

Lease Origination Setup Guide

Oracle Financial Services Lending and Leasing

Release 14.7.0.0.0

Part No. F16599-01

May 2019

Lease Origination Setup Guide
May 2019
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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

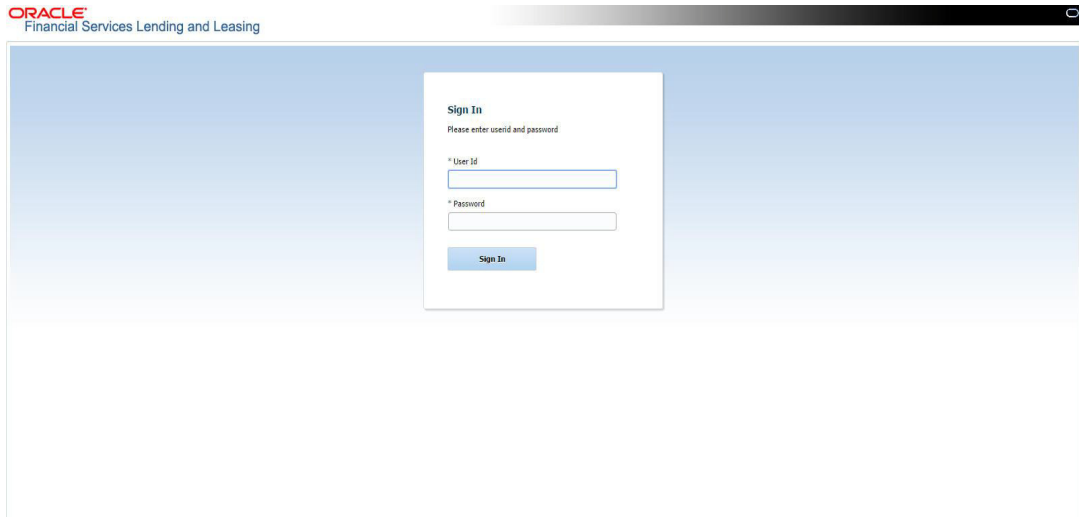
| Term | Refers to |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic | The underlined character of the tab or button |

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

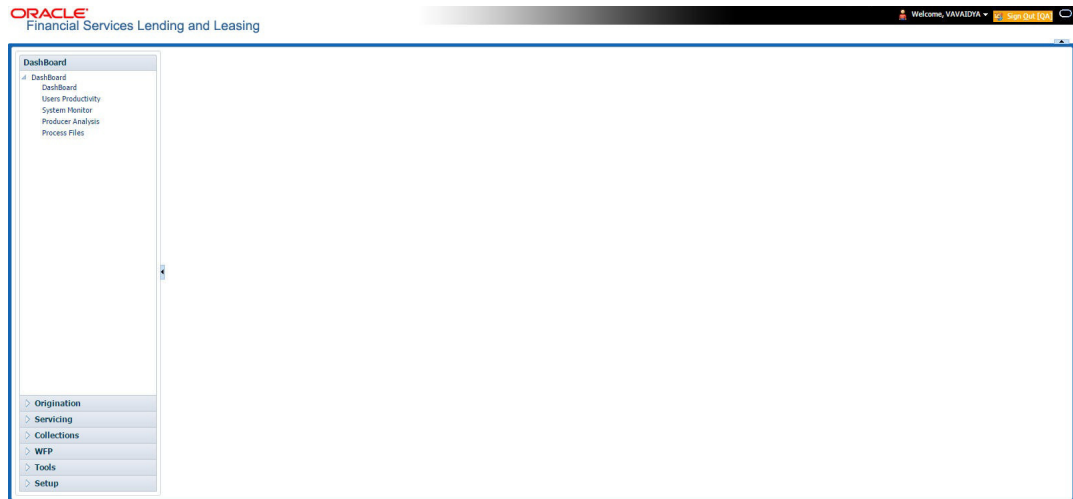
1.4.1 Home Screen

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

The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



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



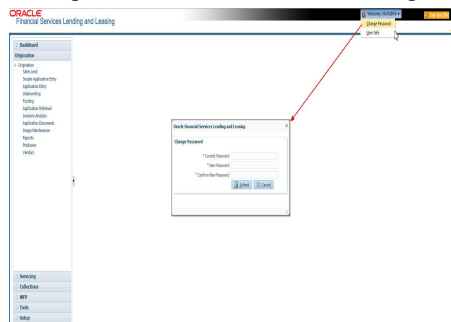
Header

In the Header, system displays the following:

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

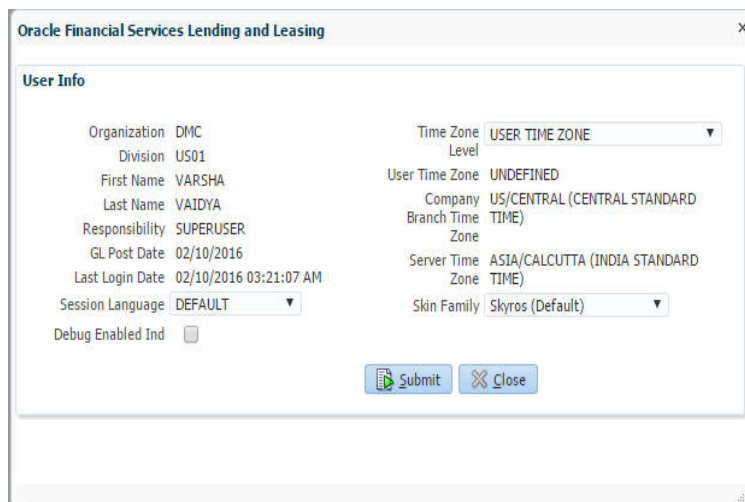


- **Change Password** – Click to change the current password.



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

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



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

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

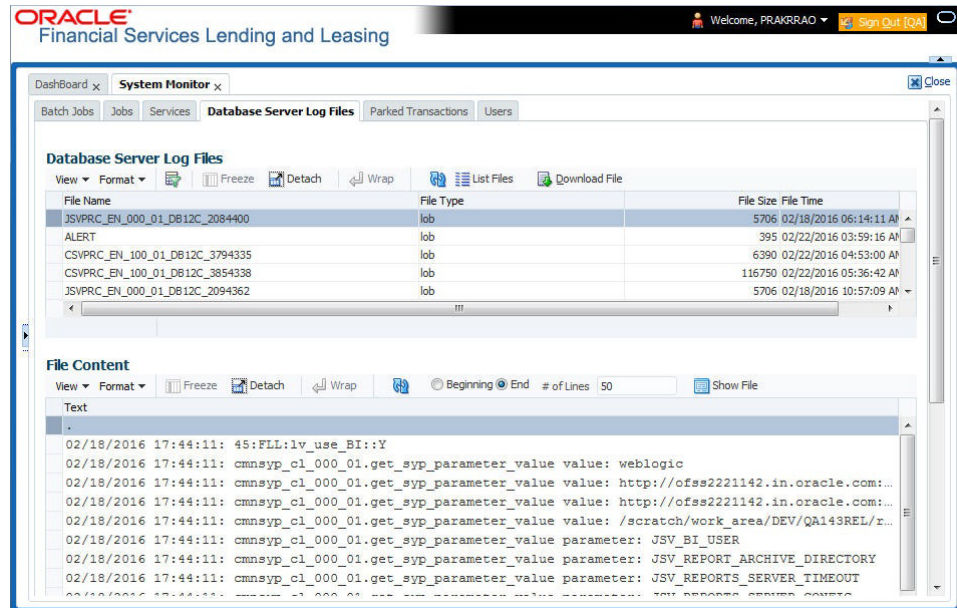
Debug Enabled Ind – Check this box to enable the debug indicator.



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

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

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

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




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



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

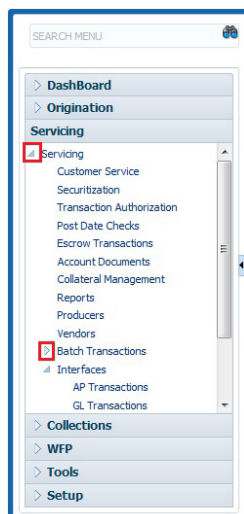
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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

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

Left Window

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

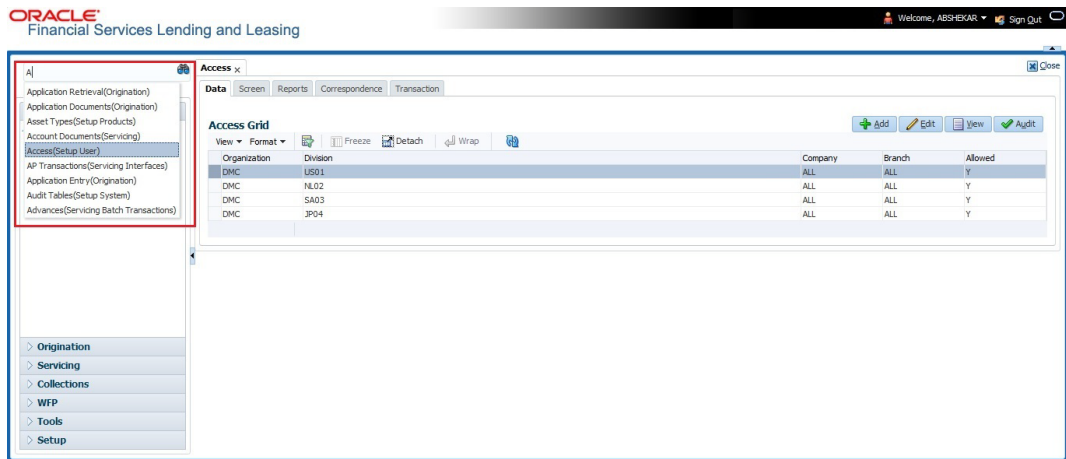


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

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

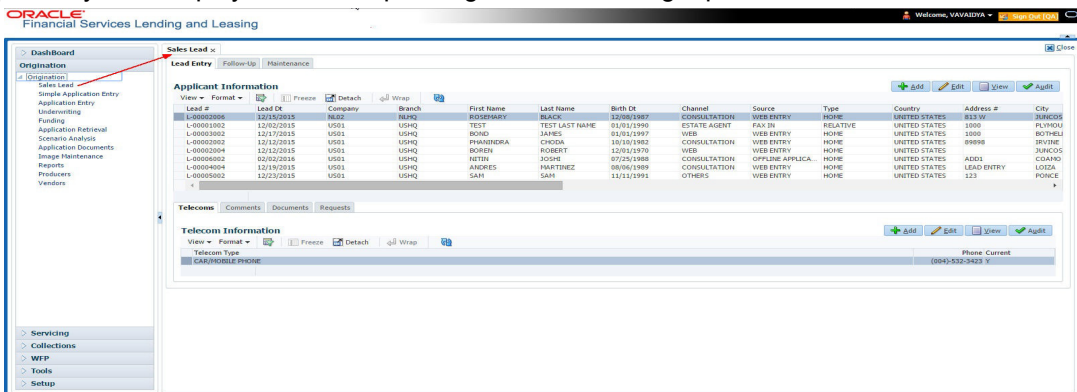
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



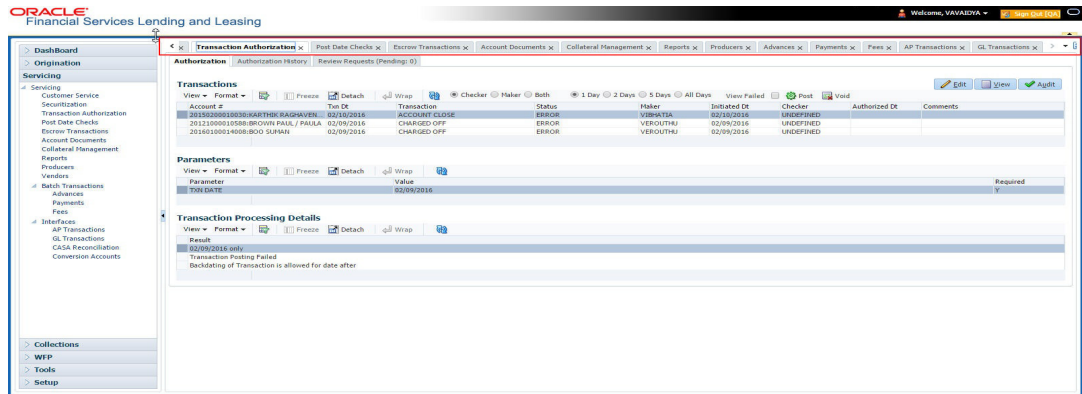
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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



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



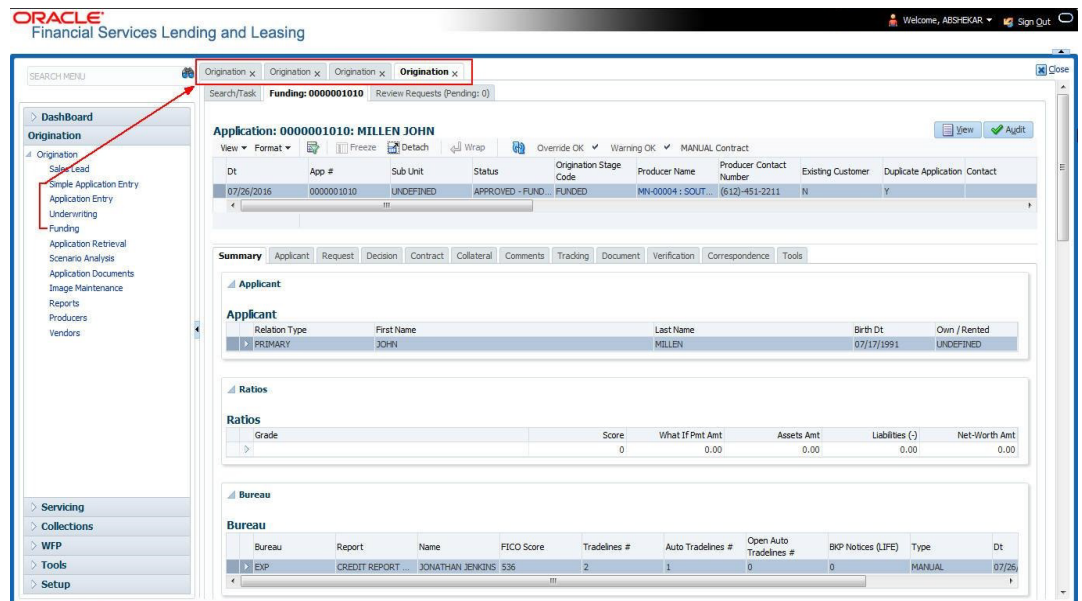
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

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

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

- Simple Application Entry
- Application Entry
- Underwriting
- Funding





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

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

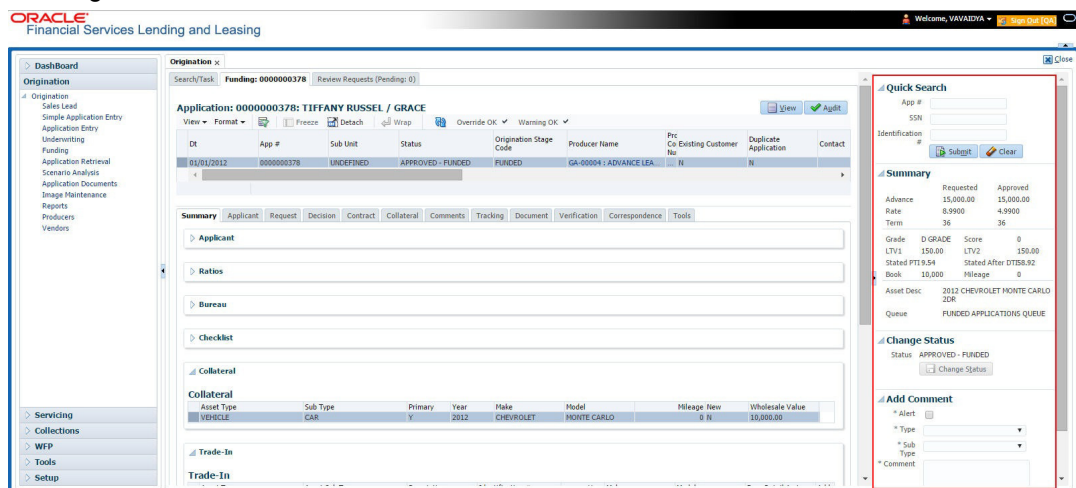
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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



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

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

Servicing and Collection Screens

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

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

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

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

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

1.4.1.1 Time Zone Preference

| User Info | | | |
|-------------------|--------------------------|------------------|-------------------------------------|
| Organization | DMC | Time Zone | USER TIME ZONE |
| Division | US01 | Level | |
| First Name | VARSHA | User Time Zone | UNDEFINED |
| Last Name | VAIDYA | Company | US/CENTRAL (CENTRAL STANDARD TIME) |
| Responsibility | SUPERUSER | Branch Time Zone | |
| GL Post Date | 02/10/2016 | Server Time Zone | ASIA/CALCUTTA (INDIA STANDARD TIME) |
| Last Login Date | 02/10/2016 03:21:07 AM | Skin Family | Skyros (Default) |
| Session Language | DEFAULT | | |
| Debug Enabled Ind | <input type="checkbox"/> | | |

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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

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

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

1.4.2 Screens

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

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

The screenshot shows the 'Customer Service' screen for account 20120200010231, YUTAKA OZAKA / AKANE. The account is active with a balance of 0.00 USD. The 'Call Activities' tab is selected, showing a table of call records.

| Action | Result | Contact | Reason | Cancel | Promise Dt | Promise Amt | Condition | Appointr Followup Dt | Time Zone | Adj Followup Dt | Corr |
|--------|--------|-------------------|--------|--------|------------|-------------|-----------|----------------------|------------|------------------------|------|
| AT | PH | ANSWERING MACHINE | | N | 12/30/2015 | 1,000.00 | NONE | N | 12/30/2015 | 12/29/2015 12:30:00 PM | |
| AT | PH | ANSWERING MACHINE | | N | 12/30/2015 | 1,000.00 | NONE | N | 12/30/2015 | 12/29/2015 12:30:00 PM | |

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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

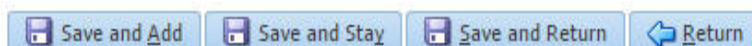
The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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





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






The table below gives a snapshot of them:

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

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

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

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

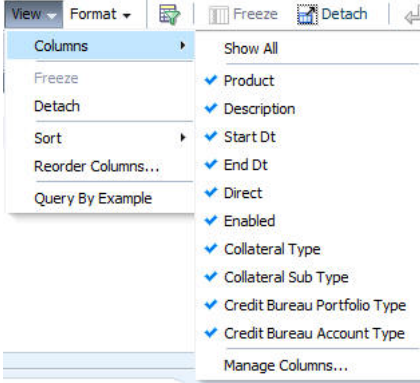
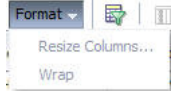
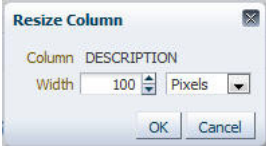
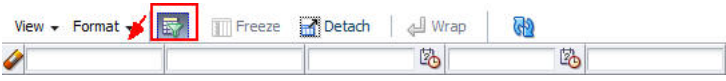
| Basic Actions | Description |
|---|---|
|  | Show File - Click to view the details of selected file. |
|  | List Files - Click to generate and view the list of files maintained in the system. |
|  | Download File - Click to download the details of selected data. |

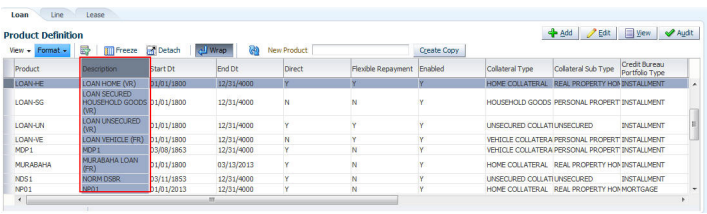

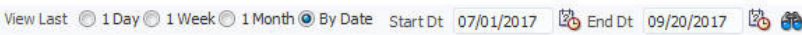
1.5.3 Personalization Options

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




The table below gives a snapshot of them:

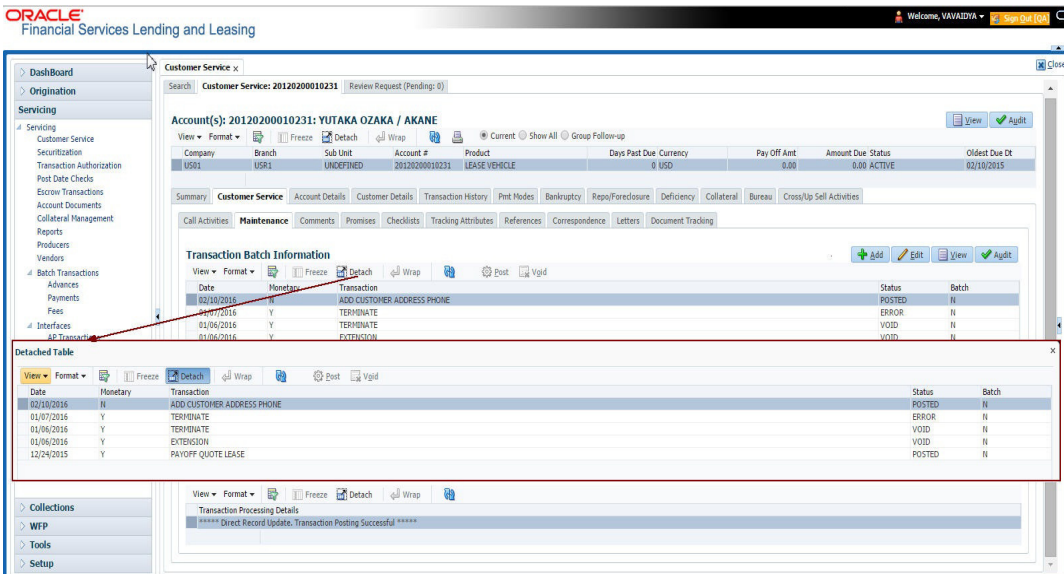
| Options | Description |
|------------------|--|
| View | <p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally,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

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

Print option in Customer Service screen

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

Detach



The screenshot shows the Oracle Financial Services Lending and Leasing interface. In the 'Customer Service' screen, the 'Transaction Batch Information' table has a 'Detach' button highlighted. Below it, a 'Detached Table' window is open, showing a detailed view of the selected transaction with columns for Date, Monetary, Transaction, Status, and Batch.

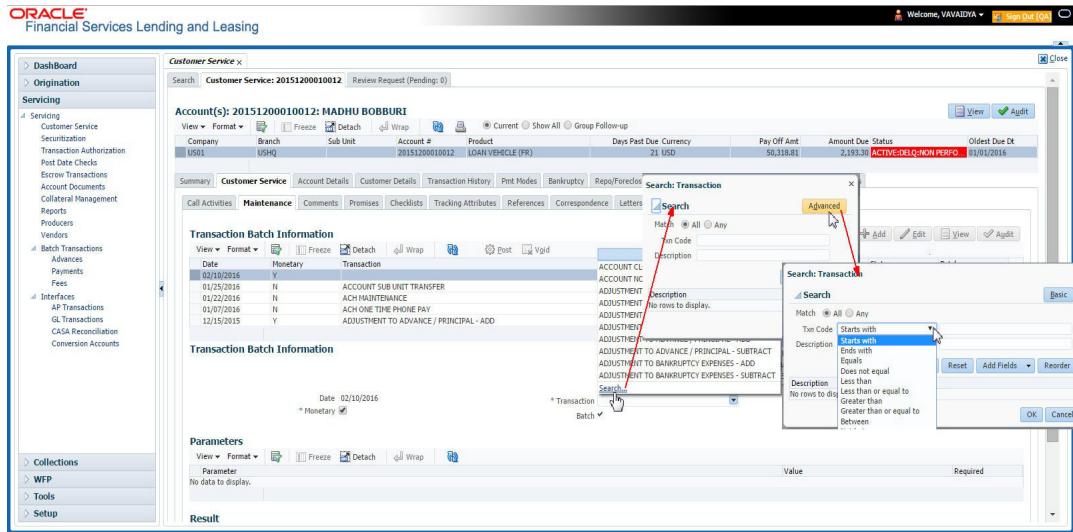
| Date | Monetary | Transaction | Status | Batch |
|------------|----------|----------------------------|--------|-------|
| 02/03/2016 | N | ADD CUSTOMER ADDRESS PHONE | POSTED | N |
| 01/07/2016 | Y | TERMINATE | ERROR | N |
| 01/06/2016 | Y | TERMINATE | VOID | N |
| 01/06/2016 | Y | EXTENSION | VOID | N |
| 02/04/2015 | Y | PAYOFF QUOTE LEASE | POSTED | N |

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

Drop-down List

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

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

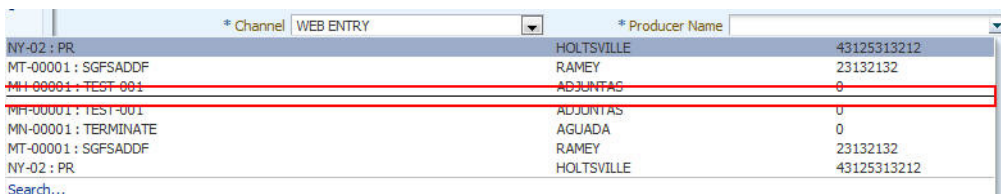


Click the arrow button available before 'Search' to toggle the search options.

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

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

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



Comments

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

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

| Shortcut | Action |
|----------|-------------------------|
| Ctrl++ | To increase zoom level. |

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

1.7 Tool Tips

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

1.8 Accessibility

1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.
- The components within the user interface are optimized for use with a screen reader by default.
- The contents are zoomable by default, eliminating the need for an application large fonts mode.
- The user interface components auto-detect if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

1.8.3 Documentation Accessibility Preferences

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

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

- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate

2. Administration System

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

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

Navigating to Administration System

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

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- User Defined Defaults
- Transaction Codes
- Data Files
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Collection Cycles
- Reports
- Error Messages
- Translations
- Label Configuration
- Seed Data
- Sales Tax
- Data Masking
- Webhook

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

2.1 System Parameters

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

setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

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

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

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

- System Parameters
- Organization Parameters
- Company Parameters

2.1.1 System Parameters Setup

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

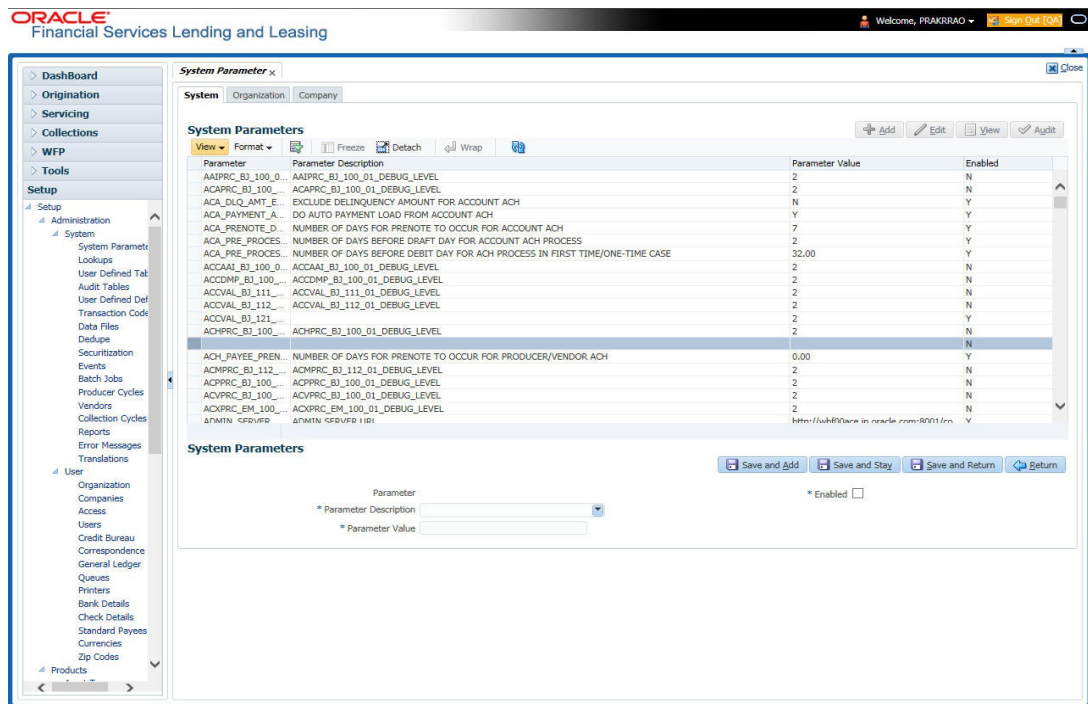
Note

You can only define these parameters. Changing the values of any of these parameters affects the related processing.

To set up the System Parameters

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

- In the **System Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

For a detailed list of available parameters, refer to Appendix [“System Parameters”](#) chapter.

2.1.1.1 FCUBS Integration

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

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

| Parameter | Parameter Description |
|---------------|----------------------------------|
| CMN_CORE_BANK | CORE BANKING INTERFACE INDICATOR |

Note

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

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

2.1.2 **Organization Parameters**

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

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

For example:

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

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

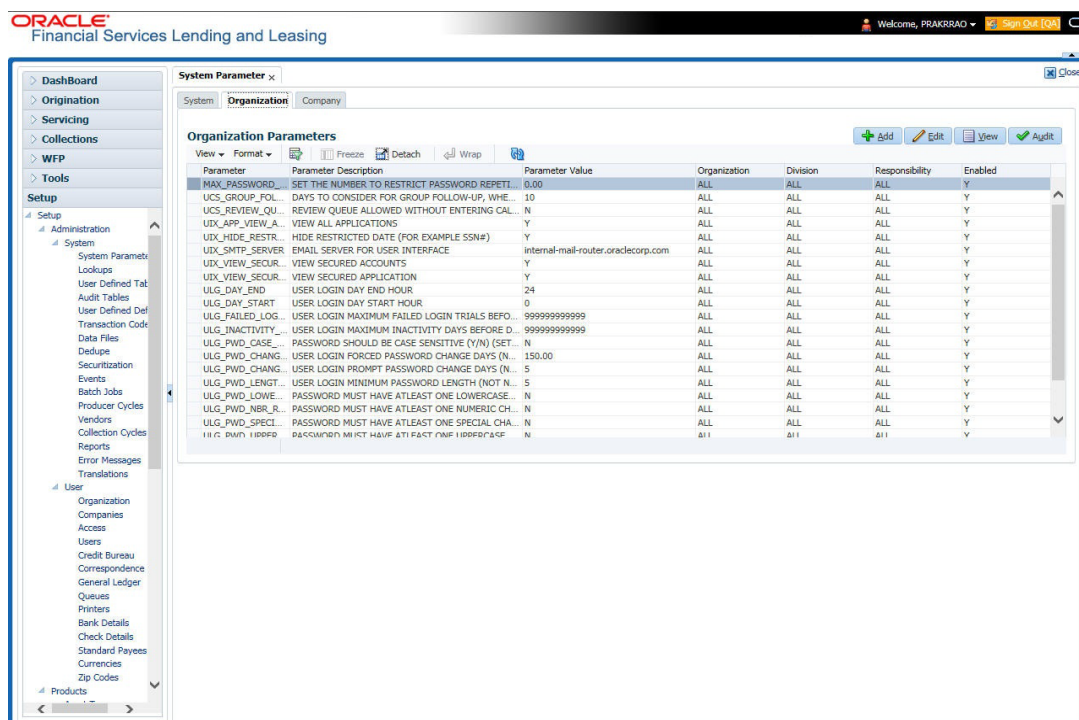
Note

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

To set up the Organization Parameters

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

2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|--|
| Parameter | Parameter of the specified parameter description is displayed here. |
| Parameter Description | Select the description of system parameter from the drop-down list. |
| Parameter Value | Specify the value for the system parameter. |
| Organization | Select the organization for which the parameter will be valid from the drop-down list. |
| Division | Select the department for which the parameter will be valid from the drop-down list. |
| Responsibility | Select the responsibility for which the parameter will be valid from the drop-down list. IMPORTANT: In selecting which organization parameter to use, the system searches for a best match using the following attributes: <ol style="list-style-type: none"> 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields. |
| Enabled | Check this box to enable the parameter. |

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

For a detailed list of available parameters, refer to Appendix “[System Parameters](#)” chapter.

2.1.3 Company Parameters

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

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

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

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

To set up the Company Parameters

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

ORACLE
Financial Services Lending and Leasing

Welcome, PRAKRAO | Sign Out

System Parameter

System Organization **Company**

Company Parameters

| Parameter | Parameter Description | Parameter Value | Company | Division | Enabled |
|--------------------|---|---------------------|---------|----------|---------|
| AUD_ADV_REASO... | AUTO DECISION ADVERSE ACTION REASON MODEL | FICO | ALL | ALL | Y |
| AUD_SCORING_M... | APPLICATION SCORING METHOD | PRIM | ALL | ALL | Y |
| AUD_SCORING_M... | APPLICATION SCORING METHOD WITH IN ALL BUREAU | MAX_SCORE | ALL | ALL | Y |
| CBU_DATA_SET_S... | MIETRO 2 FILE DATA SELECTION CRITERIA | MONTHLY | ALL | ALL | Y |
| CBU_DATA_SET_S... | MIETRO 2 FILE DATA SELECTION CRITERIA | MONTHLY | US01 | USHQ | N |
| CBU_FILE_FORMAT | MIETRO 2 FILE FORMAT | 888 | ALL | ALL | Y |
| CMN_ASE_VALIDA... | VALIDATE ASSET MAKE MODEL DURING DATA ENTRY | N | ALL | ALL | Y |
| CMN_CMB_DEFALD... | DEFAULT PRINTER NAME | UNDEFINED | ALL | ALL | Y |
| CMN_WEEKLY_NO... | WEEKLY NON-BUSINESS DAYS | UNDEFINED | ALL | ALL | Y |
| COR_STORAGE_D... | ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE | COR_DIR_QA143REL_HQ | ALL | ALL | Y |
| DBR_JOINT_INC... | COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY | N | ALL | ALL | Y |
| DBR_JOINT_INC... | COMBINE INCOME AND DEBT WITH SPOUSE | N | ALL | ALL | Y |
| DDP_CRB_EXPIRA... | DEDUP CREDIT BUREAU EXPIRATION DAYS | 999999 | ALL | ALL | Y |
| DDP_DEDUP_DEB... | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY | N | ALL | ALL | Y |
| DDP_DEDUP_DEB... | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE | N | ALL | ALL | Y |
| DOT_STORAGE_D... | ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING | DOT_DIR_QA143REL_HQ | ALL | ALL | Y |
| ECB_EDIT_FAIL_A... | CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO... | N | ALL | ALL | Y |
| ECB_USE_APL_CU... | RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU... | Y | ALL | ALL | Y |
| FAX_IMAGE_STAT | DEFAULT IMAGE STATIC CODE FOR FAX IN SERVICE | 11501 | ALL | ALL | Y |

Company Parameters

Parameter:

Parameter Description:

Parameter Value:

* Company:

* Branch:

* Enabled:

Save and Add Save and Stay Save and Return Return

A brief description of the fields is given below:

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

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

For a detailed list of available parameters, refer to Appendix "[System Parameters](#)" chapter.

2.2 Lookups Setup screen

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

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

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

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

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

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

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

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

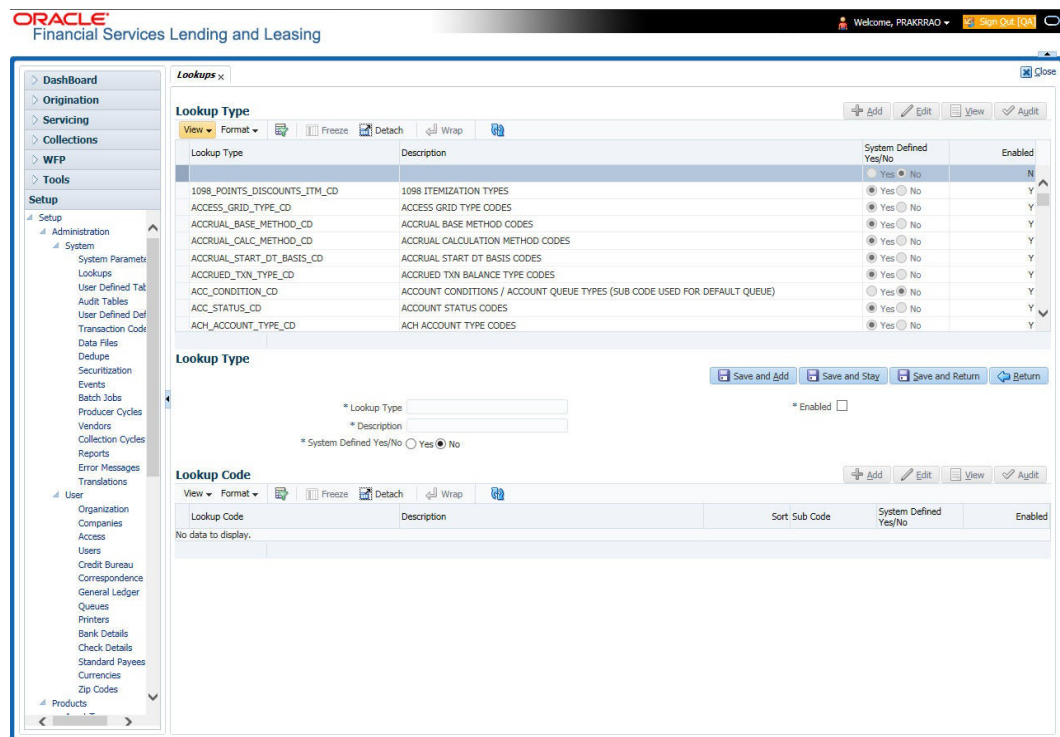
Note

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

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

To set up the Lookups

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



A brief description of the fields is given below:

| Field | Do this: |
|-------------|--------------------------|
| Lookup Type | Specify the lookup type. |

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

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

A brief description of the fields is given below:

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

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

2.3 User Defined Tables

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

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

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

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

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

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

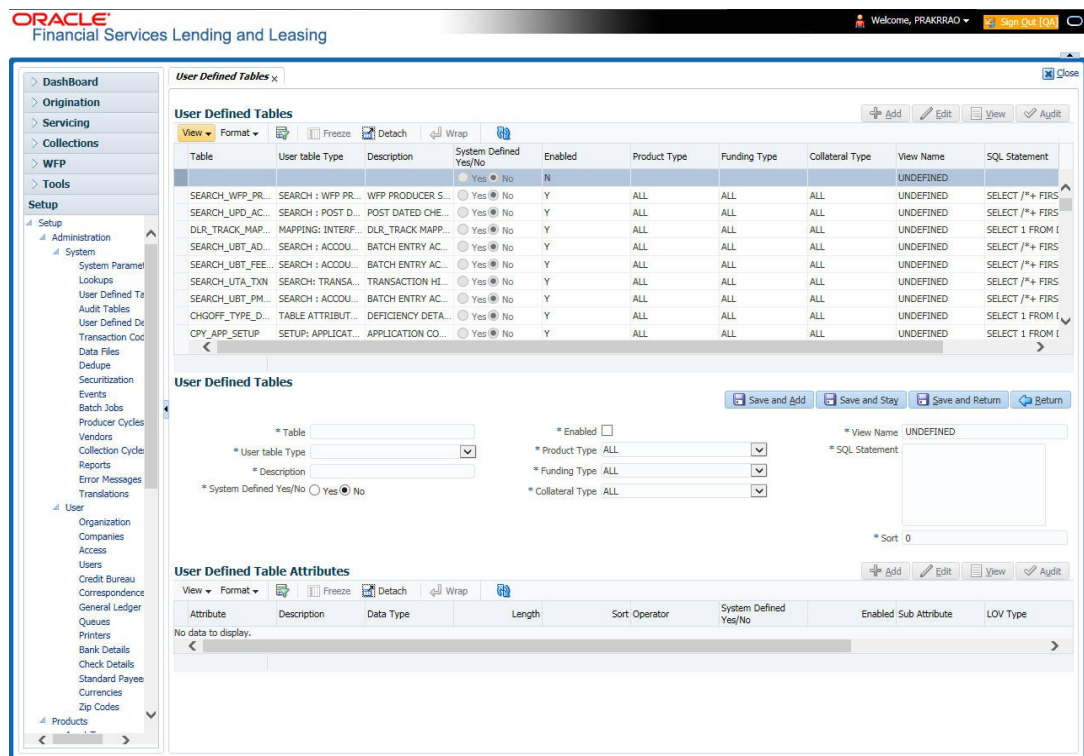
- Searching applications and accounts
- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

Note

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

To set up the User Defined Tables

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



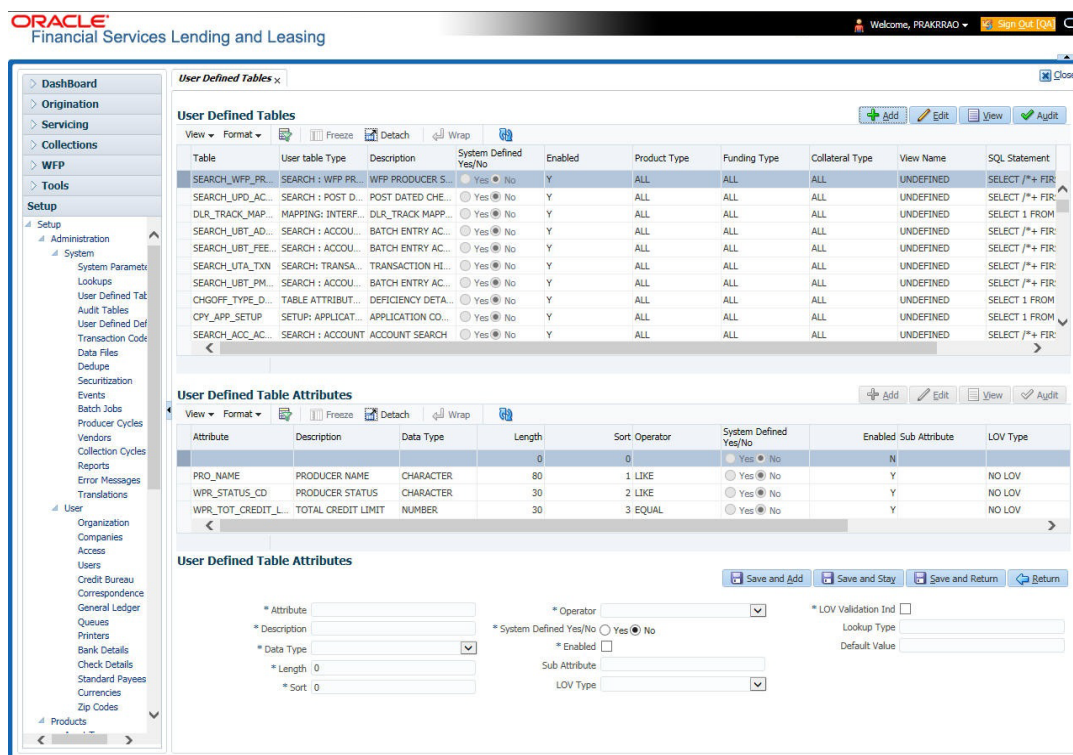
A brief description of the fields is given below:

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

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

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

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



A brief description of the fields is given below:

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

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

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

2.4 Audit Tables

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

- Application status history
- Account status history
- Audit history of specified fields

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

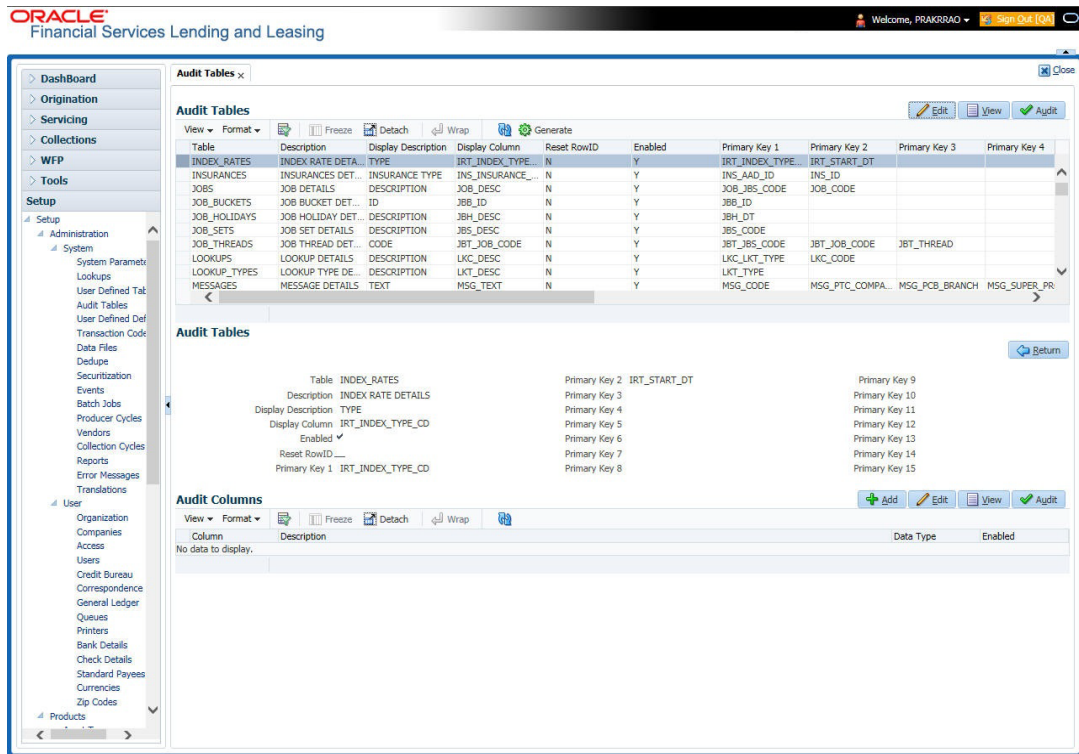
- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

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

To set up the Audit Tables

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

2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

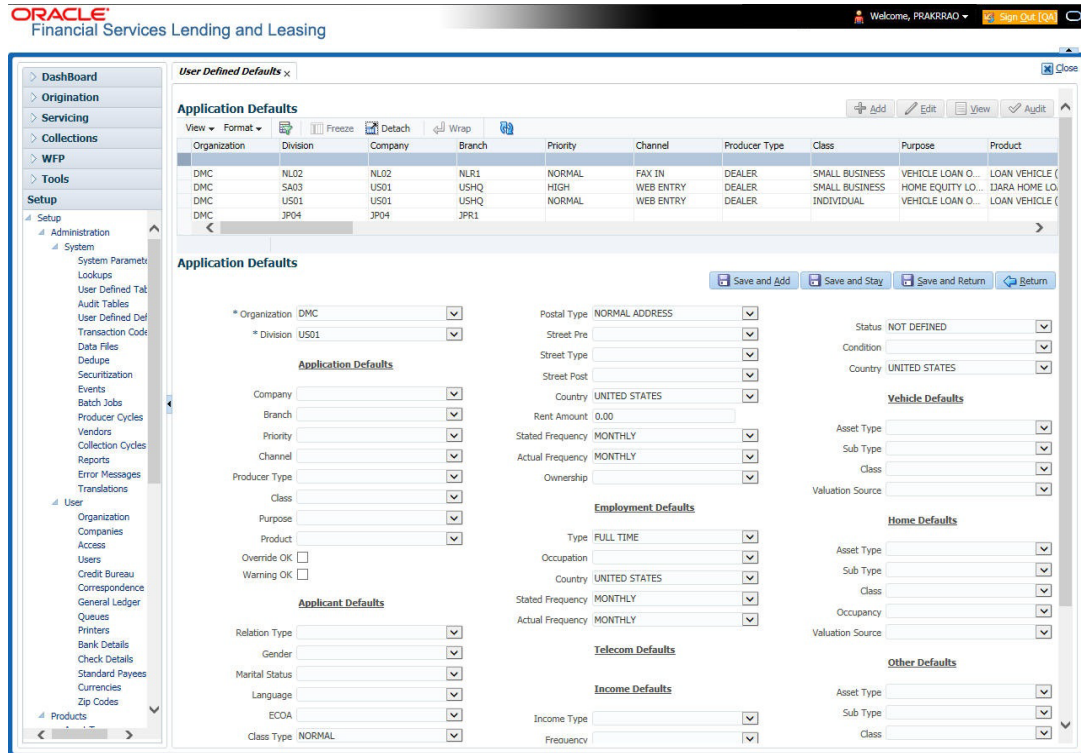
2.5 User Defined Defaults

The User Defined Defaults Setup screen allows you to set up default values to automatically populate in frequently used fields on the Application Entry screen. This streamlines the data entry process when entering an application.

To set up the User Defined Defaults

1. Click **Setup > Setup > Administration > System > User Defined Defaults**. The system displays User Defined Defaults screen.

2. In the **Application Defaults** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-----------------------------|--|
| Org | Select the organization for which these defaults are applicable from drop-down list. |
| Division | Select the division for which these defaults are applicable from drop-down list. |
| Application Defaults | |
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Priority | Select the priority from the drop-down list. |
| Channel | Select the channel from the drop-down list. |
| Producer Type | Select the producer type from the drop-down list. |
| Purpose | Select the purpose from the drop-down list. |
| Product | Select the product from the drop-down list. |
| Applicant Defaults | |
| Relation Type | Select the applicant relation type from the drop-down list. |
| Gender | Select the applicant gender from the drop-down list. |

| Field | Do this: |
|----------------------------|---|
| Marital Status | Select the applicant marital status from the drop-down list. |
| Language | Select the applicant language from the drop-down list. |
| EOCA | Select the applicant ecoa from the drop-down list. |
| Class Type | Select the applicant class type from the drop-down list. |
| Race National Origin | Select the applicant race or national origin from the drop-down list. |
| Privacy Opt-Out | Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information. |
| Address Defaults | |
| Address Type | Select the address type from the drop-down list. |
| Postal Type | Select the postal address type from the drop-down list |
| Street Pre | Select the street pre type from the drop-down list. |
| Street Type | Select the street type from the drop-down list. |
| Street Post | Select the street post type from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Rent Amount | Specify the rent amount. The system defaults this rent amount if the rent amount received from the interface is zero. This rent amount will be defaulted for a new application also. |
| State Frequency | Select the stated frequency from the drop-down list. |
| Actual Frequency | Select the actual frequency from the drop-down list. |
| Ownership | Select the ownership type from the drop-down list. |
| Employment Defaults | |
| Type | Select the employment type from the drop-down list. |
| Occupation | Select the occupation from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Stated Frequency | Select the stated frequency from the drop-down list. |
| Actual Frequency | Select the actual frequency from the drop-down list. |
| Income Defaults | |
| Income Type | Select the income type from the drop-down list. |
| Frequency | Select the frequency from the drop-down list. |

| Field | Do this: |
|---------------------------|--|
| Liability Defaults | |
| Liability Type | Select the liability type from the drop-down list. |
| Frequency | Select the frequency from the drop-down list. |
| Asset Defaults | |
| Status | Select the asset status from the drop-down list. |
| Condition | Select the asset condition from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Vehicle Defaults | |
| Asset Type | Select asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list. |
| Home Defaults | |
| Asset Type | Select asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Occupancy | Select the occupancy type from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list. |
| Other Defaults | |
| Asset Type | Select asset type from the drop-down list |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list |
| Comment Defaults | |
| Comment Type | Select the comment type from the drop-down list. |
| Comment Sub Type | Select the comment sub type from the drop-down list. |

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

2.6 Transaction Codes

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

The system uses transaction codes to define the actions and tasks it can perform; for example, defining itemization, menu items, setting up lock and unlock, and generating reports.

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

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

Note

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

To set up the Transaction Codes

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

The screenshot displays the Oracle Financial Services Lending and Leasing interface for Transaction Codes. The left-hand navigation pane shows the path: Setup > Administration > System > Transaction Codes. The main content area is titled 'Transaction Codes' and is divided into three sections:

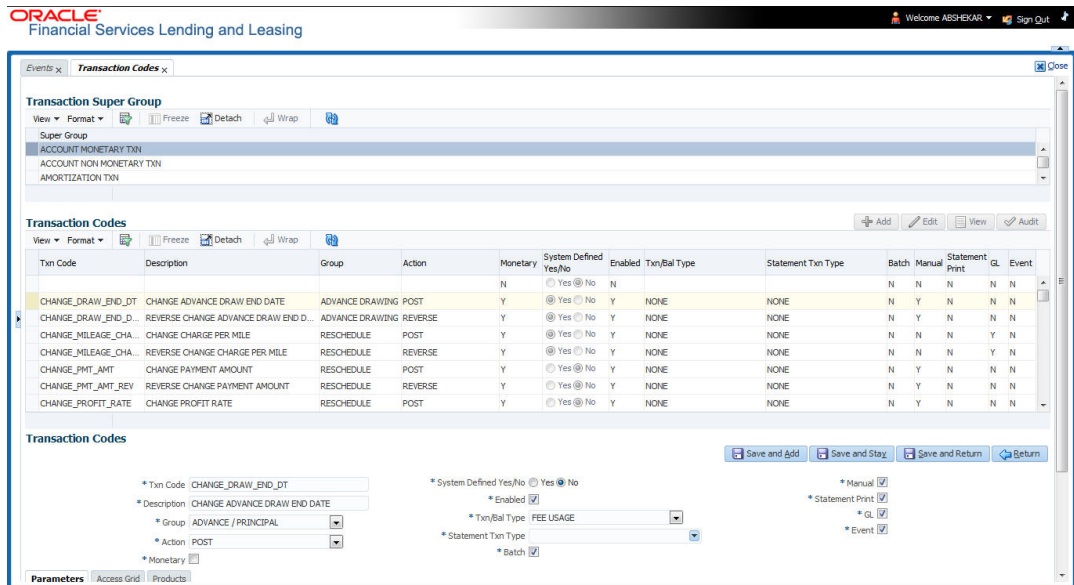
- Transaction Super Group:** A list of super groups including ACCOUNT MONETARY TXN, ACCOUNT NON MONETARY TXN, and AMORTIZATION TXN.
- Transaction Codes:** A table listing individual transaction codes with their descriptions, groups, actions, and various flags.

| Txn Code | Description | Group | Action | Monetary | System Defined Yes/No | Enabled | Txn/Bal Type | Statement Txn Type | Batch |
|--------------------|-------------------|--------|---------------------|----------|---|---------|----------------|--------------------------|-------|
| EADV | ESCROW ADVANCE | ESCROW | POST | Y | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ESCROW ADVANCE | ESCROW ADVANCE | N |
| EADV_ADJ_MINUS | ADJUSTMENT TO... | ESCROW | ADJUST MINUS | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | ADJUSTMENT TO ESCROW... | N |
| EADV_ADJ_MINUS_REV | REVERSE ADJUST... | ESCROW | REVERSE | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | REVERSE ADJUSTMENT TO... | N |
| EADV_ADJ_PLUS | ADJUSTMENT TO... | ESCROW | ADJUST PLUS | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | ADJUSTMENT TO ESCROW... | N |
| EADV_ADJ_PLUS_REV | REVERSE ADJUST... | ESCROW | REVERSE | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | REVERSE ADJUSTMENT TO... | N |
| EADV_BILL | ESCROW ADVANC... | ESCROW | BILL | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | ESCROW ADVANCE BILLED | N |
| EADV_BILL_REV | REVERSE ESCRO... | ESCROW | REVERSE | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | REVERSE ESCROW ADVANC... | N |
| EADV_CHGSOFF | CHGSOFF ESCROW... | ESCROW | CHARGE OFF/WRITE... | Y | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ESCROW ADVANCE | CHGSOFF ESCROW ADVANCE | N |
- Transaction Parameters:** A section for defining parameters, currently showing 'No data to display.'

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter



A brief description of the fields is given below:

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

| Field | Do this: |
|------------|--|
| Batch | Check this box to perform the transaction in a batch process. |
| Manual | Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual. |
| Stmt Print | Check this box to print the transaction on customer statements. |
| GL | Check this box, if the transaction is a general ledger transaction. |
| Event | On selecting this check box, the particular Monetary/Non-Monetary transaction is considered for triggering of respective Monetary and Non-monetary transaction posting Event type. The particular Monetary/Non-Monetary transaction is available while defining Event Actions. For more information, refer to Events (New Framework) section. |

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

2.6.1 Transaction Codes sub screens

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

Note

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

2.6.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

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

(For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service screen's Maintenance screen.)

Note

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

To set up the Parameters

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

A brief description of the fields is given below:

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

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

2.6.1.2 Access Grid

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

To set up the Access Grid sub screen

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

A brief description of the fields is given below:

| Field | Do this: |
|-----------------|---|
| Access Type | Select the access grid function type (ACCOUNT CONDITION AND ACCOUNT STATUS) that is being used to control the creation of the associated transaction, from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value). |
| Allowed? Yes/No | Select 'Yes' if the access is allowed and 'No' if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction). |

| Field | Do this: |
|-----------------------|--|
| System Defined Yes/No | Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified. |

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

2.6.1.3 Products

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

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

To set up the Products sub screen

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

A brief description of the fields is given below:

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

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

2.7 Data Files

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

These files are typically produced during the nightly process.

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

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

Note

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

Data Files screen consists of the following two tabs:

- Output
- Input

2.7.1 Output tab

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

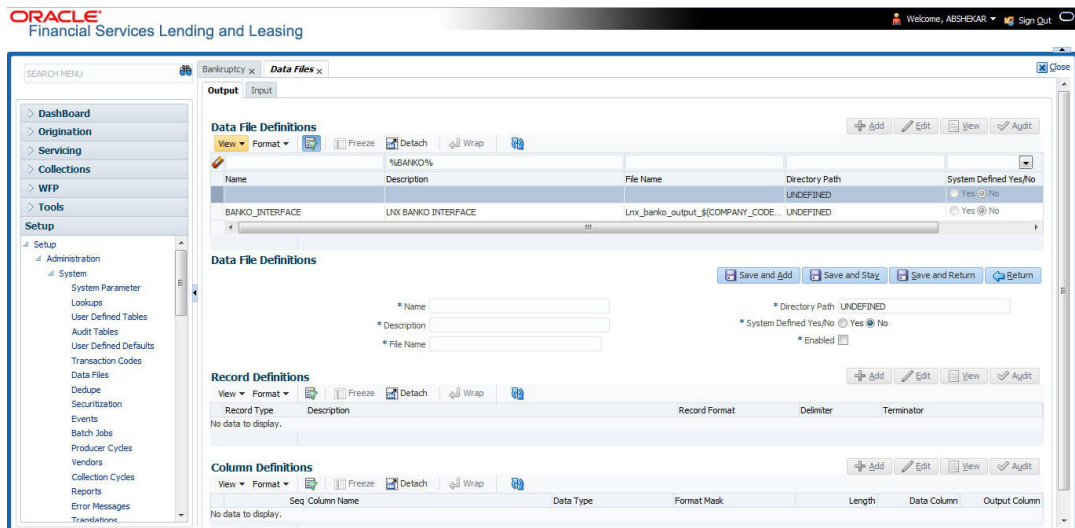
- Data File Definitions
- Record Definitions
- Column Definitions

2.7.1.1 Data File Definitions

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

To set up Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Output tab**.
2. In the **Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-------------|--|
| Name | Specify data file type (name of data file definition). |
| Description | Specify data file description. |

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

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

2.7.1.2 Record Definitions

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

1. In the **Record Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.7.1.3 Column Definitions

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

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.7.2 **Input tab**

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDP RC_BJ_000_01) triggered on regular intervals.

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

- Input Data File Definitions
- Column Definitions

2.7.2.1 **Input Data File Definitions**

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

Oracle Financial Services Lending and Leasing also supports bulk upload of data into the system through input file processing for a set of process listed in Setup > Administration > System > Lookups > Lookup Code section.

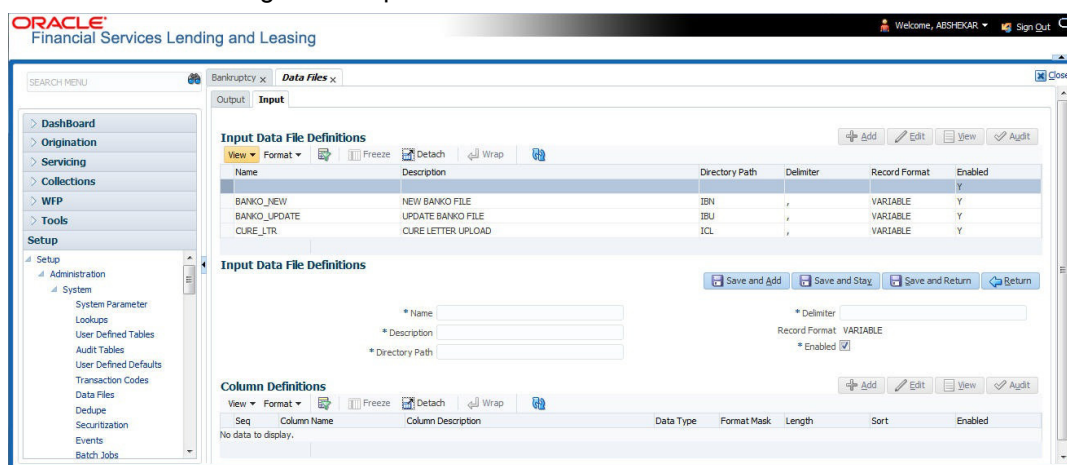
Lookup Type: INCOMING_FILE_TYPE_CD

Description: INCOMING LOG FILE TYPE CODE

In addition, there is also an option for configurable bulk upload of data in which the input file delimiter is configurable to required value. For more information, refer to [Configurable Bulk Upload](#) section.

To set up Input Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Input** tab.
2. In the **Input Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

2.7.2.2 Column Definitions

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

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.7.2.3 **Configurable Bulk Upload**

In the process of configurable bulk upload of data, the input file delimiter is configurable to required value and data is processed based on the column definitions defined. This option is supported for Transactions and Collateral uploads to create new transactions and asset records in bulk.

For bulk upload of data, the input CSV (comma separated values) file is to be constructed in specific format as defined in Setup > Data Files > Input screen's 'Input Data File Definitions' and 'Column Definitions' sections.

For example, consider the following Column Definition details:

| Seq | Column Name | Column Description | Data Type | Length | Sort |
|-----|--------------------|--------------------|-----------|--------|------|
| 1 | ASE_OPERA-TION_IND | OPERATION IND | CHARACTER | 30 | 1 |

| Seq | Column Name | Column Description | Data Type | Length | Sort |
|-----|-------------|--------------------|-----------|--------|------|
| 2 | ASE_NBR | ASSET NUMBER | NUMERIC | 30 | 2 |
| 3 | ASE_REGN_DT | REGISTRATION DATE | DATE | 30 | 3 |

If the delimiter in Input Data file definitions is set as ',' (comma), then the csv can be constructed in same format and sequence of column definition as indicated below with each row as one record:

```
ASE_OPERATION_IND,ASE_NBR,ASE_REGN_DT
NEW,20151200010476,12/08/2015
EXISTING,20111300010468,13/10/2011
NEW,20101400010812,14/11/2016
```

The CSV file is to be placed in the directory path/work area which is the base path defined in system parameter - UIX_INCOMING_FILE_PATH (INCOMING FILE PATH OF APP SERVER) by the system administrator and further appended by the configurable sub folder name such as ITU or ICC. For example: /scratch/work_area/<domain name>/input/itu.

Following are the Lookup code maintained in Setup > Administration > System > Lookups > Lookup Code section for respective process type:

| Process Type | Lookup Code | Description |
|-------------------------|-------------|-------------------------|
| Transaction File Upload | ITU | TRANSACTION UPLOAD |
| Asset File Upload | ICC | INPUT CREATE COLLATERAL |

- For Transaction File Upload, only one csv file can be created with multiple records and on processing, the data is populated into Servicing > Customer Service > Transaction > History > Transactions tab.
- For Asset File Upload, separate csv files are to be created to upload the data into Collateral Management screen's Collateral details, Valuation, Addons/Attributes, and Tracking sections respectively.

On executing the scheduled batch job in SET-IFP, IDDP RC_BJ_000_02 (BULK INPUT DATA INSERTION), the data in csv file is processed and is displayed in Servicing Customer Service > External Interfaces tab. Such data does not need authorization and is directly uploaded on validating the sequence, position, and format.

The status of batch job can be viewed in DashBoard > System Monitor > Batch Jobs screen. The records which resulted in error are listed in the bad file.

2.8 Events

In the current version of Oracle Financial Service Lending and Leasing, the Events framework has undergone changes in the processing type from earlier Engine based framework to Entity based framework and OFSLL is enabled to support both old and new type of events processing.

If you have upgraded from an older version of OFSLL, the existing events listed in 'Event Types' tab and action types listed in 'Event Action Types' tab will still be functional as intended but cannot be added or modified. Along with these two tabs, the data in 'Online' and 'Batch' tab are also displayed in read-only mode. However, new events and action types can only be created in 'Events' tab.

- For existing events defined in the system, refer to [Events \(Existing Framework\)](#).
- To work with new events framework, refer to [Events \(New Framework\)](#).

2.8.1 **Events (Existing Framework)**

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

Note

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

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

In the Events screen you can view “trigger events” with associated actions which the system performs during application entry. The fields on this screen are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

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

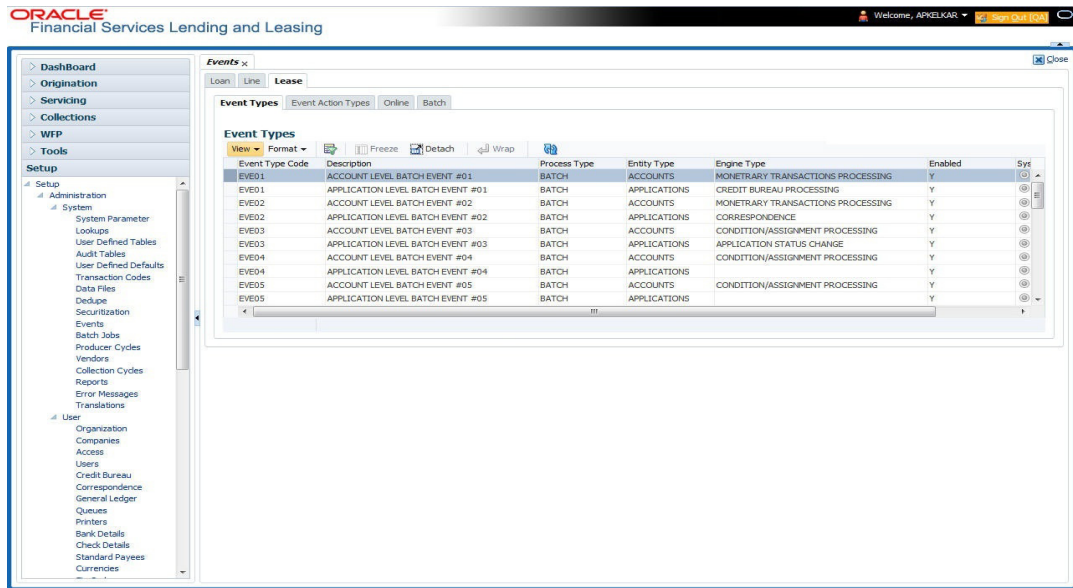
Navigating to Events

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

2.8.1.1 **Event Types**

Click **Setup > Setup > Administration > System > Events > Lease > Events Types**.

2. In the Event Types tab, you can view the existing events and its details maintained in the system.



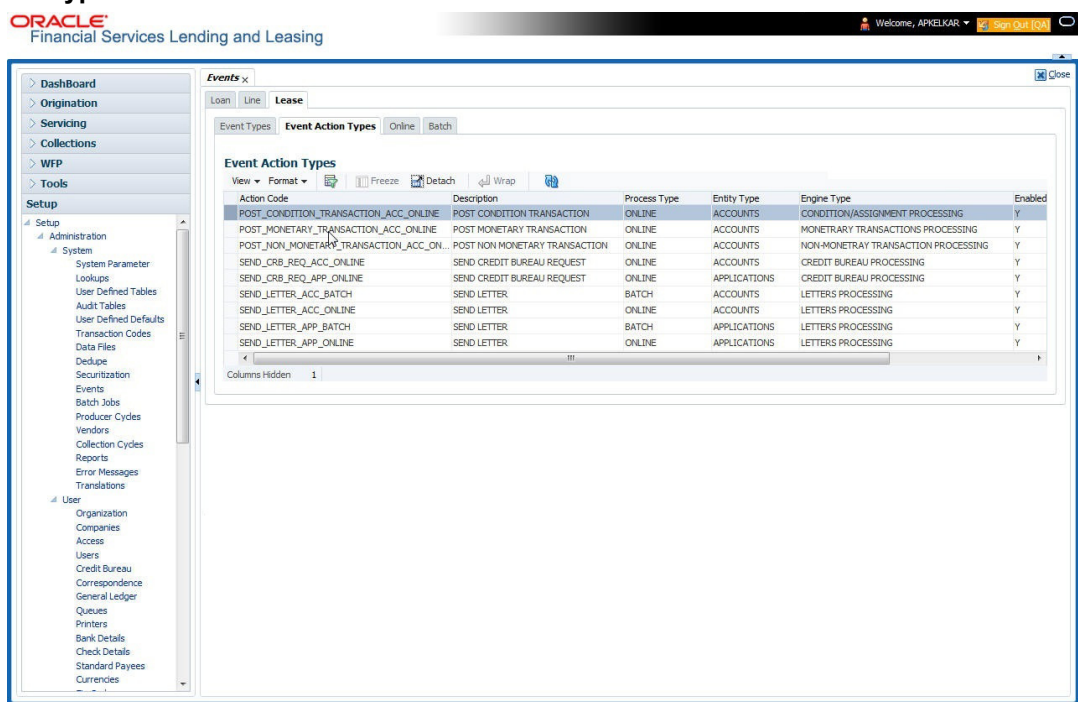
A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|---|
| Event Type Code | View the event type code. |
| Description | View the event description. |
| Process Type | View the event action processing type (BATCH or ONLINE). |
| Entity Type | View the entity type (ACCOUNTS or APPLICATIONS). |
| Engine Type | View the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE). |
| Enabled | 'Y' indicates event type is enabled and 'N' indicates disabled. |
| System Defined | If 'Yes' indicates that the event type is system defined. If 'No' indicates that the event type is user defined. |

2.8.1.2 Event Action Types

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

1. Click **Setup > Setup > Administration > System > Events > Lease > Event Action Types.**



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Action Code | View the action code. |
| Description | View the action description. |
| Process Type | View the event action processing type (BATCH or ONLINE). |
| Entity Type | View the entity type. |
| Engine Type | View the engine type. |
| Enabled | 'Y' indicates event action type is enabled and 'N' indicates disabled. |
| System Defined | If 'Yes' indicates that the event action type is system defined. If 'No' indicates that the event action type is user defined. |

2.8.1.3 Online

The Online tab allows you to view the online events defined in the system along with the event criteria actions. The system supports the following online events:

- CHG OFF Reversal
- Paid Off Reversal
- BKRP is closed
- BKRP Is Opened
- When Queue is Closed
- When status/ Sub status changed to 'Approved- Rehashed'
- Account condition SCHG is closed

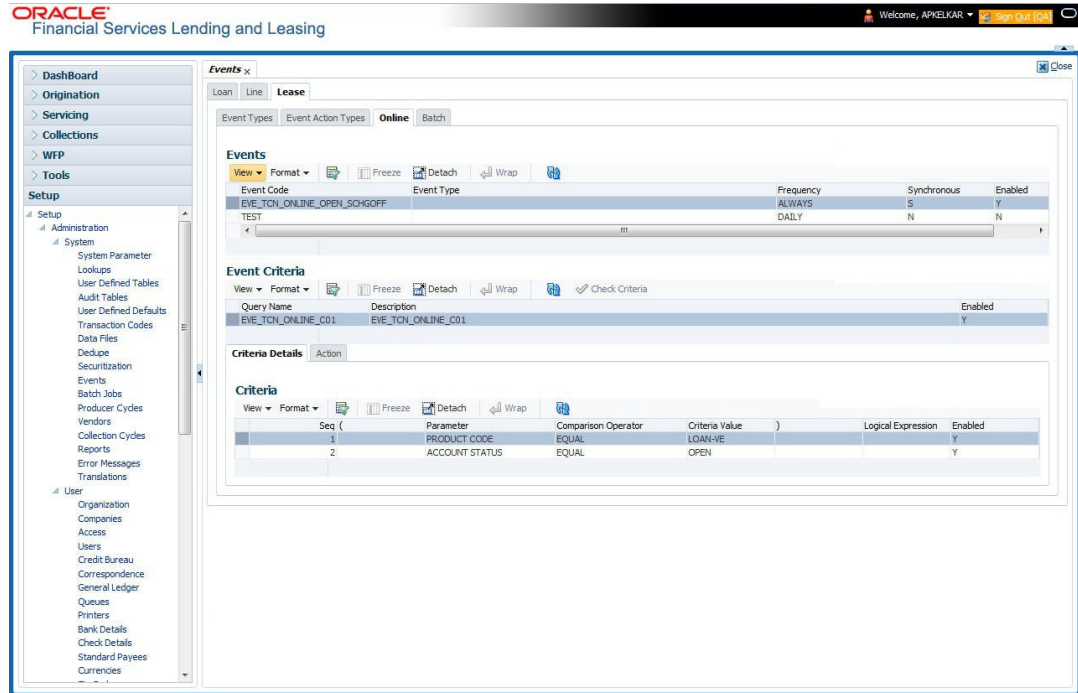
- Account condition SCHG is Opened
- Change in application status / sub status to APPROVED – REHASHING

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

- Generate correspondence for an application
- Send a credit bureau request for an application.

To view Online Event

Click **Setup > Setup > Administration > System > Events > Lease > Online.**



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Event Code | View the event code. |
| Event Type | View the event type. |
| Synchronous | 'S' indicates that the event is synchronous (i.e. any failure in triggering the event will fail to trigger the entire transaction). If 'A' indicates that the event is asynchronous (i.e. any failure in the event will not affect the transaction, which will be successfully completed). |
| Enabled | 'Y' indicates event type is enabled and 'N' indicates disabled. |

The **Event Criteria** section allows you to view the query defined for an event.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|-----------------------------|
| Query Name | View the query name. |
| Description | View the query description. |

| Field: | Do this: |
|---------|---|
| Enabled | 'Y' indicates event criteria is enabled and 'N' indicates disabled. |

Criteria Details

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | View sequence number. |
| (| Indicates opening bracket. |
| Parameter | View the parameter selected for the criteria. |
| Comparison Operator | View the comparison operator selected for the criteria. |
| Criteria Value | View the criteria value. |
|) | Indicates closing bracket. |
| Logical Expression | View the logical operator selected for the criteria. |
| Enabled | 'Y' indicates event selection criteria is enabled and 'N' indicates disabled. |

Actions

In the Actions sub tab, you can view the actions that the system performs when event is triggered. There can be more than one event action for a particular event and the Seq field defines the order in which the event action should occur.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Description | View the event action description. |
| Seq | View sequence number defined for the action. |
| Enabled | 'Y' indicates event action is enabled and 'N' indicates disabled. |

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Description | View the parameter description. |
| Value | View the parameter value. |
| Required | 'Y' indicates action parameter is required and 'N' indicates not-required |

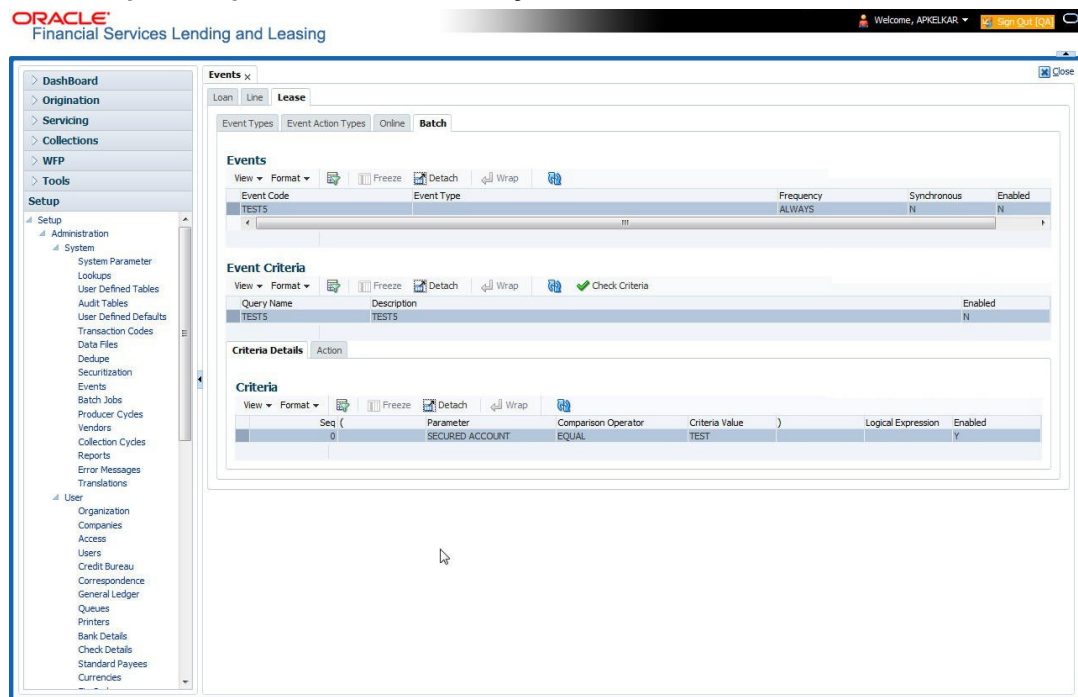
2.8.1.4 Batch

The Batch screen allows you to view the events performed as a batch transaction by the system. The system supports the following predefined batch events for application processing. (These batch events are listed in the Events Types tab):

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

To view the Batch Event

Click **Setup > Setup > Administration > System > Events > Lease > Batch**.



A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Event Code | View the event code. |
| Event Type | View the event type. |
| Frequency | View the event frequency. |
| Enabled | 'Y' indicates event type is enabled and 'N' indicates disabled. |

The **Events Criteria** section allows you to view the query name and event description defined for an event.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Query Name | View the query name. |
| Description | View the event description. |
| Enabled | 'Y' indicates event criteria is enabled and 'N' indicates disabled. |

Criteria Details

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | View sequence number. |
| (| Indicates opening bracket. |
| Parameter | View the parameter selected for the criteria. |
| Comparison Operator | View the comparison operator selected for the criteria. |
| Criteria Value | View the criteria value. |
|) | Indicates closing bracket. |
| Logical Expression | View the logical operator selected for the criteria. |
| Enabled | 'Y' indicates event selection criteria is enabled and 'N' indicates disabled. |

Action

In the Actions sub tab, view the actions that the system performs after the event is triggered. There can be more than one event action for a particular event. The Seq field defines the order in which the event action should occur. System supports the following batch event actions:

- Send letter for an application
- Generate correspondence for an application

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Description | View the event action description. |
| Seq | View sequence number defined for the action. |
| Enabled | 'Y' indicates event action is enabled and 'N' indicates disabled. |

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Description | View the parameter description. |
| Value | View the parameter value. |
| Required | 'Y' indicates action parameter is required and 'N' indicates not-required |

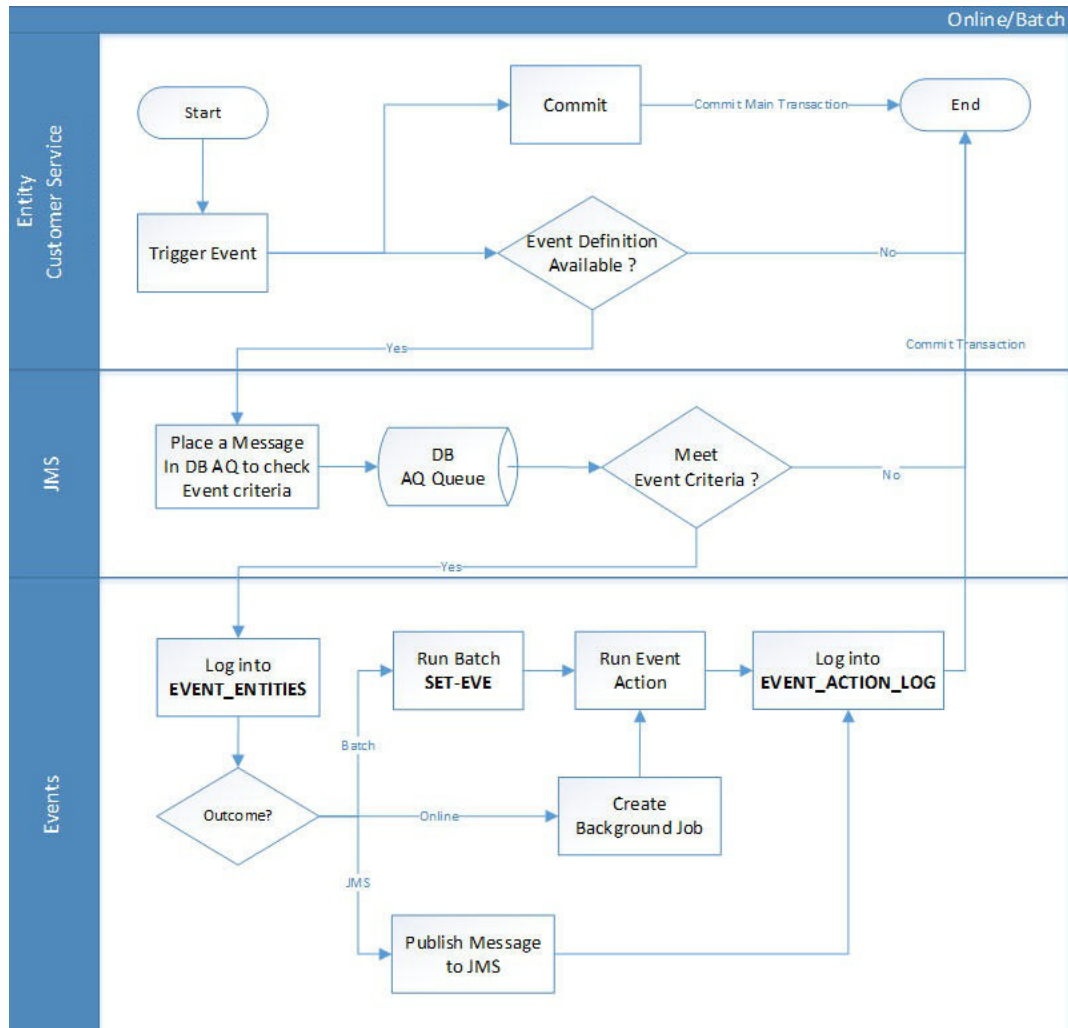
2.8.2 Events (New Framework)

Events in OFSLL refers to user/system generated actions on the system such as updating an account condition as delinquent or moving the status of a collateral from 'INACTIVE' to 'ACTIVE' and so on. Whenever such a type of event occurs some defined action can be performed by the system.

When there is change in Account or Customer entities by performing an insert/update operation on the base table, system can trigger a defined event with an associated event action to expose the same for third-party applications through JMS message or perform OFSLL actions like posting Comment/Call Activity and so on.

The Events tab serves as a common framework for Loan, Line and Lease modules. In a single flow you can define 'events' with associated actions for Account and Customer Entities with the type of processing mode as either Online or Batch mode. Further, you can define one or more event criteria as a trigger when the corresponding event occurs. For each defined criteria you can define the available event action and associated action parameter(s) to initiate corresponding action in external / internal system.

Events Workflow



As per the above workflow:

- During Servicing stage, when an event is triggered, the main transaction is committed and a new parallel transaction is created to check if there is an event definition available.
- If there is an event definition available, system places an AQ (Advanced Queueing) message in database to check for any matching event criteria. There can be one or more criteria for an event in database which is further evaluated to get the matching criteria. On identifying a matching criteria, the defined event with criteria is logged into event entities.
- Based on the Event Type, system executes the associated Event Actions.
 - If the event is configured to Batch mode, the event action is performed when the batch job EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING) is executed.
 - If the event is configured to Online mode, system performs the corresponding actions immediately.
- If the Event Action is defined as JMS, a json message is generated with the below format. You can configure additional details into the message by using response User

Defined Tables. The data added in this table will be represented in Custom Block as illustrated in the example below.

```
{
  "EventDetail": {
    "EventID": 8535,
    "EventType": "ACC_CREATE",
    "EventMessage": "ACO CREATE ACCOUNT LINE",
    "EntityNbr": "201XXXXXXXX9",
    "EventStartDt": "2019-04-05T02:48:35",
    "EventProcesseddt": "2019-04-05T02:48:35",
    "Custom": [
      {
        "CustomTabName": "User Defined Table 1",
        "DateData": [{
          "KeyName": "CreationDate",
          "KeyValue": "2017-12-18T00:00:00"
        }],
        "NumberData": [{
          "KeyName": "BusinessPhoneNumber",
          "KeyValue": "1234567890"
        }],
        "StringData": [{
          "KeyName": "OrgName",
          "KeyValue": "Oracle"
        }]
      },
      {
        "CustomTabName": "User Defined Table 2",
        "DateData": [{
          "KeyName": "CreationDate",
          "KeyValue": "2017-12-18T00:00:00"
        }],
        "NumberData": [{
          "KeyName": "BusinessPhoneNumber",
          "KeyValue": "1234567890"
        }],
        "StringData": [{
          "KeyName": "OrgName",
          "KeyValue": "Oracle"
        }]
      }
    ]
  }
}
```

- The following table indicates parameters available for JMS action type definition.

| Parameter | Description | Display |
|------------------|---|---------|
| EVENTID | System Generated Sequence | N |
| EVENTTYPE | Lookup Code of Event Type Code | N |
| EVENTMESSAGE | User entered event action message. | Y |
| ENTITYNBR | Entity Number. For example, Account / Customer Number | N |
| EVENTSTARTDATE | Event Generation Date and Time | N |
| EVENTPROCESSDATE | Event Process Date and Time | N |

Note

The parameter marked as 'Y' in Display column are only available in event action screen for user configuration. Other parameters are system defined and will be part of every event.

- For each Event Action, there is a User Defined Table maintained in the system and the same is configurable. There is also User Defined Table maintained based on Response Parameters and the response fields can be used to configure Entity Key, Non-Key and Data columns for custom block of json message. Following combination of Event to UDT mapping are maintained in the system:

- Entity Type | Event | Criteria UDT Type
- Entity | Event Action | UDT Type | UDT Response Type

For complete list of the Events and Actions mapping maintained in the table 'event_action_type_mapping', refer to the reference below:

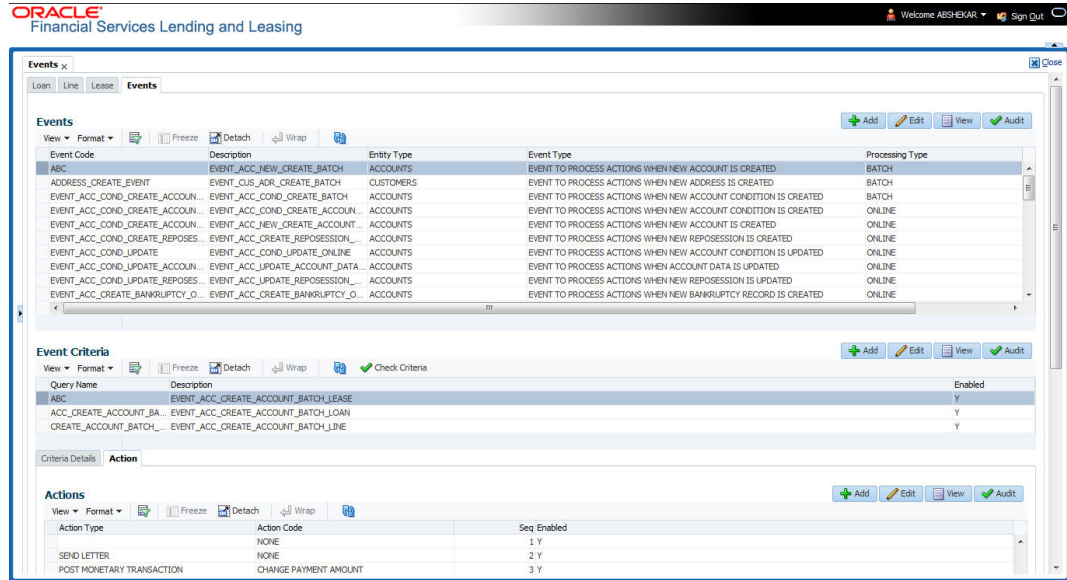
https://docs.oracle.com/cd/F16599_01/pdf/refdocs/Events_UDT_Mapping.pdf

Navigating to Events

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

To define an Event

1. Click **Setup > Setup > Administration > System > Events > > Events** tab.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Event Code | Specify the unique event code. |
| Description | Specify the event description. |
| Entity Type | Select the entity type as either ACCOUNTS or CUSTOMERS from the drop-down list. The list is populated based on EVENT_ENTITY_TYPE_CD lookup code. |
| Event Type | Select the event identification type for the entity from the drop-down list. The list is populated based on EVENT_TYPE_CD lookup code. |
| Processing Type | Specify the processing type as either ONLINE or BATCH from the drop-down list. The list is populated based on EVENT_PROCESS_TYPE_CD lookup code. - For Online events, when the event is triggered corresponding actions are processed immediately. Here all the event action executions are asynchronous and does not impact main transaction. - For Batch events, the event is triggered when the batch job EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING) is executed and actions are processed. |
| Enabled | Check this box to activate the event type. |

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

In the **Event Criteria** sub tab, you can create a query to an event.

3. In the **Event Criteria** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Query Name | Specify the unique query name. |
| Description | Specify the event criteria description. |
| Enabled | Check this box to enable the event criteria. |

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

Criteria Details

The Criteria Details sub tab allows you to define the selection criteria for the event. System uses these criteria to determine which application to include in the event action.

5. In the **Criteria Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Seq | Specify sequence number. |
| (| Specify the opening bracket. |
| Parameter | Select the parameter from the drop-down list. |
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify the criteria value. |
|) | Specify the closing bracket. |
| Logical Expression | Select the logical operator from the drop-down list. |
| Enabled | Check this box to enable the criteria details. |

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

Actions

In the Actions sub tab, you can define the event action that the system need to perform when the event is triggered. You can define more than one event action for a particular event and use the Seq field to define the order in which the event action should occur.

7. In the **Action** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Action Type | Select the action type from the drop-down list. The list is populated based on EVENT_ACTION_TYPE_CD lookup code. |

| Field: | Do this: |
|-------------|--|
| Action Code | The action code is displayed as 'None' by default. |
| Seq | Specify the sequence number of executing the event action. |
| Enabled | Check this box to enable the event action. |

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

Action Parameters

In the **Action Parameters** sub tab, you can define the action parameters with corresponding values for each event action.

9. To define the Action Parameters, in the **Action** sub tab, click Add or Edit. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

10. Click 'Load Parameters'. The applicable Action Parameters are loaded for update.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Description | System auto populate the description from user defined table based on Action code selected. |
| Value Type | Select the value type as either CONSTANT or SYSTEM DRIVEN to be included during event action execution from the drop-down list. The list is populated based on EVENT_VALUE_TYPE_CODE lookup code. |
| Value | <p>If the Value Type is selected as CONSTANT, specify the required action parameter value.</p> <p>If the Value Type is selected as SYSTEM DRIVEN, you can add the following values for system to derive the parameter values during the execution of the Event.</p> <p>\$GLDATE - GL DATE System Parameter Value</p> <p>\$PAYMENTAMOUNT - Account Monthly Payment Amount</p> <p>\$OUTSTANDINGAMOUNT - Account Total Outstanding Amount</p> <p>\$RATE - Account Rate</p> <p>\$TOTALTERM - Account Total Term</p> <p>\$AVAILABLETERM - Account Available Term</p> |
| Required | 'Y' indicates the action parameter is required, else No. |

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

2.8.3 Monitoring JMS Event Actions

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

To monitor events

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

The JMS Queues screen displays the 'Status' for all asynchronous events processed in the system.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.

2.9 Batch Jobs

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

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

2.9.1 Batch Jobs

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

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

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

Navigating to Batch Jobs:

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

2.9.1.1 Batch Jobs

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

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

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

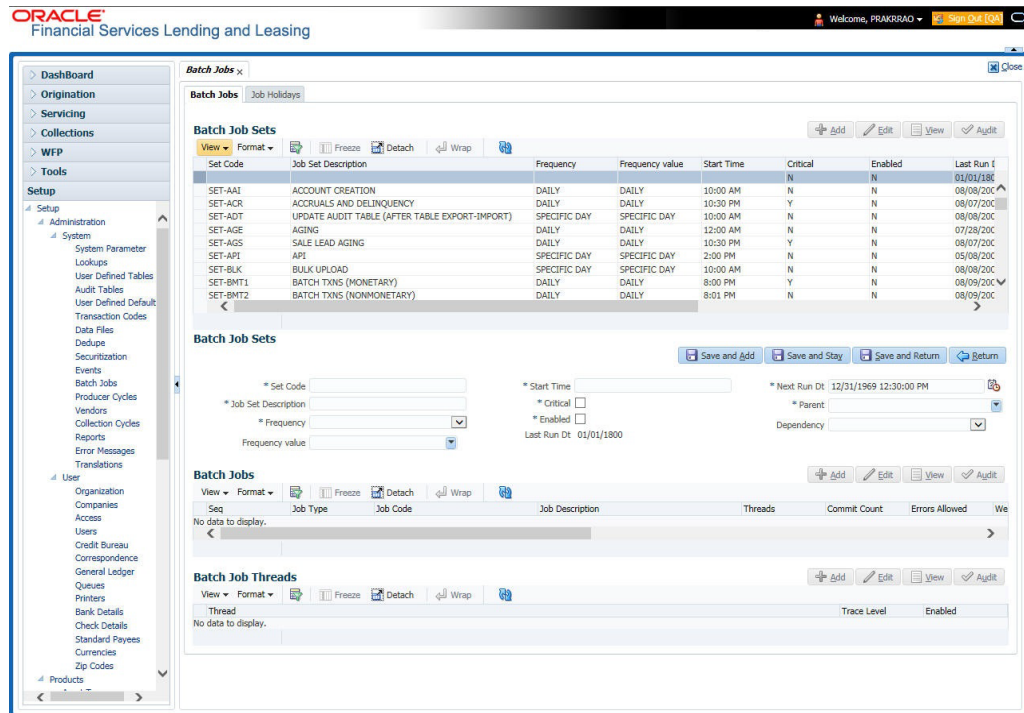
In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

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

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

To setup a Batch job

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



A brief description of the fields is given below:

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

| Field: | Do this: |
|------------|--|
| Parent | Select the parent job set from drop-down list. |
| Dependency | Select the type of dependency on the parent from drop-down list. |

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

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Seq | Specify the batch job sequence number. Note: Within a job set, jobs are executed sequentially based on the sequence number assigned. |
| Job Type | Select the batch job request type from the drop-down list. |
| Job Code | Specify the batch job request code. |
| Job Description | Specify the batch job description. |
| Threads | The system displays the number of threads used by the job. |
| Commit Count | Specify the number of rows after which auto-commit is triggered. |
| Errors Allowed | Specify the number of errors allowed. |
| Weekend | Check this box to perform batch jobs on weekend. |
| Holiday | Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.) |
| Enabled | Check this box to enable the batch job. |
| Parent | Select the parent batch job from the drop-down list. |
| Dependency | Select the dependency clause of the batch job from the drop-down list. |
| Command | Specify the command line for the job (required). |
| RollbackSegment | If you choose, use this field to specify the rollback segment for job. |

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

A brief description of the fields is given below:

| Field: | Do this: |
|--------|-----------------------------|
| Thread | Specify the name of thread. |

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

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

2.9.1.2 Job Holidays

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

To define job holidays

1. Click **Setup > Setup > Administration > System > Batch Jobs > Job Holidays**.
2. In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing Job Holidays screen. The interface includes a navigation pane on the left with a tree view showing the path: Setup > Administration > System > Batch Jobs > Job Holidays. The main area shows a table of job holidays with columns for Holiday Dt, Description, and Enabled. The table contains several entries, including UNDEFINED, TEST1, CHRISTMAS, and THANKS GIVING DAY. Below the table, there are buttons for Save and Add, Save and Stay, Save and Return, and Return. A form below the buttons shows fields for Holiday Dt (02/11/2016), Description (UNDEFINED), and Enabled (checkbox).

A brief description of the fields is given below:

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

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

2.9.2 Batch Jobs Available

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|------------------|---|-------------|-----------|------------|---------|---|
| AAE | Application Account Interface | aaiprc_bj_100_01 | APPLICATION TO ACCOUNT INTERFACE | No | Yes | No | Common | This process periodically picks up applications in 'Approved-Verified' status and creates accounts. |
| ACH | ACH Accounts | acaprc_bj_100_01 | ACCOUNT ACH PROCESSING | No | Yes | No | Common | This process produces the ACH file for the eligible customer payments. |
| ACH | ACH Producers | acpprc_bj_100_01 | PRODUCER ACH PROCESSING | Yes | Yes | No | Common | This process produces the ACH file for the eligible producer payments. |
| ACH | ACH Vendors | acvprc_bj_100_01 | VENDOR ACH PROCESSING | No | Yes | No | Common | This process produces the ACH file for the eligible vendor payments. |
| ACH | ACH Producer/Vendors/ Customer/ Third Party | acxprc_bj_100_01 | ACH Producer/Vendors/ Customer/ Third Party | Yes | Yes | No | Common | This process produces the ACH file for the eligible Producer/Vendors/ Customer/Third Party |
| AGE | Aging Applications | agaapp_bj_100_01 | APPLICATION AGING PROCESS | Yes | No | No | Common | This process puts applications into 'Aged-Application' substatus. |
| AGE | Aging Contracts | agccon_bj_100_01 | CONTRACT AGING PROCESS | Yes | No | No | Common | This process puts contracts into 'Aged-Contract' substatus. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|-----------------------|------------------------------|-------------|-----------|------------|---------|--|
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSEFT-PRC_B-J_111_01 | BACKUP EFT | No | Yes | No | Common | This process creates the Backup EFT file |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSL-BAPRC_BJ_100_01 | POSTING ALLOT-MENT PAYMENTS | No | Yes | No | Common | This process posts the payments from the allotment file received from the bank |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSOD-DALT_B-J_100_01 | ALLOT-MENT EXTRACT FILE DUMP | No | Yes | No | Common | This process sends the allotment draft notice to the bank |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSNS-FPRC_BJ_100_01 | NSF BATCH | No | Yes | No | Common | This process posts the NSF file received from the bank |
| API | API Accounts | accaa-i_b-j_100_01 | API AAI | No | Yes | No | Common | This process creates accounts from validated applications/contracts |
| API | API Accounts | accd-mp_b-j_100_01 | MOVE API_XX TO ITABS | No | Yes | No | Common | This process copies data from conversion API tables to conversion applications table |
| API | API Accounts | accval_bj_111_01 | VALIDATE ITABS (LOAN) | No | Yes | No | Loan | This process validate all conversion applications loan accounts by running the edits |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|-------------------------------|-------------|-----------|------------|---------|--|
| API | API Accounts | accval_bj_112_01 | VALIDATE ITABS (LINE) | No | Yes | No | Line | This process validate all conversion applications line of credit accounts by running the edits |
| API | API Accounts | acm-prc_bj_100_01 | LOAD API_COMMENTS | No | Yes | No | Common | This process creates account comments from conversion applications/contracts |
| COL | Appointment Cancellation | cap-prc_bj_100_01 | APPOINTMENT CANCEL PROCESSING | No | Yes | Yes | Common | This process cancels all the expired appointments. |
| COL | Payment Promise Processing | cpprc_bj_100_01 | BROKEN PROMISE PROCESSING | No | Yes | No | Common | This process updates any broken promises as of the run time. |
| CRB | Credit Bureau Reporting | cbuutl_bj_100_01 | CREATE METRO2 FILE | No | Yes | No | Common | This process creates the METRO2 file for Credit Bureau reporting for the specified date. |
| DOT | Document Tracking Load | dolprc_bj_000_01 | ACCOUNT DOCUMENT LOAD | No | Yes | Yes | Common | This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|--------------------|---------------------------|-------------|-------------|------------|----------------------------|--|
| DLX | Accounts Dialer Exclusion | ODX-PRC_B-J_100_01 | ACCOUNTS DIALER EXCLUSION | N | Y | Y | C o m m o n | This process generates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval. |
| GLP | GL Interface | gliprc_bj_100_01 | GL SUMMARIZATION | N o | Y e s | N o | C o m m o n | This process summarizes GL transactions for the day. |
| GOV | Debt Reporting IRS 1099A / 1099C | gdraap_bj_100_01 | IRS 1099-A PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-A flat file for government reporting. |
| GOV | Debt Reporting IRS 1099A / 1099C | gdrcad_bj_100_01 | IRS 1099-C PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-C flat file for government reporting. |
| GOV | HMDA Reporting | ghr-prc_bj_100_01 | IRS HMDA PROCESSING | Y e s | N o | N o | C o m m o n | This process generates the HMDA flat file for government reporting. |
| GOV | Interest Reporting IRS 1098 | girpc_bj_100_01 | IRS 1098 PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1098 flat file for government reporting. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------|--------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|--|
| JOB | Scheduler | jsctst_b-j_000_01 | Scheduler | Y e s | Y e s | Y e s | C o m m o n | This process test the job scheduler |
| LBP | Lockbox | lbxprc_b-j_100_01 | LOAD LOCKBOX PROCESSING | N o | Y e s | N o | C o m m o n | This process loads any lockbox files available. This process can be set to run periodically throughout the day. |
| LNT | Lien Tracking | OFD-PRC_B-J_111_03 | OUTPUT LIEN TRACKING FOR DATA CHANGE | N | Y | N | C o m m o n | This process generates output file with changes in customer information such as Address/Phone no./Borrower/Co-borrower name. |
| LNT | Lien Tracking | OFD-PRC_B-J_111_04 | OUTPUT LIEN TRACKING FOR VOID ACCOUNT | N | Y | N | C o m m o n | This process generates output file for 'Void Accounts' to be sent to dealer track. |
| LTR | Collections Letter | lcolt1_b-j_100_01 | GENERATE FIRST COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the first collection letter for eligible accounts. |
| LTR | Collections Letter | lcolt2_b-j_100_01 | GENERATE SECOND COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the second collection letter for eligible accounts. |
| LTR | Collections Letter | lcolt3_b-j_100_01 | GENERATE THIRD COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the third collection letter for eligible accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| LTR | Customer Service Letter | lcspdf_b-j_111_01 | PAID IN FULL LETTER | N o | Y e s | N o | L o a n | This process generates the paid-in-full letter for the relevant accounts. |
| LTR | Customer Service Letter | lcspo-q_b-j_111_01 | PAYOFF QUOTE LETTER | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |
| LTR | Customer Service Letter | lcsst-m_b-j_100_01 | CUSTOMER STATEMENT LETTER | N o | Y e s | N o | C o m m o n | This process generates the customer/business statement letter for requested accounts. |
| LTR | Customer Service Letter | lcswel_b-j_111_01 | WELCOME LETTER | N o | Y e s | N o | L o a n | This process generates the welcome letter for the newly funded accounts. |
| LTR | Origination Letter | loraco_b-j_111_01 | Origination Adverse Action Letter(Conditional) (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |
| LTR | Origination Letter | loradv_b-j_111_01 | Origination Adverse Action Letter (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |
| ODD | Coupon Book Dump File | ocn-prc_b-j_100_01 | CUSTOMER COUPON BOOK GENERATION | N o | Y e s | N o | C o m m o n | This process generates coupon books, if appropriate. |
| ODD | Output Data Dump File | odd-prc_b-j_000_01 | CREATE OUTPUT DATA DUMP FILES | Y e s | Y e s | Y e s | C o m m o n | This process creates any defined output data dump files set in the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| ODD | Collections Letter | olclt1_b-j_100_01 | COLLECTION LETTER 1 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the first collection letter for eligible accounts. |
| ODD | Collections Letter | olclt2_b-j_100_01 | COLLECTION LETTER 2 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the second collection letter for eligible accounts. |
| ODD | Collections Letter | olclt3_b-j_100_01 | COLLECTION LETTER 3 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the third collection letter for eligible accounts. |
| ODD | Origination Letter | olo-aco_b-j_100_01 | ADVERSE ACTION CONDITIONAL LETTER FILE CREATION | Y e s | N o | N o | C o m m o n | This process generates the adverse action letter for relevant applications. |
| ODD | Origination Letter | oload-v_b-j_100_01 | ADVERSE ACTION LETTER FILE CREATION | Y e s | N o | N o | C o m m o n | This process generates the adverse action letter for relevant applications. |
| ODD | Customer Service Letter | olspdf_b-j_100_01 | PAID IN FULL FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the paid-in-full letter for the relevant accounts. |
| ODD | Customer Service Letter | olspo-q_b-j_100_01 | PAY OFF QUOTE FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| ODD | Customer Service Letter | ols-wel_b-j_100_01 | WELCOME LETTER FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the welcome letter for the newly funded accounts. |
| ODD | Producer Statement Dump File | opsprc_b-j_100_01 | DEALER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the dealer/producer statements at the specified frequency. |
| ODD | Customer Statement Dump File | ostprc_b-j_100_01 | CUSTOMER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the customer/business statement for eligible accounts. |
| PRQ | Payable Requisition Customer | pcu-prc_b-j_100_01 | CUSTOMER REFUND PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for customer/business overpayment refunds. |
| PRQ | Payable Requisition Producer | ppores_b-j_100_01 | MONTH END DEALER RESERVE PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for dealer compensation payments on month-end. |
| PRQ | Payable Requisition Vendor | pvn-prc_b-j_100_01 | VENDOR INVOICE PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for vendor invoice payments |
| PUR | Archive Accounts | pacarc_b-j_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | N o | Y e s | Y e s | C o m m o n | This process archives account data from ACCOUNTS table to OACCOUNTS table. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------|------------------|--------------------------------------|-------------|-----------|------------|---------|--|
| PUR | Archive Accounts | pacarc_bj_100_02 | ARCHIVE ACCOUNT DATA TO OOTABLES | No | Yes | Yes | Common | This process archives account data from OAC-COUNTS table to OOACCOUNTS table. |
| PUR | Archive Applications | paparc_bj_100_01 | ARCHIVE APPLICATION DATA TO OOTABLES | Yes | No | No | Common | This process archives application-related data from APPLICATIONS to OAPPLICATIONS table. |
| PUR | Archive Applications | paparc_bj_100_02 | ARCHIVE APPLICATION DATA TO OOTABLES | Yes | No | No | Common | This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table. |
| PUR | Archive GL | pglarc_bj_100_01 | ARCHIVE GL DATA TO OOTABLES | No | Yes | Yes | Common | This process archives General Ledger data from GL tables to OGL tables. |
| PUR | Archive GL | pglarc_bj_100_02 | ARCHIVE GL DATA TO OOTABLES | No | Yes | Yes | Common | This process archives General Ledger data from OGL tables to OOGL tables. |
| PUR | Purge Job Requests | pjrjrj_bj_100_01 | Purge Job Requests | Yes | Yes | Yes | Common | This process purges job requests from the system. |
| PUR | Purge Output Data Dump | pododh_bj_100_01 | PURGE OUTPUT DATA HEADERS | No | Yes | Yes | Common | This process purges Output Data Headers from the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------|-------------------|--|-------------|-----------|------------|---------|--|
| PUR | Archive Securitization | ppaarc_bj_100_01 | ARCHIVE POOL DATA TO OTABLES | No | Yes | No | Common | This process archives securitization data from TABLE to corresponding OTABLE. |
| PUR | Archive Securitization | ppaarc_bj_100_02 | ARCHIVE POOL DATA TO OOTABLES | No | Yes | No | Common | This process archives securitization data from OTABLE to corresponding OOTABLE. |
| PUR | Archive Producers | pprarc_bj_100_01 | ARCHIVE PRODUCER DATA TO OTABLES | Yes | Yes | Yes | Common | This process archives producer data from PRODUCERS table to OPRODUCERS table. |
| PUR | Archive Producers | pprarc_bj_100_02 | ARCHIVE PRODUCER DATA TO OOTABLES | Yes | Yes | Yes | Common | This process archives producer data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Producers Txns | ppx-arc_bj_100_01 | ARCHIVE PRODUCER TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives producer transaction data from PRODUCERS table to OPRODUCERS table. |
| PUR | Archive Producers Txns | ppx-arc_bj_100_02 | ARCHIVE PRODUCER TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Statements | pstarc_bj_100_01 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives account statement and transaction data from TABLE to corresponding OTABLE. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|--|
| PUR | Archive Statements | pstarc_b-j_100_02 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOT-ABLES | N o | Y e s | N o | C o m m o n | This process archives account statement and transaction data from OTABLE to OOTABLE. |
| PUR | Terminate User | ptuus-r_b-j_100_01 | Terminate User | Y e s | Y e s | Y e s | C o m m o n | This process terminates user satisfying the selection criteria. |
| PUR | Archive Txns (To O tables) | ptxarc_b-j_100_01 | ARCHIVE TXNS DATA TO OTABLES | N o | Y e s | N o | C o m m o n | This process archives data from TXNS table to OTXNS table. |
| PUR | Archive Txns (To OO tables) | ptxarc_b-j_100_02 | ARCHIVE TXNS DATA TO OOT-ABLES | N o | Y e s | N o | C o m m o n | This process archives data from OTXNS table to OOTXNS table. |
| PUR | Purge User Logins | pululg_b-j_100_01 | Purge User Logins | Y e s | Y e s | Y e s | C o m m o n | This process purges user login data from the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|------------------|---|-------------|-----------|------------|---------|---|
| PUR | Archive Vendor Assignments | pvaarc_bj_100_01 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OTABLES | No | Yes | Yes | Common | <p>This process archives vendor assignment data from TABLE to OTABLE.</p> <p>The criteria for archival is based on following validation - Work Order Status = Closed / Completed / Repossessed + Days mentioned in system parameter 'PVA_ARCHIVE_DAYS'.</p> |
| PUR | Archive Vendor Assignments | pvaarc_bj_100_02 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES | No | Yes | Yes | Common | <p>This process archives vendor assignment data from OTABLE to OOTABLE based on the days mentioned in system parameter 'PVA_OARCHIVE_DAYS'.</p> |
| PUR | Archive Vendor Invoices | pviarc_bj_100_01 | ARCHIVE VENDOR INVOICES DATA TO OTABLES | No | Yes | Yes | Common | <p>This process archives vendor invoice data from TABLEs to OTABLEs.</p> <p>The criteria for archival is based on following validation - Invoice Status = 'Close' + Days mentioned in system parameter 'PVI_ARCHIVE_DAYS'.</p> |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|------------------|--|-------------|-----------|------------|---------|---|
| PUR | Archive Vendor Invoices | pviarc_bj_100_02 | ARCHIVE VENDOR INVOICES DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVI_OARCHIVE_DAYS'. |
| PUR | Archive Vendors | pvearc_bj_100_01 | ARCHIVE VENDORS DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Vendor end date is less than system date - Days mentioned in system parameter 'PVE_ARCHIVE_DAYS'. |
| PUR | Archive Vendors | pvearc_bj_100_02 | ARCHIVE VENDORS DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVE_OARCHIVE_DAYS'. |
| QUE | Queue Customer Service | qcsprc_bj_100_01 | CUSTOMER SERVICE QUEUE PROCESSING | No | Yes | Yes | Common | This process creates the customer service/collections queues |
| SET-QCS | QUEUES | QCCPRC_BJ_100_01 | CRITERIA BASED CONDITION POSTING | No | Yes | Yes | | This process facilitates to post criteria based conditions on Account. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|-------------------------------|---|-------------|-------------|-------------|----------------------------|---|
| SET- QRT | REAL TIME QUEUES | QCCPR C_B- J_100_0 2 | CRITERIA BASED CONDI- TION POST- ING REAL TIME PRO- CESSING | | Y | Y | | This batch job pro- cesses criteria based condition posting queues marked as real time based on refresh frequency setup in the job set. |
| RDB 1 | RDB1 Accounts | racd- mp_b- j_100_01 | Data Dump Accounts | N o | Y e s | Y e s | C o m m o n | This process trans- fers the account data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Appli- cations | rapd- mp_b- j_100_01 | LOAD APPLICA- TION RELATED DATA INTO T TABLES | Y e s | N o | N o | C o m m o n | This process trans- fers the applica- tion data from (OLTP) Regular tables to Tempo- rary T tables |
| RDB 1 | RDB1 Asset Tracking | ratd- mp_b- j_100_01 | LOAD ASSET RELATED DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process trans- fers the account asset data from (OLTP) Regular tables to Tempo- rary T tables |
| RDB 1 | RDB1 Bank- ruptcy | rbkd- mp_b- j_100_01 | LOAD BANK- RUPTCY DATA TO T TABLES | N o | N o | Y e s | C o m m o n | This process trans- fers the account bankruptcy data from (OLTP) Regu- lar tables to Tem- porary T tables |
| RDB 1 | RDB1 Call Activities | rcad- mp_b- j_100_01 | LOAD CALL ACTIVITIES DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process trans- fers the account call activity data from (OLTP) Regu- lar tables to Tem- porary T tables |
| RDB 1 | RDB1 Defi- ciency | rchd- mp_b- j_100_01 | LOAD DEFI- CIENCY DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process trans- fers the account deficiency data from (OLTP) Regu- lar tables to Tem- porary T tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 1 | RDB1 Contracts | rcod-mp_b-j_100_01 | LOAD CONTRACT DATA INTO T TABLES | Y e s | Y e s | N o | C o m m o n | This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Repossessions | rfod-mp_b-j_100_01 | LOAD REPO FORECLOSURE DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Producers | rprd-mp_b-j_100_01 | LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Setup | rstd-mp_b-j_100_01 | LOAD SETUP RELATED DATA INTO T TABLES | Y e s | Y e s | Y e s | C o m m o n | This process transfers the setup data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Txns | rtxd-mp_b-j_100_01 | LOAD TXN DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables |
| RDB 2 | RDB2 Accounts | racac-c_b-j_100_01 | Load Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process transfers the account data from T tables to RDB tables |
| RDB 2 | RDB2 Accounts (Derived Fields) | rac-drv_b-j_100_01 | Update Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process updates the codes with description for account RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 2 | RDB2 Applications | rapap-p_b-j_100_01 | Load Reporting Tables Applications | Y e s | N o | N o | C o m m o n | This process transfers the application data from T tables to RDB tables |
| RDB 2 | RDB2 Applications (Derived Fields) | rapdrv_b-j_100_01 | Update Reporting Tables Applications (Derived Fields) | Y e s | N o | N o | C o m m o n | This process updates the codes with description for application RDB tables |
| RDB 2 | RDB2 Asset Tracking | ratase_bj_100_01 | Load Reporting Tables Asset Tracking | N o | Y e s | N o | C o m m o n | This process transfers the account asset tracking data from T tables to RDB tables |
| RDB 2 | RDB2 Asset Tracking (Derived Fields) | ratdrv_b-j_100_01 | Update Reporting Tables Asset Tracking (Derived Fields) | N o | Y e s | N o | C o m m o n | This process updates the codes with description for account asset tracking RDB tables |
| RDB 2 | RDB2 Bankruptcy | rbkab-d_b-j_100_01 | Load Reporting Tables Bankruptcy | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from T tables to RDB tables |
| RDB 2 | RDB2 Call Activities | rca-cac_b-j_100_01 | Load Reporting Tables Call Activities | N o | N o | Y e s | C o m m o n | This process transfers the account call activities data from T tables to RDB tables |
| RDB 2 | RDB2 Deficiency | rchaof_bj_100_01 | Load Reporting Tables Deficiency | N o | N o | Y e s | C o m m o n | This process transfers the account deficiency data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|---|
| RDB 2 | RDB2 Contracts | rco-con_b-j_100_01 | Load Reporting Tables Contracts | Y e s | Y e s | N o | C o m m o n | This process transfers the account contract data from T tables to RDB tables |
| RDB 2 | RDB2 Contracts (Derived Fields) | rcodrv_bj_100_01 | Update Reporting Tables Contracts (Derived Fields) | Y e s | Y e s | N o | C o m m o n | This process updates the codes with description for account contract RDB tables |
| RDB 2 | RDB2 Repossessions | rfoafr_b-j_100_01 | Load Reporting Tables Repossessions | N o | N o | Y e s | C o m m o n | This process transfers the account repossession data from T tables to RDB tables |
| RDB 2 | RDB2 Producers (Derived Fields) | rprdrv_b-j_100_01 | Update Reporting Tables Producers (Derived Fields) | N o | Y e s | N o | C o m m o n | This process updates the codes with description for producer and producer transactions RDB tables |
| RDB 2 | RDB2 Producers | rprpro_b-j_100_01 | Load Reporting Tables Producers | N o | Y e s | N o | C o m m o n | This process transfers the producer and producer transactions data from T tables to RDB tables |
| RDB 2 | RDB2 Setup | rststp_b-j_100_01 | Load Reporting Tables Setup | Y e s | Y e s | Y e s | C o m m o n | This process transfers the setup data from T tables to RDB tables |
| RDB 2 | RDB2 Txns | rtxdrv_b-j_100_01 | Load Reporting Tables Txns | N o | Y e s | Y e s | C o m m o n | This process transfers the account transaction data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|----------------------|---|-------------|-----------|------------|---------|---|
| RDB 2 | RDB2 Txns (Derived Fields) | rttxn_bj_100_01 | Update Reporting Tables Txns (Derived Fields) | No | Yes | Yes | Common | This process updates the codes with description for account transactions RDB tables |
| SEC | Pool Summary | ssm-prc_bj_100_01 | POOL SUMMARY TABLE POPULATION | No | Yes | No | Common | This process populates summary tables for all pools |
| SET-OVR | OVERPAYMENT REALLOCATIONS | PFSTX-NOVR_BJ_100_01 | OVERPAYMENT REALLOCATIONS | No | Yes | No | Common | This process handles the overpayments/overages existing on an account |
| TPE | Earning/Amortization | tam-prc_bj_100_01 | AMORTIZATION TRANSACTIONS PROCESSING | No | Yes | No | Common | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Earning/Amortization | tam-prc_bj_111_01 | MONTH END AMORTIZATION TRANSACTIONS | No | Yes | No | Loan | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Escrow Non Monetary Transactions | tenbmt_bj_100_01 | Escrow Non Monetary Batch Transactions | No | Yes | Yes | Common | This process posts escrow non monetary transactions in the background at the specified time interval. |
| TPE | Escrow Analysis & Disbursements | tesanl_bj_100_01 | Escrow Analysis Posting | No | Yes | No | Common | This process posts all approved escrow analysis to the account |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|--|
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_02 | Create batches for Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process creates company branch wise batches for customer refund requests. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_03 | Create Transaction of Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process populate customer refund request in respective batch created above |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_04 | Compute control totals for customer refund request batches | N o | Y e s | N o | C o m m o n | This process populates control totals for the bathes created for customer refund requests. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_05 | Escrow compliance checking | N o | Y e s | N o | C o m m o n | This process checks escrow-able account for compliance |
| TPE | Escrow Analysis & Disbursements | tesds-b-j_100_05 | Escrow disbursement posting & requisition creation | N o | Y e s | N o | C o m m o n | This process posts processed escrow disbursement and creates requisitions. |
| TPE | Non Monetary Transactions | tnbmt_b-j_100_01 | NON MONETARY TRANSACTIONS POSTING | N o | Y e s | Y e s | C o m m o n | This process posts non monetary transactions in the background at the specified time interval. |
| TPE | Compensation | tpr-com_b-j_111_01 | Compensation | N o | Y e s | N o | L o o a n | This process creates transaction for month-end producer compensation |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---|-------------|-------------|------------|----------------------------|---|
| TPE | Statement | tprps-g_b-j_111_01 | Producer Statement | N o | Y e s | N o | L o a n | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Monetary Transactions | txnacr_b-j_100_01 | INTEREST ACCRUAL AND DELINQUENCY PROCESSING | N o | Y e s | N o | C o m m o n | This process posts any payment batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnact_b-j_100_01 | ACCOUNT ACTIVATION | N o | Y e s | N o | C o m m o n | This job activates new accounts i.e. changes status from PENDING to ACTIVE. |
| TPE | Monetary Transactions | txnad-v_b-j_112_01 | Advance Posting | N o | Y e s | N o | L i n e | This process posts any advance batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnan-n_b-j_100_01 | ANNIVERSARY PROCESSING | N o | Y e s | N o | C o m m o n | This process carries out the anniversary processing for eligible accounts |
| TPE | Monetary Transactions | txnbmt_b-j_100_01 | MONETARY TRANSACTIONS POSTING | N o | Y e s | N o | C o m m o n | This process posts monetary transactions in the background at the specified time interval. |
| TPE | Monetary Transactions | txnch-g_b-j_100_01 | Chargeoff Processing | N o | Y e s | N o | C o m m o n | This process charges off eligible or scheduled for chargeoff accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|------------------------------------|-------------|-------------|------------|----------------------------|---|
| TPE | Monetary Transactions | txnch-g_b-j_100_03 | Chargeoff reversal | N o | Y e s | N o | C o m m o n | On posting charge off reversal transaction, this process moves the remaining expense and fee from charge off balance to active balance. |
| TPE | Monetary Transactions | txncls_b-j_100_01 | VOID/PAID ACCOUNT CLOSE PROCESSING | N o | Y e s | N o | C o m m o n | This process closes void and paid off accounts. |
| TPE | Monetary Transactions | txnddt_b-j_100_01 | BILLING/DUE DATES PROCESSING | N o | Y e s | N o | C o m m o n | This process creates/updates the due dates for the accounts in the system. |
| TPE | Monetary Transactions | txnfpd_b-j_100_01 | FIRST PMT DEDUCTION PROCESSING | N o | Y e s | N o | C o m m o n | This process posts the first payment deduction payment to the eligible accounts. |
| TPE | Monetary Transactions | txnfpr_b-j_111_01 | FIRST PMT REFUND PROCESSING | N o | Y e s | N o | L o a n | This process posts the first payment deduction payment to the eligible accounts. |
| TPE | Monetary Transactions | txnltc_b-j_100_01 | LATE CHARGE PROCESSING | N o | Y e s | N o | C o m m o n | This process assesses late charge depending on the rules, for all accounts in the system. |
| TPE | Monetary Transactions | txnmt-d_b-j_100_01 | MONTH END PROCESSING | N o | Y e s | N o | C o m m o n | This process populates the month end balances and carries over the balances to next month. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|----------------------------|-------------------------------------|-------------|-------------|------------|----------------------------|--|
| TPE | Monetary Transactions | txnp- mt_b- j_100_01 | Payment Posting | N o | Y e s | N o | C o m m o n | This process does the daily accrual and delinquency processing. |
| TPE | Monetary Transactions | txn- prm_b- j_100_01 | PROMOTION END PROCESSING | N o | Y e s | N o | C o m m o n | This process 'ends' the promotion on the account. |
| TPE | Monetary Transactions | txn- prm_b- j_100_03 | TLP PROMOTION CANCEL PROCESSING | N o | Y e s | N o | C o m m o n | This process 'cancels' the promotion on the account. |
| TPE | Monetary Transactions | txnrat_b- j_100_01 | RATE CHANGE PROCESSING | N o | Y e s | N o | C o m m o n | This process changes the prevalent rate on an account. |
| TPE | Monetary Transactions | txn- sch_b- j_100_01 | SCHEDULE FOR CHARGED OFF PROCESSING | N o | Y e s | N o | C o m m o n | This process puts the 'Schedule for Charge Off' condition on eligible accounts. |
| TPE | Monetary Transactions | txntip_b- j_100_01 | TERMINATION PROCESSING | N o | Y e s | N o | C o m m o n | This process puts the "Paid" status on eligible accounts |
| TPE | Monetary Transactions | txnytd_b- j_100_01 | YEAR END PROCESSING | N o | Y e s | N o | C o m m o n | This process populates the year end balances and carries over the balances to next year. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|--------------------|--|-------------|-----------|------------|---------|---|
| TPE | Usage Charge Processing | TXNUS-G_B-J_100_01 | Billing Batch job to process and post lease usage/rental fees on account | N | Y | Y | C | This process is used to derive the billing amount to be charged for Lease Usage/Rental based asset for consumed units calculated by the applicable charge matrix. |
| XPR | DEALER TRACK PRODUCER LOAD | XPRP-ST_EW_100_01 | DEALER TRACK PRODUCER LOAD | N | Y | Y | C | This process dumps producer details maintained in the system into Dealer Track. System can either use MDB flow by generating out-bound JMS message if system parameter 'OUT-BOUND_DL-R_TRACK_Q' is set to 'Y' or use existing flow by making database synchronous out-bound calls to producer data dump web service. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|--|-------------|-------------|------------|----------------------------|--|
| XPR 2 | ROUTE ONE PRO- DUCER LOAD | XPRP- ST_EW_ 100_01 | ROUTE ONE PRO- DUCER LOAD | N | Y | Y | C o m m o n | This process dumps producer details maintained in the system into ROUTEONE. System can either use MDB flow by generating out- bound JMS mes- sage if system parameter 'OUT- BOUND_ROU- TEONE_Q' is set to 'Y' or use exist- ing flow by making database synchron- ous outbound calls to producer data dump web service. |
| LTR | CONDI- TIONAL ADVERSE ACTION LETTER | LORAC O_B- J_100_0 1 | CONDI- TIONAL ADVERSE ACTION LETTER GENERA- TION | Y e s | N o | N o | L o a n | This process gen- erates the adverse action letter for rel- evant applications. |
| LTR | ADVERSE ACTION LETTER | LORAD- V_B- J_100_0 1 | ADVERSE ACTION LETTER GENERA- TION | Y e s | N o | N o | L o a n | This process gen- erates the adverse action letter for rel- evant applications. |
| RPT | ACCOUNT LIST | ROPAC- C_EM_1 00_01 | ACCOUNT LIST | N o | Y e s | N o | C o m m o n | |
| RPT | ADVANCE POSTING LIST | ROPAD- V_EM_1 00_01 | ADVANCE POSTING LIST | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|----------------------------|-------------|-----------|------------|---------|---------|
| RPT | ASSET TRACKING DETAILS | ROPAT-K_EM_100_01 | ASSET TRACKING DETAILS | No | Yes | No | Common | |
| RPT | BANK-RUPTCY ACCOUNT LIST | ROPBNK_EM_100_01 | BANK-RUPTCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | COLLECTOR ACTIVITY DETAILS | ROP-COL_EM_100_01 | COLLECTOR ACTIVITY DETAILS | No | Yes | No | Common | |
| RPT | DEFICIENCY ACCOUNT LIST | ROP-DEF_EM_100_01 | DEFICIENCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | DELINQUENT ACCOUNT LIST | ROP-DLQ_EM_100_01 | DELINQUENT ACCOUNT LIST | No | Yes | No | Common | |
| RPT | FUNDING CONTRACT LIST | ROP-FUN_EM_100_01 | FUNDING CONTRACT LIST | No | Yes | No | Common | |
| RPT | GL TXN DETAILS LIST | ROP-GLI_EM_100_01 | GL TXN DETAILS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-----------|------------|---------|---------|
| RPT | APPLICATIONS LIST | ROPORG_EM_100_01 | APPLICATIONS LIST | No | Yes | No | Common | |
| RPT | PAYMENT ALLOCATION POSTING DETAILS | ROP-PAL_EM_100_01 | PAYMENT ALLOCATION POSTING DETAILS | No | Yes | No | Common | |
| RPT | PAYMENT POSTING LIST | ROP-PMT_EM_100_01 | PAYMENT POSTING LIST | No | Yes | No | Common | |
| RPT | PAYABLE REQUISITION LIST | ROP-PRQ_EM_100_01 | PAYABLE REQUISITION LIST | No | Yes | No | Common | |
| RPT | REPOSSESSION/FORECLOSURE ACCOUNT LIST | ROPREP_EM_100_01 | REPOSSESSION/FORECLOSURE ACCOUNT LIST | No | Yes | No | Common | |
| RPT | SCHEDULE TO CHARGE-OFF LIST | ROP-SCH_EM_100_01 | SCHEDULE TO CHARGE-OFF LIST | No | Yes | No | Common | |
| RPT | TERMINATION IN PROGRESS LIST | ROP-TIP_EM_100_01 | TERMINATION IN PROGRESS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | NON MON-TETARY TXN POST-ING LIST | ROPTN-M_EM_100_01 | NON MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | MON-TETARY TXN POST-ING LIST | ROPTX-N_EM_100_01 | MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | BATCH JOB SETUP | CMN-BJB_EM_100_01 | BATCH JOB SETUP | No | Yes | No | Common | |
| RPT | BATCH JOB LOG | CMN-BJB_EM_100_02 | BATCH JOB LOG | No | Yes | No | Common | |
| RPT | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | OUN-ADE_EM_100_01 | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | No | Yes | No | Common | |
| RPT | CREDIT APPLICATIONS IMAGES BY STATUS | OUN-ADE_EM_100_02 | CREDIT APPLICATIONS IMAGES BY STATUS | No | Yes | No | Common | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | OUNUN-D_EM_11_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN) | OUNUN D_EM_1 11_12 | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LOAN) | OUNUN D_EM_1 11_13 | UNDER-WRITING STATUS BY MONTH (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDER-WRITER (LOAN) | OUNUN D_EM_1 11_14 | UNDER-WRITING STATUS BY UNDER-WRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | OUNUN D_EM_1 12_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE) | OUNUN D_EM_1 12_12 | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LINE) | OUNUN D_EM_1 12_13 | UNDER-WRITING STATUS BY MONTH (LINE) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | OUNUN D_EM_1 12_14 | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | OUNUN D_EM_1 21_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | OUNUN D_EM_1 21_12 | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LEASE) | OUNUN D_EM_1 21_13 | UNDER-WRITING STATUS BY MONTH (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | OUNUN D_EM_1 21_14 | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | Y e s | N o | N o | L e a s e | |
| RPT | ACCOUNT PAYABLE (ORIGINATION) | OFNAPY_EM_100_01 | ACCOUNT PAYABLE (ORIGINATION) | Y e s | N o | N o | C o m m o n | |
| RPT | ACCOUNT PAYABLE (SERVICING) | OFNAPY_EM_100_02 | ACCOUNT PAYABLE (SERVICING) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|-------------------|---------------------------------|-------------|-----------|------------|---------|---------|
| RPT | PRE-FUNDING CONTRACTS (LOAN) | OFNF-ND_EM_111_01 | PRE-FUNDING CONTRACTS (LOAN) | Yes | No | No | Loan | |
| RPT | FUNDED CONTRACTS (LOAN) | OFNF-ND_EM_111_02 | FUNDED CONTRACTS (LOAN) | Yes | No | No | Loan | |
| RPT | PRE-FUNDING CONTRACTS (LINE) | OFNF-ND_EM_112_01 | PRE-FUNDING CONTRACTS (LINE) | Yes | No | No | Loan | |
| RPT | FUNDED CONTRACTS (LINE) | OFNF-ND_EM_112_02 | FUNDED CONTRACTS (LINE) | Yes | No | No | Common | |
| RPT | PRE-FUNDING CONTRACTS (LEASE) | OFNF-ND_EM_121_01 | PRE-FUNDING CONTRACTS (LEASE) | Yes | No | No | Common | |
| RPT | FUNDED CONTRACTS (LEASE) | OFNF-ND_EM_121_02 | FUNDED CONTRACTS (LEASE) | Yes | No | No | Loan | |
| RPT | ACCOUNT PAYABLE LOG BY PRODUCER | OCSAPP_EM_100_01 | ACCOUNT PAYABLE LOG BY PRODUCER | Yes | No | No | Loan | |
| RPT | ACCOUNT PAYABLE LOG BY VENDOR | OCSAPV_EM_100_01 | ACCOUNT PAYABLE LOG BY VENDOR | Yes | No | No | Loan | |
| RPT | COLLATERAL TRACKING LOG | OCSAST_EM_100_01 | COLLATERAL TRACKING LOG | Yes | No | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|----------------------------|---|-------------|-----------|------------|----------------------------|---------|
| RPT | GL POST- ING LOG | OCS- GLI_EM_ _100_01 | GL POST- ING LOG | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT POSTING (DAILY CASH) LOG | OCSP- MT_EM_ 100_01 | PAYMENT POSTING (DAILY CASH) LOG | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT POSTING ERROR LOG | OCSP- MT_EM_ 100_02 | PAYMENT POSTING ERROR LOG | Y e s | N o | N o | C o m m o n | |
| RPT | ACCOUNT LISTING (LOAN) | OCSAC- C_EM_1 11_01 | ACCOUNT LISTING (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | EXCESS PAYMENT (REFUND) LOG (LOAN) | OCSP- MT_EM_ 111_03 | EXCESS PAYMENT (REFUND) LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT HISTORY (LOAN) | OCSP- MT_EM_ 111_04 | PAYMENT HISTORY (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT ALLOCA- TIONS LOG (LOAN) | OCSP- MT_EM_ 111_05 | PAYMENT ALLOCA- TIONS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN) | OCSP- MT_EM_ 111_06 | PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | PRODUCER STATEMENT (LOAN) | OCSPS-M_EM_11_01 | PRODUCER STATEMENT (LOAN) | Yes | No | No | Loan | |
| RPT | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSPTX_EM_111_01 | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | Yes | No | No | Loan | |
| RPT | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | OCSS-CH_EM_111_01 | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | Yes | No | No | Loan | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | OCSTAM_EM_11_01 | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | Yes | No | No | Loan | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | OCSTER_EM_111_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | Yes | No | No | Loan | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSTX-N_EM_11_01 | MONETARY TXNS LOG BY GL POST DT (LOAN) | Yes | No | No | Loan | |
| RPT | ACCOUNT LISTING (LINE) | OCSAC-C_EM_112_01 | ACCOUNT LISTING (LINE) | Yes | No | No | Loan | |
| RPT | ADVANCE POSTING LOG (LINE) | OCSADV_EM_112_01 | ADVANCE POSTING LOG (LINE) | Yes | No | No | Loan | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | ADVANCE POSTING ERROR LOG (LINE) | OCSAD-V_EM_112_02 | ADVANCE POSTING ERROR LOG (LINE) | Yes | No | No | Loan | |
| RPT | PAYMENT HISTORY (LINE) | OCSP-MT_EM_112_04 | PAYMENT HISTORY (LINE) | Yes | No | No | Loan | |
| RPT | PAYMENT ALLOCATIONS LOG (LINE) | OCSP-MT_EM_112_05 | PAYMENT ALLOCATIONS LOG (LINE) | Yes | No | No | Common | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | OCSP-MT_EM_112_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |
| RPT | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LINE) | OCSS-CH_EM_112_01 | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LINE) | Yes | No | No | Common | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LINE) | OCSTAM_EM_112_01 | AMORTIZED TXNS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | OCSTER_EM_112_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | Yes | No | No | Common | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LINE) | OCSTX-N_EM_112_01 | MONETARY TXNS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|-------------------|--|-------------|-----------|------------|----------------------------|---------|
| RPT | ACCOUNT LISTING (LEASE) | OCSAC-C_EM_121_01 | ACCOUNT LISTING (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT HISTORY (LEASE) | OCSP-MT_EM_121_04 | PAYMENT HISTORY (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG (LEASE) | OCSP-MT_EM_121_05 | PAYMENT ALLOCATIONS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | OCSP-MT_EM_121_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | OCSS-CH_EM_121_01 | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | OCSTAM_EM_121_01 | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | OCSTER_EM_121_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|--|-------------|-----------|-------------|----------------------------|---------|
| RPT | MONETARY TXNS LOG BY GL POST DT (LEASE) | OCSTX-N_EM_121_01 | MONE-TARY TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | BANK-RUPTCY LOG | OCOBK_K_EM_100_01 | BANK-RUPTCY LOG | Y e s | N o | N o | C o m m o n | |
| RPT | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | OCO-COL_EM_100_01 | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | OCO-COL_EM_100_02 | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY PRO-DUCER | OCO-COL_EM_100_03 | DELIN-QUENCY ANALYSIS BY PRO-DUCER | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | OCO-COL_EM_100_04 | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY STATE | OCO-COL_EM_100_05 | DELIN-QUENCY ANALYSIS BY STATE | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|-------------------|------------------------------|-------------|-----------|-------------|----------------------------|---------|
| RPT | PAYMENT PROMISE LOG | OCO-COL_EM_100_06 | PAYMENT PROMISE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLECTOR ACTIVITY LOG | OCO-COL_EM_100_07 | COLLECTOR ACTIVITY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DEFICIENCY LOG | OCODE-F_EM_100_01 | DEFICIENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DELINQUENCY LOG | OCODLQ_EM_100_01 | DELINQUENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | REPOSSESSION/FORECLOSURE LOG | OCOREP_EM_100_01 | REPOSSESSION/FORECLOSURE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | NON MONETARY TXNS LOG | OCOTNM_EM_100_01 | NON MONETARY TXNS LOG | N o | N o | Y e s | C o m m o n | |
| RPT | VENDOR INVOICE LOG | OCOVIN_EM_100_01 | VENDOR INVOICE LOG | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---------|
| RPT | VENDOR WORK ORDER LOG | OCOVN A_EM_100_01 | VENDOR WORK ORDER LOG | N o | N o | Y e s | C o m m o n | |
| RPT | POOL DELINQUENCY SUMMARY (LOAN) | OCS-SEC_EM_111_01 | POOL DELINQUENCY SUMMARY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | OCS-SEC_EM_111_02 | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL PAY-OFFS (LOAN) | OCS-SEC_EM_111_03 | POOL PAY-OFFS (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL RECOVERY (LOAN) | OCS-SEC_EM_111_04 | POOL RECOVERY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DELINQUENCY (LOAN) | OCS-SEC_EM_111_05 | POOL DELINQUENCY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL REPURCHASED ACCOUNTS (LOAN) | OCS-SEC_EM_111_06 | POOL REPURCHASED ACCOUNTS (LOAN) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------|------------|---------|--|
| RPT | POOL MONTHLY ACTIVITY (LOAN) | OCS-SEC_EM_111_07 | POOL MONTHLY ACTIVITY (LOAN) | No | Yes | No | Common | |
| RPT | POOL LIQUIDATED CONTRACTS (LOAN) | OCS-SEC_EM_111_08 | POOL LIQUIDATED CONTRACTS (LOAN) | No | Yes | No | Common | |
| RPT | POOL TXNS LOG BY GL POST DT (LOAN) | OCS-SEC_EM_111_09 | POOL TXNS LOG BY GL POST DT (LOAN) | No | Yes | No | Common | |
| SET-QRT | Real time Queues processing | QCSPRC_B-J_100_02 | Real time Queues processing | No | Yes | Yes | Common | This batch job processes queues marked as real time based on refresh frequency setup in the job set. |
| TAM | MONTH END COMPENSATION DISBURSEMENT PROCESSING | TPR-COM_B-J_100_01 | MONTH END COMPENSATION DISBURSEMENT PROCESSING | No | Yes | No | Common | |
| TAM | PRODUCER STATEMENTS | TPRPS-G_B-J_100_01 | PRODUCER STATEMENTS | No | Yes | No | Common | |
| TAM | PRODUCER STATUS CHANGE | TPRSTABJ_100_01 | PRODUCER STATUS CHANGE | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| TAM | Depreciation calculator batch job | TAMDE-P_B-J_121_01 | DEPRECIATION RATE PROCESSING | Y e s | T e s | Y e s | L e a s e | This process is used to calculate the delta depreciation value of the asset from previous to current period (current indicator is set as 'Y' by default). |
| TAM | Amortization schedule batch job | TAMIMP_BJ_100_01 | IMPUTED INTEREST AMORTIZATION TRANSACTIONS PROCESSING | Y e s | Y e s | Y e s | C o m m o n | This process is used to generate Amortization schedule based on imputed interest rate for loan contracts with Imputed Interest. |
| TPE | Escrow Analysis & Disbursements | TXNCH-G_B-J_100_02 | CHARGE OFF PROCESSING FOR ACTIVE ACCOUNTS | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for chargeoff processing |
| ESC | ESCROW ANALYSIS POSTING | TESAN-L_B-J_100_01 | ESCROW ANALYSIS POSTING | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | TESAN-L_B-J_100_02 | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | TESAN-L_B-J_100_04 | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| ESC | ESCROW COMPLIANCE CHECKING | TESAN-L_B-J_100_05 | ESCROW COMPLIANCE CHECKING | No | Yes | No | Common | |
| ESC | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | TESDS-B_B-J_100_01 | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | No | Yes | No | Common | |
| PUR | ARCHIVE ACCOUNT DATA TO OTABLES | PACARC_BJ_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | No | Yes | No | Common | |
| EVE | BATCH EVENTS FOR ACCOUNTS | EVBAC-C_B-J_100_01 | BATCH EVENTS FOR ACCOUNTS | | Yes | | | |
| EVE | BATCH EVENTS FOR APPLICATIONS | EVBAP-P_B-J_100_01 | BATCH EVENTS FOR APPLICATIONS | Yes | | | | |
| EVE | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | EVB-PRC_B-J_100_01 | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | | Yes | | | |
| ODD 2 | BATCH JOB TO GENERATE METRO 2 DATA | CBUUT-L_B-J_100_02 | BATCH JOB TO GENERATE METRO 2 DATA | Yes | | | | |
| ODD 2 | BATCH JOB FOR CREATING METRO 2 DATA FILE | CBUUT-L_B-J_100_03 | BATCH JOB FOR CREATING METRO 2 DATA FILE | Yes | | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------|------------|---------|--|
| ODD 2 | THIRD PARTY ACH PROCESSING | ACT-PRC_B-J_100_01 | THIRD PARTY ACH PROCESSING | | Yes | | | |
| ODD 2 | THIRD PARTY OUTPUT DATA DUMP SERVICING | OBI-PRC_B-J_100_01 | CREATE THIRD PARTY CUSTOMER FILE | | Yes | | | This process pulls the customer account details shared in input data files for processing. |
| ESC | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | OED-PRC_B-J_100_01 | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | | Yes | | | |
| EDF | ADR FILE | EDFADR_BJ_100_01 | ADR FILE | | Yes | | | |
| EDF | IVR FILE | EDFIVR_BJ_100_01 | IVR FILE | | Yes | | | |
| TPE | CONTRACTUAL PROMOTION CANCEL PROCESSING | TXN-PRM_B-J_100_04 | CONTRACTUAL PROMOTION CANCEL PROCESSING | | Yes | | | |
| TPE | RATE CHANGE PROCESSING FOR BACKDATED INDEXES | TXN-RAT_B-J_100_02 | RATE CHANGE PROCESSING FOR BACKDATED INDEXES | | Yes | | | |
| RDB 1 | LOAD ACCOUNT RELATED DATA INTO T TABLES | RACD-MP_B-J_100_01 | LOAD ACCOUNT RELATED DATA INTO T TABLES | | Yes | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|-------------------|--|-------------|-----------|------------|---------|---------|
| TPE | EXPIRED INSURANCE PROCESSING | TXNINS_BJ_100_01 | EXPIRED INSURANCE PROCESSING | | Yes | | | |
| ADT | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES) | ADT-PRC_BJ_100_01 | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES) | | Yes | | | |
| RDB1 | LOAD INSURANCE DATA TO TABLES | RIND-MP_BJ_100_01 | LOAD INSURANCE DATA TO TABLES | | Yes | | | |
| AGS | SALE LEAD AGING | AGS-SAL_BJ_100_01 | SALE LEAD AGING | Yes | | | | |
| BOD | PROCESS PARKED TRANSACTIONS | JOB-BOD_BJ_000_02 | PROCESS PARKED TRANSACTIONS | | Yes | | | |
| BOD | MARK SYSTEM FOR BEGINING OF DAY | JOB-BOD_BJ_000_01 | MARK SYSTEM FOR BEGINING OF DAY | | Yes | | | |
| EOD | SET SYSTEM MODE TO END-OF-DAY | JOBEOD_BJ_000_01 | SET SYSTEM MODE TO END-OF-DAY | | Yes | | | |
| ACR | DAILY TRIAL BALANCE DATA | TABAC-C_BJ_100_01 | DAILY TRIAL BALANCE DATA GENERATION | | Yes | | | |
| LTR2 | RATE CHANGE PRE-INTIMATION LETTER | LCS-RAT_BJ_100_01 | RATE CHANGE PRE-INTIMATION LETTER | | Yes | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| BLK | BULK UPLOAD FOR PRICING SETUP | BLK-PRP_B-J_100_01 | BULK UPLOAD FOR PRICING SETUP | Y e s | | | | |
| BLK | BULK UPLOAD FOR GL ATTRIBUTES | BLK-GLS_B-J_100_01 | BULK UPLOAD FOR GL ATTRIBUTES | | | | c o m m o n | |
| BLK | BULK UPLOAD FOR GL TRANSLATION | BLK-GLS_B-J_100_02 | BULK UPLOAD FOR GL TRANSLATION DEFINITION | | | | c o m m o n | |
| BLK | BULK UPLOAD FOR GL TRANSACTION TYPES | BLK-GLS_B-J_100_03 | BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS | | | | c o m m o n | |
| BLK | BULK UPLOAD FOR GL TRANSACTION LINKS | BLK-GLS_B-J_100_04 | BULK UPLOAD FOR GL TRANSACTION LINKS | | | | c o m m o n | |
| ODD 2 | RATE CHANGE LETTER FILE | OLSRAT_BJ_100_01 | RATE CHANGE LETTER FILE CREATION | | Y e s | | | |
| TPE | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | TXN-DRW_B-J_111_01 | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|--|-------------|-------------|------------|----------------------------|---------|
| ODD 2 | DEALER SUBVEN- TION STATE- MENTS | OPSSB- V_B- J_100_0 1 | DEALER SUBVEN- TION STATE- MENTS GENERA- TION | | | | c o m m o n | |
| TAM | SUBVEN- TION RECEIV- ABLE PRO- CESSING (PAY AS GO) | TPRSB- V_B- J_100_0 1 | SUBVEN- TION RECEIV- ABLE PRO- CESSING (PAY AS GO) | | | | c o m m o n | |
| ODD 2 | PRO- DUCER CHECK PRINT | OPCPR C_B- J_100_0 1 | PRO- DUCER CHECK PRINT GENERA- TION | | | | c o m m o n | |
| BSR | BEHAV- IORAL SCORING | BSR- PRC_B- J_100_0 1 | BEHAV- IORAL SCORING | | y e s | | | |
| AGE | TRANSA- CTION IN WAITING FOR APPROVAL AGING | TXNAGE _BJ_100 _01 | TRANSA- CTION IN WAITING FOR APPROVAL AGING PROCESS | | y e s | | | |
| ACR | PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY | TXNA- CR_B- J_100_0 2 | PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING | | y e s | | | |
| PDC | POST DATED CHECKS | PDCPR C_B- J_100_0 1 | POST DATED CHECKS | | y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|---|-------------|-------------|------------|---------|--|
| PDC | PENDING PDC | PDCPN D_B- J_100_0 1 | PENDING PDC PROCESSING | | y e s | | | |
| LTR2 | PDC RENEWAL LETTER | LCSPD- C_B- J_100_0 1 | PDC RENEWAL LETTER GENERATION | | y e s | | | |
| DOT | APPLICATION DOCUMENT LOAD | DOL- PRC_B- J_000_0 2 | APPLICATION DOCUMENT LOAD | Y e s | | | | |
| ODD 2 | ONE TIME ACH POST DATED PAYMENT LETTER | OLSPD- P_B- J_100_0 1 | ONE TIME ACH POST DATED PAYMENT LETTER PROCESSING | | Y e s | | | |
| ODD 2 | OUTPUT DATA DUMP SERVICING | OST- PRC_B- J_100_0 2 | MASTER CUSTOMER STATEMENT GENERATION | | Y e s | | | This process is used to generate consolidated Account statements associated for each Master Account. |
| WFP | BILLING | WTX- BIL_B- J_132_0 1 | BILLING PROCESSING | | Y e s | | | |
| WFP | DELINQUENCY | WTX- DLQ_B- J_132_0 1 | DELINQUENCY PROCESSING | | Y e s | | | |
| WFP | LATE CHARGE | WTX- LTC_B- J_132_0 1 | LATE CHARGE ASSESSMENT | | Y e s | | | |
| WFP | STATEMENT | WTXPS- G_B- J_132_0 1 | STATEMENT GENERATION | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| WFP | RATE CHANGE | WTX-RAT_B-J_132_01 | RATE CHANGE PROCESSING | | Yes | | | |
| WFP | TERMINATION | WTX-TIP_B-J_132_01 | TERMINATION PROCESSING | | Yes | | | |
| TPE | PERIODIC MAINTAINENCE FEE | TXNPM-F_B-J_100_01 | PERIODIC MAINTAINENCE FEE PROCESSING | | | | | |
| WFP | UNIT UPLOAD | WUP-PRC_B-J_132_01 | UNIT UPLOAD | | | | common | |
| ODD 2 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | CBUUT-L_B-J_100_04 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | | | | | |
| PUR | PURGE ALL PTT TABLES | PTTPRC_BJ_100_01 | PURGE ALL PTT TABLES | | | | common | |
| TPE | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | TXN-MAC_B-J_100_01 | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | | Yes | | | |
| TPE | NON REFUND GL | TXNRF-D_B-J_100_01 | NON REFUND GL PROCESSING | | | | common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| TPE | PAYMENT ARRANGEMENT | TXNPA-P_B-J_100_01 | PAYMENT ARRANGEMENT PROCESSING | | y e s | | | |
| TPE | DELAY FEE | TXND-LY_B-J_100_01 | DELAY FEE PROCESSING | | y e s | | | |
| TPE | STATEMENT PAST MATURITY | TXNST-M_B-J_100_01 | STATEMENT PAST MATURITY PROCESSING | | y e s | | | |
| TPE | BLACK BOOK INTERFACE | VEVBB-K_B-J_100_01 | BLACK BOOK INTERFACE | | | | c o m m o n | |
| LBT | BULK NSF PAYMENT REVERSALS | TXNNS-F_B-J_100_01 | BULK NSF PAYMENT REVERSALS | | | | | |
| ACR | STOP INTEREST ACCRUAL | TXNA-CR_B-J_100_03 | STOP INTEREST ACCRUAL PROCESSING | | y e s | | | |
| QRT | CUSTOMER SERVICE REAL TIME QUEUE | QCSPR C_B-J_100_02 | CUSTOMER SERVICE REAL TIME QUEUE PROCESSING | | y e s | | | |
| ODD 2 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | OCP-PRC_B-J_100_01 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | | y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---|
| IFP | OFFLINE CALL ACTIVITY POSTING | ICAPRC_BJ_100_01 | OFFLINE CALL ACTIVITY POSTING | | y e s | | | |
| ACR | RE-START INTEREST ACCRUAL | TXNA-CR_BJ_100_04 | RE-START INTEREST ACCRUAL | | y e s | | | |
| IFP | UPLOAD TRANSACTIONS | ITUPRC_BJ_100_01 | UPLOAD TRANSACTIONS | | y e s | | | |
| IFP | POST UPLOADED TRANSACTIONS | ITUPRC_BJ_100_02 | POST UPLOADED TRANSACTIONS | | y e s | | | |
| IFP | INPUT FILE PROCESSING - CURRENCY EXCHANGE RATE FILE UPLOAD | ICE-PRC_BJ_100_01 | CURRENCY EXCHANGE RATE FILE UPLOAD | Y e s | Y e s | Y e s | C o m m o n | This process extracts currency exchange rates from desired source at scheduled intervals. |
| IFP | INPUT FILE PROCESSING - INPUT DATA INSERTION | IDDPRC_BJ_000_01 | INPUT DATA INSERTION | | Y e s | | | This process updates customer account information corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Information screen. |
| IFP | INPUT FILE PROCESSING | IPIPRC_BJ_100_01 | PI INFORMATION FILE UPLOAD PROCESSING | Y | Y | Y | C o m m o n | This process uploads input file with PII data into the data masking screen. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---------------------------------|-------------|-----------|------------|----------------------------|---|
| IFP | INPUT FILE PROCESSING | IUH-PRC_B-J_100_01 | ASSET USAGE HISTORY FILE UPLOAD | Y | Y | Y | C o m m o n | <p>This process uploads asset usage details into the system.</p> <p>Driven through Setup > Data File tab, when placed in corresponding folder and batch job is run, system processes the file and loads in 'External Interfaces' tab.</p> |
| IFP | INPUT FILE PROCESSING | ICP-PRC_B-J_100_01 | CUSTOMER PAYMENT FILE UPLOAD | Y | Y | Y | C o m m o n | <p>This process uploads customer/business based payment details and are displayed in Payment Entry screen with Multi Account check box selected.</p> <p>The status of Payment batch is updated based on the value of system parameter PMT_BATCH_POSTING (PAYMENT BATCH POSTING PREFERENCE).</p> <p>If the value is set to 'P' (POSTED), payment job request is submitted and payment is posted. On successful posting, the payment record is available in Payment Maintenance screen.</p> |

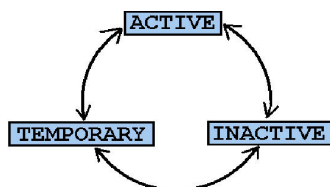
| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---------------------------------|-------------|-----------|------------|---------|--|
| IFP | INPUT FILE PROCESSING | ISCPRC_BJ_100_01 | SECURITIZATION POOL FILE UPLOAD | | Yes | | | This process reads the Securitization upload file and either attach or detach the accounts of the Pool. |
| PUR | ARCHIVE PURGE JOB SET | PJR-PAC_B-J_100_01 | PURGE ACCOUNTS DATA | Y | Y | Y | Common | This process purges accounts data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRPA-P_B-J_100_01 | PURGE APPLICATION DATA | Y | Y | Y | Common | This process purges application data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP-GL_B-J_100_01 | PURGE GL TXNS DATA | Y | Y | Y | Common | This process purges general ledger transaction data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP-PA_B-J_100_01 | PURGE POOLS DATA | Y | Y | Y | Common | This process purges pools and its transactions data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|-------------------------------|-------------|-----------|------------|----------------------------|--|
| PUR | ARCHIVE PURGE JOB SET | PJRP-PX_B-J_100_01 | PURGE PRODUCER TXNS DATA | Y | Y | Y | C o m m o n | This process purges producer transaction data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRPTX-BJ_100_01 | PURGE TXNS DATA | Y | Y | Y | C o m m o n | This process purges account transaction data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRPVA_BJ_100_01 | PURGE VENDOR ASSIGNMENTS DATA | Y | Y | Y | C o m m o n | This process purges vendor assignment data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |

2.10 Producer Cycles

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

For example,



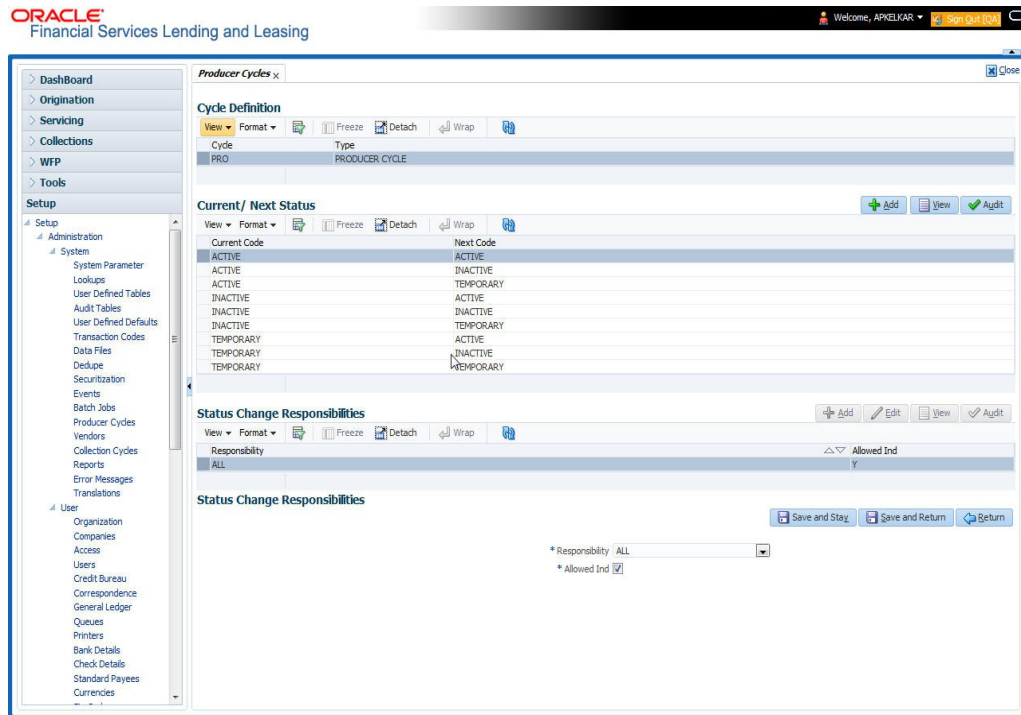
The Producer Setup screen also defines the user responsibilities capable of changing the producer status.

Note

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

To set up Producer Cycles

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



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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

2.11 Vendors

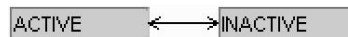
During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the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

- Cycles
- Vendor Services
- Vendor Fees

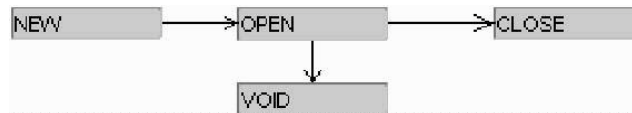
2.11.1 Cycles Tab

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

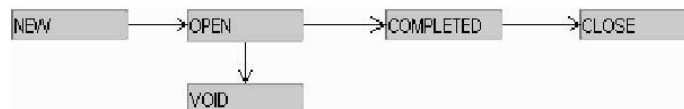
- You can define vendor status cycle and restrict the status change based on responsibility.



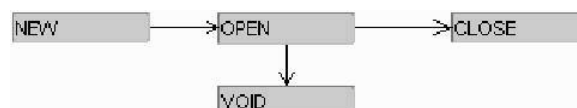
- You can define vendor invoice status cycle and restrict the status change based on responsibility.



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



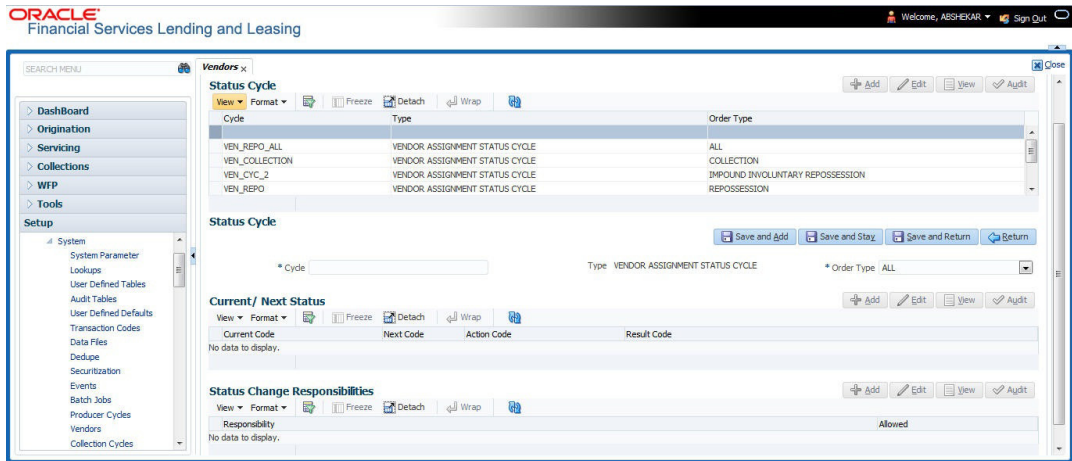
- You can define vendor invoice payment status cycle and restrict the status change based on responsibility.



To set up the vendor cycles

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

- Status Change Responsibilities



2. In the **Status Cycle** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

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

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

A brief description of the fields is given below:

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

Note

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

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

- In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

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

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

2.11.2 Vendor Services Tab

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

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

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

- Services
- Vendor Groups
- Work Order Types

The screenshot displays the Oracle Financial Services Lending and Leasing Vendor Services screen. The interface is divided into three main sections:

- Services:** A table listing service types and their status. The table has columns for Service Type and Enabled.

| Service Type | Enabled |
|------------------------|---------|
| ATTORNEY FEE | Y |
| TRANSPORT OF UNIT | Y |
| AUCTION/SALE CHARGES | Y |
| SEARCH BIV/DIV RECORDS | Y |
| BOND CHARGES | Y |
- Vendor Groups:** A table listing vendor groups. The table has a Group column.

| Group |
|--------------------|
| ATTORNEY |
| BANKRUPTCY TRUSTEE |
- Work Order Types:** A table listing work order types and their associated transactions. The table has columns for Work Order Type and Transaction.

| Work Order Type | Transaction |
|-----------------|---------------------------|
| BANKRUPTCY | LEGAL BANKRUPTCY EXPENSES |
| COLLECTION | REPOSSESSION EXPENSES |
| RECOVERY | REPOSSESSION EXPENSES |

The left sidebar shows the navigation menu with 'Setup > Administration > System > Vendors > Vendor Services' selected. The top of the screen shows the Oracle logo and the text 'Financial Services Lending and Leasing'.

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

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

3. In the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

5. In the **Work Order Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

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

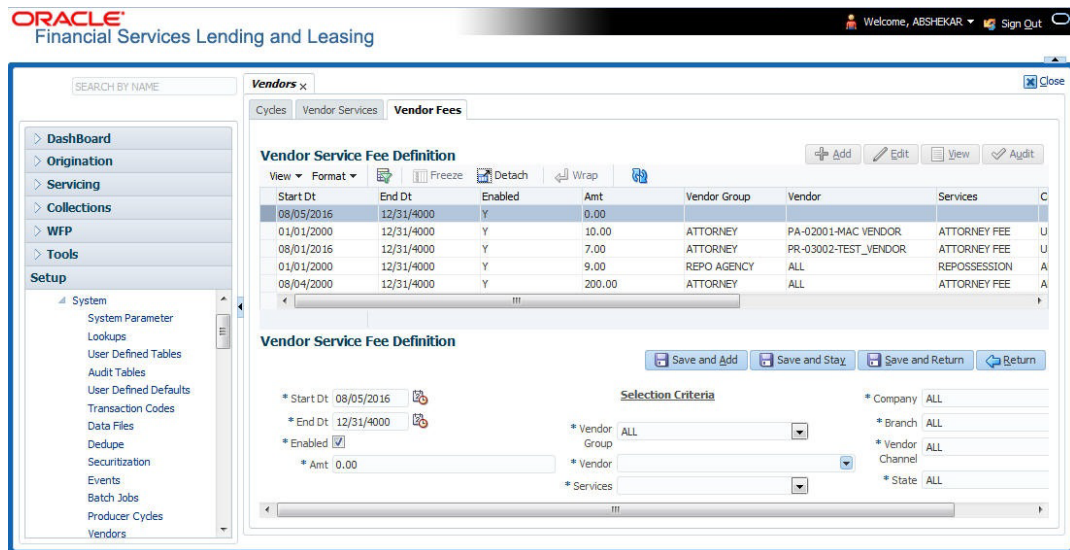
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.11.3 **Vendor Fees Tab**

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

To define vendor fees

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



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

A brief description of the fields is given below:

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

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

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

2.11.4 Invoice Rules tab

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

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

To define invoice rules

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

A brief description of the fields is given below:

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

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

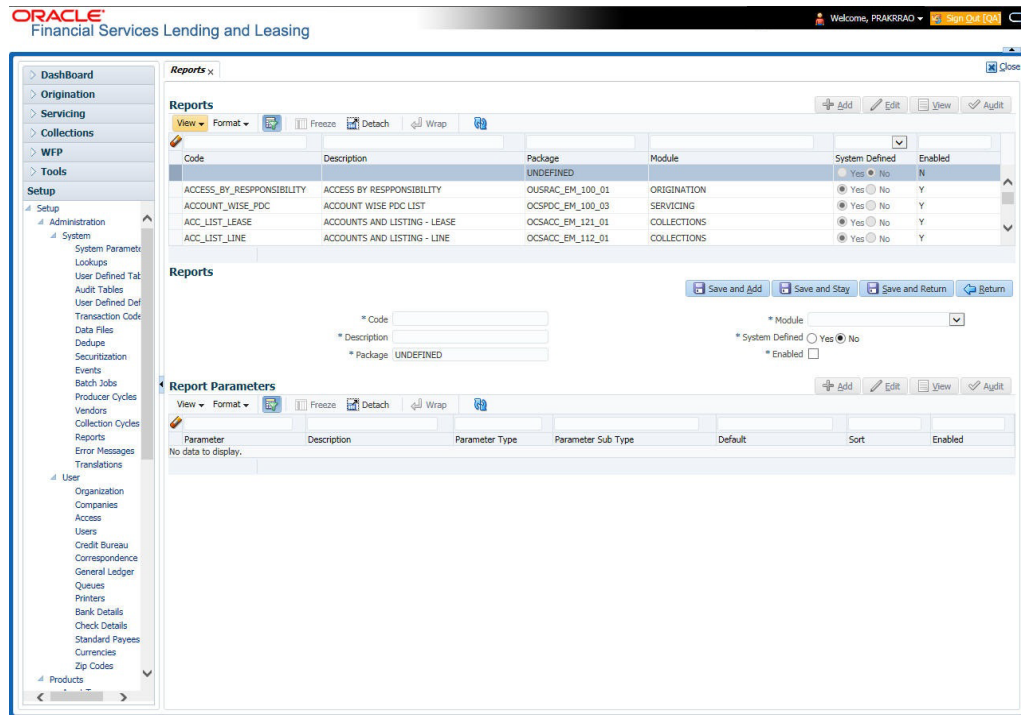
2.12 Reports

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

To set up the Reports

1. Click **Setup > Setup > Administration > System > Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports

- Report Parameters
2. In the **Reports** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

| Field | Do this: |
|-------------|---|
| Parameter | Specify the parameter code of the report. |
| Description | Specify the description of the parameter. |

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

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

2.13 Error Messages

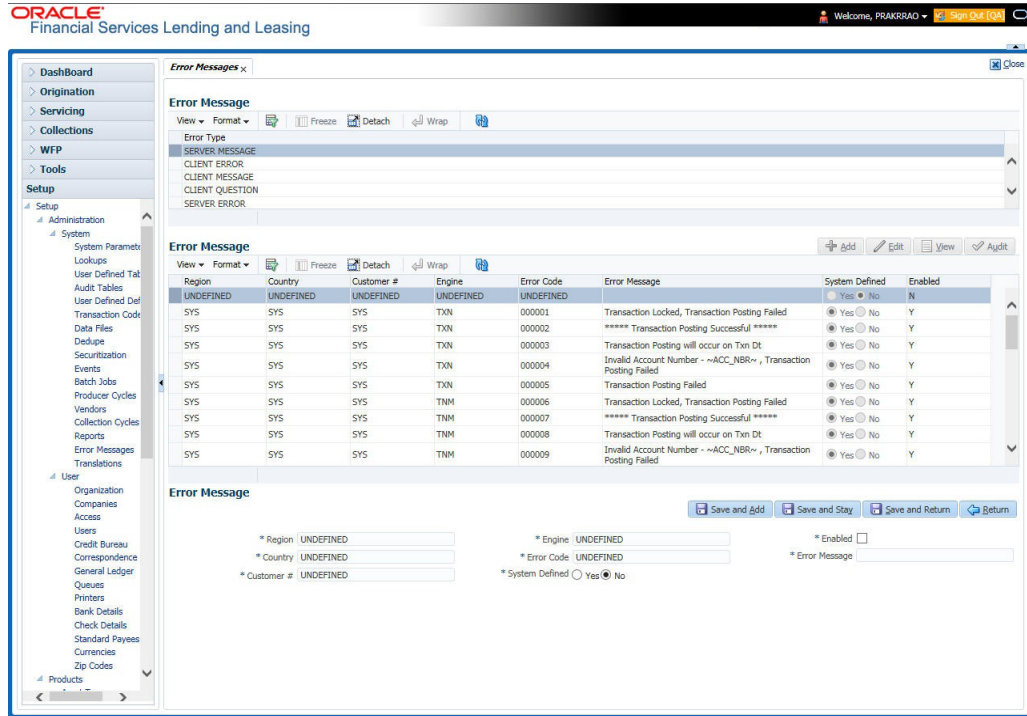
In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

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

To set up the Error Messages Setup screen

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

- In the **Error Messages** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

2.14 Translation

You can setup translation properties.

Navigating to Translation

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

2.14.1 Setup Translation

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

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

To set up the Translation Setup

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

The screenshot displays the Oracle Financial Services Lending and Leasing Setup Translation interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The main interface is divided into several sections:

- Source Type:** A dropdown menu showing 'ASSIGNMENTS' as the selected source type. Other options include ASSET TYPES, AUDIT TABLES, AUDIT TABLE COLUMNS, and CALL ACTION TYPES.
- Translation Data:** A table with columns for Key 1 through Key 6, System Defined, Enabled, and Desc 1. The table lists various setup items, including '30-DAY DELQ', 'AGED_APP_QUEUE', 'AGED_CON_QUEUE', 'AJITHA_QUEUE', 'AJK', 'APPROVED_APP...', 'B-1', 'BKRP_CH_13', 'BKRP_CH_7', 'C1', 'CONTRACT_QUEUE', 'DATA_ENTRY_QU...', 'DEF', 'DELQ_DAYS_0_30', and 'DELQ_DAYS_30+'. Each row has radio buttons for 'System Defined' and 'Enabled'.
- Populate All:** A button in the top right corner of the table area.
- Translation Data (Detailed View):** A section below the table showing details for a selected item, including 'Key 1 30-DAY DELQ', 'System Defined Yes No', 'Enabled', and 'Desc 1 30 DAYS DELQ ACCOUNTS'.

Note

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

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

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

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

Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

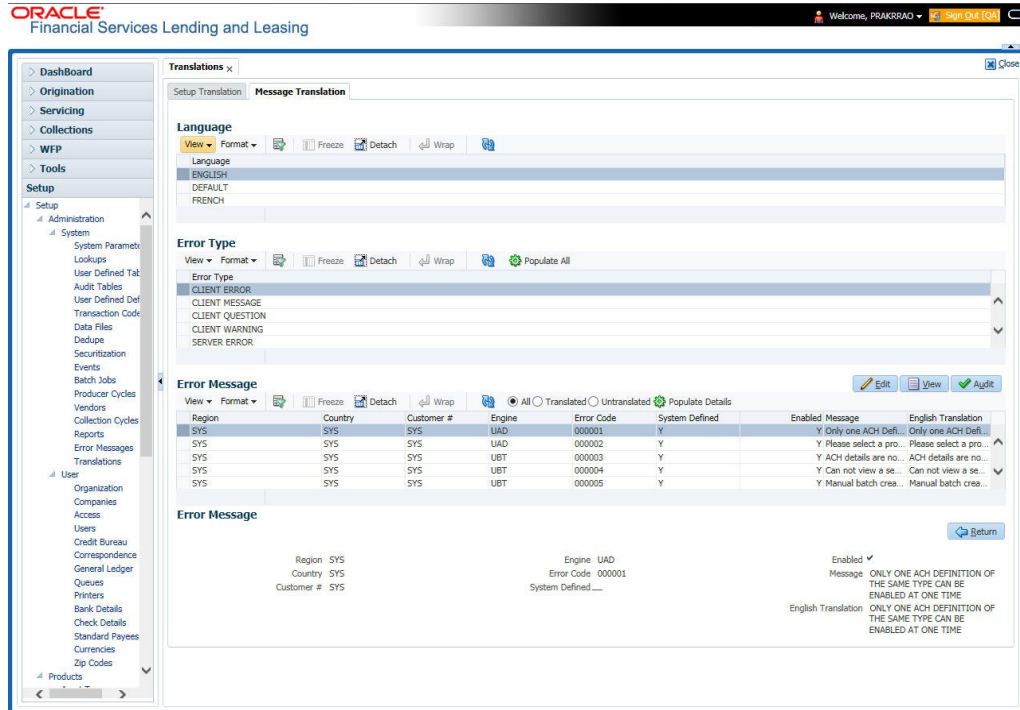
2.14.2 **Message Translation Setup**

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

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

To set up the Message Translation Setup

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



Note

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

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

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

Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

Language setup

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

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

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

Note

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

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

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

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

2.15 Label Configuration

The Label Configuration screen facilitates for field label customizations to modify the default field's label which are provided as part of seed data during product installation / upgrade.

Using this screen, you can modify the field's User Defined Label, update Tooltip, set Default Value (if required), set display (Y/N) option and enable / disable the field. The changes done here are populated to respective screen in the application.

Field in the UI are categorized into two types:

- Base fields - these are default fields in the UI consisting of both mandatory and non-mandatory fields.
- User Defined Fields - these are additional fields provided in disabled status which can be enabled and customized as required.

Note the following:

- Label Configuration is currently supported only for Producer screen.
- Configuring field details is only an optional functionality and has to be used sensitively.
- Field customizations are to be done cautiously and is recommended to be performed by someone who is well-versed with the product. For example, label change of a particular field is to be done at both 'Section' and 'Header' block to avoid inconsistency.
- Field customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.

The Label Configuration screen displays all the Base and User defined fields provided for Producer screen and its sub tabs. Apart from base fields, there are 20 additional 'User Defined Fields' provided with the below combination in disabled status.

- 10 free text fields - 'User Defined Field Char'
- 5 numeric fields - 'User Defined Field Num'
- 5 date fields - 'User Defined Field Date'

Ensure that the field(s) for which label changes are to be done is enabled in the UI from Access setup screen. For more information, refer to Field Access Definition section.

You can update the field properties for all the user defined fields. For Base -non mandatory fields, you can set the display (Y/N) option, define as mandatory / non mandatory and enable or disable the same in UI.

The below table indicates the supported field update options based on field type.

| Parameter | Base Field | User Defined Field | Comment |
|------------------|--|--|--|
| Label change | Allowed to modify | Allowed to modify | |
| Data Type | Not allowed to modify - Display only | Not allowed to modify - Display only | Default data type supported by the field |
| Default Value | Allowed to modify | Allowed to modify | No default value |
| Required | Not allowed to modify | Allowed to modify | |
| Display (Yes/No) | Allowed to modify for non-mandatory fields | Allowed to modify for non-mandatory fields | Cannot modify mandatory Base field |

The Label Configuration screen displays the field records based on specific combination of 'Language' and 'Division'. By default the combination is set to 'ALL' and can further be filtered by selecting required combination from respective drop-down list.

After updating the required changes in Label Configuration screen, you need to logout and re-login for changes to appear in respective UI. This is basically to refresh session cache and fetch the updated field information from database server. Though, there is 'Update' option, clicking on the same only refreshes the cache and reloads the record.

To customize Label Configuration

1. Click Setup > Setup > Administration > System > Label Configuration.

The screenshot displays the 'Label Configuration' window in Oracle Financial Services Lending and Leasing. The window title is 'Label Configuration x'. The interface includes a menu bar with 'View', 'Format', 'Freeze', 'Detach', 'Wrap', and 'Language'. Below the menu bar is a table with the following columns: Language, Division, Object Type, Object Name, Field Name, Data Type, User Defined Label, Tooltip, Required, Display (Yes/No), and Enabled. The table contains 15 rows of data. Below the table is a form for editing a record, with fields for Language, Division, Object Type, Object Name, Field Name, User Defined Label, Tooltip, Default Value, Required, Display (Yes/No), and System Required. The form also includes 'Save and Stay', 'Save and Return', and 'Return' buttons.

- To filter the records in Label Configuration section, select the required combination of 'Language' and 'Division' from the drop-down list and click 'Load'.
- Select the required record and click 'Edit'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

While looking for a specific field to customize, you might notice multiple records with similar data since one record is populated in section and other on header. Carefully differentiate and select the required record for update.

A brief description of the fields is given below:

| Field | Do this: |
|--------------------|--|
| Language | View the language category of the field. |
| Division | View the division category of the field. |
| Object Type | View the type of object category of the field such as Tab / Field / Button / Header / Sub header. |
| Object Name | View the object name maintained in database. |
| Field Name | View the field name maintained in database. |
| User Defined Label | Specify the field label name to be updated in the UI. |
| Tooltip | Enter the tooltip indicating the type of value to be populated for the field. The same is displayed on mouse over. |
| Default Value | Specify the default value to be populated in UI. Based on field type, the default value set to UNDEFINED for varchar, 0 for Number, and system date for Date. |
| Required | Check this box to mark the field as mandatory for input in UI. |

| Field | Do this: |
|-------------------|---|
| Display (Yes /No) | Check this box to display the field in UI. By default, the same checked for Base - non mandatory fields. Note: Option defined here takes precedence with the display (Y/ N) option selected in Setup > Administration > Access > Screen > Field Access Configuration tab. |
| System Required | 'Y' indicates the field is system required and other parameters such as Required, Display, and Enabled options are disabled. 'N' indicates the field is user configurable. |
| Enabled | Check this box to enable the field and apply the label configuration changes on save. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. Click 'Update'. System refreshes the cache automatically and fetches the updated field details from database server to display in header section.

2.16 Seed Data

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

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

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

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

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

Navigating to Seed Data screen

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

2.16.1 Factory Data

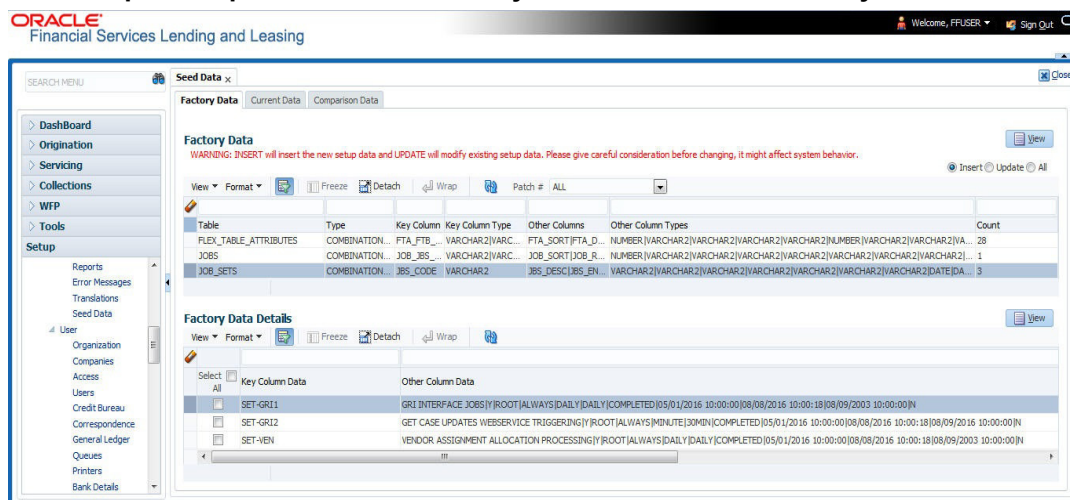
The Factory Data tab displays the list of both existing and updated seed data which are provided through release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data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

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

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

To View Factory Data

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




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

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

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

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

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

2.16.1.1 Update/Skip Seed Data

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


To Update/Skip Data

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

On successful update, system does the following:

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

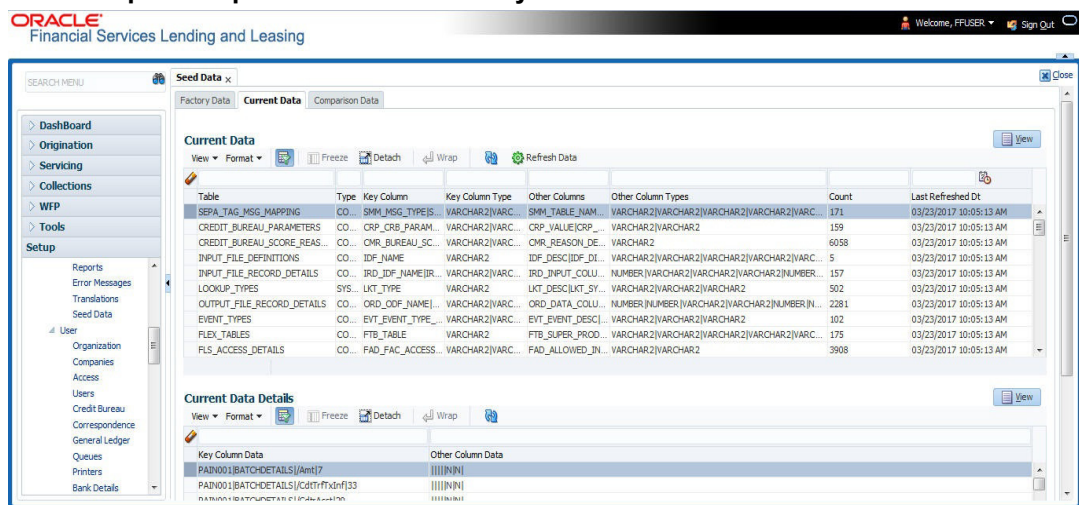
2.16.2 Current Data

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

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

To View Current Data

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



The 'Current Data' section displays the following details:

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

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

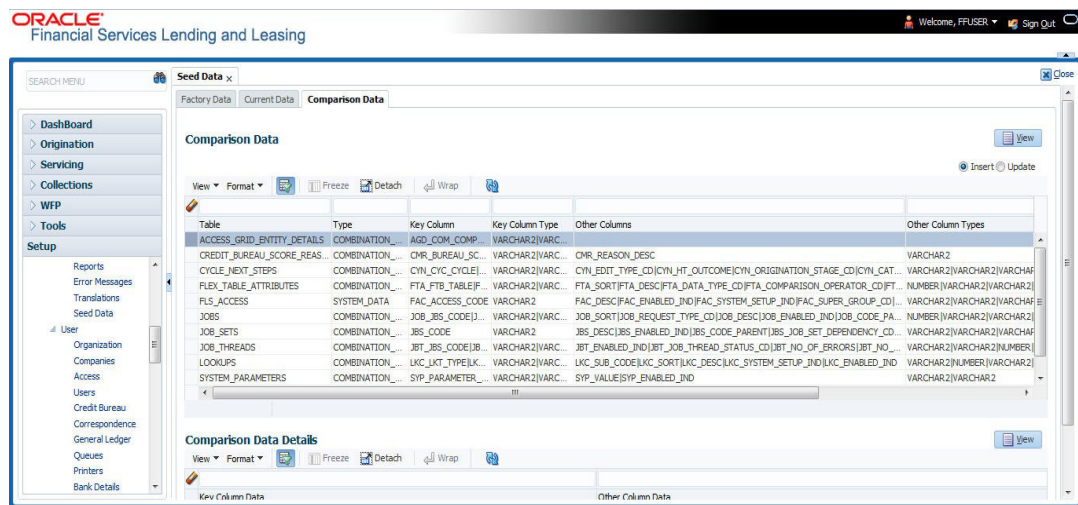
| Field | View this: |
|-------------------|--|
| Key Column Data | Displays the unique identifier column names. |
| Other Column Data | Displays the non unique identifier column names. |

2.16.3 Comparison Data

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

To View Comparison Data

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




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

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

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

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

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

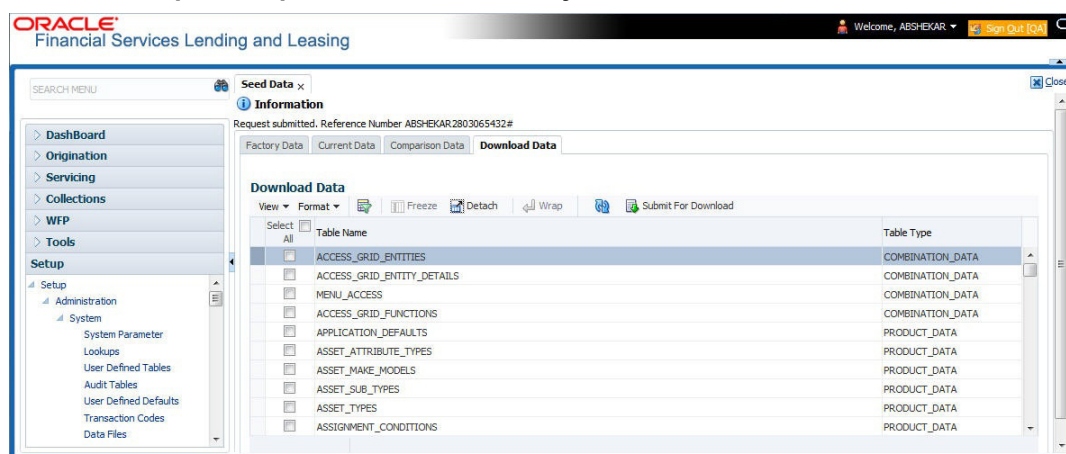
2.16.4 Download Data


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

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

To Download Data

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



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

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

which will be listed with the same reference number. The file can be downloaded to Application server.

2.17 Sales Tax

The Sales Tax screen facilitates to define state and county-wise Lease Sales and Usage Tax rules which are used in Origination and Customer Service modules to calculate the taxes on lease asset sales.

For information about this screen, refer to [Sales Tax Setup](#) section in Appendix chapter.

For detailed information on how lease sales tax calculation is supported in OFSLL, refer to [Lease Sales and Usage Tax](#) Appendix chapter.

2.18 Data Masking

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed in the application 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 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 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:

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

The following table indicates the standard pre-defined fields (seed data) identified in respective screens/tabs which can be readily masked using the Data Masking screen.

| Tab Name | Field Names |
|-------------------------------|--|
| Origination | |
| Applicant | First Name, MI, Last Name, Family Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport number, Gender, Language, Dependents, Ethnicity, Disability, Email, Race, and Education. |
| Applicant > FATCA | Birth Place, Birth Country, and Permanent US Resident Status. |
| Applicant > Power of Attorney | Holder Name, Address, Country, Nationality, and Telephone Number. |
| Applicant | Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date. |

| Tab Name | Field Names |
|------------------------------|---|
| Addresses | Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, and Phone. |
| Telecoms | Phone and Extn |
| Employments | Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, Income Amt - Stated, Income Amt - Actual, Salary - Stated, Salary - Actual, and Title. |
| Applicant > Financials | Type, Source, Account #, and Currency. |
| Existing Accounts | Account # and Title. |
| Servicing | |
| Customer | Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport #, Language, Disability, Email, and Education. |
| Customer > FATCA | Birth Place, Birth Country, and Permanent US Resident Status. |
| Customer > Power of Attorney | Holder Name, Address, Country, Nationality, and Telephone Number. |
| Customer | Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date. |
| Addresses | Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, Phone, and Address. |
| Employments | Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, and Title. |
| Assets tab | |
| Assets | Identification #, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, and Entity Name. |

Masking Format

Oracle Financial Services Lending and Leasing supports only complete masking (not partial) of both factory shipped and user identified PII data. On masking, the masked data is presented in same structural format to facilitate internal validations. The below table indicates the default values used for masking fields based on data type:

| Data Type | Masking Value |
|------------------|----------------------|
| NUMBER | 9 |
| VARCHAR | X |
| DATE | 31/12/9999 |

| Data Type | Masking Value |
|--------------|--|
| Phone number | For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 9999999999 |
| Email | xxxxx.xxx@<domain>.com |

Note

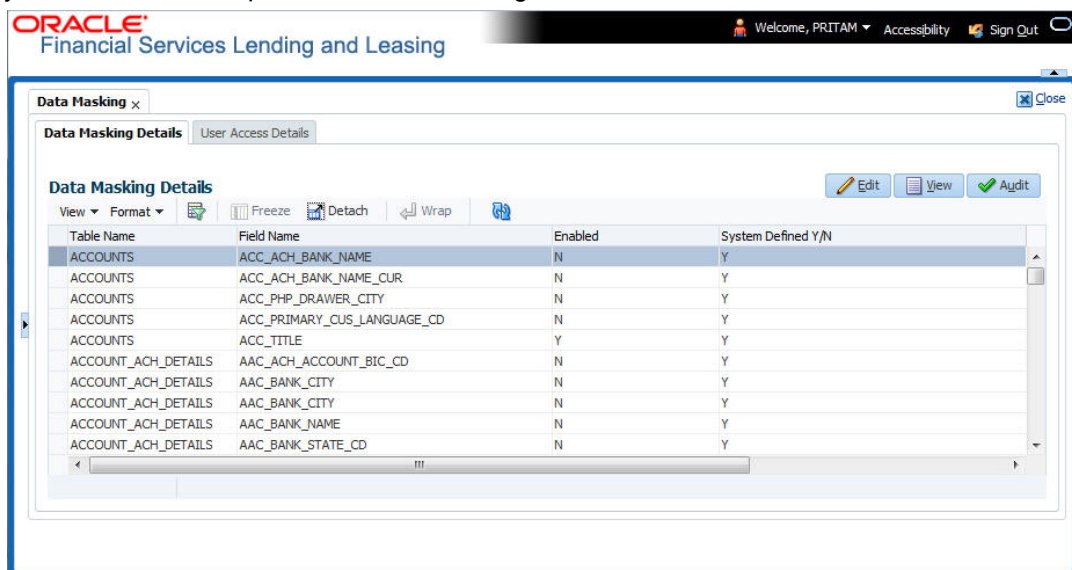
It is recommended to avoid modifying masked data for user(s) with masked responsibility. However, while editing masked data (if permitted) requires to input full data replacing the masked characters. For example, editing a masked SSN (xxx.xx.xxxx) requires to specify all nine digits of SSN and not just the last four digits.

2.18.1 Setup Data Masking

1. Click **Setup > Administration > System > Data Masking**.
2. Define the parameters available in 'Data Masking Details' and 'User Access Details' tabs.

2.18.1.1 Data Masking Details

On clicking Data Masking link, the Data Masking Details tab is displayed by default and allows you to enable the required fields for masking.



1. In the Data Masking Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|------------|--|
| Table Name | View the table name which contains the selected field details. |
| Field Name | View the selected field name. |
| Enabled | Check this box to enable masking of the selected field. |

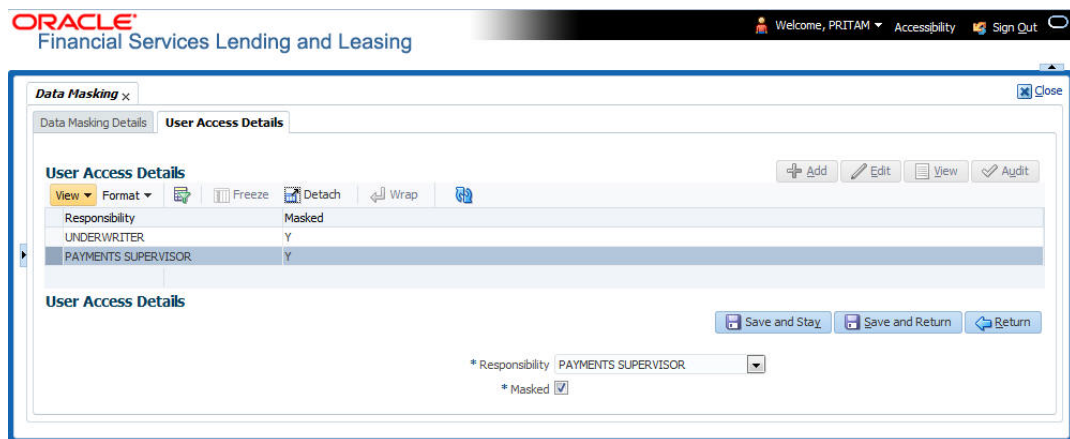
| Field | Do this: |
|----------------|--|
| System Defined | View the type of seed data maintained in the system. 'Y' indicates factory shipped seed data and 'N' indicates user defined seed data. |

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

2.18.1.2 User Access Details

The User Access Details tab facilitates to define the user responsibility to whom the PII data should be masked. By default, all the selected PII data in Data Masking Details tab appears as masked for one or more user(s) selected in this tab.

1. Click **Setup > Administration > System > Data Masking > User Access Details**.



2. In the User Access Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|----------------|---|
| Responsibility | Select the user responsibility from the drop-down list. |
| Masked | Check this box to enable masking for the selected user. Note: Defining a user and not selecting the masked check box will only create the record and masking rules are not applied. |

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

2.18.2 Create data redaction policy

Once the data masking details are defined and stored in the database, you need to create a data redaction policy which facilitates for field level masking while displaying the details to the respective user. A data redaction policy file contains the policies on the columns enabled in the Data Masking Details screen.

To create data redaction policy

Click **Setup > Administration > System > Batch Jobs** and execute the following batch job (in single thread mode only):

| Set Code | Description | Job Code |
|----------|--|------------------|
| SET-RED | POLICY CREATION FOR PERSONAL IDENTIFIABLE INFORMATION DATA | REDPRC_BJ_100_01 |

This batch job can either be scheduled for regular run or executed on-demand and facilitates to generate data redaction policy picking only the enabled data masking field information from database. On every run, the batch job drops and re-creates new set of policies in the file based on the details updated in Data Masking Details screen.

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 administration privileges needs to compile the policies in the database.

Note

For every change in the data masking details such as masking additional fields or unmasking / disabling masked fields, a new policy is to be created by executing the batch job.

2.18.3 Masking User defined data

Apart from factory shipped seed data, additional user identified PII data can be masked by uploading an input file with field details and processing it in Data Masking screen using input file processing method.

1. On identifying the fields, create an input file (in text file format) with table name, column name, and enabled indicator (Y/N) for each field level record. If enabled indicator is 'N', the record is not processed for data masking.

For example, BUSINESS_APPL_DETAILS,BSD_LEGAL_NAME,N

2. Place the input file to the path as defined in system parameter IPI_DIRECTORY. For example, \$OFSLL_HOME/input/ipi
3. Navigate to **Setup > Administration > System > Batch Jobs** screen and execute the following batch job:

| Set Code | Description | Job Code |
|----------|---------------------------------------|------------------|
| SET-IFP | PI INFROMATION FILE UPLOAD PROCESSING | IPIPRC_BJ_100_01 |

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'.

Once the data is available in Data Masking screen, enable the required fields, assign user responsibility and run the processing batch job - redprc_bj_100_01 to generate a redaction policy. For more details, refer [Create data redaction policy](#) section.

Note

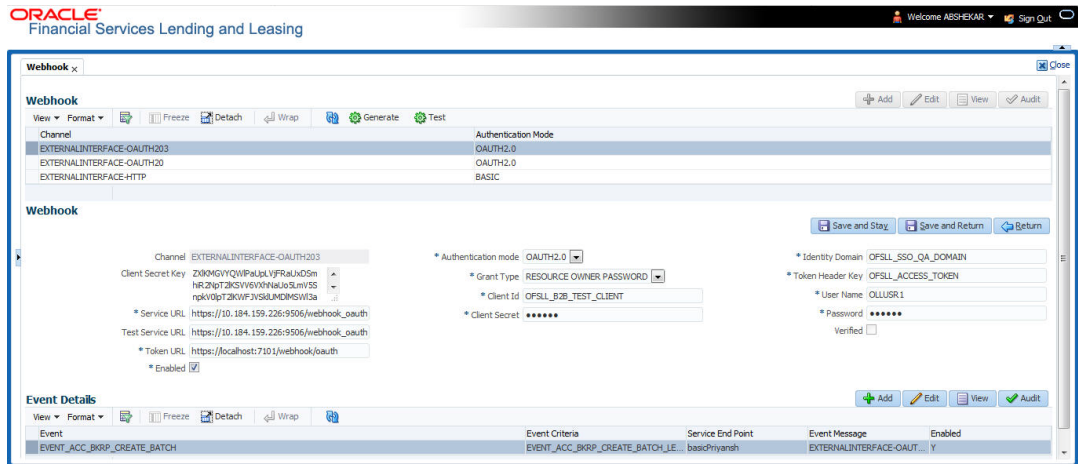
In addition, an xml sample file with PII fields data is provided in the installation bundle (docs folder). The same is generated through Application Data Model (ADM) and can be imported to view the details of PII masked fields. However to do so, you need to have Oracle Cloud 13c installed.

2.19 Webhook

In the Webhook screen, you can register third-party applications to which you can notify the changes that are done in OFSSL by triggering Webhook request as an event action.

In this type of integration, the server which is OFSSL propagates the information to the dependant third-party applications (client) when a specific type of change has happened in OFSSL. For example, when customer details are updated in OFSSL. For detailed information, refer to Appendix - [Webhooks](#) chapter.

In the Webhook screen, you can maintain Webhook definition details and associate Event Details.



2.19.1 Webhook Definition

In a Webhook definition, you can create a Channel with authentication mode as BASIC and/or OAUTH2.0, provide test and service url and generate secret key.

To setup Webhook Definition

1. Select Setup > Administration > System > Webhook.
2. In the **Webhook** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|---|--|
| Channel | Specify the channel name of interfaced third-party application for identification. The same will be added into weblogic Key Store. |
| Client Secret Key | The client secret key is auto generated by the system on clicking 'Generate' button after defining the details. If already generated, the same can be used to regenerate. |
| Service URL | Specify the context path of third-party application's Webhook Service URL used for communication where POST request is to be provided. You can define multiple service end-point URLs for the same channel. |
| Test Service URL | Specify the GET web service Webhook URL of third-party application to check service availability. Click 'Test' button to generate sample test call. The status, either success or error of the test call is displayed on the screen as SERVICE URL TEST SUCCESFUL/FAILED. Refer step 4 below for more information. |
| Enabled | Check this box to enable the Webhook definition. |
| Authentication mode | Select the authentication mode of third-party application from the drop-down list. The list is displayed based on lookup code WHK_AUTH_MODE_CD. System supports the following modes: BASIC - On selecting this option, you need to define User Name and Password to authenticate. OAUTH2.0 - On selecting this option, you need to define additional enabled fields such as Grant Type, Client Id, Client Secret, Identity Domain, Token and Header Key. |
| User Name | If Authentication mode is selected as BASIC, specify the Basic Authentication User Name. If Authentication mode is selected as OAUTH2.0 and Grant Type as 'Resource Owner Password', specify the third-party OAUTH 2.0 Resource Owner User Name. |
| Password | If Authentication mode is selected as BASIC, specify the Basic Authentication User Password. If Authentication mode is selected as OAUTH2.0 and Grant Type as 'Resource Owner Password', specify the third-party OAUTH 2.0 Resource Owner User Password. |
| Verified | This check box is auto selected on verifying the channel data by clicking 'TEST' button and if the test server connection is successful. |
| The following additional fields are enabled for OAUTH2.0 type of Authentication mode: | |
| Token URL | Specify the third-party OAUTH 2.0 token generation URL. |
| Grant Type | Select the OAUTH 2.0 grant type from the drop-down list. The list is populated based on lookup code WHK_GRANT_TYPE_CD. |

| Field | Do this: |
|------------------|--|
| Client Id | Specify the identification name of third-party OAUTH 2.0 client. |
| Client Secret | Specify the secret code of third-party OAUTH 2.0 client. |
| Identity Domain | Specify the domain name of the third-party OAUTH 2.0 client. |
| Token Header Key | Specify the token header key of third-party OAUTH 2.0 client. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Test' button verifies the configuration details of third-party application.
 - Th external system generates base 64 X-Hmac header using HMAC SHA 256 and propagate this as part of response header to OFSLL.
 - Channel name is used in HMAC digest as given below. This will be passed to the external interface using HTTP Header Key 'ChannelName'. This value will be in base 64 encoded format.
 - System will validate this response and update the Verified indicator. Only HTTP status code 200 is considered as success.

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types": "Base64 Encoded Channel Name": " Http Content Types": "Service URL"] with Client Secret Key]

For example:

Client Secret Key

```
ZXIKMGVYQWIPaUpLvjFRaUxDsmhiR2NpT2IKSVV6VXhNaUo5LmV5SnpkV0lp
T2IKWFJVskiUMDIMSWI3aVEwaEJUazVGVENJNklrVIWVRVZTVGtGTVNVNVVS
VkpHUVVORkxVOUJWVIJTTWpBaUxDSnBjM01pT2IKUFJsTk1URjiYUIVKSVQw
OUxJaXdpWlhod0lqb3hOVFUxTmnpnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0
RRNU1qTjkuemxMb0lzdWduek1FRnhyblcxYXJleXNMSFliSmVQd0R5SUxdDdU
aXZDMEFVUktEbm5WcDJPwMrIT1pJald5aHNfSWxNaG1IV1dWZUF0YmZRUnl
1X2c=
```

Cipher Text for HMAC SHA 256

```
GET:RVhURVJOQUxJTIRFUKZBQ0UtT0FVVEgyMA==:application/json:https://
10.184.159.226:9506/webhook_oauthqa/service/api/resources/webhook/test
```

Generated Sample 'X-Hmac' header

```
OFSLL:Fjj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=
```

5. Clicking 'Generate' button OFSLL generates Client Secret Key. This key is used in generation of X-HMAC header that is sent to the third-party channel to validate origination of the request.

System generated 'X-HMAC' header uses base 64 encoded HMAC SHA 256 algorithm. This algorithm uses below logic:

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types": "Base64 Encoded Payload": " Http Content Types": "Service URL"] with Client Secret Key]

For example.

Client Secret Key

```
T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndIbGNvbWUx
```

Cipher Text for HMAC SHA 256

```
POST:ewogICAgIlJlcXVlc3RUeXBlljogIk9VVEJPVU5Elgp9:application/json:http://
10.184.159.226:9006/webhook/service/api/resources/webhook/basic
```

Generated Sample 'X-Hmac' header

```
OFSLL:q6xCpZrnuDFB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=
```

2.19.2 Event Details


The Event Details section acts as a single point of entry to define and update required Webhook Events in the system. In Event Details, you can define service end points of third-party application which accepts the communicated changes. Multiple end points can be defined to a single channel for each Event Criteria. These details are displayed as Webhook Event Action in Setup > Administration > System > Events screen.

To define Event Details

1. Select Setup > Administration > System > Webhook.
2. Select the required definition in **Webhook** section.
3. In the Event Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|-------------------|--|
| Event | Select the event code from the drop-down list. The list is populated based on the enabled event codes maintained in Events setup screen. |
| Event Criteria | Select the event criteria from the drop-down list. The list is populated based on the enabled event criteria maintained for the selected event in Events setup screen. |
| Service End Point | Specify the third-party application end point URL which is propagated to Event Definition as an Event Action Parameter. |
| Event Message | Specify the event message which is propagated to Event Definition as an Event Action Parameter. |
| Enabled | Select this check box to enable the event details in the system. |

4. Click  button and add the event details to the list.
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.19.3 Monitoring Webhook Events

You can verify the status of all Webhook Event Actions on the JMS Queues screen of the System Monitor screen.

To monitor Webhook events

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

The Messages tab displays the 'Status' for all outbound Webhook events processed to third-party applications and their request in 'Response Message Details' section.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.

3. Administration User

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

Navigating to Administration System

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

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Bank Details
- Check Details
- Standard Payees
- Currencies
- ZipCodes
- Payment Hierarchy

3.1 Organization

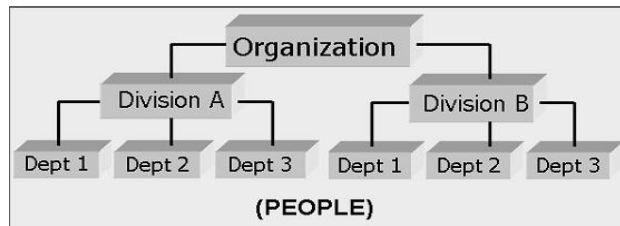
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications (The Companies screen allows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

Note

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

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

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



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

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

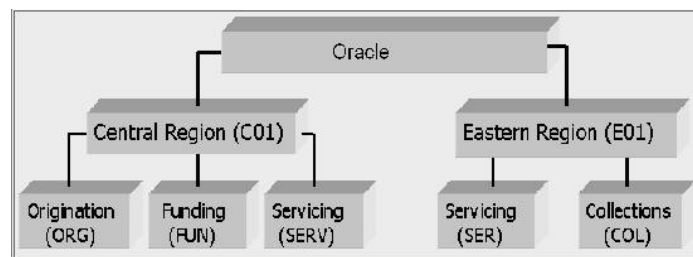
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



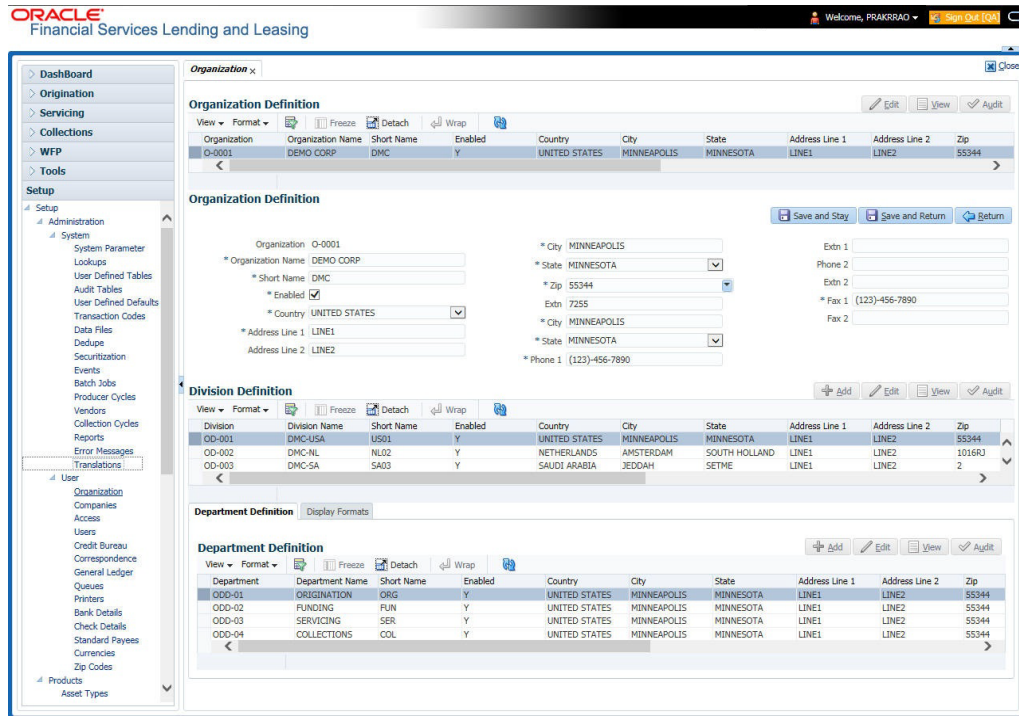
Note

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

To setup the Organization screen

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

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



A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

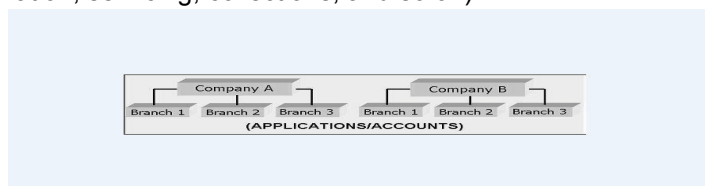
3.2 Companies

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

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

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

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



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

Company: C-0001TrustOne Financial CorpTOFC

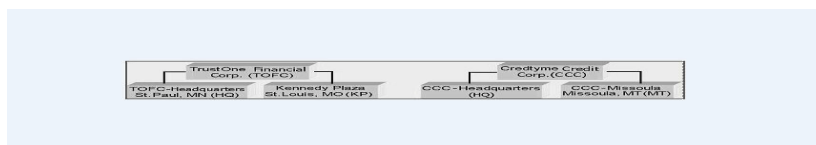
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

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

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

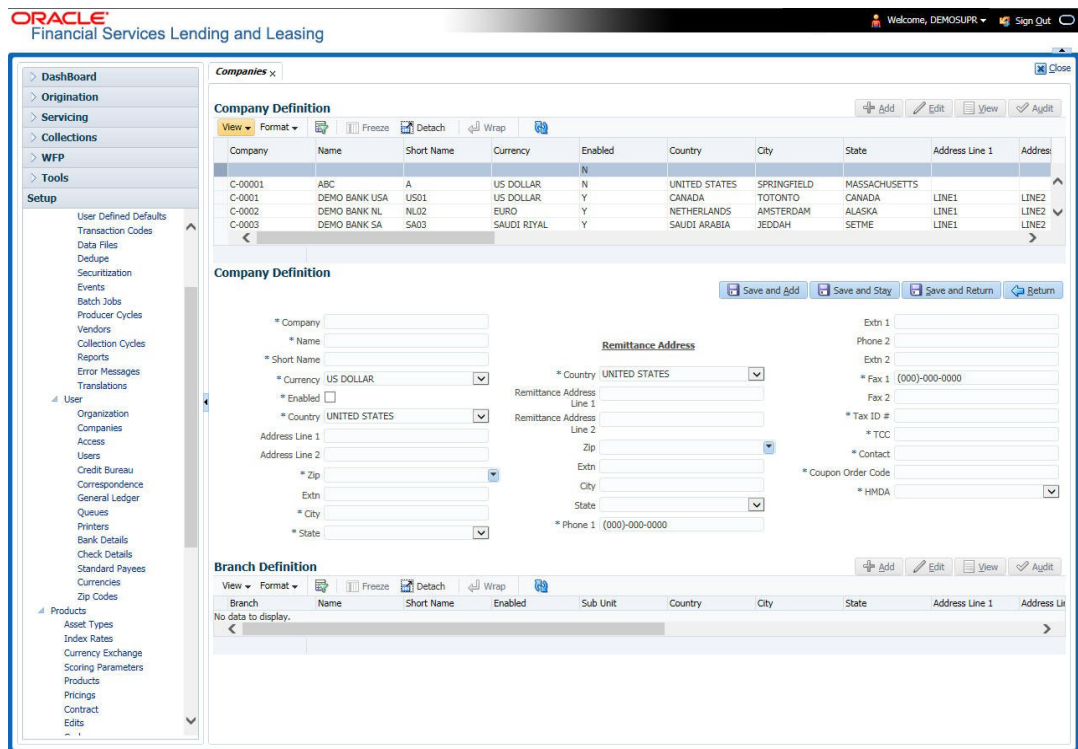
- On the **Organization** screen, *Oracle Financial Services Lending and Leasing users* belong to an organization and division.
- On the **Companies** screen, *creditapplications* belong to a company and branch.

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

To setup the Companies

1. Click **Setup > Setup > Administration > User > Companies**. The **Companies** screen defines entities within your organization that service Leases.

2. In the **Company Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

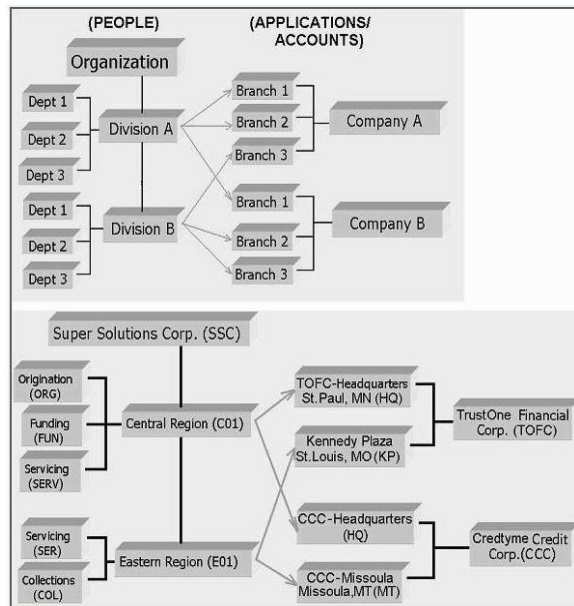
| Field: | Do this: |
|----------------|---|
| Branch | Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company). |
| Name | Specify the name of the portfolio branch (required). |
| Short Name | Specify the short name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

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

3.3 Access

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

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



To setup the Access

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

- Data
- Screen
- Reports
- Correspondence
- Webservice

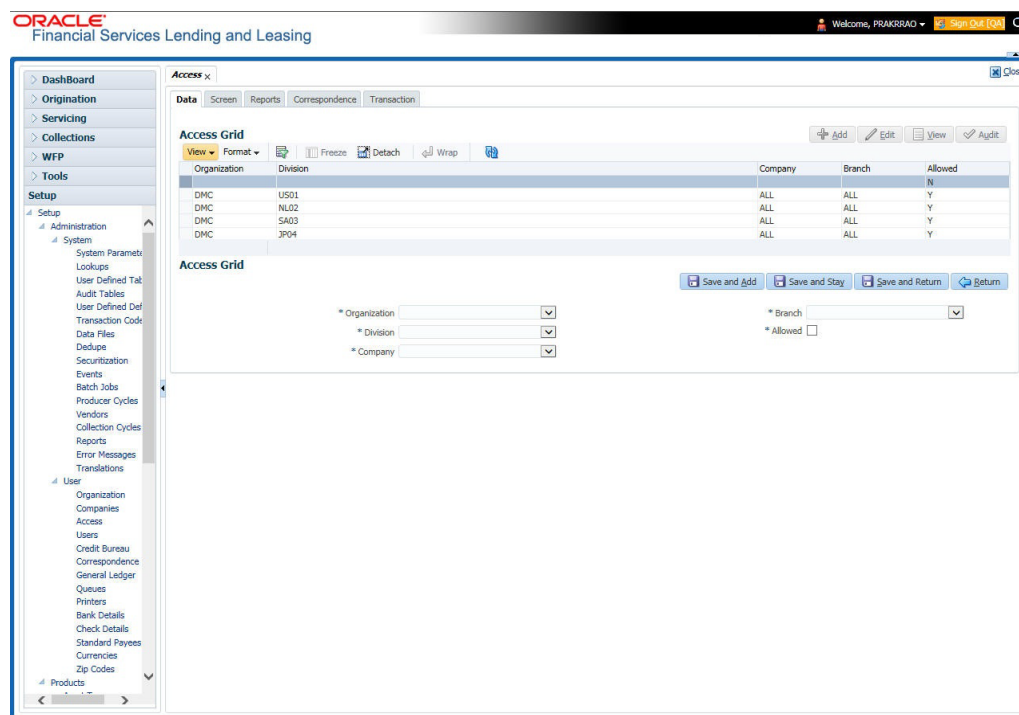
3.3.1 Data

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

To setup the Data

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

2. In the **Access Grid** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

3.3.2 Screen

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

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

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

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

4. Fields - Control access to base and user defined fields.

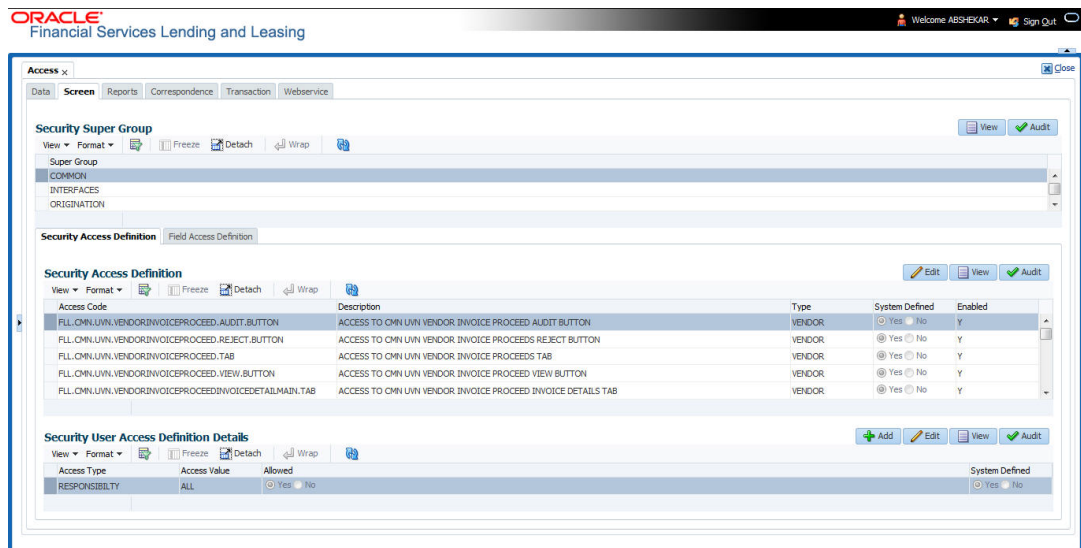
The screen allows you to restrict access to different screens and fields using the following tabs:

- Security Access Definition
- Field Access Definition

3.3.2.1 Security Access Definition

To set the Screen Security

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



3. In the **Security Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

3.3.2.2 Field Access Definition

The Field Access Definition tab facilitates for field customization in the User Interface (UI) screen. In this tab, you can do the following:

- Enable User Defined Fields (UDFs) to be displayed in respective UI which are provided as part of product installation/upgrade
- Allow or restrict user access to base non-mandatory fields and UDFs maintained in the system
- Regroup base fields to another section in UI

The screenshot displays the Oracle Financial Services Lending and Leasing application. The top navigation bar includes 'Data', 'Screen', 'Reports', 'Correspondence', 'Transaction', and 'Webservice'. The main content area is titled 'Security Super Group' and features a 'Field Access Definition' tab. This tab contains a table with the following data:

| Access Code | Description | Type | System Defined | Enabled |
|---|--|----------|---|---------|
| ENG-00-001.LprPcmVO.PcmLdf3Char.VIEW.FIELD | CMN // LPR // PRODUCER CONTACTS VIEW OBJECT // User Defined Field Char 3 // VIEW | PRODUCER | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y |
| ENG-00-001.LprPcmVO.PcmLdf3Date.VIEW.FIELD | CMN // LPR // PRODUCER CONTACTS VIEW OBJECT // User Defined Field Date 3 // VIEW | PRODUCER | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y |
| ENG-00-001.LprPcmVO.PcmLdf3Char.VIEW.FIELD | CMN // LPR // PRODUCER COMMENTS VIEW OBJECT // User Defined Field Char 1 // VIEW | PRODUCER | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y |
| ENG-00-001.LprPcmVO.PcmLdf3Char.VIEW.FIELD | CMN // LPR // PRODUCER COMMENTS VIEW OBJECT // User Defined Field Char 2 // VIEW | PRODUCER | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y |
| ENG-00-001.LprProVO.ProLdf10Char.VIEW.FIELD | CMN // LPR // PRODUCER VIEW OBJECT // User Defined Field Char 10 // VIEW | PRODUCER | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y |

Below the table, the 'Security User Access Definition Details' section shows the following configuration:

| Access Type | Access Value | Allowed | System Defined |
|----------------|--------------|---|---|
| RESPONSIBILITY | SUPERUSER | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="radio"/> Yes <input type="radio"/> No |

Note the following:

- Currently, the Field Access Definition tab displays only the Producer screen related fields maintained in the system of which you can specifically define access permissions based on user responsibility.
- The base mandatory fields are loaded automatically and Access Responsibility is set to ALL by default during product installation/upgrade. The same cannot be modified and hence are not displayed in this tab.
- Field access and customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.
- Field labels can further be customized in Administration > System > [Label Configuration](#) screen.

Before defining field access, refer to the table below which indicates the possible combinations of a particular field being displayed and allowed to edit in UI.

| View Type | Access | Result |
|-----------|--------|-----------------------|
| VIEW | NO | NON VIEWABLE |
| VIEW | YES | VIEWABLE AND EDITABLE |
| LOCK | NO | READONLY |
| LOCK | YES | VIEWABLE AND EDITABLE |

To add/enable new User Defined Fields

1. In the 'Field Access Definition' section, click 'Add' and populate the following details:

| Field: | Do this: |
|----------------|--|
| Language | Select the language of the user(s) who will have access to this field from the drop-down list. |
| Division | Select the division or group within the organization to which the user belongs from the drop-down list. |
| Object Name | Select the Object Name from the drop-down list. You can use the search option to query based on specific name. The list is populated based on the combination of Language and Division selected above. |
| Field Name | Select the field to be updated from the drop-down list. The list is displayed based on the object selected. |
| Access Type | Select the access type as one of the following from the drop-down list. View - to display and make the field editable. Lock - to only display the field. Note: Option defined here takes precedence with the display (Y/N) option selected in Setup > Administration > System > Label Configuration tab. |
| System Defined | Select 'Yes', if the field access definition is system defined. Select 'No', if the field access definition is manually defined. |
| Enabled | Check this box to enable the field access definition. |

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

To enable/disable Base fields

1. In the 'Field Access Definition' section, click 'Edit' and populate the following details::

| Field: | Do this: |
|----------------|--|
| Access Code | View the access code defined for the field. |
| Description | View the access code description. You can modify the details if required. |
| Type | By default, system displays the name of the group inside which the field is displayed in UI. To move the field to a different group, select the required type from the drop-down list. |
| System Defined | Select 'Yes', if the screen field access definition is system defined. Select 'No', if the screen field access definition is manually defined. |
| Enabled | Check this box to enable the field access definition. |

3.3.2.3 Security User Access Definition Details

The 'Security User Access Definition Details' sub tab is available only for base - non mandatory fields and user defined fields. In the 'Security User Access Definition Details' sub tab you can defined field access and set restrictions to specific user responsibility.

1. In the 'Security User Access Definition Details' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Access Type | Select RESPONSIBILITY as the access type from the drop-down list since access to field is based on responsibility by default. This field is disabled during edit. |
| Active Value | Select the user role who needs to have access to this field from the drop-down list. |
| Allowed | Select 'Yes' to allow access to this field or 'No' to deny access to this field. |
| System Defined | Select 'Yes', if the field user access definition is system defined. Select 'No', if the field user access definition is manually defined. |

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

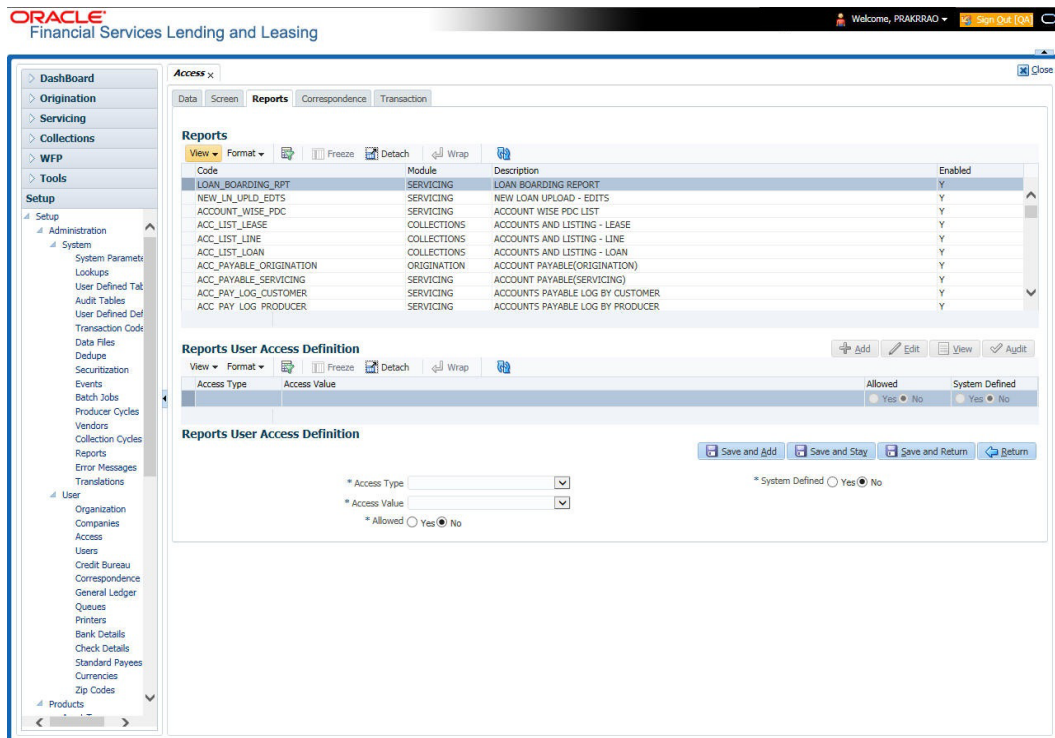
3.3.3 Reports

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

To set up Reports

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

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



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

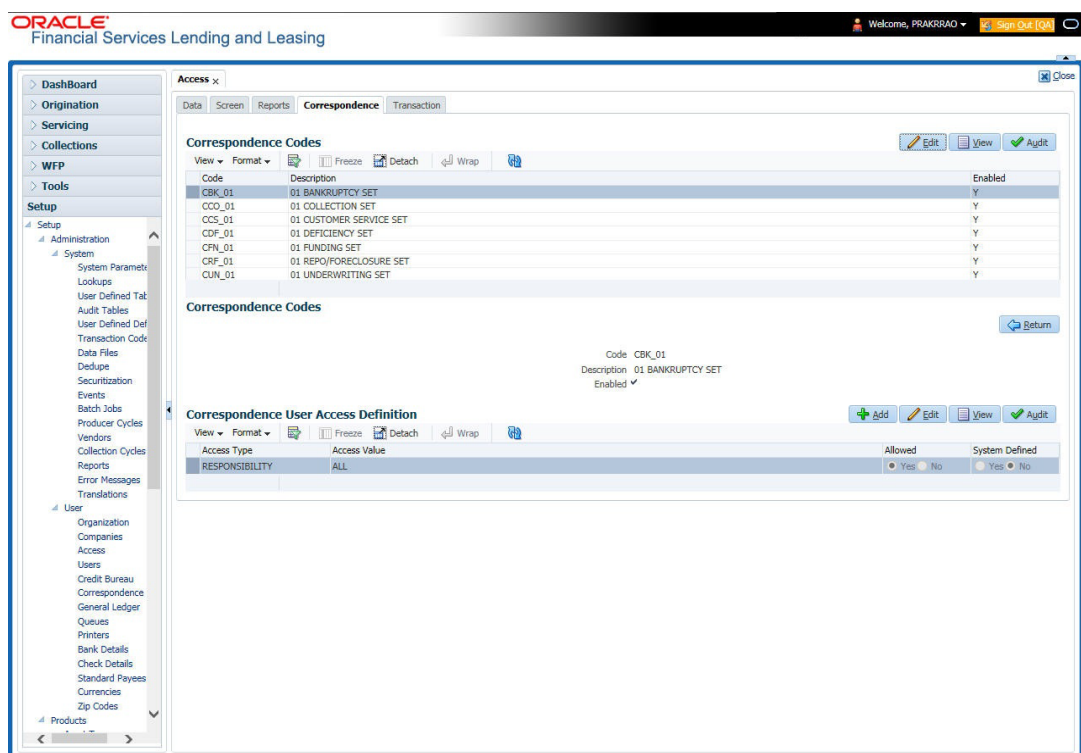
3.3.4 Correspondence

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

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

To setup the Correspondence

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



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

3.3.5 Webservice

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

As an administrator/superuser, you can Enable/Disable Web Service access to users based on their responsibility and ensure that only authorized user have access to specific type of data in the system. Following list indicates some of the available RESTful webservices in the system and the complete list is made available in swagger JSON file shared in OTN library.

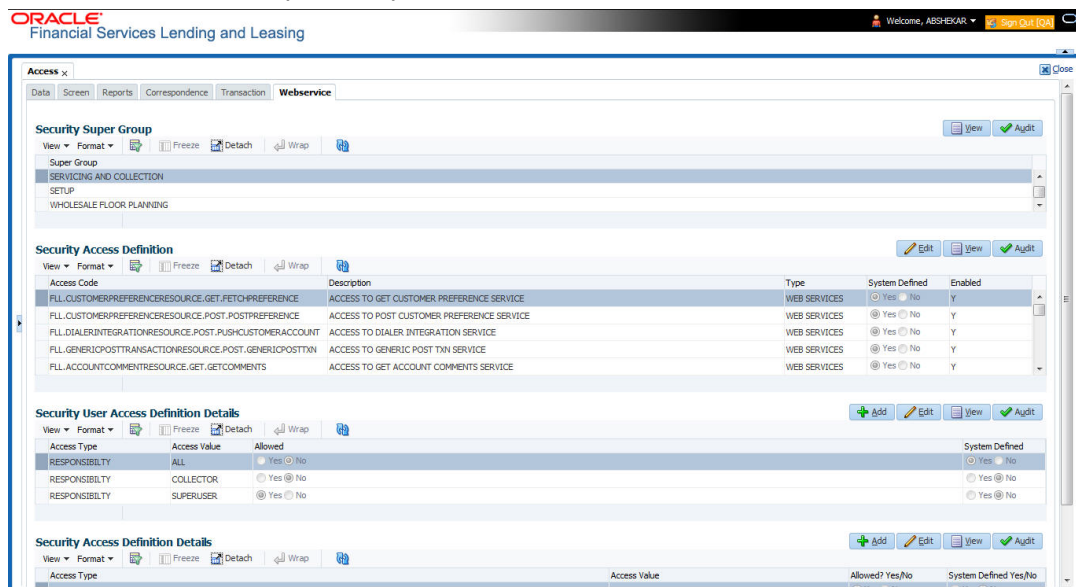
- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service
- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service

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

To setup the Webservice access

1. Click **Setup > Setup > Administration > User > Access > Webservice**. The screen consists of the following tabs:

- Security Super Group
- Security Access Definition
- Security User Access Definition Details
- Security Access Definition Details (This sub tab is available only for 'SERVICING AND COLLECTION' Super Group).



2. The 'Security Super Group' section, contains the following super group categories for selection:

- COMMOM
- INTERFACES

- ORIGINATION
 - SERVICING and COLLECTIONS
 - SETUP
 - WHOLESALE FLOOR PLANNING
3. Select the required Super Group and the associated data in sub tabs are categorized accordingly.
 4. In the 'Security Access Definition' section, you can view the following field details and edit only the 'Description' and 'Enabled' status of selected Security Access Definition.

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

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

A brief description of the fields are given below:

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

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

Security Access Definition Details

If you have selected the Security Super Group as 'SERVICING and COLLECTIONS', there is an additional sub section 'Security Access Definition Details' enabled. This sub tab facilitates you to further restrict and control access to specific type of data within the accessible RESTful web services. The restriction can be defined based on specific 'Account Condition' or 'Account Status'.

For example, out of all the account types maintained in the system you can restrict data access to only delinquent account(s) to a particular user responsibility by selecting Access Type as 'Account Condition' and Access Value as 'Delinquent',

Controlling web service data access to permitted user(s)

For any user to access web service data, you need to define atleast one positive (allowed) definition defined in 'Security Access Definition Details' section. Else, webserivce data is not displayed for that particular user even if that user responsibility has permissions to access web service.

OFSLL supports multiple user conditions on an Account and system requires to have atleast one account condition defined as 'Allowed' in setup to display the data. In case, even if any one of the account condition is defined as 'Not Allowed' in setup, then system does not allow to access the data.

During the following scenarios, data is either displayed/not displayed in Webservice screen:

| Scenario | Data displayed |
|---|--|
| No condition is available on the account and also no condition defined in setup | Data is displayed since there is no restriction. |
| Condition is available on the account but not defined in setup | Data is not displayed since restriction is applied |
| Multiple conditions are available on the account and one condition is defined in setup as 'Allowed' | Data is displayed |
| Multiple conditions are available on the account and one condition is defined in setup as 'Not Allowed' | Data is not displayed |

Whenever user with specific responsibility tries to access the restricted data, following type of error messages are displayed:

- For POST/PUT service, system displays error as 'Access denied' with HTTP Error Code 401.
- For GET service with single account record, system displays error message as 'No data found' with http error code 400.
- For GET service with multiple account records, of which some have access restriction and other don't, then system displays only the unrestricted records and does not display the restricted records. In such a case, error message is not displayed.

Note

When multiple user access definitions are defined in the system, while processing the data access request to a web service OFSLL first validates for any access restrictions on the user responsibility. If not, then validates the same against 'ALL' responsibility before displaying the data in Webservice screen.

For example, if data access restriction is defined for ALL and SUPERUSER responsibilities. when logged in with SUPERUSER responsibility, the data restriction of SUPERUSER is applied. In case, if the user logs in with any other responsibility other than SUPERUSER, then restriction defined for 'ALL' is applied.

To define Security Access Definition Details

1. Click **Setup > Setup > Administration > User > Access > Webservice** tab.
2. Select the module in Security Super section as 'SERVICING and COLLECTIONS'.
3. Select the user responsibility in 'Security User Access Definition Details' section.
4. In the **Security Access Definition Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|-----------------------|---|
| Access Type | Select the access function type (as either ACCOUNT CONDITION OR ACCOUNT STATUS) that is being used to control the user access from the drop-down list. |
| Access Value | Select the access value from the drop-down list. The list is sorted based on the Access Type selected. Also, based on a lookup associated with the Access Type multiple entries for each access type can be created as long as each has a different access value. |
| Allowed? Yes/No | Select 'Yes' if the access is allowed and 'No' if the access is not allowed. This indicates whether the selected combination of Access Type and Access Value is allowed to access the data. |
| System Defined Yes/No | Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. However, system defined entries cannot be modified. |

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

3.4 Users

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

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

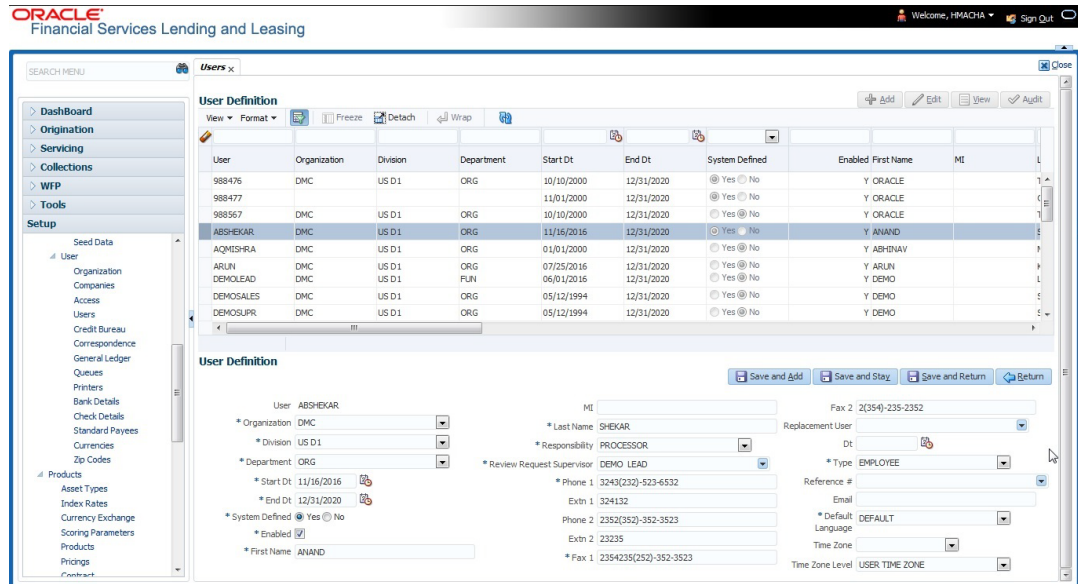
- What menu items does the user have access to?
- What edits can the user perform on the Verification link during origination?

Note

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

To set up the Users screen

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



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| User | Specify the user ID. Note: This field is a unique indicator and cannot be updated, edited, or deleted once saved. |
| Organization | Select the organization to which the user belongs, from the drop-down list. |
| Division | Select the division to which the user belongs, from the drop-down list. |
| Department | Select the department to which the user belongs, from the drop-down list. |
| Start Dt | Specify the start date for the user. You can also select from the adjoining calendar icon. |
| End Dt | Specify the end date for the user. You can also select from the adjoining calendar icon. |
| System Defined | Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified. |
| Enabled | Check this box to enable the user. |
| First Name | Specify the first name of the user. |

| Field: | Do this: |
|---------------------------|---|
| MI | Specify the middle initial of the user. |
| Last Name | Specify the last name of the user. |
| Responsibility | Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens. |
| Review Request Supervisor | Select the supervisor responsibility who can also review and respond to review requests from the drop-down list. The list displays the corresponding Review Request Supervisors who are either one or more levels higher from the above selected user 'Responsibility' as maintained in 'RESPONSIBILITY_CD' lookup code. |
| Phone 1 | Specify the user's primary phone number. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the user's alternate phone number. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the user's primary fax number. |
| Fax 2 | Specify the user's alternate fax number. |
| Replacement User | Select the user ID of the replacement user from the drop-down list. |
| Dt | Specify the date from when the replacement is effective. You can also select from the adjoining calendar icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'. |
| Type | Select the user type from the drop-down list. |
| Reference # | Specify the reference number for the user from the drop-down list. |
| Email | Specify user's email address. |
| Default language | Select the default language from the drop-down list. |
| Time Zone | Select the required Time Zone from the drop-down list, The specified time zone would be applicable at company level. |
| Time Zone Level | Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level. |

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

3.4.1 Replacement users

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

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

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

The system updates the following when replacing users:

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

Note

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

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

3.4.2 Application and Oracle Identity Manager Synchronization

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

3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

- The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter `CRB_MAX_BUREAU_PULL`. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the `CRB_ALL_APL_BUREAU_PULL` credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Lease, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats screen.
- For identity scan data to flow into Equifax ACRO/ACRO Plus credit reports, the add-on has to be enabled at contract level. Please speak to your representative for enabling the add-on.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host though a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Report Formats
- Connections

- Zip Matrix
- Parameters
- Score Reasons
- Reporting

Navigating to Credit Bureau

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

3.5.1.1 Report Formats

The Reports Formats screen captures and tracks the attributes related to the multiple types of reports offered by the credit bureau agencies. When a company enlists the service of a credit bureau, the credit bureau provides a membership code and password. This information needs to be entered on the Reports Formats screen before you can request a credit report. You must define at least one report for each credit bureau from which you want to pull reports.

The information on the Report Formats screen is location-specific. If the business requires different membership codes for each location, be it a company or branch, then individual records must be set up.

The Score Type, Additional Product, and Inquiry Limit fields on the Credit Report Setup section are optional. They may not apply to all credit bureau types and even if they do apply, you may want to leave them blank and rely on a default value set up at the credit bureau.

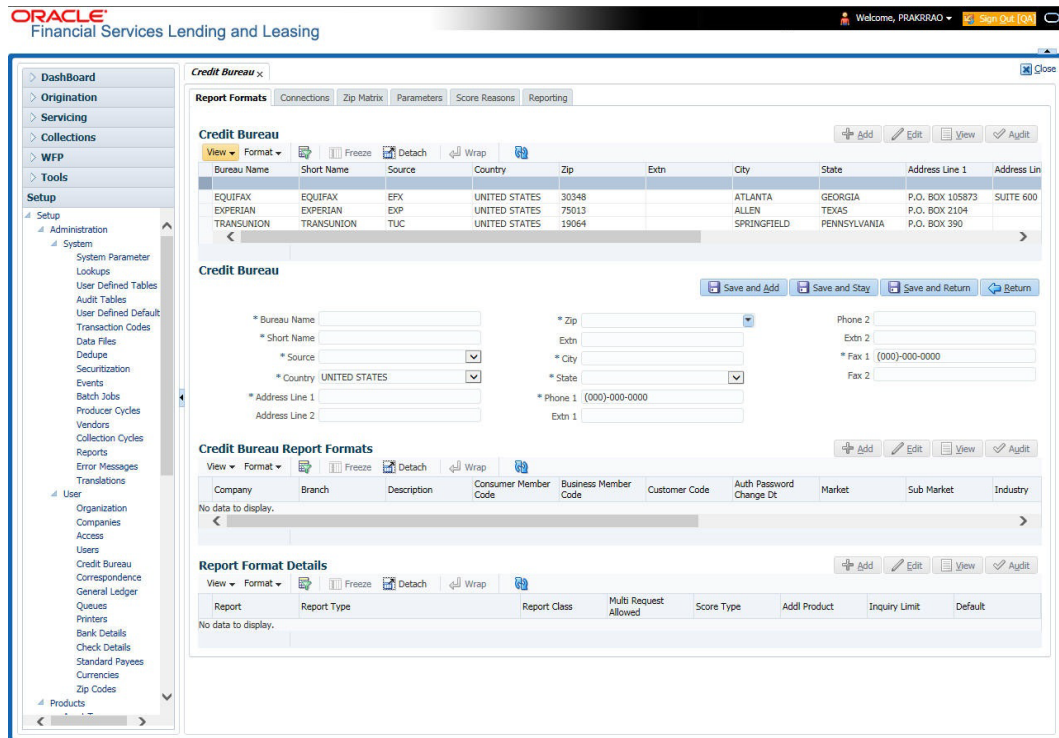
Note

For more information, refer to the the application Installation Guides.

To setup Report Formats

1. Click **Setup > Setup > Administration > User > Credit Bureau > Report Formats**

2. In the **Credit Bureau** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.:



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Bureau Name | Specify the name of the credit bureau company. |
| Short Name | Specify the abbreviated or short name for the bureau. |
| Source | Select the credit bureau source from the drop-down list. |
| Country | Select the country of the credit bureau address from the drop-down list. |
| City | Specify the city for the credit bureau address. |
| State | Select the state of the credit bureau address from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the credit bureau. |
| Address Line 2 | Specify the address line 2 for the credit bureau. |
| Zip | Select the zip code for the credit bureau address from the drop-down list. |
| Extn | Specify the extension of the zip code for the credit bureau address. |
| Phone 1 | Specify the primary phone number for the credit bureau. |
| Extn 1 | Specify the extension for the primary phone number. |
| Phone 2 | Specify the secondary phone number for the credit bureau. |

| Field: | Do this: |
|--------|---|
| Extn 2 | Specify the extension for the secondary phone number. |
| Fax 1 | Specify the primary fax number for the credit bureau. |
| Fax 2 | Specify the alternative fax number for the credit bureau. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Credit Bureau Report Formats** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|--|---|
| Company | Select the portfolio company that will be using the above credit bureau from the drop-down list. |
| Branch | Select the portfolio branch from the company that will be using the above credit bureau from the drop-down list. |
| Description | Specify the credit report format description. |
| Member Code | Specify the credit bureau member code (assigned by bureau). |
| Password | Specify the credit bureau password. |
| Customer Code | Specify the customer code. |
| Auth Password Change Dt | <p>Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.</p> <p>Note: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).</p> |
| Auth User ID | Displays the authorization user ID (display only). |
| Auth Password | <p>Displays the authorization password (display only).</p> <p>Note: This field is not displayed to the user and is also encrypted before being stored in the database (display only).</p> |
| Change Authorization User Id/Password section | |
| New Auth User Id | Specify the authorization user ID. |
| New Auth User Password | Specify the authorization user password. |
| TransUnion Details section (Note: This is only applicable for TransUnion.) | |

| Field | Do this: |
|--|---|
| Market | Specify the TransUnion market id. |
| Sub Market | Specify the TransUnion Sub Market id. |
| Industry | Specify the TransUnion Industry code. |
| Experian Details section (Note: This is only applicable for Experian.) | |
| Preamble | Specify the Experian preamble code. |
| Host Code | Specify the Experian host ID. |
| UIC | Specify the Experian UIC. |
| Equifax Details section (Note: This is only applicable for Equifax.) | |
| Service Name | Specify the equifax service name. The service name will be provided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the test system) and acro (for access to the production system). |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Report Format Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|---------------|---|
| Report | Specify the report name to be accessed from the credit bureau. |
| Report Type | Select the report type of the credit bureau report from the drop-down list. |
| Score Type | Select the credit score type from the drop-down list. |
| Addl Product | Select the product code from the drop-down list. |
| Inquiry Limit | Select the inquiry limit for the credit report from the drop-down list. |
| Enabled | Check this box to enable the report as default. |

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

3.5.1.2 **Connections**

The Connections screen records and supports various connections to the credit bureau to receive reports from the agencies. The system supports connections to the bureaus through one or more modems attached to the database server, network accessed modem server, or direct network connection (usually frame relay).

For modem-based connections, multiple credit bureaus can be accessed over the same modem. If there are multiple requests in the queue, the order in which the bureaus are listed determines the order in which the requests are processed.

For example,

If the credit bureau service checks the submitted credit requests and finds three Experian, one Equifax, and two TransUnion credit requests and the connections setup is Bureau1=TUC, Bureau2=EFX, and Bureau3=EXP, the two TransUnion requests will be processed first, the Equifax request next, and then the three Experian requests.

Note

For this above example, adding two more modems and assigning a specific bureau to each one would help to avoid the delay caused by queuing all requests through a single modem.

IMPORTANT: Direct network connections must be set up for only one bureau.

Like the Credit Bureau section on the Report Formats screen, the data fields used on the Connections screen are generic and not all fields are used for all access methods. The following table summarizes the data needed for each access method:

| Method | Name | Bureau 1 | Bureau 2 | Bureau 3 | Device | Device Speed |
|-----------------------------------|----------|------------------------------------|------------------------------------|------------------------------------|---|--------------------------------------|
| Dial-up | Required | Required (can be EXP, TUC, or EFX) | Optional (can be EXP, TUC, or EFX) | Optional (can be EXP, TUC, or EFX) | Required (can be either a local serial port device or an IP address and port number of a network modem) | Required for locally attached modems |
| Experian Frame-relay | Required | Must be EXP | Leave blank | Leave blank | Must be the IP address and port number of Experian host | Not applicable |
| Equifax Frame-relay | Required | Must be EFX | Leave blank | Leave blank | Must be the IP address and port number of Equifax host | Not applicable |
| TransUnion Frame-relay | Required | Must be TUC | Leave blank | Leave blank | Must be the IP address and port number of TransUnion host | Not applicable |
| Experian Net Connect | Required | Must be EXP | Leave blank | Leave blank | Must be the ECALS URL provided by Experian | Not applicable |
| Equifax Internet System to System | Required | Must be EFX | Leave blank | Leave blank | Must be the URL provided by Equifax for connecting to the Internet System to System service | Not applicable |
| CSC Internet | Required | Must be CSC | Leave blank | Leave blank | Must be the URL provided by CSC | Not applicable |
| CredcoConnect | Required | Must be CRD | Leave blank | Leave blank | Must be the URL provided by Credco | Not applicable |

For frame relay access, specify the IP address provided by the bureau followed by a space and then the port number (for example, 192.168.36.2.700).

Experian Net Connect

At the time of this writing, the Experian product ECALS URL is:

`http://www.experian.com/lookupServlet1?lookupService`

`Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net`

`Connect&serviceVersion=2.0&responseType=text/plain`

Note

The URL given above is one continuous string. This can be verified by entering the URL with a browser. The displayed value will be an HTTPS URL.

Enter the entire ECALS URL provided by Experian into the Device field. Notice that this URL does not start with `https`. The ECALS URL is a URL used by the credit bureau service to request the HTTPS URL. The HTTPS URL is not displayed on any setup screen and is only known to the credit bureau interface at runtime.

Equifax Internet System to System

At the time of this writing, the Equifax Internet System to System URL is:

`https://transport5.ec.equifax.com/servlet/stspost`

CSC Tri-Merge

At the time of this writing, the CSC URL is:

`https://www.emortgage.Equifax.com/cgi-bin/emspop.exe`

To setup the Connections

1. Click **Setup > Setup > Administration > User > Credit Bureau > Connections**.
2. In the **Credit Bureau Connections** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area displays the 'Credit Bureau Connections' section. It features a table with columns for Name, Bureau 1, Bureau 2, Bureau 3, Device, Device Speed, and Enabled. Below the table is a form for adding new connections, with fields for Name, Bureau 1, Bureau 2, Bureau 3, Device, Device Speed, and an Enabled checkbox. The interface also includes a navigation tree on the left and a top header with the Oracle logo and user information.

A brief description of the fields is given below:

| Field: | Do this: |
|--------|--------------------------|
| Name | Specify connection name. |

| Field: | Do this: |
|---------------|---|
| Bureau 1 | Select first credit bureau from the drop-down list. |
| Bureau 2 | Select 2nd credit bureau from the drop-down list. |
| Bureau 3 | Select 3rd credit bureau from the drop-down list. Note: The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections section specify which bureau types can be accessed over the connection. |
| Device | Specify the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection. |
| Device Speed | Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem. |
| Enabled | Check this box to enable the connection. |

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

3.5.1.3 **Zip Matrix**

The system uses the zip code of the applicant's current home address to determine which credit bureau to use when automatically pulling a report. The Zip Matrix screen allows you to record the credit bureau from which a report is pulled based on a range of zip codes, as well as the company, branch and country of the account.

When searching for a zip code match, the system:

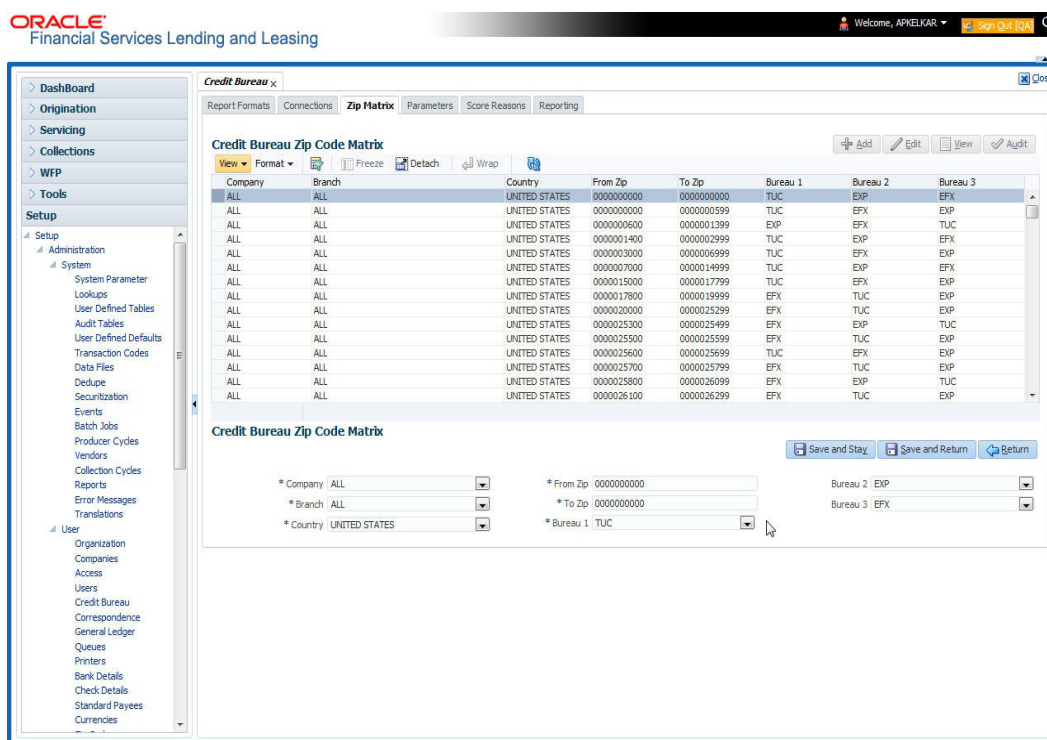
1. Reads the first credit bureau defined in the matrix
2. Reads the credit report format to get the appropriate membership code and password for the user's location
3. Requests a credit report.

If the system cannot pull a report from the first bureau, it pulls one from the second. If the zip code you entered does not fall in the matrix setup, then the system uses a default zip matrix (0000000000 to 0000000000) to select the required bureau.

To set up the Zip Matrix

1. Click **Setup > Setup > Administration > User > Credit Bureau > Zip Matrix**

- In the **Credit Bureau Zip Code Matrix** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------|--|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected. |
| Country | Select the country from the drop-down list. |
| From Zip | Specify the starting zip code (From). |
| To Zip | Specify the ending zip code (To). |
| Bureau 1 | Select the preferred bureau #1 (first bureau pulled), from the drop-down list. You must enter at least one credit bureau in the Bureau 1 field for each zip code range. The bureau entered in the Bureau 1 field for each range is the primary bureau. For any given range, do not list the same credit bureau in more than one field. |
| Bureau 2 | Select the preferred bureau #2 (second bureau pulled) from the drop-down list. |
| Bureau 3 | Select the preferred bureau 3 (third bureau pulled) from the drop-down list. |

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

3.5.1.4 Parameters

The Parameters screen records parameters specifically dealing with credit bureau information. These parameters are divided into three groups:

- Parsing parameters
- Request parameters
- Configuration parameters

Parameters can be defined at the company or branch level. The following credit bureau parameters are configured during the installation:

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE

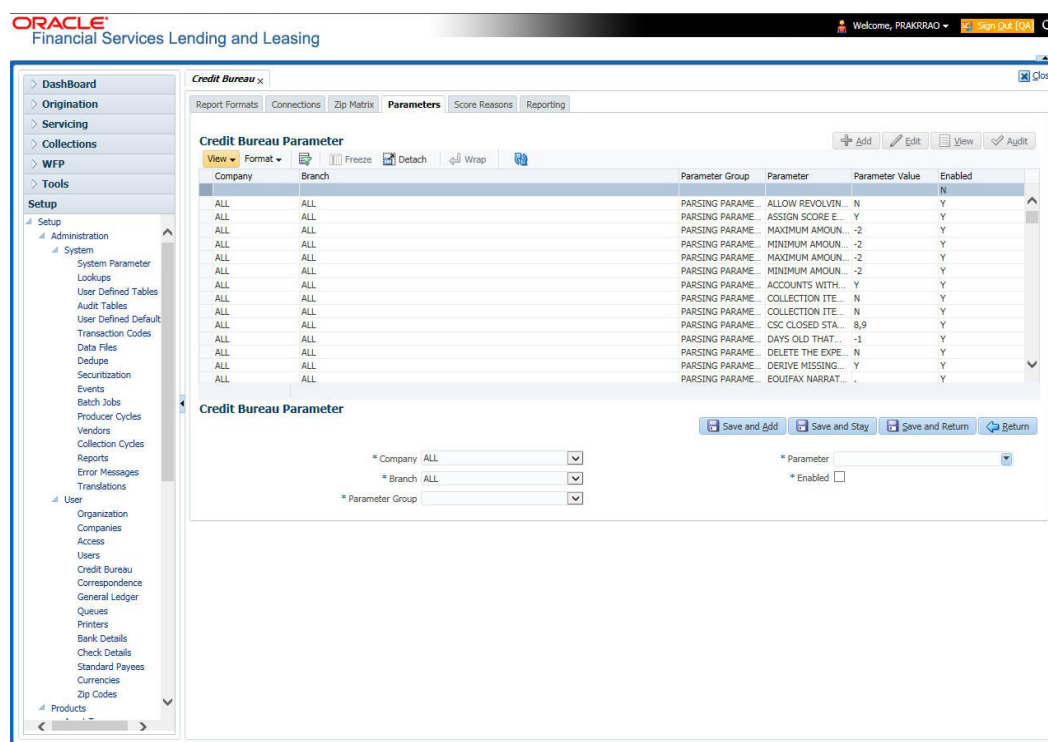
CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE

The following credit bureau parameters are configured during implementation:

REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE

To setup the Parameters

1. Click **Setup > Setup > Administration > User > Credit Bureau > Parameters**.
2. In the **Credit Bureau Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------|--|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected. |

| Field: | Do this: |
|-----------------|---|
| Parameter Group | Select the credit bureau parameter group from the drop-down list. |
| Parameter | Select the credit bureau parameter from the drop-down list |
| Parameter Value | Specify the credit bureau parameter value. |
| Enabled | Check this box to enable the credit bureau parameter. |

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

3.5.1.5 Score Reasons

The Score Reasons screen allows you to define or modify the scoring reason codes and descriptions for the predefined scoring models used by the credit bureau agencies.

Note

This information is not associated with the user-defined scores determined by the internal Oracle Financial Services Lending and Leasing model during product setup.

To setup the Score Reasons

1. Click **Setup > Setup > Administration > User > Credit Bureau > Score Reasons**.
2. In the **Score Models** section, you can view the following information.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Score Model | Displays the credit bureau score model (display only). |

| Field: | Do this: |
|---------|--|
| Enabled | Displays if the credit bureau score model is enabled or not. |

3. On the **Score Reasons** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-------------|--------------------------|
| Reason Code | Specify the reason code. |
| Description | Specify the description. |

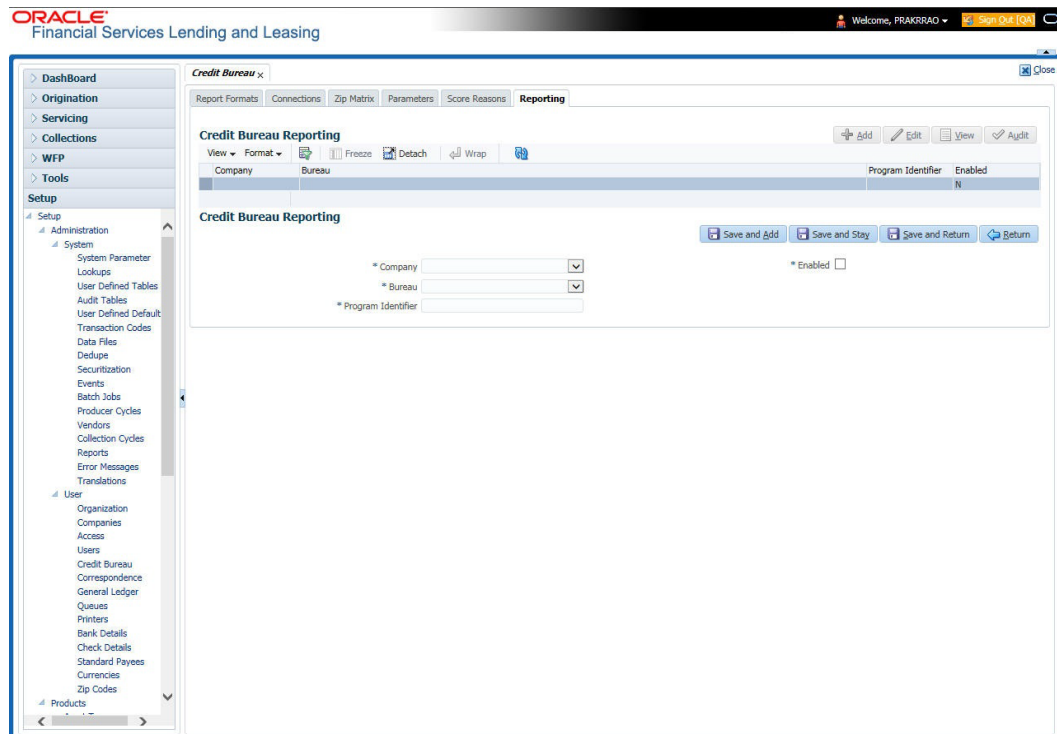
4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.1.6 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting screen contains the program identifier to be reported to the bureaus.

To setup the Reporting

1. Click **Setup > Setup > Administration > User > Credit Bureau > Reporting**.
2. In the **Credit Bureau Reporting** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|---------|---|
| Company | Select the portfolio company from the drop-down list. |

| Field | Do this: |
|--------------------|---|
| Bureau | Select the bureau from the drop-down list. |
| Program Identifier | Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information. |
| Enabled | Check this box to enable the program. |

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

3.5.2 **Special Metro II Code reporting**

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub screen of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

Note

It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

| Code | Description |
|------|---|
| CIIC | CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA) |
| CCCD | COMPLIANCE CONDITION CODE (METRO2) |
| SPCC | SPECIAL COMMENT CODE (METRO2) |

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.

Note

- You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.
- To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open

Special Metro II Condition and will not create a Metro II reporting segment in the output file.

- The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

To setup Metro II Code reporting

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Queues > Call Action Results** to open and close the following system defined condition codes:

| Action Code | Description |
|-------------|---|
| CIIC | CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA) |
| CCCD | COMPLIANCE CONDITION CODE (METRO2) |
| SPCC | SPECIAL COMMENT CODE (METRO2) |

When setup is completed, you can open and close Special Metro II code conditions.

Note

Opening and closing Special Metro II Code reporting is a manual process.

The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

3.5.3 Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

Note

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter ORA_WALLET_PATH contains the location of the Oracle Wallet used by the credit bureau service.

To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

1. If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, `/etc/ORACLE/WALLETS/oracle` or `C:\oracle\WALLETS`).

- For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: /etc/ORACLE/WALLETS/oracle/transunion or C:\oracle\WALLETS\transunion).
2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

| | |
|-----------------------------------|-----------------|
| https://ssl.experian.com | Experian |
| https://transport5.ec.equifax.com | Equifax |
| https://www.emortgage.Equifax.com | CSC |

This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

```
SQL> select utl_http.request('https://ssl.experian.com', NULL,
'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
```

Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates**. The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.
4. In the **Setup > Setup > Credit Bureau > Parameters** set the ORA_WALLET_PATH and ORA_WALLET_PASSWORD parameters.

3.5.4 Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the set_java_perms.sql script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The set_java_perms.sql script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the ORA_WALLET_PATH parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the set_java_perms.sql script (although the script can be safely run again if necessary).

Credit Bureau Service operation

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

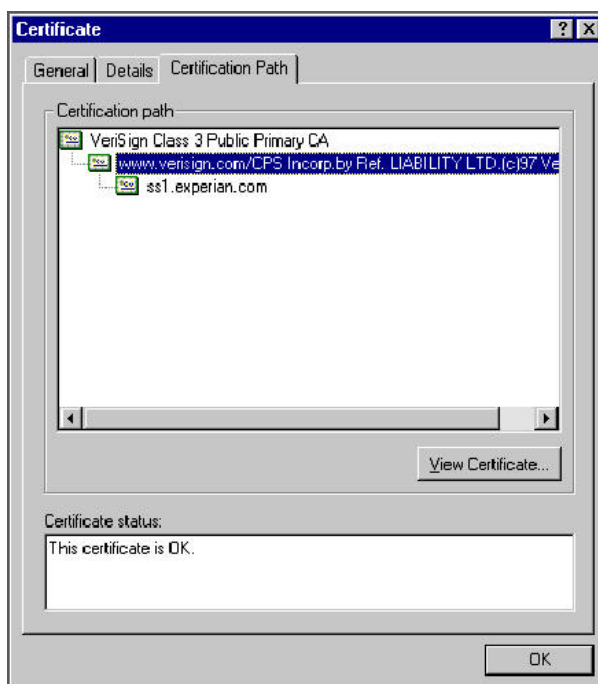
3.5.5 Importing a trusted certificate into an Oracle Wallet

The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful.

Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.
If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.
2. Once connected, from the browser's **File** menu, choose **Properties**.
3. Click the **Certificates** button.
4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

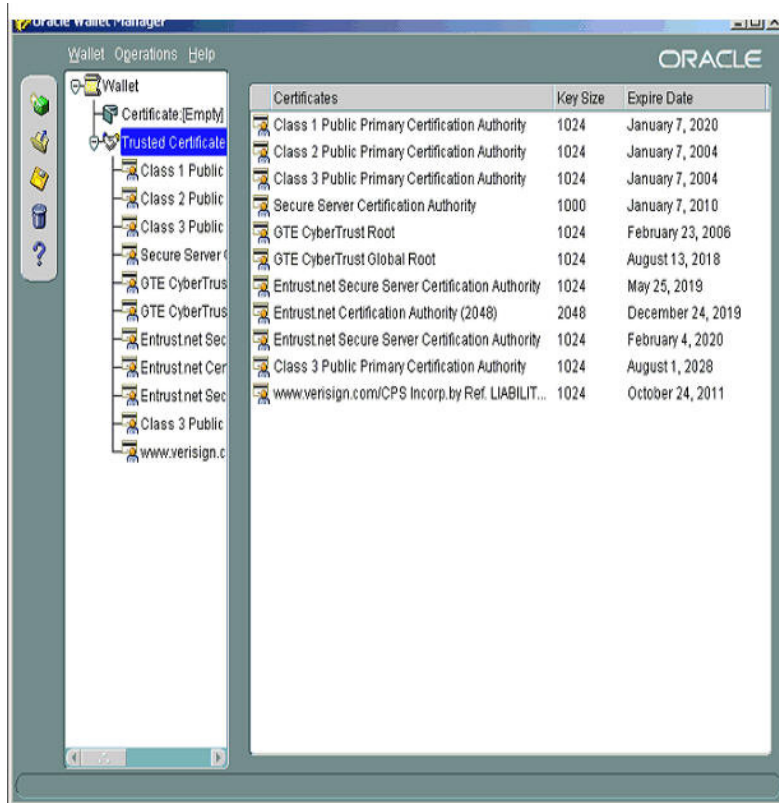


5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
6. Click the **View Certificate** button.
7. Click the **Details** tab.
8. Click the **Copy to File** button.
9. Click the **Next** button.
10. Choose the **Base 64** encoded format.
11. Click the **Next** button.
12. Enter a filename and location for the file.
13. Click the **Next** button.
14. Click the **Finish** button.
15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

3.5.6 Importing the Certificates into an Oracle Wallet

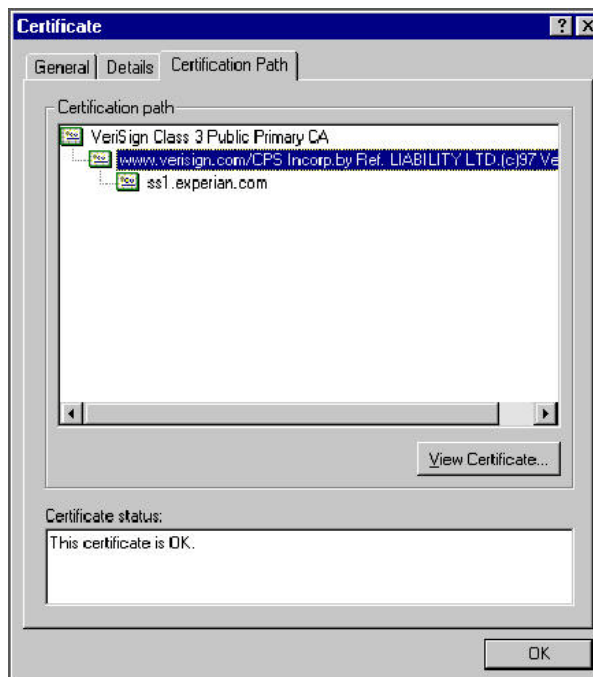
1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
4. View the list of Trusted Certificates in the wallet.
5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).

- Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.



- Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (**File > Properties > Certificates > Certification Path > View Certificate > General**) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the **Issued To** and **Valid To** dates shown in the Internet Explorer View Certificate screen.

The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the `www.verisign.com/CPS` certificate).



8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.
9. On the **Wallet** menu, choose **Save** when finished loading certificates.

3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate (“de-dupe”) liabilities data from the credit bureau information.

De-duping logic

The de-duping logic is based on a number of parameters that the system compares among *tradelines (only)* to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

| Field: | Description: |
|-------------|---|
| Account # | The account number of the consumer with the lender for the particular account. |
| Open Date | The date the account was opened. |
| Member Code | The subscriber code of the lender with the respective credit bureau. Note: Since member codes for the same lender differ across bureaus, this field is used only for tradelines reported by the same bureau. Since reports obtained from CSC can have tradelines from different bureaus, this field is only for reports pulled from the credit bureaus. |

All available bureau reports pulled later than DEDUP_CRB_EXPIRATION_DAYS days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

| Parameter | Description | Valid Values | Setup Value |
|--------------------------------|---|--------------|-------------|
| JOINT_DEDUP_SPOUSE_LIABILITIES | De-deup the tradelines with spouse | Y, N | Y |
| JOINT_DEDUP_ALLAPL_LIABILITIES | De-deup the tradelines with spouse and secondary applicants(s). | Y, N | Y |
| DEDUP_CRB_EXPIRATION_DAYS | Credit report expiration days | Number | 90 |

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the “correct” one:

1. **Last Reported Date:** The row that has been reported most recently is used.
2. **Owner:** In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

Debt Ratio combination

Oracle Financial Services Lending and Leasing uses the system parameter DBR_JOINT_INC_DEBT_WITH_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR_JOINT_INC_DEBT_WITH_COAPP parameter decides whether to do the same on a non-spousal joint application.

When this indicator is checked, all liabilities in the Liability section on the Summary sub screen of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

De-duping process

The de-duping logic will be integrated into the system decision-making process in the following manner:

Initial credit pulls on new applications

- If the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_ALLAPL parameters are set to **Y**, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time.

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants** master tab > **Summary** sub screen > **Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** section on the **Bureau** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

3.6 Correspondence

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

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

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

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

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

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

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

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

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

Note

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

3.6.1 Correspondence

The Correspondence screen contains the following sub screens:

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

Navigating to Correspondence

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

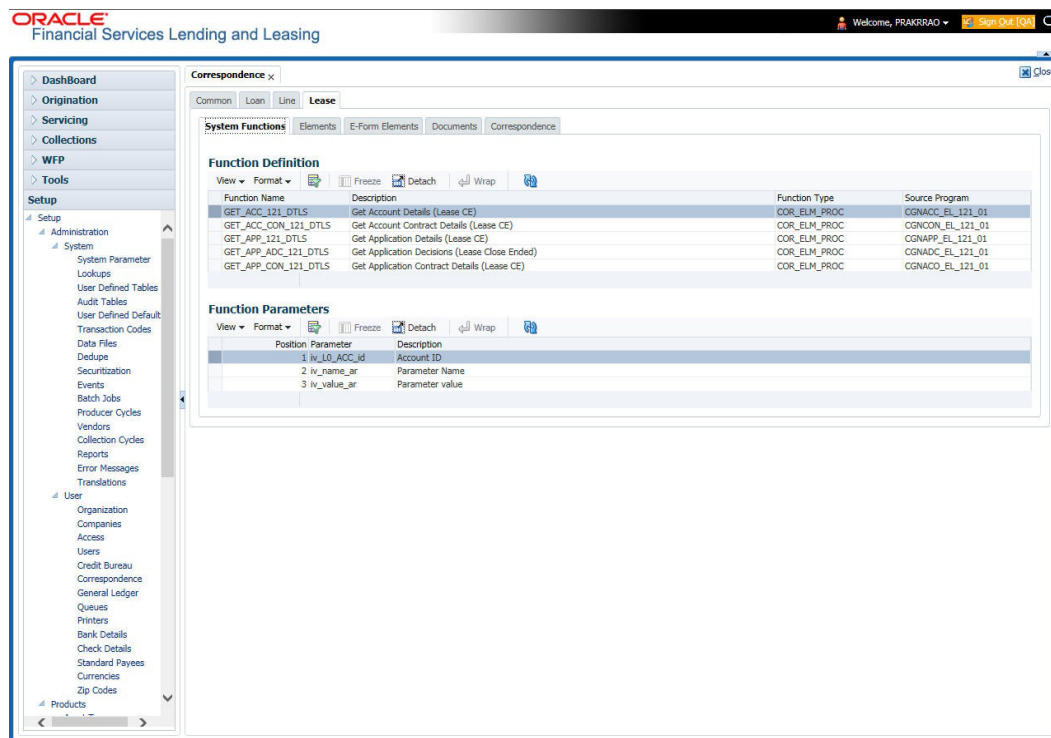
3.6.1.1 System Functions

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

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

To view the predefined system functions

1. Click **Setup > Setup > Correspondence > Lease > System Functions**.
2. In the **Function Definition** section, you can view the following information.



A brief description of the fields is given below:

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

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

A brief description of the fields is given below::

| Field: | View this: |
|-----------|----------------------------------|
| Position | Displays the parameter position. |
| Parameter | Displays the function parameter. |

| | |
|---------------|--|
| Field: | View this: |
| Description | Displays the function parameter description. |

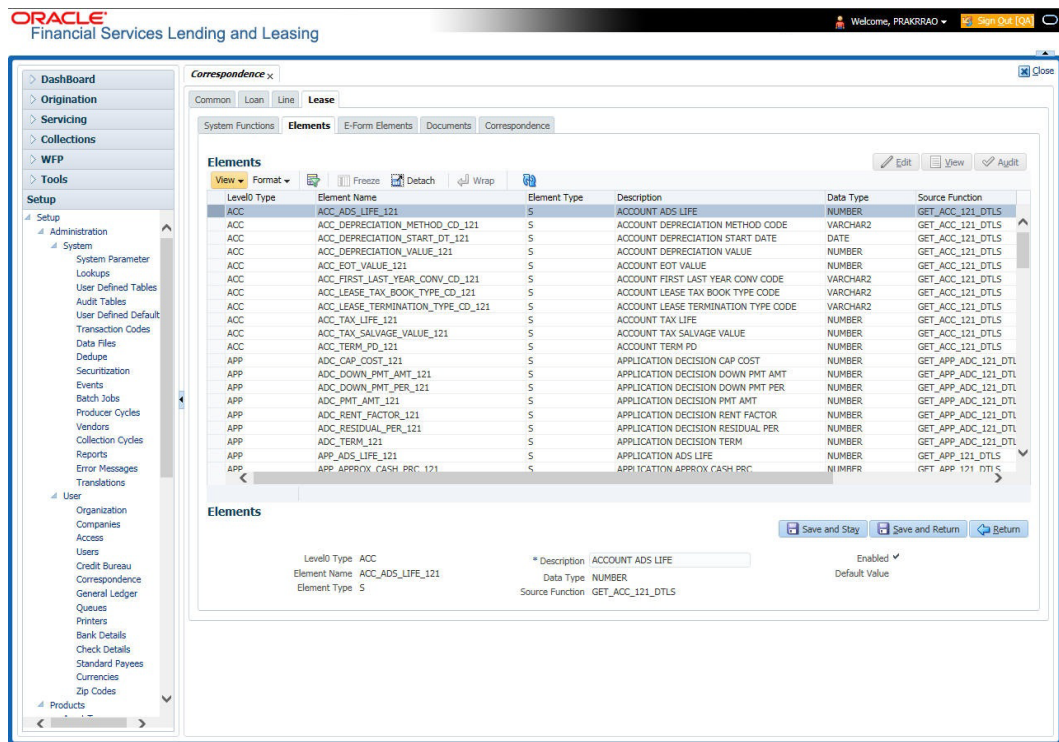
3.6.1.2 Elements

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

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

To view the Elements

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



A brief description of the fields is given below:

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

| | |
|---------------|-----------------------------|
| Field: | Do this: |
| Default Value | Displays the default value. |

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

3.6.1.3 E-Form Elements

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

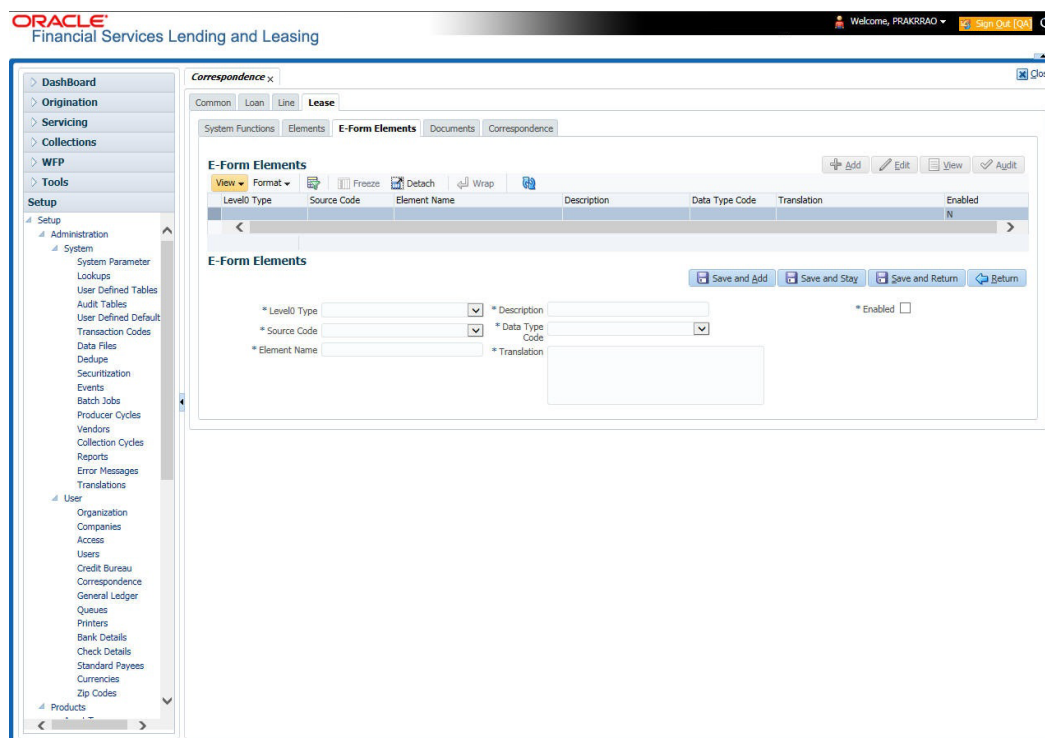
For example,

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

To setup the E-forms Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Lease > E-Form Elements**

- In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Level0 Type | Select the element Level0 type from the drop-down list. |
| Source Code | Select the element e-form source code from the drop-down list. |
| Element Name | Specify the element name (the name used in the external form). |
| Description | Specify the element description. |
| Data Type Code | Select the element data type code from the drop-down list. |
| Translation | Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list. |
| Enabled | Check this box to enable the e-form element. |

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

3.6.1.4 Documents

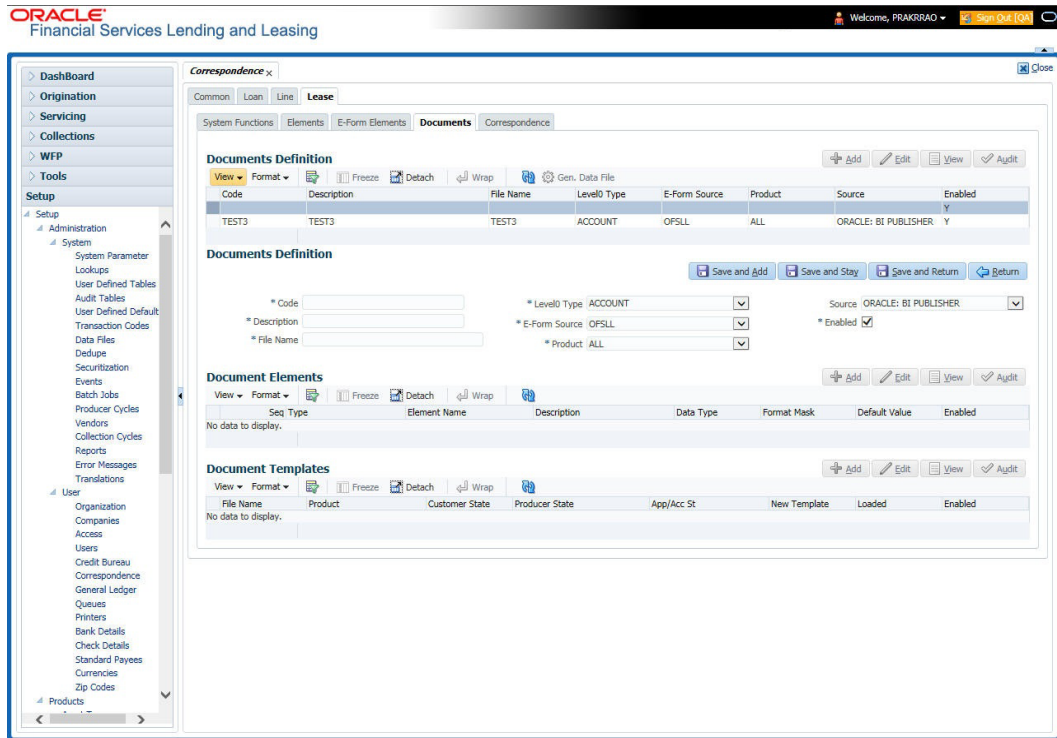
The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

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

To setup documents to be compiled in correspondence

1. Click **Setup > Setup > Administration > User > Correspondence > Lease > Documents**.
2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Code | Specify the document code to define the name for the new document. |
| Description | Specify the document description for the new document. This entry appears in the Correspondence section on the Request screen, when you generate an ad hoc correspondence. |
| File Name | Specify the document file name for the resulting file (Word or XFDF document). Ensure that the name specified here is same as the BIP Template name since system refers to this file name for generating the correspondence. |
| Level0 Type | Select the level0 type from the drop-down list. |
| E-form Source | Select the element e-form source from the drop-down list. |

| Field: | Do this: |
|---------|--|
| Product | Select the document product from the drop-down list. |
| Source | Select the document source type from the drop-down list. |
| Enabled | Check this box to enable the document definition. |

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

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Seq | Specify the sequence number to order the document elements. |
| Type | Select element type from the following from the drop-down list. This list provides the following options: <i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen. <i>Constant</i> . <i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen. <i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen. <i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated. |
| Element Name | Select the element name from the drop-down list. |
| Description | Specify element description. Notes: 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field. |
| Data Type | Select the element data type from the drop-down list. |
| Format Mask | Select the element format mask from the drop-down list. |
| Default Value | Specify the element default value. |
| Enabled | Check this box to include the element in the document. |

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

A brief description of the fields is given below:

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

Note

You can define multiple templates for each document and the template file name (BIP template) is picked based on following criteria – Product and Producer / Account / Customer State.

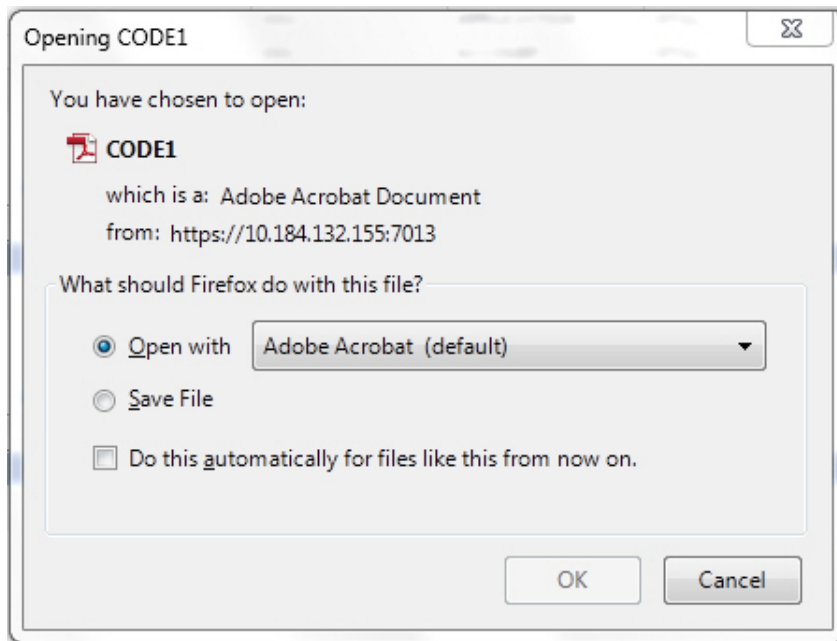
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

To generate a data file for a document

1. In the **Document Definition** section of **Setup > Setup > Administration > User > Correspondence > Lease > Documents**, select the record for which you want to generate a data file.
2. Click **Gen. Data File** button.

The system displays a new screen with the following options:



- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
 - Save File – Select to save the data file on your system.
3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

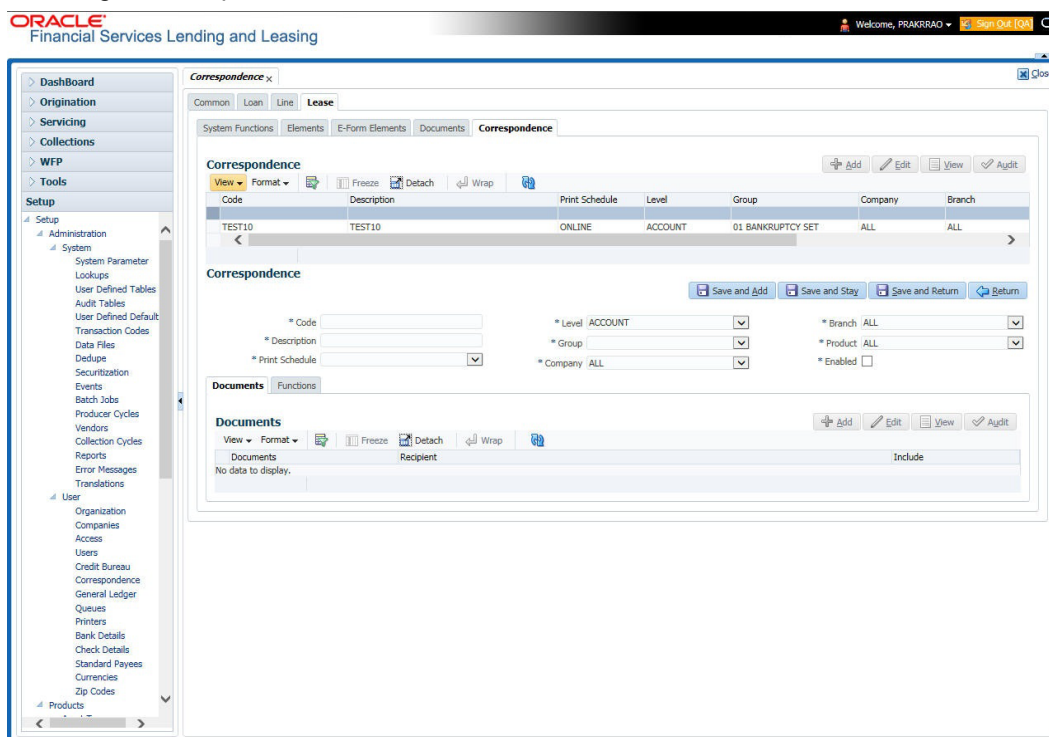
3.6.1.5 Correspondence

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

To set up a correspondence set

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

- In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- Click **Setup > Setup > Administration > User > Correspondence > Lease > Correspondence > Documents**.
- In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

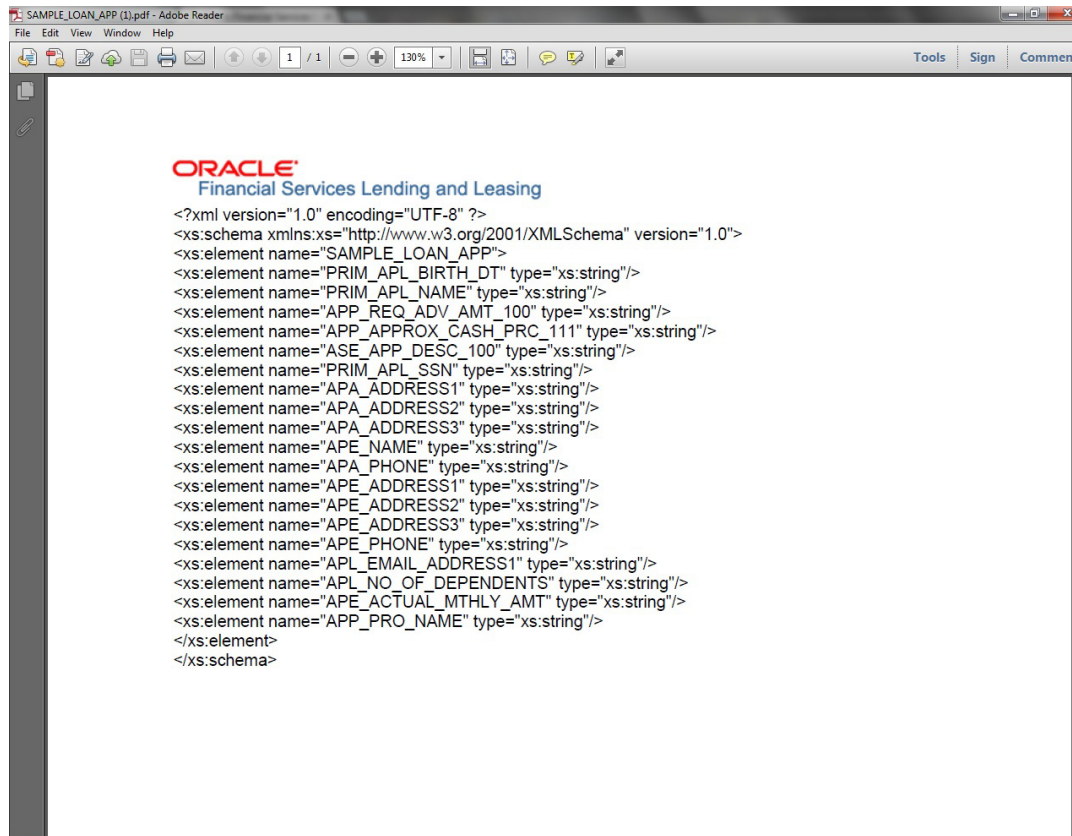
| Field: | Do this: |
|---------------|---|
| Function | Select the correspondence functions from the drop-down list. |
| Execute When? | Select when to execute the correspondence function from the drop-down list. |

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

3.6.2 Creating Correspondence

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

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



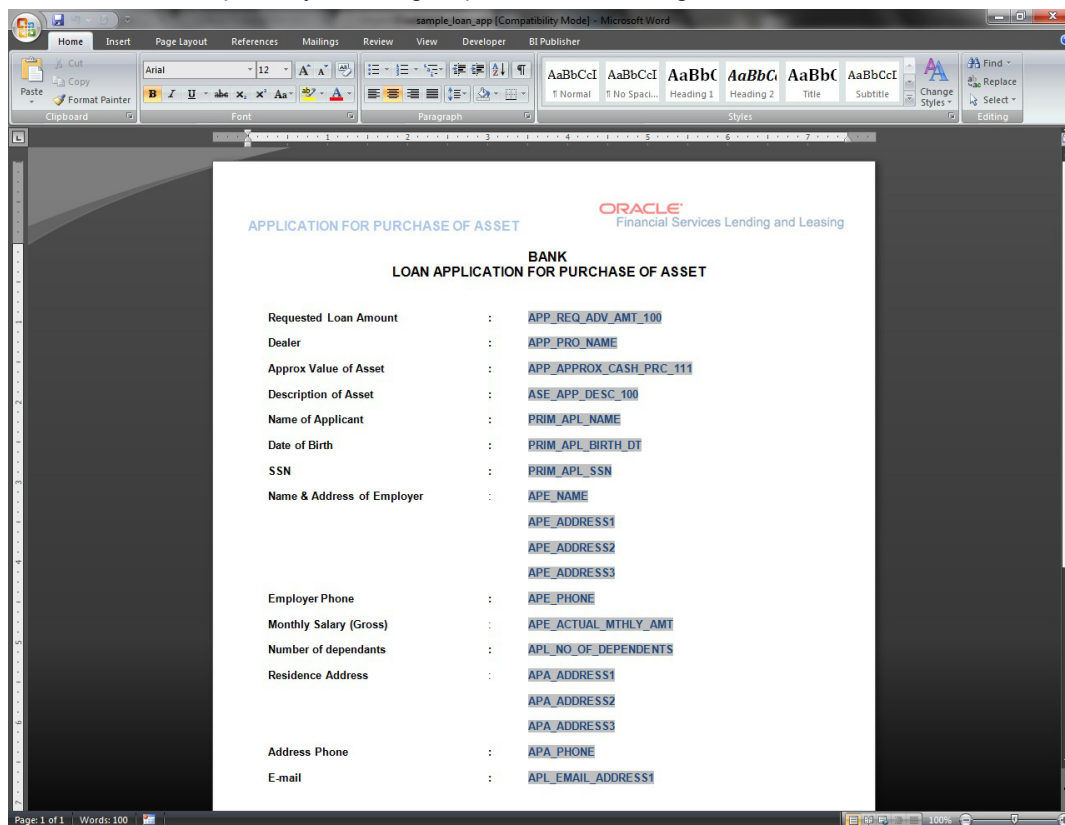
4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.
5. Open MS Word.

Note

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

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

7. Create the template by inserting required elements tag.



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

Note

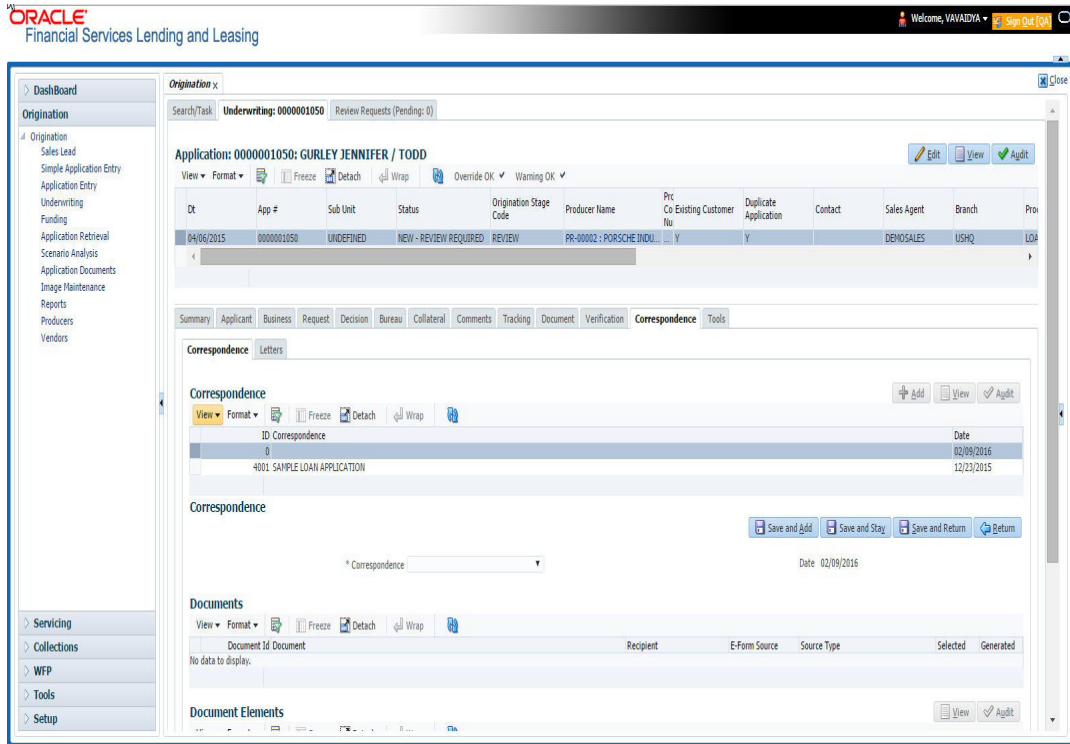
The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

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

3.6.3 Generating Correspondence

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

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



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

APPLICATION FOR PURCHASE OF ASSET

**BANK
LOAN APPLICATION FOR PURCHASE OF ASSET**

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

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

Signature of the Applicant _____

3.7 Queues

QCCPRC_BJ_100_02 in SET_QRT batch job set.

At account level once the condition is opened/closed, system posts a comment with the Criteria definition details. When processing an application, various users might work on the application to complete different tasks. A data entry person might complete the Application Entry screen before an underwriter works on the application using the Applications screen. Later, another user might use the Applications screen to fund the application.

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

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

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

The system will sort queues based on an application's status and sub status.

3.7.1 Origination Tab

The Origination screen on the Queue Setup form allows you to set up queues that direct applications to users during the loan origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the system moves the application to a queue based on the information on this screen.

You can define the loan origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With loan origination queues set up, the applications in your work queue automatically appear on the Results screen when you open the Underwriting or Funding screen. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

On the **Setup > Setup > Queues** screen, you can determine the direction of the applications to users who process them. Whenever there is a change in the status or sub status of the application, the system places the application in an appropriate queue based on the information available in this screen.

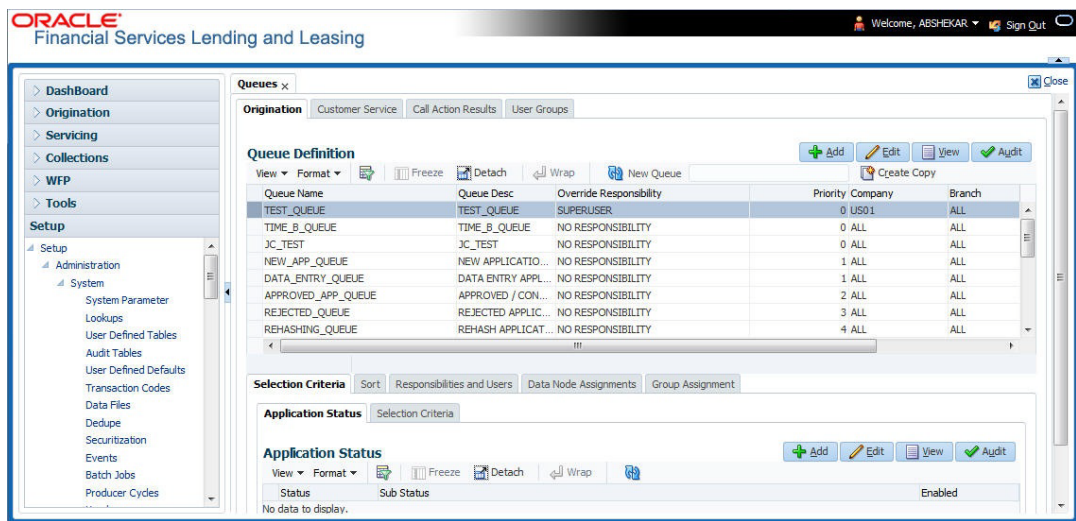
Applications are further filtered based on the following criteria:

- Selection Criteria
- Sort Order
- Responsibilities and Users
- Data Node Assignments
- Group Assignment

To setup Origination Queues

You can either define new Queue Definition details or specify a new name in the **New Queue** field and click **Create Copy** to create a copy of selected queue definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Queues > Origination**.
2. In the **Origination Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------------------|--|
| Queue Name | Specify queue name. |
| Queue Description | Specify queue description. Note: The system uses this entry when referring to the queue on other forms. |
| Override Responsibility | Select an override responsibility code from the drop-down list. The system uses this data to determine the User who holds the override responsibility for the specified queue, if an application triggers an “override” edit. |
| Priority | Specify the priority number. The system sorts applications by the higher number. For example, an application with a priority # 5 is considered to have a higher priority than the one with a priority # 3. |
| Company | Select the company from the drop-down list. |

| Field: | Do this: |
|---------|-------------------------------------|
| Branch | Select the branch drop-down list. |
| Enabled | Check this box to enable the queue. |

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

3.7.1.1 **Selection Criteria**

Here, you can further filter the applications in a particular queue. This criteria is generally used by organizations to categories and allocate large number of applications to different queues.

Note

If you want to execute search on like operators, then use '%'.

To setup Selection Criteria

1. Click **Setup > Setup > Queues > Origination > Selection Criteria > Application Status**
2. In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.
3. To setup, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|--|
| Status | Select application status from drop-down list. |
| Sub Status | Select application sub status drop-down list. |
| Enabled | Select the check box to enable the application status. |

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

Note

All is the default value for each field.

5. Click **Setup > Setup > Queues > Origination > Selection Criteria > Selection Criteria**. In the **Selection Criteria** section, use the fields to define the credit application that should be considered for the queue.
6. To setup, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|--|
| Product Type | Select the product type as loan from the drop-down list. |
| Funding Type | Select funding type from the drop-down list. |
| Product | Select product from the drop-down list. |
| State | Select state from the drop-down list. |

| Field: | Do this: |
|----------------|--|
| Channel | Select channel from the drop-down list |
| Underwriter | Select underwriter from the drop-down list. |
| Producer Type | Select producer type from the drop-down list. |
| Producer Group | Select producer Group from the drop-down list |
| Producer | Select producer from the drop-down list. |
| Region | Select region of the producer from the drop-down list. |
| Territory | Select territory of the producer from the drop-down list. |
| Sales Agent | Select sales agent for the producer from the drop-down list. |
| Funder | Select funder for the producer from the drop-down list. |

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

3.7.1.2 **Sort**

In the Sort sub tab of Queue Definition, the new applications which are in origination queue are displayed here based on sort criteria defined. In case of any overrides, applications would be sorted automatically without the need of a setup definition. However, there is no impact if sort is not defined for a queue.

To setup Sort Criteria

1. Click **Setup > Setup > Queues > Origination > Selection Criteria > Sort**
2. In the **Sort** section, use the Seq, Sort field, and Order to rearrange the queue.
3. To setup, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Seq | Specify the sequence number representing the sorting priority. |
| Sort Field | Select the sort criteria from the list of parameters available in the drop-down list. |
| Order | Select either 'ascending' or 'descending' as the sort order. |

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

3.7.1.3 **Responsibilities and Users**

1. Click **Setup > Setup > Queues > Origination > Responsibilities and Users**.
2. In the **Responsibilities** section, use the **Responsibilities** field to define the responsibilities roles which are authorized to work on the queues.
3. To setup, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Responsibility | Select the responsibility from the drop-down list. |
| Enabled | Check this box to enable the responsibility. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.
6. To setup, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------|--------------------------------------|
| User | Select user from the drop-down list. |
| Enabled | Check this box to enable. |

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

3.7.1.4 **Data Node Assignments**

Data node Assignments provides user with the flexibility to view the tabs in origination. User will have option to enable/disable Tabs. All the enabled tabs will be displayed when application is in that particular queue. Disabled tabs for the tabs will not be shown when applications is in respective queue.

For example: Application entry Queue

If summary tab to be disabled, the search for the ULN Summary tab and Disable. IN application Entry summary will not be shown

1. Click **Setup > Setup > Queues > Origination > Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
2. In the **Node Assignments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------|--|
| Node | Select the node from the drop-down list. |
| Enabled | Check this box to enable the record. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Load Queue Nodes** to display the respective UI nodes in the origination module.

3.7.1.5 **Group Assignment**

The Group Assignment sub tab allows you to add user groups to Origination Queue.

Note

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

To add User Group to Group Assignment

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > Origination > Group Assignment**.
2. In the **User Group** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

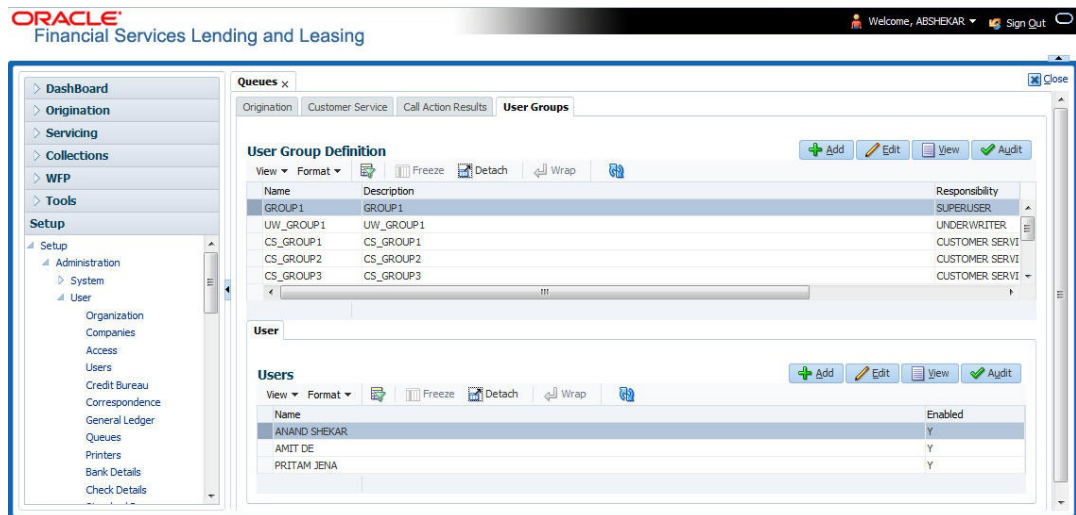
| Field: | Do this: |
|------------|--|
| Group Name | Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system. |
| Enabled | Check this box to enable the user group. |

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

3.7.2 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.

**To define a User Group**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------|--------------------------|
| Name | Specify user group name. |

| Field: | Do this: |
|----------------|---|
| Description | Specify an appropriate user group description. The same is used while referring this User Group on other screens. |
| Responsibility | Select the responsibility of the user group from the drop-down list. You can later add only those 'Users' who have the selected responsibility into the user group. |
| Enabled | Check this box to enable the user group. |

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

To add Users to User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, select the required User Group.
3. In the **Users** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------|--|
| Name | Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group. |
| Enabled | Check this box to enable the user. |

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

3.8 Printers

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

Special printer names

The following printer names are predefined and have specific functions within the system:

| Name | Description |
|-----------|--|
| UNDEFINED | Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document. |
| ARCHIVE | Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server. |

| Name | Description |
|-------|---|
| EMAIL | For origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct or to the producer in the case of in-direct . |
| FAX | For origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters. |

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

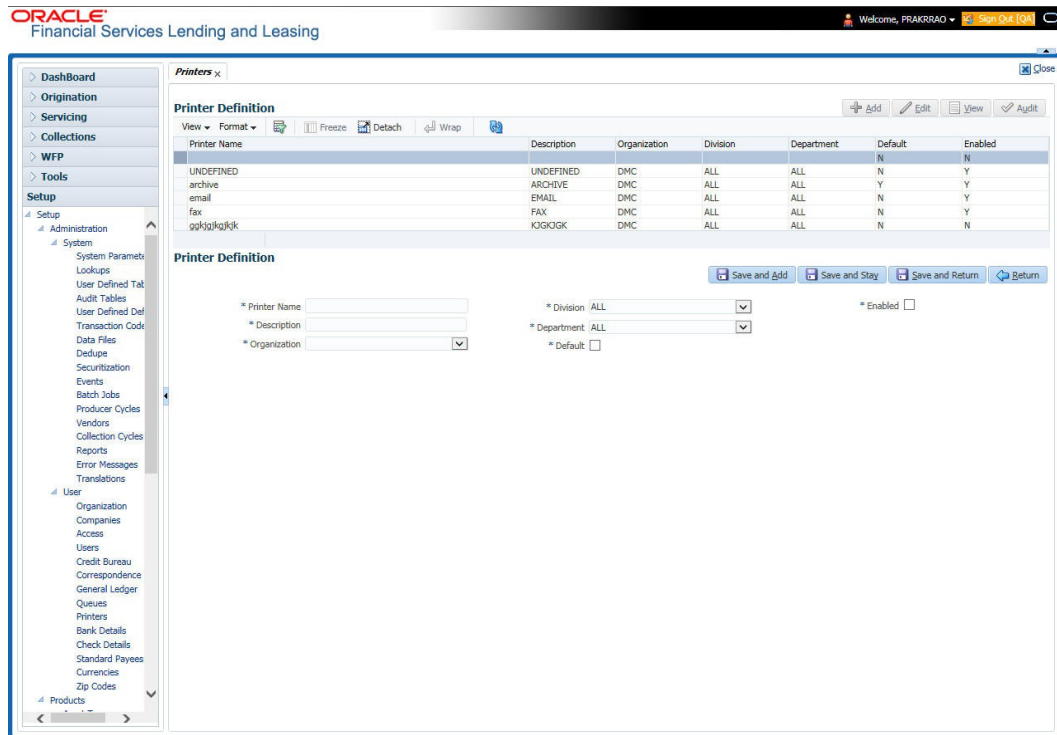
For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

| Name | Description |
|-----------------------|---|
| JET4050+ARCHIVE | Prints the document with the jet4050 printer and archives the document. |
| FAX+ARCHIVE | Faxes and archives the document. |
| EMAIL+ARCHIVE+JET4050 | E-mails, archives, and prints the document with the jet4050 printer. |

To set up the Printers

1. Click **Setup > Setup > Administration > User > Printers**. The system displays the Printers screen

2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Printer Name | Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050. |
| Description | Specify the description for the printer. |
| Organization | Select the organization to which the printer belongs, from the drop-down list. |
| Division | Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected. |

| Field: | Do this: |
|------------|--|
| Department | <p>Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected.</p> <p>IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Organization 2 Division 3 Department <p>Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.</p> <p>It is also recommended that, you define a default printer for an Organization, Division and Department.</p> |
| Default | Check this box to set the printer as a default printer. |
| Enabled | <p>Check this box to enable the printer and that the printer is active.</p> <p>Note: Never disable the UNDEFINED printer.</p> |

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

3.9 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

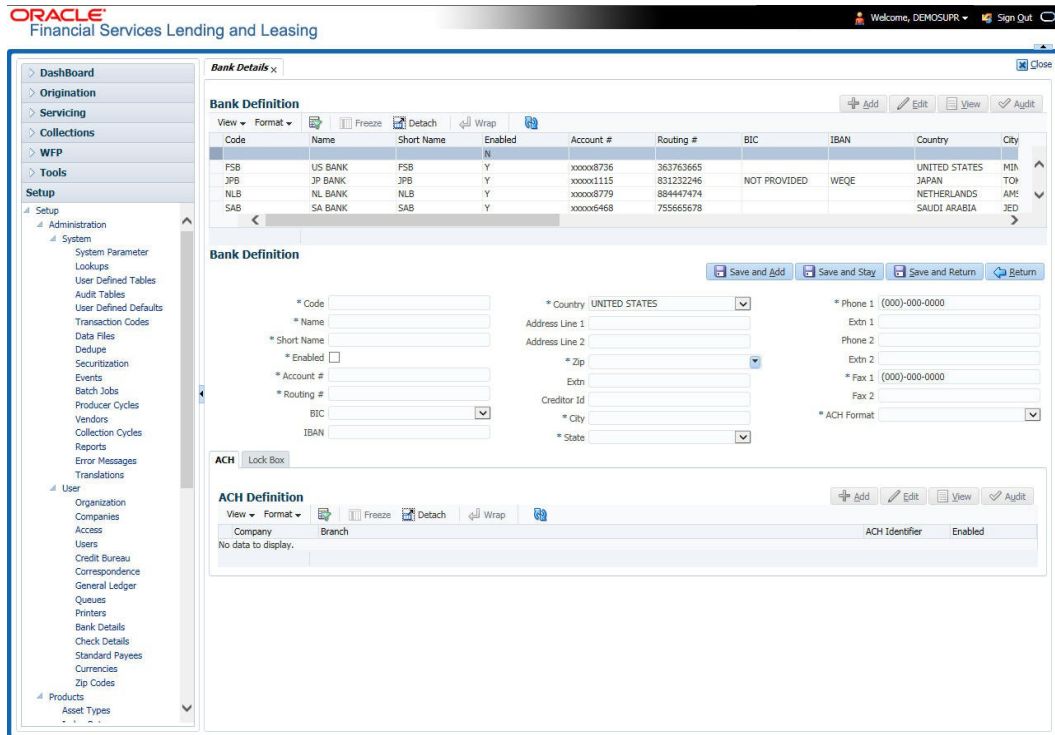
Note

This is “behind the scenes” information that the system uses for payments and does not appear on any other forms.

To set up the Banks

1. Click **Setup > Setup > Administration > User > Bank Details** link. The system displays the Bank Details screen.

- In the **Banks Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Code | Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank). |
| Name | Specify the name for the bank. |
| Short Name | Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files). |
| Enabled | Check this box to enable and indicate this as an active bank |
| Account # | Specify the account number used for banking transactions with the bank. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. |
| Routing # | Specify the routing number of the bank. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |

| Field: | Do this: |
|----------------|--|
| IBAN | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p> |
| Country | Select the country where the bank is located, from the drop-down list. |
| City | Specify the city where the bank is located. |
| State | Select the state where the bank is located, from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the bank. |
| Address Line 2 | Specify the address line 2 for the bank. |
| Zip | Specify the zip code where the bank is located, from the drop-down list. |
| Extn | Specify the extension of the zip code where the bank is located. |
| Creditor Id | Specify the creditor identification details. |
| Phone 1 | Specify the primary phone number of the bank. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the bank. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the bank. |
| Fax 2 | Specify the alternate fax number for the bank. |
| ACH Format | <p>Select the ACH format accepted by this bank from the drop-down list. The list displays the following options:</p> <ul style="list-style-type: none"> - NACHA Format - SEPA Format |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup > Setup > Administration > User > Bank Details > ACH**.
5. On the **ACH Definition** sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| ACH Identifier | Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank. |
| Enabled | Check this box to enable the ACH and indicate this as an active ACH identifier. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup > Setup > Administration > User > Bank Details > Lock Box**.
8. On the **Lock Box** sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Lock Box Identifier | Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank. |
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| Enabled | Check this box to enable the lock box. |

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

3.10 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

Note

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

To set up the Standard Payees

1. Click **Setup > Setup > Administration > User > Standard Payee**. The system displays the Standard Payees screen.

- In the **Payee Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Payee # | Specify the payee number (Identifier for the payee). |
| Name | Specify the payee name. |
| Pmt Mode | Select the payment method for the payee from the drop-down list. |
| Enabled | Check this box to enabled the payee. |
| Country | Select the country where the payee is located from the drop-down list. |
| City | Specify the city where the payee is located. |
| State | Select the state where the payee is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the payee (optional). |
| Address Line 2 | Specify the address line 2 for the payee (optional). |
| Zip | Select the zip code where the payee is located from the drop-down list. |
| Extn | Specify the extension of the zip code where the payee is located. |
| Phone 1 | Specify the primary phone number for the payee. |
| Phone 2 | Specify the alternate phone number for the payee. |

| Field: | Do this: |
|---------------|--|
| Bank Name | Specify the payee ACH bank name used by the standard payee. |
| Routing # | Specify the payee ACH bank routing number of bank used by the standard payee. |
| Account Type | Select the payee type of ACH bank account maintained by the Standard Payee from the drop-down list. |
| ACH Account # | Specify the payee ACH bank account number. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |
| IBAN | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p> |
| Start Dt | Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon. |
| Comment | Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee. |

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

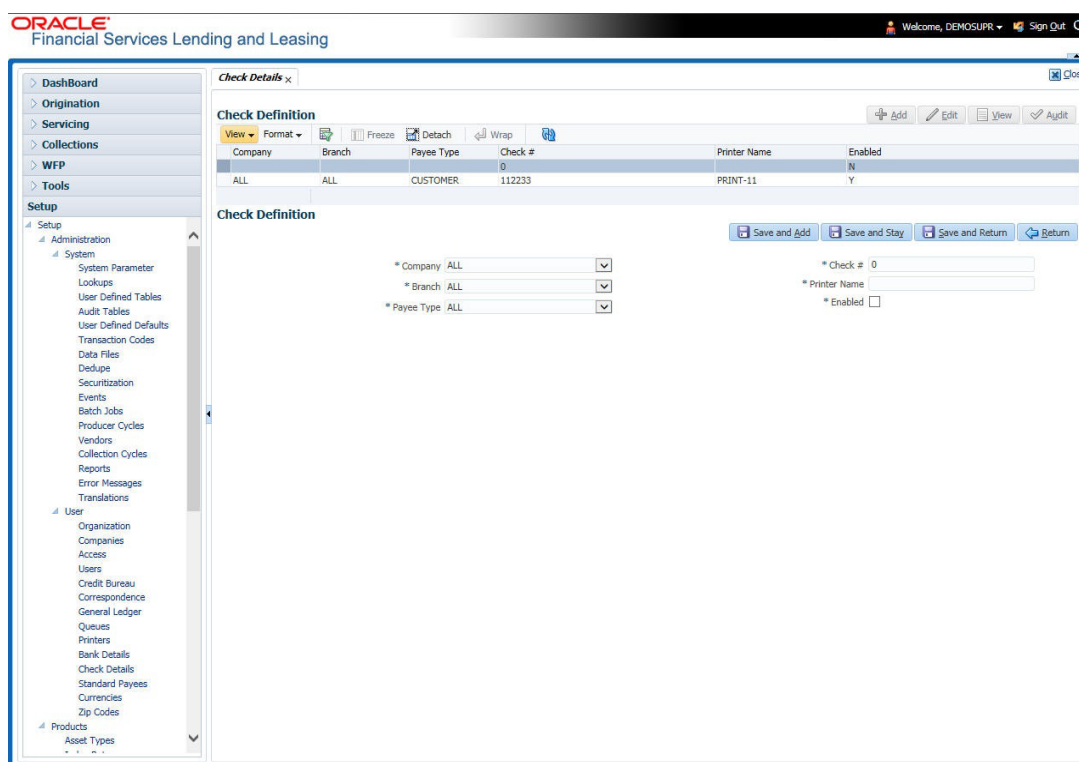
3.11 Check Details

The Check Details screen allows you to set up check details.

To setup the Check Details

1. Click **Setup > Setup > Administration > User > Check Details**. The system displays the Check Details screen.

- In the **Check Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Payee Type | Select the payee type from the drop-down list. |
| Check # | Specify the check number (required). |
| Printer Name | Specify the printer name (required). |
| Enabled | Check this box to enable the check details entry. |

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

3.12 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

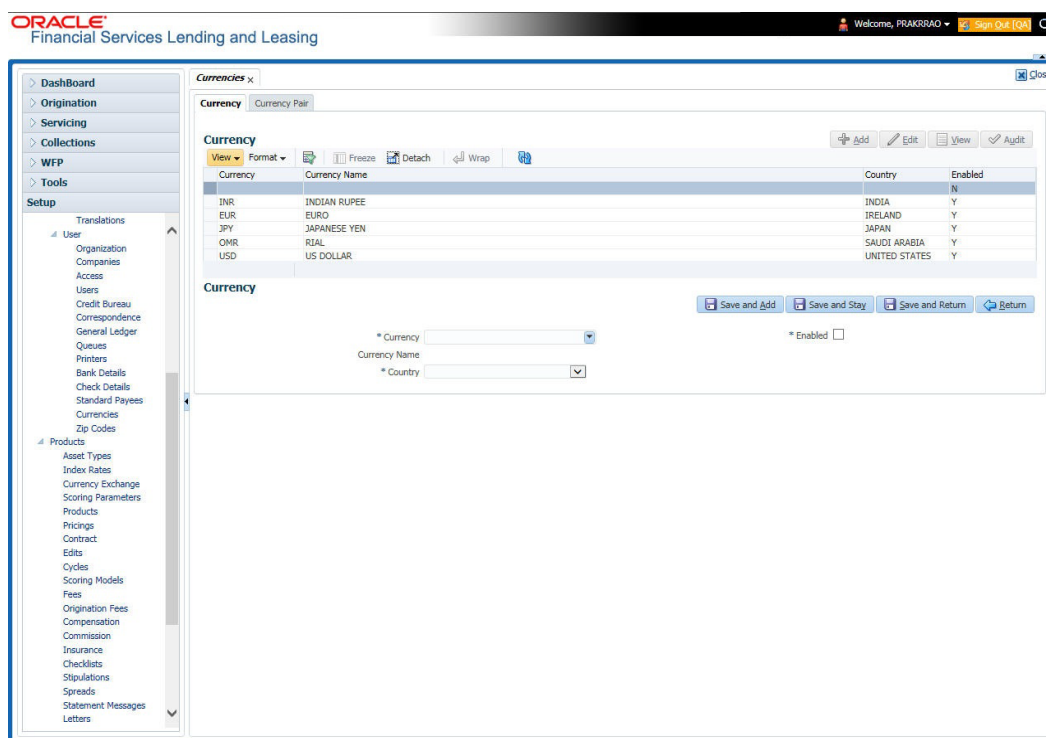
- Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:
 - Currency Definition
 - Currency Pair Definition

3.12.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.
2. In the **Currency** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Currency | Select the currency you want to define, from the drop-down list. |
| Currency Name | The system displays the currency name based on the currency selected. |
| Country | Select the country for which the currency is defined, from the drop-down list. |
| Enabled | Check this box to enable the currency entry. |

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

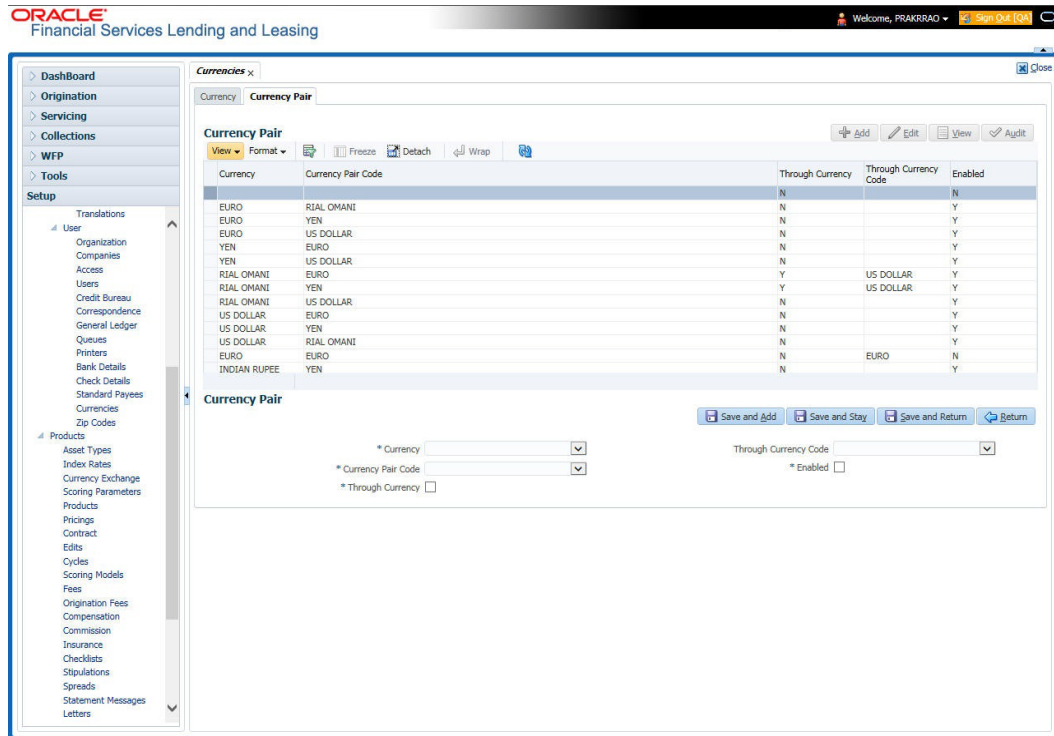
3.12.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click **Setup > Setup > Administration > User > Currencies > Currency Pair**. The system displays the Currency Pair Definition screen

- In the **Currency Pair Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | View this: |
|-----------------------|--|
| Currency Code | Select the currency code from the drop-down list. |
| Currency Pair Code | Select the currency pair code from the drop-down list. |
| Through Currency | Check this box to set the selected currency as a through currency. |
| Through Currency Code | Select the through currency code from the drop-down list. |
| Enabled | Check this box to enable the currency pair entry. |

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

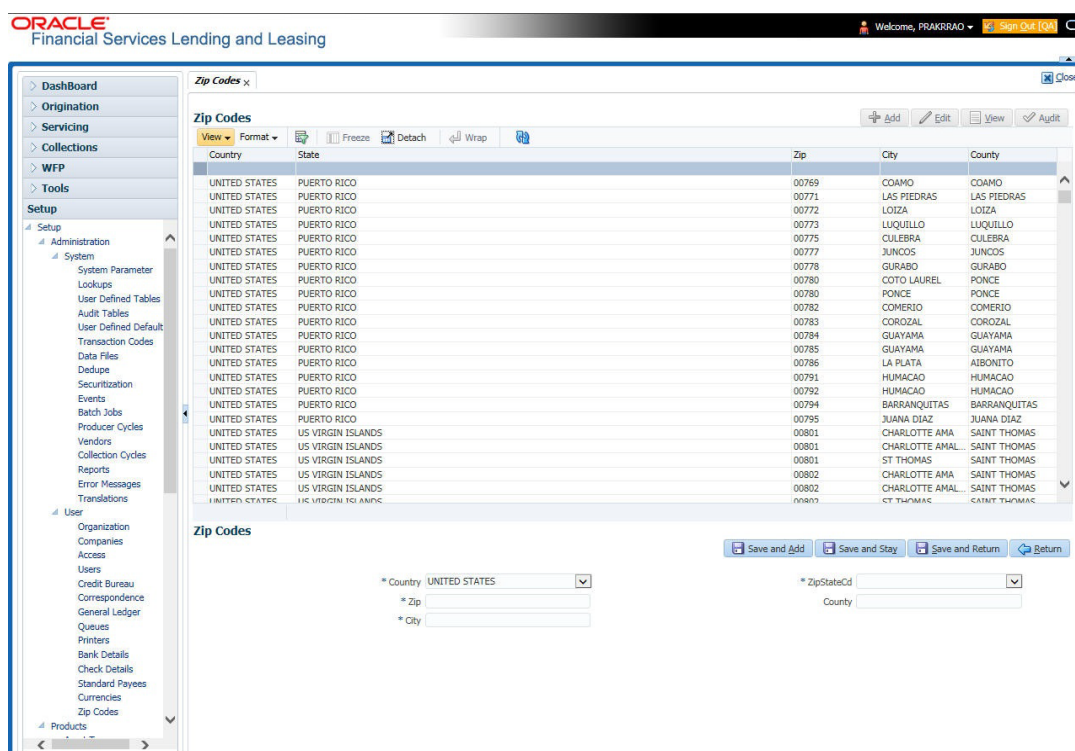
3.13 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

- Click **Setup > Setup > Administration > User > ZipCodes**. The system displays the Zip Codes screen

- In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below::

| Field: | View this: |
|----------|---|
| Country | Select the country from the drop-down list. |
| State | Select the state from the drop-down list. |
| Zip Code | Specify the zip code (required). |
| City | Specify the city. |
| County | Specify the county. |

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

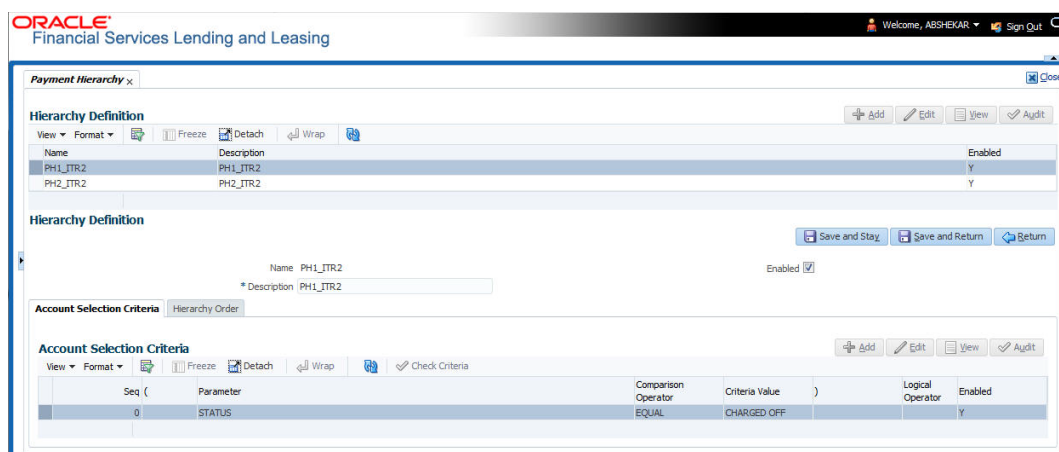
3.14 Payment Hierarchy

The Payment Hierarchy screen facilitates to define hierarchy definition along with account selection criteria and sort order. These details are required by the system to allocate payments to the matching accounts of a customer, when customer based payments are being processed in 'Payment Entry' screen.

To set up payment hierarchy

- Click **Setup > Setup > Administration > User > Payment Hierarchy**.

2. In the Hierarchy Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | View this: |
|-------------|---|
| Name | Specify a unique name for the hierarchy definition. |
| Description | Specify the description for the hierarchy definition. |
| Enabled | Check this box to enable the hierarchy definition. |

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

Account Selection Criteria

This sub tab facilitates you to define the account selection criteria with the following fields.

1. In the Account Selection Criteria section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | Specify sequence numbers. |
| (| Specify left bracket. |
| Parameter | Select the parameter from the drop-down list. The list is populated based on the values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table. |
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify criteria value. |
|) | Specify right bracket. |
| Logical Expression | Select logical operator from the drop-down list. |
| Enabled | Check this box to enable the selection criteria. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. You can click 'Check Criteria' for system to validate the query and display the results.

Hierarchy Order

This sub tab facilitates you to define hierarchy order to sort the account selection criteria with the following fields.

1. In the Hierarchy Order section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

| Field: | Do this: |
|------------|--|
| Seq | Specify sequence number. |
| Sort Field | Select sort field from the drop-down list. The list is populated based on values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table. |
| Order | Select sort order as either Ascending or Descending from the drop-down list. |

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

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup > Setup > Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Pricing
- Contract
- Edits
- Cycles
- Scoring Models
- Fees
- Origination Fees
- Compensation
- Insurances
- Checklists
- Stipulations
- Letters
- Subvention

This chapter explains how to setup the screens associated with each one.

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral. In addition, you can also define USAGE/RENTAL details along with USAGE/RENTAL charge matrix to facilitate usage billing calculation for Leased/Rented asset types.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

| Collateral Type | Description |
|-----------------|---|
| Home collateral | Homes, manufactured housing, or any real estate collateral. |

| Collateral Type | Description |
|--------------------------------------|--|
| Vehicle collateral | All vehicle types, such as cars, trucks, and motorcycles. |
| Household goods and other collateral | All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums. |
| Unsecured collateral | All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.) |

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup > Setup > Products > Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. At the top, there's a navigation bar with the Oracle logo and the text "Financial Services Lending and Leasing". Below that, there's a "Welcome, ANDEKAR" message and a "Sign Out" button. The main content area is titled "Asset Types" and contains a table with the following data:

| Asset Type | Description | Collateral Type | Company | Branch | Enabled |
|------------|-------------|--------------------|---------|--------|---------|
| BUS | BUS | VEHICLE COLLATERAL | ALL | ALL | Y |
| BUS_TEST | BUS_TEST | VEHICLE COLLATERAL | ALL | ALL | Y |
| CAR | CAR | VEHICLE COLLATERAL | ALL | ALL | Y |
| CAR_CP | CAR_CP | VEHICLE COLLATERAL | ALL | ALL | N |
| CAR_CP2 | CAR_CP2 | VEHICLE COLLATERAL | ALL | ALL | N |

Below the table, there are sections for "Asset Sub Type" and "Asset Attributes". The "Asset Sub Type" section shows a table with columns for Asset Sub Type, Description, Asset Property Type, and Enabled. The "Asset Attributes" section shows a table with columns for Attribute/Addon, Description, Default, and Value Enabled.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|-------------------------|
| Asset Type | Specify the asset type. |

| Field: | Do this: |
|-----------------|---|
| Description | Specify the description for the asset. (This is the asset type which will appear throughout the system). |
| Collateral Type | Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account. |
| Company | Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Leases using this asset type. This may be ALL or a specific company. |
| Branch | Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Leases using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields. |
| Enabled | Check this box to enable the asset type and indicate that the asset type is currently in use. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Asset Sub Type | Specify the asset sub type. |
| Description | Specify the description for the asset subtype |
| Asset Property Type | Select the type of property from the drop-down list. |
| Enabled | Check this box to enable the asset sub type. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup > Setup > Products > Assets > Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Attribute/Addon | Displays the asset attribute or addon name for the selected asset). |
| Description | Select the description for the asset attribute/addon from the drop-down list. |
| Default | Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |
| Value | Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |
| Enabled | Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click the **Setup > Setup > Products > Assets > Makes and Models**.
10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Make | Specify asset make. |
| Model | Specify asset model. |
| Style | Specify asset style type. |
| Model Year | Specify asset model year. |
| Enabled | Check this box to enable the asset make and model and indicate that it is included on fields for this asset type. |

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

4.1.1 **Usage/Rental Details**

The Usage / Rental Details sub tab allows you to define Usage/Rental definition details to categorize the incoming asset usage/rental data based on different parameters. The details maintained here are populated in Origination screen for billing calculation and can also be modified based on requirement.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Usage/Rental Details' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

2. A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Agreement Type | <p>Select the agreement type as one of the following from the drop-down list. The selected Agreement Type defines the criteria for pricing selection during billing calculation.</p> <ul style="list-style-type: none"> - USAGE - RENTAL - USAGE RENTAL <p>Note: Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:</p> <p>For Usage Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Calc Method • Usage Cycle • Min Usage • Max Usage • Discount % • Usage Rollover / Advance • Usage Term Calc Method <p>For Rental Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Discount % • Discount Amount • Security Deposit <p>For Usage Rental Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Usage Cycle • Max Usage • Discount % • Discount Amount • Security Deposit |
| Calc Method | <p>Select the calculation method as one of the following from the drop-down list.</p> <ul style="list-style-type: none"> - TIERED (billing is based on the defined Usage/Rental Charge Matrix) - NON-TIERED (system automatically chooses the applicable slab based on the final usage value) |
| Usage Cycle | <p>Select the frequency of billing the asset usage from the drop-down list. This field is disabled for RENTAL agreement type.</p> |
| Min Usage | <p>Specify the minimum usage value of the allowed range. This field is disabled for RENTAL agreement type.</p> |
| Max Usage | <p>Specify the maximum usage value of the allowed range. This field is disabled for RENTAL agreement type.</p> |
| Discount % | <p>Specify the percentage of discount exempted from final billing.</p> |

| Field: | Do this: |
|-------------------------------|---|
| Usage Rollover / Advance | <p>Select the type of asset usage calculation as one of the following:</p> <ul style="list-style-type: none"> - ROLLOVER (remaining usage balance is carried forward to next cycle) - NO-ROLLOVER (remaining usage balance is not carried forward) - ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utilized upfront) - ADVANCE (total usage limit for current cycle can be utilized upfront) <p>Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by default.</p> |
| Reset Frequency | <p>Specify the reset frequency of the billing cycle. This field is disabled for RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods of asset usage billing.</p> |
| Usage Term Calc Method | <p>Select the type of asset usage term for billing calculation as one of the following from the drop-down list:</p> <ul style="list-style-type: none"> - ACTUAL - here the current details updated/received is treated as the final record for usage term calculation. - AVERAGE - here system takes the average of usage details received in previous cycles for usage term calculation. <p>The calculation method selected here is populated to 'Elastic Term Calc Method' field in Origination/Servicing Collateral screen. This field is disabled for RENTAL and USAGE RENTAL agreement type.</p> |
| Discount Amount | <p>If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the discount amount allowed upfront from the final billing. This field is disabled for USAGE agreement type.</p> |
| Security Deposit | <p>If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the security deposit amount paid upfront for the term. This field is disabled for USAGE agreement type.</p> |
| Excess Rent Collection Method | <p>If you have selected the Agreement Type as USAGE RENTAL, select one of the following type of Charge Matrix to be used to derive the Excess Rent Collection Method from the drop-down list.</p> <ul style="list-style-type: none"> - USING USAGE MATRIX - USING RENTAL MATRIX |

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

4.1.2 **Usage Charge Matrix**

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Usage Charge Matrix' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Billing Cycle | Select the frequency of the billing cycle for the asset from the drop-down list. |
| Units From | Specify the minimum number of units from which the current usage charge matrix is applicable. |
| Charge Per Unit | Specify the amount to be charged for every unit. |
| Charge Type | Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup. <ul style="list-style-type: none"> - BASE (Units considered as base and chargeable at base rate) - EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle) - EXCESS LIFE (Units exceeding the total contracted units and chargeable considering excess life cycle) Excess life is not applicable for Rental agreement type. |
| Enabled | Check this box to enable the charge matrix for usage calculation. |

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

4.1.3 Rental Charge Matrix

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Rental Charge Matrix' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------|--|
| Billing Cycle | Select the frequency of the billing cycle for the asset from the drop-down list. |
| Rental Duration From | Specify the minimum duration for which the rental charge is applicable. |
| Charge Per Cycle | Specify the amount to be charged for every rental cycle. |

| Field: | Do this: |
|-------------|--|
| Charge Type | Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup. <ul style="list-style-type: none"> - BASE (Chargeable units exceeding from base units allowed) - EXCESS CYCLE (Chargeable units exceeding from billing cycle units) - EXCESS LIFE (Chargeable units exceeding the total contract term) Excess life is not applicable for Rental / Usage, Rental agreement types. |
| Enabled | Check this box to enable the charge matrix for usage calculation. |

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

4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

`interest rate = index rate + margin rate.`

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

Note

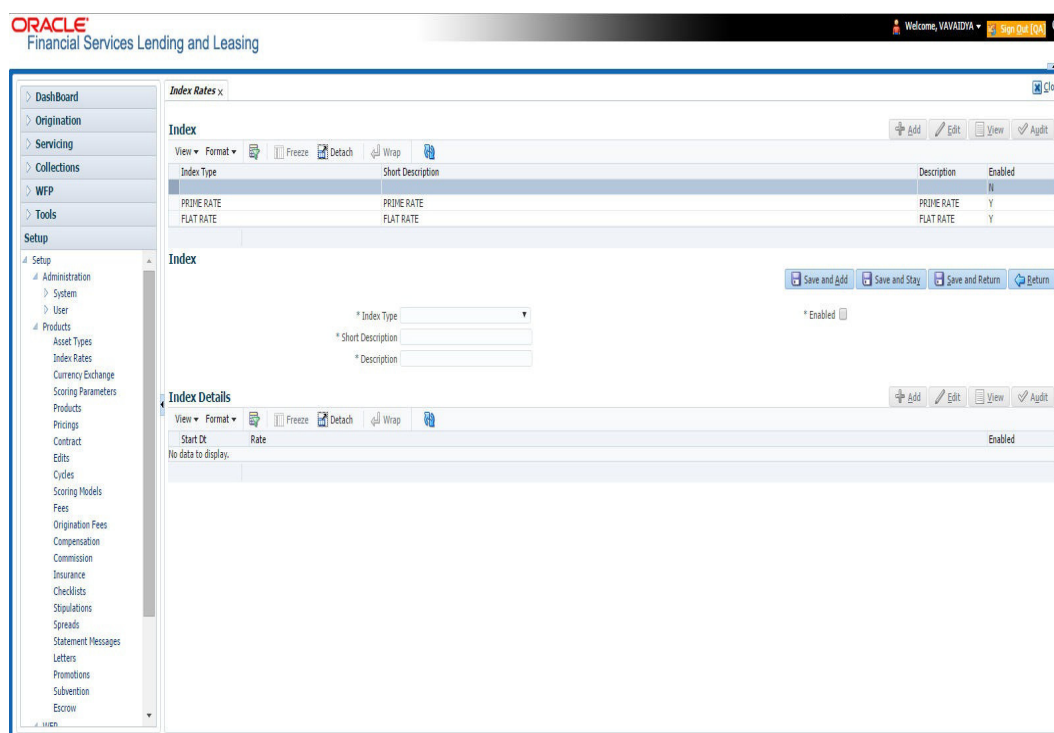
You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

To set up Index Rates

1. Click **Setup > Setup > Products > Index Rates**.

- In the **Index** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.:



- A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|---|
| Index Type | Select the type of index from the drop-down list. |
| Short Description | Specify a short description of the index. |
| Description | Specify the index description. |
| Enabled | Check this box to activate the index type. |

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

The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.

Note

The history appears in descending order, with the most current record at the top.

- In the **Index Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------|---|
| Start Dt | Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon. |

| Field: | Do this: |
|---------|---|
| Rate | Specify the new index rate effective from above mentioned date as a percentage. Note: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000. |
| Enabled | Check this box to activate the index rate effective from start date mentioned above. |

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

Note

Variable rate functionality is not extended to pre-compute accounts.

4.3 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC_BJ_100_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

To set up the Currency Exchange

1. Click **Setup > Setup > Products > Currency Exchange**.
2. In the **Currency Exchange Rates** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface for the Currency Exchange Rates screen. The main area shows a table with the following data:

| Currency | Currency Pair | Effective Dt and Time | Rate | Enabled |
|----------|---------------|------------------------|----------|---------|
| EUR | JPY | 12/23/2015 05:50:49 AM | 0.0000 | N |
| EUR | JPY | 12/23/2015 05:50:49 AM | 4.0000 | Y |
| EUR | JPY | 12/24/2015 12:48:25 AM | 2.9000 | Y |
| INR | JPY | 01/24/2016 11:55:30 PM | 0.0000 | N |
| EUR | JPY | 08/14/2012 06:12:42 AM | 98.3324 | Y |
| EUR | USD | 08/14/2012 06:12:42 AM | 1.2360 | Y |
| JPY | EUR | 08/14/2012 06:12:42 AM | 0.0102 | Y |
| JPY | USD | 08/14/2012 06:12:42 AM | 0.0128 | Y |
| OMR | EUR | 08/14/2012 06:12:42 AM | 2.1014 | Y |
| OMR | JPY | 08/14/2012 06:12:42 AM | 203.7920 | Y |
| OMR | USD | 08/14/2012 06:12:42 AM | 2.5973 | Y |
| USD | EUR | 08/14/2012 06:12:42 AM | 0.8091 | Y |
| USD | JPY | 08/14/2012 06:12:42 AM | 78.8900 | Y |
| USD | OMR | 08/14/2012 06:12:42 AM | 55.7165 | Y |
| EUR | JPY | 12/23/2015 05:50:49 AM | 3.5000 | Y |
| EUR | JPY | 12/23/2015 05:50:49 AM | 3.6000 | Y |
| EUR | OMR | 12/23/2015 05:52:38 AM | 5.1000 | Y |
| EUR | JPY | 12/24/2015 12:16:26 AM | 4.5000 | Y |
| EUR | JPY | 12/24/2015 12:48:25 AM | 3.9000 | Y |

At the bottom of the screen, the following details are displayed:

Currency: EUR
 Currency Pair: JPY
 Effective Dt and Time: 12/23/2015 05:50:49 AM
 Rate: 0.0000
 *Enabled:

A brief description of the fields is given below:

| Field: | Do this: |
|-------------------------|--|
| Currency | Select the currency being exchanged from the drop-down list. |
| Currency Pair | Select the currency to be paired with from the drop-down list. |
| Effective Date and Time | Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon. |
| Rate | Specify the exchange rate (required). |
| Enabled | Check this box to activate the currency exchange rate. |

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

4.4 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

Pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Credit Scoring

Parameters define the factors that can be used when scoring an application during underwriting and generating an initial decision on whether you wish to fund an amount. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models screen, allows you to automate much of the initial decision process in underwriting accounts.

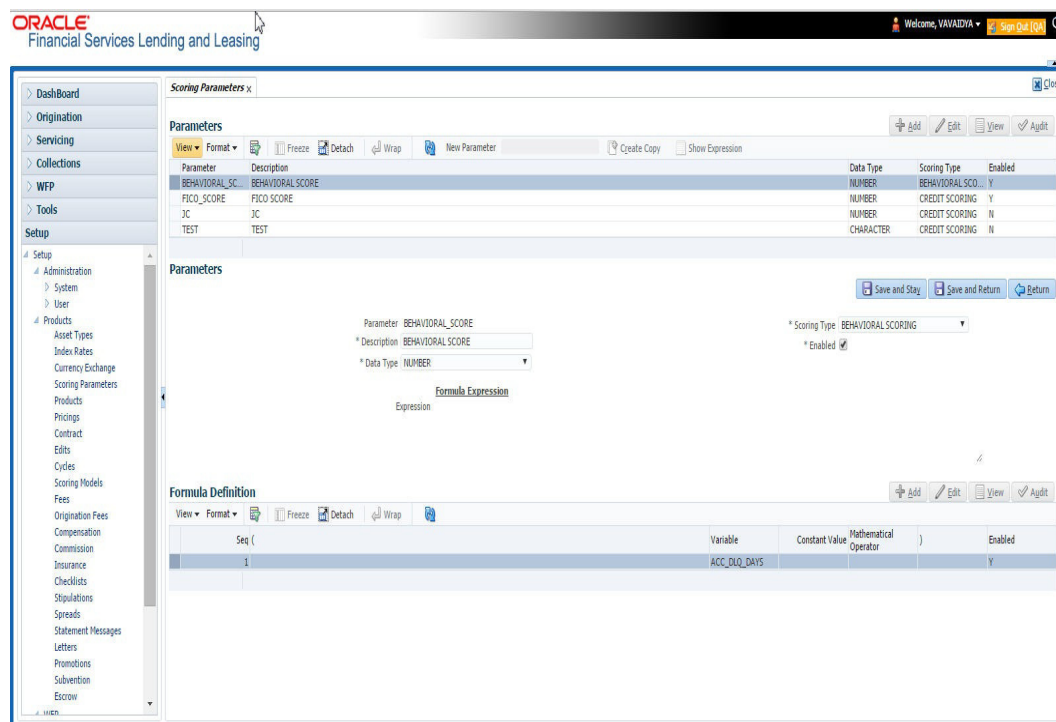
The Formula Definition section on the Scoring Parameters screen allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. The system calculates scoring parameters using application data, credit bureau information, and applicant details.

To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

1. Click **Setup > Setup > Products > Scoring Parameters**.

- In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Parameter | Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. |
| Description | Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2. |
| Data Type | Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter. |
| Scoring Type | Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING. |
| Enabled | Check this box to enable and indicate that the scoring parameter is available. |

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

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

- In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Seq | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated). |
| (| Specify a left bracket, if you need to group part of your formula definition. |
| Variable | Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list. |
| Constant Value | Specify the constant value (optional). |
| Mathematical Operator | Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. |
|) | Specify a right bracket, if you are grouping part of your formula definition. |
| Enabled | Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.5 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product such as the description, start and end dates, collateral type and sub type, credit bureau reporting attributes, billing cycle, index and rate calculation attributes.

For a lease product definition, the calculation is based on either Rent Factor or Interest Rate and Contract and Pricing definition will be driven depending on one of the above option selected.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

The Rate Adjustments section is used to define the frequency of rate change allowed during interest rate calculations.

To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

1. On the Oracle Financial Services Lending and Leasing home screen, **Setup > Setup > Administration > User > Products > Products > Lease**.
2. In the Product Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Product | Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique. |
| Description | Specify the description of the product. (This is the product description as it appears throughout the system). |
| Start Dt | Specify the start date for the product. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the product. You can even select the date from the adjoining Calendar icon. |
| Direct | Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.) |

| Field: | Do this: |
|---|--|
| Customer Credit Limit | <p>Check this box to enable 'Customer Credit Limit' tab in Origination module. Using the 'Customer Credit Limit' tab, an underwriter can define a specific credit limit for the customer while funding the first application and based on that credit limit, subsequent applications can be funded.</p> <p>For more information, refer to 'Customer Credit Limit' details in User Guide.</p> |
| Same Billing Cycle | <p>Check this box to set the same billing cycle (supported only billing cycles Monthly and Weekly) for all the future applications funded for an existing customer.</p> |
| Enabled | <p>Check this box to activate the product.</p> <p>Note: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products</p> |
| Collateral Type | <p>Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.</p> |
| Collateral Sub Type | <p>Select the collateral sub type for the product, from the drop-down list.</p> |
| Credit Bureau Portfolio Type* | <p>Select the credit bureau portfolio type for the product, from the drop-down list.</p> |
| Credit Bureau Account Type* | <p>Select the account type for the product, from the drop-down list.</p> <p>*Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.</p> |
| Billing Cycle | <p>Select the billing cycle for the product, from the drop-down list.</p> <p>Note: This field is not editable and the billing cycle is selected as MONTHLY by default if the lease calculation method is selected as RENT FACTOR.</p> |
| Category | <p>By default the category of the product is selected as STANDARD and is not editable.</p> |
| <p>Calculation Parameters: This section allows you to define the parameters for lease calculation starting from choosing the calculation method.</p> | |

| Field: | Do this: |
|--------------------|---|
| Calculation Method | <p>Select the type of lease calculation method as one of the following:</p> <ul style="list-style-type: none"> ● RENT FACTOR (selected by default) ● INTEREST RATE <p>If the lease calculation method is selected as 'Interest Rate', the following fields are enabled in the screen and also the 'Rate Adjustments' sub tab is available to specify the details:</p> <ul style="list-style-type: none"> ● Flexible Repayment ● Index Rounding ● Reschedule Method ● Reschedule Value |
| Flexible Repayment | <p>Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab > Contract sub tab > Replacement sub tab of Funding screen.</p> <p>Note: On the Repayment sub screen of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected.</p> |
| Index Rounding | <p>Select the index rate rounding factor for the product, from the drop-down list.</p> <p>Note: For more information, refer Appendix C: Rounding Amounts and Rate Attributes.</p> |
| Reschedule Method | <p>Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change.</p> |
| Reschedule Value | <p>Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change.</p> |

| Field: | Do this: |
|----------------|--|
| Agreement Type | <p>If you have selected the 'Collateral Type' as either VEHICLE COLLATERAL or HOUSEHOLD GOODS AND OTHER COLLATERAL, you can select one of the following types of lease agreement from the drop-down list for further calculation:</p> <ul style="list-style-type: none"> - USAGE - RENTAL - USAGE RENTAL <p>Note: For each Usage or Rental details defined in 'Asset Type' screen, you can define only one record for each asset type (i.e. one for Usage and one for Rental).</p> <p>Based on the selected option, OFSLL handles the lease calculation and billing. For more information on Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.</p> |

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

Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in lease amount for Variable and Fixed rate lease during originating, funding, and servicing. For more information, refer [Variable and Fixed Interest Rate](#).

4.5.1 Product Itemizations

1. Click **Setup > Setup > Administration > User > Products > Products > Lease > Product Itemizations**.
2. In the Product Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Itemization | Select the itemization type for the product selected in product definition section, from the drop-down list. |
| Discount Rate | Specify the discount rate. |
| Sort | Specify the sort order. |
| Sign | <p>Select +ve for a positive number and -ve for a negative number.</p> <p>Note: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.</p> |
| Enabled | Check this box to indicate that this product itemization is currently available. |

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

4.5.2 Rate Adjustments

The Rate Adjustment sub tab is enabled for lease calculation based on Interest Rate.

1. Click **Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments**.
2. On the Rate Adjustments subtab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------|---|
| Seq | Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number. |
| Adjustment Frequency | Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system: RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE RATE CHANGE OCCURS AT MATURITY |
| Period | Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years. |
| # of Adjustments | Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the product every five years and will happens 2 times before switching to the next adjustment frequency. |
| Enabled | Check this box to indicate that this rate adjustment is currently available. |

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

4.6 Pricings

The Pricing screen records pricing information related to your products. the system uses the information in the Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. the system will always search for a unique match.

When you choose the **Select Pricing** while making a decision on the **Underwriting** window, the system displays the best match and completes the Pricing and Approved sections under Summary sub tab. The information in the Approved section cite the minimum amounts for the loan, though the user can edit these figures.

The system determines the best match by looking at all enabled pricing strings on the Pricing screen that meet the following criteria:

- Exactly match the application values for the Promotion and Billing Cycle fields.
- Are less than or equal to the application values for the Term, Amount, Age, and Start Date fields.
- Match either the application value or ALL for all other criteria.

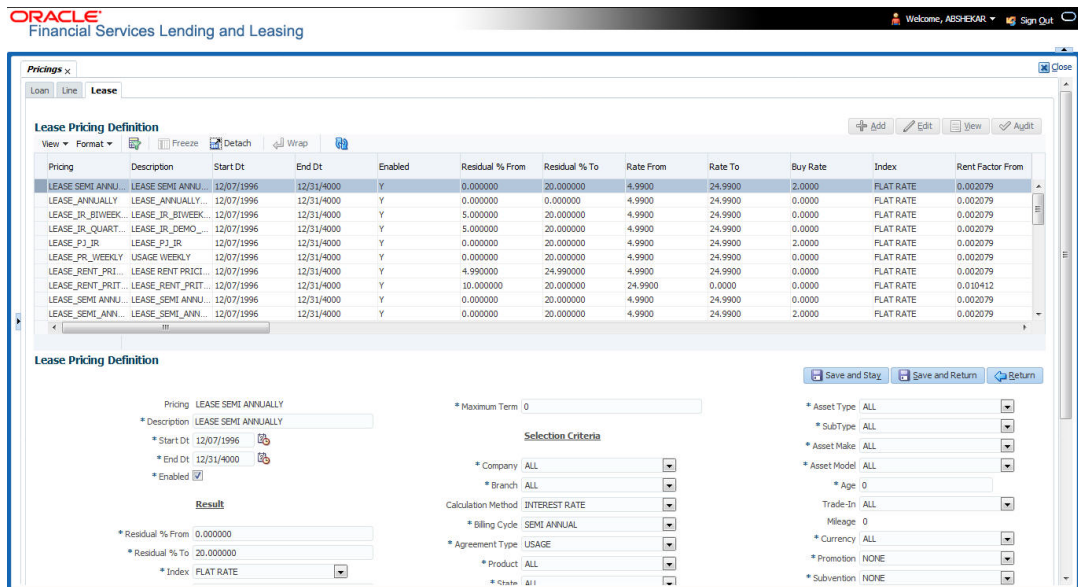
Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. The system recognizes the first row returned as the best match.

Note

- You should set up a default pricing for each billing cycle and pricing that the system can select to ensure error-free performance. Oracle Financial Services Software recommends creating a single version of each edit type, where ALL is the value in the selection criteria fields listed above. If the system cannot find a pricing match, it will display an error message.
- The system supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid re-entering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

To set up the Pricing

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Pricings > Lease**.
2. In the Pricing Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---|---|
| Pricing* | Specify the code for the pricing. |
| Description* | Specify the description for the pricing. |
| * Together these two fields define the name of the pricing. | |
| Start Dt | Specify the start date for this pricing. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for this pricing. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the pricing. |
| Result section | |
| Residual % From | Specify the minimum residual percentage valid with this pricing. |
| Residual % To | Specify the maximum residual percentage applicable with this pricing. |
| Index | The index type associated with this rate pricing is auto-populated based on lease calculation method selected in Selection Criteria section. The same is derived from INDEX_TYPE_CD lookup. Note: For RENT FACTOR calculation method, only FLAT RATE index is applicable and is selected by default. |
| Rate From | Specify the minimum applicable rate. |
| Rate To | Specify the maximum applicable rate. |
| Buy Rate | Specify the buying rate. |
| Rent Factor From | Specify the minimum money factor valid with this pricing. Note: This field is disabled if the lease calculation method is selected as 'Interest Rate' in Selection Criteria section. |
| Rent Factor To | Specify the maximum money factor valid with this pricing. Note: This field is disabled if the lease calculation method is selected as 'Interest Rate' in Selection Criteria section. |
| Buy Rent Factor | Specify the ratio of buy rent factor. Note: This field is disabled if the lease calculation method is selected as 'Interest Rate' in Selection Criteria section. |
| Maturity Index | Select the maturity index type associated with this variable rate pricing from the drop-down list. Note: This field is disabled if the lease calculation method is selected as 'Rent Factor' in Selection Criteria section. |

| Field: | Do this: |
|---------------------------|---|
| Maturity From | Specify the lowest maturity rate allowed for loans using this variable rate pricing. Maturity rate is the rate to be charged on the product if it remains unpaid after its last term has been billed. Note: This field is disabled if the lease calculation method is selected as 'Rent Factor' in Selection Criteria section. |
| Maturity To | Specify the maximum maturity rate allowed for products using this pricing. Note: This field is disabled if the lease calculation method is selected as 'Rent Factor' in Selection Criteria section. |
| Maximum Capital Cost | Specify the maximum capital cost valid for this pricing. |
| Maximum Term | Specify the maximum term financed for this pricing. |
| Selection Criteria | |
| Company | Select the portfolio company for this pricing, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch for this pricing. This may be ALL or a specific branch. (This must be ALL if in the Company field you selected ALL), from the drop-down list. |
| Calculation Method | Select the type of lease calculation method for this pricing as one of the following: <ul style="list-style-type: none"> ● RENT FACTOR (selected by default) ● INTEREST RATE |
| Billing Cycle | Select the billing cycle for this pricing, from the drop-down list. Note: The billing cycle is defaulted as Monthly if the lease calculation method is selected as 'Rent Factor'. |
| Agreement Type | Select the lease agreement type as one of the following from the drop-down list. The selected Agreement Type defines the criteria for pricing selection during further calculation. <ul style="list-style-type: none"> - USAGE - RENTAL - USAGE RENTAL For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide. |
| Product | Select the product for this pricing, from the drop-down list. This may be ALL or a specific product. The available values are filtered and displayed based on the lease calculation method selected. Note: Selecting 'ALL' here refers to all the products associated with the calculation method and not to the total list of products maintained in the system. |

| Field: | Do this: |
|--------------------|--|
| State | Select the state for this pricing, from the drop-down list. This may be ALL or a specific state. |
| Pro Group | Select the producer group for this pricing, from the drop-down list. This may be ALL or a specific producer group. |
| Pro Type | Select the producer type for this pricing, , from the drop-down list. This may be ALL or a specific producer type. |
| Producer Region | Select the region of the producer. |
| Producer Territory | Select the territory of the producer. |
| Producer | Select the producer from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the product group and product type. |
| Grade | Select the credit grade for this pricing, from the drop-down list. This may be ALL or a specific grade. |
| Gross Capital Cost | Specify the minimum gross capital cost which is valid for this pricing. |
| -Lease Term | Specify the minimum lease term for which this pricing is valid. |
| Asset Class | Select the asset class from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the collateral type. You may create additional user-defined lookup codes for these lookup types as needed. |
| Asset Type | Select the asset type from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based your assets setup. |
| SubType | Select the asset sub type from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based your assets setup, and is linked to the selected asset type. |
| Asset Make | Select the asset make from the drop-down list. The available values come from a validated field based your assets setup and is restricted based on the selected Asset Type and Asset Sub Type. For example, If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. |
| Asset Model | Select the asset model from the drop-down list. The available values come from a validated field based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model. |

| Field: | Do this: |
|---|---|
| Age | Specify the asset age (the minimum age for the selected pricing). Note: If your entry in this field is based on the number of years of age of the asset and not the actual year of make, you must update this entry annually to ensure that the proper pricing is available. |
| Trade-In | Specify if there is a trade in of an asset by selecting Yes/No. |
| Mileage | If there is a Trade-In of an existing asset, then specify its mileage in km. |
| Currency | Select the currency for this pricing, from the drop-down list. |
| Promotion | Select the promotion applicable for this pricing from the drop-down list. The list is populated based on the promotions setup. |
| Subvention | Select the subvention plan from the drop-down list, if pricing is specific for any subvention plan. |
| Down Pmt | Specify the down payment for the pricing. |
| Asset Value | Specify the asset value. |
| LTV | Specify the loan to value ratio. |
| Existing Customer | Select one of the following options from the drop-down list to define the applicability of the current pricing definition: ALL - Applicable to both existing and new customers YES - Applicable to existing customer only NO - Applicable to new customer only. Based on the selection criteria, system defaults the first pricing for applications with 'Existing customer flag = Y' at primary applicant details. |
| Existing Customer Since (In Years) | Specify the duration from when customer account was created in the system up to the current date in years. |
| Selection Criteria: Business - allows you to indicate the age of business by evaluating the total number of years elapsed. | |
| Years In Business | Specify the total number of years in business. |

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

4.7 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Selection Criteria
- Accrual
- Scheduled Dues
- Billing
- Delinquency
- Lease Contract
- Tax
- Early Termination
- Residual Details
- Payment Caps
- Extension
- Rate Cap And Adjustments
- Other

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

The Contract screen’s Instrument and Description fields allow you to enter the financial instrument’s name and description.

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

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

2. On the Contract Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------------|---|
| Contract Definition section | |
| Instrument | Specify the code identifying the instrument. |
| Description | Specify the description of the instrument being defined. |
| Start Dt | Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon |
| Enabled | <p>If you check this box, the system will consider this contract definition when selecting a instrument for an application.</p> <p>Note: Once the field is enabled load balances button in balances sub tab will be disabled</p> |
| Selection Criteria section | |
| Company | Select the company for the instrument from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |

| Field: | Do this: |
|--------------------|--|
| Calculation Method | <p>Select the type of lease calculation method for the contract as one of the following:</p> <ul style="list-style-type: none"> • RENT FACTOR (selected by default) • INTEREST RATE <p>Note: Based on the above selection, some of the fields in lease contract definition screen are either disabled or is displayed in view only mode with default supported option. The same is detailed in respective fields.</p> |
| Billing Cycle | <p>Select the billing cycle frequency for the contract as one of the following from the drop-down list.</p> <ul style="list-style-type: none"> • MONTHLY (Default) • WEEKLY • BI WEEKLY • QUARTERLY • SEMI ANNUAL • ANNUAL <p>Note: The billing cycle is selected as 'Monthly' by default and is not editable if the lease calculation method is selected as 'Rent Factor'.</p> |
| Agreement Type | <p>Select the lease agreement type as one of the following from the drop-down list for further calculation:</p> <ul style="list-style-type: none"> - USAGE - RENTAL - USAGE RENTAL <p>For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.</p> |
| Product | <p>Select the product for the instrument from the drop-down list. This may be ALL or a specific product. If the Agreement Type is selected as either USAGE or RENTAL, then the drop-down list displays only those products associated with USAGE or RENTAL type of lease.</p> |
| State | <p>Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.</p> |

| Field: | Do this: |
|------------------------|---|
| Currency | <p>Select the currency for the instrument from the drop-down list.</p> <p>By selecting which type to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State <p>Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.</p> |
| Pricing | Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing. |
| Accrual section | |
| Rent Accrual Method | <p>Depending on the lease calculation method selected, the applicable rent accrual method which is used to calculate interest accrual for this instrument is defaulted from the drop-down list.</p> <ul style="list-style-type: none"> - For Rent Factor calculation method, ACTUARIAL - MONTHLY method is selected by default. - For Interest Rate calculation method, INTEREST BEARING method is selected by default. <p>Note: System displays an error on save if any of the above default options are interchanged.</p> |
| Base Method | <p>Select the base method used to calculate interest accrual for this instrument from the drop-down list. The list is populated with the values defined in ACCRUAL_BASE_METHOD_CD lookup code.</p> <p>Note: The base method is selected as 30/360 by default if the lease calculation method is selected as 'Rent Factor'.</p> |
| Start Dt Basis | <p>If the lease calculation method is selected as Interest Rate, then the start date is by default is Effective Date and the interest is calculated from the lease Contract date.</p> <p>If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |
| Start Days | <p>Specify the number of days for which the interest accrual is to be calculated.</p> <p>Note: If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |
| Time Counting Method | <p>Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.</p> <p>Note: If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |

| Field: | Do this: |
|-------------------------------|--|
| Installment Method | <p>System supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles.</p> <p>If the lease calculation method is selected as Interest Rate, then the installment method by default is EQUATED PAYMENTS where-in the equal installments for each billing cycle includes any minute final payment differences.</p> <p>If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |
| Int Amortization Freq | Select the interest amortization frequency from the drop-down list. You can either select DAILY or MONTHLY (MONTH END) which is selected by default. |
| Scheduled Dues section | |
| Due Day Min | Specify the minimum value allowed for the due day for this instrument. |
| Due Day Max | <p>Specify the maximum value allowed for the due day for this instrument.</p> <p>Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.</p> |
| Max Due Day Change / Year | Specify the maximum number of due day changes allowed within a given year for this instrument. |
| Max Due Day Change / Life | Specify the maximum number of due day changes allowed over the life of a product funded with this instrument. |
| Max Due Day Change Days | Specify the maximum number of days a due date can be moved. |
| Pmt Tolerance Amt* | Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed. |
| Pmt Tolerance%* | <p>Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed.</p> <p>The system uses the greater of these two values.</p> |
| Promise Tolerance Amt* | Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied). |

| Field: | Do this: |
|----------------------------|---|
| Promise Tolerance %* | Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received \geq (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied). The system uses the greater of these two values. |
| Billing section | |
| Prebill Days | Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month. |
| Bill Type | Select the billing type for accounts funded using this instrument from the drop-down list. |
| Bill Method | Select the billing method for accounts funded using this instrument from the drop-down list. |
| Balloon Method | If the lease calculation method is selected as Interest Rate, then the balloon payment method for accounts funded using this instrument is 'N + 1 PMTS' by default. Amortization happens based on N+1 payments. However, this field is not applicable if the lease calculation method is 'Rent Factor'. |
| Delinquency section | |
| Late Charge Grace Days | Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account. |
| Stop Accrual Days | Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency. |
| Delq Grace Days | Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters. |
| Time Bar Years | Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999. |
| Cure Letter Gen Days | Specify the number of delinquency days to initiate cure letter generation. |

| Field: | Do this: |
|--|--|
| Cure Letter Valid Days | Specify the number of days during which the issued cure letter is valid. Usually financial institutions will start the collection activities after the lapse of cure letter validity date. |
| Delq Category Method | <p>Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form.</p> <p>Note: This value does not affect credit bureau reporting.</p> |
| Accrual Post Maturity | <p>Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.</p> <p>Note: If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |
| Lease Contract section | |
| Lease Type | <p>Select the lease type from the drop-down list. You can select the lease type as either Direct Finance or Operating Lease.</p> <p>If the lease Type is selected as Direct Finance, system enables the field 'Residual Value in Final Bill' under Residual Details section for selection.</p> |
| Tax Book Type | Select the lease tax book type for depreciation from the drop-down list. |
| <p>Depreciation section</p> <p>In this section you can define asset depreciation method and frequency. The same is used for asset depreciation calculation when the batch job TAMDEP_BJ_121_01 (DEPRECIATION RATE PROCESSING) is executed.</p> <p>If asset is associated to an account then an 'Asset Depreciation' amortization transaction is posted on to the account with new delta depreciated value. Asset depreciation is calculated till the entire lease term or till the asset residual amount becomes '0'.</p> | |
| Depreciation Method | <p>Select the asset depreciation method to be used for calculation as one of the following from the drop-down list.</p> <ul style="list-style-type: none"> - FLAT RATE: This method is used to depreciate the asset over a fixed time using a fixed rate. This method of calculation is similar to Written Down Value Method (Diminishing Balance Method / Reducing Installment Method). On selecting this option, the following fields - Base Rate, Adjusting Rate and Bonus Rate are enabled to define the flat rate. - LIFE BASED: This method is used to depreciate the asset over a fixed time using the specified rates. This method of calculation is similar to Straight Line Method (Original Cost Method / Fixed Installment Method). On selecting this option and saving the record, 'Depreciation Rate Schedule' sub tab is enabled to define depreciation rates slab. |

| Field: | Do this: |
|----------------------------------|--|
| Depreciation Convention | Select the frequency at which the leased account should be updated with depreciation details from the drop-down list. The list is populated with frequency details (i.e. monthly, weekly, and so on) maintained in 'FIRST_LAST_YEAR_CONVENTION_CD' lookup code. |
| Base Rate | If you have selected the Depreciation Method as 'Flat Rate', specify the estimated base depreciation rate. |
| Adjusting Rate | If you have selected the Depreciation Method as 'Flat Rate', specify the adjusting rate at which the above base rate should be increased to derive the flat rate of depreciation. For example, - If base rate is 10 and adjusted rate is 10 then flat rate is 11 - If base rate is 10 and adjusted rate is 20 then flat rate is 12 |
| Bonus Rate | If you have selected the Depreciation Method as 'Flat Rate', specify the bonus rate (if any) which is additional depreciation allowed on base rate for calculating flat rate depreciation. Bonus rate is a tax incentive offered to deduct a percentage of the purchase price of eligible business assets and as a measure of relief for small to medium sized businesses to buy additional equipment. For example, - If base rate is 10 and bonus rate is 10 then flat rate is 20 - If base rate is 10 and bonus rate is 2 then flat rate is 12 |
| Depreciation Rate | View the system calculated flat rate depreciation value which is calculated as: Depreciation Rate% = (Base Rate x (1 + Adjusting Rate/100)) + Bonus Rate. |
| Tax section | |
| Sales Tax Mode | Select the sales tax mode from the drop-down list. |
| Sales Tax Method | Select the sales tax method from the drop-down list. |
| Early Termination section | |
| Allowed To Terminate | Check this box to indicate if the contract is allowed to be terminated before the maturity date. Note that, system validates and allows termination only if either the Billed Term or Lease Amount Recovered % is met. |
| Billed Term | Specify the minimum number of bills that needs to be generated before allowing for early termination. |

| Field: | Do this: |
|---------------------------------|--|
| Lease Amt Recovered % | <p>Specify the percentage of lease amount to be recovered to allow early termination.</p> <p>The calculation for minimum lease amount to be recovered for Rent Factor and Interest Rate is as indicated below:</p> <p>For calculation method as Rent Factor, Minimum lease amount = (Depreciation + Rent Charge i.e. Lease Receivable balance) that needs to be recovered before allowing early termination.</p> <p>For calculation method as Interest Rate, the Minimum lease amount = (Depreciation + Rent Charge i.e. Lease Receivable balance + Interest balance) that needs to be recovered before allowing early termination.</p> |
| Residual Details section | |
| Minimum Residual % | Specify the minimum residual percentage that is allowed to be specified in Origination > Contract screen (Residual % field). |
| Maximum Residual % | Specify the maximum residual percentage that is allowed to be specified in Origination > Contract screen (Residual % field). |
| Auto Include Residual Value | <p>Check this box to indicate if the Residual value of the asset is to be included in the final bill. This check box is disabled if the lease Agreement Type in 'Selection Criteria' section is selected as USAGE RENTAL.</p> <p>When bill is generated, system validates if the generated bill is last bill and includes the Residual Value (either Contract Value or FMV (fair market value) based on selection) in the final bill. For FMV, the total value of all collaterals are considered.</p> <p>Here, Contract value is the value determined as residual value during the contract agreement time and FMV is the value of asset at the end of the lease term.</p> <p>Also when residual value is included in final bill, system does not allow to post an Extension transaction and displays an error while posting the same.</p> |
| Residual Valuation | <p>If the above check box is selected, you need to select the Residual Valuation as either Contract Value or Fair Market value from the drop down list.</p> <p>Note: Fair Market Value is referred from Collateral > Valuation tab.</p> |
| Payment Caps section | |
| Max Pmt Inc / Year | <p>Specify the maximum payment increase allowed in a year.</p> <p>Note: If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |
| Max Pmt Inc / Life | <p>Specify the maximum payment increase allowed in the life of the loan.</p> <p>Note: If the lease calculation method is selected as Rent Factor, this field is disabled since it is not applicable.</p> |

| Field: | Do this: |
|---|---|
| Extension section | |
| Note: If the lease calculation method is selected as Rent Factor, the fields in this section are disabled since it is not applicable. | |
| Max Extn Period / Life | Specify the maximum number of terms that the contract may be extended, beyond the life of the Lease. |
| Max # Extn / Life | Specify the maximum number of extensions that may be granted beyond the life of the Lease. |
| Minimum # of Payments | Specify the minimum number of payments that must be made before lease extension. |
| Rate Cap & Adjustments section | |
| Note: If the lease calculation method is selected as Rent Factor, the fields in this section are disabled since it is not applicable. | |
| Max Rate Inc / Year | Specify the maximum rate increase allowed in a year. |
| Max Rate Inc / Life | Specify the maximum rate increase allowed in the life of the loan. |
| Max Rate Dec / Year | Specify the maximum rate decrease allowed in a year. |
| Max Rate Dec / Life | Specify the maximum rate decrease allowed during the life of the loan. |
| Max # Adjust / Year | Specify the maximum number of rate changes allowed in a year. |
| Max # Adjust / Life | Specify the maximum number of rate changes allowed during the life of the loan. |
| Min Int Rate (Floor) | Specify the minimum rate. |
| Max Int Rate (Ceiling) | Specify the maximum rate. |
| Other section | |
| Rent Collection Method | <p>Select the applicable rent collection method from the drop-down list.</p> <p>If the lease calculation method is selected as Rent Factor, the rent collection method is set to ADVANCE by default. For Interest Rate calculation method, you can either select ADVANCE or ARREARS.</p> <p>In case of ADVANCE, the first payment date must be equal to contract date and first bill would be generated on contract date.</p> <p>In case of ARREARS, you can specify the first payment date as future date and bill would be generated accordingly.</p> |
| Refund Allowed | Check this box to indicate that refunding of customer over payments are allowed. |

| Field: | Do this: |
|-----------------------------|---|
| Refund Tolerance Amt | Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected. |
| Anniversary Period | Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52. |
| Contract Expiry Letter Days | Specify the number of days before the maturity to generate the 'Contract Maturity' letter. |
| WriteOff Tolerance Amt | Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived. |
| Recourse | Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan. |
| Max Recourse% | Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected. |
| Repmt Currency | Select the designated repayment currency for this contract from the drop-down list. |
| PDC Security Check | Check this box to indicate that post dated checks are the method of repayment for this contract. |
| Default Pmt Spread | Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list. |
| ACH Fee | Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected. |
| Stmt Preference Mode | Select the account statement preference mode from the drop-down list. The selected preference will be propagated to Application > Contract screen when the instrument is loaded. |

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

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified “draw period.”

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen’s Contract screen to the Funding screen’s Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

-
- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen’s Contract link.

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen’s Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

-
1. REQUIRED: ADV DRAW END DATE
 2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
 3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding screen’s Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually

change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
-or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
-or-
- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.7.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Lease > Balances**.
2. On the Balances sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------|---|
| Balance Type | Displays the balance type. |
| Chargeoff Method | Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off. |
| Writeoff Method | Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID. |
| Reschedule Method | Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled. |
| Sort | Specify the sort order of how account balances will appear on the Customer Service form's Balance screen. |
| Billed | Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due. |
| Accrued | Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account. |
| Non Performing Rollover | Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared). |
| Non Performing Balance Type | Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/Principal). |
| Enabled | Check this box to indicate that this balance type will be created when the account is booked and funded |

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

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

4.7.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

To set up the Amortization Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Lease > Amortized Balances**.
2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Amortize Balance Type | Select the amortize transaction type from the drop-down list. |
| Amortization Method | Select the amortization method used to calculate the net amortization amount from the drop-down list. |
| Cost/Fee method | Select the amortization cost/fee method. |
| Sort | Specify the sort sequence to define the order of the amortize balances. |
| Enabled | Check this box to enable the amortize balance to be created when the account is booked and funded. |

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

4.7.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

| | |
|---------------|---|
| Advance | Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced. |
| Financed Fees | Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge. |
| Pre-Paid Fees | Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR. |
| Producer | Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds. |

| | |
|--------|---|
| Escrow | Allows you to connect the actual escrow itemization with the escrow type and the funding transaction. |
|--------|---|

To set up the Itemizations

1. Click **Setup > Setup > Administration > User > Products > Contract > Lease > Itemizations**.
2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
3. On the Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------------|--|
| Itemization | Select the itemization from the drop-down list. |
| Disbursement Type | Select the disbursement type from the drop-down list. |
| Transaction | Select the funding transaction type from the drop-down list. |
| Itemization Type | Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans. |
| Sort | Specify the sort order to define the order of the itemization transactions. |
| Sign | If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve. |
| Enabled | Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded. |
| Amortize Balance | Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances. |
| Refund Calculation Method | Select the refund calculation method from the drop-down list |
| Taxable | Check this box, if the itemization type is taxable. However, note that the taxable option defined in Setup > Administration > System > Sale Tax screen will supersede with this preference. |
| Seller Pmt | Check this box to enable seller payment |
| Escrow | Select the escrow from the drop-down list. |

| Field: | Do this: |
|---------------------------|--|
| Itemization Formula | Select the itemization formula description from the drop-down list. |
| Refund Calculation Method | Check this box to enable Refund calculation Method. |
| Escrow Required | If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.) |
| Discount. Rate | Specify the discount rate for the itemization. |

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

4.7.4 Fees

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees

1. Click **Setup > Setup > Administration > User > Products > Contract > Lease > Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|--|
| Type | Select the fee type from the drop-down list. |
| Txn Amt From | Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied. |

| Field: | Do this: |
|-----------------------------|--|
| Gross Capitalized Cost From | Specify the minimum value of gross capitalization cost. |
| Method | Select the method of calculating the fee to be assessed from the drop-down list. |
| Frequency | Select the frequency of calculating the fee to be assessed from the drop-down list. |
| Min Amt | Specify the minimum fee amount to be assessed. |
| Max Amt | Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |
| Enabled | Check this box to create the selected contract fee when the account is booked and funded. |

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

4.7.5 **Depreciation Rate Schedule**

This tab is enabled if you have selected LIFE BASED depreciation method in Contract Definition and allows to define depreciation rates slab.

To define Life Based Depreciation Rate Schedule

1. Click **Setup > Administration > User > Products > Contract > Lease > Depreciation Rate Schedule** tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Period | Specify the cycle period sequence for life based depreciation calculation. |
| Duration | Specify the tenure for which the rate slab is applicable. For example, if duration is 12, and depreciation convention frequency is Monthly, then rate slab is applicable for first 12 months. |
| Depreciation % | Specify the percentage of depreciation to be calculated during the above duration. |
| Enabled | Select the check box to enable the rate schedule. |

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

4.8 Edits

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review.

You can configure your system so that during the origination process, at each change to an application's status, the system will perform a set of edits on the Verification link's Edits screen (found on the Application Entry, Underwriting, and Funding windows).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review. If the edits check fails, then the system will not allow the change of status, and the application will remain in its current status. This screen allows you to define the validations the system must perform on the Verification master tab, as the status of application changes.

Origination edits are used to validate applications entered through the standard Application Entry and Applications windows. The Edits screen contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

To set up the Edits

You can either define new Edit Type Definition details or specify a new name in the **New Edit Type** field and click **Create Copy** to create a copy of selected edit type definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Edits > Lease**.
2. On the Edits screen, choose Origination or Open Interface.
3. In the Edit Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The left-hand navigation pane shows the path: Setup > Products > Edits > Lease. The main window, titled 'Edits x', is divided into two primary sections: 'Edit Type Definition' and 'Edit Sub Type Definition'.

The 'Edit Type Definition' section features a table with the following columns: Edit, Description, Edit Type, System Defined, Enabled, and Company. The table lists several predefined edit types, such as 'APPLICATION APPROVAL EDITS' and 'APPLICATION DECLINE EDITS'. Below the table, there are input fields for defining a new edit type, including fields for 'Edit', 'Description', 'Edit Type', 'System Defined', 'Enabled', and 'Selection Criteria' (with dropdowns for Company, Branch, Channel, Product, State, and Currency). Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are visible.

The 'Edit Sub Type Definition' section is currently empty, displaying the message 'No data to display.'

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Edit | Specify the edit name. |
| Description | Specify the description for the edit. |
| Edit Type | Select the edit type code from the drop-down list. |
| System Defined | Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified. |
| Enabled | Check this box to enable the edit. |
| Company | Select the portfolio company associated with this edit, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch within the company associated with this edit, from the drop-down list. This may be ALL or a specific branch. This must be ALL if you selected ALL in the Company field. |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product associated with this edit, from the drop-down list. This may be ALL or a specific product. |
| State | Select the state with this edit from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency associated with this edit, from the drop-down list. This may be ALL or a specific branch. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the Edit Sub Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Edit Sub Type | Select the edit sub type for the edit, from the drop-down list. |
| Edit | Select the description for the edit, from the drop-down list. |
| Result | Select the result type for the edit, from the drop-down list. |
| Enabled | Check this box to enable the edit. |
| Value | Specify the expected value for the first edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category. |

| Field: | Do this: |
|-------------------------|--|
| Override Responsibility | Select the responsibility that can override the edit, from the drop-down list, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results. |
| System Defined | Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified. |

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

Using the **Edit Type** field of the **Edit Type Definition** section, you can define when you want the edits check to occur by selecting from the following list of edit types:

| Edit type: | Description: |
|------------------------------|--|
| APP ENTRY EDITS | Edits that normally run on Application Entry form. |
| APP PRESCREENING EDITS | Edits that run between application entry and the pulling of a credit bureau. These edits determine whether the application should be reviewed further, and whether a credit bureau should be pulled. |
| PRE Qualify Edits | Edits that run to check whether the minimum details which are required to prequalify the application are satisfied or not. |
| APP AUTOMATIC APPROVAL EDITS | Edits that run after a credit bureau has been pulled and scored. These edits determine whether an application should be automatically approved or declined. |
| APP APPROVAL EDITS | Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be approved. |
| APP DECLINE EDITS | Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined. |
| APP CONTRACT EDITS | Edits that run whenever an APPROVED or CONDITIONED-APPROVED application is about to be funded. These edits ensure the validity of the contract data. |

Each entry in the Edit Sub Type field is grouped into the following categories:

| Origination edit sub types: | Description |
|------------------------------------|--|
| ORIGINATION APPLICANT EDITS | Edits that pertain to data entered for an applicant on an application. |

| Origination edit sub types: | Description |
|------------------------------------|---|
| ORIGINATION APPLICATION EDITS | Edits that pertain to data entered for the requested loan. |
| ORIGINATION ASSET EDITS | Edits that pertain to data entered for asset entered on the application. |
| ORIGINATION CONTRACT EDITS | Edits that pertain to data entered for the contract on the application. |
| ORIGINATION CREDIT BUREAU EDITS | Edits that pertain to data gathered from the credit bureau reports for the applicants on the application. |
| ORIGINATION DECISION EDITS | Edits that pertain to data required to make a decision on the application. |

Each entry in the Edit Sub Type field can be set up with more than one entry in the Description field. The purpose of specific edits fall into the following types:

| Description starts with: | (Edit Category) Description of Edit Category: |
|---------------------------------|---|
| CHD: | (RECORD POPULATION EDITS) Check for the existence of an entire data record. |
| DUPLICATE: | (DUPLICATION EDITS) Check for duplication of existing data. |
| RANGE: | (VALUE RANGE/TOLERANCE EDITS) Check to determine whether data entered for a specific data field is within the specific tolerance. |
| REQUIRED: | (REQUIRED FIELD EDITS) Check to determine whether a specific data field has been populated within a data record. |
| FLK: | (LOOKUP VALUE EDIT) Check API entered data against the existence of that value in the related lookup types lookup codes. |
| XVL: | (CROSS VALIDATION EDIT) Check to determine whether specific field, or set of fields, value corresponds to a value obtained by calculating them from another field or set of fields (for example, Total Payments = Terms * Standard payment amount). |

An Edits check can produce one of three results: an ERROR, a WARNING, or an OVERRIDE.

| Edit type: | Results: |
|------------|--|
| ERROR | The system will prevent you from proceeding when an edits check fails. The only option is to change the source data. The application will revert to its previous status/sub status. The user will be directed to correct the specific error. Until the edits that return an ERROR value are addressed, the user cannot continue processing the application. |
| Warning | When an edits check fails in these cases, the system allows the process to continue. Warnings serve as informational messages and can be ignored. The user will be notified that an edit failed, but the failure need not stop the current processing of the application. The user can either ignore the error, or have the application revert to its previous status/sub status and address the error before processing the application further. |
| Override | The edit check has failed; however, the system allows users with the responsibility specified in the Override Responsibility field to continue. Multiple override levels can be setup depending upon the resulting value of the edit. If the user has override responsibility, the application will process as if the edit had not failed. If the user does not have override responsibility, the application will revert to its previous status/sub status and the sub status changes to OVERRIDE REQUIRED. The system will then direct the application to a user with the authority to process the application. (See the Queues chapter for more information). |

Note

Do not set the Result field to Override for credit application edits.

4.8.1 Interfacing OFSL with Oracle Rule Author

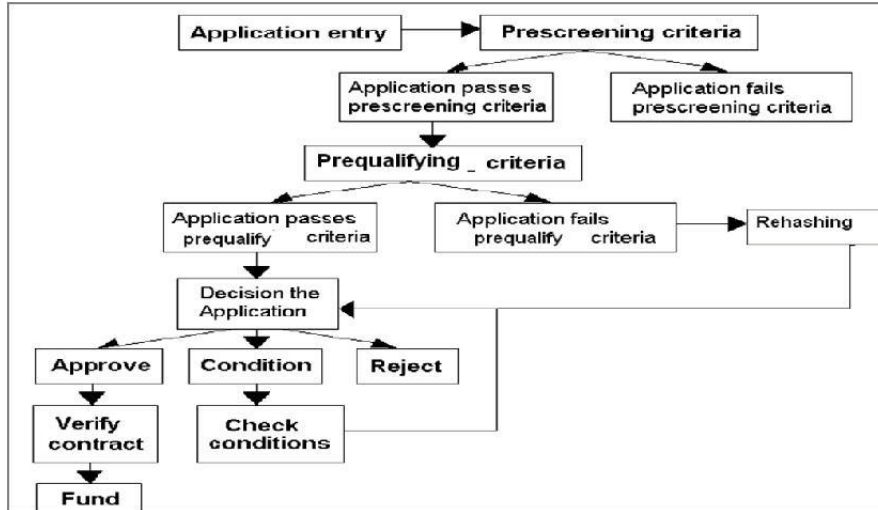
Oracle Business Rules is a component of Oracle Application Server that enables applications to rapidly adapt to regulatory and competitive pressures. This increased agility is possible due to the adoption of Oracle Rule author wherein a lending Institution can create or change a business rule without having to indulge in coding and also without stopping the business process. Also, externalizing business rules allows to manage business rules directly, without involving programmers. It provides best of breed solutions that would help in configuring the rules very quickly by a business analyst or user with some insight on the database.

4.9 Cycles

The Cycles screen allows you to define the origination workflow process of your organization. As you delineate the steps in the origination process, you will also define:

- The user responsibilities that have access to perform the steps
- Any edits you want the system to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:



Cycle code definitions drive the application cycle. The following pairs of status/sub status define status/sub statuses that have system defined meanings and should be included in your origination workflow, if they are not already included.

After entering the basic details of the applicant, you can check whether the application pre-qualifies or not. If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen. If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**, then you can also view the rejected pre-qualification in the Underwriting window.

Note

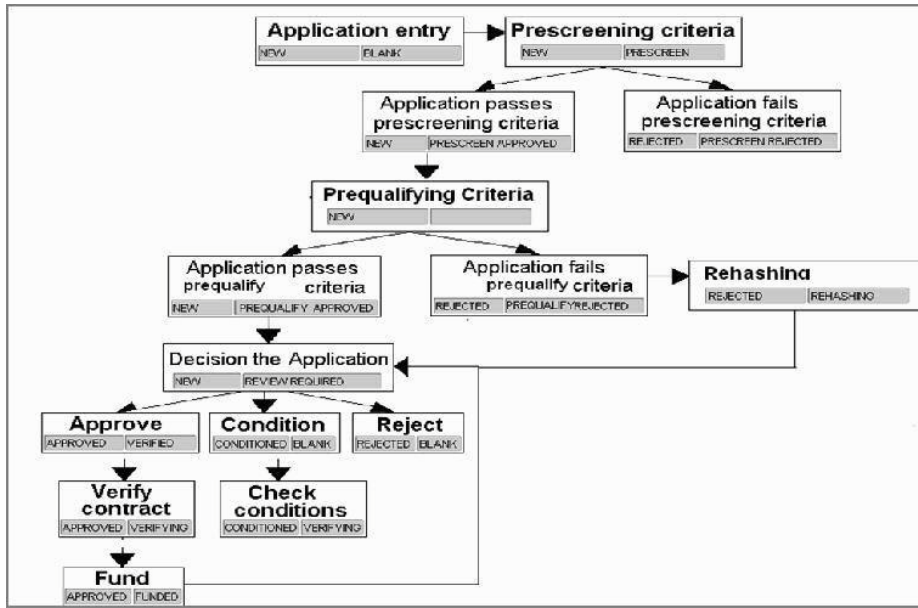
The system status and sub status lists are predefined and cannot be changed by the administrator. If you require additional sub status codes, please contact Oracle Financial Services Software to determine whether they can be added.

| Status/Sub status: | Description: |
|-------------------------|---|
| NEW-BLANK | This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the Next Application on the Application Entry form and the system successfully performs the application edits check. |
| NEW-PRESCREEN | The system processes the prescreen edits to determine whether a credit report should be pulled for this application or not. |
| NEW-PRESCREEN APPROVED | Applications in this status/sub status have passed the prescreen edits. The system will now request a credit bureau pull. |
| NEW-PREQUALIFICATION | The system checks the applicant details whether it is qualified or not. |
| NEW-PREQUALIFY APPROVED | If the pre-qualified edits are satisfied, the status is changed to NEW-PREQUALIFY APPROVED and you can modify or update any further details in the Application Entry screen. |

| Status/Sub status: | Description: |
|---------------------------------|--|
| REJECTED-PREQUALIFY REJECTED | If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to REJECTED-PREQUALIFY REJECTED. |
| REJECTED-PRESCREEN REJECTED | Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter. |
| NEW- REVIEW REQUIRED | Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter. |
| NEW- RECOMMEND APPROVAL | Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends approving this application. |
| NEW- RECOMMEND REJECTION | Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends rejecting this application. |
| APPROVED- AUTO APPROVED | Based on the scoring of the application's credit bureau(s) pull, the system automatically approves the application. The producer will be sent a decision fax, and the application will be passed to funding. |
| REJECTED- AUTO REJECTED | Based on the scoring of the application's credit bureau(s) pull, the system automatically rejects the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter. |
| APPROVED- BLANK | Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEW-RECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have a lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP APPROVAL EDITS have been run). |
| NEW- OVERRIDE REQUIRED | A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve. |
| APPROVED- VERIFYING | Contract has been received from the producer. |

| Status/Sub status: | Description: |
|-------------------------------|---|
| APPROVED-FINAL DOCUMENT CHECK | The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have a value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/sub status that assures the APP CONTRACT EDITS have run. |
| APPROVED-VERIFIED | The application has been processed and is awaiting funding. |
| APPROVED-FUNDED | The application has been funded, and a check requisition has been created. If Customer Service form is being used, then an account is also created at this time. |
| REJECTED-BLANK | The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have a lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run). |
| WITHDRAWN-BLANK | The applicants have indicated that they are no longer pursuing this loan. |
| CONDITIONED -<ANY> | These status/sub status pairs are analogous to the corresponding APPROVED-<ANY> pair and indicate that the application has had additional conditions placed on its approval. |
| <ANY>-<ANY OVERRIDE> | Requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding. |
| <ANY>-AGED APPLICATION | These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID. |
| <ANY>-AGED CONTRACT | Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID. |
| <ANY>-VOID | Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed. |

Using these status and sub status, let us re-examine the early workflow diagram in this section.



Note

It is extremely important that the APP CONTRACT EDITS run prior to an application being funded. All cycle code definitions should be reviewed to ensure that there are no paths through the origination cycle that bypass this EDIT type.

To set up the Cycles

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Cycles > Lease**
2. While defining new cycle definition, you can make use of copy feature to quickly create new cycle using the existing cycle definition details. Click on the required record in 'Cycle Definition' section and specify the product name (available in Products setup screen) in New Product Cycle field. Click 'Create Copy'. New cycle definition is created with selected cycle setup details but without user responsibility.
3. In the **Cycle Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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| Current Code | Current Sub Code | Next Code | Next Sub Code | Origination Stage Code | Edit Type |
|--------------|-------------------|-----------|-------------------|------------------------|-------------------|
| APPROVED | ADDENDUM RECEIVED | APPROVED | BACK TO DEALER | CONTRACT | NO EDITS |
| APPROVED | ADDENDUM RECEIVED | APPROVED | CONTRACT OWNE... | FUNDED | APP CONTRACT E... |
| APPROVED | ADDENDUM RECEIVED | APPROVED | DOCUMENTS MISS... | CONTRACT | NO EDITS |
| APPROVED | AGED APPLICATION | APPROVED | AGED APPLICATION | REVIEW | NO EDITS |
| APPROVED | AGED APPLICATION | APPROVED | VERIFYING | CONTRACT | NO EDITS |
| APPROVED | AGED APPLICATION | APPROVED | VOID | DECISIONED | NO EDITS |
| APPROVED | AGED CONTRACT | APPROVED | AGED CONTRACT | CONTRACT | NO EDITS |
| APPROVED | AGED CONTRACT | APPROVED | VERIFYING | CONTRACT | NO EDITS |
| APPROVED | AGED CONTRACT | APPROVED | VOID | DECISIONED | NO EDITS |
| APPROVED | APP APPROVED | APPROVED | NEW UPDATE | REVIEW | NO EDITS |

A brief description of the fields is given below:

| Field: | Do this: |
|---------|---|
| Cycle | Specify the cycle code. |
| Type | Displays the cycle type. |
| Product | Select the product from the drop-down list. |

- In the **Cycle Code Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------|---|
| Current Code | Select the current code to transition FROM, from the drop-down list. |
| Current Sub Code | Select the current sub code to transition FROM, from the drop-down list. |
| Next Code | Select the current code to transition TO from the drop-down list. |
| Next Sub Code | Select the next sub code to transition TO, from the drop-down list. |
| Origination Stage Code | Select the origination stage code of the application from the adjoining drop-down list. |
| Edit Type | Select the edit type to associate to the cycles, from the drop-down list. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Cycle Code Responsibility Definition** section, you can define the responsibilities that are authorized to change the code. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

4.10 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency

and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

To set up the Scoring

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Scoring Models > Lease**. You can set the following categories of scoring models:
 - Credit Score Models

4.10.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Lease > Credit Score Models**.
 - In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing 'Scoring Models' interface. The main window is titled 'Scoring Models' and contains a table of existing models and a form for creating or editing a new one.

| Model | Description | Start Dt | End Dt | Enabled | Max Score Company | Branch | Product | Currency | Auto Dt |
|-----------|----------------------------------|------------|------------|---------|-------------------|--------|---------|-----------|-----------|
| LEASE | LEASE SCORING MODEL (FICO SCORE) | 02/15/2016 | 12/31/4000 | N | 0 | ALL | ALL | ALL | N |
| TEST_LS_1 | TEST LEASE 1 | 12/07/1993 | 12/31/4000 | Y | 1000 | ALL | ALL | ALL | Y |
| | | 12/17/2015 | 12/31/4000 | N | 0 | US01 | USR1 | LEASE VEH | US DOLLAR |

The form below the table includes the following fields and sections:

- Score Models** section:
 - * Model: [Text Field]
 - * Description: [Text Field]
 - * Start Dt: [Date Picker]
 - * End Dt: [Date Picker]
 - * Enabled: [Checkbox]
 - * Max Score: [Text Field]
 - * Result: [Text Field]
 - * Selection Criteria:
 - * Company: [Dropdown]
 - * Branch: [Dropdown]
 - * Product: [Dropdown]
 - * Currency: [Dropdown]
 - * Bureau Score Reasons: [Checkbox]
 - * Auto Decision: [Checkbox]
- Parameters** section:
 - Parameter: [Text Field]
 - Max Value: [Text Field]
 - Adverse Action Reason: [Text Field]
 - Weighted Value: [Text Field]
 - Enabled: [Text Field]
- Range Definition** section: [Text Field]

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Model | Specify the code for the scoring model. |
| Description | Specify a description of the scoring model. |
| Start Dt | Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the scoring model. |
| Results section | |
| Max Score | Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) |
| Selection Criteria section | |
| Company | Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field). |
| Product | Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency. |
| Bureau Score Reasons | Check this box to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen. |
| Auto Decision | Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED. |

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

Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
 - Each scoring parameter should have range definitions defined that encompass all of the values that might result.
-

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Lease > Credit Score Models > Parameters**.
2. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|--|
| Parameter | Select the parameter from the field, from the drop-down list. |
| Max Value | Specify the maximum value allowed for the selected parameter. |
| Adverse Action Reason | Select the adverse action reason, from the drop-down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field). |
| Weighted Value | Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated. |
| Enabled | Check this box to enable the parameter. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter
5. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Value From | Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less). |

| Field: | Do this: |
|-----------------|---|
| Value From | Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value. |
| Percent / Value | Specify the percent or value to be used in the translation of the calculated value of the scoring parameter. |
| Enabled | Check this box to consider this range definition while translating values for this scoring parameter. |

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

Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

Note

Each scoring model should have grade definitions defined that encompass all of the values that might result.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Lease > Credit Score Models > Grades**.
2. In the Grade Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------------|---|
| Score | Specify the score the application receives. |
| Credit Grade | Select the grade to assign to an application, from the drop-down list. |
| Application Status | Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list. |

| Field: | Do this: |
|------------|---|
| Sub Status | <p>Select the sub status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.</p> <p>Credit scoring allows you to select the following status/sub status pairs:</p> <p>APPROVED - AUTO APPROVED</p> <p>REJECTED - AUTO REJECTED</p> <p>NEW - REVIEW REQUIRED</p> <p>NEW - RECOMMEND APPROVAL</p> <p>NEW - RECOMMEND REJECTION.</p> |
| Enabled | <p>Check this box to indicate that this grade definition will be considered when grading an application using this scoring model.</p> |

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

4.11 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company
2. Branch
3. Product
4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

On the ranked rows, the first row is returned as the best match.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Fees > Lease**.
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar shows the user is logged in as 'Welcome, ABSHEKAR' with a 'Sign Out' option. The left-hand navigation menu includes sections like Dashboard, Origination, Servicing, Collections, WFP, and Tools, with 'Setup' expanded to show 'Products' and 'Fees'.

The main content area is titled 'Fees x' and shows a 'Fee Definition' table with columns: Fee Rule, Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, Percent, Company, and Bra. The table contains three rows: FEE_LS (FEE LATE CHARGE), NSF_ILS (FEE NSF), and another FEE_LS (FLAT AMOUNT).

Below the table is a detailed 'Fee Definition' configuration form. It includes fields for:

- Fee Rule: FEE_LS
- Fee Type: FEE LATE CHARGE
- Start Dt: 07/21/2016
- End Dt: 12/31/4000
- Enabled:
- Calc Method: FLAT AMOUNT
- Min Amt: 500.00
- Max Amt: 1,000.00
- Percent: 4.99
- Channel: ALL
- Product: ALL
- State: ALL
- Currency: ALL
- Company: ALL
- Branch: ALL
- Txn Amt From: 0.00
- Gross Capitalized Cost From: 0.00

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Fee Rule | Specify the fee rule used to identify the particular fee definition. |
| Fee Type | Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type. |
| Start Dt | Specify the start date. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the fee. |
| Calc Method | Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From'). |
| Min Amt | Specify the minimum amount for the fee. |
| Max Amt | Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |
| Selection Criteria section | |
| Company | Select the portfolio company from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup. |
| State | Select the state for this fee, from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency. |

| Field: | Do this: |
|-----------------------------|--|
| Txn Amt From | <p>Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).</p> <p>IMPORTANT:</p> <p>When you select the fee to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) <p>Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.</p> <p>It is also recommended that you define a default printer for an Organization, Division and Department.</p> |
| Gross Capitalized Cost From | Specify the minimum value of gross capitalization cost. |

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

4.12 Origination Fees

The system supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Origination Fees screen.

An itemization formula can be set up as a computation of other itemizations (such as adding or subtracting one itemization from another) and can consist of multiple itemizations. An itemization formula will have a minimum and maximum value. You can set up a formula value range to be used as the final value.

Itemizations are linked to a product with the Products screen's Product Itemizations subtab.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present in Formula Definitions screen, then the system displays an error message.

The system will search for any "circular dependency" at the time the contract is enabled. An example of a circular dependency is when Itemization1 has Formula1 attached requiring Itemization2 for computation and Itemization2 has Formula2 attached requiring Itemization1 for computation.

To set up the Origination Fees

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Origination Fees > Lease**.
2. In the Formula Definitions section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

3. A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Formula | Specify the formula code to define computation. |
| Description | Specify the description for the formula. |
| Min Amt | Specify the minimum value that should be considered to compute the final value of formula. |
| Max Amt | Specify the maximum value that should be considered to compute the final value of formula. |
| Enabled | Check this box to allow the origination fees. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the Formula Details section of **Setup > Setup > Administration > User > Products > Origination Fees > Lease > Detail**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Itemization | Select the itemization based on which the itemization formula will derive its computed value, from the drop-down list. |

| Field: | Do this: |
|------------|---|
| Percentage | Specify the percentage value that should be considered while computing value for itemization formula. |
| Sort | Specify the sort sequence for the itemization to be considered while computing the value of the itemization formula. |
| Sign | Select the +ve or -ve sign that needs to be considered between two itemizations for computing the value of the itemization formula. |
| Enabled | Check this box to allow the itemization details to be used by the system. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. In the Range Details section of **Setup > Setup > Administration > User > Products > Origination Fees > Lease**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------|---|
| Amt From | Specify the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula. |
| Percent | Specify the percentage value that should be considered while computing the value for the final value of the itemization formula. |
| Enabled | Check this box to allow the range details to be used by the system. |

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

4.13 Compensation

With the Compensation screen, you can define compensation plans for producers who supply the financial institution with applications for Lease. These compensation plans can be set up at various levels depending upon your organization's needs.

This information is used on the Compensation sub tab on the Origination > Application > Contract tab. The Compensation Plan field lists the plans available based on the contract in use for the application. When you click **Load** on the Compensation sub tab, the system adds the information setup on the Compensation screen.

Compensation can be paid to a producer in a number of ways:

| Payment calculation method: | Description: |
|-----------------------------|---|
| AS EARNED | The compensation amount is paid out in pieces over the life of the product based upon the interest earned. |
| PAY AS U GO | The compensation amount is paid out in pieces over the life of the product based upon the interest received by virtue of the payment. |

| Payment calculation method: | Description: |
|---|--|
| UPFRONT | The entire compensation amount is paid at the time of booking the Lease. |
| UPFRONT MONTH END | The entire compensation amount is paid at the month-end of booking the Lease. |
| UPFRONT MONTH END (amortize spread formula) | <p>The amount financed will be amortized at a rate equal to the difference between the contract rate and buy rate. The finance charge thus derived would be considered the base compensation amount. the system then allows this base compensation to be split into two components:</p> <ol style="list-style-type: none"> 1) Upfront compensation amount 2) Remaining compensation amount. <p>The disbursement method will apply to the remaining compensation portion (total compensation minus the upfront amount).</p> |

Compensations can be charged back from a producer, if a product is prematurely paid or charged off. The charge back amount can be calculated using the following methods:

- Earned
- Percentage

You can specify whether the unearned portion or a certain percentage of the total compensation is to be charged back in case of early payoff or charge off.

The period for which the charge back plan can remain active can be set up according to:

- Number of days
- Term (number of months)

To set up the Compensation

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Compensation > Lease**.
2. In the Compensation Plan Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Code | Specify the compensation code. |
| Description | Specify a description of the compensation plan being defined. |
| Start Dt | Specify the start date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Result section | |
| Disbursement Method | Select the method for calculating the compensation disbursement to be paid, from the drop-down list. |
| Formula Method | Select the type of formula to be used to calculate the compensation to be paid, from the drop-down list. The system uses following formula methods: FLAT AMOUNT - Flat amount is paid. MARKUP BASE FORMULA - A formula based on the markup between the buy rate and the interest rate offered to the consumer is used. PERCENTAGE OF ASSET COST - To calculate the compensation based on percentage of asset cost using the below formula. $\text{Compensation Amount} = (\text{Adjusted Capitalized Cost}) * (\text{Max Markup Percentage} / 100) * (\text{Factor} / 100) * (\text{Additional Factor} / 100);$ |
| Formula | Select the formula to be used to calculate Compensation, from the drop-down list. The list is sorted with available option based on Formula method selected. |
| Factor | Specify the compensation factor; that is, the percentage applied to the compensation to be paid. If this value is not 100.00, it will reduce the compensation amount. |
| Addl Factor | Specify the additional compensation factor. If this value is not 100.00, it will further reduce the compensation amount. |
| Max Markup Or Percent | Specify the maximum compensation Markup. This limits the Markup on which compensation will be paid. |
| Flat Amt | Specify the flat compensation amount. |
| Upfront% | Specify the percentage of the compensation allocated upfront. |
| Paid Off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is paid early. |

| Field: | Do this: |
|-----------------------------------|--|
| Paid Off Basis | Select the basis used to determine the amount of compensation to be recovered from the producer, from the drop-down list, if the amount is paid early. |
| Paid Off Days | Specify the number of days in which the compensation can be recovered, if the Basis is selected as Days. |
| Paid Off Term | Specify the term in which the compensation can be recovered, if the Basis is selected as Term. |
| Paid Off Percent | Specify the percent of the compensation that will be recovered by producer, if the amount is paid off. |
| Charge off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is charge off. |
| Charge off Basis | Select the basis used to determine the amount of compensation to recover from the producer, from the drop-down list, if the product is charged off as uncollectable. |
| Charge off Days | Specify the number of days in which compensation can be recovered, if the Basis is DAYS. |
| Charge off Term | Specify the number of terms in which compensation can be recovered, if the Basis is TERM. |
| 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. |
| Selection Criteria section | |
| Company | Select the portfolio company, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch within the company for the selected compensation plan, from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. |
| Billing Cycle | Select the billing cycle for the compensation plan, from the drop-down list. |
| Product | Select the product for the selected compensation plan, from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup. |
| State | Select the state for the selected compensation plan, from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for the selected compensation plan, from the drop-down list. This may be ALL or a specific currency. |
| Pro Group | Select the producer group for the compensation plan, from the drop-down list. This may be ALL or a specific producer group. |

| Field: | Do this: |
|-------------|---|
| Pro Type | Select the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type. |
| Producer | Select the producer for the compensation plan, from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type. |
| Grade | Select the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade. |
| Amt | Specify the minimum amount financed for the compensation plan. |
| Term | Specify the minimum term for the compensation plan. |
| Asset Class | Select the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type. |
| Asset Type | Select asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup. |
| SubType | Select the asset sub type for this compensation plan, from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup. |
| Asset Make | Specify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. |
| Asset Model | View the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). |
| Age | Specify the asset age. |

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

4.14 Commission

The Commission screen allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for loans sold by the dealer and entered in the Itemization sub screen during loan origination. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

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

- Flat amount
- Percentage of itemization amount.

To set up the Loan Commission Plan

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Commission > Loan**.
2. In the Commission Plan Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the 'Commission Plan Definition' interface. At the top, there's a table listing commission plans. Below this, the 'Commission Plan Definition' section contains several input fields and dropdown menus. The 'Code' field is set to 'CMP-UN-01', 'Description' is 'COMMISSION LIFE INSURANCE', 'Start Dt' is '04/21/1996', 'End Dt' is '12/31/4000', and 'Enabled' is checked. The 'Calculation Method' is 'FLAT AMOUNT' and the 'Value' is '30.00'. The 'Commission Itemization' is 'ITM COMPENSATION'. The 'Selection Criteria' section includes dropdowns for Company (USD 1), Branch (USHQ), Billing Cycle (WEEKLY), Product (LOAN WEEKLY LOAN), State (ALL), Currency (ALL), Pro Group (ALL), Pro Type (ALL), Producer (ALL), Grade (ALL), Amt (0.00), Term (0), Asset Class (ALL), Asset Type (ALL), SubType (ALL), Asset Make (ALL), Asset Model (ALL), and Age (0). There is also an 'Ins/Warranty Itemization' dropdown set to 'ITM CREDIT INSURANCE LIFE'.

A brief description of the fields is given below:

| Field: | Do this: |
|---|---|
| Code | Specify the commission code. |
| Description | Specify the commission plan description. |
| Start Dt | Specify the start date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Results section | |
| Calculation Method | Select the commission calculation method as either 'Flat Amount' or 'Percentage of Itemization Amount' from the drop-down list. |
| Value | Specify the commission value. |
| Commission Itemization | Select the commission itemization from the drop-down list. |
| Selection Criteria section | |
| IMPORTANT: | |
| When you select commission to use, the system searches for a best match using fields in this section. Hence, Oracle Financial Services Software recommends creating one version of each compensation where ALL is the value in these fields when you have the option. | |
| Company | Select the portfolio company associated with the commission, from the drop-down list. |

| Field: | Do this: |
|--------------------------|---|
| Branch | Select the portfolio branch associated with the commission, from the drop-down list. |
| Billing Cycle | Select the billing cycle associated with the commission, from the drop-down list. |
| Product | Select the product associated with the commission, from the drop-down list. |
| State | Select the state associated with the commission, from the drop-down list. |
| Currency | Select the currency associated with the commission, from the drop-down list. |
| Pro Group | Select the producer group associated with the commission, from the drop-down list. |
| Pro Type | Select the producer type associated with the commission, from the drop-down list. |
| Producer | Select the producer associated with the commission, from the drop-down list. |
| Grade | Select the credit grade associated with the commission, from the drop-down list. |
| Amt | Specify the minimum itemization amount associated with the commission. |
| Term | Specify the minimum insurance, warranty term associated with the commission, from the drop-down list. |
| Asset Class | Select the asset class associated with the commission, from the drop-down list. |
| Asset Type | Select the asset associated with the commission, from the drop-down list. |
| SubType | Select the asset sub type associated with the commission, from the drop-down list. |
| Asset Make | Select the asset make associated with the commission, from the drop-down list. |
| Asset Model | Select the asset model associated with the commission, from the drop-down list. |
| Age | Specify the asset age associated with the commission. |
| Ins/Warranty Itemization | Select the insurance or warranty itemization associated with the commission, from the drop-down list. |

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

4.15 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the

insurance when the product is paid-off. The system also can compute the rebate premium based on “Rule of 78” or “Actuarial” method. As the customer might cancel the insurance in mid term of the loan, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the loan. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

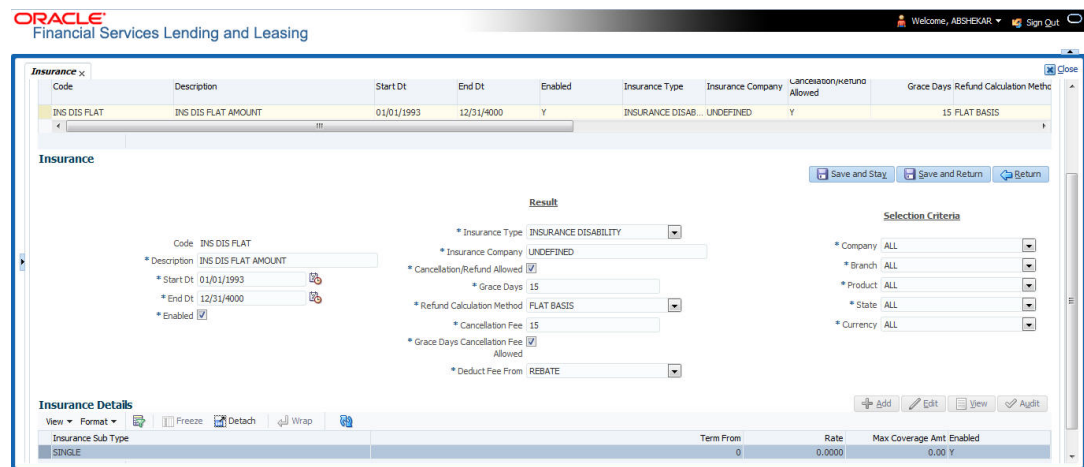
The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to “Pro Rate Basis” in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

To set up the Insurances

You can either define new Insurance details or specify a new code in the **New Insurance** field and click **Create Copy** to create a copy of selected insurance with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Insurance > Lease**.
2. In the Insurance Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Code | Specify the code associated with the insurance product. |
| Description | Specify a brief description of the insurance product. |
| Start Dt | Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon. |

| Field: | Do this: |
|--------------------------------------|---|
| Enabled | Check this box to allow the offering of this insurance product. |
| Result section | |
| Insurance Type | Select the insurance types available for financing, from the drop-down list. |
| Insurance Company | Specify the name of the company through which the insurance product is offered. |
| Cancellation /Refund Allowed | Check this box to allow the insurance rebate or refund for cancellation or paid-off. |
| Grace Days | Specify the number of grace days allowed for cancellation without charging a cancellation fee. |
| Refund Calculation Method | Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list. |
| Cancellation Fee | Specify the amount of the cancellation fee to be charged when the insurance is cancelled. |
| Grace Day's Cancellation Fee Allowed | Check this box to allow cancellation fees during grace period. |
| Deduct Fee From | Select one of the followings option from the drop-down list to deduct the cancellation fee: Premium amount - which is deducted upfront before computation Rebate amount - which is deducted after computation |
| Selection Criteria Section | |
| Company | Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies. |
| Branch | Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company. |
| Product | Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products. |
| State | Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states. |
| Currency | Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button in the Insurance Definition section to create copy of selected record with details.
5. In the Insurance Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------------|---|
| Insurance Sub Type | Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE. |
| Term From | Specify the minimum term for the insurance sub type. |
| Rate | Specify the rate for premium calculation per \$1,000.00 for the insurance sub type. |
| Max Coverage Amt | Specify the maximum coverage amount covered by the insurance sub type. |
| Enabled | Check this box to enable the insurance. |

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

4.16 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

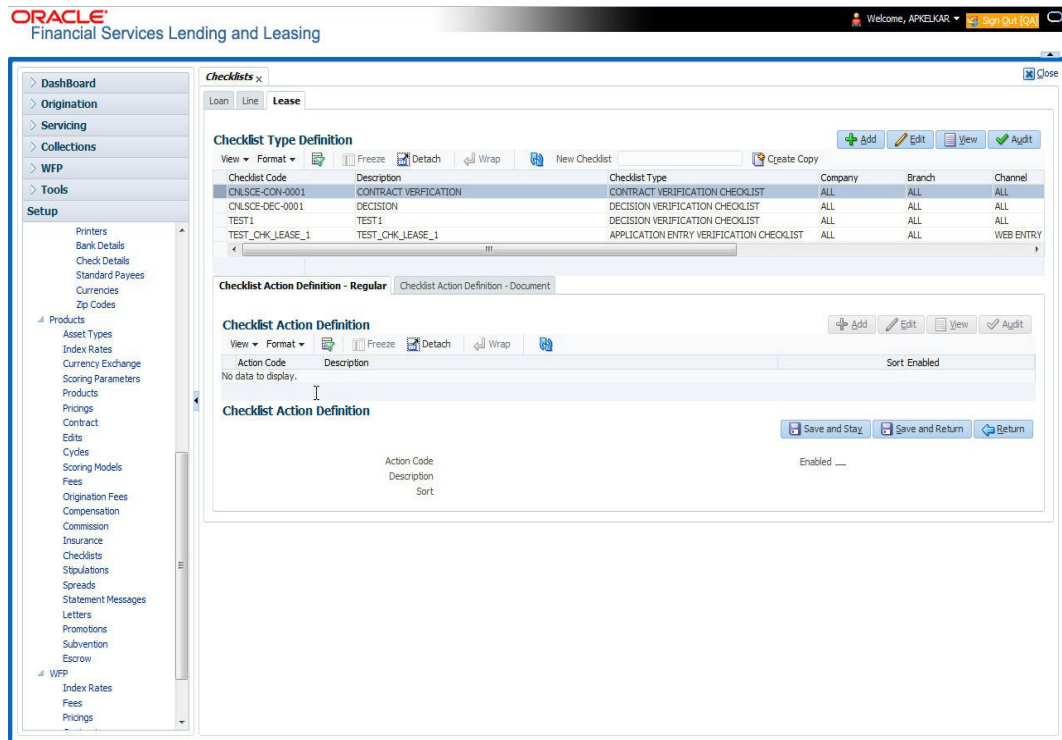
- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

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

- In the Checklist Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



- A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Checklist Code | Specify the checklist code that identifies checklist being defined. |
| Description | Specify the description for the checklist. |
| Checklist Type | Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system. |
| Company | Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup. |

| Field: | Do this: |
|----------|--|
| State | Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state. IMPORTANT: By selecting which edits type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields. |
| Currency | Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency. |
| Enabled | Check this box to enable the checklist. |

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

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Action Code | Specify the action code for the checklist. |
| Description | Specify the description for the action type. |
| Sort | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled | Check this box to include this action in the checklist. |

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

7. In the Checklist Action Definition - **Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Action Code | Specify the action code for the checklist. |
| Description | Specify the description for the action type. |
| Document Type | Select the document type from the drop-down list. |

| Field: | Do this: |
|--------------------|--|
| Document Sub Type | Select the document sub type from the drop-down list. |
| Document Mandatory | Check this box to indicate that the document is mandatory. |
| Sort | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled | Check this box to include this action in the checklist. |

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

4.17 Stipulations

The system supports the automatic generation of default stipulations for loans during origination on the Underwriting window's **Stipulation** sub screen (Decision link). The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Stipulations screen.

To set up the Stipulations

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Stipulations > Lease**.
2. In the Stipulation Setup section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The user is logged in as 'Welcome, VAAADIA'. The left-hand navigation pane shows a tree structure with 'Setup' expanded to 'Products' > 'Stipulations'. The main content area is titled 'Stipulations' and contains the following sections:

- Stipulation Setup:** A table with columns: Company, Branch, Product, State, Currency, Application Status, Application Sub-Status, and Enabled. The table contains four rows of data:

| Company | Branch | Product | State | Currency | Application Status | Application Sub-Status | Enabled |
|---------|--------|------------|---------|-----------|--------------------|------------------------|---------|
| ALL | ALL | ALL | ALL | ALL | NEW | PRESCREEN | Y |
| ALL | ALL | ALL | ALL | ALL | NEW | REVIEW REQUIRED | Y |
| US01 | USHQ | LEASE HOME | ALABAMA | US DOLLAR | NEW | BLANK | N |
- Stipulation Setup (Form):** Below the table, there are several dropdown menus and checkboxes for configuring a new stipulation:
 - * Company: ALL
 - * Branch: ALL
 - * Product: ALL
 - * State: ALL
 - * Currency: ALL
 - * Application Status: [dropdown]
 - * Application Sub-Status: [dropdown]
 - * Enabled:
- Stipulation Details:** A section with a table header 'Stipulations' and a message 'No data to display.' and a 'Sort Enabled' checkbox.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------|--|
| Company | Select the portfolio company associated with the default stipulations, from the drop-down list. |
| Branch | Select the portfolio branch associated with the default stipulations, from the drop-down list. |
| Product | Select the product associated with the default stipulations, from the drop-down list. |
| State | Select the state associated with the default stipulations, from the drop-down list. |
| Currency | Select the currency associated with the default stipulations, from the drop-down list. |
| Application Status | Select the application status associated with the default stipulations, from the drop-down list. |
| Application Sub-Status | Select the application sub status associated with the default stipulations, from the drop-down list. |
| Enabled | Check this box to allow the default stipulations to be used. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the Stipulation Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|--|
| Stipulations | Select the stipulation from the drop-down list. |
| Sort | Specify the sort sequence for the stipulation. |
| Enabled | Check this box to allow the stipulations details to be used by the system. |

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

4.18 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

| Type of letter: | Definition: |
|-------------------|--|
| ACCOUNT STATEMENT | Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer. |

| Type of letter: | Definition: |
|-----------------------------------|---|
| ADVERSE Action letter | Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined. |
| CONDITIONAL ADVERSE | Generated in nightly batch jobs for applications that were |
| ACTION LETTER | declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application. |
| COLLECTION LETTER 1 | Generated when an account becomes delinquent. This is the first dunning letter sent to the customer. |
| COLLECTION LETTER 2 | Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer. |
| COLLECTION LETTER 3 | Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer. |
| CONTRACT FUNDING fax/ email | Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer. |
| DECISION FAX/ EMAIL | Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan. |
| PAID IN FULL LETTER | Generated in nightly batch jobs when the account pays off. This letter is sent to the customer. |
| PAYOFF QUOTE LETTER | Generated when a payoff quote is created for an account. This letter is sent to the customer. |
| WELCOME LETTER | Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments. |

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

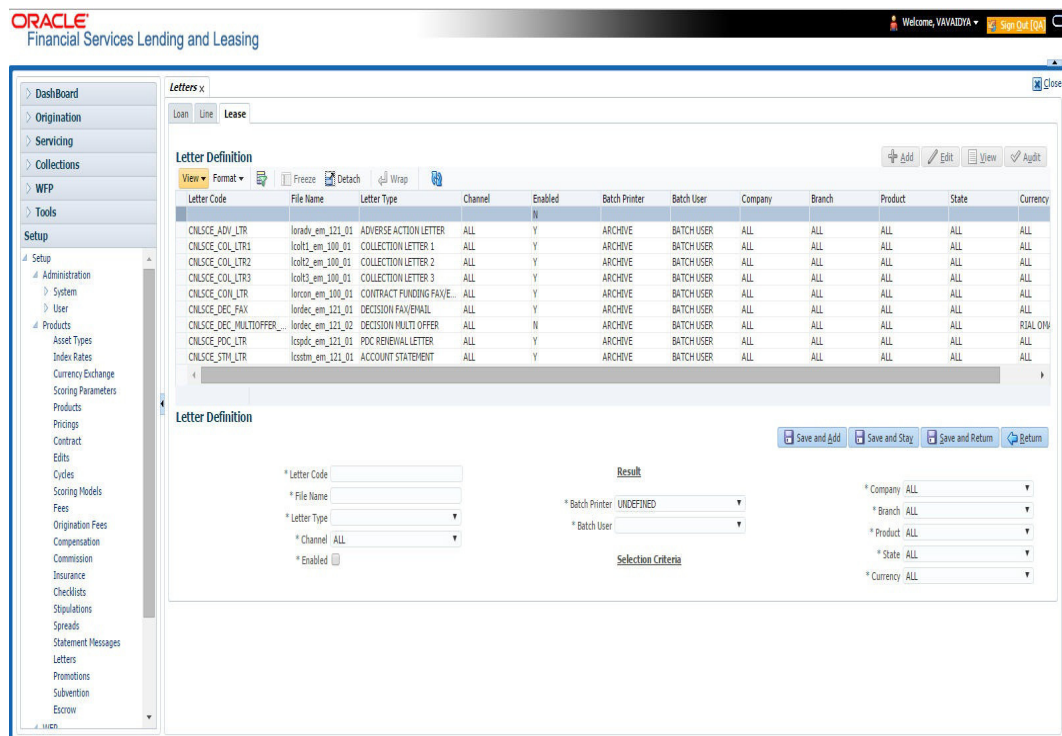
1. Company

2. Branch
3. Product
4. State
5. Currency

On the ranked rows, the first row is returned as the best match.

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Letters > Lease**.
2. In the Letter Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|--|
| Letter Code | Specify the code for the letter. |
| File Name | Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server. |
| Letter Type | Select the type of letter you want to generate from the drop-down list. |
| Channel | Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel. |
| Enabled | Check this box to enable this letter definition. |
| Result section | |

| Field: | Do this: |
|-----------------------------------|---|
| Batch Printer | Select the batch printer being used to generate the letter from the drop-down list. |
| Batch User | Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH. |
| Selection Criteria section | |
| Company | Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |
| Product | Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product. |
| State | Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency. |

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

4.19 Promotions

The Introductory tab of Promotions screen allows you to set up the promotions that a financial institution can offer its customers. Promotion details defined here can be selected during Application Entry and Application processing.

You 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.

CAUTION: The system supports promotions selected only when a product is funded.

Note

Promotions will only be supported for 'Interest Rate' type of lease calculation method.

Same as Cash promotions

In the case of the same as cash promotion:

- If the outstanding amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and the system will not charge any interest on the borrowers' account.
- If the outstanding amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and the system computes and charges the borrower interest from the date the product was funded.

Interest & Payments

Interest still continues to accrue for an account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the lease receivables amount. The system then calculates the interest accrual using the reduced lease receivables amount, if applicable.

If the product remains unpaid after the end of the promotion period and the lease receivables balance is above any stated tolerance amount, then the system starts collecting interest earned and accrued during the promotion period.

Reduced Rate Introductory Promotions

Oracle Financial Services Lending and Leasing's promotion method PROMOTIONAL RATE allows you to create and specify promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also, you will be able to set the specific interest rate you want to attach to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, the system changes the interest rate of the product to the contractual interest rate to accrue interest. The promotion expires on the promotion end date defined by the length of the promotion. However, the system allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

To set up the Lease Introductory

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Promotions > Lease Introductory**.
2. In the Promotion Definitions section, perform any of the [Basic Operations](#) mentioned in the Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing 'Promotions' interface. At the top, there's a navigation bar with 'ORACLE Financial Services Lending and Leasing' and user information 'Welcome, ABSHEKAR'. Below this, there are tabs for 'Loan Introductory', 'Line Introductory', 'Line Incentive', and 'Lease Introductory'. The main area is titled 'Promotion Definition' and contains a table with columns: Code, Description, Type, Period Type, Period, Tolerance Amt, Index, Margin, and Cancel Delq Days Enabled. Three rows are visible: PRM-3 (NO INTEREST NO P... NO PAYMENT DUE ... PROMOTION TERM, Period 2, 100.00 FLAT RATE, 0.0000, 12 Y), PRM-2 (RATE 2% REDUCE... PROMOTIONAL RA... PROMOTION TERM, Period 2, 10.00 FLAT RATE, 2.0000, 12 Y), and PRM-1 (SAME AS CASH FO... SAME AS CASH PROMOTION TERM, Period 3, 100.00 FLAT RATE, 5.0000, 12 Y). Below the table, there's a detailed view for a promotion with fields for Code (PRM-3), Description (NO INTEREST NO PAYMENT FOR 2 PERIOD), Type (NO PAYMENT DUE NO INTEREST DUE), Period Type (PROMOTION TERM), Period (2), Tolerance Amt (100.00), Index (FLAT RATE), Margin (0.0000), and Cancel Delq Days (12). There are also checkboxes for 'Enabled' and 'Lease Calc Method' (INTEREST RATE).

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Code | Specify the code identifying the promotion. |
| Description | Specify a description of the promotion being offered. |

| Field: | Do this: |
|-------------------|---|
| Type | Select the promotion type from the drop-down list. |
| Period Type | 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. |
| Period | 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 Lease; for example, weekly, monthly, semi-annual, or annual. |
| Tolerance Amt | 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 | Select the promotional index rate from the drop-down list. |
| Margin | Specify the promotional margin rate. |
| Cancel Delq Days | Specify the tolerance days for the promotion cancellation due to delinquency. |
| Enabled | Check this box to enable the promotion |
| Lease Calc Method | The lease calculation method is selected as ‘INTEREST RATE’ on save since lease promotion is applicable only for ‘Interest Rate’ type of calculation method. |

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

4.20 Subvention

The Subvention Setup screen’s lease Subvention tab allows you to set up lease subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle leases. The most common format is the Rent factor for vehicle leases. Rent factor subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the Lease to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Lease subvention types:

- Rent factor

- Residual
- Deposit waiver
- Cash bonus
- Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Example

Subvention plan:

- “Summer Special Event”
Subvention sub-plans for above plan:
 - 1.9% for 36 months
- or -
 - 2.99% for 48 months
- or -
 - 3.99% for 60 months
- or -
 - \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Financial Services Lending and Leasing supports following collection methods:

| Type | Details |
|-------------------|---|
| UPFRONT | The entire subvention amount is collected at the booking of the Lease from the producer proceed. |
| UPFRONT STATEMENT | The entire subvention amount is collected at the time of the subvention statement. |
| PAY AS U GO | The subvention amount is billed to the producer when the customer pays the Lease payment. The producer is due for the amount at each statement. |

Subvention Refund

There are times when a Lease is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

1. Days
2. Term

The system provides the following methods for refund amount calculation:

1. Earned
2. Percentage

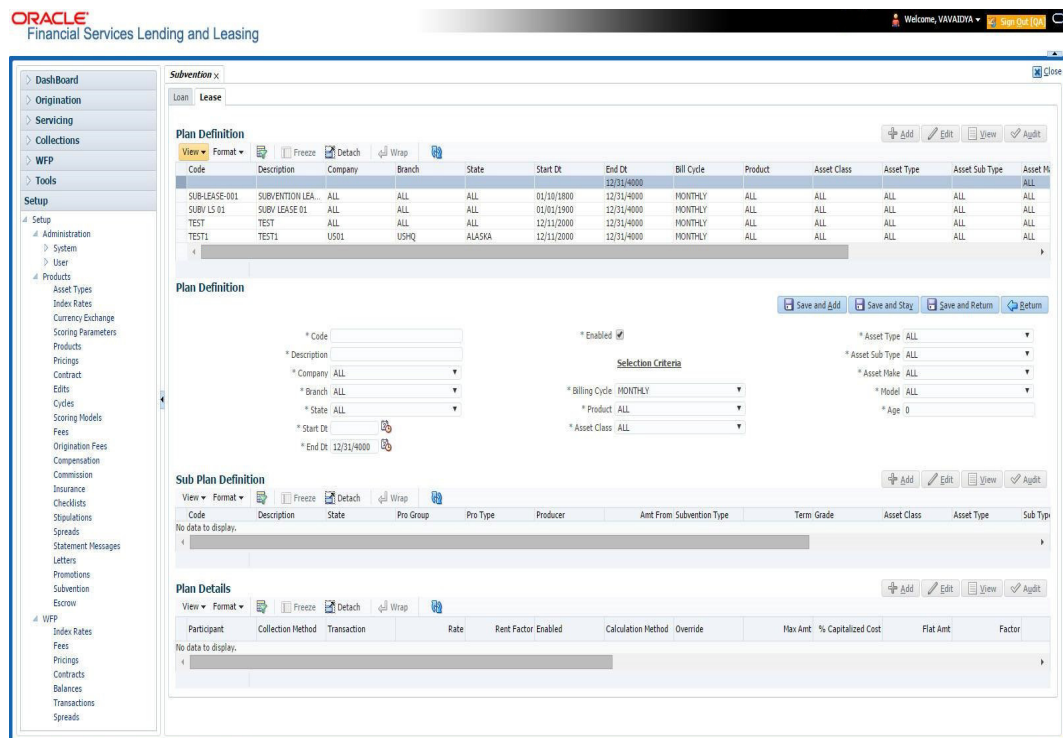
The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

4.20.1 Lease Subvention Plans

The Lease Subvention Plans screen allows you to set up subventions for Leases.

To set up the Lease Subvention Plans screen.

1. On the Oracle Financial Services Lending and Leasing home screen, Click **Setup > Setup > Products > Subvention > Lease**.
2. The system displays the **Lease** Subvention screen. The details are grouped into three.
 - Plan Definition
 - Sub Plan Definition
 - Plan Details.
3. In the **Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------|-----------------------------------|
| Code | Specify the subvention plan code. |

| Field: | Do this: |
|---------------------------|---|
| Description | Specify the subvention plan description. |
| Company | Select the company name from the drop-down list. |
| Branch | Select the branch name from the drop-down list. |
| State | Select the state from the drop-down list. |
| Start Date | Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon. |
| End Date | Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon. |
| Enabled | Check this box to activate the record. |
| Selection Criteria | |
| Billing Cycle | Select billing cycle from the drop-down list. |
| Product | Select the product from the drop-down list. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Asset Sub Type | Select asset sub type from the drop-down list. |
| Asset Make | Select asset make from the drop-down list. |
| Asset Model | Select the asset model from the drop-down list. |
| Asset Age | Specify the asset age. |

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

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Code | Specify the subvention sub plan code. |
| Description | Specify the subvention sub plan description (required). |
| State | Select the state from the drop-down list. |
| Pro Group | Select the producer group from the drop-down list. |
| Pro Type | Select the producer type from the drop-down list. |
| Producer | Select the producer from the drop-down list. |
| Enabled | Check this box to activate the record. |
| AmtFrom | Specify the amount. |

| Field: | Do this: |
|-----------------|---|
| Subvention Type | Select the subvention type from the drop-down list. |
| Grade | Select the grade from the drop-down list. |
| Term | Specify the term. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list |
| AssetMake | Select asset make from the drop-down list. |
| AssetModel | Select the asset model from the drop-down list |
| Age | Specify asset age. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. In the **Plan Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------------|--|
| Participant | Select the participant from the drop-down list. |
| Collection Method | Select the collection method for the subvention plan from the drop-down list. |
| Transaction | Select the transaction code from the drop-down list. |
| Rate | Specify the subvention rate. |
| Enabled | Check this box to activate the record. |
| <u>Calculation section:</u> | |
| Method | Select the subvention calculation method from the drop-down list. The list displays the following values: - SPREAD DEFAULT - SPREAD DEFAULT - (minus) PRESENT VALUE - FLAT AMOUNT - % OF CAPITALIZATION COST GROSS - % of CAPITALIZATION COST GROSS + FLAT AMOUNT |
| Override | Check this box to allow overriding the rate at the time of underwriting / funding. |
| Max Amt | Specify the maximum subvention amount. |

| Field: | Do this: |
|-------------------------------------|--|
| % Capitalized Cost | Specify the percentage of capitalized cost to derive the Subvention Amount. For example: If Capitalized Cost = 100\$, and % of Capitalized Cost = 5%, then the Subvention Amount = $100 * 0.05 = 5\$$ |
| Flat Amt | Specify the flat amount. |
| Factor | Specify the subvention factor. |
| Spread Max | Specify the maximum subvention spread value. |
| <u>Refund section:</u> | |
| Paid Off Method | Select the method from the drop-down list, if the account is paid-off early. |
| Paid Off Basis | Select the basis from the drop-down list, if the account is paid-off early. |
| Paid Off Period | Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early. |
| Paid Off Percent | Specify the refund percentage, if the account is paid-off. |
| Charge Off Calc Method | Select the calculation method from the drop-down list, if the account is charged-off. |
| Charge Off Basis | Select the charge off basis from the drop-down list. |
| Charge Off Period | Select the charge off period from the drop-down list. |
| Charge Off Percent | Select the charge off percent from the drop-down list. |
| <u>Amortization section:</u> | |
| Balance Type | Select the amortize balance type from the drop-down list. |
| Method | Select the amortize method from the drop-down list. |
| Frequency | Select the amortize frequency from the drop-down list. |
| Cost / Fee | Select the cost / fee from the drop-down list. |

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

Appendix A: Summary of the Application Scoring Parameters

A.1 Glossary

| Term | Description |
|---------------------------|--|
| DEROG / DEROGATORY | Account has had chargeoffs, collections, bankruptcy, or repossession. |
| MINOR DELINQUENCY | Less than or equal to 60 days delinquent. |
| MAJOR DELINQUENCY | Greater than 60 days delinquent. |
| DEBT RATIO | Debt / Available credit. |
| DEBT TO INCOME RATIO | Debt / Income. |
| “APPLICANT STATED” | Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in the system. |
| “APPLICANT CREDIT BUREAU” | Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form. |
| LEASE FINANCE | Refers to companies that provide the lease but are not selling the actual object financed, if any. Example: An independent auto finance company. |
| SALES FINANCE | Refers to companies that provide the object being financed in addition to the financing. Example: Marshall Fields card. |

A.2 Scoring Parameters by Category

A.2.1 Applicant Details / Debt Ratios

A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type lease balances and the sum of all automobile type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only.

A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

This is the sum of all bank type lease balances and the sum of all bank type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only.

A.2.1.3 Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type lease balances and the sum of all travel card type credit limits. This applies to open tradelines only.

A.2.1.4 Applicant Credit Bureau Debt Ratio

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

A.2.1.5 Applicant Credit Bureau FICO Score

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment lease balances and the sum of all installment lease credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only.

A.2.1.7 Applicant Credit Bureau lease Amount Fin Debt Ratio

This is the sum of all lease finance type lease balances and the sum of all lease finance type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only.

A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type lease balances and the sum of all mortgage type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only.

A.2.1.9 Applicant Credit Bureau Open Public Records

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.10 Applicant Credit Bureau Public Records

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type lease balances divided by the sum of all retail type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type lease balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type lease balances and the sum of all sales finance type credit limits. For installment lease, the credit limit is normally equal to the original lease amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.14 Applicant Debt Ratio Stated After Requested lease Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested lease amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.15 Applicant Debt Ratio Stated Before Requested lease Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested lease amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.16 Applicant Debt To Income Ratio Stated After Requested lease Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested lease amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested lease Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested lease amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.18 Applicant Payment To Income Ratio Stated

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.19 Applicant Prior Customer

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

A.2.1.20 Applicant Revolving Debt Ratio Stated

This is the sum of all revolving type lease amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.21 Applicant Stated Employment Period (In Months)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

A.2.1.22 Applicant Stated Monthly Income

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.

A.2.1.23 Applicant Stated Monthly Liability

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

A.2.1.24 Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

A.2.2 Lease Details

A.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the "Approx Price" field on the Application Entry form's Lease screen in the system.

A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form's Lease screen in the system.

A.2.3 Auto Trades / Inquiries

A.2.3.1 Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.2 Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.3 Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.4 Applicant Credit Bureau Auto Inquiries

This is the number of automobile-related credit inquiries the have been made to the bureau.

A.2.3.5 Applicant Credit Bureau Auto Trades

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.6 Applicant Credit Bureau Current Auto Trades

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.3.7 Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.8 Applicant Credit Bureau Satisfactory Auto

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.3.9 Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.4 Bank Trades / Inquiries

A.2.4.1 Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.2 Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.3 Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.4 Applicant Credit Bureau Bank Inquiries

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

A.2.4.5 Applicant Credit Bureau Bank Trades

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving lease.

A.2.4.6 Applicant Credit Bureau Bank Trades

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.4.7 Applicant Credit Bureau Bank Trades

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.8 Applicant Credit Bureau Bank Trades

This parameter shows the "current" revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

A.2.4.9 Applicant Credit Bureau Bank Trades

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.4.10 Applicant Credit Bureau Bank Trades

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.4.11 Applicant Credit Bureau Bank Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.5 Card Trades / Inquiries

A.2.5.1 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.2 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.3 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.4 Applicant Credit Bureau Bank Trades

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

A.2.5.5 Applicant Credit Bureau Card Trades

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.6 Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.5.7 Applicant Credit Bureau Open Card Trades

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.8 Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.5.9 Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.6 Installment Trades / Inquiries

A.2.6.1 Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.2 Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.3 Applicant Credit Bureau 6month Inst Trades

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.4 Applicant Credit Bureau Current Inst Trades

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.6.5 Applicant Credit Bureau Inst Trades

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.6 Applicant Credit Bureau Open Inst Trades

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.6.8 Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.7 Lease Finance Trades / Inquiries

A.2.7.1 Applicant Credit Bureau 12month lease Fin Trades

This is the number of lease finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.2 Applicant Credit Bureau 24month lease Fin Trades

This is the number of lease finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.3 Applicant Credit Bureau 6month lease Fin Trades

This is the number of lease finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.4 Applicant Credit Bureau Current lease Fin Trades

Total number of lease finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.7.5 Applicant Credit Bureau lease Fin Trades

This is the number of lease finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.6 Applicant Credit Bureau lease Finance Inquiries

This is the number of lease finance inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.7.7 Applicant Credit Bureau Open lease Finance Trades

This is the number of open lease finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.8 Applicant Credit Bureau Satisfactory lease Fin

Total number of lease finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.7.9 Applicant Credit Bureau Worst lease Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.8 Mortgage Trades / Inquiries

A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.8.5 Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.9 Retail Trades / Inquiries

A.2.9.1 Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.2 Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.3 Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.4 Applicant Credit Bureau Current Retail Trades

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.9.5 Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.6 Applicant Credit Bureau Retail Inquiries

This is the number of retail inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.9.7 Applicant Credit Bureau Retail Trades

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.8 Applicant Credit Bureau Satisfactory Retail

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.9.9 Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.10 Revolving Trades

A.2.10.1 Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.2 Applicant Credit Bureau 24month Rev Trades

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.3 Applicant Credit Bureau 6month Rev Trades

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.4 Applicant Credit Bureau Current Rev Trades

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.10.5 Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

A.2.10.7 Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.

NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

Note

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.10.10 Applicant Credit Bureau Rev Trades

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.10.12 Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.11 Sales Finance Trades / Inquiries

A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.6 Applicant Credit Bureau Sales Fin Trades

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.12 Other Trades

A.2.12.1 Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.2 Applicant Credit Bureau 24month Trades

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.3 Applicant Credit Bureau 6month Trades

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

A.2.12.5 Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

A.2.12.6 Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

A.2.12.7 Applicant Credit Bureau Collections

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

A.2.12.8 Applicant Credit Bureau Current Trades

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.12.9 Applicant Credit Bureau Inquiries

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.12.10 Applicant Credit Bureau Inquiries 12m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

A.2.12.11 Applicant Credit Bureau Inquiries 24m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

A.2.12.12 Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

A.2.12.13 Applicant Credit Bureau Judgments

This is a count of the number of judgments against the applicant in the credit bureau.

A.2.12.14 Applicant Credit Bureau Liens

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

A.2.12.15 Applicant Credit Bureau Newest Inquiry

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

A.2.12.16 Applicant Credit Bureau Newest Trade

This is the number of months between now and the newest trade in the bureau for that applicant.

A.2.12.17 Applicant Credit Bureau Oldest Inquiry

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

A.2.12.18 Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

A.2.12.19 Applicant Credit Bureau Open Collection Trades

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

A.2.12.20 Applicant Credit Bureau Open Collections

This is the number of open collections in the bureau for that applicant.

A.2.12.21 Applicant Credit Bureau Open Judgments

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

A.2.12.22 Applicant Credit Bureau Open Liens

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

A.2.12.23 Applicant Credit Bureau Open Trades

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.24 Applicant Credit Bureau Past Due 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.25 Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.26 Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.27 Applicant Credit Bureau Past Due 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.28 Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.29 Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.30 Applicant Credit Bureau Past Due 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.31 Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.32 Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.33 Applicant Credit Bureau Past Due Now

This is the number of trades on which the applicant is currently past due, according to the bureau.

A.2.12.34 Applicant Credit Bureau Repossessions

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

A.2.12.35 Applicant Credit Bureau Satisfactory Trades

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

A.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

A.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

A.2.12.39 Applicant Credit Bureau Worst Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.13 Bankruptcy information

A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

A.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

A.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

A.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system's Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

A.2.14 Delinquency Information

A.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

A.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

A.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

A.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

A.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

A.2.15 Derogatory Trade Information

A.2.15.1 Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.2 Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.3 Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

A.2.15.4 Applicant Credit Bureau Derog Trades

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

A.2.15.5 Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

A.2.15.6 Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

A.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

A.2.15.8 Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

Appendix B: Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD in setup screen (Setup > Administration > System > System Parameters > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR in setup screen (Setup > Administration > System > System Parameters > System tab).

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

| Method | Result |
|--------|--------|
| Round | 234.14 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 2: Amount: 234.134

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 3: Amount: 234.1319999

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate.

Note

Index rounding does not apply to fixed rate leases.

Appendix C: System Parameters

C.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- [System Parameters](#)
- [Organization Parameters](#)
- [Company Parameters](#)
- [Other Parameters](#)

Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

C.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

| Sl.No | Parameter | Description |
|-------|------------------------|--|
| 1 | ACA_DLQ_AMT_EXCLUDED | This parameter is used to exclude delinquency amount for account ACH |
| 2 | ACA_PAYMENT_AUTO_LOAD | This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment. |
| 3 | ACA_PRENOTE_DAYS | This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric. |
| 4 | ACA_PRE_PROCESS_DAYS | This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric. |
| 5 | ACH_PAYEE_PRENOTE_DAYS | This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric |

| Sl.No | Parameter | Description |
|-------|-------------------------------|---|
| 6 | ADMIN_SERVER_URL | This parameter is used to define the admin server URL |
| 7 | ADR_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for ADR file location |
| 8 | ADR_PROCESSED_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for ADR file location |
| 9 | AGE_APPROVED_CONDITIONED_DAYS | This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Application. Input parameter value is numeric with no upper limit. |
| 10 | AGE_CONTRACT_DAYS | This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input parameter value is numeric with no upper limit. |
| 11 | ASC_COL_SER_ENABLED_IND | This parameter is used as the Collection Servicing Enabled Indicator |
| 12 | CAC_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for CAC file location |
| 13 | CAC_PROCESSED_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for CAC file location |
| 14 | CHECK_PRINT_PREVIEW | Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No). |
| 15 | CMN_AMOUNT_ROUND_FACTOR | This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only. |
| 16 | CMN_AMOUNT_ROUND_METHOD | This parameter is used to define the amount round method during system set-up and would be applicable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: ROUND: Rounded to nearest number higher or lower RAISE: Rounded to the nearest higher number CUTOFF: Truncate the digits without rounding or raising |
| 17 | CMN_APP_ACC_TITLE_FN_LN | This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option. |

| Sl.No | Parameter | Description |
|-------|------------------------------------|---|
| 18 | CMN_APP_- SERVER_HOME | This parameter is used to set the Application Server Home Directory. Input parameter value is user defined. |
| 19 | CMN_CURRENT_MOD- EL_YEAR | This parameter is used to default the Current Model Year. |
| 20 | CMN_DEBUG_LEVEL | This is the Common Debug Level |
| 21 | CMN_DEBUG_METHOD | This parameter allows to define the location to which generic debug logs (other than Alert/WARNING and GRI) are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the alert log file. |
| 22 | CMN_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing files/documents are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch jobs available in SET-IFP (input file processing) Batch Job Set. |
| 23 | CMN_GL_POST_DT | This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL. |
| 24 | CMN_HTTP_PROX- Y_PORT | This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined. |
| 25 | CMN_HTTP_PROXY_- SERVER | This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above. |
| 26 | CMN_INT_360_ACCRU- AL_DAYS_MTHD | This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is 'US' or 'EU' representing American and European method of interest accrual for 360 days. |
| 27 | CMN_TEST_TOOL_LOG- GING | This parameter is used to set testing tool logging parameter |
| 28 | CMN_SCHEMA_ID | This is used to specify the schema identifier for all users. |
| 29 | CMN_SCHEMA_NAME | This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined. |

| Sl.No | Parameter | Description |
|-------|------------------------------|---|
| 30 | CMN_SCHEMA_PASSWORD | This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network. |
| 31 | CMN_SERVER_HOME | This parameter captures the Server Home Directory. Input parameter value is user defined. |
| 32 | CMN_SERVER_TEMP_DIR | This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined. |
| 33 | CMN_SER_ENVIRONMENT_FILE | This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined. |
| 34 | CMN_SYSTEM_UNDER_MAINTENANCE | This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No). |
| 35 | CMN_WALLET_PASSWORD | This parameter is used to specify the common wallet password. Input parameter value is user defined. |
| 36 | CMN_WALLET_PATH | This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined. |
| 37 | CPP_NO_OF_PROMISES | This parameter is used to define the maximum number of promises/chances allowed for a customer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit. |
| 38 | CPP_PROMISE_HELD_DAYS | This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit. |
| 39 | CRD_CHS_BIN | This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing) |
| 40 | CRD_CHS_CUR_CODE | This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined. |
| 41 | CRD_CHS_DIR_PATH | This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined. |

| Sl.No | Parameter | Description |
|-------|------------------------------|--|
| 42 | CRD_CHS_IND_TYPE | This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined. |
| 43 | CRD_CHS_MERCHANT_ID | This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined. |
| 44 | CRD_CHS_REMOTE_HOST_NAME | This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined. |
| 5 | CRD_CHS_SEC_REMOTE_HOST_NAME | Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined. |
| 46 | CRD_CHS_TIMEOUT | This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric. |
| 47 | CRD_CHS_USR_ID | This parameter captures the user id for CHASE interface which is required whenever the System needs to access/seek authorizations/process payments for credit cards etc. Input parameter value is user defined. |
| 48 | CRD_PTB_REMOTE_HOST_NAME | This is the Protobase Remote Host Name |
| 49 | CRD_PTB_REMOTE_HOST_PORT | This is the Protobase Remote Host Port |
| 50 | CRD_PTB_TIMEOUT | This is the Protobase Timeout Value |
| 51 | CRD_SOURCE_TYPE_CD | This is the Source Type Code |
| 52 | DDT_CREATE_DUE_DATE_HISTORY | This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/No). |
| 53 | DECISION_BUY_RATE_TOLERANCE | This parameter is used to define the variance in buy rate |
| 54 | EDF_DIALER_ACCT_TYPE | This parameter is used to set up the account number reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number. |

| Sl.No | Parameter | Description |
|-------|----------------------------|--|
| 55 | FIN_TIMEOUT | This parameter is used to define the polling interval for Fax-in service, i.e. minutes after which the Fax-in service would poll to establish a connection periodically. Input parameter value is numeric. |
| 56 | FLL_BPEL_PROCESS | This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No). |
| 57 | ICA_INPUT_FILE_FORMAT | This parameter is used to define the input call activity file format |
| 58 | IFD_DIRECTORY | This parameter is used to define the Oracle directory object name for IFD file location |
| 59 | IFD_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for IFD file location |
| 60 | INCOMING_LOB_PURGE_DAYS | This parameter is used to define the incoming process file table purge days |
| 61 | INPUT_DIRECTORY | This parameter is used to define the Oracle directory object name for INPUT file location |
| 62 | ITU_DIRECTORY | This parameter is used to define the Oracle directory object name for ITU file location |
| 63 | ITU_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for ITU file location |
| 64 | IVR_DIRECTORY | This parameter is used to define the Oracle directory object name for IVR file location |
| 65 | IVR_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for IVR file location |
| 66 | JSC_START_OF_BUSINESS_TIME | This parameter is used to set the start of business time. Input parameter value is time in 24 hour format. |
| 67 | JSC_TIMEOUT | This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds. |
| 68 | JSV_ARCHIVE_SERVER_CONFIG | This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined. |
| 69 | JSV_ARCHIVE_SERVER_URL | This parameter is used to specify the archive server url. Input parameter value is user defined. |
| 70 | JSV_BI_PASSWORD | This parameter is used to define the BI Publisher Password |
| 71 | JSV_BI_USER | This parameter is used to define the BI Publisher User ID |

| Sl.No | Parameter | Description |
|-------|-------------------------------------|--|
| 72 | JSV_TEMPORARY_DIRECTORY | This parameter is used to define Oracle directory object name for Job Service Temp file location |
| 73 | JSV_BI_PASSWORD-JSV_REPORTS_RUNTIME | This parameter is to specify the reports runtime program. Input parameter value is user defined. |
| 74 | JSV_REPORTS_RUNTIME_CMDFILE | This parameter is used to specify the reports runtime command file. Input parameter value is user defined. |
| 75 | JSV_REPORTS_SERVER_CONFIG | This parameter is used to specify the configuration file for reports server. Input parameter value is user defined. |
| 76 | JSV_REPORTS_SERVER_URL | This is used to specify the URL for the reports server. Input parameter value is user defined. |
| 77 | JSV_REPORT_ARCHIVE_DIRECTORY | This is used to specify the path and directory of Reports archive, input parameter value being numeric. |
| 78 | JSV_SMTP_SERVER | This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined. |
| 79 | JSV_TIMEOUT | This is to specify the polling interval for the job service during time out. Input parameter value is numeric. To check whether it represents minutes/seconds. |
| 80 | JSV_USE_BI_PUBLISHER | This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No). |
| 81 | JSV_USE_REPORTS_SERVER | This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No). |
| 82 | LBX_TXN_GROUPING_CNT | This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric. |
| 83 | LCO_COL_LETTER1_GEN_DAYS | This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |
| 84 | LCO_COL_LETTER2_GEN_DAYS | This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|----------------------------------|---|
| 85 | LCO_COL_LET- TER3_GEN_DAYS | This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |
| 86 | LIEN_RELEASE_DAYS | This parameter is used to define the Lien Release Days |
| 87 | LOCKBOX_DIRECTORY | This parameter is used to define the Oracle directory object name for Lockbox file location |
| 88 | LOCKBOX_PRO- CESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for processed Lockbox file location |
| 89 | LOR_ADVERSE_AC- TION_GEN_DAYS | This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric. |
| 90 | LOG_LOB_PURGE_DAYS | This parameter is used to log files header table purge days |
| 91 | MAX_AGED_TXN_AU- THORIZE_DAYS | This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days. |
| 92 | MAX_VOID_TXN_AU- THORIZE_DAYS | This parameter is used to set the maximum days to authorize transaction |
| 93 | OCP_CUSTOMER_P- MT_SITE_ID | This parameter is used to set the customer payment extract file site id |
| 94 | OCP_IN- CLUDE_ACH_ACC | This parameter is used to set the customer payment extract including ach accounts |
| 95 | OUTGO- ING_LOB_PURGE_DAYS | This parameter is used to define the outgoing process file table purge days |
| 96 | OUTPUT_DIRECTORY | This parameter is used to define Oracle directory object name for OUTPUT file location |
| 97 | PAC_ARCHIVE_DAYS | This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric. |
| 98 | PAC_OARCHIVE_DAYS | This parameter is used to define the number of days for archiving accounts from 'O' tables i.e. old tables. Input parameter value is numeric |
| 99 | PAP_ARCHIVE_DAYS | This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|-----------------------|--|
| 100 | PAP_OARCHIVE_DAYS | This parameter is used to define the number of days for archiving applications from 'O' tables. Input parameter value is numeric. |
| 101 | PCU_CHECK_REFUND_DAYS | This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric. |
| 102 | PDC_PRE_PROCESS_DAYS | This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric. |
| 103 | PENDING_PDC_DAYS | This parameter value will define the number of days before the initiation day for pending PDC accounts. |
| 104 | PGL_ARCHIVE_DAYS | This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric |
| 105 | PGL_OARCHIVE_DAYS | This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric. |
| 106 | PJR_PURGE_DAYS | This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric. |
| 107 | POD_PURGE_DAYS | This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric. |
| 108 | PPA_ARCHIVE_DAYS | This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric. |
| 109 | PPA_OARCHIVE_DAYS | This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric |
| 110 | PPR_ARCHIVE_DAYS | This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric. |
| 111 | PPR_OARCHIVE_DAYS | This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric. |
| 112 | PPX_ARCHIVE_DAYS | This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|------------------------|---|
| 113 | PPX_OARCHIVE_DAYS | This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric. |
| 114 | PJR_COPY_PURGED_DATA | This parameter is used to copy data into purge tables |
| 115 | PST_ARCHIVE_DAYS | This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric. |
| 116 | PST_OARCHIVE_DAYS | This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric. |
| 117 | PTT_PURGE_DAYS | This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric. |
| 118 | PTX_ARCHIVE_DAYS | This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric. |
| 119 | PTX_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric. |
| 120 | PTX_TX-N_LAST_PURGE_DT | This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date. |
| 121 | PUL_PURGE_DAYS | This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric. |
| 122 | PVA_ARCHIVE_DAYS | This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric. |
| 123 | PUP_ARCHIVE_DAYS | This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric |
| 124 | PUP_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric |
| 125 | PUP_TUP_LAST_PURGE_DT | This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date. |
| 126 | PVA_OARCHIVE_DAYS | This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|----------------------------|---|
| 127 | PVI_ARCHIVE_DAYS | This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric. |
| 128 | PVI_OARCHIVE_DAYS | This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric. |
| 129 | RAC_LOAD_FREQUENCY | This parameter is used to specify Accounts RDH Load Frequency |
| 130 | RAP_LOAD_FREQUENCY | This parameter is used to specify Applications RDH Load Frequency |
| 131 | RAT_LOAD_FREQUENCY | This parameter is used to specify Asset Tracking RDH Load Frequency |
| 132 | RBK_LOAD_FREQUENCY | This parameter is used to specify Bankruptcy Details RDH Load Frequency |
| 133 | RCA_LOAD_FREQUENCY | This parameter is used to specify Call Activities RDH Load Frequency |
| 134 | RCH_LOAD_FREQUENCY | This parameter is used to specify Deficiency Details RDH Load Frequency |
| 135 | RCO_LOAD_FREQUENCY | This parameter is used to specify Contracts RDH Load Frequency |
| 136 | RFO_LOAD_FREQUENCY | This parameter is used to specify Repo-Foreclosure RDH Load Frequency |
| 137 | RPR_LOAD_FREQUENCY | This parameter is used to specify Producers Rdh Load Frequency |
| 138 | RST_LOAD_FREQUENCY | This parameter is used to specify Setup Data RDH Load Frequency |
| 139 | RTX_LOAD_FREQUENCY | This parameter is used to specify Txns RDH Load Frequency |
| 140 | SALESAGENT_MAIL_SEND_IND | This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no) |
| 141 | SCORING_PARAMETER_ALERT | This parameter is used to set the scoring parameter alert |
| 142 | SQL_DIRECTORY | This parameter is used to set the Oracle directory object name for SQL file location |
| 143 | TES_ANA_PRE_PROCESS_CYCLES | This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric. |
| 144 | TES_DSB_ANALYSIS_PERCENT | This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|-------------------------------------|---|
| 145 | TES_DS- B_PRE_PROCESS_DAYS | This is used to specify the number of days for pre-process for escrow disbursements. Input parameter value is numeric. |
| 146 | TPE_AMORTIZE_AC- CRUED_INT_ONLY | This parameter is used to specify that system has to amortize accrued interest at month end |
| 147 | TPE_APPLY_LTC_- FROM_CURR_DUE_DT | This parameter is used for pyramid law fee method to apply late charge from current due date |
| 148 | TPE_ESC_ANALY- SIS_DELQ_AMT | Parameter considers billed but uncollected amount for escrow analysis |
| 149 | TPE_EXCESS_PAY- MENT_TO_MEMO | Excess payment on the account will be moved to memo payment. |
| 150 | TPE_EXCLUDE_ESC_LTC | This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No). |
| 151 | TPE_EXT_CY- CLES_BACKDATED | This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit |
| 152 | TPE_FUTURE_PAYOFF_- DAYS | The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during monetary transactions posting. |
| 153 | TPE_GL_RE- FUND_HOLD_DAYS | This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric. |
| 154 | TPE_MAX_CY- CLES_BACKDATED | This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric. |
| 155 | TPE_MIN_1098_INT_AMT _PAID | This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mortgage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their business. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account. |
| 156 | TPE_OLDEST_- DUE_DT_NEW_MTHD | This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No). |
| 157 | TPE_PAID_TO_CLOSE_- DAYS | This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric. |
| 158 | TPE_PAYMENT_TO_- MULTI_ACCOUNTS | This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No). |

| Sl.No | Parameter | Description |
|-------|-------------------------------------|---|
| 159 | TPE_PAYOFF_VAL- ID_THRU_DAYS | This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric. |
| 160 | TPE_PMT_POST_EOD | This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD. |
| 161 | TPE_SCHGOFF_DLQ_- DAYS | This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify) |
| 162 | TPE_SCHGOFF_RE- VIEW_DAYS | This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric. |
| 163 | TPE_SCRA_DEFAULT_IN- TEREST_RATE | This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts. |
| 164 | TPE_SHOW_BACK- DATE_WARNING | This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated |
| 165 | TPE_ST- M_INC_ALL_TXNS | This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No). |
| 166 | TPE_STOP_COMP_DELQ _DAYS | This parameter is used to stop computation when delq days > 60 |
| 167 | TPE_TXN_POST_DE- FAULT_GLDATE | This parameter is used to default GL date in date type parameters during txn posting (y/n) |
| 168 | TPE_VOID_TO_CLOSE_- DAYS | This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric. |
| 169 | UIX_DEFAULT_IMAGE_- PATH | This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined. |

| Sl.No | Parameter | Description |
|-------|-------------------------------------|--|
| 170 | UIX_DIRECT_LOAN_- COMBO_ULN_UFN | This parameter when set to yes allows underwriting and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No). |
| 171 | UIX_INCOMING_FILE_- PATH | This parameter is used to specify incoming file path of app server |
| 172 | UIX_LOCAL_COUN- TRY_CD | Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined. |
| 173 | UIX_LOCK_UN- LOCK_AND_COPY | This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No). |
| 174 | UIX_MAX_ACC_- SEARCH_ROWS | This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric. |
| 175 | UIX_MAX_APP_- SEARCH_ROWS | This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric. |
| 176 | UIX_OUTGOING_FILE_- PATH | This parameter is used to specify outgoing file path of app server |
| 177 | UIX_REPORTS_- SERVER_CONFIG | This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL. |
| 178 | UIX_REPORTS_- SERVER_URL | This parameter sets the URL for Reports server. Input parameter value is user defined. |
| 179 | UIX_SHOW_LN_VARIA- BLE_RATE_TABS | This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/No). This is not required for OFSLL. |
| 180 | UIX_UTILITIES_SERV- LET_URL | This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL. |
| 181 | UPR_PRO_NBR_SYS- _GENERATED | This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation. |
| 182 | VEV_NADA_TOKEN_URL | This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined. |
| 183 | VEV_NADA_UPDATE_- DAY | This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric. |

| Sl.No | Parameter | Description |
|-------|--------------------------|---|
| 184 | VEV_NADA_URL | This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined. |
| 185 | VEV_NADA_USER_ID | This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined. |
| 186 | VEV_NADA_USER_PASS-WORD | This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined. |
| 187 | VEV_VALUATION_RE-GION | This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined. |
| 188 | VEV_VALUATION_-SOURCE_CD | This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG |
| 189 | WFP_DIRECTORY | This parameter is used to specify the Oracle directory object name for WFP file location |
| 190 | WFP_MAX_CY-CLES_BACKDT | This parameter is used to specify the back dated cycles date for WFP. |
| 191 | WFP_PROCESSED_DI-RECTORY | This parameter is used to define oracle directory object name for wfp file location. |
| 192 | WFP_REVERSE_TX-N_IND | This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No). |

| Sl.No | Parameter | Description |
|-------|-------------------------------|--|
| 193 | XAE_DEALUPD_MAX_ALLOWED_DAYS | This parameter is used to define the max allowed days for Deal Update |
| 194 | XAE_DEALUPD_ALLOWED_IND | This parameter is used to indicate whether deal update is allowed or not |
| 196 | OUTBOUND_CALL_Q | This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server. |
| 197 | ACA_PRE_PROCESS_DAYS_FIRST | This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case |
| 198 | IPR_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for processed IPR file location |
| 199 | IPR_DIRECTORY | This parameter is used to define the Oracle directory object name for IPR file location |
| 200 | UIX_PWD_MGMT_EXTERNAL_URL | This parameter is used to set external password management url, if applicable |
| 201 | UIX_PWD_MGMT_EXTERNAL | This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/N)). |
| 202 | ICU_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for processed ICU file location |
| 203 | ICU_DIRECTORY | This parameter is used to define the Oracle directory object name for ICU file location |
| 204 | UIX_BILL_CYCLE_ALLOWED_IND | This parameter is used to indicate whether Billing cycle is allowed at the application level |
| 205 | CMN_EOD_SLEEP_MINS | This parameter is used to set in minutes the EOD sleep time |
| 206 | CMN_CORE_BANK_TXN_CD | This parameter is used to set code for OFSLL and Core Banking integration |
| 207 | UIX_DIRECT_DISB_MANUAL_SELECT | This parameter will allow manual selection of disbursement mode for direct loans |
| 208 | ICC_DLQ_AMT_EXCLUDED | This parameter enabling will exclude delinquency amount for CASA account |
| 209 | CMN_CORE_BANK_IND | This parameter is used to set whether OFSLL can integrate with Core Banking. |
| 210 | BKRP_FILE_REC_LIMIT | This parameter is used to set the limit of total number of records allowed to be added in the 'Input Data File' shared from external interface. Note: if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created. |

| Sl.No | Parameter | Description |
|-------|---|--|
| 211 | UVN_VEN_NBR_SYS- _GENERATED | This parameter is used to validate if 'Vendor Number' has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen. |
| 212 | METRO_WITHOUT_COLL_IND | <p>This parameter indicates whether Metro II reporting is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity.</p> <p>However when Collections module is being used, the Collateral status is tracked with the repossession details updated in 'Repo/Foreclosure' screen of Collections module.</p> |
| 213 | METROII_- FIRST_DELQ_DT_ADD_- DAY | <p>This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file.</p> <p>By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.</p> |
| 214 | DAYS_TO_PULL_CR- B_REPORT | This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer. |
| 215 | XWS_ACS_RESP_- MULTI_RECORD_IND | <p>This parameter is used to indicate if multiple records exist in the response file received for account search.</p> <p>Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter"</p> <p>However, when this parameter is set to 'Yes', system only indicates that there are multiple records/ rows in response file.</p> |
| 216 | GRI_DLQ_DAYS_AU- TO_STATUS_CHG | This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status. |

| Sl.No | Parameter | Description |
|-------|----------------------------------|--|
| 217 | TPE_PMT_POSTING_- CLS_ACCOUNT | <p>This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.</p> <p>Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.</p> |
| 218 | TPE_BACKDT_P- MT_POSTING | <p>This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions:</p> <ul style="list-style-type: none"> - Paid off - Charged-off - Account under activation - Account under conversion - Non-performing Account - PC2 SI (Pre-computed to Simple Interest) Reschedule <p>Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.</p> |
| 219 | EXP_PA_- SOFT_PULL_IND | <p>This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.</p> |
| 220 | PMT_BATCH_POSTING | <p>This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.</p> |
| 221 | POOL_ACTIVE_AC- COUNTS_ONLY | <p>This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only 'Active' status accounts since the same is enabled (value set to 'Y') by default. To add accounts with other status such as Active, Paid Off, Charged Off, Void, Terminate. and so on, set the value of system parameter to 'N'.</p> |
| 222 | AUTO_GEN_ACC_NBR_- CONV | <p>This parameter is used for conversion accounts to decide option of account number generation. If the value of parameter is set to 'Y' the account number is automatically generated in OFSLL during conversion and if the value is 'N', then external reference number (generated in third party system) itself is appended as the account number.</p> |

| Sl.No | Parameter | Description |
|-------|---------------------------------|---|
| 223 | OUTBOUND_DL- R_TRACK_Q | <p>This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into Dealer Track.</p> <p>MDB flow generates outbound JMS message through the configured MDB interface and can avoid current database outbound calls and session timeout.</p> <p>In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).</p> |
| 224 | OUTBOUND_ROUTE- ONE_Q | <p>This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into ROUTEONE.</p> <p>MDB flow generates outbound JMS message through the configured MDB interface and can avoid current database outbound calls and session timeout.</p> <p>In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).</p> |
| 225 | GRI_WEBSER- VICE_LOG_IND | <p>This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system.</p> <p>The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.</p> |
| 226 | PVE_ARCHIVE_DAYS | <p>This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.</p> |
| 227 | PVE_OARCHIVE_DAYS | <p>This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.</p> |
| 228 | LBX_DR_CR_VALI- DATE_AMT_IND | <p>This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation.</p> |

| Sl.No | Parameter | Description |
|-------|----------------------------------|--|
| 229 | PAP_PURGE_DAYS | This parameter allows to define the number of days after which the application data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| 230 | PAC_PURGE_DAYS | This parameter allows to define the number of days after which the accounts data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| 231 | CMN_SED_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |
| 232 | CMN_EDF_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing data from Dialer Interface is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch jobs EDFADR_B-J_100_01 and EDFIVR_BJ_100_01 which are available in SET-EDF Batch Job Set. |
| 233 | CMN_FAX_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing Fax data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |
| 234 | CMN_RED_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the outgoing details of Data Masking Policy (i.e. Redaction policy output file) is to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE. The same is used by the batch job REDPRC_B-J_100_01 available in SET-RED Batch Job Set. |
| 235 | CMN_WFP_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing WFP Unit details are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch job WUPPRC_B-J_132_01 available in SET-WFP Batch Job Set. |

| Sl.No | Parameter | Description |
|-------|----------------------------------|---|
| 236 | CMN_AUD_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE. |
| 237 | CMN_LBT_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing Lockbox files are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch jobs LBXPRC_B-J_100_01 and LBXSEP_BJ_100_01 available in SET-LBT Batch Job Set. |
| 238 | CMN_ODD_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE. The same is used by the batch job ODDPRC_B-J_000_01 available in SET-ODD3 Batch Job Set. |
| 239 | CMN_ALERT_DE- BUG_METHOD | This parameter allows to define the location to which Alert and Warning logs are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the alert log file. |
| 240 | CMN_GRI_WS_DE- BUG_METHOD | This parameter allows to define the location to which GRI (Generic Recovery Interface) web service logs are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the log file. |
| 241 | UIX_CUSTOM- ER_BASED_PMT_IND | If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts. To facilitate customer based payments, 'Customer/Business #' and 'Payment Hierarchy' fields along with 'Populate Accounts' button are enabled in 'Payment Entry' screen to specify required values. |

| Sl.No | Parameter | Description |
|-------|----------------------------------|---|
| 242 | PMT_HIERARCHY_CODE | <p>In this parameter, you can specify a payment hierarchy which is populated by default in Customer Details and Business Details (if applicable) screen after account activation.</p> <p>However, the specified value is selected by default only if there is a matching hierarchy definition enabled record maintained in Setup > Administration > User > Payment Hierarchy screen. Else, 'Equal Amount' value is selected which in-turn adjusts the payment equally to all customer/business linked accounts.</p> <p>Note: System does not consider this parameter value while 'creating account using existing customer/business details' since the default selection is done during the creation of existing customer / business account.</p> |
| 243 | EVI_MAX_RETRY_COUNT | <p>This parameter records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parameter can be modified if the maximum re-trigger attempts is to be less than 5 times.</p> |
| 244 | UIX_CUSTOM_LABEL_ENABLED_IND | <p>This parameter indicates if the field label customizations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens.</p> <p>If set to 'Y', system refers data from database If set to 'N', system refers data from XLIB file.</p> |
| 245 | UIX_MASTER_ACCOUNT_BASED_PMT_IND | <p>If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts.</p> <p>To facilitate master account based payments, 'Master Account #' field is enabled in 'Payment Entry' screen.</p> |

C.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

1. Organization
2. Division
3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

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

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

| SI.No | Parameter | Description |
|-------|----------------------------|---|
| 1 | MAX_PASSWORD_HISTORY_CHECK | This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit. |
| 2 | UCS_GROUP_FOLLOWUP_DAYS | This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The prerequisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric. |
| 3 | UCS_REVIEW_QUEUE_ALLOWED | This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No). |
| 4 | UIX_APP_VIEW_ALL_APPS | The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of 'ALL' being a lower order match than an exact match. Input parameter value is Boolean (Yes/No). |
| 5 | UIX_HIDE_RESTRICTED_DATA | This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX-XX-456) |
| 6 | UIX SMTP_SERVER | This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag. |

| Sl.No | Parameter | Description |
|-------|------------------------------|---|
| 7 | UIX_VIEW_SECURED_ACCOUNTS | <p>This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels.</p> <p>Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.</p> |
| 8 | UIX_VIEW_SECURED_APPLICATION | <p>This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels.</p> <p>Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.</p> |
| 9 | ULG_DAY_END | <p>This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.</p> |
| 10 | ULG_DAY_START | <p>This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error</p> |
| 11 | ULG_FAILED_LOGIN_TRIALS_MAX | <p>This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 99999999999.</p> |
| 12 | ULG_INACTIVITY_DAYS_MAX | <p>This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 99999999999.</p> |

| Sl.No | Parameter | Description |
|-------|----------------------------|---|
| 13 | ULG_PWD_CASE_SENSITIVE_REQ | This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to N. |
| 14 | ULG_PWD_CHANGE_DAYS_ACTUAL | This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 999999999999. |
| 15 | ULG_PWD_CHANGE_DAYS_PROMPT | This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric. |
| 16 | ULG_PWD_LENGTH_MIN | This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input. |
| 17 | ULG_PWD_LOWER_CHAR_REQ | This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in uppercase only. |
| 18 | ULG_PWD_NBR_REQ | This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character. |
| 19 | ULG_PWD_SPECIAL_CHAR_REQ | This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character. |
| 20 | ULG_PWD_UPPER_CHAR_REQ | This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in lowercase only. |
| 21 | ULG_WEEK_END | This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc. |

| SI.No | Parameter | Description |
|-------|--------------------------|--|
| 22 | ULG_WEEK_START | This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric. |
| 23 | CRB_ERROR_VALIDATION_IND | <p>This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.</p> <p>When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application number(s). If not, a 'Warning' message is display and request is accepted for processing.</p> <p>Note: Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.</p> |

C.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

| SI.No | Parameter | Description |
|-------|----------------------|--|
| 1 | AUD_ADV_REASON_MODEL | This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page. |
| 2 | AUD_SCORING_METHOD | This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade). |

| Sl.No | Parameter | Description |
|-------|---|---|
| 3 | AUD_SCORING_- METHOD_IN_BUREAU | This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Minimum Score. If Maximum score is set-up in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus. |
| 4 | CBU_DATA_SET_SIZE | Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly. |
| 5 | CBU_FILE_FORMAT | Metro 2 file format definition, user need to select from the parameter value drop down. |
| 6 | CMN_ASE_VALIDATE_- MAKE_MODEL | This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No). |
| 7 | CMN_CMB_DE- FAULT_PRINTER | This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'. |
| 8 | CMN_WEEKLY_NONBUSI- NESS_DAYS | This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'. |
| 9 | COR_STORAGE_DIREC- TORY | This parameter is used to specify the path/location for Oracle directory object template for correspondence documents. Input parameter value is 'SETME'; if none is specified and parameter enabled, 'UNDEFINED'. |
| 10 | DBR_- JOINT_INC_DEBT_WITH_ 2NDRY | This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/No). |
| 11 | DBR_- JOINT_INC_DEBT_WITH_ SPOUSE | This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/No). |

| Sl.No | Parameter | Description |
|-------|-------------------------------|--|
| 12 | DDP_CRB_EXPIRATION_DAYS | This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit. |
| 13 | DDP_DE-DUP_DEBT_WITH_2NDRY | This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No). |
| 14 | DDP_DE-DUP_DEBT_WITH_SPOUSE | This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No). |
| 15 | DOT_STORAGE_DIRECTORY | This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'. |
| 16 | ECB_EDIT_FAIL_ANY_APL | This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify. |
| 17 | ECB_USE_APL_CURRENT_SCORE_CRH | This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No). |
| 18 | FIN_IMAGE_STATUS_CD | This parameter is used to set-up default image status for fax-in service. The input parameter values are 'RUSH', 'NEW', 'SKIP', 'BAD', 'PROCESSED' and 'PURGED'. |
| 19 | FIN_POP_PASSWORD | This parameter is used to define the pop password to access the fax-in service. Input parameter value is user (System Administrator) defined. |
| 20 | FIN_POP_SERVER | This parameter is used to define the pop server to receive the faxes in fax-in service. Input parameter value is location and path of the server. |
| 21 | FIN_POP_USERNAME | This parameter is used to define the pop username to access the fax-in service. Input parameter value is user (System Administrator) defined. |

| Sl.No | Parameter | Description |
|-------|-----------------------------|--|
| 22 | FIN_STORAGE_DIRECTORY | This parameter is used to set-up the Oracle directory object name for storing the images received through the fax-in service. Input parameter value is user (System Administrator) defined. |
| 23 | FIN_TEMP_DIRECTORY | This parameter is used to define the temporary directory to be used for the fax-in service. Input parameter value is user (System Administrator) defined. |
| 24 | LOR_AUTOMATIC_CON_FUND_FAX | This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved. |
| 25 | LOG_STORAGE_DIRECTORY | This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined. |
| 26 | LOR_AUTOMATIC_APPROVAL_FAX | This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved. |
| 27 | LOR_AUTOMATIC_REJECTION_FAX | This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the rejection fax in the pre-defined template whenever an application is declined. |
| 28 | MAX_LEAD_DAY_AGE | This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit. |
| 29 | MULTI_OFFER | Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific application. |
| 30 | MULTI_OFFER_MAX_NUMBER | This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value. |

| Sl.No | Parameter | Description |
|-------|---|---|
| 31 | MULTI_OFFER_MAX- _TERM | This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric. |
| 32 | MULTI_OF- FER_MIN_TERM | This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric. |
| 33 | MULTI_OFFER_PMT_TOL- ERANCE | For Multi offer variance in payment is defined in this parameter. |
| 34 | MULTI_OFFER_TERM_- VAR | For multi offer Term variance will be defined in the parameter. |
| 35 | PRESENT_VALUE_COM- PUTE_RATE | This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate). |
| 36 | RATE_CHG_L- TR_PRE_PROCESS_- DAYS | This parameter is used to set up the number of days prior to rate change effective date to generate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit. |
| 37 | STM_GEN_AFTER_MATU- RITY_IND | This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity. |
| 38 | UIX_RUN_AAI_ACT | This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No). |
| 39 | UIX_UCS_CAC_MAX_- FOLLOWUP_DAYS | This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit. |
| 40 | UIX_UCS_CAC_MAX_- PROMISE_DAYS | This parameter is used to set up the maximum number of days allowed for customers who promise to pay when following up for delinquent accounts. Input parameter value is numeric. |
| 41 | AUD_QUEUE_INI- TIAL_CRB_FAILED | This parameter enabling will Queue the application if any bureau failed. |
| 42 | UIX_UCS_CUA_MAX_- FOLLOWUP_DAYS | This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system. |

| SI.No | Parameter | Description |
|-------|-------------------|---|
| 43 | XSL_TAX_INTERFACE | This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as 'Manual'. |

C.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

| SI.No | Parameter | Description |
|-------|--|---|
| 1 | CRB_MAX_BU- REAU_PULL | This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric. |
| 2 | CRB_ALL_APL_BU- REAU_PULL | This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N). |
| 3 | CBU_FILE_FREQUENCY | This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly. |
| 4 | JOINT_DE- DUP_SPOUSE_LIABILI- TIES | This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No). |
| 5 | JOINT_DEDUP_ALLAP- L_LIABILITIES | This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No). |
| 6 | ASC_COL_SER_ENA- BLED_IND | This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N). |
| 7 | CMN_TEST_TOOL_LOG- GING | This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No). |
| 8 | FIN_DOWNTIME_BEGIN | This parameter is to define the start of period for down time of Fax-in service. Input parameter value is time in 24 hour format. |
| 9 | FIN_DOWNTIME_END | This parameter is used to define the end of period for down time of Fax-in service. Input parameter value is time in 24 hour format. |

| Sl.No | Parameter | Description |
|-------|--------------------------------|--|
| 10 | FIN_ERROR_LIMIT | This parameter is used to define the error limit for Fax-in service. Input parameter value is numeric. |
| 11 | ICA_INPUT_FILE_FORMAT | This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format. |
| 12 | JSV_BI_USER | This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user). |
| 13 | JSV_BI_PASSWORD | This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user). |
| 14 | PJR_COPY_PURGED_DATA | This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No). |
| 15 | PUP_ARCHIVE_DAYS | This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric. |
| 16 | PUP_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric. |
| 17 | PUP_TUP_LAST_PURGE_DT | This parameter is used to capture the last date when transactions upload details were purged. Input parameter value is date. |
| 18 | TPE_APPLY_LTC_FROM_CURR_DUE_DT | This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No). |
| 19 | TPE_EXCESS_PAYMENT_TO_MEMO | This parameter will make excess payment to the memo payment by marking this Parameter as YES. |
| 20 | TPE_STOP_COMP_DELQ_DAYS | This parameter is enabled to stop computation if the account is delinquent for more than 60 days. |

Appendix D: Variable and Fixed Interest Rate

D.1 Variable Interest Rate Lease

A variable interest rate lease is one in which the interest component of the payable lease can fluctuate over time. This fluctuation can be either due to periodic changes in index rate or varying interest rates in the market. Accordingly, the lease amount may increase or decrease depending on the variable interest rate.

For Variable rate lease, the interest rate basically consists of two components:

- Index rate - The index rate component is based on the financial market and may fluctuate accordingly.
- Margin rate - The margin rate component is the fixed rate, which normally does not change during life of the lease.

Note

Interest rate = Index rate + Margin rate.

During lease origination and up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the lease is funded, the interest rate on the lease may change when the index rate changes. This interest rate change may causes changes in the lease repayment amount, if specified in the terms of the contract.

Oracle Financial Services Lending and Leasing supports the variable rate functionality for closed-end lease during the originating, funding, and servicing of new products and lease with interest rates based on various industry-standard interest rate indices.

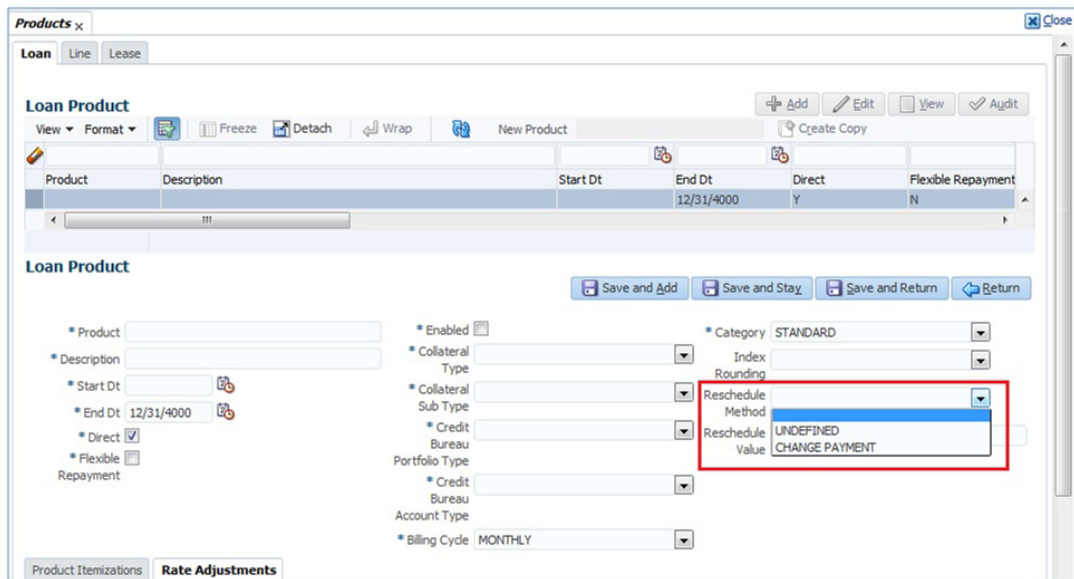
Variable rate calculation for Lease is supported for 'Interest Rate' calculation method only. During product setup, on selecting the lease calculation method as 'Interest Rate', the following fields are enabled and also the 'Rate Adjustments' sub tab is available to specify the details:

- Flexible Repayment
- Index Rounding
- Reschedule Method
- Reschedule Value

Note the following for lease variable rate calculation:

- The index rate changes are bound by 'Rate Cap & Adjustments' and 'Payment Caps' which are defined at Setup > Contract level.
- If the change payment is greater than 'Max Pmt Inc/ Life', system does not post 'Rate Change' and 'Term Change' transactions and displays an error indicating 'Rate Change not allowed, as new payment amount exceeds max increase life' to avoid impact on residual value usage.

During the Product setup, you can define and control the changes in lease amount using 'Reschedule Method' and 'Reschedule Value' fields.



- When Reschedule Method is selected as 'UNDEFINED', no payment changes are allowed.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified as '0', lease amount changes every time depending on the variable rate.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified in percentage (i.e. 5%, 10%) lease amount changes only when the variable rate increases upto the defined percentage. (For example, if change percentage is specified as 10%, lease amount changes only if the variable rate increases by 10%. Else, no change is allowed.)

Hence the impact of variable rates on lease amount can be controlled to stop negative amortization.

D.1.1 'Rate Adjustments' for Variable Rate Lease

Every lease contract can have different limits on interest rate change as indicated below:

- Allowed amount for each minimum and maximum interest rate change
- Number of minimum and maximum interest rate changes allowed within a year and life of the account

Note

These limits are enforced when processing the interest rate change on the lease.

OFSLL supports such Adjustable-Rate Mortgages (ARM) by defining them accordingly in the 'Rate Adjustment' tab of Product setup screen.

In the 'Rate Adjustment' tab (Setup > Products screen > 'Rate Adjustment' tab), multiple records can be created depending on the limits defined for each ARM's.

For example:

- For a particular ARM if interest rate change is allowed only once in a year, then a corresponding record in Rate Adjustments tab can be created with following field details:

- Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '1', and # of Adjustment '1'.
- For a particular ARM if interest rate change is allowed only once in 5 years during life of a lease, then a corresponding record in Rate Adjustments tab can be created with following field details:
 - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '5', and # of Adjustment '1'.
- Similarly, for an ARM if desired number of interest rate changes are to be allowed during first 10 years of a lease, the record in Rate Adjustments tab can have the following field details:
 - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '10', and # of Adjustment 'any value upto 999'.

D.2 Fixed Interest Rate Lease

Fixed interest rate lease is one in which the rate of interest remains fixed from funding till the lease entire term. Hence, the lease amount does not change with fluctuations in index rate or market rates.

In Oracle Financial Services Lending and Leasing, fixed interest rate lease can be defined in the following way:

- Create a 'FLAT RATE' Index Type record in Index Rates screen (Setup > Products > Index Rates) with Rate=0.00

| Index Rates | | | |
|----------------------|-------------------|-------------|---------|
| Index | | | |
| Index Type | Short Description | Description | Enabled |
| PRIME RATE | PRIME RATE | PRIME RATE | Y |
| FLAT RATE | FLAT RATE | FLAT RATE | Y |
| Index Details | | | |
| Start Dt | Rate | Enabled | |
| 05/12/1994 | 0.0000 | Y | |

- Select this Index Type record during Origination/Servicing for Fixed Rate lease.

Since the index rate is always zero for this Index Type, the lease interest rate will always be the Margin rate (i.e. contract rate) which does not change during life of the lease.

Appendix E:Lease Sales and Usage Tax

E.1 Introduction

In general, 'Sales Tax' is a tax paid to a governing body for the sales of certain goods and services. Similarly, Lease sales tax is the tax collected either on the total up-front lease price or during the lease period.

The sales tax for lease depends on the state and county where the asset is registered and every country has a governing body to collect, monitor and regulate Sales and Usage Tax collection. Depending on the country, the rules to collect sales and usage tax can be controlled by individual State or generalized across states. However, in most of the regions the Sales and Usage tax collection process is categorized as indicated below:

| Category | Tax collection type |
|-----------|---|
| Upfront | This type of tax is collected while funding the lease application and a customer has the flexibility to include the tax amount as part of Lease Receivables. |
| Stream | This type of tax is collected as part of the Customer Service and tax is estimated during billing process, fee assessment and so on. The opening balances are updated and calculated tax is indicated in customer statements. |
| Exemption | If a customer is eligible for tax exemption during a period of time, an exemption certificate is issued by tax authorities to confirm and exclude the allowed tax components. |

OFSLL supports recording, calculating, billing and collecting lease sales and usage tax and provides multiple options to process the calculation internally or through an external third-party vendor like 'Vertex O Series'.

Following are the methods by which you can record and calculate lease tax:

| Method | Description |
|-------------------|--|
| Internal | In this method, you can use the Origination and Servicing modules to calculate lease sales tax based on setup parameters. |
| External / Vertex | In this method, you can use the external integrated lease tax compliance applications like Vertex to calculate Sales and Usage Tax. Here, you need to only configure the required components in OFSLL which quantify for tax calculation and outsource the actual tax calculation to Vertex. |
| Manual | In this method, you can calculate the lease tax externally and only update the details into OFSLL Origination and Customer Service modules. |

Based on the value defined in the Company parameter 'XSL_TAX_INTERFACE' (SALES TAX INTERFACE), OFSLL determines the method selected for sales tax calculation.

Lease Sales and Usage 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.

During the lease tax calculation, below are the address reference used to refer Source and Destination address.

- Source Address refers to the Producer Address
- Destination Address refers to the Asset Address

OFSLL supports two Sales Tax Modes (UPFRONT and CYCLE) and two Tax Methods (PURCHASE_PRICE and PAYMENT_STREAM) to determine if the Sales and Usage Tax has to be collected during Origination or Customer Service. Based on state specific rules, the tax details are updated in respective modules with the following combination:

- If a Lease contract is configured as UPFRONT/ PURCHASE_PRICE, then Sales and Usage Tax is collected during Origination process.
- If a Lease contract is configured as CYCLE/ PAYMENT_STREAM, then Sales and Usage Tax is collected during Customer Service as part Bill/Due generation.

This document contains the following sections:

- [Internal Lease Tax Calculation](#)
- [External Lease Tax Calculation](#)
- [Manual Lease Tax Calculation](#)

E.2 Internal Lease Tax Calculation

In this method, the lease sales and usage tax details are updated and computed within OFSLL using the Setup, Origination and Customer Service modules.

This section contains the following details:

- [Sales Tax Setup](#)
- [Sales Tax Calculation at Origination](#)
- [Sales Tax Calculation at Customer Service](#)

E.2.1 Sales Tax Setup

The Sales Tax screen facilitates to capture tax rules for Origination and Customer Service using itemizations or transactions.

This section contains the following details:

- [To setup sales tax](#)
- [Origination](#)
- [Customer Service](#)
- [Range](#)

E.2.1.1 To setup sales tax

1. Navigate to Setup > Administration > System > Sales Tax screen.

2. In the 'Sales Tax Definition' section, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

| Field | Description |
|-----------------------------------|---|
| Tax | Specify a unique value to identify the tax rule definition. |
| Description | Specify a description for the tax rule. |
| Start Dt | Select the start date for tax rule definition from the adjoining calendar. |
| End Dt | Select the end date for tax rule definition from the adjoining calendar. |
| Enabled | Check this box to enable the tax rule definition. |
| Selection Criteria section | |
| Channel | Select the method to calculate lease tax as either Internal or External (Vertex) from the drop-down list. The list is populated based on values maintained in 'TAX_CHANNEL_CD' lookup code. |
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| Billing Cycle | Select the frequency of billing cycle from the drop-down list. The list is populated based on values maintained in 'LEASE_BILL_CYCLE_CD' lookup code. |
| Product | Select the product to which the sale tax rule is applicable from the drop-down list. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. The list is populated with all enabled Asset Types. |
| Sub Type | Select the asset sub type from the drop-down list. |

| Field | Description |
|--|--|
| Asset Make | Select the asset make from the drop-down list. |
| Asset Model | Select the asset model from the drop-down list. |
| Age | Specify the age of the asset. |
| Source Address section - This section facilitates to record the location details where asset is manufactured. | |
| Country | Select the country from the drop down list. The list is populated based on values defined in 'COUNTRY_CD' lookup code. |
| Zip From | Select the zip code from where the territory starts from the drop down list. |
| Zip To | Select the zip code up to where the territory ends from the drop down list. |
| City | Select the city from the drop-down list. |
| State | Select the state from the drop-down list. |
| County | Select the county from the drop-down list. The list is populated based on values defined in COUNTY_CD lookup code. |
| Destination Address section - This section facilitates to record the location details where asset is sold. | |
| Country | Select the country from the drop down list. The list is populated based on values defined in 'COUNTRY_CD' lookup code. |
| Zip From | Select the zip code from where the territory starts from the drop down list. |
| Zip To | Select the zip code up to where the territory ends from the drop down list. |
| City | Select the city from the drop-down list. |
| State | Select the state from the drop-down list. |
| County | Select the county from the drop-down list. The list is populated based on values defined in COUNTY_CD lookup code. |

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

E.2.1.2 Origination

The Origination tab of Sales Tax screen facilitates to capture details for 'upfront' tax calculation during Origination which is based on Purchase Price, Itemization/Lease Payment amount, and Total of Lease Payments.

1. Navigate to Setup > Administration > System > Sales Tax > Origination tab.

- In the 'Formula Details' section, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

| Field | Description |
|---------------|---|
| Calc Method | <p>Select the lease tax calculation method as one of the following from the drop-down list. The list is populated based on SALES_TAX-_INT_AMT_CD lookup code for Internal calculation method and SALES_TAX_EXT_AMT_CD lookup code for Vertex.</p> <ul style="list-style-type: none"> - Lease Payment Amount: fixed tax on lease installment amount - Total of Lease Payment: fixed tax on total lease amount - Flat Itemization: fixed tax amount charged for configured itemizations - Percentage of Itemization Amount: fixed tax percentage charged for configured itemizations - Purchase Price Amount: fixed tax on purchase price of asset retail valuation. <p>** Refer to the illustrated example for information on calculation methods.</p> |
| Itemization | <p>Select the required itemization from the drop-down list. You can define multiple itemization for the selected calculation method to determine sales tax.</p> <p>Note: This field is available only if the calculation method is either FLAT ITEMIZATION AMOUNT or PERCENTAGE OF ITEMIZATION AMOUNT.</p> |
| Sign | <p>Select '+ve' option (default) if the calculated sales tax amount is to be added to the lease application or '-ve' option if a tax rebate is given on the lease application.</p> <p>Note: This field is displayed only for Internal sales tax calculation method.</p> |
| Value | <p>Based on the calculation method selected, specify either amount or percentage of tax to be calculated.</p> <p>Note: This field is displayed only for Internal sales tax calculation method.</p> |
| Tax Exemption | <p>Check this box to indicate if the tax formula can be exempted from sales tax calculation for lease applications having valid exemption details. Else, sales tax is assessed for lease application using this tax formula.</p> <p>Note: This check box is displayed only for Internal sales tax calculation method.</p> |
| Enabled | <p>Check this box to enable the tax formula.</p> |

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

** The table below is an illustration on how upfront tax is determined for different calculation methods:

| Payment Amt | Total Amt | MSRP | Item Amt | Calc Method | Tax % | Tax Amt | Payment 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 |

E.2.1.3 Customer Service

The Customer Service tab of Sales Tax screen facilitates to capture details for 'Stream' tax calculation when Bill/Due date or Late Charge transactions are posted, and also to estimate tax for Payoff Quote lease on unpaid lease amount.

1. Navigate to Setup > Administration > System > Sales Tax > Customer Service tab.
2. In the 'Formula Details' section, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

| Field | Description |
|--------------------|---|
| Calculation Method | <p>Select the lease tax calculation method as one of the following from the drop-down list. The list is populated based on SALES_TAX_INT_AMT_CD lookup code for Internal calculation method and SALES_TAX_EXT_AMT_CD lookup code for Vertex.</p> <ul style="list-style-type: none"> - Flat Transaction Amount - fixed tax amount charged for configured transactions. - Percentage of Transaction Amount - fixed tax percentage charged for configured transactions. <p>** Refer to the illustrated example for information on calculation methods.</p> |

| Field | Description |
|---------------|---|
| Txn Code | Select the transaction code from the drop-down list. The list is populated with the following values based on SALES_TAX_TXNS_CD lookup code. <ul style="list-style-type: none"> - Bill/Due date - Late Charge - Payoff Quote lease ** For information on how tax is calculated based on combination of calculation method and transaction code, refer to the below illustrated example. |
| Sign | Select '+ve' option (default) if the calculated sales tax amount is to be added to the lease account or '-ve' option if a tax rebate is given on the lease account. Note: This field is displayed only for Internal sales tax calculation method. |
| Value | Based on the calculation method selected, specify either amount or percentage of tax to be calculated. Note: This field is displayed only for Internal sales tax calculation method. |
| Tax Exemption | Check this box to indicate if the tax formula can be exempted from sales tax calculation for lease accounts having valid exemption details. Else, sales tax is assessed for lease account using this tax formula. Note: This check box is displayed only for Internal sales tax calculation method. |
| Enabled | Check this box to enable the tax formula. |

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

** The table below is an illustration on how stream tax is calculated with the combination of calculation method and transaction code selected.

| 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 |

E.2.1.4 Range

The Range tab of Sales Tax screen facilitates to define range (gradual increase in tax rate) for tax calculation 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 |

To define Range for Sales tax calculation

1. Navigate to Setup > Administration > System > Sales Tax > Range tab.
2. In the 'Range Details' section, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

| Field | Description |
|----------|---|
| Amt From | Specify the minimum amount from which tax has to be determined. |
| Percent | Specify the percentage of tax to be calculated based on amount. |
| Enabled | Check this box to enable the range. |

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

E.2.2 Sales Tax Calculation at Origination

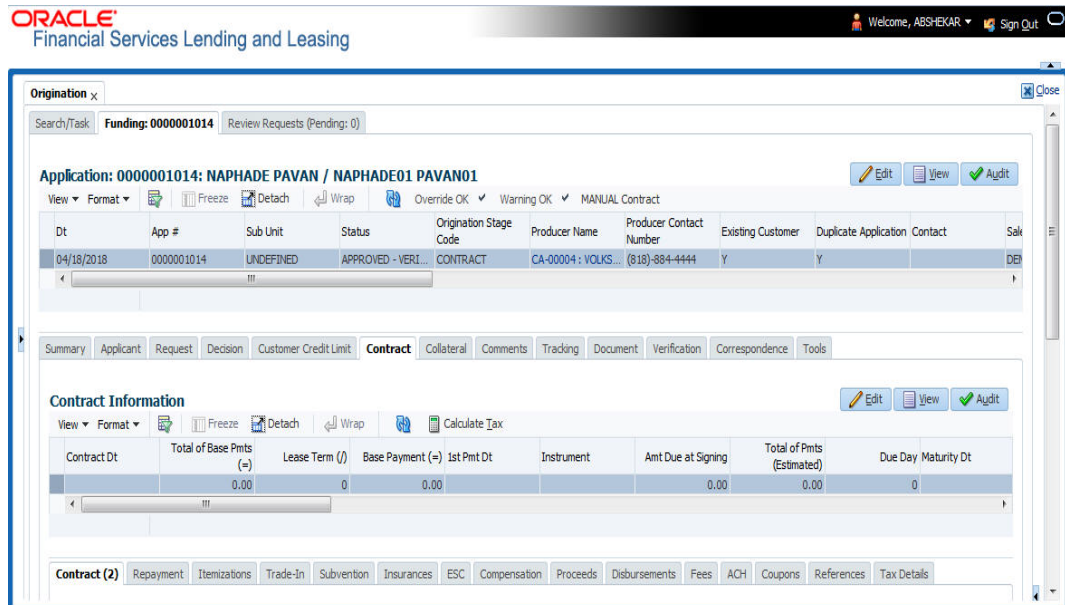
The sales and usage tax details defined in setup are used to calculate tax in Origination Decision / Contract screen.

This section contains the following details:

- [Calculate Tax in Decision/Contract tab](#)
- [Exempt Sales Tax in Decision/Contract tab](#)
- [Attach Sales Tax Exemption Certificate](#)
- [Generate Lease Sale and Usage Tax Report](#)

E.2.2.1 Calculate Tax in Decision/Contract tab

1. Navigate to Origination > Underwriting / Funding > Decision/Contract screen.



2. Click 'Calculate Tax' button. Based on the setup details, system calculates the sales tax for 'Upfront' and 'Stream' category in the following way:
 - If Sales Tax Mode and Tax Method is UPFRONT/ PURCHASE_PRICE, the Sales and Usage Tax is calculated and updated into the itemization 'Cash Sale tax' (ITM_CSH_SALES_TAX). On Funding, the tax amount calculated during origination will be part of Lease Receivable based on itemization adjustments.
 - If Sales Tax Mode and Tax Method is CYCLE/ PAYMENT_STREAM, the Sales and Usage Tax is calculated and updated into the Contract fields - 'Estimated Sales Tax' and 'Sales Tax' to record the estimated tax amount and percentage. However, this data is not propagated to Account.

E.2.2.2 Exempt Sales Tax in Decision/Contract tab

The 'Tax Details' sub tab in Decision/Contract tab facilitates to record tax exemption details. If exemption details are provided for the application, all the tax details marked with Exemption Indicator 'Y' in setup are exempted for this application.

Since the 'Tax Details' sub tab is available in both Decision and Contract tabs, you can choose to define sales tax exemption either during Decisioning or Funding. However, exemption selected during decisioning will be applicable on funding if no changes are made.

1. Navigate to Origination > Underwriting / Funding > Decision/Contract > Tax Details sub tab.

- Click 'Edit'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

| Field | Description |
|--------------------|--|
| Exemption | Check this box to indicate that application is eligible for tax exemption. Else, all the sales tax defined in setup are applicable for the application. Note: Sales tax exemption is eligible only if the exemption option is checked in both Origination (Tax Details tab) and Setup screen (Setup > Administration > System > Sales Tax screen). |
| Exemption Start Dt | Select the exemption start date from the adjoining calendar. |
| Exemption End Dt | Select the exemption end date from the adjoining calendar. This field is enabled on selecting the exemption start date. |
| Reason | Select the exemption reason from the drop-down list. This field is enabled only if 'Exemption' check box is selected. |
| Tax Code | View the tax code applied for this application. |

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

E.2.2.3 Attach Sales Tax Exemption Certificate

For every sales tax exemption, you can provide a proof of verification by attaching the exemption certificate to the application. However, validating the authenticity of the certificate is not handled in OFSLL.

To attach sales tax certificate to an application, you need to first upload the document into the system through 'Application Documents' screen and attached it to the application through Application > Document tab.

- From the LHS menu, click Origination > Application Documents link.
- In the Document Maintenance > Action section, select 'Attach Document (Client)' option.
- In 'Select Document' section, browse for the file location and "Upload".
- In 'Document Details' section, select the uploaded document and click 'Edit'.
 - Select 'Document Sub Type as 'Tax Exemption Proof' from the drop-down list.
 - Similarly update other details of Document Type, Application #, and select the 'Attach' check box.
 - Click 'Save and Return' and in Document Details section, click 'Post'.
- Navigate to Origination > Underwriting / Funding and select the lease application.
- Click 'Document' tab. In 'Application Document Details' section, select the uploaded document and click 'Upload'.
- (Optional) You can also edit the document details before upload by adding additional information as comments.

The sales tax exemption certificate is linked to the application. For more information on the process of document upload, refer to 'Application Documents' chapter in the User Guide.

E.2.2.4 Generate Lease Sale and Usage Tax Report

After the sales tax details are calculated, you can retrieve the information to view the sales tax amount recorded during calculation and actual tax collected after funding, by generating 'Sales usage tax (Lease)' report. This report can be generated for all applications with Sales Tax Mode and Tax Method 'UPFRONT/ PURCHASE_PRICE'.

In the report, the tax recorded before funding is referred as 'Quotation Tax Amt' and actual tax recorded for the application is referred as 'Invoice Tax Amt'. Since this is a system generated report, any difference in these amount are to be manually updated into the account.

1. From the LHS menu, click Origination > Reports link.
2. In the 'Reports' section, filter report with description 'SALES USAGE TAX - LEASE'.
3. In the 'Report Parameters' section, select/specify the required parameters and click 'Run Report'.

The report is generated in the selected format with the details as indicated below. For detailed information on report generation process, refer to 'Reports' chapter in User Guide.

| Report: Sales usage tax (Lease) Date: 4/25/2018 18:53 PM | | ORACLE Financial Services Lending and Leasing | |
|---|------------|--|-----------------|
| Month / Year From: 04/25/2018 To: 04/26/2018 | | | |
| Company: US01 | | | |
| Branch: USHQ | | | |
| ALL AMOUNT ARE IN USD | | | |
| Application # | Funding Dt | Quotation Tax Amt | Invoice Tax Amt |
| 000001104 | 25/04/2018 | 600.00 | 0.00 |
| 000001324 | 25/04/2018 | 3,350.00 | 3,350.00 |
| Branch Count: | 2 | Branch Total: | 3,350.00 |
| Company Count: | 2 | Company Total: | 3,350.00 |
| Total Count: | 2 | Grand Total: | 3,350.00 |

E.2.3 Sales Tax Calculation at Customer Service

The sales and usage tax details defined in Setup > Sales Tax > Customer Service tab are used to calculate sales tax for 'Stream' accounts. OFSLL records sales tax by posting Sales / Use Tax transaction which in-tun updates the Sales / Usage Tax balance on the account.

This section contains the following details:

- [Calculate Tax in Customer Service](#)
- [Exempt Sales Tax in Customer Service](#)
- [Attach Sales Tax Exemption Certificate](#)
- [Sales tax in Account Statement](#)
- [Generate Lease Sale and Usage Tax Report](#)

E.2.3.1 Calculate Tax in Customer Service

1. For the calculation method defined in setup as either 'Flat Transaction Amount' or 'Percentage of Transaction Amount', the scheduled batch job posts the following type of transactions:

| Transaction Code | Batch Job | Transaction |
|------------------|--|----------------------|
| Bill/Due Date | TXNDDT_BJ_100_01 BILLING/DUE DATES PROCESSING | DDT BILL/DUE DATE |
| Late Charge | TXNLTC_BJ_100_01 LATE CHARGE PROCESSING | FLC LATE CHARGE |

- Along with the above transaction, system automatically posts 'SALES / USE TAX' linking transaction to determine and update the tax component separately.
 - For accounts with tax exemption, sales tax will not be calculated and link transaction is not posted.
 - in case of reversal, if the parent transaction is reversed then corresponding child 'SALES / USE TAX' tax transaction will also be reversed.
2. On successfully posting the transaction, the details are updated on to the customer account in Customer Service > Transaction History > Transactions tab.

Detached Table

| Post Dt | Txn Dt | Description | Currency | Amount | Details | Balance Amt | Payment Currency | Payment Amt | Paymer |
|------------|------------|-------------------|----------|-----------|-------------------|-------------|------------------|-------------|--------|
| 04/25/2018 | 07/19/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 07/14/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 07/17/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 07/12/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 07/07/2017 | SALES / USE TAX | USD | 48.56 | | 25,000.00 | USD | | |
| 04/25/2018 | 07/07/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 07/10/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 07/05/2017 | SALES / USE TAX | USD | 2.78 | | 25,000.00 | USD | | |
| 04/25/2018 | 07/05/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/30/2017 | SALES / USE TAX | USD | 45.93 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/30/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 07/03/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 06/28/2017 | SALES / USE TAX | USD | 2.63 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/28/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/23/2017 | SALES / USE TAX | USD | 45.93 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/23/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 06/26/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 06/21/2017 | SALES / USE TAX | USD | 2.63 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/21/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/16/2017 | SALES / USE TAX | USD | 45.93 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/16/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 06/19/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 06/14/2017 | SALES / USE TAX | USD | 2.63 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/14/2017 | LATE CHARGE | USD | 30.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/09/2017 | BILL/DUE DATE | USD | 524.95 | DUE DT 06/12/2017 | 25,000.00 | USD | | |
| 04/25/2018 | 06/11/2017 | LEASE RECEIVABLES | USD | 25,000.00 | | 25,000.00 | USD | | |
| 04/25/2018 | 06/11/2017 | ACFTVF | USD | 0.00 | | 0.00 | USD | | |

3. For the calculation method defined in setup as 'Payoff Quote Lease', on posting this transaction system calculates the tax on unpaid Lease Receivables and displays the Sales / Usage Tax due bucket with the total of current outstanding and future dues.

ORACLE Financial Services Lending and Leasing

Welcome, ABSEKAR Sign Out

Customer Service x

Transaction Batch Information

| Date | Monetary | Transaction | Status | Batch |
|------------|----------|--------------------|--------|-------|
| 04/25/2018 | Y | PAYOFF QUOTE LEASE | POSTED | N |

Parameters

| Parameter | Value | Required |
|------------------------------|-------------|----------|
| TXN DATE | 11/19/2017 | Y |
| PAYOFF QUOTE VALID UPTO DATE | 01/01/2018 | Y |
| LEASE BUYOUT INDICATOR | YES | Y |
| DISPOSITION FEE | 0 | Y |
| EARLY TERMINATION FEE | 0 | Y |
| OTHER FEE | 0 | Y |
| DEPRECIATION ADJUSTMENT | 0 | Y |
| CURRENT USAGE | 0 | Y |
| PAYOFF QUOTE LTR PRINT | NO | Y |
| COMMENT | PROVIDED TO | Y |

Result

SALES / USAGE TAX

Transaction Processing Details

SALES / USAGE TAX → USD 1,239.67

E.2.3.2 Exempt Sales Tax in Customer Service

If exemption details are provided in Origination, system automatically propagates the same to Customer Service account. You can update exemption details during Customer Service for

an account by posting a non-monetary 'SALES TAX EXEMPTION DETAILS MAINTENANCE' transaction.

Transaction Batch Information

Save and Add Save and Stay Save and Return Return

Date 04/26/2018 Transaction SALES TAX EXEMPTION DETAILS MAINTENANCE Status OPEN
 Monetary ___ Batch ___

Load Parameters Post Void

Parameters

View Format Freeze Detach Wrap

| Parameter | Value | Required |
|---------------------------|-------|----------|
| TXN DATE | | ✓ |
| TAX EXEMPTION INDICATOR | | ✓ |
| TAX EXEMPTION REASON CODE | | — |
| TAX EXEMPTION START DATE | | — |
| TAX EXEMPTION END DATE | | — |

For information on populating the parameter values, refer to [Exempt Sales Tax in Decision/Contract tab](#) section.

On successfully posting the transaction, the exemption details are updated in Servicing > Customer Service > Account Details > Tax Details tab.

E.2.3.3 Attach Sales Tax Exemption Certificate

For every sales tax exemption, you can provide a proof of verification by attaching the exemption certificate to the account. However, validating the authenticity of the certificate is not handled in OFSLL.

To attach sales tax certificate to an application, you need to first upload the document into the system through 'Account Documents' screen and attached it to the application through Customer Service > Document Tracking tab.

- From the LHS menu, click Servicing > Account Documents link.
- In the Document Maintenance > Action section, select 'Attach Document (Client)' option.
- In 'Select Document' section, browse for the file location and "Upload".
- In 'Document Details' section, select the uploaded document and click 'Edit'.
 - Select 'Document Sub Type as 'Tax Exemption Proof' from the drop-down list.
 - Similarly update other details of Document Type, Account #, and select the 'Attach' check box.
 - Click 'Save and Return' and in Document Details section, click 'Post'.
- Navigate to Servicing > Customer Service > Document Tracking tab and select the lease application.
- Click 'Document' tab. In 'Account Document Details' section, select the uploaded document and click 'Upload'.
- (Optional) You can also edit the document details before upload by adding additional information as comments.

The sales tax exemption certificate is linked to the application. For more information on the process of document upload, refer to 'Account Documents' chapter in User Guide.

E.2.3.4 Sales tax in Account Statement

The sales and usage tax calculated on the account is captured in Servicing > Customer Service > Account Details > Statements tab so that the customer is updated about lease sales

tax amount levied on the account. Updating the sales tax details in 'Statement Details' section is done through a scheduled batch job.

The screenshot shows the 'Account Details' page with the 'Statement Details' section expanded. The table below shows the following values:

| Current Due(+) | PastDue(+) | Late Charge(+) | Other Charges(+) | Tax Charges(+) | Total Due = |
|----------------|------------|----------------|------------------|----------------|-------------|
| 1,132.13 | 2,264.26 | 60.00 | 0.00 | 0.00 | 3,456.39 |

Below the table, a summary shows:

| | | | |
|----------------|----------|------------------|----------|
| Current Due(+) | 1,132.13 | Other Charges(+) | 0.00 |
| PastDue(+) | 2,264.26 | Tax Charges(+) | 0.00 |
| Late Charge(+) | 60.00 | Total Due = | 3,456.39 |

E.2.3.5 Generate Lease Sale and Usage Tax Report

After the sales tax details are calculated, you can retrieve the information to view the sales tax amount recorded on the account, by generating 'Sales usage tax (Lease)' report. This report can be generated for all accounts with Sales Tax Mode and Tax Method 'CYCLE/PAYMENT_STREAM'.

1. From the LHS menu, click Servicing > Reports link.
2. In the 'Reports' section, filter report with description 'SALES USAGE TAX - LEASE'.
3. In the 'Report Parameters' section, select/specify the required parameters and click 'Run Report'.

The report is generated in the selected format with the details as indicated below. For detailed information on report generation process, refer to 'Reports' chapter in User Guide.

Report : Sales usage tax (Lease)
Date: 4/26/2018 6:16 AM

ORACLE
Financial Services Lending and Leasing

Month/Year From: 04/26/2018 To: 04/27/2018
Company: USD1
Branch: USHQ
ALL AMOUNT ARE IN USD

| Account # | Transaction Dt | Transaction Code | Tax Amt |
|----------------|----------------|------------------|----------|
| 20171100013429 | 01/02/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 01/03/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 04/01/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 07/12/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 08/02/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 09/11/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 11/01/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 14/12/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 15/02/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 15/11/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 18/01/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 21/12/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 22/02/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 23/11/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 25/01/2018 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 28/12/2017 | BILL/DUE DATE | 152.51 |
| 20171100013429 | 30/11/2017 | BILL/DUE DATE | 152.51 |
| Branch Count: | 17 | Branch Total: | 2,592.67 |
| Company Count: | 17 | Company Total: | 2,592.67 |
| Total Count: | 17 | Grand Total: | 2,592.67 |

E.3 External Lease Tax Calculation

In this method, the lease sales and usage tax details are computed in an external integrated system called Vertex® - Indirect Tax for Leasing and on a successfully tax computation, the sales tax details are updated into OFSLL setup, Origination and Customer Service modules.

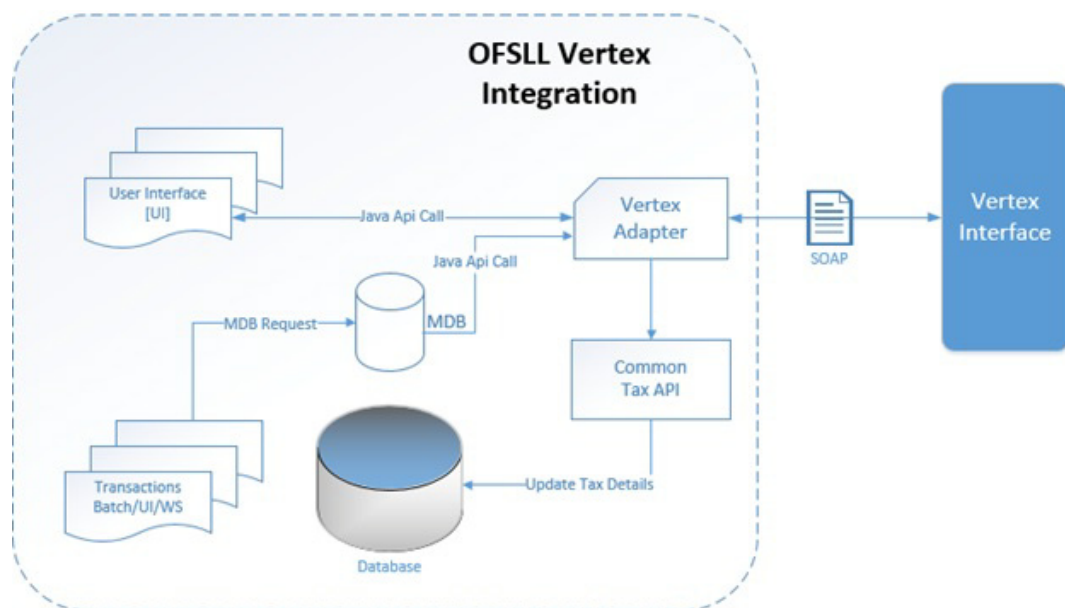
Vertex® Indirect Tax for Leasing facilitates with tax calculation solutions to address the needs of leasing software vendors and their enterprise customers within the equipment and vehicle leasing industries. Vertex Leasing leverages the Vertex O Series platform and automates the taxability and ongoing maintenance of rental and leasing rules.

This section contains the following details:

- [OFSLL Vertex Integration](#)
- [Setup changes](#)
- [Changes in Origination Module](#)
- [Changes in Customer Service Module](#)
- [Limitations of Vertex integration](#)

E.3.1 OFSLL Vertex Integration

The below image indicates Vertex integration with OFSLL and the associated components.



A brief description of the integrated components are provided below:

Vertex Adapter - This adapter is used to receive OFSLL interface data and create Vertex Specific SOAP Request/Response. Vertex provides 'FlexibleFields' to exchange implementation specific customization data. These fields are mapped to PL/SQL custom fields in Vertex Adapter and can be customized during implementation. However, this is Vertex specific adapter and has to be replaced specifically to support other Tax Vendor.

Common Tax API - When Vertex Adapter receives a response, OFSLL uses 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, following services are added:

- QUOTATION_SERVICE
- INVOICE_SERVICE
- CREATE_CERTIFICATE_SERVICE
- CUSTOMER_SERVICE

Also the existing error queue [OFSLL_OUTBOUND_Q] is enhanced to record Vertex interface error messages during the integration.

For more details on integration, refer to OFSLL technical documentation. During the process of integration, there observed discrepancies are noted. Refer to [Limitations of Vertex integration](#) section for details.

Note

During Origination, all Vertex interface calls are handled through user interface and on Funding/Customer Service, these calls are made from database using MDB flow.

Following Vertex services are used in OFSLL with the integration. For detail information, refer Vertex O Series documentation.

| Service | Description |
|----------------------------|--|
| Quotation Request | It is used to estimate the Tax of the proposed Lease Contract. This service is triggered 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 triggered 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 a Customer. |
| Create Certificate Request | It is used to upload Tax Exception Certificate Id for Customer. |

E.3.2 Setup changes

To enable Vertex integration, the company parameter XSL_TAX_INTERFACE' has to be updated as 'VERTEX' and 'VTX_OUTBOUND_URL' also needs to be updated with valid Vertex URL.

The sales tax information recorded in OFSLL Setup > Administration > System > Sales Tax screen is exchanged with Vertex interface through vertex adapter using SOAP Request/Response.

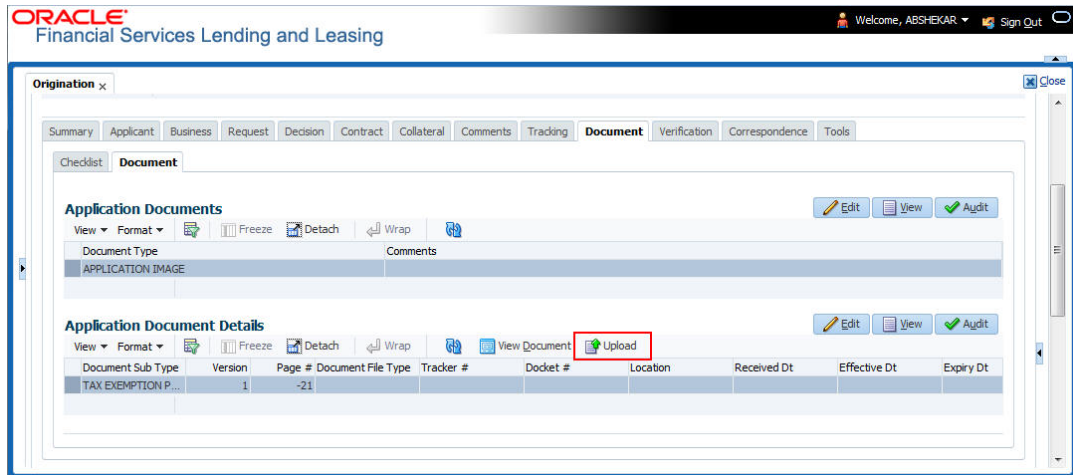
For information on recording sales tax rules in setup, refer to [Sales Tax Setup](#) section.

E.3.3 Changes in Origination Module

Since the process of sales tax collection is handled from external system, the information received from Vertex are only updated into the respective tables in OFSLL. The same is available in the UI as detailed in [Sales Tax Calculation at Origination](#) section.

To load exemption certificate into OFSLL, follow the same process as detailed for internal sale tax calculation method using in Origination > Underwriting / Funding 'Document' tab. To

upload sales tax exemption certificate to vertex, click “Upload’ button in the Application documents tab.

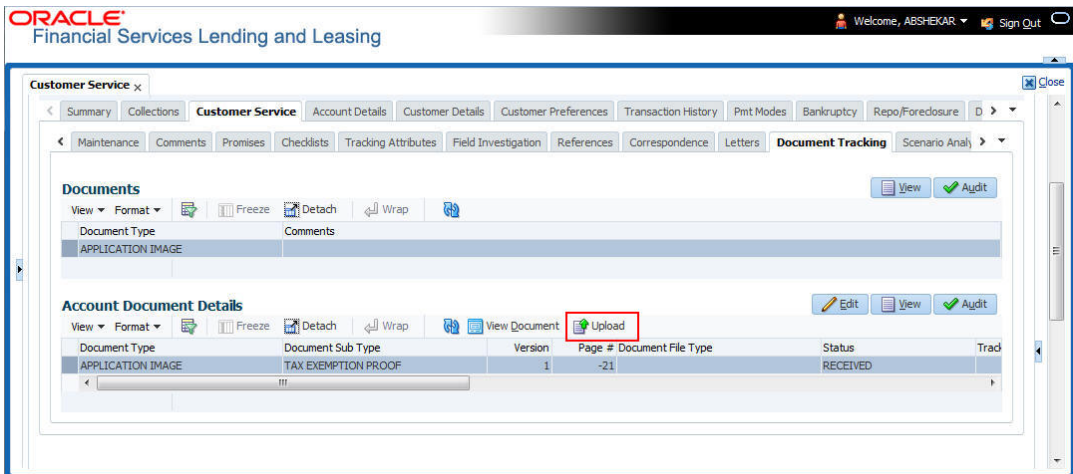


On successful upload, a ‘Tax Exemption Certificate ID’ is updated in to the system and the ‘Upload’ button is disabled.

E.3.4 Changes in Customer Service Module

The sales tax calculation process is similar to the internal method as detailed in [Sales Tax Calculation at Customer Service](#) section except that the Sales/Usage Tax - link transactions is posted only on receiving the tax details from Vertex. This transaction will be posted after posting the main transaction.

To load exemption certificate into OFSLL, follow the same process as detailed for internal sale tax calculation method using in Servicing > Customer Service > Document Tracking tab. To upload sales tax exemption certificate to vertex, click “Upload’ button in the Account Document Details section tab.



On successful upload, a ‘Tax Exemption Certificate ID’ is updated in to the system and the ‘Upload’ button is disabled.

E.3.5 Limitations of Vertex integration

Following are the limitation noticed with Vertex integration:

- Use of ‘TABLE’ value for company 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 does not support Sales and Usage Tax calculation for multiple assets as part of Origination and Customer Servicing.
- OFSLL currently supports to capture only following 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 calls Vertex Create Customer service 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 mode 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 based 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 re-triggering 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.
- 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.

E.4 Manual Lease Tax Calculation

In this method, the Lease Sales and Usage tax are computed manually and only the calculated details are recorded into OFSLL Setup, Origination, and Customer Service modules. For information on updating the details in the respective modules, refer to [Internal Lease Tax Calculation](#) section.

Since OFSLL interface only supports to record and display the information, validating and processing the same has to be done outside the system.

Appendix F:Usage Based Leasing

F.1 Introduction

The Usage based leasing option extends OFSLL support of lease functionality and facilitates to charge the asset usage fee for the customer not at the time of the Termination/Payoff Quote but based on the actual usage as per the defined Cycle (i.e. Daily, Weekly, Monthly and so on). Also for usage based lease contracts, customer has option to pay the minimum monthly lease payment and the usage fee based on the actual usage.

Whenever customer sends asset usage details to OFSLL, the details are categorized to applicable rate slabs, for tiered and not-tiered types and based on usage methods (i.e. rollover/advance) and charge matrix, the usage fee is calculated and charged on to the account. The same is communicated to the customer through account statement.

In such type of billing, customers would benefit by being charged only when they use a product or service, rather than having to buy something outright.

Consider the following example of a company which leases a photocopying machine. The monthly billing amount consists of two components - a flat rate (rental) that covers the fixed costs and a fee for usage charge (such as 1 cent per copy). Here, Usage is billed based on total number of units utilized from last bill to current billing date and customer pays the following two components:

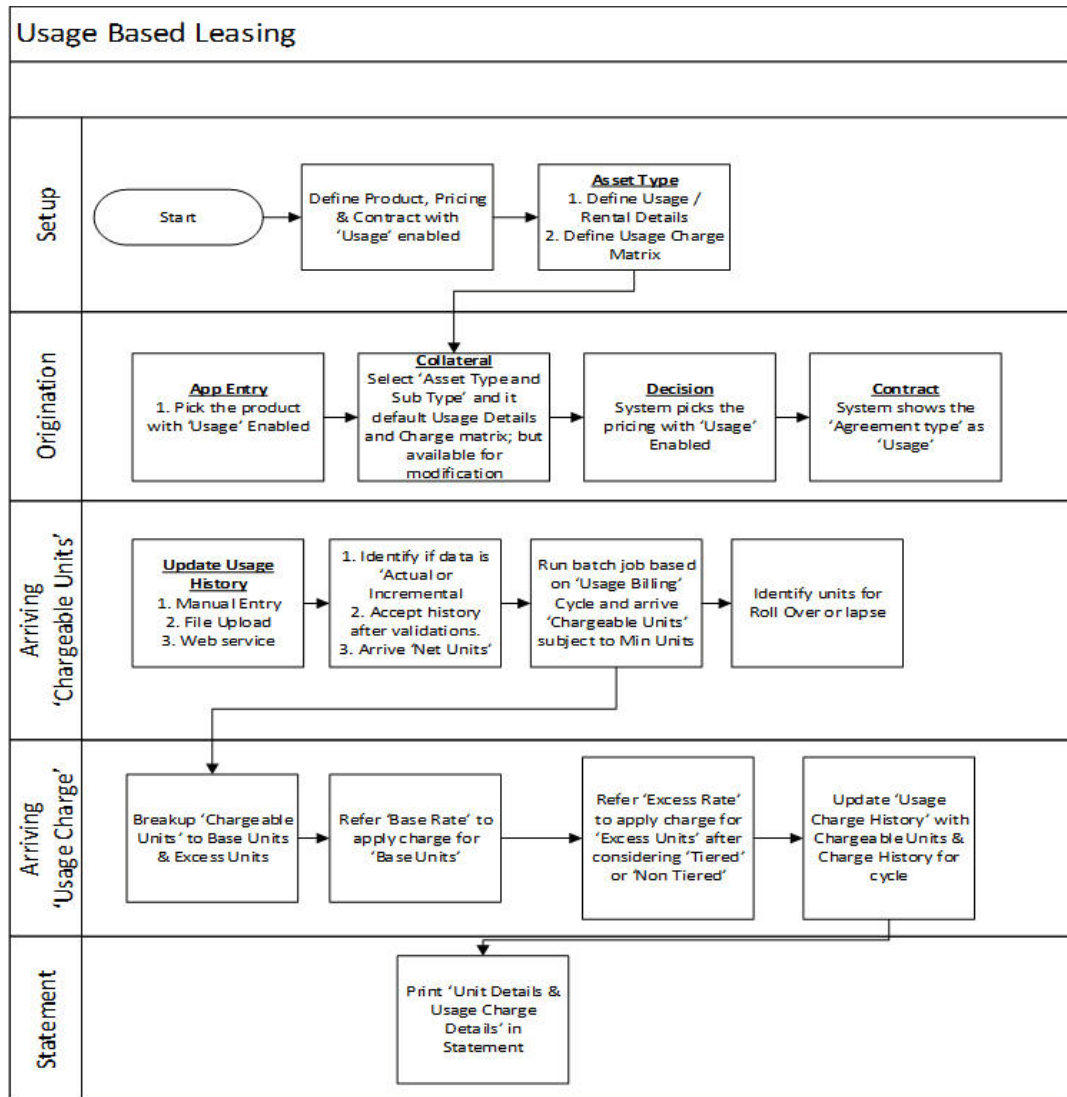
- Lease Rental Payment
- Usage-based Charge component (included in the monthly bill)

F.2 Pre-requisites

- To support usage based leasing, ensure that all the basic setup of defining Usage Details, Usage Charge Matrix in Asset Types screen is done and the lease Agreement Type is selected appropriately in Products, Pricing and Contract setup screens.
- When usage details are to be processed through File Upload, ensure that the file received from external system contains all the required information for mapping to respective fields in Usage History screen.

F.3 Usage Based Leasing Workflow

Consider the below image which indicates the complete usage based leasing workflow supported in the system. A brief detailing of the same is provided below.



- The process starts from defining usage based parameter (agreement type) in Setup > Products, Pricing, and Contract screens.
- In Setup > Asset Types screen, you can define the 'Usage Details' and 'Usage Charge Matrix' which are used to classify the incoming data for charging and billing calculation.
- In Origination > Collateral screen, select the usage based leasing application, select asset type, sub type, and load the usage details from setup. The details are allowed to be modified here. In Decisioning stage, system picks the pricing with Usage details and during Contract, the application is funded with lease usage agreement type.
- In Servicing, the chargeable units for usage is derived from the details populated in Customer Service > Collateral tab > 'Usage History' section. The details can be populated by File upload or through web services. The chargeable units are categorized based on Usage Details and Charge Matrix defined in Setup > Asset types screen.
- On receiving the usage data from external system, the same is validated if it is Actual or Incremental data and also accounts for Rollover - yes/no and Advance - yes/no type of combinations supported to derive the net chargeable units (subject to minimum units consumed). The same is discussed in subsequent section.

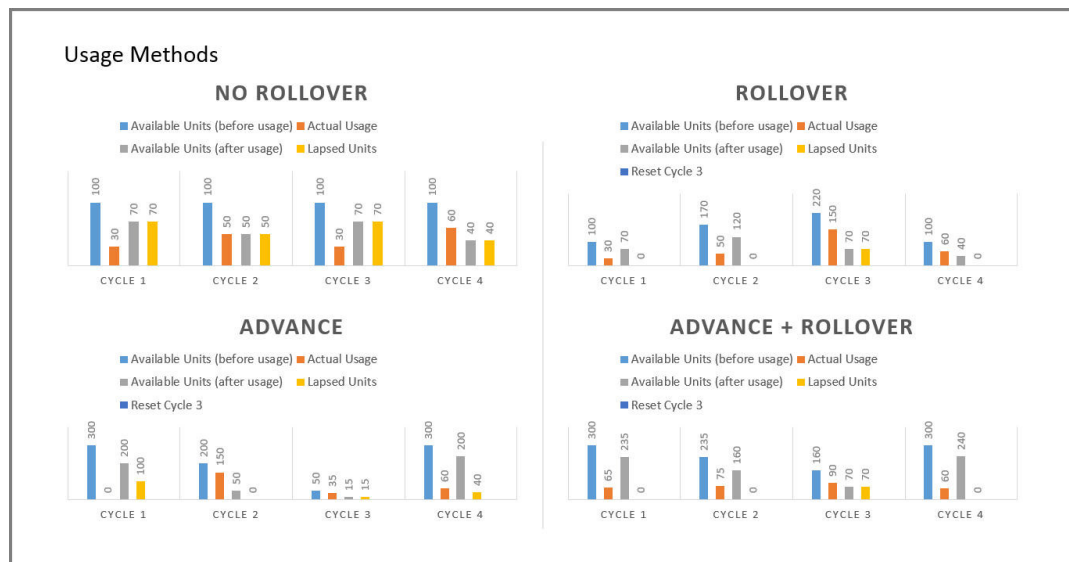
- The chargeable units are further classified into Base and Excess consumed units, and charge is applied based on Charge Matrix as per TIERED and NON TIERED category. This data is populated into Servicing > Collateral > Usage Summary tab.
- Based on 'Usage / Rental Cycle', system runs the Usage billing batch job to calculate and post the usage fee on the account as per the billing cycle. While generating the account statement, the usage details are explicitly indicated along with charges of the same.

F.3.1 Lease Usage Calculation

- Min Usage - indicates the minimum units to be considered as 'Chargeable Units'. During calculation, the Chargeable Units = Net Units, subject to 'Min Usage'.
- Max Usage - indicates that usage is to be charged as 'Base' value for the given billing cycle. Any usage units beyond 'Max Usage' should be charged based on 'Calculation Method' as either Tiered (based on multiple rate slabs) or Non-Tiered (applicable slab at total usage volume).
- Discount % - based on discount %, system calculates the applicable discount units on 'Gross - Non chargeable Units' to arrive Net Usage' in 'Usage History' tab.

F.3.2 Lease Usage Methods

Following image indicates four types of asset usage lapse / rollover combinations supported:



As per the above usage methods, usage units billing is accounted as indicated below:

Note

The usage lapse / rollover is subject to maximum usage as defined for a Collateral.

- Non-Rollover Usage - This option indicates that non utilized units in current cycle will be lapsed.
- Rollover Usage - This option indicates that non utilized units from previous cycle is carried over and added as 'base' units to next cycle incrementally.
- Rollover & Advance Usage - This option indicates that system bills the customer at the base rate, considering the usage available for the life of account and includes the non utilized units from the previous cycle.

- Advance Usage - This option indicates that system bills the customer at the base rate, considering the usage available for the life of account. Here non utilized previous units will be lapsed.

The Rollover / Advance is accounted for fixed reset period. For example, if Contract starts at Jan and rollover is set to 3 months for a monthly usage billing cycle, the rollover resets at end of 3rd month and from April new rollover set starts.

F.3.3 Tiered and Non Tiered Usage Calculation

Consider the following type of charge matrix defined:

| Rate Chart | From Units | To Units |
|-------------------|-------------------|-----------------|
| Base | 0 | 1 |
| Base | 30 | 2 |
| Base | 75 | 3 |
| Cycle Excess | 0 | 4 |
| Cycle Excess | 50 | 5 |
| Life Excess | 0 | 6 |
| Life Excess | 50 | 7 |

On receiving the following type of usage data from customer, the chargeable units are derived based on lapse and rollover rules. The chargeable units are charged based on Tiered and Non Tiered preference indicated for a collateral. The sample usage calculation is as indicated below:

Base Units:76, Cycle Excess:51, and Life Excess=65

Tiered Calculation

$$\text{Base Charge} = (29*1)+(45*2)+(2*3) = 125$$

$$\text{Cycle Excess Charge}=(49*4)+(2*5)=206$$

$$\text{Life Excess Charge}=(49*6)+(16*7)=406$$

$$\text{Total Charge}=125+206+406=737$$

Non Tiered Calculation

$$\text{Base Charge} =(76*3) = 228$$

$$\text{Cycle Excess Charge}=(51*5)=255$$

$$\text{Life Excess Charge}=(65*7)=455$$

$$\text{Total Charge}=228+255+455=938$$

F.3.4 Lease Usage Batch Jobs

Following two batch jobs are provided for usage based leasing:

To upload usage details

Batch job set - SET-IFP (INPUT FILE PROCESSING)

Batch job - IUHPRC_BJ_100_01 (ASSET USAGE HISTORY FILE UPLOAD)

This process uploads asset usage details into the system. To do so, place the usage details file in 'iuh' folder available under input > ifp > iuh directory and run the batch job.

For billing usage details

Batch job set - SET-TPE (Transaction Processing Engine)

Batch job - TXNUSG_BJ_100_01 (Usage Charge Processing)

This process is used to derive the billing amount to be charged for Lease Usage/Rental based asset for consumed units which is calculated by the applicable charge matrix and posts lease usage/rental fees on account.

F.3.5 Lease Usage Account Statement

The Statements tab in Customer Service > Account Details tab displays the 'Fee Usage Charge(+)' that is posted to lease usage account. On generating a report of lease account, the Fee Usage Charges are indicated as separate line item.

Account Statement



| | | |
|---|----------------|---------------|
| | | DEMO BANK USA |
| STATEMENT OF ACCOUNT USAGE PMT REVERSAL 3 ADF N BCH N # FJ DG AGUADILLA PR 00604 | | |
| Statement Date | 09/19/2018 | |
| Account Number | 20180800010677 | |
| Payment Due By | 10/10/2018 | |
| Maturity Date | 08/10/2020 | |
| Current Balance | | \$21,200.00 |
| Current Amount Due | | \$1,035.65 |
| Past Due Amount | | \$0.00 |
| Late Charges | | \$0.00 |
| Other Charges | | \$0.00 |
| Fee Usage Charges | | \$560.00 |
| <hr/> | | |
| Please Pay This Amount | | |
| Pay Off Date | 10/08/2018 | |
| Pay Off Amount | | \$22,084.10 |

Send Inquiries To:
 DEMO BANK USA
 LINE1
 LINE2
 MINNEAPOLIS MN
 55344 7255
 Phone:
 #####

F.3.6 Elastic Usage Term

The Elastic Usage Term in OFSLL refers to a system predicted value to indicate customer about the remaining term to reach the asset usage life as per current usage pattern. The Elastic Usage Term is available in Collateral > Usage Summary tab and is calculated by the following methods:

- Actual Usage - Elastic Term is calculated based on Usage Factor
- Average Usage - Elastic Usage Term is calculated based on Average Usage