Add Edit View Audit

View Format Freeze Detach Wrap

Relationship	Name	Status	Years	Months	Comment	City	State	Address Line 1	Address Line 2
			0	0					

**Reference Information** Save and Add Save and Stay Save and Return Return

\* Relationship  Address Line 1  Extn   
 \* Name  Address Line 2   
 Status ACTIVE \* Permission to Call   
 \* Years 0 \* Permission to Text   
 \* Months 0 Zip  Phone 2   
 Comment  Zip Extn  Extn   
 \* Country UNITED STATES City  \* Permission to Call   
 State  \* Permission to Text   
 Phone 1

In case of business credit (SME) applications, “Permission to call” and “permission to text” flags have been added to the following tabs in Origination module and same details have been propagated to respective tabs in servicing module.

## Business > Address:

**Business**

**Business Details** Edit View Audit

View Format Freeze Detach Wrap

Existing Business #	Organization Type	Business Type	Business Category	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact
0000000000	S CORP	CORPORATE	INDIVIDUAL	MISSION IMPOSSI	MISSION IMPOSSI	xxxxxxx8765	03/30/2000	123	132	

**Address** | Telecoms | Financials | Liabilities | Partners | Affiliates | Other Details | Tracking Attributes

**Address Information** Add Edit View Audit

View Format Freeze Detach Wrap

Permission to Call	Permission to Text	Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street P
Y	Y									

**Address Information** Save and Add Save and Stay Save and Return Return

\* Current  \* Postal Type NORMAL ADDRESS Address Line 2   
 \* Permission to Call  Address #  \* Zip   
 \* Permission to Text  Street Pre  Zip Extn   
 \* Mailing  Street Name  \* City   
 Address Type  Street Type  \* State   
 \* Country UNITED STATES Street Post  Phone (000)-000-0000  
 Own/Lease  Apt #   
 Comment  Address Line 1

## Business > Telecoms:

Address | **Telecoms** | Financials | Liabilities | Partners | Affiliates | Other Details | Tracking Attributes

**Telecom Information** + Add | Edit | View | Audit

View | Format | Freeze | Detach | Wrap

Type	Permission to Call	Permission to Text	Phone	Extn Current
	Y	Y		N

**Telecom Information** Save and Add | Save and Stay | Save and Return | Return

\* Permission to Call   
 \* Permission to Text   
 \* Type

Phone   
 Extn   
 \* Current

## Business > Partners:

Address | Telecoms | Financials | Liabilities | **Partners** | Affiliates | Other Details | Tracking Attributes

**Partner Information** + Add | Edit | View | Audit

View | Format | Freeze | Detach | Wrap

Permission to Call	Permission to Text	First Name	MI	Last Name	Suffix	SSN#	Birth Dt	Birth Place	Title	Ow
Y	Y									

**Partner Information** Save and Add | Save and Stay | Save and Return | Return

\* Permission to Call   
 \* Permission to Text   
 First Name   
 MI   
 Last Name   
 Suffix   
 \* SSN#   
 Birth Dt   
 Birth Place

Title   
 \* Ownership (%) 0.00   
 \* Networth 0   
 \* Gross Income 0   
 Language   
 Nationality   
 \* Country UNITED STATES   
 Address #   
 Address Line 1

Address Line 2   
 \* Zip   
 Zip Extn   
 \* City   
 \* State   
 Phone (000)-000-0000   
 Extn   
 Email

- When a “Business” information is copied using “Business Search”, system pre populate the “Permission to text” field in respective tabs.
- When a “Customer” information is copied using Customer Search to Origination>Applicant screen, system pre populate the customer “Permission to Text” field in respective tabs.
- When a “Customer” information is copied from Customer Search to Origination>Business >Partners screen, system pre populate the customer “Permission to Text” field in respective tabs.
- New “Permission to call” and “Permission to text” flags have been added in following tabs.

- Origination/Servicing > Producer
- Origination/Servicing > Vendor

### Origination/Servicing > Producer

The screenshot shows the 'Producers' form with the following details:

- Producer #:** CA-00002
- Old Producer #:** CA-00002
- Name:** RANDYS AUTO SALES
- Company:** US01
- Branch:** USHQ
- Start Dt:** 05/27/1994
- End Dt:** 12/31/4000
- Contact:** JACK
- Group:** GROUP 1
- Grade:** PLATINUM
- Type:** DEALER
- Status:** ACTIVE
- Sales Agent:** DEMO LEAD
- Underwriter:** VINAY BHATIA
- Funder:** DWIDESH VEETIL
- Collector:** VICKY KUMAR
- Fed Tax #:** 458765979
- Address #:** (empty)
- Address Line 1:** 10993 SOUTH CENTRAL AVENUE
- Address Line 2:** (empty)
- Country:** UNITED STATES
- Zip:** 91762
- City:** ONTARIO
- State:** CALIFORNIA
- Phone 1:** (909)-591-4116
- Phone 2:** (909)-465-9402
- Fax 1:** (909)-465-9402
- Fax 2:** (909)-465-9402
- Subvention Participation:** Includes fields for Collection Type (STATEMENT), Collection Frequency (MONTHLY), Refund Disbursement Method (NONE), Region (ALL), and Territory (ALL).
- License Details:** Includes Valid From (01/01/1800) and Valid To (12/31/4000).

### Origination/Servicing > Vendor

The screenshot shows the 'Vendors' form with the following details:

- Enabled:**
- Vendor #:** UNDEFINED
- Channel:** INTERNAL
- Old Vendor #:** (empty)
- Name:** (empty)
- Status:** (empty)
- Company:** (empty)
- Branch:** (empty)
- Start Dt:** 04/10/2018
- End Dt:** 12/31/9999
- Contact Person:** (empty)
- Fed Tax #:** (empty)
- Credit Days:** 0
- Phone 1:** (empty)
- Phone 2:** (empty)
- Fax:** (empty)
- Country:** (empty)
- Address #:** (empty)
- Address Line 1:** (empty)
- Address Line 2:** (empty)
- Zip:** (empty)
- City:** (empty)
- State:** (empty)
- Email:** (empty)
- Payment Details:** A table with columns: Country, City, State, Address Line 1, Address Line 2, Zip, Zip Extn, Pre Process Days, Currency, Mode, Bank, Start Dt. The table contains one row with 'UNDEFINED' in the Country and State columns, and '0.00' in the Pre Process Days column.

- New "Permission to call" and "Permission to text" flags have been added in following system components.

- O tables
- OO tables
- Application Entry web service – (GET,PUT and POST)
- Account On-boarding web service and UI
- Account Details Search web service
- Data Migration
- Servicing Customer related transactions
  - CUS\_ADR\_PH\_MAINT
  - CUS\_EMPL\_MAINT
  - CUS\_NEW\_TEL
  - CUS\_TEL\_MAINT
  - REF\_STATUS\_MAINT
  - REF\_STATUS\_NEW
- Data fix script is provided to update the “Permission to Text” field same as “Permission to Call” value for existing accounts.



## 2.11 Lease Sales/Usage Tax Enhancements

### Overview

OFSLL supports recording and calculation of Sales /Usage Tax. This feature is used to enhance existing Sales and Usage tax functionality and also to support integrate with third-party vendor like 'Vertex O Series' to support external tax calculation.

As part of this requirement we consider integration with Vertex® Indirect Tax for Leasing. Vertex® Indirect Tax for Leasing (Vertex Leasing) is the tax calculation solution developed to meet the needs of leasing software vendors and their enterprise customers within the equipment and vehicle leasing industries. Vertex Leasing leverages the Vertex O Series platform and automates the taxability and ongoing maintenance of rental and leasing rules.

Below are the high-level impacted areas for Internal and Vertex integration:

- Setup
  - Sales tax definition origination
    - Percentage of Itemization
    - Lease Payment Amount
    - Total of Lease Payments
    - Purchase Price Amount
  - Lease Sales Tax Servicing/Collections
    - Upfront
    - Payment Stream
  - Sales Tax Range definition
  - Tax Exemption
- Origination
  - Calculate Sales Tax
  - New Edits
  - Recording Tax Exemption
  - Reports
- Servicing/Collection
  - Sales tax as part of the Bill
  - Sales tax as part of the Late Charge
  - Sales tax as part of the Payoff Quote
  - Sales tax in Statement
  - Sales Tax handling in case of Reversal
  - Tax Exemption
  - Reports

### **Note the following:**

- All the changes detailed in this feature are displayed only for Lease Applications/Accounts. These changes are only applicable for Lease module.
- In this document Sales and Usage Tax is used interchangeable with Tax.

### Description

This feature details OFSLL Lease Module enhancements to support Sales Tax Compliance process of calculating, billing and collecting the correct amount of taxes. This enhancement also details integration with third-party Sales Tax Compliance interfaces like Vertex.

OFSLL will now support three Lease Tax compliance process:

- **Internal:** Prior to this release, OFSLL only supports tax metric based on State using SALES\_TAX table. This section of enhancement details the different parameters that would be used to calculate tax.
- **External:** There are different Lease tax compliance applications used by enterprise to calculate Sales and Usage Tax. Vertex is predominant market leader in tax compliance. This section of enhancement details the configuration required in OFSLL to outsource tax calculation to Vertex.
- **Manual:** This is existing process and does not undergo any changes. As part of this processes, user is expected to calculated tax eternally and update OFSLL in Origination and Customer Service.
- To determine these channels, System Parameter “XSL\_TAX\_INTERFACE” is used. This parameter is relocated to Company parameter to support different Sale and Usage Tax channels per Company/Branch. As part of this release system supports below parameters
  - MANUAL
  - INTERNAL
  - VERTEX

Every country will have a governing body to collect, monitor and regulate Sales and Usage Tax collection. In some countries these rule are controlled by State and others they are generalized for all the State [referred as VAT/GST]. In most of the regions Sales and Usage tax collection process is categorized into below:

- **Upfront:** This will be collected while funding the application. Customer should have a flexibility of requesting this amount as part of Lease Receivables.
- **Stream:** This will be collected as part of Customer Service billing process. The tax is estimated as part of billing and fee assessment etc. and opening balances will be updated accordingly.
- **Exemption:** If the customer is eligible for tax exemption, tax authorities will issue a certificate to confirm and tax will not be applied.

**Prerequisites:**

- **Address:** A tax can either be origin based or destination based. Origin based tax or production tax is levied where goods or services are produced. Destination based tax or consumption tax are levied where goods and services are consumed.

For tax determination, Address of source and destination will play a key role. In some states, if an out-of-state business sells products into a state then it is liable for collecting Sales Tax on sales into the state. This scenario is referred as **Nexus**.

OFSLL will use below references in the application/document to refer Source and Destination address.

- **Source Address:** Producer Address.
- **Destination Address:** Asset Address.

- OFSLL supports two Sales Tax Mode and Tax Method to determine if the Sales and Usage Tax has to be collected in Origination/Customer Service. Based on state rules below configuration should be updated in Contract.
- If Lease contract is configured as UPFRONT/ PURCHASE\_PRICE then system will collect Sales and Usage Tax during Origination process.
- If Lease contract is configured as CYCLE/ PAYMENT\_STREAM then system realizes Sales and Usage Tax during Customer Service as part Bill/Due generation.

Tax Method and Mode	Origination	Servicing/Collection
---------------------	-------------	----------------------

Upfront/Purchase Price	YES	NO
Cycle/Payment Stream	NO	YES

## Internal

### Setup

- A new screen **Setup → Administration → System → Sales Tax → Lease** is created to capture Sale and Usage Tax rules. This screen is used to capture tax rules for Origination and Customer Service using itemizations/transactions.
- During Origination with upfront tax calculation, system supports calculation based on MSRP, Itemization and Total of Lease Payments and for stream tax calculation system provide support to predict Estimating Tax using Individual Lease payments.

### Example:

Payme nt Amt	Total Amt	MSRP	Item Amt	Calc Method	Tax %	Tax Amt	Paym ent Amt	Total Amt
\$558.17	\$20,093.72	\$20,000	\$20,000	Purchase Price	5%	NA	\$558.17	\$21,093.72
\$558.17	\$20,093.72	\$20,000	\$20,000	Percent of Itm Amt	5%	NA	\$558.17	\$21,093.72
\$558.17	\$20,093.72	\$20,000	\$20,000	Flat of Itm Amt		\$1,000	\$558.17	\$21,093.72
\$558.17	\$20,093.72	\$20,000	\$20,000	Lease Payment Amt	5%	NA	\$586.08	\$21098.83
\$558.17	\$20,093.72	\$20,000	\$20,000	Total of Lease Payment Amt	5%	NA	\$558.17	\$21098.41

- During Customer Service and Collection, system provide support for stream accounts by calculating tax when BILL/DUE DATE, LATE CHARGE transactions are posted. System also calculate estimated tax in PAYOFF QUOTE LEASE on unpaid lease amount.

### Example:

Txn Code	Calc Method	Tax %	Tax Amt	Txn Amt	Total Txn Amt
BILL/DUE DATE	Percentage of Transaction Amt	5%		\$558.17	\$586.08
BILL/DUE DATE	Flat Transaction Amt		\$100	\$558.17	\$658.17
LATE CHARGE	Percentage of Transaction Amt	5%		\$20	\$21
LATE CHARGE	Flat Transaction Amt		\$5	\$20	\$25

- Range in Tax setup is used for gradually increase in tax rate based on different charges levied for Product/Service.

For example if the cost of the Vehicle is less than or equal to \$20,000 then Sales and Usage Tax slab is 20% and if the cost is greater than \$20,000 then slab is 30%. To facilitate this below configuration should be maintained in the system.

### Origination

Calculation Method	Itemization	Sign	Value	Enabled
PERCENTAGE OF ITEMIZATION AMOUNT	ITM CASH SALES	+	100	Y

### Range

Amount From	Percentage	Enabled
20000	20	Y
20001	30	Y

### Tax Setup – Origination:

**Sales Tax Definition**

View Format Freeze Detach Wrap

Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cycle	Product	Ass
PHANI_INTERNAL...	PHANI_INTERNAL...	10/10/2010	10/10/2029	Y	INTERNAL	KGF-US	KGF-US-BR	MONTHLY	ALL	ALI
JC_INTERNAL	JC_INTERNAL	04/03/2017	05/04/2019	N	INTERNAL	ALL	ALL	ALL	ALL	ALI

Origination Customer Service Range

**Formula Details**

View Format Freeze Detach Wrap

Calc Method	Itemization	Sign	Value Tax Exemption	Enabled
PERCENTAGE OF ITEMIZATION AMOUNT	ITM CASH SALES	+ve -ve	8.50 N	Y

### Tax Setup – Customer Service

**Sales Tax Definition**

View Format Freeze Detach Wrap

Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cycle	Product	Ass
PHANI_INTERNAL...	PHANI_INTERNAL...	10/10/2010	10/10/2029	Y	INTERNAL	KGF-US	KGF-US-BR	MONTHLY	ALL	ALI
JC_INTERNAL	JC_INTERNAL	04/03/2017	05/04/2019	N	INTERNAL	ALL	ALL	ALL	ALL	ALI

Origination Customer Service Range

**Formula Details**

View Format Freeze Detach Wrap

Calc Method	Txn Code	Sign	Value Tax Exemption	Enabled
PERCENTAGE OF TRANSACTION AMOUNT	BILL/DUE DATE	+ve -ve	8.50 N	Y
FLAT TRANSACTION AMOUNT	LATE CHARGE	+ve -ve	8.50 N	Y
PERCENTAGE OF TRANSACTION AMOUNT	PAYOFF QUOTE LEASE	+ve -ve	8.50 N	Y

### Tax Setup – Range:

**Sales Tax Definition**

View Format Freeze Detach Wrap

Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cycle	Product	Ass
PHANI_INTERNAL...	PHANI_INTERNAL...	10/10/2010	10/10/2029	Y	INTERNAL	KGF-US	KGF-US-BR	MONTHLY	ALL	ALI
JC_INTERNAL	JC_INTERNAL	04/03/2017	05/04/2019	N	INTERNAL	ALL	ALL	ALL	ALL	ALI

Origination Customer Service Range

**Range Details**

View Format Freeze Detach Wrap

Amt From	Percent	Enabled
0.00	100.00	Y

## Sales Tax Definition

Field Name	Type	Default Values	Comments	Reference
Tax	A/N	Null	Specify the tax identification code	NA
Description	A/N	Null	Specify the tax description	NA
Start Dt	Date	Null	Specify the tax rule Start Date	NA
End Dt	Date	Null	Specify the tax rule End Date	NA
Enabled	Checkbox	N	Check this box to enable the tax rule	NA
Channel	LOV	NULL	Specify the tax channel	TAX_CHANNEL_CD
Company	LOV	ALL	Select the portfolio company from the drop-down list.	Company Setup
Branch	LOV	ALL	Select the portfolio branch associated with the commission, from the drop-down list.	Company setup
Billing Cycle	LOV	ALL	Select the billing cycle from the dropdown list.	Enabled lookup codes in LEASE_BILL_CYCLE_CD
Product	LOV	ALL	Select the product from the drop-down list.	List of enabled lease products
Asset Class	LOV	ALL	Select the asset class from the dropdown list.	Enabled lookup codes in VEHICLE_ASSET_CLASS_CD, HOME_ASSET_CLASS_CD, OTHER_ASSET_CLASS_CD
Asset Type	LOV	ALL	Select the asset from the drop-down list.	All enabled Asset Type from 'Asset Type Setup' where collateral type is 'Vehicle'
SubType	LOV	ALL	Select the asset sub type from the dropdown list.	List of enabled 'Asset Sub Type'
Asset Make	LOV	ALL	Select the asset make from the dropdown list.	List of enabled Make under 'Makes and Models' setup

Field Name	Type	Default Values	Comments	Reference
Asset Model	LOV	ALL	Select the asset model from the dropdown list.	List of enabled Model under Makes and Models setup
Age	Integer	0	Specify the asset age associated with the commission	NA
Country	LOV	Null	Specify the country.	Enabled lookup codes in COUNTRY_CD
From Zip	LOV	ALL	Specify start zip code.	List of enabled Zip codes from Zip Matrix
To Zip	LOV	ALL	Specify end zip code.	List of enabled Zip codes from Zip Matrix
City	LOV	ALL	Specify the City.	List of unique enabled Cities from Zip Matrix
State	LOV	ALL	Specify the State.	Enabled lookup codes in STATE_CD
County	LOV	ALL	Specify the County.	Enabled lookup codes in COUNTY_CD

#### Origination Formula Details

Field Name	Type	Default Values	Comments	Reference
Calc Method	LOV	Null	Specify calculation method code	Enabled lookup codes in SALES_TAX_INT_A MT_CD for Internal and SALES_TAX_EXT_A MT_CD for Vertex
Itemization Code	LOV	Null	Specify the itemization	Valid itemization codes
Sign	Alphabetic	+	Specify if the tax amount determined should be add to application or rebate give to application	NA
Value	Number	0.00	Specify amount or percentage of tax to be calculated	NA

Field Name	Type	Default Values	Comments	Reference
Tax Exemption	Checkbox	N	Specify if the tax formula defined is meant for exemption.  If Y, system will not assess this tax formula if application is having valid exemption details.  If N, system will assess this tax formula irrespectively.	NA
Enabled	Checkbox	N	Check this box to enable the tax formula	NA

#### Customer Service Formula Details

Field Name	Type	Default Values	Comments	Reference
Calc Method	LOV	Null	Specify calculation method code	Enabled lookup codes in SALES_TAX_INT_A MT_CD for Internal and SALES_TAX_EXT_A MT_CD for Vertex
Txn Code	LOV	Null	Specify the transaction details	Enabled lookup codes in SALES_TAX_TXNS_CD
Sign	Alphabetic	+	Specify if the tax amount determined should be add to application or rebate give to application	NA
Value	Number	0.00	Specify amount or percentage of tax to be calculated	NA
Tax Exemption	Checkbox	N	Specify if the tax formula defined is meant for exemption.  If Y, system will not assess this tax formula if application is having valid exemption details.  If N, system will assess this tax formula irrespectively.	NA
Enabled	Checkbox	N	Check this box to enable the tax formula	NA

## Range Details

Field Name	Type	Default Values	Comments	Reference
Amt From	Number	0.00	Specify the lowest calculated value	NA
Percent	Number	0.00	Specify the percent of value to be used	NA
Enabled	Checkbox	N	Check this box to enable the tax range	NA

## Origination

- For Upfront and Stream tax basis, OFSLL records Sales and Usage Tax for each Lease application based on following:
  - With Tax mode and method as **UPFRONT/ PURCHASE\_PRICE**, system uses itemization **ITM\_CSH\_SALES\_TAX** to record tax details. On Funding tax amount calculated during origination will be part of Lease Receivable based on itemization adjustments.
  - With Tax mode and method as **CYCLE/ PAYMENT\_STREAM**, system uses Contract fields **Estimated Sales Tax** and **Sales Tax** to record estimated tax amount and percentage. This data will not be propagated to Account.
- A new button "**Calculate Tax**" is added in **Lease → Origination → Decision**. On click of "**Calculate Tax**" button, system gets the tax details based on setup and populate tax amount in **ITM\_CSH\_SALES\_TAX** itemization.

- Existing **Lease → Origination → Contract** is enhanced with the below:
  - Existing button "**Calculate Tax**" supports tax calculation based on new setup.
  - Contract Tax Fields are rearranged as below.

Contract Margin Rate 4.99	Lease Type DIRECT FINANCE	# of Adjs / Life 5
Contract Rate 4.99	ACH Fee Ind__	
Balloon Method N + 1 PMTS		
Balloon Amt 0.00		
Security Deposit 0.00		
Gross Capitalized Cost 35,000.00		
Capitalized Cost Reduction (-) 0.00		
Adjusted Cap Cost (=) 35,000.00		
Residual % 10.0000		
Residual Value (-) 3,500.00		
	<b>Tax</b>	
	Sales Tax Method PAYMENT STREAM	
	Sales Tax Mode AT CYCLE TIME	
	Tax Life 0	
	Ads Life 0	
	Tax Salvage Value 0.00	
	EOT Value 0.00	
	Tax Book Type COND_SALE	
	<b>Early Termination</b>	
		<b>Post Maturity</b>
		Default Rate ✓
		Index FLAT RATE
		Post Margin Rate 4.99
		<b>Recourse Details</b>
		Recourse__
		Recourse Type NONE



- Any Lease application can request tax exemption based on different tax rules. A new tab is added in **Lease → Origination → Decision/Contract → Tax Details** to record tax exemption details. If the exemption details are provided for application, all the tax details marked with Exemption Indicator 'Y' are exempted for this application

### Decision

### Contract

### Tax Details

Field Name	Type	Default Values	Comments	Reference
Exemption	Checkbox	N	Check this box to enable the exemption for application	NA
Exemption Start Dt	Date	Null	Specify the exemption Start Date	NA
Exemption End Dt	Date	Null	Specify the exemption End Date	NA
Reason	LOV	Null	Specify the exemption reason	Enabled lookup codes in TAX_EXEMPTION_REASON_CD
Tax Code	A/N	UNDEFINED	Displays system selected Tax Code	Enabled Tax Code

A new document sub type "TAX EXEMPTION PROOF" is added to record exemption certificate details.

Checklist **Document**

**Application Documents** Edit View Audit

View  Format  Freeze Detach Wrap

Document Type	Comments
CONTRACT	

**Application Document Details** Edit View Audit

View  Format  Freeze Detach Wrap View Document

Document Sub Type	Version	Page #	Document File Type	Tracker #	Docket #	Location	Received Dt	Eff
TAX EXEMPTION PROOF	1	1		1				

For Lease applications with Tax mode and method as CYCLE/ PAYMENT\_STREAM, a new contract edit is added to check if itemization ITM\_CSH\_SALES\_TAX is greater than zero.

Attribute	Description	Default Value	Value
XVL_CON_SAL_TAX_AMT_FOR_CYCLE	XVL:CONTRACT SALES TAX ITEMIZATION AMT SHOULD BE ZERO FOR CYCLE SALES TAX MODE	ERROR	NA

- A new report “SALES USAGE TAX - LEASE” is added in Origination to view tax amount recorded in OFSLL before and after funding. This report is generated for all the applications with Tax mode and method as **UPFRONT/ PURCHASE\_PRICE**
- Tax recorded before funding is called as “Quotation Tax Amt” and actual tax recorded for the application is recorded as “Invoice Tax Amt”.
- If there is any difference in these amount, the different has to be operationally handled.

Reports  Close

**Reports** Edit View Audit

View  Format  Freeze Detach Wrap

Description	Module
%TAX%	
SALES USAGE TAX - LEASE	ORIGINATION

**Report Parameters** Edit View Audit Run Report

View  Format  Freeze Detach Wrap Run Report

Description	Value
COMPANY / BRANCH	ALL/ALL
FROM MM/DD/YYYY	04/17/2017
TO MM/DD/YYYY	04/17/2018
REPORT FORMAT	PDF

## Customer Service

OFSLL records tax for accounts by posting existing **Sales / Use Tax** Transaction. These transactions update **Sales / Usage Tax** balance.

- Based on setup, if a transaction is eligible for tax calculation, system place a tax request and update tax details by posting a link transaction. If the parent transaction is reversed then corresponding child tax transaction will also be reversed.
- In case of “Payoff Quote Lease” transaction, system calculate tax on unpaid Lease Receivables. OFSLL displays **Sales / Usage Tax** due bucket by summing current outstanding and future due.

```

Transaction Processing Details
OVERDUE PAYMENTS =USD 15,867.32
LEASE RECEIVABLE =USD 15,266.84
ADVANCE / PRINCIPAL =USD 0.00
INTEREST =USD 0.00
FEE LATE CHARGE =USD 0.00
FEE NSF =USD 0.00
FEE PHONE PAY =USD 0.00
RENTAL FEE =USD 0.00
FEE PERIODIC MAINTENANCE =USD 0.00
EXPENSE BANKRUPTCY =USD 0.00
EXPENSE REPOSESSION/FORECLOSURE =USD 0.00
EXPENSE SERVICING =USD 0.00
SALES / USAGE TAX =USD 1,450.35
FEE DISPOSITION =USD 0.00
FEE EXCESS USAGE =USD 0.00
OTHER FEE AND TAX =USD 0.00
FEE EARLY TERMINATION =USD 0.00
TERMINATION =USD 0.00
INVENTORY =USD 0.00
RESIDUAL AMOUNT =USD 5,250.00
PAYOFF QUOTE = USD 32,584.51
***** Transaction Posting Successful *****

```

- Any Lease account can request tax exemption based on different tax rules. A new tab is added in **Lease → Customer Service → Account Details → Tax Details** to record tax exemption details. If the exemption details are provided for account, all the transactions marked with Exemption Indicator 'Y' are exempted for this tax calculation.

Account Details | Statements | Rate Schedule | Insurances | Condition Details | Securitization | Contract Information | **Tax Details**

**Tax Details** View Audit

View Format Freeze Detach Wrap

Exemption	Exemption Start Date	Exemption End Date	Reason	Tax Code
N				NONE

- If exemption details are provided in Origination, system will propagate to Customer Service. To update these details in Customer Service a new Non-Monetary "SALES TAX EXEMPTION DETAILS MAINTENANCE" is added to update exemption details.

Date	Monetary	Transaction	Status	Batch
04/15/2018	N	SALES TAX EXEMPTION DETAILS MAINTENANCE	POSTED	N

**Parameters** View Format Freeze Detach Wrap

Parameter	Value	Required
TXN DATE	04/15/2018	Y
TAX EXEMPTION INDICATOR	Y	Y
TAX EXEMPTION REASON CODE	TAX EXEMPTED USER	N
TAX EXEMPTION START DATE	04/22/2014	N
TAX EXEMPTION END DATE	04/22/2020	N

**Result** View Format Freeze Detach Wrap

```

Transaction Processing Details
***** Transaction Posting Successful *****

```

- A new document sub type "TAX EXEMPTION PROOF" is added to record exemption certificate details.

Customer Service > Document Tracking

**Documents**

Document Type	Comments
CONTRACT	

**Account Document Details**

Document Type	Document Sub Type	Version	Page #	Document File Type	Status
CONTRACT	TAX EXEMPTION PROOF	1	1		RECE

- For Lease accounts a new field is added in Lease statements to display tax to be collected at each bill.

Statements > Statement Details

Current Due(+)	PastDue(+)	Late Charge(+)	Other Charges(+)	Tax Charges(+)	Total Due =
7,004.93	12,635.30	0.00	0.00	160.49	19,800.72

Statement Details

Current Due(+) 7,004.93  
 PastDue(+) 12,635.30  
 Late Charge(+) 0.00

Other Charges(+) 0.00  
 Tax Charges(+) 160.49  
 Total Due = 19,800.72

- A new report "SALES USAGE TAX - LEASE" is added in Customer Service to view tax amount recorded in OFSLL during Servicing. This report is generated for all the accounts with Tax mode and method as **CYCLE/ PAYMENT\_STREAM**.

Reports > %TAX%

Description	Module
SALES USAGE TAX - LEASE	SERVICING

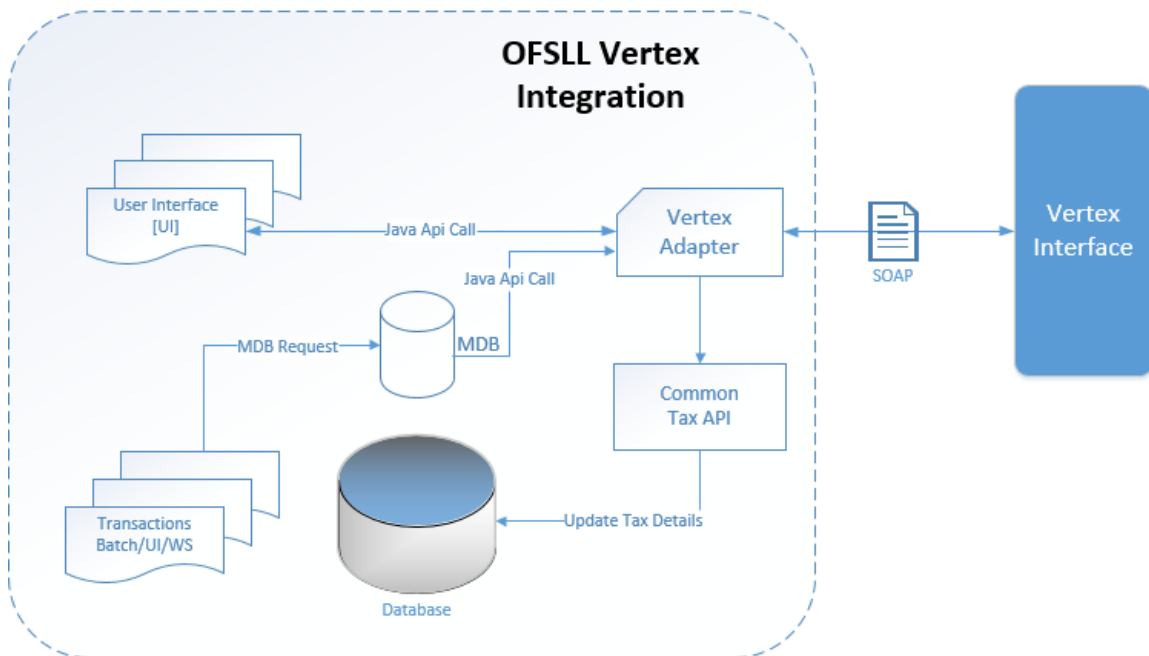
**Report Parameters**

Description	Value
COMPANY / BRANCH	ALL/ALL
ACCOUNT NUMBER	ALL
FROM MM/DD/YYYY	04/17/2017
TO MM/DD/YYYY	04/17/2018
REPORT FORMAT	PDF

**Vertex:**

The basic different between Vertex and Internal is Sale and Usage Tax calculation happens externally and on a successfully tax computation, OFSLL will update back tax details. To enable this integration OFSLL created below modules. For more detail refer to OFSLL technical documentation.

- **Vertex Adapter:** This is used to receive OFSLL interface data and then create Vertex Specific SOAP Request/Response. Vertex provide “FlexibleFields” to exchange implementation specific customization data. These fields are mapped to PL/SQL custom fields in Vertex Adapter and will be left for implementation. This is Vertex specific adapter and has to be replaced by implementation team to provide support for different Tax Vendor.
- **Common Tax API:** Once Vertex Adapter receive response, OFSLL will use Common Tax API to update Sale and Usage Tax details. This adapter contains exit point and can be used to update Tax details from External System.
- **MDB Interface:** To support Vertex interface new message types [QUOTATION\_SERVICE, INVOICE\_SERVICE, CREATE\_CERTIFICATE\_SERVICE, CUSTOMER\_SERVICE] are added and existing error queue [OFSLL\_OUTBOUND\_Q] is enhanced to record Vertex interface error messages during the integration.



**Note:** During Origination process, all the Vertex interface calls are done through user interface. On Funding/Customer Service, these call are made from database using MDB flow.

To support this integration OFSLL consumes below Vertex Services. Below are the high-level overview of these service. For detail documentation please refer Vertex O Series documentation.

- **Quotation Request:** It is used to estimate the Tax of the proposed Lease Contract. This service is called by OFSLL to estimate tax during Decision/Contract and Lease Payoff Quote.
- **Invoice Request:** It is used to bill the Tax for the Lease Contract. This service is called by OFSLL to record tax during Funding and Lease transaction posting.
- **Delete Request:** It is used to reverse Vertex Invoice request. Every Vertex Invoice request triggered from OFSLL use “transactionId” to stamp OFSLL internal transaction reference. This internal transaction id is used by this service to reverse Vertex Invoice request based on OFSLL reversal.
- **Create Customer Request:** It is used to register Customer.
- **Create Certificate Request:** To upload Tax Exception Certificate Id for Customer.

Below are details changes in OFSLL tax process to support Vertex Interface

## Setup

- Enabled OFSLL infrastructure to support Vertex Integration. Configuration details are updated in Installation document of release notes.
- To enable Vertex integration, System Parameter “XSL\_TAX\_INTERFACE” should be updated as ‘VERTEX’ and “VTX\_OUTBOUND\_URL” should be updated with valid Vertex URL.
- Sales Tax Setup should be added to indicate the transaction/itemizations that should be passed to Vertex for Tax Calculation.
- In case of Vertex custom tax definition, range in OFSLL tax setup can be used to provide to configure tax slabs similar to Internal.

## Tax Setup – Origination:

Lease

**Sales Tax Definition** + Add Edit View Audit

View Format Freeze Detach Wrap

Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cycle	Product	Asst
RAH_VERTEX	RAHUL VERTEX T...	01/01/1900	12/31/4000	Y	VERTEX	ALL	ALL	ALL	ALL	ALI
RAH_VERTEX_STR...	RAHUL VERTEX T...	01/01/1900	12/31/4000	Y	VERTEX	ALL	ALL	ALL	ALL	ALI

Origination: Customer Service Range

**Formula Details** + Add Edit View Audit

View Format Freeze Detach Wrap

Calc Method	Itemization	Enabled
ITEMIZATION AMOUNT	ITM CASH SALES	Y

## Tax Setup – Customer Service:

Lease

**Sales Tax Definition** + Add Edit View Audit

View Format Freeze Detach Wrap

Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cycle	Product	Asst
%RAH_VERTEX_ST	RAHUL VERTEX T...	01/01/1900	12/31/4000	Y	VERTEX	ALL	ALL	ALL	ALL	ALI
RAH_VERTEX_STR...	RAHUL VERTEX T...	01/01/1900	12/31/4000	Y	VERTEX	ALL	ALL	ALL	ALL	ALI

Origination: **Customer Service** Range

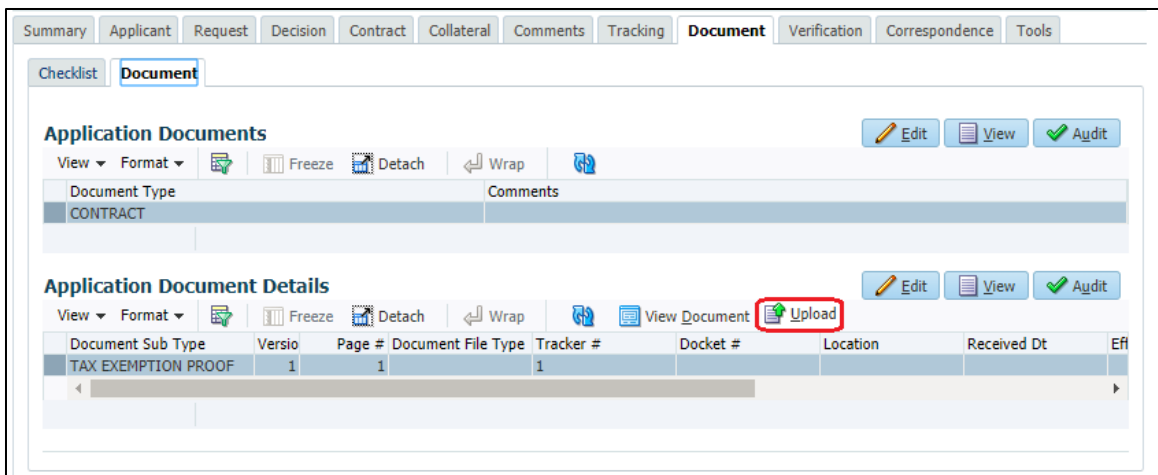
**Formula Details** + Add Edit View Audit

View Format Freeze Detach Wrap

Txn Code	Enabled
BILL/DUE DATE	Y
LATE CHARGE	Y
PAYOFF QUOTE LEASE	Y

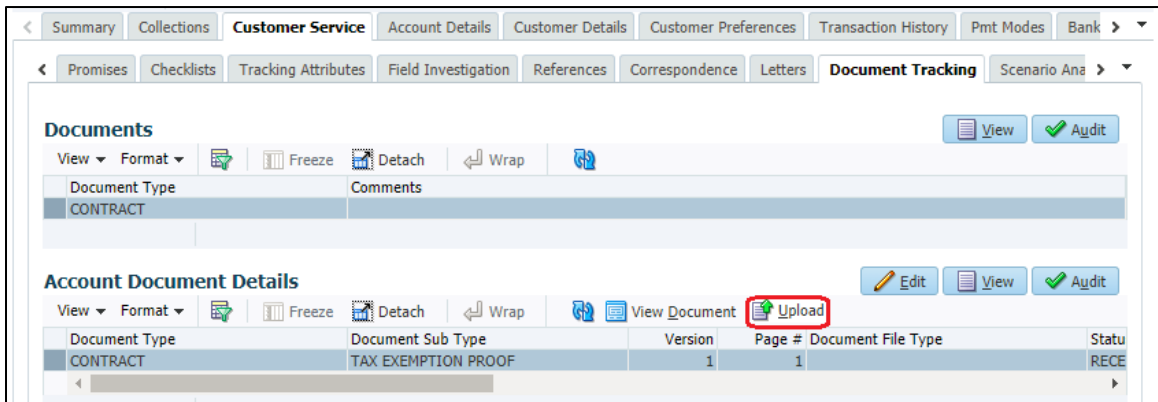
## Origination

- Origination Tax calculation process for Internal and Vertex remains the same.
- A new button is added in **Lease → Origination → Document → Document**. This button is used to upload exemption certificate details to Vertex.
- On successful upload a **Tax Exemption Certificated ID** will be recorded in the system and Upload button is disabled.



### Customer Service

- Customer Service Tax calculation process for Internal and Vertex mostly remains the same except the **Sales/Usage Tax** link transaction posting is done once we receive tax details from Vertex. This transaction will be posted after posting the main transaction.
- A new button is added in **Lease → Origination → Document → Document**. This button is used to upload exemption certificate details to Vertex.
- On successful upload a **Tax Exemption Certificated ID** will be recorded in the system and Upload button is disabled.



### Limitations

- Use of "TABLE" value for system parameter "**XSL\_TAX\_INTERFACE**" is deprecated and replaced with "INTRENAL" for consistency.
- Existing data of **SALES\_TAX** has to be revisited before and after upgrade. This table is enhanced to support multiple criteria.
- Current solution don't support Sales and Usage Tax calculation for multiple assets as part of Origination and Customer Servicing.
- OFSLL only supports to capture three transactions for Sales and Usage Tax calculation [BILL/DUE, LATE FEE and PAYOFF QUOTE]. This is not a finite list of transaction. Based on different implementation specification system can facilitate addition of multiple transactions. Any requirement of additional transaction should be requested to product team, based on analysis support will be provided.
- Existing use of **Setup → Products → Contract → Itemizations → Taxable** Indicator is depreciated and can rely on new Lease Origination Sales and Usage Tax Setup.

- As part of current release, OFSLL does not provide support for CASH basis of Sales and Usage Tax calculation.
- When uploading tax Exemptions Certificate to Vertex OFSLL call's Vertex Create Customer followed by Create Certificate. Due to any internal error if OFSLL is unable to complete Vertex Create Certificate request, OFSLL will enter into a dead lock and will try to call Create Customer followed by Create Certificate which will fail as customer already exist in Vertex. This has to be operationally handled base on messages in the error queue.
- Care should be taken to disable **"Calculate Tax"** tax button in Decision for Stream based Lease application.
- Vertex use Imposition codes to identify multiple tax rules that can be levied on application/account. OFSLL records all the tax details into single itemization/transaction amount. Split of tax details should be gathered outside the system using Vertex **'transactionId'** stored in SALES\_USAGE\_TAX\_DETAILS [SUD\_ID].
- Adjustment, Void, Charge off and Wave of tax balance based on parent transaction has to be handled manually.
- For manual transactions posted from User Interface/Web Service that are requesting for Vertex Tax update, a delay of 30 seconds is introduced to get response from Vertex. If response is received in the due time, transaction will be posted with Vertex tax data else transaction will be marked as Error and user is requested to repost the transaction based on Vertex interface availability.
- In current release, we are unable to support retriggering of failed transaction during Vertex integration. Support will be added in future.
- Vertex Address cleansing is currently out of scope of this release. Address cleansing adapter has to be written to interact with Vertex and get source and destination address updated before using based OFSLL-Vertex integration.
- Sale and Usage Tax is not part of Bill/Due amount. Care should be taken to disable billed indicator **Setup → Products → Contract → Lease**.

Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Non Performing Rollover	Non Performing Balance Type	E
EXPENSE BANKRUP...	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	401	N	N	N	NONE	Y
EXPENSE REPOSES...	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	402	N	N	N	NONE	Y
EXPENSE SERVICING	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	403	N	N	N	NONE	Y
<b>SALES / USAGE TAX</b>	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	620	N	N	N	NONE	Y
FEE DISPOSITION	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	640	N	N	N	NONE	Y
FEE EXCESS USAGE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	650	N	N	N	NONE	Y
OTHER FEE AND TAX	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	660	N	N	N	NONE	Y
FEE EARLY TERMIN...	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	670	N	N	N	NONE	Y
TERMINATION	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	800	N	N	N	NONE	Y

- Currently Vertex tax data is not getting updated in **Lease → Customer Service → Account Details → Statements** [Tax Charges (+)]. This bug will be fixed in future release.
- Tax calculation support for API and Account On-boarding will be added in subsequent patch release.



## 2.12 RESTful Web Services

### Overview

In this release, OFSLL RESTful Web Services have been enhanced as follows:

- Support for Swagger documentation
- New Web Services have been added
- Changes/Modifications to existing Web Services
- URL restricting to existing Web Services

### Description

#### Swagger

Swagger is an open source tool based on OpenAPI (<https://www.openapis.org>) standards that is used for documenting RESTful APIs. The goal of Swagger is to define a standard, language-agnostic interface to REST APIs which allows both humans and computers to discover and understand the capabilities of the service without access to source code, documentation, or through network traffic inspection.

Existing OFSLL RESTful documentation is upgraded to Swagger 2.0 documentation. OFSLL Swagger documentation can be accessed in two ways:

#### Online

- Swagger documentation for OFSLL services are shipped with the OFSLL Web Service ear file.
- Below are the steps to access swagger documentation:
  - Navigate to Swagger UI page <http://<host>:<port>/<deployment context>/>
  - This page displays all the OFSLL RESTful Web Services hosted as part of current release.



**OFSLL Rest API Collection** v14.5.0.00

The operations that this service provides API metadata and description

[Terms of service](#)  
[Oracle license 2017-18](#)

**Account Boarding Service** ▾

POST	/accountBoarding/executeLoanApplication	Account Creation service
------	---	--------------------------

**Account Comment Service** ▾

POST	/servicing/account/comments	Account Comments posting service
GET	/servicing/account/{number}/comments	Fetch Multiple Account Comments

- On click of individual service, Swagger provides details like RESTful Service description, Sample Request/Response for json and xml, Data model, Element description and HTTP error codes.

Business comments service

POST /servicing/business/comments Post Business comments details

This service is used to post Customer Credit Limit->Business->Comments

**Parameters**

Name	Description
<b>body</b> * required (body)	Post Business Comments request <b>Note</b> : Start below JSON example with node {"BusinessCommentsRequest": and end with }  <b>Example Value</b> <b>Model</b> <pre>{   "UserCode": "USR123",   "BusinessComments": [     {       "BusinessNumber": "0000001001",       "Comments": [         {           "Comment": "Comment from the user",           "Custom": {             "StringData": [               {                 "KeyName": "OrgName",                 "KeyValue": "Oracle"               }             ],             "NumberData": [               {                 "KeyName": "BusinessPhoneNumber",                 "KeyValue": 1234.01               }             ],             "DateData": [               {                 "KeyName": "CreationDate",                 "KeyValue": "2017-12-18T00:00:00"               }             ]           }         }       ]     }   ] }</pre> Parameter content type application/json

**Responses** Response content type application/json

Code	Description
201	<p>Business comments posted successfully</p> <p><b>Note</b>: Start below JSON example with node {"BusinessCommentsResponse": and end with }</p> <b>Example Value</b> <b>Model</b> <pre>{   "BusinessComments": [     {       "BusinessNumber": "0000001001",       "Comments": [         {           "Comment": "Comment from the user",           "CommentedBy": "USR123",           "CommentedDate": "2017-12-18T00:00:00",           "Custom": {             "StringData": [               {                 "KeyName": "OrgName",                 "KeyValue": "Oracle"               }             ],             "NumberData": [               {                 "KeyName": "BusinessPhoneNumber",                 "KeyValue": 1234.01               }             ],             "DateData": [               {                 "KeyName": "CreationDate",                 "KeyValue": "2017-12-18T00:00:00"               }             ]           }         }       ]     }   ],   "Result": {     "Status": "SUCCESS",     "StatusDetails": "Comments Successfully Posted/Queried"   } }, {   "Result": {     "Status": "SUCCESS",     "StatusDetails": "Comments Successfully Posted/Queried"   } } }</pre>
400	Bad Request
401	User not authenticated

**Note:** A root element should be added to all the JSON Request/Response sample. The root element details are different for each service and are added as part of Note for Request and Description as part of Response.

## Request

**body** \* required

(body)

Post Business Comments request

**Note :** Start below JSON example with node  
{  
"BusinessCommentsRequest":  
  
and end with  
}

## Response

201

*Business comments posted successfully*

**Note :** Start below JSON example with node  
{  
"BusinessCommentsResponse":  
  
and end with  
}

## Offline

- Download **swagger.json** file from [here](#).
- Use online editor[apiary/swagger] to generate documentation
  - <https://app.apiary.io/<registration id>/editor>
  - <https://editor.swagger.io/>

**Note:** These editors usually accept yaml as an input but can convert json to yaml at runtime.

## RESTful Web Service

OFSLL 14.5.0.0.0 Release Web Service enhancements are categorized as follows. The specification and element descriptions of these services are specified in the corresponding Swagger documentation.

- **New Web Services:** These are the new web services introduced in the current release.
  - Transaction Parameters Service
  - Customer Account Preference Service
  - Customer Document Service
  - Business Document Service
  - Customer Comments Service
  - Business Comments Service
  - Customer Credit Limit Service
  - Business Credit Limit Service
- **Record Type Changes:** No change in the request/response, however changes have been made in underlying PL/SQL customization record types
  - Application Comments
  - Account Comments
- **Update of Existing Services:** Following existing request/response and underlying PL/SQL customization record types have been updated.

- Application Entry
- Application Search
- Application Document Service
- Account Document Service
- Account Detail
- Account Search Service
- Account On-Boarding

**Note:** Scenario Analysis and Calculator Services yet to be certified with all the business scenarios of Lease. There are known bugs in these services and will be addressed in the subsequent release patch sets.

- **URL Restructuring:** URL's of below services have been restructured to sync with OFSLL modules.
  - Application Search
  - Scenario Analysis
  - Calculator
  - Account Search
  - Account Details
  - Call Activity
  - Payment Posting
  - Dialer Integration
  - Scheduler
  - Generic Post Transaction
  - Account On-boarding
  - Invoice
  - Remarketing

Service Name	Method	Old URL	New URL
Application Search	GET	application-search/get-application-info/?applicationNumber=?&applicantFirstName=?&applicantLastName=?&applicantBirthDate=?&applicationCreationDate=?&SSN=?&producerNumber=?&customernumber=?	origination/applications/?applicationnumber=?&applicantfirstname=?&applicantlastname=?&applicantbirthdate=?&applicationcreationdate=?&ssn=?&producernumber=?&customernumber=?
Scenario Analysis	GET	scenarioanalysis?inquiryid=?	origination/scenarioanalysis/inquiryid/{inquiryid}
Scenario Analysis	POST	scenarioanalysis	origination/scenarioanalysis/
Scenario Analysis	PUT	Scenarioanalysis	origination/scenarioanalysis/application/inquiryid/{inquiryid}
Calculator	POST	calculator/do-calculation	origination/calculator/

Service Name	Method	Old URL	New URL
Account Search	GET	account/get-account-info?accountNbr=?&custFname=?&custLname=?&AseIdentificationNbr=?&custPhoneNumber=?&custBirthDate=?&SSN=?&customernumber=?	servicing/accounts/?accountnumber=?&custfirstname=?&custlastname=?&aseidnumber=?&custphonenumber=?&custbirthdate=?&ssn=?&custnumber=?
Account Details	GET	accountdetail/get-account-detail-info?accountNbr=?	servicing/account/{number}
Call Activity	POST	call-activity/post-call-activity	servicing/callactivity/
Payment Posting	POST	paymentpost/payment-post	servicing/payment/
Dialer Integration	POST	dialerintegration/dialerIntegratorService	servicing/dialerintegration
Scheduler	POST	scheduler/executeJobSet	setup/scheduler/jobsubmit/
Scheduler	PUT	scheduler/forceresubmit	setup/scheduler/jobforcesubmit/
Generic Post Transaction	POST	generic-post-transaction/post-transaction	servicing/transaction/
Account On-boarding	POST	accountBoarding/executeLoanApplication	servicing/account/
Invoice	GET	Invoice?invoiceNbr=?invoiceXrefNbr=?	servicing/invoice?invoicenumber=?invoicexrefnumber=?
Invoice	POST	Invoice	servicing/invoice
Remarketing	GET	Remarketing?remarketingNbr=?remarketingXrefNbr=?accountNbr=?status=?lastUpdatedDate=?statusDate=?	servicing/remarketing?remarketingnumber=?remarketingxrefnumber=?accountnumber=?status=?lastupdateddate=?statusdate=?
Remarketing	POST	Remarketing	servicing/remarketing

## 2.13 Appendix – Seed Data changes

### Sample Data

SI. No	TABLE	KEY DATA	TYPE
1	PRODUCTS	LEASE-RF	INSERT

SI. No	TABLE	KEY DATA	TYPE
		LEASE-IR	
2	PRODUCT_INSTRUMENTS	CR-139	INSERT
		CR-140	
3	PRODUCT_PRICINGS	PRC-13	INSERT
		LEASE_PRICING_INTEREST	
4	PROMOTIONS	LS-CE-001	INSERT
		LS-CE-VR-001	
		LS-CE-PC	
5	PRODUCT_INSURANCES	LS-CE-VR-INS-001	INSERT
		LS-CE-FR-INS-002	
6	COMMISSION_PLANS	CMP-LS-01	INSERT
		CMP-LS-02	
		CMP-LS-VR-01	
		CMP-LS-VR-02	

#### Access Grid

SI. No	TABLE	KEY DATA	TYPE
1	ACCESS_GRID_FUNCTIONS	SECURITY_DEP_ADJUST ACC_CONDITION_CD ALL	INSERT
		SECURITY_DEP_ADJUST ACC_STATUS_CD ALL	
		SECURITY_DEP_ADJUST_REV ACC_CONDITION_CD ALL	
		SECURITY_DEP_ADJUST_REV ACC_STATUS_CD ALL	
		LS_CHANGE_PMT_AMT ACC_CONDITION_CD ALL	
		LS_CHANGE_PMT_AMT ACC_STATUS_CD ALL	
		LS_CHANGE_PMT_AMT_REV ACC_CONDITION_CD ALL	
		LS_CHANGE_PMT_AMT_REV ACC_STATUS_CD ALL	

SI. No	TABLE	KEY DATA	TYPE
		LS_EXTENSION ACC_CONDITION_CD ALL	
		LS_EXTENSION ACC_STATUS_CD ALL	
		LS_EXTENSION_REV ACC_CONDITION_CD ALL	
		LS_EXTENSION_REV ACC_STATUS_CD ALL	

#### Usage Charge Details

SI. No	TABLE	KEY DATA	TYPE
1	TXN_CODE S	ASSET_CHANGE_USAGE	INSERT
2		ASSET_CHANGE_USAGE TNM_ASE_USAGE_TOTAL	INSERT
		ASSET_CHANGE_USAGE TNM_ASE_USAGE_CHARGE	INSERT
		ASSET_CHANGE_USAGE TNM_ASE_EXCESS_USAGE_FEE	INSERT
	TXN_CODE PARAMETERS	FUSG_ADJ_PLUS TXN_DT	INSERT
		FUSG_ADJ_PLUS TXN_AMT	INSERT
3		INP_BMP_TNM TNM_ASE_USAGE_TOTAL	INSERT
	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_ASE_USAGE_CHARGE	INSERT
		INP_BMP_TNM TNM_ASE_EXCESS_USAGE_FEE	INSERT
4	TXN_CODE PRODUCTS	ASSET_CHANGE_USAGE ALL LS CE	INSERT

#### Rate Change

SI No	TABLE	KEY DATA	TYPE
1	TXN_CODE PRODUCTS	RATE_CHANGE ALL ALL CE	UPDATE
		RATE_CHANGE_REV ALL ALL CE	
2	TRANSLATION_DATA	SYS SYS SYS TXN 002006 TRANSACTIONISNOTALLOWEDFORRENTFACTORBASEDLEASE. SYS MSG-SE	INSERT

#### Security Deposit

SI No	TABLE	KEY DATA	TYPE
-------	-------	----------	------

1	TXN_CODE S	SECURITY_DEP_ADJUST	INSERT
		SECURITY_DEP_ADJUST_REV	
2	TXN_CODE PARAMET ERS	SECURITY_DEP_ADJUST TXN_DT	INSERT
		SECURITY_DEP_ADJUST TXN_AMT	
		SECURITY_DEP_ADJUST TXN_COMMENT	
3	TXN_CODE PRODUCT S	SECURITY_DEP_ADJUST ALL LS CE	INSERT
		SECURITY_DEP_ADJUST_REV ALL LS CE	
4	TRANSLATI ON_DATA	SYS SYS SYS TXN 002007 INSUFFICIENTSECURIT YDEPOSITAMOUNTTOADJUST. SYS MSG-SE	INSERT

#### Miscellaneous

SI No	TABLE	KEY DATA	TYPE
1	TRANSLATI ON_DATA	SYS SYS SYS TXN 002008 MINIMUMCRITERIAFOR EARLYTERMINATIONISNOTMET. SYS MSG-SE	INSERT
2	TXN_CODE PRODUCTS	INT ALL LS ALL	INSERT
		INT_ADJ_MINUS ALL LS ALL	
		INT_ADJ_MINUS_REV ALL LS ALL	
		INT_ADJ_PLUS ALL LS ALL	
		INT_ADJ_PLUS_REV ALL LS ALL	
		INT_BILL ALL LS ALL	
		INT_BILL_REV ALL LS ALL	
		INT_CHGOFF ALL LS ALL	
		INT_CHGOFF_REV ALL LS ALL	
		INT_ESTIMATED ALL LS ALL	
		INT_ESTIMATED_REV ALL LS ALL	
		INT_REBATE ALL LS ALL	
		INT_REBATE_REV ALL LS ALL	
		INT_REV ALL LS ALL	
		INT_WAIVE ALL LS ALL	
INT_WAIVE_REV ALL LS ALL			



SI No	TABLE	KEY DATA	TYPE
3	EDIT_DETAILS	CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_OF_PMTS_EST	INSERT
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_DEP_RENT	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_TERM_PMT	
		CNLSCE_ACX_EDIT_01 MAX_CON_BALLOON_AMT	
		CNLSCE_ACX_EDIT_01 MAX_CON_FINANCE_CHARGE	
		CNLSCE_ACX_EDIT_01 MAX_CON_MRATE	
		CNLSCE_ACX_EDIT_01 MAX_REPAYMENT_SKIP_PERIOD	
		CNLSCE_ACX_EDIT_01 MIN_CON_BALLOON_AMT	
		CNLSCE_ACX_EDIT_01 MIN_CON_FINANCE_CHARGE	
		CNLSCE_ACX_EDIT_01 MIN_CON_MRATE	
		CNLSCE_ACX_EDIT_01 MIN_REPAYMENT_SKIP_PERIOD	
		CNLSCE_ACX_EDIT_01 REQ_REPAYMENT_SCHEDULE	
		CNLSCE_ACX_EDIT_01 REQ_REPAYMENT_TYPE_CD	
		CNLSCE_ACX_EDIT_01 XVL_CON_ACD_ADVANCE_AIT	
		CNLSCE_ACX_EDIT_01 XVL_CON_BALLOON_FINAL_PMT	
		CNLSCE_ACX_EDIT_01 XVL_CON_BILL_MTHD_FP_REPAYMENT	
		CNLSCE_ACX_EDIT_01 XVL_CON_FINANCE_CHARGE_TOL	
		CNLSCE_ACX_EDIT_01 XVL_CON_INDEX_ADC	
		CNLSCE_ACX_EDIT_01 XVL_CON_INDEX_PRP	
CNLSCE_ACX_EDIT_01 XVL_CON_MRATE_ADC			

SI No	TABLE	KEY DATA	TYPE
		CNLSCE_ACX_EDIT_01 XVL_CON_RATE_ADC	
		CNLSCE_ACX_EDIT_01 XVL_CON_RATE_IRATE_M RATE	
		CNLSCE_ACX_EDIT_01 XVL_CON_SKIP_MTH_MAT URITY_MTH	
		CNLSCE_ACX_EDIT_01 MIN_CON_RESIDUAL_VAL	
		CNLSCE_ACX_EDIT_01 MAX_CON_RESIDUAL_VAL	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_T ERM_PMT	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_OF_PMT S_EST	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_D EP_RENT	
		CNLSCE_ACX_EDIT_01 XVL_CON_TERM_ASE_EST M_LIFE	
		CNLSCE_ACX_EDIT_01 XVL_CON_PREPAID_AMT_ ACD	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_P RIM	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_P RIM	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_P RIM	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_P RIM	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_P RIM	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_P RIM	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_P RIM	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_PR IM	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_P RIM	

SI No	TABLE	KEY DATA	TYPE
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL_AMT	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL_AMT	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL_AMT	
		CNLNCE_ACX_EDIT_01 XVL_CON_SAME_DUE_DAY_CYCLE	
		CNLSCE_ACX_EDIT_01 XVL_CON_SAME_DUE_DAY_CYCLE	
		CNLNOE_ACX_EDIT_01 XVL_CON_SAME_DUE_DAY_CYCLE	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_2NDRY	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_2NDRY	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_2NDRY	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_COS	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_COS	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_COS	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE_COS1	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE_COS1	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_SPOUSE_COS1	

SI No	TABLE	KEY DATA	TYPE
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_C OS2	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_C OS2	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_C OS2	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_S POUSE_COS2	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_S POUSE_COS2	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_S POUSE_COS2	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_B US	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_B US	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_B US	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_2 NDRY	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_2 NDRY	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_2 NDRY	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS	

SI No	TABLE	KEY DATA	TYPE
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS1	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS1	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS1	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS2	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS2	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_C OS2	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS2	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS2	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_S POUSE_COS2	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_B US	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_B US	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_B US	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_S POUSE	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_2N DRY	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_2N DRY	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_2N DRY	

SI No	TABLE	KEY DATA	TYPE
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE_COS1	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE_COS1	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_S POUSE_COS1	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS2	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS2	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_C OS2	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE_COS2	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_SP OUSE_COS2	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_S POUSE_COS2	
		CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_B US	
		CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_BU S	
		CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_DT_B US	
		CNLNCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL _AMT	
		CNLSCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL _AMT	
		CNLNOE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_UTIL _AMT	

SI No	TABLE	KEY DATA	TYPE
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_TERM_PMT 0.99	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_OF_PMTS_EST 0.99	
		CNLSCE_ACX_EDIT_01 XVL_CON_TOTAL_PMTS_DEP_RENT 0.99	

### Lease Extension

SI No	TABLE	KEY DATA	TYPE
1	TXN_CODES	LS_EXTENSION LS_EXTENSION_REV	INSERT
2	TXN_CODE_PARAMETERS	LS_EXTENSION TXN_EXTN_DT LS_EXTENSION TXN_EXTN_TERM LS_EXTENSION TXN_RESIDUAL_PER LS_EXTENSION TXN_COMMENT	INSERT
3	TXN_CODE_PRODUCT_S	LS_EXTENSION ALL LS CE LS_EXTENSION_REV ALL LS CE	INSERT
4	TRANSLATION_DATA	SYS SYS SYS TXN 002009 EXTENSIONNOTALLOWED,ASRESIDUALVALUEALREADYINCLUDEDINFINALBILL. SYS MSG-SE SYS SYS SYS TXN 002010 EXTENSIONREQUESTEDISBEYONDAVAILABLELIFEOFASSET. SYS MSG-SE SYS SYS SYS TXN 002011 EXTENSIONPERIODREQUESTEDISBEYONDTHEDEFINEDLIMIT. SYS MSG-SE SYS SYS SYS TXN 002013 BILLISGENERATEDAFTEREXTENSION,REVERSENOTALLOWED. SYS MSG-SE SYS SYS SYS TXN 002015 EXISTINGDETAILS:MATURITYDATE=~OLD_MATURITY_DATE~TERM=~OLD_TERM~RESIDUAL%=~OLD_RESIDUAL_PER~NEWDETAILS:MATURITYDATE::~NEW_MATURITY_DATE~TERM::~NEW_TERM~RESIDUAL%::~NEW_RESIDUAL_PER~ SYS MSG-SE SYS SYS SYS TXN 002012 MAXIMUMEXTENSIONSALLOWEDAREALREADYMET. SYS MSG-SE	INSERT

SI No	TABLE	KEY DATA	TYPE
		SYS SYS SYS TXN 002024 LEASEEXTENSIONISALLOWEDONLYFORACTIVEACCOUNTS. SYS MSG-SE	
		SYS SYS SYS TXN 002019 EXTENSIONISALLOWEDTOPOSTONORAFTERMATURITYDATE. SYS MSG-SE	
		SYS SYS SYS TXN 002027 EXTENSIONPERIODREQUESTEDISBEYONDTHEDEFINEDLIMITINCONTRACT. SYS MSG-SE	
		SYS SYS SYS TXN 002025 EXTENSIONISNOTALLOWEDASTHERESIDUALVALUEISALREADYINCLUDEDINFINALBILL. SYS MSG-SE	
		SYS SYS SYS TXN 002027 EXTENSIONISNOTALLOWEDASTHERESIDUALVALUEISZERO. SYS MSG-SE	
5	FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN TXN_RESIDUAL_PER	INSERT
		INP_BMP_TXN TXN_EXTN_DT	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_PRIM	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_PRIM	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_PRIM	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_PRIM	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_PRIM	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_PRIM	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_PRIM	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_PRIM	
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_PRIM	
		CNB_CON_LOAN XVL_CON_SAME_DUE_DAY_CYCLE	
		CNB_CON_LEASE XVL_CON_SAME_DUE_DAY_CYCLE	
		CNB_CON_LOC XVL_CON_SAME_DUE_DAY_CYCLE	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_2NDRY	
CNB_CON_LEASE CHD_CR_LMT_MAT_DT_2NDRY			



SI No	TABLE	KEY DATA	TYPE
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_2NDRY	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_COS	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_COS	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_COS	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS1	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS1	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS1	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_COS2	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_COS2	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_COS2	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS2	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS2	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS2	
		CNB_CON_LOAN CHD_CR_LMT_MAT_DT_BUS	
		CNB_CON_LEASE CHD_CR_LMT_MAT_DT_BUS	
		CNB_CON_LOC CHD_CR_LMT_MAT_DT_BUS	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE	

SI No	TABLE	KEY DATA	TYPE
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_2NDRY	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_2NDRY	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_2NDRY	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_COS	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_COS	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_COS	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_COS2	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_COS2	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_COS2	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	
		CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_BUS	
		CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_BUS	
		CNB_CON_LOC XVL_CR_LMT_UTL_AMT_BUS	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_2NDRY	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_2NDRY	
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_2NDRY	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_SPOUSE	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_SPOUSE	

SI No	TABLE	KEY DATA	TYPE
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_COS	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_COS	
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_COS	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_SPOUSE_COS1	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_SPOUSE_COS1	
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS1	
		CNB_CON_LOAN CHD_CR_LMT_EXP_DT_COS2	
		CNB_CON_LEASE CHD_CR_LMT_EXP_DT_COS2	
		CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS2	
		CNB_DEC_LEASE XVL_ADC_DOWN_AMT_APP_DOWN_AMT	

### Change Payment

SI No	TABLE	KEY DATA	TYPE
1	TXN_CODES	LS_CHANGE_PMT_AMT LS_CHANGE_PMT_AMT_REV	INSERT
2	TXN_CODE_PARAMETERS	LS_CHANGE_PMT_AMT TXN_DT LS_CHANGE_PMT_AMT TXN_PMT_AMT LS_CHANGE_PMT_AMT TXN_AUTO_COMPUTE_PMT_IND LS_CHANGE_PMT_AMT TXN_BALLOON_PMT_AMT	INSERT
3	TXN_CODE_PRODUCT_S	LS_CHANGE_PMT_AMT ALL LS CE LS_CHANGE_PMT_AMT_REV ALL LS CE	INSERT
4	TRANSLATION_DATA	SYS SYS SYS TXN 002014 BALLOONAMOUNTSHOULD BE ZERO FOR OVERRIDE PAYMENT CHANGE SYS MSG-SE	INSERT

SI No	TABLE	KEY DATA	TYPE
		SYS SYS SYS TXN 002020 PAYMENTAMOUNTCANNOTBEZEROFORAUTOCOMPUTEINDICATORNO. SYS MSG-SE	
		SYS SYS SYS TXN 002025 CHANGEPAYMENTNOTALLOWEDASACCOUNTREACHEDFINALBILL. SYS MSG-SE	
		SYS SYS SYS TXN 002026 CHANGEPAYMENTNOTALLOWEDASPROMOTIONISACTIVEONACCOUNT. SYS MSG-SE	

#### Index Rate Change

SI No	TABLE	KEY DATA	TYPE
1	TXN_CODE_PRODUCT_S	RESCHEDULE_INDEX ALL ALL CE	UPDATE
		RESCHEDULE_INDEX_REV ALL ALL CE	

#### Lease Variable Rate

SI No	TABLE	KEY DATA	TYPE
1	LOOKUP_TYPES	CALC_METHOD_CD	INSERT
		RENT_COL_METHOD_CD	
		RESIDUAL_VALUATION_CD	
2	LOOKUPS	CALC_METHOD_CD INT	INSERT
		CALC_METHOD_CD RF	
		RENT_COL_METHOD_CD ADV	
		RENT_COL_METHOD_CD ARR	
		RESIDUAL_VALUATION_CD FMV	
		RESIDUAL_VALUATION_CD CMV	
		LEASE_ACCRUAL_CALC_METHOD_CD IBL	
		LEASE_BILL_CYCLE_CD W	
		LEASE_BILL_CYCLE_CD B	
		LEASE_BILL_CYCLE_CD Q	
		LEASE_BILL_CYCLE_CD S	
		LEASE_BILL_CYCLE_CD Y	

SI No	TABLE	KEY DATA	TYPE
		LEASE_BILL_METHOD_CD OB	
		LEASE_BILL_METHOD_CD PI	
3	TXN_CODE_PRODUCT S	INT ALL LS ALL	INSERT
		INT_ADJ_MINUS ALL LS ALL	
		INT_ADJ_MINUS_REV ALL LS ALL	
		INT_ADJ_PLUS ALL LS ALL	
		INT_ADJ_PLUS_REV ALL LS ALL	
		INT_BILL ALL LS ALL	
		INT_BILL_REV ALL LS ALL	
		INT_CHGOFF ALL LS ALL	
		INT_CHGOFF_REV ALL LS ALL	
		INT_ESTIMATED ALL LS ALL	
		INT_ESTIMATED_REV ALL LS ALL	
		INT_REBATE ALL LS ALL	
		INT_REBATE_REV ALL LS ALL	
		INT_REV ALL LS ALL	
		INT_WAIVE ALL LS ALL	
		INT_WAIVE_REV ALL LS ALL	
		RATE_CHANGE ALL ALL CE	UPDATE
		RATE_CHANGE_REV ALL ALL CE	
4	PRODUCT_CORRESPONDENCES	CNLSCE_EXP_LTR	INSERT
5	JOB_THRE ADS	SET-LTR2 LCSEXP_BJ_121_01 1	INSERT
		SET-LTR2 LCSEXP_BJ_121_01 2	
		SET-LTR2 LCSEXP_BJ_121_01 3	
		SET-LTR2 LCSEXP_BJ_121_01 4	

SI No	TABLE	KEY DATA	TYPE
6	JOBS	SET-LTR2 LCSEXP_BJ_121_01	INSERT
7	EDIT_DET AILS	CNLSCE_CON_EDIT_01 XVL_CON_BALLOON_FINAL_PMT	INSERT
		CNLSCE_CON_EDIT_01 XVL_CON_BILL_MTHD_FP_REPAYMENT	
		CNLSCE_CON_EDIT_01 XVL_CON_RATE_IRATE_MRATE	
		CNLSCE_CON_EDIT_01 XVL_CON_SKIP_MTH_MATURITY_MTH	
		CNLSCE_CON_EDIT_01 XVL_CON_INDEX_ADC	
		CNLSCE_CON_EDIT_01 XVL_CON_MRATE_ADC	
		CNLSCE_CON_EDIT_01 XVL_CON_RATE_ADC	
		CNLSCE_CON_EDIT_01 XVL_CON_INDEX_PRP	
		CNLSCE_CON_EDIT_01 XVL_CON_ACD_ADVANCE_AIT	
		CNLSCE_CON_EDIT_01 REQ_REPAYMENT_TYPE_CD	
		CNLSCE_CON_EDIT_01 REQ_REPAYMENT_SCHEDULE	
		CNLSCE_CON_EDIT_01 MIN_CON_BALLOON_AMT	
		CNLSCE_CON_EDIT_01 MAX_CON_BALLOON_AMT	
		CNLSCE_CON_EDIT_01 MIN_CON_FINANCE_CHARGE	
		CNLSCE_CON_EDIT_01 MAX_CON_FINANCE_CHARGE	
		CNLSCE_CON_EDIT_01 MIN_CON_MRATE	
		CNLSCE_CON_EDIT_01 MAX_CON_MRATE	
CNLSCE_CON_EDIT_01 MIN_REPAYMENT_SKIP_PERIOD			
CNLSCE_CON_EDIT_01 MAX_REPAYMENT_SKIP_PERIOD			

SI No	TABLE	KEY DATA	TYPE
		CNLSCE_CON_EDIT_01 XVL_CON_ADV_1ST_PMT_DT_CON_DT	
		CNLSCE_CON_EDIT_01 XVL_CON_ARR_1ST_PMT_DT_CON_DT	
		CNLSCE_CON_EDIT_01 XVL_CON_TERM_ASE_ES TM_LIFE	
		CNLSCE_ADC_EDIT_01 MIN_ADC_MRATE	
		CNLSCE_ADC_EDIT_03 MIN_ADC_MRATE	
		CNLSCE_ADC_EDIT_01 MAX_ADC_MRATE	
		CNLSCE_ADC_EDIT_03 MAX_ADC_MRATE	
		CNLSCE_ADC_EDIT_01 XVL_ADC_IRATE_MRATE_RATE	
		CNLSCE_ADC_EDIT_03 XVL_ADC_IRATE_MRATE_RATE	
		CNLSCE_ADC_EDIT_01 XVL_ADC_MRATE_PRP_M RATE	
		CNLSCE_ADC_EDIT_03 XVL_ADC_MRATE_PRP_M RATE	
		CNLSCE_ADC_EDIT_01 XVL_ADC_RATE_APP_REQ_RATE	
		CNLSCE_ADC_EDIT_03 XVL_ADC_RATE_APP_REQ_RATE	
		CNLSCE_ADC_EDIT_01 XVL_ADC_DOWN_AMT_APP_DOWN_AMT	
		CNLSCE_ADC_EDIT_01 XVL_ADC_CAP_COST_ADJ_AIT	
		CNLSCE_ADC_EDIT_03 XVL_ADC_DOWN_AMT_APP_DOWN_AMT	
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_OF_PMTS_EST 0.99	
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_PMTS_DEP_RENT 0.99	
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_PMTS_TERM_PMT 0.99	

SI No	TABLE	KEY DATA	TYPE
8	EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_CON_FIRST_PMT_DT _CON_DT	DELETE
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_OF_PMTS_EST NA	
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_PMTS_DEP_RENT NA	
		CNLSCE_CON_EDIT_01 XVL_CON_TOTAL_PMTS_TERM_PMT NA	
9	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CON_BALLOON_FINAL_PMT	INSERT
		CNB_CON_LEASE XVL_CON_BILL_MTHD_FP_REPAYMENT	
		CNB_CON_LEASE XVL_CON_RATE_IRATE_MRATE	
		CNB_CON_LEASE XVL_CON_SKIP_MTH_MATURITY_MTH	
		CNB_CON_LEASE XVL_CON_INDEX_ADC	
		CNB_CON_LEASE XVL_CON_MRATE_ADC	
		CNB_CON_LEASE XVL_CON_RATE_ADC	
		CNB_CON_LEASE XVL_CON_INDEX_PRP	
		CNB_CON_LEASE XVL_CON_ACD_ADVANCE_AIT	
		CNB_CON_LEASE REQ_REPAYMENT_TYPE_CD	
		CNB_CON_LEASE REQ_REPAYMENT_SCHEDULE	
		CNB_CON_LEASE MIN_CON_BALLOON_AMT	
		CNB_CON_LEASE MAX_CON_BALLOON_AMT	
		CNB_CON_LEASE MIN_CON_FINANCE_CHARGE	
		CNB_CON_LEASE MAX_CON_FINANCE_CHARGE	
		CNB_CON_LEASE MIN_CON_MRATE	
		CNB_CON_LEASE MAX_CON_MRATE	
		CNB_CON_LEASE MIN_REPAYMENT_SKIP_PERIOD	



SI No	TABLE	KEY DATA	TYPE
		CNB_CON_LEASE MAX_REPAYMENT_SKIP_PERIOD	
		CNB_CON_LEASE XVL_CON_ADV_1ST_PMT_DT_CON_DT	
		CNB_CON_LEASE XVL_CON_ARR_1ST_PMT_DT_CON_DT	
		CNB_CON_LEASE XVL_CON_TERM_ASE_ESTMLIFE	
		CNB_DEC_LEASE MIN_ADC_MRATE	
		CNB_DEC_LEASE MAX_ADC_MRATE	
		CNB_DEC_LEASE XVL_ADC_IRATE_MRATERATE	
		CNB_DEC_LEASE XVL_ADC_MRATE_PRP_MRATE	
		CNB_DEC_LEASE XVL_ADC_RATE_APP_REQ_RATE	
		CNB_DEC_LEASE XVL_ADC_CAP_COST_ADJ_AIT	
		CNB_DEC_LEASE XVL_ADC_DOWN_AMT_APP_DOWN_AMT	
14	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CON_FIRST_PMT_DT_CON_DT	DELETE

#### Servicing and Termination changes

SI. No	TABLE	KEY DATA	TYPE
1	PRODUCT_CORRESPONDENCES	CNLSCE_SDA_LTR_VR	INSERT
		CNLSCE_POQ_LTR_VR	
		CNLSCE_RAT_LTR_VR_01	
		CNLSCE_RAT_LTR_VR_02	
		CNLSCE_PMT_LTR_VR	
		CNLSCE_EXT_LTR_VR	
2	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_TERMINATE_ALLOWED_IND	INSERT
		INP_BMP_TNM TNM_TERMINATE_BILLED_TERM	

SI. No	TABLE	KEY DATA	TYPE
		INP_BMP_TNM TNM_MIN_AMT_RECOVERD_PER	
3	TXN_CODE S	ACC_ETM ACC_CHECK_ETM_ALLOWED SECURITY_DEP_ADJUST SECURITY_DEP_ADJUST_REV	INSERT
4	TXN_CODE PARAMET ERS	ACC_ETM TNM_DT ACC_ETM TNM_TERMINATE_ALLOWED_IND ACC_ETM TNM_TERMINATE_BILLED_TERM ACC_ETM TNM_MIN_AMT_RECOVERD_PER ACC_CHECK_ETM_ALLOWED TNM_DT SECURITY_DEP_ADJUST TXN_DT SECURITY_DEP_ADJUST TXN_AMT SECURITY_DEP_ADJUST TXN_COMMENT	INSERT
5	TXN_CODE PRODUCT S	ACC_ETM ALL LS CE  ACC_CHECK_ETM_ALLOWED ALL LS CE SECURITY_DEP_ADJUST ALL LS CE SECURITY_DEP_ADJUST_REV ALL LS CE	INSERT
6	TRANSLATI ON_DATA	SYS SYS SYS TNM 001874 EITHERTERMINATEBILL TERMORRECOVERDPERAMOUNTSHOULDBEGRE ATERTHANZERO SYS MSG-SE SYS SYS SYS TNM 001875 ACCOUNTSTATUSISSTE RMINATECANNOTPOSTTRANSACTION SYS MSG- SE SYS SYS SYS TNM 001876 *****TRANSACTIONPOS TEDSUCCESSFULLY*****OLDVALUES:ALLOWEDT OTERMINATE:~TER_ALL_IND~BILLEDTERM:~TER_ BILL_TERM~AMTRECOVERED~ACC_AMT_RECOV ERD~NEWVALUES:~ALLOWEDTOTERMINATE:~TE R_ALL_IND~BILLEDTERM:~TER_BILL_TERM~AMTR ECOVERED~ACC_AMT_RECOVERD~ SYS MSG-SE	INSERT

SI. No	TABLE	KEY DATA	TYPE
		SYS SYS SYS TNM 001877 *****TRANSACTIONPOSTEDSUCCESSFULLY*****EARLYTERMINATIONALLOWED:YES. SYS MSG-SE	
		SYS SYS SYS TNM 001878 *****TRANSACTIONPOSTEDSUCCESSFULLY*****EARLYTERMINATIONALLOWED:NOREASON:EARLYTERMINATIONFLAG=NO. SYS MSG-SE	
		SYS SYS SYS TNM 001879 *****TRANSACTIONPOSTEDSUCCESSFULLY*****EARLYTERMINATIONALLOWED:NOREASON:STILL~REMAINING_TERM~TERMSAND~REMAINING_AMT~LEASERECEIVABLE/INTERESTAMOUNTPENDINGFOREARLYTERMINATION. SYS MSG-SE	
		SYS SYS SYS UPS 001599 TERMINATEBILLEDTERMORRECOVERDPERCENTAGESHOULDBE0IFALLOWEDTOTERMINATEINDICATORISNO. SYS MSG-SE	
		SYS SYS SYS UPS 001598 TERMINATEBILLEDTERMANDRECOVERDPERCENTAGECANNOTBENULL. SYS MSG-SE	
		SYS SYS SYS TXN 002017 RESIDUALAMOUNTREMAININGSHOULDBELESSTHAN~ACC_RESIDUAL_PERR_CUR~ SYS MSG-SM	
		SYS SYS SYS TNM 001597 RESIDUALVALUATIONISNOTAPPLICABLE. SYS MSG-SE	
		SYS SYS SYS UPS 001599 TERMINATEBILLEDTERMANDRECOVERDPERCENTAGESHOULDBE0ASALLOWEDTOTERMINATEINDICATORISNO. SYS MSG-SE	
		SYS SYS SYS TXN 002023 AMORTIZEBALANCETYPE~AMORTIZE_TXN_TYPE_CD~ISNOTFOUNDFORTHESELECTEDINSTRUMENT. SYS MSG-SM	
		SYS SYS SYS TXN 002007 INSUFFICIENTSECURITYDEPOSITAMOUNTTOADJUST. SYS MSG-SE	
7	JOBS	SET-LTR2 LCSTXN_BJ_121_01	INSERT
8	JOB_THRE ADS	SET-LTR2 LCSTXN_BJ_121_01 1	INSERT
		SET-LTR2 LCSTXN_BJ_121_01 2	
		SET-LTR2 LCSTXN_BJ_121_01 3	
		SET-LTR2 LCSTXN_BJ_121_01 4	

SI. No	TABLE	KEY DATA	TYPE
9	LOOKUP_TYPES	LEASE_LETTER_TYPE_CD	INSERT
10	LOOKUPS	LEASE_LETTER_TYPE_CD PAYOFF PAYOFF_LEASE	INSERT
		LEASE_LETTER_TYPE_CD SECURITY_DEPOSIT_LETTER	
		LEASE_LETTER_TYPE_CD EXTENSION_LETTER	
		LEASE_LETTER_TYPE_CD CHANGE_PAYMENT_LETTER	
		LEASE_LETTER_TYPE_CD CHANGE_RATE_LETTER	
		CORRESPONDENCE_TYPE_CD SECURITY_DEPOSIT_LETTER	
		CORRESPONDENCE_TYPE_CD CHANGE_RATE_LETTER	
		CORRESPONDENCE_TYPE_CD CHANGE_PAYMENT_LETTER	
		CORRESPONDENCE_TYPE_CD EXTENSION_LETTER	
11	FLS_ACCESS	FLL.SET.UAD.SALESTAXSETUP.MENU	INSERT
		FLL.SET.UAD.SALESTAXLEASE.TAB	
		FLL.SET.UAD.SALESTAXLEASE.ADD.BUTTON	
		FLL.SET.UAD.SALESTAXLEASE.EDIT.BUTTON	
		FLL.SET.UAD.SALESTAXLEASE.VIEW.BUTTON	
		FLL.SET.UAD.SALESTAXLEASE.AUDIT.BUTTON	
		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.TAB	
		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.AUDIT.BUTTON	
		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.VIEW.BUTTON	

SI. No	TABLE	KEY DATA	TYPE
		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.EDIT.BUTTON	
		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.ADD.BUTTON	
		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.TAB	
		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.AUDIT.BUTTON	
		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.VIEW.BUTTON	
		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.EDIT.BUTTON	
		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.ADD.BUTTON	
		FLL.SET.UAD.SALESTAXRANGELEASE.TAB	
		FLL.SET.UAD.SALESTAXRANGELEASE.AUDIT.BUTTON	
		FLL.SET.UAD.SALESTAXRANGELEASE.VIEW.BUTTON	
		FLL.SET.UAD.SALESTAXRANGELEASE.EDIT.BUTTON	
		FLL.SET.UAD.SALESTAXRANGELEASE.ADD.BUTTON	
		FLL.SET.UPS.PRODUCTRATESCHEDULELEASE.TAB	
		FLL.SET.UPS.PRODUCTRATESCHEDULELEASE.ADD.BUTTON	
		FLL.SET.UPS.PRODUCTRATESCHEDULELEASE.EDIT.BUTTON	
		FLL.SET.UPS.PRODUCTRATESCHEDULELEASE.VIEW.BUTTON	
		FLL.SET.UPS.PRODUCTRATESCHEDULELEASE.AUDIT.BUTTON	
		FLL.CMN.UVN.VENDORSEARCH.TAB	

SI. No	TABLE	KEY DATA	TYPE
		FLL.CMN.UVN.VENDORSEARCH.OPEN.BUTTON	
		FLL.SET.UPS.INSURANCELEASE.TAB	
		FLL.SET.UPS.INSURANCELEASE.VIEW.BUTTON	
		FLL.SET.UPS.INSURANCELEASE.EDIT.BUTTON	
		FLL.SET.UPS.INSURANCELEASE.AUDIT.BUTTON	
		FLL.SET.UPS.INSURANCELEASE.ADD.BUTTON	
		FLL.SET.UPS.INSURANCEDETAILLEASE.ADD.BUTTON	
		FLL.SET.UPS.INSURANCEDETAILLEASE.EDIT.BUTTON	
		FLL.SET.UPS.INSURANCEDETAILLEASE.VIEW.BUTTON	
		FLL.SET.UPS.INSURANCEDETAILLEASE.AUDIT.BUTTON	
		FLL.SET.UPS.COMMISSIONPLANLEASE.VIEW.BUTTON	
		FLL.SET.UPS.COMMISSIONPLANLEASE.EDIT.BUTTON	
		FLL.SET.UPS.COMMISSIONPLANLEASE.AUDIT.BUTTON	
		FLL.SET.UPS.COMMISSIONPLANLEASE.ADD.BUTTON	
		FLL.SET.UPS.COMMISSIONPLANLOAN.TAB	
		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.EDIT.BUTTON	
		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.AUDIT.BUTTON	
		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.VIEW.BUTTON	
		FLL.ORG.ULN.APPLICATIONDECISIONLEASE.CALCULATE.TAX.BUTTON	
		FLL.SER.UCS.ACCOUNTTAXDETAILS.AUDIT.BUTTON	

SI. No	TABLE	KEY DATA	TYPE
		FLL.SER.UCS.ACCOUNTTAXDETAILS.TAB	
		FLL.SER.UCS.ACCOUNTTAXDETAILS.VIEW.BUTTON	
		FLL.ORG.ULN.APPLICATIONDECISIONSALESTAXDETAILS.TAB	
		FLL.SET.UPS.COMMISSIONPLANLEASE.TAB	
		FLL.SER.UCS.ACCOUNTDOCUMENTDETAIL.UPLOAD.BUTTON	
		FLL.ORG.ULN.APPLICATIONDOCUMENTDETAIL.UPLOAD.BUTTON	
12	MENU_ACCESS	FLL.SET.UAD.SALESTAXSETUP.MENU	INSERT
13	ACCESS_GRID_FUNCTIONS	ACC_CHECK_ETM_ALLOWED ACC_CONDITION_CD ALL	
		ACC_CHECK_ETM_ALLOWED ACC_STATUS_CD ALL	INSERT

#### Lease 842 Report

SI. No	TABLE	KEY DATA	TYPE
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM PAC_PURGE_DAYS	INSERT
2		SET_SYP_SYSTEM PAP_PURGE_DAYS	
3	SYSTEM_PARAMETERS	PAC_PURGE_DAYS SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	INSERT
4		PAP_PURGE_DAYS SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	
5	JOBS	SET-PUR PJR PAC_BJ_100_01	INSERT
6		SET-PUR PJR PAP_BJ_100_01	
7		SET-PUR PJR PGL_BJ_100_01	
8		SET-PUR PJR PPA_BJ_100_01	
9		SET-PUR PJR PPX_BJ_100_01	
10		SET-PUR PJR PTX_BJ_100_01	
11		SET-PUR PJR PVA_BJ_100_01	

SI. No	TABLE	KEY DATA	TYPE
12	JOB THREADS	SET-PUR PJRPAC_BJ_100_01 1	INSERT
13		SET-PUR PJRPA_P_BJ_100_01 1	
14		SET-PUR PJRPG_L_BJ_100_01 1	
15		SET-PUR PJRPPA_BJ_100_01 1	
16		SET-PUR PJRPPX_BJ_100_01 1	
17		SET-PUR PJRPTX_BJ_100_01 1	
18		SET-PUR PJR_PVA_BJ_100_01 1	

#### Lease Insurance

SI. No	TABLE	KEY DATA	TYPE
1	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE MAX_INS_TERM	INSERT
		CNB_CON_LEASE MAX_INS_VAL	
		CNB_CON_LEASE MIN_INS_TERM	
		CNB_CON_LEASE MIN_INS_VAL	
		CNB_CON_LEASE REQ_INS_EFFECTIVE_DT	
		CNB_CON_LEASE REQ_INS_PHONE_NO	
		CNB_CON_LEASE REQ_INS_PIN_CODE	
		CNB_CON_LEASE REQ_INS_POLICY_NBR	
		CNB_CON_LEASE REQ_INS_PRIMARY_BENEFICIARY	
		CNB_CON_LEASE XVL_INS_EFFECTIVE_DT_CON_DT	
		CNB_CON_LEASE XVL_INS_TERM_CON_TERM	
		CNB_CON_LEASE XVL_CON_PROM_RATE_RATE_CAP_MAX	
		CNB_CON_LEASE XVL_CON_PROM_TERM_TERM	
		CNB_CON_LEASE XVL_CON_PRM_CODE_ADC	
CNB_CON_LEASE XVL_CON_BILL_MTHD_FP_PROMOTION			



SI. No	TABLE	KEY DATA	TYPE
		CNB_CON_LEASE XVL_CON_CSH_FIRST_BILL_DT	
		CNB_CON_LEASE XVL_CON_MULTI_DISB_BILL_PROM	
		CNB_CON_LEASE XVL_CON_PROM_RATE_RATE_CAP_MIN	
2	TXN_CODE_PRODUCT S	INS_ADD	INSERT
		INS_MODIFY	
		INS_CANCEL	
		INS_ACTIVATE	
		INS_DETAILS_MODIFY	
		INS_REBATE	
		INS_EXPIRE	
3	EDIT_DETAILS	CNLSCE_ACX_EDIT_01 MAX_INS_TERM 72	INSERT
		CNLSCE_ACX_EDIT_01 MAX_INS_VAL 25000	
		CNLSCE_ACX_EDIT_01 MIN_INS_TERM 0	
		CNLSCE_ACX_EDIT_01 MIN_INS_VAL 50	
		CNLSCE_ACX_EDIT_01 REQ_INS_EFFECTIVE_DT NA	
		CNLSCE_ACX_EDIT_01 REQ_INS_PHONE_NO NA	
		CNLSCE_ACX_EDIT_01 REQ_INS_POLICY_NBR NA	
		CNLSCE_ACX_EDIT_01 REQ_INS_PRIMARY_BENEFICIARY NA	
		CNLSCE_ACX_EDIT_01 XVL_INS_EFFECTIVE_DT_CON_DT NA	
		CNLSCE_ACX_EDIT_01 XVL_INS_TERM_CON_TERM NA	
		CNLSCE_API_EDIT_01 MAX_INS_TERM 72	
		CNLSCE_API_EDIT_01 MAX_INS_VAL 25000	
		CNLSCE_API_EDIT_01 MIN_INS_TERM 0	

SI. No	TABLE	KEY DATA	TYPE
		CNLSCE_API_EDIT_01 MIN_INS_VAL 50	
		CNLSCE_API_EDIT_01 REQ_INS_EFFECTIVE_DT NA	
		CNLSCE_API_EDIT_01 REQ_INS_PHONE_NO NA	
		CNLSCE_API_EDIT_01 REQ_INS_POLICY_NBR NA	
		CNLSCE_API_EDIT_01 REQ_INS_PRIMARY_BENEFICIARY NA	
		CNLSCE_API_EDIT_01 XVL_INS_EFFECTIVE_DT_CON_DT NA	
		CNLSCE_API_EDIT_01 XVL_INS_TERM_CON_TERM NA	
		CNLSCE_CON_EDIT_01 MAX_INS_TERM 72	
		CNLSCE_CON_EDIT_01 MAX_INS_VAL 100000	
		CNLSCE_CON_EDIT_01 MIN_INS_TERM 0	
		CNLSCE_CON_EDIT_01 MIN_INS_VAL 50	
		CNLSCE_CON_EDIT_01 REQ_CON_PIS_INSTRUMENT NA	
		CNLSCE_CON_EDIT_01 REQ_INS_EFFECTIVE_DT NA	
		CNLSCE_CON_EDIT_01 REQ_INS_PHONE_NO NA	
		CNLSCE_CON_EDIT_01 REQ_INS_PIN_CODE NA	
		CNLSCE_CON_EDIT_01 REQ_INS_POLICY_NBR NA	
		CNLSCE_CON_EDIT_01 REQ_INS_PRIMARY_BENEFICIARY NA	
		CNLSCE_CON_EDIT_01 XVL_CON_INSTALL_METHOD_FIN_PMT NA	
		CNLSCE_CON_EDIT_01 XVL_INS_EFFECTIVE_DT_CON_DT NA	
		CNLSCE_CON_EDIT_01 XVL_INS_TERM_CON_TERM NA	
4		CNB_CON_LEASE MAX_INS_TERM	INSERT

SI. No	TABLE	KEY DATA	TYPE
	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE MAX_INS_VAL	
		CNB_CON_LEASE MIN_INS_TERM	
		CNB_CON_LEASE MIN_INS_VAL	
		CNB_CON_LEASE REQ_INS_EFFECTIVE_DT	
		CNB_CON_LEASE REQ_INS_PHONE_NO	
		CNB_CON_LEASE REQ_INS_PIN_CODE	
		CNB_CON_LEASE REQ_INS_POLICY_NBR	
		CNB_CON_LEASE REQ_INS_PRIMARY_BENEFICIARY	
		CNB_CON_LEASE XVL_INS_EFFECTIVE_DT_CON_DT	
		CNB_CON_LEASE XVL_INS_TERM_CON_TERM	

#### Lease Promotions

SI. No	TABLE	KEY DATA	TYPE
1	EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_CON_BILL_MTHD_FP_PROMOTION NA	INSERT
		CNLSCE_CON_EDIT_01 XVL_CON_MULTI_DISB_BILL_PROM 0	
		CNLSCE_CON_EDIT_01 XVL_CON_PROM_RATE_RATE_CAP_MAX NA	
		CNLSCE_CON_EDIT_01 XVL_CON_PROM_RATE_RATE_CAP_MIN NA	
		CNLSCE_CON_EDIT_01 XVL_CON_PROM_TERM_TERM NA	
		CNLSCE_CON_EDIT_01 XVL_CON_PRM_CODE_AD C NA	
		CNLSCE_CON_EDIT_01 XVL_CON_CSH_FIRST_BILL_DT NA	
2	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CON_BILL_MTHD_FP_PROMOTION	INSERT
		CNB_CON_LEASE XVL_CON_CSH_FIRST_BILL_DT	

SI. No	TABLE	KEY DATA	TYPE
		CNB_CON_LEASE XVL_CON_MULTI_DISB_BILL_PROM	
		CNB_CON_LEASE XVL_CON_PRM_CODE_ADC	
		CNB_CON_LEASE XVL_CON_PROM_RATE_RATE_CAP_MAX	
		CNB_CON_LEASE XVL_CON_PROM_RATE_RATE_CAP_MIN	
		CNB_CON_LEASE XVL_CON_PROM_TERM_TERM	

### Vertex changes

SI. No	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UAD.SALESTAXSETUP.MENU	INSERT
2		FLL.SET.UAD.SALESTAXLEASE.TAB	INSERT
3		FLL.SET.UAD.SALESTAXLEASE.ADD.BUTTON	INSERT
4		FLL.SET.UAD.SALESTAXLEASE.EDIT.BUTTON	INSERT
5		FLL.SET.UAD.SALESTAXLEASE.VIEW.BUTTON	INSERT
6		FLL.SET.UAD.SALESTAXLEASE.AUDIT.BUTTON	INSERT
7		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.TAB	INSERT
8		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.ADD.BUTTON	INSERT
9		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.EDIT.BUTTON	INSERT
10		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.VIEW.BUTTON	INSERT
11		FLL.SET.UAD.SALESTAXORIGINATIONLEASE.AUDIT.BUTTON	INSERT
12		FLL.SET.UAD.SALESTAXRANGELEASE.TAB	INSERT
13		FLL.SET.UAD.SALESTAXRANGELEASE.ADD.BUTTON	INSERT
14		FLL.SET.UAD.SALESTAXRANGELEASE.EDIT.BUTTON	INSERT
15		FLL.SET.UAD.SALESTAXRANGELEASE.VIEW.BUTTON	INSERT

SI. No	Table	Key Data	Type
16		FLL.SET.UAD.SALESTAXRANGELEASE.AUDIT.BUTTON	INSERT
17		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.TAB	INSERT
18		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.ADD.BUTTON	INSERT
19		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.EDIT.BUTTON	INSERT
20		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.VIEW.BUTTON	INSERT
21		FLL.SET.UAD.SALESTAXCUSTOMERSERVICELEASE.AUDIT.BUTTON	INSERT
22		FLL.ORG.ULN.APPLICATIONDECISIONLEASE.CALCULATETAX.BUTTON	INSERT
23		FLL.ORG.ULN.APPLICATIONDECISIONSALESTAXDETAILS.TAB	INSERT
24		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.EDIT.BUTTON	INSERT
25		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.VIEW.BUTTON	INSERT
26		FLL.ORG.ULN.APPLICATIONSALESTAXDETAILS.AUDIT.BUTTON	INSERT
27		FLL.ORG.ULN.APPLICATIONCONTRACTSALESTAXDETAILS.TAB	INSERT
28		FLL.SER.UCS.ACCOUNTTAXDETAILS.TAB	INSERT
29		FLL.SER.UCS.ACCOUNTTAXDETAILS.VIEW.BUTTON	INSERT
30		FLL.SER.UCS.ACCOUNTTAXDETAILS.AUDIT.BUTTON	INSERT
31	LOOKUP_TYPES	TAX_SOURCE_CD	INSERT
32		TAX_CHANNEL_CD	INSERT
33		TAX_EXEMPTION_REASON_CD	INSERT
34		SALES_TAX_TXNS_CD	INSERT
35		SALES_TAX_EXT_AMT_CD	INSERT

SI. No	Table	Key Data	Type	
36		SALES_TAX_INT_AMT_CD	INSERT	
37	LOOKUPS	TAX_SOURCE_CD INTERNAL	INSERT	
38		TAX_SOURCE_CD MANUAL	INSERT	
39		TAX_SOURCE_CD VERTEX	INSERT	
40		TAX_CHANNEL_CD INTERNAL	INSERT	
41		TAX_CHANNEL_CD VERTEX	INSERT	
42		TAX_EXEMPTION_REASON_CD TAX_EXEMPTED_USER	INSERT	
43		SALES_TAX_TXNS_CD DDT	INSERT	
44		SALES_TAX_TXNS_CD FLC	INSERT	
45		SALES_TAX_TXNS_CD PAYOFF_LEASE	INSERT	
46		SALES_TAX_TXNS_CD TRM	INSERT	
47		SALES_TAX_EXT_AMT_CD ITM_AMOUNT	INSERT	
48		SALES_TAX_EXT_AMT_CD LEASE_PMT_AMT	INSERT	
49		SALES_TAX_EXT_AMT_CD PURCHASE_PRC	INSERT	
50		SALES_TAX_EXT_AMT_CD TOT_LEASE_AMT	INSERT	
51		SALES_TAX_INT_AMT_CD FLAT_ITM_AMOUNT	INSERT	
52		SALES_TAX_INT_AMT_CD FLAT_TXN_AMOUNT	INSERT	
53		SALES_TAX_INT_AMT_CD LEASE_PMT_AMT	INSERT	
54		SALES_TAX_INT_AMT_CD PERC_ITM_AMOUNT	INSERT	
55		SALES_TAX_INT_AMT_CD PERC_TXN_AMOUNT	INSERT	
56		SALES_TAX_INT_AMT_CD PURCHASE_PRC	INSERT	
57		SALES_TAX_INT_AMT_CD TOT_LEASE_AMT	INSERT	
58		LEASE_COMP_FORMULA_METHOD_CD PER_AMT_FINANCED	INSERT	
59		LEASE_COMP_SPREAD_FORMULA_CD PER_AMT_FINANCED	INSERT	
60		EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_CON_SAL_TAX_AMT_FOR_CYCLE	INSERT

SI. No	Table	Key Data	Type
61	TRANSLATION_DATA	ULN 001754 SALESTAXITEMIZATIONNOTFOUNDFORAPPLICATION SYS MSG-SE	INSERT
62		ULN 001753 ASSETADDRESSISMANDATORYTOCALCULATESALETAX SYS MSG-SE	INSERT
63		XLS 000001 SALESTAXSHOULDBECALCULATEDMANUALLY. SYS MSG-SE	INSERT
64		XLS 000002 NOSALESTAXINTERFACEDEFINED SYS MSG-SE	INSERT
65		XLS 000003 SALESTAXINTERFACEINTHESETUPISNOTSUPPORTED. SYS MSG-SE	INSERT
66		XLS 000005 NOAPPLICATIONFOUNDFORTHEAADD. SYS MSG-SE	INSERT
67		UST 000001 SALESTAXCODEALREADYEXIST SYS MSG-SE	INSERT
68		UST 000002 SALESTAXFORMULACODEALREADYEXIST SYS MSG-SE	INSERT
69		UST 000003 STARTDATESHOULDBELESSTHANENDDATE SYS MSG-SE	INSERT
70		TNM 001880 TAXEXEMPTIONSTARTDATESHOULDBELESSTHANENDDATE SYS MSG-SE	INSERT
71	FLEX_TABLE_ATTRIBUTES	SET_SYP_COMPANY XSL_TAX_INTERFACE	INSERT
72		SET_SYP_SYSTEM VTX_OUTBOUND_URL	INSERT
73		CNB_CON_LEASE XVL_CON_SAL_TAX_AMT_FOR_CYCLE	INSERT
74		INP_BMP_TNM TNM_TAX_EXEMPTION_IND	INSERT
75		INP_BMP_TNM TNM_TAX_EXEMPTION_REASON_CD	INSERT
76		INP_BMP_TNM TNM_TAX_EXEMPTION_START_DT	INSERT
77		INP_BMP_TNM TNM_TAX_EXEMPTION_END_DT	INSERT

#### Web Services

SNO	TABLE	KEY DATA	TYPE
1	FLS_ACCESS	FLL.TRANSACTIONPARAMETERSRESOURCE.GET.GETTRANSACTIONPARAMETERS	INSERT

SNO	TABLE	KEY DATA	TYPE
2		FLL.CUSTOMERPREFERENCERESOURCE.GET.FETCHPREFERENCE	INSERT
3		FLL.CUSTOMERPREFERENCERESOURCE.POST.POSTPREFERENCE	INSERT
4		FLL.UPDATECUSTOMERPREFERENCERESOURCE.PUT.UPDATEPREFERENCE	INSERT
5		FLL.CREDITLIMITRESOURCEIMPL.GET.FETCHCUSTOMER	INSERT
6		FLL.CUSTOMERCOMMENTSRESOURCEIMPL.GET.FETCHCOMMENTS	INSERT
7		FLL.CUSTOMERCOMMENTSRESOURCEIMPL.POST.POSTCOMMENTS	INSERT
8		FLL.CUSTOMERDOCUMENTRESOURCEIMPL.GET.DOWNLOADCUSTOMERDOCUMENT	INSERT
9		FLL.CUSTOMERDOCUMENTRESOURCEIMPL.GET.LISTCUSTOMERDOCUMENTS	INSERT
10		FLL.CUSTOMERDOCUMENTRESOURCEIMPL.POST.UPLOADCUSTOMERDOCUMENT	INSERT
11		FLL.BUSINESSCOMMENTSRESOURCEIMPL.GET.FETCHCOMMENTS	INSERT
12		FLL.BUSINESSCOMMENTSRESOURCEIMPL.POST.POSTCOMMENTS	INSERT
13		FLL.BUSINESSDOCUMENTRESOURCEIMPL.GET.DOWNLOADBUSINESSDOCUMENT	INSERT
14		FLL.BUSINESSDOCUMENTRESOURCEIMPL.GET.LISTBUSINESSDOCUMENTS	INSERT
15		FLL.BUSINESSDOCUMENTRESOURCEIMPL.POST.UPLOADBUSINESSDOCUMENT	INSERT
16		FLL.CREDITLIMITRESOURCEIMPL.GET.FETCHBUSINESS	INSERT

**Lease SCRA**

SI. No	Table	Key Data	Type
1	TXN_CODE_PRODUCTS	CUST_ON_MLTRY_DUTY ALL LN ALL	INSERT



SI. No	Table	Key Data	Type
2	TXN_CODE_PRODUCTS	CUST_ON_MLTRY_DUTY_REV ALL LN ALL	INSERT
3	TXN_CODE_PRODUCTS	CUST_OFF_MLTRY_DUTY_LS ALL LS CE	INSERT
4	TXN_CODE_PRODUCTS	CUST_OFF_MLTRY_DUTY_LS_REV ALL LS CE	INSERT
5	TXN_CODE_PRODUCTS	CUST_ON_MLTRY_DUTY_LS ALL LS CE	INSERT
6	TXN_CODE_PRODUCTS	CUST_ON_MLTRY_DUTY_LS_REV ALL LS CE	INSERT
7	TXN_CODE_PRODUCTS	CUST_OFF_MLTRY_DUTY ALL LN ALL	INSERT
8	TXN_CODE_PRODUCTS	CUST_OFF_MLTRY_DUTY_REV ALL LN ALL	INSERT
9	TXN_CODE_PARAMETERS	CUST_OFF_MLTRY_DUTY_LS TXN_DT	INSERT
10	TXN_CODE_PARAMETERS	CUST_OFF_MLTRY_DUTY_LS TXN_RELATION_TYPE_CD	INSERT
11	TXN_CODE_PARAMETERS	CUST_ON_MLTRY_DUTY_LS TXN_DT	INSERT
12	TXN_CODE_PARAMETERS	CUST_ON_MLTRY_DUTY_LS TXN_RELATION_TYPE_CD	INSERT
13	TXN_CODE_PARAMETERS	CUST_ON_MLTRY_DUTY_LS TXN_SCRA_ORDER_REF_NBR	INSERT

SI. No	Table	Key Data	Type
14	ACCESS_GRID_FUNCTIONS	CUST_OFF_MLTRY_DUTY_LS ACC_CONDITION_CD ALL	INSERT
15	ACCESS_GRID_FUNCTIONS	CUST_OFF_MLTRY_DUTY_LS ACC_STATUS_CD ALL	INSERT
16	ACCESS_GRID_FUNCTIONS	CUST_OFF_MLTRY_DUTY_LS_REV ACC_CONDITION_CD ALL	INSERT
17	ACCESS_GRID_FUNCTIONS	CUST_OFF_MLTRY_DUTY_LS_REV ACC_STATUS_CD ALL	INSERT
18	ACCESS_GRID_FUNCTIONS	CUST_ON_MLTRY_DUTY_LS ACC_CONDITION_CD ALL	INSERT
19	ACCESS_GRID_FUNCTIONS	CUST_ON_MLTRY_DUTY_LS ACC_STATUS_CD ALL	INSERT
20	ACCESS_GRID_FUNCTIONS	CUST_ON_MLTRY_DUTY_LS_REV ACC_CONDITION_CD ALL	INSERT
21	ACCESS_GRID_FUNCTIONS	CUST_ON_MLTRY_DUTY_LS_REV ACC_STATUS_CD ALL	INSERT
22	ACCESS_GRID_FUNCTIONS	TERMINATE ACC_CONDITION_CD DNT	INSERT
23	TXN_CODES	CUST_OFF_MLTRY_DUTY_LS	INSERT
24	TXN_CODES	CUST_OFF_MLTRY_DUTY_LS_REV	INSERT
25	TXN_CODES	CUST_ON_MLTRY_DUTY_LS	INSERT
26	TXN_CODES	CUST_ON_MLTRY_DUTY_LS_REV	INSERT
27	LOOKUPS	ACC_CONDITION_CD DNT	INSERT

SI. No	Table	Key Data	Type
28	LOOKUPS	ACC_CONDITION_CD DNR	INSERT

#### Customer Credit Limit

SI. No	Table	Key Data	Type
1	FLS_ACCESS	FLL.ORG.ULN.CUSTOMERCREDITLIMIT.TAB	INSERT
2	FLS_ACCESS	FLL.ORG.ULN.CUSTOMERCREDITLIMIT.EDIT.BUTTON	INSERT
3	FLS_ACCESS	FLL.ORG.ULN.CUSTOMERCREDITLIMIT.VIEW.BUTTON	INSERT
4	FLS_ACCESS	FLL.ORG.ULN.CUSTOMERCREDITLIMIT.AUDIT.BUTTON	INSERT
5	FLS_ACCESS	FLL.SER.CRL.CUSTOMERCREDITLIMIT.MENU	INSERT
6	FLS_ACCESS	FLL.SER.CRL.CUSTOMERCREDITLIMITSEARCHRESULT.TAB	INSERT
7	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITTRANSACTIONBATCH.ADD.BUTTON	INSERT
8	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITTRANSACTIONBATCH.EDIT.BUTTON	INSERT
9	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITTRANSACTIONBATCH.VIEW.BUTTON	INSERT
10	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITTRANSACTIONBATCH.AUDIT.BUTTON	INSERT
11	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITTRANSACTIONBATCH.TAB	INSERT
12	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCUSTOMERADDRESS.TAB	INSERT
13	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCUSTOMERTELECOM.TAB	INSERT
14	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCUSTOMEREMPLOYMENT.TAB	INSERT
15	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCUSTOMERTRACKINGATTRIBUTE.TAB	INSERT

SI. No	Table	Key Data	Type
16	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITBUSINESSADDRESS.TAB	INSERT
17	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITBUSINESSTELECOM.TAB	INSERT
18	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITBUSINESSPARTNER.TAB	INSERT
19	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITBUSINESSAFFILIATE.TAB	INSERT
20	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITBUSINESSTRACKINGATTRIBUTE.TAB	INSERT
21	FLS_ACCESS	FLL.SER.CRL.CUSTOMERCREDITLIMITACCOUNTS.TAB	INSERT
22	FLS_ACCESS	FLL.SER.CRL.BUSINESSCREDITLIMITACCOUNTS.TAB	INSERT
23	FLS_ACCESS	FLL.CREDITLIMITRESOURCEIMPL.GET.FETCHCUSTOMER	INSERT
24	FLS_ACCESS	FLL.CREDITLIMITRESOURCEIMPL.GET.FETCHBUSINESS	INSERT
25	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.ADD.BUTTON	INSERT
26	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.EDIT.BUTTON	INSERT
27	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.VIEW.BUTTON	INSERT
28	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.AUDIT.BUTTON	INSERT
29	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.DELETE.BUTTON	INSERT
30	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITCOMMENTS.TAB	INSERT
31	FLS_ACCESS	FLL.SER.CRL.CUSTOMERCREDITLIMITAPPLICATIONS.TAB	INSERT
32	FLS_ACCESS	FLL.SER.CRL.BUSINESSCREDITLIMITAPPLICATIONS.TAB	INSERT

SI. No	Table	Key Data	Type
33	FLS_ACCESS	FLL.BUSINESSCOMMENTSRESOURCEIMPL.POST.COMMENTS	INSERT
34	FLS_ACCESS	FLL.BUSINESSCOMMENTSRESOURCEIMPL.GET.FETCHCOMMENTS	INSERT
35	FLS_ACCESS	FLL.CUSTOMERCOMMENTSRESOURCEIMPL.GET.FETCHCOMMENTS	INSERT
36	FLS_ACCESS	FLL.CUSTOMERCOMMENTSRESOURCEIMPL.POST.POSTCOMMENTS	INSERT
37	FLS_ACCESS	FLL.SER.CRL.BUSINESSCREDITLIMITDETAIL.AUDIT.BUTTON	INSERT
38	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENT.AUDIT.BUTTON	INSERT
39	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENT.VIEW.BUTTON	INSERT
40	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENTDETAIL.AUDIT.BUTTON	INSERT
41	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENTDETAIL.EDIT.BUTTON	INSERT
42	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENTDETAIL.VIEW.BUTTON	INSERT
43	FLS_ACCESS	FLL.SER.CRL.CREDITLIMITDOCUMENTS.TAB	INSERT
44	EDIT_DETAILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_PRIM NA	INSERT
45	EDIT_DETAILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_PRIM NA	INSERT
46	EDIT_DETAILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_PRIM NA	INSERT
47	EDIT_DETAILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT
48	EDIT_DETAILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT
49	EDIT_DETAILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT

SI. No	Table	Key Data	Type
50	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
51	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
52	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
53	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
54	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
55	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
56	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
57	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
58	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
59	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
60	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
61	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
62	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
63	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
64	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
65	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS NA	INSERT
66	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS NA	INSERT

SI. No	Table	Key Data	Type
67	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS NA	INSERT
68	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
69	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
70	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
71	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
72	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
73	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
74	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
75	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
76	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
77	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
78	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
79	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
80	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
81	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
82	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
83	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT

SI. No	Table	Key Data	Type
84	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT
85	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT
86	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT
87	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT
88	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT
89	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT
90	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT
91	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT
92	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_PRIM NA	INSERT
93	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_PRIM NA	INSERT
94	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_PRIM NA	INSERT
95	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
96	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
97	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_2NDRY NA	INSERT
98	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
99	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
100	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_SPOUSE NA	INSERT



SI. No	Table	Key Data	Type
101	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT
102	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT
103	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_COS NA	INSERT
104	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
105	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
106	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_SPOUSE_COS1 NA	INSERT
107	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
108	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
109	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_COS2 NA	INSERT
110	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT
111	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT
112	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_SPOUSE_COS2 NA	INSERT
113	EDIT_DET AILS	CNLNCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
114	EDIT_DET AILS	CNLSCE_CON_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
115	EDIT_DET AILS	CNLNOE_CON_EDIT_01 CHD_CR_LMT_MAT_ DT_BUS NA	INSERT
116	EDIT_DET AILS	CNLNCE_ADC_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
117	EDIT_DET AILS	CNLSCE_ADC_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT

SI. No	Table	Key Data	Type
118	EDIT_DET AILS	CNLNOE_ADC_EDIT_01 XVL_CR_LMT_TOTAL _UTIL_AMT NA	INSERT
119	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _PRIM NA	INSERT
120	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE NA	INSERT
121	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _BUS NA	INSERT
122	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _2NDRY NA	INSERT
123	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS NA	INSERT
124	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS2 NA	INSERT
125	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS1 NA	INSERT
126	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS2 NA	INSERT
127	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
128	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_2NDRY NA	INSERT
129	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_BUS NA	INSERT
130	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS NA	INSERT
131	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS2 NA	INSERT
132	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_PRIM NA	INSERT
133	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE NA	INSERT
134	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS1 NA	INSERT

SI. No	Table	Key Data	Type
135	EDIT_DET AILS	CNLNCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS2 NA	INSERT
136	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _2NDRY NA	INSERT
137	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _BUS NA	INSERT
138	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _COS NA	INSERT
139	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _COS2 NA	INSERT
140	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _PRIM NA	INSERT
141	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE NA	INSERT
142	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE_COS1 NA	INSERT
143	EDIT_DET AILS	CNLNCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE_COS2 NA	INSERT
144	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _PRIM NA	INSERT
145	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE NA	INSERT
146	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _BUS NA	INSERT
147	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _2NDRY NA	INSERT
148	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS NA	INSERT
149	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS2 NA	INSERT
150	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS1 NA	INSERT
151	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS2 NA	INSERT

SI. No	Table	Key Data	Type
152	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
153	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_2NDRY NA	INSERT
154	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_BUS NA	INSERT
155	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS NA	INSERT
156	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS2 NA	INSERT
157	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_PRIM NA	INSERT
158	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE NA	INSERT
159	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS1 NA	INSERT
160	EDIT_DET AILS	CNLNOE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS2 NA	INSERT
161	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
162	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
163	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT
164	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
165	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_PRIM NA	INSERT
166	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
167	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
168	EDIT_DET AILS	CNLNOE_API_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT

SI. No	Table	Key Data	Type
169	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _PRIM NA	INSERT
170	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE NA	INSERT
171	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _BUS NA	INSERT
172	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _2NDRY NA	INSERT
173	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS NA	INSERT
174	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _COS2 NA	INSERT
175	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS1 NA	INSERT
176	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_EXP_DT _SPOUSE_COS2 NA	INSERT
177	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
178	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_2NDRY NA	INSERT
179	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_BUS NA	INSERT
180	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS NA	INSERT
181	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_COS2 NA	INSERT
182	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_PRIM NA	INSERT
183	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE NA	INSERT
184	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS1 NA	INSERT
185	EDIT_DET AILS	CNLSCE_API_EDIT_01 XVL_CR_LMT_UTL_AM T_SPOUSE_COS2 NA	INSERT

SI. No	Table	Key Data	Type
186	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _2NDRY NA	INSERT
187	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _BUS NA	INSERT
188	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _COS NA	INSERT
189	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _COS2 NA	INSERT
190	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _PRIM NA	INSERT
191	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE NA	INSERT
192	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE_COS1 NA	INSERT
193	EDIT_DET AILS	CNLSCE_API_EDIT_01 CHD_CR_LMT_MAT_DT _SPOUSE_COS2 NA	INSERT
194	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_PRIM	INSERT
195	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_2NDRY	INSERT
196	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
197	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_COS	INSERT
198	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_SPOUSE_ COS1	INSERT
199	FLEX_TAB LE_ATTRI BUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_COS2	INSERT

SI. No	Table	Key Data	Type
200	FLEX_TABLE_ATTRIBUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
201	FLEX_TABLE_ATTRIBUTES	CNB_DEC XVL_CR_LMT_UTL_AMT_BUS	INSERT
202	FLEX_TABLE_ATTRIBUTES	CNB_DEC_LOAN XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
203	FLEX_TABLE_ATTRIBUTES	CNB_DEC_LEASE XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
204	FLEX_TABLE_ATTRIBUTES	CNB_DEC_LOC XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
205	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_REASON_CD	INSERT
206	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_AMT	INSERT
207	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_GRADE_CD	INSERT
208	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_MAX_LC_RATE	INSERT
209	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_EXPIRY_DT	INSERT
210	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CRLMT_RENEW_DT	INSERT
211	FLEX_TABLE_ATTRIBUTES	SEARCH_CUS_CUSTOMERS CUS_CRED_LIMIT_MAX_AMT	INSERT

SI. No	Table	Key Data	Type
212	FLEX_TABLE_ATTRIBUTES	SEARCH_CUS_CUSTOMERS CUS_CRED_LIMIT_UTILIZE_AMT	INSERT
213	FLEX_TABLE_ATTRIBUTES	SEARCH_CUS_CUSTOMERS CUS_CRED_LIMIT_AVAILABLE_AMT	INSERT
214	FLEX_TABLE_ATTRIBUTES	SEARCH_CUS_CUSTOMERS CUS_CRED_LIMIT_HOLD_AMT	INSERT
215	FLEX_TABLE_ATTRIBUTES	SEARCH_CUS_CUSTOMERS CUS_CRED_LIMIT_SUSPENDED_AMT	INSERT
216	FLEX_TABLE_ATTRIBUTES	SEARCH_BUS_BUSINESS_DETAILS BUS_CREDIT_LIMIT_MAX_AMT	INSERT
217	FLEX_TABLE_ATTRIBUTES	SEARCH_BUS_BUSINESS_DETAILS BUS_CREDIT_LIMIT_UTILIZE_AMT	INSERT
218	FLEX_TABLE_ATTRIBUTES	SEARCH_BUS_BUSINESS_DETAILS BUS_CREDIT_LIMIT_AVAILABLE_AMT	INSERT
219	FLEX_TABLE_ATTRIBUTES	SEARCH_BUS_BUSINESS_DETAILS BUS_CREDIT_LIMIT_HOLD_AMT	INSERT
220	FLEX_TABLE_ATTRIBUTES	SEARCH_BUS_BUSINESS_DETAILS BUS_CREDIT_LIMIT_SUSPENDED_AMT	INSERT
221	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_PRIM	INSERT
222	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_2NDRY	INSERT
223	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_SPOUSE	INSERT



SI. No	Table	Key Data	Type
224	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_COS	INSERT
225	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
226	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_COS2	INSERT
227	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT
228	FLEX_TABLE_ATTRIBUTES	CNB_DEC CHD_CR_LMT_EXP_DT_BUS	INSERT
229	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_PRIM	INSERT
230	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_2NDRY	INSERT
231	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
232	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_COS	INSERT
233	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT
234	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_COS2	INSERT
235	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT

SI. No	Table	Key Data	Type
236	FLEX_TABLE_ATTRIBUTES	CNB_CON CHD_CR_LMT_MAT_DT_BUS	INSERT
237	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM CUS_DOT_STORAGE_DIRECTORY	INSERT
238	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_PRIM	INSERT
239	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_SPOUSE	INSERT
240	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_BUS	INSERT
241	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_2NDRY	INSERT
242	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_COS	INSERT
243	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_COS2	INSERT
244	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
245	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT
246	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
247	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_2NDRY	INSERT

SI. No	Table	Key Data	Type
248	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_BUS	INSERT
249	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_COS	INSERT
250	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_COS2	INSERT
251	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_PRIM	INSERT
252	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
253	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
254	FLEX_TABLE_ATTRIBUTES	API_DEC_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
255	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_PRIM	INSERT
256	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_SPOUSE	INSERT
257	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_BUS	INSERT
258	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_2NDRY	INSERT
259	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_COS	INSERT

SI. No	Table	Key Data	Type
260	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_COS2	INSERT
261	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
262	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT
263	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_TOTAL_UTIL_AMOUNT	INSERT
264	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_2NDRY	INSERT
265	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_BUS	INSERT
266	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_COS	INSERT
267	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_COS2	INSERT
268	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_PRIM	INSERT
269	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
270	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
271	FLEX_TABLE_ATTRIBUTES	API_DEC_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT

SI. No	Table	Key Data	Type
272	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_PRI M	INSERT
273	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_SPO USE	INSERT
274	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_BUS	INSERT
275	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_2ND RY	INSERT
276	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_COS	INSERT
277	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_COS 2	INSERT
278	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_SPO USE_COS1	INSERT
279	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE CHD_CR_LMT_EXP_DT_SPO USE_COS2	INSERT
280	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_TOTAL_UTIL_ AMT	INSERT
281	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_2N DRY	INSERT
282	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_BU S	INSERT
283	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_CO S	INSERT

SI. No	Table	Key Data	Type
284	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_COS2	INSERT
285	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_PRIM	INSERT
286	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
287	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
288	FLEX_TABLE_ATTRIBUTES	API_DEC_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
289	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_2NDRY	INSERT
290	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_BUS	INSERT
291	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_COS	INSERT
292	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_COS2	INSERT
293	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_PRIM	INSERT
294	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
295	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT

SI. No	Table	Key Data	Type
296	FLEX_TABLE_ATTRIBUTES	API_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
297	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_2NDRY	INSERT
298	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_BUS	INSERT
299	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_COS	INSERT
300	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_COS2	INSERT
301	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_PRIM	INSERT
302	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
303	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT
304	FLEX_TABLE_ATTRIBUTES	API_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
305	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_2NDRY	INSERT
306	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_BUS	INSERT
307	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_COS	INSERT

SI. No	Table	Key Data	Type
308	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_COS2	INSERT
309	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_PRIM	INSERT
310	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
311	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT
312	FLEX_TABLE_ATTRIBUTES	API_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
313	SYSTEM_PARAMETERS	CUS_DOT_STORAGE_DIRECTORY SET_SYSTEM ALL ALL ALL ALL ALL ALL ALL	INSERT
314	MENU_ACCESS	FLL.SER.CRL.CUSTOMERCREDITLIMIT.MENU SERVICING_MENU	INSERT
315	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_INCREASE ACC_STATUS_CD ALL	INSERT
316	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_INCREASE ACC_CONDITION_CD ALL	INSERT
317	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_DECREASE ACC_STATUS_CD ALL	INSERT
318	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_DECREASE ACC_CONDITION_CD ALL	INSERT
319	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_HOLD_INCREASE ACC_STATUS_CD ALL	INSERT
320	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_HOLD_INCREASE ACC_CONDITION_CD ALL	INSERT



SI. No	Table	Key Data	Type
321	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_HOLD_DECREASE ACC_STATU S_CD ALL	INSERT
322	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_HOLD_DECREASE ACC_CONDIT ION_CD ALL	INSERT
323	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_SUSPEND_INCREASE ACC_STA TUS_CD ALL	INSERT
324	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_SUSPEND_INCREASE ACC_CON DITION_CD ALL	INSERT
325	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_SUSPEND_DECREASE ACC_ST ATUS_CD ALL	INSERT
326	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_SUSPEND_DECREASE ACC_CO NDITION_CD ALL	INSERT
327	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_MAINT ACC_STATUS_CD ALL	INSERT
328	ACCESS_GRID_FUNCTIONS	CUS_CRLMT_MAINT ACC_CONDITION_CD AL L	INSERT
329	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_INCREASE ACC_STATUS_CD AL L	INSERT
330	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_INCREASE ACC_CONDITION_CD  ALL	INSERT
331	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_DECREASE ACC_STATUS_CD A LL	INSERT
332	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_DECREASE ACC_CONDITION_C D ALL	INSERT

SI. No	Table	Key Data	Type
333	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_HOLD_INCREASE ACC_STATUS_CD ALL	INSERT
334	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_HOLD_INCREASE ACC_CONDITION_CD ALL	INSERT
335	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_HOLD_DECREASE ACC_STATUS_CD ALL	INSERT
336	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_HOLD_DECREASE ACC_CONDITION_CD ALL	INSERT
337	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_SUSPEND_INCREASE ACC_STATUS_CD ALL	INSERT
338	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_SUSPEND_INCREASE ACC_CONDITION_CD ALL	INSERT
339	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_SUSPEND_DECREASE ACC_STATUS_CD ALL	INSERT
340	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_SUSPEND_DECREASE ACC_CONDITION_CD ALL	INSERT
341	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_MAINT ACC_STATUS_CD ALL	INSERT
342	ACCESS_GRID_FUNCTIONS	BUS_CRLMT_MAINT ACC_CONDITION_CD ALL	INSERT
343	LOOKUPS	CREDIT_LIMIT_REASON_CD UNDEFINED	INSERT
344	LOOKUPS	COMMENT_SUB_TYPE_CD CUS	INSERT
345	LOOKUPS	COMMENT_SUB_TYPE_CD BUS	INSERT
346	TRANSLATION_DATA	SYS SYS SYS TNM 001850 TRANSACTIONNOT APPLICABLEFORTHISACCOUNTASCREDITLIMITISNOTENABLED SYS MSG-SE	INSERT

Sl. No	Table	Key Data	Type
347	TRANSLATION_DATA	SYS SYS SYS TNM 001855 TRANSACTIONWILL RESULTIN CREDITLIMITAVAILABLEAMOUNTLESSTHANZERO SYS MSG-SE	INSERT
348	TRANSLATION_DATA	SYS SYS SYS TNM 001860 TRANSACTIONWILL RESULTIN CREDITLIMITHOLDAMOUNTLESSTHANZERO SYS MSG-SE	INSERT
349	TRANSLATION_DATA	SYS SYS SYS TNM 001865 TRANSACTIONWILL RESULTIN CREDITLIMITSUSPENDAMOUNTLESSTHANZERO SYS MSG-SE	INSERT
350	TRANSLATION_DATA	SYS SYS SYS ULN 001750 APPLICANTCREDIT LIMITRENEWALDATELESSTHANCURRENTDATE SYS MSG-SE	INSERT
351	TRANSLATION_DATA	SYS SYS SYS ULN 001752 BUSINESSCREDITLIMITRENEWALDATELESSTHANCURRENTDATE SYS MSG-SE	INSERT
352	TRANSLATION_DATA	SYS SYS SYS TNM 001870 CREDITLIMITEXPIRYDATEANDNEXTRENEWALDATECANNOTBELLESSTHANSYSTEMDATE SYS MSG-SE	INSERT
353	TRANSLATION_DATA	SYS SYS SYS UIX 001757 NOCUSTOMER/BUSINESSFOUND. SYS MSG-SE	INSERT
354	TRANSLATION_DATA	SYS SYS SYS TXN 002005 CREDITLIMITUTILIZATIONAMOUNTGREATERTHANAVAILABLEAMOUNTFOR~RELATION~CUSTOMER SYS MSG-SE	INSERT
355	TRANSLATION_DATA	SYS SYS SYS AAI 001355 CREDITLIMITUTILIZATIONAMOUNTGREATERTHANAVAILABLEAMOUNTFOR~RELATION~CUSTOMER SYS MSG-SE	INSERT
356	TRANSLATION_DATA	SYS SYS SYS ULN 001723 CONTRACTDUE DAYORBILLCYCLENOTMATCHINGWITHCUSTOMERDUE DAY:BILLCYCLE:~CYCLE~ANDDUE DAY:~DUE DAY~OFPREVIOUSLYFUNDEDAPPLICATIONSFOREXISTINGPRIMARYCUSTOMER SYS MSG-SE	INSERT
357	TRANSLATION_DATA	SYS SYS SYS UDT 000038 INVALIDACCOUNTNUMBER SYS MSG-CE	DELETE

SI. No	Table	Key Data	Type
358	TRANSLATION_DATA	SYS SYS SYS UDT 000711 ACCOUNTNUMBER CANNOTBEBLANK SYS MSG-SE	DELETE
359	TRANSLATION_DATA	SYS SYS SYS UDT 000719 DESTINATIONACCOUNTNUMBERCANNOTBEBLANK SYS MSG-SE	DELETE
360	TRANSLATION_DATA	SYS SYS SYS UDT 001164 CUSTOMERIDSPECIFIEDBYFILE~FILE_NAME~NOTFOUND. SYS MSG-SE	INSERT
361	TRANSLATION_DATA	SYS SYS SYS UDT 001165 BUSINESSIDSPECIFIEDBYFILE~FILE_NAME~NOTFOUND. SYS MSG-SE	INSERT
362	TRANSLATION_DATA	SYS SYS SYS UDT 001166 COULDNOTDETERMINECUS_DOT_STORAGE_DIRECTORYPARAMETERVALUE SYS MSG-SE	INSERT
363	TRANSLATION_DATA	SYS SYS SYS UDT 001167 ACCOUNT/CUSTOMER/BUSINESSNUMBERCANNOTBEBLANK SYS MSG-SE	INSERT
364	TRANSLATION_DATA	SYS SYS SYS UDT 001168 DESTINATIONACCOUNT/CUSTOMER/BUSINESSNUMBERCANNOTBEBLANK SYS MSG-SE	INSERT
365	TRANSLATION_DATA	SYS SYS SYS UDT 001169 DESTINATIONCUSTOMER/BUSINESSNUMBERNOTFOUND SYS MSG-SE	INSERT
366	TRANSLATION_DATA	SYS SYS SYS UDT 001170 CUSTOMER/BUSINESSNUMBERCANNOTBESAME SYS MSG-SE	INSERT
367	TRANSLATION_DATA	SYS SYS SYS UDT 001171 CUSTOMER/BUSINESSSPECIFIEDNUMBERNOTFOUND SYS MSG-SE	INSERT
368	TRANSLATION_DATA	SYS SYS SYS UDT 001172 INVALIDACCOUNTNUMBER SYS MSG-SE	INSERT
369	TRANSLATION_DATA	SYS SYS SYS UDT 001173 INVALIDCUSTOMERNUMBER SYS MSG-SE	INSERT

SI. No	Table	Key Data	Type
370	TRANSLATION_DATA	SYS SYS SYS UDT 001174 INVALIDBUSINESSNUMBER SYS MSG-SE	INSERT
371	TRANSLATION_DATA	SYS SYS SYS UDT 001175 INVALIDCUSTOMERNUMBERANDACCOUNTNUMBERCOMBINATION SYS MSG-SE	INSERT
372	TRANSLATION_DATA	SYS SYS SYS UDT 001176 INVALIDBUSINESSNUMBERANDACCOUNTNUMBERCOMBINATION SYS MSG-SE	INSERT
373	TRANSLATION_DATA	SYS SYS SYS UDT 001172 INVALIDACCOUNTNUMBER SYS MSG-SE	INSERT
374	TRANSLATION_DATA	SYS SYS SYS UDT 000712 ACCOUNTNUMBERCANNOTBEBLANKFORFILE:~FILE_NAME~ SYS MSG-SE	DELETE
375	TRANSLATION_DATA	SYS SYS SYS UDT 000712 ACCOUNTNUMBERANDCUSTOMER/BUSINESSNUMBERCANNOTBEBLANKFORFILE:~FILE_NAME~ SYS MSG-SE	INSERT
376	FLEX_TABLES	CNB_DEC	INSERT
377	FLEX_TABLES	CNB_CON	INSERT
378	LOOKUP_TYPES	CREDIT_LIMIT_REASON_CD	INSERT
379	TXN_CODE_PARAMETERS	CUS_CRLMT_INCREASE TNM_DT	INSERT
380	TXN_CODE_PARAMETERS	CUS_CRLMT_INCREASE TNM_CAR_RELATION_TYPE_CD	INSERT
381	TXN_CODE_PARAMETERS	CUS_CRLMT_INCREASE TNM_CRLMT_AMT	INSERT
382	TXN_CODE_PARAMETERS	CUS_CRLMT_INCREASE TNM_CRLMT_REASON_CD	INSERT

SI. No	Table	Key Data	Type
383	TXN_CODE_PARAMETERS	CUS_CRLMT_DECREASE TNM_DT	INSERT
384	TXN_CODE_PARAMETERS	CUS_CRLMT_DECREASE TNM_CAR_RELATION_TYPE_CD	INSERT
385	TXN_CODE_PARAMETERS	CUS_CRLMT_DECREASE TNM_CRLMT_AMT	INSERT
386	TXN_CODE_PARAMETERS	CUS_CRLMT_DECREASE TNM_CRLMT_REASON_CD	INSERT
387	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_INCREASE TNM_DT	INSERT
388	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_INCREASE TNM_CAR_RELATION_TYPE_CD	INSERT
389	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_INCREASE TNM_CRLMT_AMT	INSERT
390	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_INCREASE TNM_CRLMT_REASON_CD	INSERT
391	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_DECREASE TNM_DT	INSERT
392	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_DECREASE TNM_CAR_RELATION_TYPE_CD	INSERT
393	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_DECREASE TNM_CRLMT_AMT	INSERT
394	TXN_CODE_PARAMETERS	CUS_CRLMT_HOLD_DECREASE TNM_CRLMT_REASON_CD	INSERT

SI. No	Table	Key Data	Type
395	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_INCREASE TNM_DT	INSERT
396	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_INCREASE TNM_CAR_RELATION_TYPE_CD	INSERT
397	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_INCREASE TNM_CRLMT_AMT	INSERT
398	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_INCREASE TNM_CRLMT_REASON_CD	INSERT
399	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_DECREASE TNM_DT	INSERT
400	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_DECREASE TNM_CAR_RELATION_TYPE_CD	INSERT
401	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_DECREASE TNM_CRLMT_AMT	INSERT
402	TXN_CODE_PARAMETERS	CUS_CRLMT_SUSPEND_DECREASE TNM_CRLMT_REASON_CD	INSERT
403	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_DT	INSERT
404	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_CAR_RELATION_TYPE_CD	INSERT
405	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_CRLMT_GRADE_CD	INSERT
406	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_CRLMT_MAX_LC_RATE	INSERT

SI. No	Table	Key Data	Type
407	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_CRLMT_EXPIRY_DT	INSERT
408	TXN_CODE_PARAMETERS	CUS_CRLMT_MAINT TNM_CRLMT_RENEW_DT	INSERT
409	TXN_CODE_PARAMETERS	BUS_CRLMT_INCREASE TNM_DT	INSERT
410	TXN_CODE_PARAMETERS	BUS_CRLMT_INCREASE TNM_CRLMT_AMT	INSERT
411	TXN_CODE_PARAMETERS	BUS_CRLMT_INCREASE TNM_CRLMT_REASON_CD	INSERT
412	TXN_CODE_PARAMETERS	BUS_CRLMT_DECREASE TNM_DT	INSERT
413	TXN_CODE_PARAMETERS	BUS_CRLMT_DECREASE TNM_CRLMT_AMT	INSERT
414	TXN_CODE_PARAMETERS	BUS_CRLMT_DECREASE TNM_CRLMT_REASON_CD	INSERT
415	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_INCREASE TNM_DT	INSERT
416	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_INCREASE TNM_CRLMT_AMT	INSERT
417	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_INCREASE TNM_CRLMT_REASON_CD	INSERT
418	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_DECREASE TNM_DT	INSERT



SI. No	Table	Key Data	Type
419	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_DECREASE TNM_CRLMT_AMT	INSERT
420	TXN_CODE_PARAMETERS	BUS_CRLMT_HOLD_DECREASE TNM_CRLMT_REASON_CD	INSERT
421	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_INCREASE TNM_DT	INSERT
422	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_INCREASE TNM_CRLMT_AMT	INSERT
423	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_INCREASE TNM_CRLMT_REASON_CD	INSERT
424	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_DECREASE TNM_DT	INSERT
425	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_DECREASE TNM_CRLMT_AMT	INSERT
426	TXN_CODE_PARAMETERS	BUS_CRLMT_SUSPEND_DECREASE TNM_CRLMT_REASON_CD	INSERT
427	TXN_CODE_PARAMETERS	BUS_CRLMT_MAINT TNM_DT	INSERT
428	TXN_CODE_PARAMETERS	BUS_CRLMT_MAINT TNM_CRLMT_GRADE_CD	INSERT
429	TXN_CODE_PARAMETERS	BUS_CRLMT_MAINT TNM_CRLMT_MAX_LC_RATE	INSERT
430	TXN_CODE_PARAMETERS	BUS_CRLMT_MAINT TNM_CRLMT_EXPIRY_DT	INSERT

SI. No	Table	Key Data	Type
431	TXN_CODE_PARAMETERS	BUS_CRLMT_MAINT TNM_CRLMT_RENEW_DT	INSERT
432	TXN_CODES	CUS_EMPL_MAINT	UPDATE
433	TXN_CODES	CUS_CRLMT_INCREASE	INSERT
434	TXN_CODES	CUS_CRLMT_DECREASE	INSERT
435	TXN_CODES	CUS_CRLMT_HOLD_INCREASE	INSERT
436	TXN_CODES	CUS_CRLMT_HOLD_DECREASE	INSERT
437	TXN_CODES	CUS_CRLMT_SUSPEND_INCREASE	INSERT
438	TXN_CODES	CUS_CRLMT_SUSPEND_DECREASE	INSERT
439	TXN_CODES	CUS_CRLMT_MAINT	INSERT
440	TXN_CODES	BUS_CRLMT_INCREASE	INSERT
441	TXN_CODES	BUS_CRLMT_DECREASE	INSERT
442	TXN_CODES	BUS_CRLMT_HOLD_INCREASE	INSERT
443	TXN_CODES	BUS_CRLMT_HOLD_DECREASE	INSERT
444	TXN_CODES	BUS_CRLMT_SUSPEND_INCREASE	INSERT
445	TXN_CODES	BUS_CRLMT_SUSPEND_DECREASE	INSERT
446	TXN_CODES	BUS_CRLMT_MAINT	INSERT

SI. No	Table	Key Data	Type
447	TXN_CODE_PRODUCTS	CUS_CRLMT_INCREASE ALL ALL ALL	INSERT
448	TXN_CODE_PRODUCTS	CUS_CRLMT_DECREASE ALL ALL ALL	INSERT
449	TXN_CODE_PRODUCTS	CUS_CRLMT_HOLD_INCREASE ALL ALL ALL	INSERT
450	TXN_CODE_PRODUCTS	CUS_CRLMT_HOLD_DECREASE ALL ALL ALL	INSERT
451	TXN_CODE_PRODUCTS	CUS_CRLMT_SUSPEND_INCREASE ALL ALL ALL	INSERT
452	TXN_CODE_PRODUCTS	CUS_CRLMT_SUSPEND_DECREASE ALL ALL ALL	INSERT
453	TXN_CODE_PRODUCTS	CUS_CRLMT_MAINT ALL ALL ALL	INSERT
454	TXN_CODE_PRODUCTS	BUS_CRLMT_INCREASE ALL ALL ALL	INSERT
455	TXN_CODE_PRODUCTS	BUS_CRLMT_DECREASE ALL ALL ALL	INSERT
456	TXN_CODE_PRODUCTS	BUS_CRLMT_HOLD_INCREASE ALL ALL ALL	INSERT
457	TXN_CODE_PRODUCTS	BUS_CRLMT_HOLD_DECREASE ALL ALL ALL	INSERT
458	TXN_CODE_PRODUCTS	BUS_CRLMT_SUSPEND_INCREASE ALL ALL ALL	INSERT

SI. No	Table	Key Data	Type
459	TXN_CODE_PRODUCTS	BUS_CRLMT_SUSPEND_DECREASE ALL ALL ALL	INSERT
460	TXN_CODE_PRODUCTS	BUS_CRLMT_MAINT ALL ALL ALL	INSERT
461	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_PRIM	INSERT
462	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_PRIM	INSERT
463	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_PRIM	INSERT
464	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_PRIM	INSERT
465	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_PRIM	INSERT
466	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_PRIM	INSERT
467	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_PRIM	INSERT
468	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_PRIM	INSERT
469	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_PRIM	INSERT
470	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CON_SAME_DUE_DAY_CYCLE	INSERT

SI. No	Table	Key Data	Type
471	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CON_SAME_DUE_DAY_CYCLE	INSERT
472	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CON_SAME_DUE_DAY_CYCLE	INSERT
473	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_2NDRY	INSERT
474	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_2NDRY	INSERT
475	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_2NDRY	INSERT
476	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
477	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
478	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE	INSERT
479	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_COS	INSERT
480	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_COS	INSERT
481	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_COS	INSERT
482	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT

SI. No	Table	Key Data	Type
483	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT
484	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS1	INSERT
485	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_COS2	INSERT
486	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_COS2	INSERT
487	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_COS2	INSERT
488	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
489	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
490	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_SPOUSE_COS2	INSERT
491	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_MAT_DT_BUS	INSERT
492	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_MAT_DT_BUS	INSERT
493	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_MAT_DT_BUS	INSERT
494	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT

SI. No	Table	Key Data	Type
495	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
496	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE	INSERT
497	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_2NDRY	INSERT
498	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_2NDRY	INSERT
499	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_2NDRY	INSERT
500	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_COS	INSERT
501	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_COS	INSERT
502	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_COS	INSERT
503	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
504	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
505	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS1	INSERT
506	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_COS2	INSERT

SI. No	Table	Key Data	Type
507	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_COS2	INSERT
508	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_COS2	INSERT
509	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
510	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
511	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_SPOUSE_COS2	INSERT
512	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_UTL_AMT_BUS	INSERT
513	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_UTL_AMT_BUS	INSERT
514	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_UTL_AMT_BUS	INSERT
515	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_2NDRY	INSERT
516	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_2NDRY	INSERT
517	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_2NDRY	INSERT
518	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_SPOUSE	INSERT



SI. No	Table	Key Data	Type
519	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_SPOUSE	INSERT
520	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE	INSERT
521	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_COS	INSERT
522	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_COS	INSERT
523	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_COS	INSERT
524	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
525	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
526	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS1	INSERT
527	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_COS2	INSERT
528	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_COS2	INSERT
529	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_COS2	INSERT
530	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT

SI. No	Table	Key Data	Type
531	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT
532	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_SPOUSE_COS2	INSERT
533	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN CHD_CR_LMT_EXP_DT_BUS	INSERT
534	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE CHD_CR_LMT_EXP_DT_BUS	INSERT
535	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC CHD_CR_LMT_EXP_DT_BUS	INSERT
536	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
537	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
538	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOC XVL_CR_LMT_TOTAL_UTIL_AMT	INSERT
539	EDIT_DETAILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_PRIM NA	INSERT
540	EDIT_DETAILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_PRIM NA	INSERT
541	EDIT_DETAILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_DT_PRIM NA	INSERT
542	EDIT_DETAILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_PRIM NA	INSERT
543	EDIT_DETAILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_PRIM NA	INSERT
544	EDIT_DETAILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_AMT_PRIM NA	INSERT

SI. No	Table	Key Data	Type
545	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
546	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
547	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_PRIM NA	INSERT
548	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
549	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
550	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_TOTAL_ UTIL_AMT NA	INSERT
551	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CON_SAME_DUE _DAY_CYCLE NA	INSERT
552	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CON_SAME_DUE _DAY_CYCLE NA	INSERT
553	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CON_SAME_DUE _DAY_CYCLE NA	INSERT
554	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
555	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
556	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_2NDRY NA	INSERT
557	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
558	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
559	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE NA	INSERT
560	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT
561	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT

SI. No	Table	Key Data	Type
562	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS NA	INSERT
563	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
564	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
565	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS1 NA	INSERT
566	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
567	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
568	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_COS2 NA	INSERT
569	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT
570	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT
571	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_SPOUSE_COS2 NA	INSERT
572	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
573	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
574	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_MAT_D T_BUS NA	INSERT
575	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
576	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
577	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE NA	INSERT
578	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT

SI. No	Table	Key Data	Type
579	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT
580	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_2NDRY NA	INSERT
581	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
582	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
583	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS NA	INSERT
584	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
585	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
586	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS1 NA	INSERT
587	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
588	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
589	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_COS2 NA	INSERT
590	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
591	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
592	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_SPOUSE_COS2 NA	INSERT
593	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS  NA	INSERT
594	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS  NA	INSERT
595	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 XVL_CR_LMT_UTL_A MT_BUS NA	INSERT

SI. No	Table	Key Data	Type
596	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
597	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
598	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE NA	INSERT
599	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
600	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
601	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_2NDRY NA	INSERT
602	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
603	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
604	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS NA	INSERT
605	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
606	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
607	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS1 NA	INSERT
608	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT
609	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT
610	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_COS2 NA	INSERT
611	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT
612	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT

SI. No	Table	Key Data	Type
613	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_SPOUSE_COS2 NA	INSERT
614	EDIT_DET AILS	CNLNCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT
615	EDIT_DET AILS	CNLSCE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT
616	EDIT_DET AILS	CNLNOE_ACX_EDIT_01 CHD_CR_LMT_EXP_D T_BUS NA	INSERT

#### Customer Preference Web Service

SI. No	Table	Key Data	Type
1	FLS_ACC ESS	FLL.CUSTOMERPREFERENCERESOURCE.GE T.FETCHPREFERENCE	INSERT
2	FLS_ACC ESS	FLL.CUSTOMERPREFERENCERESOURCE.PO ST.POSTPREFERENCE	INSERT
3	FLS_ACC ESS	FLL.UPDATECUSTOMERPREFERENCERESOU RCE.PUT.UPDATEPREFERENCE	INSERT

#### Permission to Text

SI. No	Table	Key Data	Type
1	FLEX_TAB LE_ATTRI BUTES	INP_BMP_TNM TNM_PERMISSION_TO_TEXT_I ND	INSERT
2	FLEX_TAB LE_ATTRI BUTES	INP_BMP_TNM TNM_AAR_PERMISION_TO_TE XT1_IND	INSERT
3	FLEX_TAB LE_ATTRI BUTES	INP_BMP_TNM TNM_AAR_PERMISION_TO_TE XT2_IND	INSERT
4	TRANSLA TION_DAT A	SYS SYS SYS TNM 001746 PERMISSIONTOCA LL/TEXTINDICATORCHECKEDIN,PLEASEENTE RPHONE# SYS MSG-SE	INSERT
5	TRANSLA TION_DAT A	SYS SYS SYS UCS 001746 PERMISSIONTOCA LL/TEXTINDICATORCHECKEDIN,PLEASEENTE RPHONE# SYS MSG-SE	INSERT

SI. No	Table	Key Data	Type
6	TRANSLATION_DATA	SYS SYS SYS ULN 001746 PERMISSIONTOCALL/TEXTINDICATORCHECKEDIN,PLEASEENTERPHONE# SYS MSG-SE	INSERT
7	TRANSLATION_DATA	SYS SYS SYS UVN 001746 PERMISSIONTOCALL/TEXTINDICATORCHECKEDIN,PLEASEENTERPHONE# SYS MSG-SE	INSERT
8	TRANSLATION_DATA	SYS SYS SYS UPR 001746 PERMISSIONTOCALL/TEXTINDICATORCHECKEDIN,PLEASEENTERPHONE# SYS MSG-SE	INSERT
9	TXN_CODE_PARAMETERS	CUS_ADR_PH_MAINT TNM_PERMISSION_TO_TEXT_IND	INSERT
10	TXN_CODE_PARAMETERS	CUS_EMPL_MAINT TNM_PERMISSION_TO_TEXT_IND	INSERT
11	TXN_CODE_PARAMETERS	CUS_NEW_TEL TNM_PERMISSION_TO_TEXT_IND	INSERT
12	TXN_CODE_PARAMETERS	CUS_TEL_MAINT TNM_PERMISSION_TO_TEXT_IND	INSERT
13	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PERMISSION_TO_TEXT1_IND	INSERT
14	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PERMISSION_TO_TEXT2_IND	INSERT
15	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PERMISSION_TO_TEXT1_IND	INSERT
16	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PERMISSION_TO_TEXT2_IND	INSERT



**Producer Search**

SI. No	Table	Key Data	Type
1	SEARCH_PRO_PRODUCERS	CNB_DEC	INSERT
2	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_NBR	INSERT
3	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_NAME	INSERT
4	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_STATUS_CD	INSERT
5	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_GROUP_CD	INSERT
6	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_TYPE_CD	INSERT
7	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_GRADE_CD	INSERT
8	FLEX_TABLE_ATTRIBUTES	SEARCH_PRO_PRODUCERS PRO_ZIP	INSERT
9	LOOKUPS	FLEX_TABLE_TYPE_CD PRO_SEARCH_PARAMETER_CD	INSERT
10	FLS_ACCESS	FLL.CMN.UPR.PRODUCERDETAILSEARCHRESULT.TAB	INSERT

**Personally Identifiable Information Masking**

SI. No	Table	Key Data	Type
1	JOBS	SET-IFP IPIPRC_BJ_100_01	INSERT
2	JOBS	SET-RED REDPRC_BJ_100_01	INSERT
3	JOB_THREADS	SET-IFP IPIPRC_BJ_100_01 1	INSERT

SI. No	Table	Key Data	Type
4	JOB_THREADS	SET-RED REDPRC_BJ_100_01 1	INSERT
5	JOB_SETS	SET-RED	INSERT
6	LOOKUPS	INCOMING_FILE_TYPE_CD IPI	INSERT
7	MENU_ACCESS	FLL.SET.UAD.DATAMASKINGSETUP.MENU SETUP_SYSTEM_MENU	INSERT
8	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.TAB	INSERT
9	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.EDIT.BUTTON	INSERT
10	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.VIEW.BUTTON	INSERT
11	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.AUDIT.BUTTON	INSERT
12	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.TAB	INSERT
13	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.ADD.BUTTON	INSERT
14	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.EDIT.BUTTON	INSERT
15	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.VIEW.BUTTON	INSERT
16	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.AUDIT.BUTTON	INSERT
17	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGSETUP.MENU	INSERT
18	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM IPI_DIRECTORY	INSERT
19	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM IPI_PROCESSED_DIRECTORY	INSERT

SI. No	Table	Key Data	Type
21	SYSTEM_PARAMETERS	IPI_DIRECTORY SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	INSERT
22	SYSTEM_PARAMETERS	IPI_PROCESSED_DIRECTORY SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	INSERT

#### Lease Compensation

SI. No	Table	Key Data	Type
	LOOKUPS	LEASE_COMP_CALC_METHOD_CD COMP_AS_EARNED	INSERT
	LOOKUPS	LEASE_COMP_CALC_METHOD_CD COMP_PAY_A S_U_GO	INSERT
	LOOKUPS	LEASE_COMP_CALC_METHOD_CD COMP_UPFRO NT_ME	INSERT
	LOOKUPS	LEASE_COMP_FORMULA_METHOD_CD PER_AMT _FINANCED	INSERT
	LOOKUPS	LEASE_COMP_SPREAD_FORMULA_CD PER_AMT _FINANCED	INSERT

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## 3. Patches and Bugs

-NA-

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## 4. Security Fixes

-NA-

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## 5. Limitations and Open issues

Bug #	Bug Description
27913968	TERMINATION REVERSAL MAKING THE DUE AMOUNT AS 0
27849148	RATE CHANGE BATCH NOT PICKING THE ACCOUNTS
27831003	VERTEX: NOT GETTING PROPER ERROR MESSAGE WHEN CHANNEL IS VERTEX
27788989	AM POOL OFF - SHOW DETAILS BUTTON DOES NOT WORK IN SCENARIO ANALYSIS
27764580	ERROR IS NOT COMING ON UPLOADING TAX/CERTIFICATE WHEN START AND END DATE.
27755763	DIFFERENT TAX SET UP IS NOT GETTING SELECTED FOR MULTIPLE ASSETS

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## 6. Components of the Software

### 6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes
- Installation Guides
- Installer Kit
- User Manuals, Administration/setup Guide, Installation and reference documents - These can be accessed from the link [https://docs.oracle.com/cd/E95814\\_01/index.htm](https://docs.oracle.com/cd/E95814_01/index.htm)

### 6.2 Software Components

Software Components of this release are as follows:

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

## 7. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version		
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.7+ & 7.0 (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.3.0		
				Oracle JDK	1.8.0_144		
				Application Development Framework	12.2.1.3.0		
				Oracle Database Enterprise Edition	12.1.0.2.0		
				Oracle Business Intelligence Publisher	12.2.1.3.0		
		Database Server	Reporting Server	Client Machines	Windows 7 (version 6.1), Windows 10* (version 1703)	*Microsoft Edge (64 Bit)	40
						Internet Explorer (64 Bit)	11.0
						Mozilla Firefox (32 Bit)	52
						Google Chrome (64 Bit)	65
						Apple Safari (64 Bit)	11



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## 8. Annexure – B: Third Party Software Details

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

# ORACLE®

## Financial Services

Patch Release Notes  
Oracle Financial Services Lending and Leasing Release 14.5.0.0.0  
May 2018

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

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
<https://www.oracle.com/industries/financial-services/index.html>

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