# Loan Collection Setup Guide Oracle Financial Services Lending and Leasing

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# 1. Navigation

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

The document is organized into below topics:

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

#### Note

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

# 1.1 <u>Audience</u>

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.

Financial Services Lending and Leasing		
	Sign In Please enter useful and password * User Id * Paramord Sign In	

- 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 <u>Template and Navigation</u>

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 <u>Home Screen</u>

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

Financial Services Le	nding and Leasing
	······g ···· · · · · · · · · · · · · ·
DashBoard I bashBoard DashBoard Users Production Producer Analysis Process Files	
> Origination	
> Servicing	
> Collections	
> WFP	
> Tools	
> Setup	

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

	đđ		
ishBoard		About	
Darfloord Oarloord Vers-Produchrity System Menter Produce: Analysis Process Files		Deads Prevad Bernoval Amount Least Landback Amount Sea Status Common Section S	
Origination		This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its afflates are not reasonable for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and	
Servicing		the affinates with not be responsible for any base, cases, or damages incorrect due to your expects to or use of bird party content, products, or services.	
Collections		Close	
WFP			
Tools			

### 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:

	🛔 Welc	ome, VAVAIDYA 🗸	🍇 Sign <u>O</u> ut	
	Change Password			
	User Info			
-		1		

- Change Password - Click to change the current password.

Debtord	- 100 M
Origination	
n Opphan Serie (alg den ben beste (alg den ben bester) Bester) Bester Be	Inchestant index states and an and a state states and a state state and a state state states and a state state states and a state states and a state states and a state states and a state state states and a state state state state states and a state state state state states and a state st
Servicing	
Collectors	
O MIP	
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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.

ser Info					
Organization	DMC			USER TIME ZONE	Ŧ
Division	and the second		Level User Time Zone	UNDEETNED	
First Name Last Name			Company	US/CENTRAL (CENTRAL STANDARD	
Responsibility	SUPERUSER		Branch Time Zone	TIME)	
GL Post Date	and the second sec			ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date Session Language	and such as a	:21:07 AM		TIME) Skyros (Default)	
Debug Enabled Ind			Skin i dniny	Skylos (Berault)	
			Submit 🕺	Close	
					_

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 I List Files button to view the list of logged files.

DashBoard 🗙	System Mon	itor <sub>×</sub>				× 9
Batch Jobs	Jobs Services	Database Se	rver Log Files Parked	Transactions Users		
Databace	Server Log	Filor				
	-	Files	Detach 🚽 Wrap	🚯 📑 List Files 🛛 🔂 Download I	File	
File Name	2			File Type	File Size File Time	
JSVPRC_	EN_000_01_DB1	2C_2084400		lob	5706 02/18/2016 06:14:11 A	
ALERT				lob	395 02/22/2016 03:59:16 AM	
CSVPRC_	EN_100_01_DB1	2C_3794335		lob	6390 02/22/2016 04:53:00 AM	
CSVPRC_	EN_100_01_DB1	2C_3854338		lob	116750 02/22/2016 05:36:42 AM	
JSVPRC_	EN_000_01_DB1	2C_2094362		lob	5706 02/18/2016 10:57:09 Al	-
				m	•	
File Conte					•	
View 🔻 Fo		reeze 🛃 Detad	h 4실 Wrap 😽		0 Show File	
		reeze 🔄 Detad	h d Wrap 😡		0 🔜 Show File	
View - Fo Text	ormat 🔻 🔟 F	0000.2			0 🗾 Show File	
View - Fo Text 02/18,	ormat ▼ 10 F	4:11: 45:FLL	:lv_use_BI::Y	) ⊖ Beginning ⊛ End ≢ of Lines 51		
View - Fo Text 02/18, 02/18,	/2016 17:4 /2016 17:4	4:11: 45:FLL 4:11: cmnsyp	:lv_use_BI::Y _cl_000_01.get_s	Beginning @ End # of Lines 5 5yp_parameter_value value:	: weblogic	
View - Fo Text 02/18, 02/18, 02/18,	/2016 17:44 /2016 17:44 /2016 17:44	4:11: 45:FLI 4:11: cmnsyp 4:11: cmnsyp	::lv_use_BI::Y ocl_000_01.get_s ocl_000_01.get_s	Beginning  End # ofLines 5 syp_parameter_value value: syp_parameter_value value:	: weblogic : http://ofss2221142.in.oracle.com	
View - Fo Text 02/18, 02/18, 02/18, 02/18,	/2016 17:4 /2016 17:4 /2016 17:4 /2016 17:4	4:11: 45:FLI 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp	:lv_use_BI::Y _cl_000_01.get_s _cl_000_01.get_s _cl_000_01.get_s	⑦ Beginning   End ≠ of Lines 5 syp_parameter_value value: syp_parameter_value value: syp_parameter_value value:	: weblogic : http://ofss2221142.in.oracle.com: : http://ofss2221142.in.oracle.com:	
View ▼ Fo Text 02/18, 02/18, 02/18, 02/18, 02/18, 02/18,	/2016 17:4 /2016 17:4 /2016 17:4 /2016 17:4 /2016 17:4 /2016 17:4	4:11: 45:FLI 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp	:lv_use_BI::Y o_cl_000_01.get_s o_cl_000_01.get_s o_cl_000_01.get_s o_cl_000_01.get_s	Beginning @ End # of Lines S syp_parameter_value value: syp_parameter_value value: syp_parameter_value value: syp_parameter_value value:	: weblogic : http://ofss2221142.in.oracle.com: : http://ofss2221142.in.oracle.com : /scratch/work_area/DEV/QA143REL/r	
View ▼ Fo Text 02/18, 02/18, 02/18, 02/18, 02/18, 02/18, 02/18,	/2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/	4:11: 45:FLI 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp	:lv_use_BI::Y _c1_000_01.get_s _c1_000_01.get_s _c1_000_01.get_s _c1_000_01.get_s _c1_000_01.get_s	Beginning @ End # ofLines S syp_parameter_value value: syp_parameter_value value: syp_parameter_value value: syp_parameter_value parameter_value parameter_	: weblogic : http://ofss2221142.in.oracle.com: : http://ofss2221142.in.oracle.com: : ycoratch/work_area/DEV/QA143REL/r E eter: JSV_BI_USER	
View ▼ For Text 02/18, 02/18, 02/18, 02/18, 02/18, 02/18, 02/18, 02/18,	/2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/ /2016 17:4/	4:11: 45:FLI 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp 4:11: cmnsyp	::lv_use_BI::Y _ cl_000_01.get_s _ cl_000_01.get_s _ cl_000_01.get_s _ cl_000_01.get_s _ cl_000_01.get_s _ cl_000_01.get_s	Beginning  End #ofLines 5 syp_parameter_value value: syp_parameter_value value: syp_parameter_value value: syp_parameter_value value: syp_parameter_value parame syp_parameter_value parame	: weblogic : http://ofss2221142.in.oracle.com: : http://ofss2221142.in.oracle.com : /scratch/work_area/DEV/QA143REL/r	

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 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  $\triangleright$  to expand the Module Master Tabs and  $\checkmark$  to collapse them.

DashBoard	
Origination	
ervicing	
Servicing	-
Customer Service	
Securitization	
Transaction Authorization	
Post Date Checks	
Escrow Transactions	Ξ
Account Documents	
Collateral Management	
Reports	
Producers	
Vendors	
Batch Transactions	
⊿ Interfaces	
AP Transactions	
GL Transactions	*
Collections	
WFP	



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.

	Access x		
olication Retrieval(Origination) olication Documents(Origination) et Types(Setup Products) ount Documents(Servicing)	Data         Screen         Reports         Correspondence         Transaction           Access Grid		💠 Add 🛛 🥒 Edt 📄 Yjew 🛛 🖋 Ag
ess(Setup User)	Organization Division	Company	Branch Allowed
Transactions(Servicing Interfaces)	DMC US01	ALL	ALL Y
lication Entry(Origination)	DMC NL02	ALL	ALL Y
dit Tables(Setup System)	DMC SA03	ALL	ALL Y
ances(Servicing Batch Transactions)	DMC JP04	ALL	ALL Y
Drigination			
Drigination			
Servicing			
ervicing			
C. T. C.			

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.

DashBoard	Sales Lead ×													× !
igination	Lead Entry Follow	-Up Maintenance												
Internation Sales Lead Simple Application Entry Application Entry Application Entrieval Socranio Analysis Application Documents Image Maintennice Reports Producers Vendors	Applicant Infor View + Format + Lead # L-00001002 L-00002006 L-00002004 L-00002004 L-00002004 L-00005002 L-00005002	Eed Dt 12/15/2015 12/02/2015 12/12/2015 12/12/2015 12/12/2015 12/12/2015 12/12/2015 12/19/2015 12/19/2015 12/23/2015	Detach Company NL02 US01 US01 US01 US01 US01 US01 US01	↓J Wrap Branch NLHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	62	First Name ROSEMARY TEST BOND PHANINDRA BOREN NITTIN ANDRES SAM	Last Name BLACK TEST LAST NAME JANES CHODA ROBERT JOSHE MARTINEZ SAM	Birth Dt 12/08/1987 01/01/1990 01/01/1997 10/10/1982 12/01/1970 07/25/1988 08/06/1989 11/11/1991	Channel CORSULTATION ESTATE AGENT WEB CORSULTATION WEB CONSULTATION OTHERS	Source WEB ENTRY FAX IN WEB ENTRY WEB ENTRY OFFLINE APPLICA WEB ENTRY WEB ENTRY	Type Home RELATIVE HOME HOME HOME HOME HOME	Country UNITED STA' UNITED STA' UNITED STA' UNITED STA' UNITED STA' UNITED STA'	TES 1000 TES 1000 TES 09090 TES ADD1 TES LEAD ENTRY	Audit City JUNIC PLYM BOTH JRVIM JUNIC COAN LOIZA PONC
	f Telecom Info	• 🔯 🗇 Frees		çil Wrap	<b>6</b> 9								Phone Current 004)-532-3423 Y	🖋 A <u>u</u> dit



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

DashBoard	K Transaction Authorization X Post Date Checks X Escrow Transactions X Account Documents X Collateral Management X Reports X Producers X Advances X Payments X Pees X AP Transactions X GL Transactions X	2 >
Origination	Authorization Authorization History Review Requests (Pending: 0)	
ervicing		
Servicing Customer Service Securitization Transaction Authorization	Transactions View-Fanta Librard Contents View-Fanta Librar	Audit
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	2012100001568/BF00WF FAU, FAUL, FAUL, A 22/47/2016 CHARGED OFF ERIOR VERIOITHU 82/47/2016 UNECHIND 20120100001568/BF00WF FAUL, FAUL, A 22/47/2016 CHARGED OFF ERIOR VERIOITHU 82/47/2016 UNECHIND 201407/2016 UNECHIND 2014/2016 UNECHIND 2016 UNECHIND 2014/2016	
Producers	View - Format - 🗊 🗇 Freeze 🚮 Detach 🐢 Wrap	
Vendors 4 Batch Transactions Advances Payments	Parameter Value Pequired Pequired TrXP Date (02/09/2016 Y	
Fees Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Transaction Processing Details     Wree Y envire 1 Bb □ Bb ab al Wrap     Pool     Pool     Transaction Processing Details     add Wrap     Boldating of Transaction is allowed for date after     Boldating of Transaction is allowed for date after	
Collections		

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

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

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

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

MENU	Customer Service X	Customer Service	X Customer Service	× Customer Servic	e <sub>X</sub> Customer	Service ×					
	Search Custome	Service: 201607	00010076 Review F	Request (Pending: 0)	Queue Assignmen	t					
Board nation	Account(s): 20		76: MILLEN JOH	N JWrap	🗐 🔘 Curren	Show All	) Group Follow-up				🔄 Yjew 🛛 🖋 Aydi
g	Company	Branch	Sub Unit	Account #	Product		Days	Past Due Currency		Pay Off Amt	t Amount Due
19	NL02	NLHQ	UNDEFINED	2016070001007	6 LOAN VEHICU	(FR)		-23 EUR		50,089.31	1 0.00
tomer Service	<								-		
isaction Authorization											
t Date Checks	< Summary	Customer Service	Account Details Cus	stomer Details Trans	saction History P	nt Modes B	ankruptcy Repo/Fo	redosure Deficiency	Collateral	Bureau Cr	oss/Up Sell Activi ゝ
ow Transactions											
ount Documents	Alerts					🔏 Con	ditions				
ateral Management	121010										
orts	Alerts					Condi				1000	
ducers	Alert			Conc			Start Dt		wup Dt		
dors	AS 'N' FOR A		) MARKED AS DECEASE		LABLE FOR REPOSESS	ION	08/09/2016		30/2016 ×		
th Transactions	AJ IN TOKA	CONTACTS				-	PERFECTED		08/09/2016		30/2016 -
Advances						CALIN	TENECTED		00/05/2010	00/5	0/2010
Payments Fees											
rfaces						1					
AP Transactions	Account D	etails				⊿ Oth	er Information				
GL Transactions	-						1				_
Conversion Accounts	Dues						eral Information	Identification #		Asset Class	
	0.00	0.00	0.00	0.00	0.00		ription YOTA CAMRY	Identification #	Year	USED	Asset Type VEHICLE
	4	0.00	0.00	0.00	00.0	4	TOTA CAMIN		0	USED	VEHICLE
	Delq	Oue 0.00	Todays Payoff 50,08	9.31 Amt Paid Exe	cess 0.00						
ctions	LC	Due 0.00	Future Payoff 50,15		cess 0.00	Custo	mer Informatio	n			
	NSF	Due 20.00	Future Payoff 08/15	12010	ount	Cus	tomer # Name	Relatio	n	SSN	National
	Other	Due 0.00	Date		erm 0	0000	00 JOHN MILLEN	PRIMA	RY	xx-xxx-3456	- 45-678
3	Total	Due 20.00	Future Pmt Dt 08/28	2016 Remaining T	erm 6	•		III.			

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

### Collection:

Collection



- Bankruptcy
- Repossession
- Deficiency

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

#### **Right Splitter/Action Window**

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click 4 and 5 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:

DashBoard	Or	igination ×													
rigination	5	earch/Task Funding	: 000000378	Review Requests (Pe	ending: 0)						Quick Search				
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View + Format +	App #												
Underwriting Funding		Dt	App =	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification				
Application Retrieval Scenario Analysis		01/01/2012	000000378	UNDEFINED	APPROVED - FUNDED	FUNDED	GA-00004 : ADVANCE LEA.	2 N	N		⊿ Summary				
Application Documents Image Maintenance Reports Producers Vendors	Semmary Applicant Request Decision Contract Collateral Comments Tracking Document Verification Correspondence Tools     Applicant								Requested         Approved           Advance         15,000.00         15,000.00           Rate         8,9900         4,9900           Term         36         36           Grade         D GRADE         Score         0						
	ł	<ul><li>Ratios</li><li>Bureau</li></ul>									LTV1 150.00 LTV2 150 Stated PTI 9.54 Stated After DTIS8.5 Book 10,000 Mileage 0 Asset Desc 2012 CHEVROLET MONTE 0 2DR Queue PUNDED APPLICATIONS QU				
		<ul> <li>▷ Checklist</li> <li>▲ Collateral</li> <li>Collateral</li> </ul>									Change Status Status APPROVED - FURDED Change Status Add Comment				
Servicing		Asset Type		Туре	Primary Year	Make	Model	Mileage New	Wholesale Valu	•	* Alert				
		VEHICLE	CA	2	Y 2012	CHEVROLET	MONTE CARLO	0 N	10,000.00						
Collections											* Type •				
WFP		⊿ Trade-In									* Sub Type				
Tools											* Comment				
Setup		Trade-In									*				

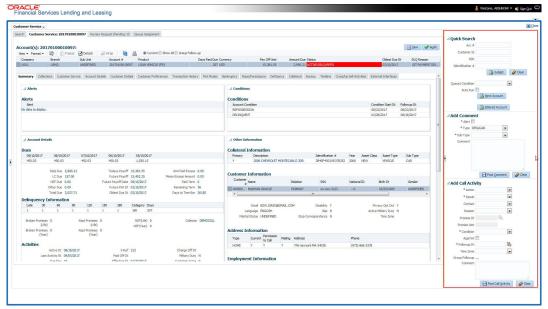
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found 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 ld, 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 is to toggle upper pane and to toggle left pane. To un-toggle click is and prespectively.



### 1.4.1.1 <u>Time Zone Preference</u>

ser Info					
Organization			Time Zone	USER TIME ZONE	¥
Division First Name	and the second		User Time Zone	UNDEFINED	
Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDARD	
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Ŧ	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🖇	Close	
					-

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 dependent 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.

	202000102	31: YUTAKA OZAK	A / AKANE											Vi	ew 🔗 Au
			Wrap	<u>ا</u> ا	irrent 🔘	Show All 🔘 Grou	up Follow-up								
Company	Branch	Sub Unit	Account #	Product			Days Past Du	Currency		Pay Of	Amt Amou	nt Due Status		0	Idest Due Dt
US01	USR1	UNDEFINED	201202000102	B1 LEASE VE	HICLE		1	USD			0.00	0.00 ACTIVE		03	2/10/2015
mmary Custom	er Service A	count Details Customer	r Details Trans	action History	Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency C	ollateral	Bureau	Cross/Up Sell Activ	ities			
16	10	16 M.	18 185° T			310	19 MG 16								
Call Activities	Maintenance C	comments Promises C	Checklists Trac	king Attributes	Referen	ces Correspon	dence Letters D	ocument Tracking	1						
<b>Call Activitie</b>	s											🕂 Add	🖉 Edit	<u>V</u> iew	🖋 Audit
View - Forma	t 🕶 📑 📋	Freeze 🚮 Detach	🖉 Wrap	69											
Action	Result	Contact	Reason		Cancel	Promise Dt	Promise Amt (	ondition		Appoint	r Followup Dt	Time Zone	A	dj Followup D	t Co
	PH	ANSWERING MACHINE			N	12/30/2015	1,000.00 1	ONE		N	12/30/2015		1	2/29/2015 12	:30:00 PM
AT					N	12/30/2015	1,000.00 1			N	12/30/2015				:30:00 PM

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

### 1.5 <u>Common Operations</u>

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.

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

The table below gives a snapshot of them:

### 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.

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.

Post and Stay Post and Return



The table below gives a snapshot of them:

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

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

Basic Actions	Description
М	Click to navigate to the first record.
4	Click to navigate to the previous record.
	Click to navigate to the next record.
M	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.
12	List Files - Click to generate and view the list of files maintained in the system.
<b>B</b>	Download File - Click to download the details of selected data.

### 1.5.3 <u>Personalization Options</u>

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

View 🗸 Format 🖌 📑 🔟 Freeze 🚮 Detach 🛛 却 Wrap 🛛 🔞



The table below gives a snapshot of them:

Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization:
	Customize columns you wish to view
	Sort the order of displayed data
	Reorder columns
	Additionally, the drop-down list provides selection of options adjoining 'View'.
	Wew Format - Freeze Detach
	Columns · Show All
	Freeze
	Detach  Cescription
	Sort   Sort  Start Dt  Reorder Columns  Source End Dt
	Query By Example ✓ Direct
	✓ Enabled
	Collateral Type Collateral Sub Type
	✓ Credit Bureau Portfolio Type
	Credit Bureau Account Type
	Manage Columns
	Format       Image: Columns         Wrap       Select the column you need to resize and select Resize Columns option from the Format drop-down list.         Resize Column       Image: Column DESCRIPTION         Width       100 Image: Pixels
	OK Cancel
	Specify the <b>Width</b> and unit for the selected column. Click <b>OK</b> to apply changes and <b>Cancel</b> to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.
	View → Format ¥ 🔄 Treeze 🚠 Detach 🖉 Wrap 🔞
Freeze	Select the column at which you need to freeze the table and click <b>Freeze</b> . Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.



Options	Description
Wrap	Select the column in which the data needs to be wrapped and click <b>Wrap</b> .
	tean Ure tesse Product Definition Ver _ femate
	Product: Description Start Dt End Dt Direct PlosteRepayment Enabled Collateral Type Collateral Sub Type Profile Dress
	LOANHEE LOANHONE (R) DUDI/01/000 12/31/4000 Y Y Y HOME COLLATERAL REAL PROPERTY HON DESTINATION
	LOWINGCRED LIZIJIBO 12/31/400 N N Y HOUSHOL GOODS PERSONAL PROPERT INSTALLINENT
	LOAN-5M MEED AND 12/31/4000 Y Y Y UNECO.RED COLLATURGECIRED INSTALLMENT
	LOAM VE         LOAM VEHICLE (FR)         D10 1/1800         12/31/4000         N         Y         VEHICLE COLLATERA PERSONAL PROPERT INSTALLMENT           MOP1         MOP1         D108/1963         12/31/4000         Y         N         Y         VEHICLE COLLATERA PERSONAL PROPERT INSTALLMENT
	MLRABAH         Page
	NDS1         NORM DSR         3/1/1/45/3         12/3/14000         Y         N         Y         UKERD.RED.COLLATT.UKEC.RED         INSTALLMENT           NP01         JM01/2011         J/2/3/4000         Y         N         Y         HOW         EVENT         LINE AND COLLATT.UKEC.RED         INSTALLMENT         LINE AND
6	Click to refresh the data in the table.
View Last	For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days.
	You can select the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.

### Print option in Customer Service screen

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

### Detach

	Customer Service ×					× 9
Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)					
rvicing	the real enterestimation and the particular					
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE	24.104.104.41			📃 View 🖌 Audit	
Customer Service		Current      Show All      Group Follow-up				
Securitization	Company Branch Sub Unit Account # Prod			nount Due Status	Oldest Due Dt	
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEAS	E VEHICLE 0 USD	0.00	0.00 ACTIVE	02/10/2015	
Post Date Checks Escrow Transactions						
Account Documents	Summary Customer Service Account Details Customer Details Transaction Histo	ry Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collat	eral Bureau Cross/Up Sell A	ctivities		
Collateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attribu	And Defermine Commendation Letters Descent Tradice				
Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attribu	utes References Correspondence Letters Document Iracking				
Producers						
Vendors	Transaction Batch Information			💠 Add 🥒 Edit [	View 🖌 Audit	
Batch Transactions	View 🕶 Format 👻 📰 Freeze 🚮 Detach 📣 Wrap 🚷	🛱 Post 🔤 Void				
Advances	Date Monetany Transaction			Status	Batch	
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	N	
Fees	PHOT/2016 Y TERMINATE			ERROR	N	
4 Interfaces	01/06/2016 Y TERMINATE			VOID	N	
AP Transaction	01/06/2016 Y EXTENSION			VOID	N	
ached Table						
ew 🕶 Format 👻 🔛 Free						
Date Monetary	Transaction			Status	Batch	
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE			POSTED	N	
01/07/2016 Y 01/06/2016 Y	TERMINATE			ERROR	N	
01/05/2016 Y	EXTENSION			VOID	N	
12/24/2015 Y	PAYOFF QUOTE LEASE			POSTED	N	
	contract descention of the second s					

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.

shBoard		stomer Service ×						
gination	Se	arch Customer Servi	ice: 201512000100	12 Review Request (Pending: 0)				
ing								
long ustomer Service		View + Format +			: 🔘 Show All 🔘 Group Follow-up			📃 View 🖌 Audit
Securitization				ub Unit Account # Product			ff Amt Amount Due Stati	
ransaction Authorization ost Date Checks		US01 U	SHQ	20151200010012 LOAN VEHICLE	(FR)	21 USD 50,	318.81 2,193.30 ACT	IVE:DELQ:NON PERFO 01/01/2016
Escrow Transactions Account Documents Collateral Management Reports Producers		Call Activities Main	tenance Commer	etails Customer Details Transaction History Pmt ts Promises Checklists Tracking Attributes Re			Advanced	
endors		Transaction Bat				an Code	de Add	🖉 Edit 📃 Yiew 🔗 Aydit
tch Transactions Advances		View + Format +		🛃 Detach 📣 Wrap 🚷 🛞 Post	L <sub>M</sub> V <u>o</u> id	Description		
Payments		Date 02/10/2016	Monetary	Transaction	ACCOUNT CI		Search: Transaction	
Fees		01/25/2016	N	ACCOUNT SUB UNIT TRANSFER	ACCOUNTIN		Search, transaction	
terfaces		01/22/2016	N	ACH MAINTENANCE	ADJUSTMEN		✓ Search	
AP Transactions GL Transactions CASA Reconciliation Conversion Accounts		01/07/2016	N	ACH ONE TIME PHONE PAY	ADJUSTMEN	No rows to display.	Match  All  Any	
		12/15/2015	Y	ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD	ADJUSTMEN	/		
					ADJUSTMEN		Txn Code Starts with	T
		Transaction Bat	ch Information		ADJUSTMEN	Promornice, managine neo	Description Starts with	45
		Transaction Dat				FTO ADVANCE / PRINCIPAL - SUBTRACT FTO BANKRUPTCY EXPENSES - ADD	Ends with Equals	
						TTO BANKRUPTCY EXPENSES - ADD	Does not equa	Reset Add Fields +
						TO BANKKUPTCY EXPENSES - SUBTRACT	Description Less than	
			Dat	e 02/10/2016	Search		No rows to dis Less than or e	qual to
			* Monetar		* Transaction	۲	Greater than o	to accusit to
					Batch 🗸		Between	or equal to
		Parameters						
		View + Format +	Freeze	Detach 📣 Wrap				
ections		Parameter	wy Preeze	El neracu d'a mush			Value	Required
p		Parameter No data to display.					Value	Required
		no data to display.						

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.

	* Channel WEB ENTRY	Producer Name	
NY-02 : PR		HOLTSVILLE	43125313212
MT-00001:SGFSADDF		RAMEY	23132132
MH 00001 : TEST 001		ADJUNTAS	0
MH-00001: TEST-001		ALINULUA	U
MN-00001 : TERMINATE		AGUADA	0
MT-00001:SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search			



### 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 + mne- monic	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 + mne- monic	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 <u>Tool Tips</u>

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

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

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Securitization
- Events
- Batch Jobs
- Reports
- Error Messages
- Translations
- Label Configuration
- Seed Data
- 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.

### To set up the System Parameters

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



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

Origination       System Organization Company         Servicing       System Parameter Societions         WFP       Parameter Societions         Tools       Parameter Description         stop       Add:	DashBoard	System Paramet	×							2
Collections       System Prameter       Premeter	Origination	System Organ	zation	Company						
Collections       System Prameter       Premeter	Servicing									
WFP     Max     Format     Image: Second S		System Dar	moto	rc				de add	/ Edit View	A Audit
Parameter     Parameter     Parameter     Desched       top     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       top     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     Number of Davidser Technologic Could recent account AcH     Y     Y       tdp     AcAPRC, BJ, 100, D. ACAPR, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcAPRC, BJ, 100, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 110, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 111, ACCVAL, BJ, 112, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 111, ACCVAL, BJ, 112, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 111, ACCVAL, BJ, 112, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 112, ACCVAL, BJ, 112, D. DERVG, LIVEL     2     N       tdp     AcCAL, BJ, 112, ACCVAL, BJ, 112, D. DERVG, LIVEL     2     <								- H- 200		◇ Aguit
Tools     AntPRC, BJ, 100, ANPRC, BJ, 100, D, DEBVG, LEVEL     2     N       kup     Actinitization     2     N       statp     Act, PARC, BJ, 100, D, DEBVG, LEVEL     2     N       act, DQ, AMT, E.     EXCLUDE DELINQUENCY ANOUNT FOR ACCOUNT ACH     N     Y       act, DD, AMTPC, BJ, 100, D, DEBVG, LEVEL     2     N     Y       act, DD, AMTPC, BJ, 100, D, DEBVG, LEVEL     2     N     Y       act, DD, AMTPC, BJ, 100, D, DEBVG, LEVEL     2     N     Y       act, DD, AMTPC, BJ, 100, D, DEBVG, LEVEL     2     N     Y       act, DB, AMTPC, BJ, 100, D, DEBVG, LEVEL     2     Y     Y       act, DB, PROCES, NUMBER OF DAYS FOR PEOPED TAY FOR ACCULT ACH PROCESS     2     Y       act, DB, PROCES, NUMBER OF DAYS EGREE DART DAY FOR ACH PROCESS IN FIRST TIME/ONE-TIME CASE     32.00     Y       act, DB, DD, ACCAL, BJ, 100, D, DEBVG, LEVEL     2     N     N       acting Laber     2     N     N     N       acting Laber     2     N     N     N       bit Files     2     N     N     N       bi	WFP				2					
tup     AcAPRC B1, 100, ACAPRC B1, 100, D, EBUG, LIVEL     2     N       * Administration     AcAPRC B1, 100, ACAPRC B1, 100, D, EBUG, LIVEL     2     N       * Administration     AcaPRC B1, 100, ACAPRC B1, 100, D, EBUG, LIVEL     2     N       * Administration     AcaPRC B1, 100, ACAPRC B1, 100, D, EBUG, LIVEL     7     Y       * System     AcaPRC B1, 100, ACAPRC B1, 100, D, EBUG, LIVEL     7     Y       AcaPRC B1, 100, ACAPRC B1, 100, D, DEBUG, LIVEL     7     Y       AcaPRC B1, 100, ACCAP B1, 100, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCAP B1, 100, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCAP B1, 100, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCAP B1, 100, D, DEBUG, LIVEL     2     N       AcaPRC B1, 110, ACCVAR, B1, 112, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCAR, B1, 100, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N       AcaPRC B1, 100, ACCVAR, B1, 112, D, DEBUG, LIVEL     2     N	Tools							meter Value		
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Deduge     ACH_PAYEE_PREL     NMERE OF DAYS FOR PRENTE TO OCCUR FOR PRODUCER/VENDOR ACH     0.00     Y       Bernis     ACHPRCE_B10APRECE_B112APRECE_D112DEBUG_LEVEL     2     N       Batch-Job     ACHPRCE_B10DIDEBUG_LEVEL     2     N       Producer Cycles     ACHPRCE_B110APRECE_D10DID_EBUG_LEVEL     2     N       Vendori     ACHPRCE_B10ADRRCE_B10DID_EBUG_LEVEL     2     N       Collection Cycles     ACHPRCE_B10ADRRCE_B10     DEBUG_LEVEL     2     N       Collection Cycles     ACHPRCE_B10     DEBUG_LEVEL     2     N     N       Collection Cycles     ACHPRCE_B10     DEBUG_LEVEL     2     N     N       Batch-Job     ACHPRCE_B10     DEBUG_LEVEL     2     N     N       Companies     ACHPRCE_B10     DEBUG_LEVEL     2     N     N       Vendori     ACHPRCE_B10				ACHERC B1 100 01 DEBUG LEVEL						
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Vendors     ACXPRC_EM_100ACXPRC_EM_100_0_EDEUG_LEVEL     2     N       Callection Cycles     Antitis CEPUIDE IIBI     Http://whit/have in noncide com/short/no     Y       Reports     System Parameters     Http://whit/have in noncide com/short/no     Y       Organization     Companies     Parameter     Save and Stay     Save and Stay     Save and Return     Save and Save     Save and Return     Save and Return     Save and Return     Save and Save     Save and Save     Save and Return     Save and Save	Producer Cycles						2		N	
Collection Cycles Reports Error Messages Translation User Organization Comparies Access Parameter Description Parameter Parame	Vendors								N	
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Translations	Error Messages	System Para	mete	rs						
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Companies Parameter "Enabled Access "Parameter Description Users Parameter Value	⊿ User						Save and Add	<ul> <li>Save and Stay</li> </ul>	Save and Return	A Return
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	Access			* Parameter Description	<b>•</b>					
Credit Bureau				* Parameter Value						
Correspondence										
	General Ledger									
General Ledger	Queues									
	Printers									
Queues	Bank Details									
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Queues Printers Bank Details Check Details										
Queues Printers Bank Details C'heck Details Standard Payees	Zip Codes									
Queues Printers Bank Details Check Details Standard Payees Currencies	Products									

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> 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

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



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

DashBoard	System Parameter >	¢						
Origination	System Organizat	tion						
Servicing								
Collections	Organization F	Parameters				🕂 Add 🥒 Edit	View 🖋	Audit
	View - Format -		30					
WFP	Parameter	Parameter Description	Parameter Value	Organization	Division	Responsibility	Enabled	
Tools	MAX PASSWORD			ALL	ALL	ALL	Y	
etup		L DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHE		ALL	ALL	ALL	Y	~
		J REVIEW QUEUE ALLOWED WITHOUT ENTERING CAL.		ALL	ALL	ALL	Y	- 1
Setup		A VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	Y	
4 Administration		R HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	Y	ALL	ALL	ALL	Y	
System		ER EMAIL SERVER FOR USER INTERFACE	internal-mail-router.oraclecorp.com	ALL	ALL	ALL	Y	
System Paramete		R VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	Y	
Lookups		R VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	Y	
User Defined Tat	ULG DAY END	USER LOGIN DAY END HOUR	24	ALL	ALL	ALL	Y	
Audit Tables	ULG DAY START		0	ALL	ALL	ALL	Y	
User Defined Def		G USER LOGIN MAXIMUM FAILED LOGIN TRIALS BEFO.		ALL	ALL	ALL	Y	
Transaction Code		/ USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE D.		ALL	ALL	ALL	Y	
Data Files		PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET.		ALL	ALL	ALL	Y	
Dedupe		IG USER LOGIN FORCED PASSWORD CHANGE DAYS (N		ALL	ALL	ALL	Y	
Securitization		IG USER LOGIN PROMPT PASSWORD CHANGE DAYS (N.		ALL	ALL	ALL	Y	
Events		T USER LOGIN MINIMUM PASSWORD LENGTH (NOT N		ALL	ALL	ALL	Y	- 8
Batch Jobs		PASSWORD MUST HAVE ATLEAST ONE LOWERCASE.		ALL	ALL	ALL	Y	
Producer Cycles		R PASSWORD MUST HAVE ATLEAST ONE NUMERIC CH.		ALL	ALL	ALL	Y	
Vendors				ALL	ALL	ALL	Y	~
Collection Cycles	HIG PWD LIPPE		N	ΔI I	ΔI I	411	Y	
Reports								
Error Messages								
Translations User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Reyess Currencies Zip Codes Products								

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.
	<b>IMPORTANT</b> : In selecting which organization parameter to use, the system searches for a best match using the following attributes:
	1. Organization
	2. Division
	3. Responsibility
	Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.



3. Perform any of the <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	System Parameter ×						×
Drigination	System Organization	Company					
Servicing							
	Company Param	atous			لداده مالي	/ Edit	Audit
Collections					-18ª 200	Eqit     Eqi	S AUGIT
VFP	View - Format -	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🚱					
ools	Parameter	Parameter Description	Parameter Value	Comp	any Divisi		
						N	_
up		AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	Y	
tup		APPLICATION SCORING METHOD	PRIM	ALL	ALL	Y	
Administration ^		APPLICATION SCORING METHOD WITH IN ALL BUREAU	MAX_SCORE	ALL	ALL	Y	
⊿ System		METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	ALL	ALL	Y	
System Paramete		METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	U501	USHC		
Lookups		METRO 2 FILE FORMAT	880	ALL	ALL	Y	
User Defined Tat		VALIDATE ASSET MAKE MODEL DURING DATA ENTRY	N	ALL	ALL	Y	
Audit Tables		DEFAULT PRINTER NAME	UNDEFINED	ALL	ALL	Y	
User Defined Def		WEEKLY NON-BUSINESS DAYS	UNDEFINED	ALL	ALL	Y	
Transaction Code	COR_STORAGE_D	ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAG	E COR_DIR_QA143REL_HQ	2 ALL	ALL	Y	
Data Files	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	
Dedupe	DDP_CR8_EXPIRA	DEDUPING CREDIT BUREAU EXPIRATION DAYS	999999	ALL	ALL	Y	
Securitization	DDP_DEDUP_DEB	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY	N	ALL	ALL	Y	
Events	DDP_DEDUP_DEB	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE	N	ALL	ALL	Y	
Batch Jobs	DOT STORAGE D	ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING	DOT DIR QA143REL HO	ALL	ALL	Y	
Producer Cycles	ECB_EDIT_FAIL_A	CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO	N	ALL	ALL	Y	
Vendors	ECB USE APL CU	RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU	Y	ALL	ALL	Y	
Collection Cycles		DEFAULT IMAGE STATUS CODE FOR FAX IN SERVICE	0	11501	611	Y	
Reports							
Error Messages	Company Param	eters					
Translations	company raram	eters					0
4 User				Save and Add	Save and Stay	Save and Return	Return
Organization							
Companies		Parameter		*,	Company ALL		~
Access		Parameter Description			* Branch ALL		~
Users							V
Credit Bureau		* Parameter Value			Enabled		
Correspondence							
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							
Products							



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).
	<b>IMPORTANT</b> : 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
- In the Lookup Types section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

				_
DashBoard	Lookups ×			
Origination	and a second			0
Servicing	Lookup Type		🚽 Add 🖉 Edit 🗌	View 🔗 Audi
Collections	View - Format - 📑 Treeze 🚮 De	tach 📣 Wrap 🚯		
WFP	Lookup Type	Description	System Defined Yes/No	Enabled
Tools			O Yes • No	1
	1098_POINTS_DISCOUNTS_ITM_CD	1098 ITEMIZATION TYPES	Yes No	
up	ACCESS_GRID_TYPE_CD	ACCESS GRID TYPE CODES	Yes No	
Administration	ACCRUAL_BASE_METHOD_CD	ACCRUAL BASE METHOD CODES	Yes     No	
∠ System	ACCRUAL_CALC_METHOD_CD	ACCRUAL CALCULATION METHOD CODES	Yes     No	
System Paramete	ACCRUAL_START_DT_BASIS_CD	ACCRUAL START DT BASIS CODES	Yes No	
Lookups	ACCRUED_TXN_TYPE_CD	ACCRUED TXN BALANCE TYPE CODES	Yes No	
User Defined Tat	ACC_CONDITION_CD	ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE	E) Ves No	
Audit Tables User Defined Def	ACC_STATUS_CD	ACCOUNT STATUS CODES	Yes  No	
Transaction Code	ACH_ACCOUNT_TYPE_CD	ACH ACCOUNT TYPE CODES	Yes  No	
Vendors Collection Cycles Reports Error Messages Translations	* Descrij * System Defined Ye Lookup Code		😤 Add 🥒 Edit	View 🔗 Au
✓ User	View 🗸 Format 🗸 🔛 Freeze 🔛 De	tach 📣 Wrap 🙀		
Organization Companies	Lookup Code	Description	Sort Sub Code System Defined Yes/No	En
Access	No data to display.			
Users Credit Bureau Correspondence General Ledger Oueues				

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 <u>Basic Actions</u> mentioned in Navigation chapter.
- 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 <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

# 2.3 User Defined Tables

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

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

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

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

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

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



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

#### 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
- In the User Defined Tables section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	User Defined Tables	×								×	
Origination											
Servicing	User Defined Tables							👍 Add 🥒 Edit 📃 View 🔗 Aus			
Collections	View - Format -	Freeze	Detach 🛛 🖓 V								
WFP	Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement	
Tools				Yes No	N				UNDEFINED		
Charles &	SEARCH_WFP_PR	SEARCH : WFP PR	WFP PRODUCER S	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
tup	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
etup Administration	DLR_TRACK_MAP	MAPPING: INTERF.	DLR_TRACK MAPP	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM	
✓ Auministration ✓ System	SEARCH_UBT_AD	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
System Paramel	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
Lookups	SEARCH_UTA_TXN	SEARCH: TRANSA	TRANSACTION HI	O Yes  No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
User Defined Ta	SEARCH_UBT_PM	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR	
Audit Tables User Defined De	CHGOFF_TYPE_D	TABLE ATTRIBUT	DEFICIENCY DETA	. O Yes O No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM	
Transaction Cod Data Files	CPY_APP_SETUP	SETUP: APPLICAT	APPLICATION CO	🔘 Yes 🖲 No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM	
Batch Jobs Producer Cycles Vendors	•	* Table			* Enabled		Save and A		e UNDEFINED	d Return 🤇 🤤 <u>R</u> eta	
Collection Cycle:	* User ta	ble Type		~	* Product Type AL	L	~	* SQL Statemer	ıt		
Collection Cycle: Reports		ble Type		~			~	* SQL Statemer	ıt		
Collection Cycle: Reports Error Messages	* De	scription			* Funding Type AL	L	~	* SQL Statemer	ıt		
Collection Cycle: Reports Error Messages Translations 4 User	* De		0			L		* SQL Statemer	nt		
Collection Cycle: Reports Error Messages Translations	* De	scription	0		* Funding Type AL	L	~	* SQL Statemen * SQ			
Collection Cycle Reports Error Messages Translations User Organization Companies Access Users	* De	escription d Yes/No () Yes () N	0		* Funding Type AL	L	~		rt 0	🗐 Yjew 🔗 Ay	
Collection Cycle: Reports Error Messages Translations duser Organization Companies Access	* De * System Define:	escription d Yes/No () Yes () N ble Attributes	o Detach 실 V		* Funding Type AL	L	~	* So	rt 0	🗐 Yjew 🛛 🔗 Ay	
Collection Cycle: Reports Error Messages Translations User Organization Companies Access Users Credit Bureau	* De * System Definer User Defined Tal View - Format - Attribute	escription d Yes/No () Yes () N ble Attributes			* Funding Type AL * Collateral Type AL	L	~	* So	rt 0	yjew	
Collection Cycle Reports Error Nessages Translations User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers	* De * System Defined User Defined Tail View - Format - Attribute No data to display.	escription d Yes/No () Yes () N ble Attributes	🖬 Detach 🖂 V	Wrap 🔂	* Funding Type AL * Collateral Type AL	L	System Defined	* So	rt 0 dd 🖉 Edit	LOV Type	
Collection Cycle Reports Error Messages Translations d User Organization Companies Access Users Credit Bureau Correspondence General Ludger Queues Printers Bank Details	* De * System Definer User Defined Tal View - Format - Attribute	escription d Yes/No () Yes () N ble Attributes	🖬 Detach 🖂 V	Wrap 🔂	* Funding Type AL * Collateral Type AL	L	System Defined	* So	rt 0 dd 🖉 Edit		
Collection Cycle Reports Error Nessages Translations description Companies Access Users Cerespondence General Ledger Quoues Printers	* De * System Defined User Defined Tail View - Format - Attribute No data to display.	escription d Yes/No () Yes () N ble Attributes	🖬 Detach 🖂 V	Wrap 🔂	* Funding Type AL * Collateral Type AL	L	System Defined	* So	rt 0 dd 🖉 Edit	LOV Type	

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:				
	SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE				
	<b>Note</b> : 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 <u>Basic Actions</u> mentioned in Navigation chapter.



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

DashBoard	User Defined Tables ×									
Origination		9900								
Servicing	User Defined Tab			-				de <u>A</u> do	🖉 🥖 Edit	📃 Yiew 🛛 🖋 Aud
Collections	View 👻 Format 👻	Freeze	Detach 🚽		d2					
WEP	Table	User table Type	Description	System Def Yes/No	fined Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
Tools	SEARCH_WFP_PR	SEARCH : WFP PR.	WFP PRODUCER S.	. O Yes O	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIF
	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE.	O Yes 🖲	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
tup	DLR_TRACK_MAP	MAPPING: INTERF.	DLR_TRACK MAPP.	Ves 🖲	No Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Setup	SEARCH_UBT_AD	SEARCH : ACCOU	BATCH ENTRY AC.	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Administration     System	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC.	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
System Paramete	SEARCH UTA TXN	SEARCH: TRANSA	TRANSACTION HI.	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FI
Lookups		SEARCH : ACCOU	BATCH ENTRY AC.	O Yes		ALL	ALL	ALL	UNDEFINED	SELECT /*+ FI
User Defined Tab	CHGOFF TYPE D					ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Audit Tables	CPY APP SETUP	SETUP: APPLICAT		O Yes		ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
User Defined Def Transaction Code	SEARCH_ACC_AC			Ves	and a large	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FI
Data Files Dedupe Securitization Events Batch Jobs	User Defined Tab				74			<del>්දිං</del> <u>A</u> do	I 🖉 Edit	Ujew 🔗 Aug
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors		le Attributes	Detach 🗐	Wrap	2 Length	Sort Operator	System Defined Yes/No		Sub Attribute	LOV Type
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles	View	Freeze		Wrap 🕻	100	Sort Operator	System Defined Yes/No Yes • No			
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports	View	Freeze	Data Type		Length		Yes/No	Enabled	Sub Attribute	
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages	View  Format Attribute PRO_NAME	Description PRODUCER NAM	Data Type	2	Length 0	0	Yes/No Yes • No Yes • No	Enabled	Sub Attribute	LOV Type
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports	View  Format  Attribute  PRO_NAME  WPR_STATUS_CD	PRODUCER NAM PRODUCER STA	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80	0 1 LIKE 2 LIKE	Yes No Yes No Yes No Yes No	Enabled N Y	Sub Attribute	LOV Type NO LOV
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations & User Organization	View  Format Attribute PRO_NAME	PRODUCER NAM PRODUCER STA	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30	0 1 LIKE	Yes/No Yes • No Yes • No	Enabled N Y Y	Sub Attribute	LOV Type NO LOV NO LOV
Dedupe Securitization Evento Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations al User Organization Companies Access	View + Format + Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_I	PRODUCER NAM PRODUCER NAM PRODUCER STA'	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30	0 1 LIKE 2 LIKE	Yes No Yes No Yes No Yes No	Enabled N Y Y	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Trantations (J User Organization Companies Acces Users Credit Bureau	View  Format Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_	PRODUCER NAM PRODUCER NAM PRODUCER STA'	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30	0 1 LIKE 2 LIKE	Yes No Yes No Yes No Yes No	Enabled N Y Y	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Dedupe Securitzation Events Bach Jobs Producer Cycles Collection Cycles Collection Cycles Reports Error Messages Trandatione d User Organization Companies Access Users	View  Format  Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_ VUser Defined Tab	Producer NAM     PRODUCER NAM     PRODUCER NAM     PRODUCER STA     TOTAL CREDIT I	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30 30	0 1 LIKE 2 LIKE	Yes/No Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y Save and Stay	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Dedupe Securitzation Events Barch Jobs Producer Orcles Vendors Collection Cycles Reports Error Messages Translatione diser Organization Companies Access Users Credit Bureau Correlondence	View + Format + Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_ CUser Defined Tab	Description     PRODUCER NAM     PRODUCER NAM     PRODUCER STA     TOTAL CREDIT	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30 30 * Operator	0 1 LIKE 2 LIKE 3 EQUAL	Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y Y T Save and Stay * LOV Validation Ind	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Companies Access Users Correspondence General Ludger Queues Printers	View  Format  Attribute PRO_NAME WPR_STATUS_CD WRR_TOT_CREDIT_I C User Defined Tab # AI * Desi	PRODUCER NAM     PRODUCER NAM     PRODUCER STA     TOTAL CREDIT I      tribute     cription	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30 30 * Operator System Defined Yes/No	0 1 LIKE 2 LIKE 3 EQUAL Yes • No	Yes/No Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y Y Y Y X Y X X X X X X X X X X X X	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduce Securitation Events Barch Job Producer Cycles Negorits Collection Cycles Reports Error Messages Translations Companies Access User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Octalis	View  Format  Attribute PRO_NAME WPR_STATUS_CD WRR_TOT_CREDIT_I C User Defined Tab # AI * Desi	Description     PRODUCER NAM     PRODUCER NAM     PRODUCER STA     TOTAL CREDIT	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30 30 * Operator System Defined Yac/No * Enabled	0 1 LIKE 2 LIKE 3 EQUAL Yes • No	Yes/No Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y Y T Save and Stay * LOV Validation Ind	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Companies Access Users Correspondence General Ludger Queues Printers	View  Format  Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_I C User Defined Tab A Des	PRODUCER NAM     PRODUCER NAM     PRODUCER STA     TOTAL CREDIT I      tribute     cription	Data Type IE CHARACTEI TUS CHARACTEI	2	Length 0 80 30 30 * Operator System Defined Yes/No	0 1 LIKE 2 LIKE 3 EQUAL Yes • No	Yes/No Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y Y Y Y X Y X X X X X X X X X X X X	Sub Attribute	LOV Type NO LOV NO LOV NO LOV

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 <u>Basic Actions</u> 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:

- 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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Audit Tables $\times$									
Origination										
Servicing	Audit Tables	Contract of the second							🖉 Edit	View 🛛 🖋 Audit
Collections	View - Format -	Freeze	Detach 🖉 ۱	Vrap 🚮 🔯 🤇	Generate					
and the second	Table	Description	Display Description	Display Column	Reset RowID	Enabled	Primary Key 1	Primary Key 2	Primary Key 3	Primary Key 4
WFP	INDEX_RATES	INDEX RATE DETA.		IRT_INDEX_TYPE		Y	IRT_INDEX_TYPE			
Tools	INSURANCES	INSURANCES DET.		INS_INSURANCE		Y	INS_AAD_ID	INS_ID		
	JOBS	JOB DETAILS	DESCRIPTION	JOB_DESC	N	Y	JOB_JBS_CODE	JOB_CODE		
tup	JOB_BUCKETS	JOB BUCKET DET		JBB_ID	N	Y	JBB_ID			
Setup	JOB_HOLIDAYS	JOB HOLIDAY DET.		JBH_DESC	N	Y	JBH_DT			
Administration	JOB_SETS	JOB SET DETAILS JOB THREAD DET	DESCRIPTION	JBS_DESC	N	Y	JBS_CODE	107 100 0005	10T THOFAD	
⊿ System	JOB_THREADS LOOKUPS	LOOKUP DETAILS	DESCRIPTION	JBT_JOB_CODE	N	Y	JBT_JBS_CODE	JBT_JOB_CODE	JBT_THREAD	
System Paramete	LOOKUP TYPES	LOOKUP TYPE DE	DESCRIPTION	LKC_DESC LKT_DESC	N	Y	LKC_LKT_TYPE LKT_TYPE	LKC_CODE		
Lookups	MESSAGES	MESSAGE DETAILS		MSG_TEXT	N	Y	MSG_CODE	MSG PTC COMPA	MSG PCB BRANCH	MSG SLIPER PR
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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 <u>Basic Operations</u> 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 <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.5 Transaction Codes

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

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

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

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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 <u>Basic Actions</u> mentioned in Navigation chapter.



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

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



Field	Do this:
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.

# 2.5.1 <u>Transaction Codes sub screens</u>

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

#### Note

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

## 2.5.1.1 Parameters

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

- 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 <u>Basic Operations</u> 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.

# 2.5.1.2 Access Grid

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

# To set up the Access Grid sub screen

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

A brief description of the fields is given below:

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

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



# 2.5.1.3 Products

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

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

## To set up the Products sub screen

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

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).

A brief description of the fields is given below:

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.6 Data Files

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

These files are typically produced during the nightly process.

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

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

## Note

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

Data Files screen consists of the following two tabs:

- Output
- Input



# 2.6.1 <u>Output tab</u>

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

- Data File Definitions
- Record Definitions
- Column Definitions

## 2.6.1.1 Data File Definitions

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

#### To set up Data File Definitions

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

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Field	Do this:
Name	Specify data file type (name of data file definition).
Description	Specify data file description.
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <file name="">_<company id="">_<branch ID&gt;_<mmddyyy>_<process id="">.DAT. The inclusion of _<company id=""> and _<branch id=""> depends entirely on the associated batch process.</branch></company></process></mmddyyy></branch </company></file>
Directory Path	Specify the directory path.



Field	Do this:
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 <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.6.1.2 <u>Record Definitions</u>

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 <u>Basic Operations</u> mentioned in Navigation chapter.

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.

A brief description of the fields is given below:

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

## 2.6.1.3 Column Definitions

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

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

A brief description of the fields is given below:	
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Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.



Field	Do this:
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.

# 2.6.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC\_BJ\_000\_01) triggered on regular intervals.

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

- Input Data File Definitions
- Column Definitions

## 2.6.2.1 Input Data File Definitions

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

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 <u>Basic Operations</u> mentioned in Navigation chapter.

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Setup	<u> 1</u>	Input Data File Definit	tions									
4 Administration								🗟 Save and Add	i 🕞 Save and	d Stay 🔄 Save a	nd Return	Ca Return
<ul> <li>System</li> <li>System Parameter</li> </ul>												
Lookups				* Name					* Delimiter			
User Defined Tables			* De	scription				F	Record Format V			
Audit Tables			* Direct	ory Path					* Enabled	]		
User Defined Defaults												
Transaction Codes		Column Definitions								Add / Edit	View	⊘ Audit
Data Files		View 🔻 Format 🔻 🔛	Freeze	Detach	Wrap لے	ଲ						
Dedupe Securitization		Seg Column Name		Column Desc			Data Type	Format Mask		Sort	Enabler	

A brief description of the fields is given below:

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

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

# 2.6.2.2 Column Definitions

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

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

Field	Do this:
Seq	Specify the order in which the input data dump will process the column information.



Field	Do this:
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 <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.6.2.3 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.

Seq	Column Name	Column Description	Data Type	Length	Sort
1	ASE_OPERA- TION_IND	OPERATION IND	CHARACTER	30	1
2	ASE_NBR	ASSET NUMBER	NUMERIC	30	2
3	ASE_REGN_DT	REGISTRATION DATE	DATE	30	3

For example, consider the following Column Definition details:



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 paced in the directory path/work area which is the base path defined in system parameter - UIX\_INCOMING\_FILE\_PATH (INCOMMING 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, IDDPRC\_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.

# 2.7 <u>Securitization</u>

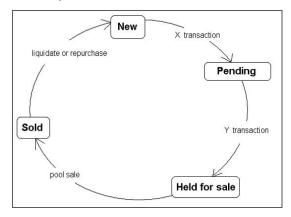
With the Securitization Setup screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup screen enables you to:

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



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



#### To create a cycle

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

DashBoard	Securitization ×								×
Origination	Status Cycles								Viev
Servicing	View + Format + Preze	and the law	6						Alev View
Collections	Cycle	vetach de wrap Type	63						
WFP	PO0_PO0L_ACC_STATUS		ZATION POOL ACCOUNT STATUS CY	CLE					
	PO0_PO0L_STATUS		ZATION POOL STATUS CYCLE						
Tools									
tup									
etup	Current/ Next Status							Add Uiew	≪ Aud
Administration	View 🔻 Format 👻 🔛 Freeze 🚮 🕻	Vetach ຝ Wrap	69						
System System Parameter	Current Status					Next Status			
Lookups									
User Defined Tables	ACTIVE					CHARGED OF LIQUIDATE	F		
Audit Tables	ACTIVE					PAID OFF			
User Defined Defaults	ACTIVE					REPURCHASE	in .		
Transaction Codes	ACTIVE					VOID			
Data Files	CHARGED OFF					ACTIVE			
Dedupe	CHARGED OFF					LIQUIDATE			
Securitization	CHARGED OFF					PAID OFF			
Events	CHARGED OFF					REPURCHASE	Ð		
Batch Jobs Producer Cycles									
Vendors	Current/ Next Status					-		-	
Collection Cycles						Save and Add	Save and Stay	Save and Return	A Retu
Reports				* Current Status	T				
Error Messages					*				
Translations				* Next Status	•				
Products	Status Change Responsibilities						de Add	✓ Edit View	2 AU
WFP	View - Format - 🛃 🗍 Freeze 🚮 🛙	etach 🔄 Wrap	62						
	Responsibility							Allow	red
	No data to display.								

A brief description of the fields is given below:

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

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



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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

# 2.8 Events

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

## Note

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



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

In the Events screen you can view "trigger events" with associated actions which the system performs during account processing. 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 account processing.

## **Navigating to Events**

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

# 2.8.1.1 Event Types

Click Setup > Setup > Administration > System > Events > Loan > Events Types.

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

DashBoard	Events ×						×
Origination	Loan Line Lease						
Servicing	Event Types Event	Action Types Online Batch					
Collections	creat prov	Linner, (Mean Series Berreit)					
WEP	Event Types						
Tools	View - Format -	Freeze Detach 🖉 Wrap	69				
	Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	Sys
ietup	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0 .
Setup	EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	Y	0
Administration     System	EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0
System Parameter	EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	Y	۲
Lookups	EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
User Defined Tables	EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	۲
Audit Tables	EVE04	ACCOUNT LEVEL BATCH EVENT #04	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
User Defined Defaults Transaction Codes	EVEQ.4	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	0
Data Files	EVEOS	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
Dedupe	EVE05	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	
Securitization	•		m				+
Producer Cycles Vendors Collection Cycles Collection Error Messages Translations User Corportation Companies Users Corels Duration Correspondence General Ledger Queues Bark Details							

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).



Field:	Do this:
Entity Type	View the entity type (ACCOUNTS or APPLICATIONS).
Engine Type	View the engine type (MONETARY TRANSACTIONS PRO- CESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STA- TUS 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.

 Click Setup > Setup > Administration > System > Events > Loan > Event Action Types.

DashBoard	Events ×					×
	Loan Line Lease					
Origination						
Servicing	Event Types Event Action Types Online Bate	h				
Collections						
WFP	Event Action Types					
Tools	View 👻 Format 👻 🔛 Freeze 🚮 Deta	ch 🚽 Wrap 🚷				
tup	Action Code	Description	Process Type	Entity Type	Engine Type	Enabled
Setup 🔺	POST_CONDITION_TRANSACTION_ACC_ONLINE	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y
4 Administration	POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y
⊿ System	POST_NON_MONETARY_TRANSACTION_ACC_ON.		ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTION PROCESSING	Y
System Parameter	SEND_CRB_REQ_ACC_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROCESSING	Y
Lookups	SEND_CRB_REQ_APP_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROCESSING	Y
User Defined Tables Audit Tables	SEND_LETTER_ACC_BATCH	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y
User Defined Defaults	SEND_LETTER_ACC_ONLINE	SEND LETTER	ONLINE	ACCOUNTS	LETTERS PROCESSING	Y
Transaction Codes =	SEND_LETTER_APP_BATCH	SEND LETTER	BATCH	APPLICATIONS	LETTERS PROCESSING	Y
Data Files	SEND_LETTER_APP_ONLINE	SEND LETTER	ONLINE	APPLICATIONS	LETTERS PROCESSING	Y
Batch Jobs Producer Cycles Verdors Collecton Cycles Reports Error Messages Translations // User Organization Comparies Access Users Crefs Bureau Correspondence General Ledger Queues Printers Bark Details						

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.



Field:	Do this:
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:

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

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

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



## To view Online Event

RACLE Financial Services Le	nding and Leasing				Å	Welcome, APKELKAR 🔻	🍕 Sign Qut [Q
DashBoard	Events ×						2
> Origination	Loan Line Lease						
Servicing	Event Types Event Action Typ	es Online Batch					
Collections							
> WFP	Events						
Tools	View 👻 Format 👻 🔛	🔲 Freeze 🚮 Detach 🚽 Wrap	62				
Setup	Event Code	Event Type			requency	Synchronous	Enabled
- 10 M 2 M	EVE_TCN_ONLINE_OPEN_S	HGOFF			LWAYS	S	Y
Administration	TEST			C	AILY	N	N
System Farameter Lookups Lookups User Defned Tables Luer Defned Defnuls User Defned Defnuls Transacton Codes Data Files Dedue Dedue Securitzation Events Batch Jobs Producer Cyclas Vendords	Event Criteria Vew + Format > P Query Name PRE_TON_ONLINE_COI Criteria Vew + Format > P	Freeze Detach & Wrap Description EVE_TON_ONLINE_CO1 Freeze Detach & Wrap		-	-	E Y	nabled
Collection Cycles	Seq (	Parameter	Comparison Operator	Criteria Value	Lo	ogical Expression Ena	bled
Reports	1	PRODUCT CODE	EQUAL	LOAN-VE		Y	
Error Messages Translations "User Organistion Companies Access Users Oresit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies	2	ACCOUNT STATUS	EQUAL	OPEN		Y	

Click Setup > Setup > Administration > System > Events > Loan > 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.
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 account 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 account processing. (These batch events are listed in the Events Types tab):

- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05



- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL BATCH EVENT #10

### To view the Batch Event

#### Click Setup > Setup > Administration > System > Events > Loan > Batch.

Event Code Event ACC TEST1 Event Criteria View ~ Format ~ Prec. Query Name Desc	e 페이Detach 수례 Wirap Event Type ************************************	₩ II W Orbeck Onteria	D	requency AILY AILY		Enabled Y Y Enabled Y
Events Vew + Format + Press EventCode EFED1ACC TEST1 K Vew + Format + Press Vew + Format + Press Query Name Desc Even1 Criteria Event Criteria Event Criteria	e کے کہ	m.	D	AILY	A N	Y Y Enabled
Events Vew + Format + Press EventCode EFED1ACC TEST1 K Vew + Format + Press Vew + Format + Press Query Name Desc Even1 Criteria Event Criteria Event Criteria	e کے کہ	m.	D	AILY	A N	Y Y Enabled
Verv + Format + Event Code EVED1_ACC TEST1 < Event Criteria Qery Name Desc EvEQ1_ACC_01 EVEN EVEN Desc EVEN Desc Event Desc Even	Event Type	m.	D	AILY	A N	Y Y Enabled
Event Code EKE01_ACC TEST1 * Event Criteria Wew ~ Format ~ @ Query Name EVE01_ACC_01 EVE0_ACC_01 E	Event Type	m.	D	AILY	A N	Y Y Enabled
EVE01_ACC           TEST1              Event Criteria           View ~ Format ~           Query Name           Even1_ACC_01	e 🚮 Detach 👌 Wrap		D	AILY	A N	Y Y Enabled
TEST1 Cvent Criteria View ~ Format ~ Press Query Name Desc EVE01_ACC_01 EVE0	iption				N	Enabled
View v     Format v       Query Name     Descr       EVE01_ACC_01     EVE0	iption		U	ALLY		Enabled
Event Criteria View v Format v Pormat v Query Name Descr EVE01_ACC_01 EVE0	iption					
Criteria View + Format + B III Fir Seq ( 1	eze 🛃 Detach 🥥 Wrap Porameter PRODUCT CODE	Comparison Operator EQUAL	Criteria Value ) LOAN-VE		.ogical Expression En	abled
	View 👻 Format 👻 🔛 Fre	View ▼ Format ▼  Preeze  Detach  Wrap Seq ( Parameter	View 🔻 Format 🖛 🔛 Freeze 🚮 Detach 🖉 Wrap 🚯	Wew ▼ Format ▼         Image: Freeze         Image: Comparison Operator         Criteria Value         )           Seq (         Parameter         Comparison Operator         Criteria Value         )	View + Format + 🔛 III Preeze 🚮 Detach 🥥 Wrap 🚱 Seq ( Parameter Comparison Operator Orteria Value ) II	Wew → Format →         Image: Freeze         Image: Comparison Operator         Criteria Value         )         Logical Expression         Err

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.

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 account to include in the event action.

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.

A brief description of the fields is given below:

#### 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 account
- Generate correspondence for an account

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	

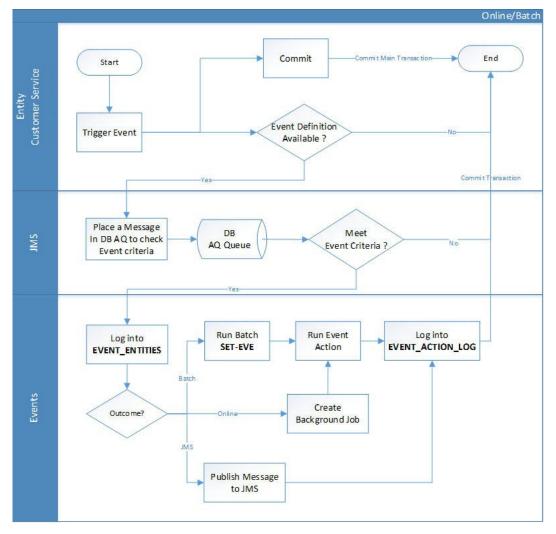


# 2.8.2 Events (New Framework)

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.



• 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	Ν



#### 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.

inancial Services Le	nding and Leasing				
ents ×					a
oan Line Lease Events					
Events View + Format + 🔯 🎹 F	rreeze 🗃 Detach 👌 Wrap 🐻			🕂 Add 🥒 Edit	View 🖌 Audit
Event Code	Description	Entity Type	Event Type	Processing Type	
ABC	EVENT_ACC_NEW_CREATE_BATCH	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT IS CREATED	BATCH	
ADDRESS_CREATE_EVENT	EVENT_CUS_ADR_CREATE_BATCH	CUSTOMERS	EVENT TO PROCESS ACTIONS WHEN NEW ADDRESS IS CREATED	BATCH	
	COUN EVENT_ACC_COND_CREATE_BATCH	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS CREATED	BATCH	E
	COUN EVENT_ACC_COND_CREATE_ACCOUN.		EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS CREATED	ONLINE	
	COUN EVENT_ACC_NEW_CREATE_ACCOUNT.		EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT IS CREATED	ONLINE	
	OSES EVENT_ACC_CREATE_REPOSESSION		EVENT TO PROCESS ACTIONS WHEN NEW REPOSESSION IS CREATED	ONLINE	
EVENT_ACC_COND_UPDATE	EVENT ACC COND UPDATE ONLINE	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS UPDATED	ONLINE	
EVENT_ACC_COND_UPDATE_ACC	COUN EVENT_ACC_UPDATE_ACCOUNT_DATA	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN ACCOUNT DATA IS UPDATED	ONLINE	
EVENT_ACC_COND_UPDATE_REP	OSES EVENT_ACC_UPDATE_REPOSESSION	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW REPOSESSION IS UPDATED	ONLINE	
EVENT_ACC_CREATE_BANKRUPT	CY_O EVENT_ACC_CREATE_BANKRUPTCY_O.	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW BANKRUPTCY RECORD IS CREATED	ONLINE	-
•		III			•
vent Criteria				🕂 Add 🥖 Edit	View 🔗 Audit
	5000 V V V VO	Check Criteria			
	lescription				Enabled
	VENT_ACC_CREATE_ACCOUNT_BATCH_LEASE				T I
	VENT_ACC_CREATE_ACCOUNT_BATCH_LOAN				T V
CREATE_ACCOUNT_DATCH E	VENT_ACC_CREATE_ACCOUNT_BATCH_LINE				
Criteria Details Action					
Actions				🗣 Add 🥒 Edit 📃 '	View 🔗 Audit
View 🔻 Format 👻 🔛	Freeze 🚰 Detach 🖓 Wrap 📢				
Action Type	Action Code		Seq Enabled		
	NONE		1 Y		*
SEND LETTER	NONE		2 Y		
POST MONETARY TRANSACTIC	CHANGE PAYMENT AMOUN		3 Y		

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.



Field:	Do this:
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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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 account to include in the event action.

5. In the **Criteria Details sub tab**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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.



Field:	Do this:
)	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 <u>Basic Operations</u> 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.
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 <u>Basic Operations</u> mentioned in Navigation chapter.
- 10. Click 'Load Parameters'. The applicable Action Parameters are loaded for update.

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.



Field:	Do this:
Value	If the Value Type is selected as CONSTANT, specify the required action parameter value.
	If the Value Type is selected as SYSTEM DRIVEN, you can add the fol- lowing values for system to derive the parameter values during the exe- cution of the Event.
	\$GLDATE - GL DATE System Parameter Value
	\$PAYMENTAMOUNT - Account Monthly Payment Amount
	\$OUTSTANDINGAMOUNT - Account Total Outstanding Amount
	\$RATE - Account Rate
	\$TOTALTERM - Account Total Term
	\$AVAILABLETERM - Account Available Term
Required	'Y' indicates the action parameter is required, else No.

11. Perform any of the <u>Basic Actions</u> 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

 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 <u>Batch Jobs</u>

"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:

- 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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Batch Jobs ×										×
Origination	Batch Jobs Job Ho	lidavs									
ervicing											
	Batch Job Sets								de Add	2 Edit	View 🔗 Audit
Collections	View - Format -	Freeze	C.S. Datash	ط Wrap	69				8 200	V Lun	J Terr V Hour
VFP	Set Code	Job Set Description		den wrah	GIA	Concernant of the second se	Frequency value	Start Time	Critical	Enabled	Last Run (
ools	Set Code	Job Set Description				Frequency	rrequency value	Start Time	N	N	01/01/180
ap	SET-AAI	ACCOUNT CREATI	DN			DAILY	DAILY	10:00 AM	N	N	08/08/200
tup	SET-ACR	ACCRUALS AND DI				DAILY	DAILY	10:30 PM	Y	N	08/07/200
Administration	SET-ADT	UPDATE AUDIT TA	BLE (AFTER TA	BLE EXPORT-IMP	PORT)	SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/200
⊿ System	SET-AGE	AGING				DAILY	DAILY	12:00 AM	N	N	07/28/200
System Parameter	SET-AGS	SALE LEAD AGING				DAILY	DAILY	10:30 PM	Y	N	08/07/200
Lookups	SET-API	API				SPECIFIC DAY	SPECIFIC DAY	2:00 PM	N	N	05/08/200
User Defined Tables	SET-BLK	BULK UPLOAD				SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/200
Audit Tables	SET-BMT1	BATCH TXNS (MOI				DAILY	DAILY	8:00 PM	Y	N	08/09/200
User Defined Default Transaction Codes	SET-BMT2	BATCH TXNS (NOP	MONETARY)			DAILY	DAILY	8:01 PM	N	N	08/09/20C
Dedupe Securitization Events Batch Jobs	Batch Job Sets	et Code				* Start Time		Save and Add	* Next Run Dt 12/	Save and R	
Producer Cycles	* Job Set Des					* Critical			* Parent		
Vendors				-		* Enabled			Falcin		
Collection Cycles Reports Error Messages	* Fre	quency				Last Run Dt 01/01/1	1800		Dependency		~
Translations	Batch Jobs								de Add	/ Edit	View 🔗 Audit
Organization	View - Format -	Freeze	Detach	d Wrap	62						
Companies	Seq	Job Type	Job Code			Job Description		Thre	ads Com	mit Count Er	rors Allowed V
Access Users	No data to display.										>
Credit Bureau Correspondence											
General Ledger Oueues	Batch Job Thre								음 Add	🖉 Edit	View 🖉 Audit
Printers	View - Format -	Freeze	Detach	لي Wrap	62						
Bank Details	Thread No data to display.								1	race Level	Enabled

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 fre- quency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A "critical" job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.
Dependency	Select the type of dependency on the parent from drop-down list.



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

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number.
	<b>Note</b> : Within a job set, jobs are executed sequentially based on the sequence number assigned.
Јор Туре	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 <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Batch Jobs ×						
Origination	Batch Jobs Job Holi	days					
Servicing							
Collections	Job Holidays				de Add	/ Edit	
WFP	View - Format -	😭 🔟 Freeze 🚮 Detach 📣 Wrap 🚷					
	Holiday Dt	Description				Enab	ed
Tools	02/11/2016	UNDEFINED				N	
tup	12/08/2015	TEST1				N	
Setup	12/25/2002	CHRISTMAS				Y	
Administration	09/21/2002	THANKS GIVING DAY				Y	
⊿ System	07/05/2002	INDEPENDENCE DAY				Y	
System Parameter	12/25/2001 09/22/2001	CHRISTMAS THANKS GIVING DAY				Y	
Lookups	07/04/2001	INDEPENDENCE DAY				Y	
User Defined Tables	12/25/2000	CHRISTMAS				Y	
Audit Tables	12/20/2000	Cildonido				19	
User Defined Default	Job Helideus						
Transaction Codes	Job Holidays				-	-	(III) and a second second
Data Files				Save and Add	Save and Stay	Save and Return	C Return
Dedupe							
Securitization			* Holiday Dt 02/11/2016	20			
Events Batch Jobs			* Description UNDEFINED				
Producer Cycles	١		* Enabled				
Vendors							
Collection Cycles							
Reports							
Error Messages							
Translations							
⊿ User							
Organization							
Companies							
Access							
Users							
Credit Bureau							
Correspondence							
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							

A brief description of the fields is given below:

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

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



# 2.9.2 Batch Jobs Available

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b- j_100_01	APPLICA- TION TO ACCOUNT INTERFACE	N o	Y e s	N o	C o m m o n	This process peri- odically picks up applications in 'Approved-Veri- fied' status and creates accounts.
ACH	ACH Accounts	acaprc_b j_100_01	ACCOUNT ACH PRO- CESSING	N o	Y e s	N o	C o m o n	This process pro- duces the ACH file for the eligible cus- tomer payments.
ACH	ACH Produc- ers	acp- prc_b- j_100_01	PRO- DUCER ACH PRO- CESSING	Y e s	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible pro- ducer payments.
ACH	ACH Ven- dors	acvprc_b j_100_01	VENDOR ACH PRO- CESSING	N o	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible ven- dor payments.
ACH	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	acx- prc_b- j_100_01	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	Y e s	Y e s	N o	C o m m o n	This process pro- ducers the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Appli- cations	agaap- p_b- j_100_01	APPLICA- TION AGING PROCESS	Y e s	N o	N o	C o m m o n	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Con- tracts	agcco- n_b- j_100_01	CON- TRACT AGING PROCESS	Y e s	N o	N o	C o m m o n	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_0 1	BACKUP EFT	N o	≻ e s	<b>N</b> 0	C o E E o n	This process cre- ates the Backup EFT file
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSL- BAPRC_ BJ_100_ 01	POSTING ALLOT- MENT PAY- MENTS	N o	Y e s	N o	C o m m o n	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_0 1	ALLOT- MENT EXTRACT FILE DUMP	N o	Y e s	N o	C o m m o n	This process sends the allot- ment draft notice to the bank
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSNS- FPRC_B J_100_0 1	NSF BATCH	N o	Y e s	N o	C o m m o n	This process posts the NSF file received from the bank
API	API Accounts	accaa- i_b- j_100_01	API AAI	N o	Y e s	N o	C o m m o n	This process cre- ates accounts from validated conver- sion applications/ contracts
API	API Accounts	accd- mp_b- j_100_01	MOVE API_XX TO ITABS	N o	Y e s	N o	C o m m o n	This process cop- ies data from con- version API tables to conversion applications table
API	API Accounts	accval_bj _111_01	VALIDATE ITABS (LOAN)	N o	Y e s	N o	L o n	This process vali- date all conver- sion 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)	N O	Y e s	N o	L n e	This process vali- date all conver- sion applications line of credit accounts by run- ning the edits
API	API Accounts	acm- prc_b- j_100_01	LOAD API_COM- MENTS	N o	Y e s	N o	C o m o n	This process cre- ates account com- ments from conversion appli- cations/contracts
COL	Appointment Cancellation	cap- prc_b- j_100_01	APPPOINT- MENT CAN- CEL PROCESS- ING	N o	≻ e s	≻es	C o E E o n	This process can- cels all the expired appointments.
COL	Payment Promise Pro- cessing	cppprc_b j_100_01	BROKEN PROMISE PROCESS- ING	N o	Y e s	N o	C o m m o n	This process updates any bro- ken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_b- j_100_01	CREATE METRO2 FILE	N o	Y e s	N o	C o m o n	This process cre- ates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b- j_000_01	ACCOUNT DOCU- MENT LOAD	N o	Y e s	Y e s	C o m m o n	This process reads acct_doc_load directory. Attach the documents to specified accounts and move docu- ments to appropri- ate directory



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
DLX	Accounts Dialer Exclu- sion	ODX- PRC_B- J_100_0 1	ACCOUNTS DIALER EXCLU- SION	Ν	$\prec$	$\prec$	C o E E o r	This process gen- erates 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_b- j_100_01	GL SUMMA- RIZATION	N o	Y e s	N o	C o m m o n	This process sum- marizes GL trans- actions for the day.
GOV	Debt Report- ing IRS 1099A / 1099C	gdraap_ bj_100_0 1	IRS 1099-A PROCESS- ING	N o	Y e s	N o	C o m m o n	This process gen- erates the 1099-A flat file for govern- ment reporting.
GOV	Debt Report- ing IRS 1099A / 1099C	gdrcad_b j_100_01	IRS 1099-C PROCESS- ING	N o	Y e s	N o	C o m o n	This process gen- erates the 1099-C flat file for govern- ment reporting.
GOV	HMDA Reporting	ghr- prc_b- j_100_01	IRS HMDA PROCESS- ING	Y e s	N o	N o	C o m m o n	This process gen- erates the HMDA flat file for govern- ment reporting.
GOV	Interest Reporting IRS 1098	girprc_b- j_100_01	IRS 1098 PROCESS- ING	N o	Y e s	N o	C o m m o n	This process gen- erates 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 PROCESS- ING	N o	Y e s	N o	C o m m o n	This process loads any lockbox files available. This pro- cess can be set to run periodically throughout the day.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 3	OUTPUT LIEN TRACKING FOR DATA CHANGE	N	Y	Ν	C o m m o n	This process gen- erates output file with changes in customer informa- tion such as Address/Phone no./Borrower/Co- borrower name.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 4	OUTPUT LIEN TRACKING FOR VOID ACCOUNT	N	Y	Z	C o E E o n	This process gen- erates output file for 'Void Accounts' to be sent to dealer track.
LTR	Collections Letter	lcolt1_b- j_100_01	GENERATE FIRST COL- LECTION LETTER	N o	N o	Y e s	C o m m o n	This process gen- erates the first col- lection letter for eligible accounts.
LTR	Collections Letter	lcolt2_b- j_100_01	GENERATE SECOND COLLEC- TION LET- TER	N o	N o	Y e s	C o m m o n	This process gen- erates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b- j_100_01	GENERATE THIRD COL- LECTION LETTER	N o	N o	Y e s	C o m o n	This process gen- erates the third col- lection letter for eligible accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Customer Service Let- ter	lcspdf_b- j_111_01	PAID IN FULL LET- TER	N o	Y e s	N o	L o a n	This process gen- erates the paid-in- full letter for the relevant accounts.
LTR	Customer Service Let- ter	lcspo- q_b- j_111_01	PAYOFF QUOTE LETTER	N o	≻ e s	Ο Ζ	C o Ħ Ħ o n	This process gen- erates the payoff quote letter for the requested accounts.
LTR	Customer Service Let- ter	lcsst- m_b- j_100_01	CUS- TOMER STATE- MENT LET- TER	N O	≻ e s	Ο Ζ	C o E E o n	This process gen- erates the cus- tomer/business statement letter for requested accounts.
LTR	Customer Service Let- ter	lcswel_b- j_111_01	WELCOME LETTER	N o	Y e s	N o	L o n	This process gen- erates the wel- come letter for the newly funded accounts.
LTR	Origination Letter	loraco_b- j_111_01	Origination Adverse Action Let- ter(Condi- tional) (Loan)	Y e s	N o	N o	L o n	This process gen- erates the adverse action letter for rel- evant applications.
LTR	Origination Letter	loradv_b- j_111_01	Origination Adverse Action Let- ter (Loan)	Y e s	N o	N o	L o a n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Coupon Book Dump File	ocn- prc_b- j_100_01	CUS- TOMER COUPON BOOK GEN- ERATION	N o	Y e s	N o	C o m m o n	This process gen- erates coupon books, if appropri- ate.
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 o n	This process cre- ates any defined output data dump files set in the sys- tem.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Collections Letter	olclt1_b- j_100_01	COLLEC- TION LET- TER 1 FILE CREATION	N o	N o	Y e s	C o E E o n	This process gen- erates the first col- lection letter for eligible accounts.
ODD	Collections Letter	olclt2_b- j_100_01	COLLEC- TION LET- TER 2 FILE CREATION	N o	N o	Yes	C o m m o n	This process gen- erates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b- j_100_01	COLLEC- TION LET- TER 3 FILE CREATION	N o	N o	Y e s	C o m m o n	This process gen- erates the third col- lection letter for eligible accounts.
ODD	Origination Letter	olo- aco_b- j_100_01	ADVERSE ACTION CONDI- TIONAL LETTER FILE CRE- ATION	Y e s	N o	N o	C o E E o n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Origination Letter	oload- v_b- j_100_01	ADVERSE ACTION LETTER FILE CRE- ATION	Y e s	N o	N o	C o m o n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Customer Service Let- ter	olspdf_b- j_100_01	PAID IN FULL FILE CREATION	N o	Y e s	N o	Common	This process gen- erates the paid-in- full letter for the relevant accounts.
ODD	Customer Service Let- ter	olspo- q_b- j_100_01	PAY OFF QUOTE FILE CRE- ATION	N o	Y e s	N o	C o E E o n	This process gen- erates the payoff quote letter for the requested accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Let- ter	ols- wel_b- j_100_01	WELCOME LETTER FILE CRE- ATION	N o	Y e s	N o	C o m m o n	This process gen- erates the wel- come letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b j_100_01	DEALER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m o n	This process gen- erates the dealer/ producer state- ments at the speci- fied frequency.
ODD	Customer Statement Dump File	ostprc_b- j_100_01	CUS- TOMER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m o n	This process gen- erates the cus- tomer/business statement for eligi- ble accounts.
PRQ	Payable Requistion Customer	pcu- prc_b- j_100_01	CUS- TOMER REFUND PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m m o n	This process cre- ates requisitions for customer/busi- ness overpayment refunds.
PRQ	Payable Requisition Producer	ppores_b j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m m o n	This process cre- ates requisitions for dealer compen- sation payments on month-end.
PRQ	Payable Requisition Vendor	pvn- prc_b- j_100_01	VENDOR INVOICE PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m m o n	This process cre- ates 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_b j_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives account data from OAC- COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_b j_100_01	ARCHIVE APPLICA- TION DATA TO OTABLES	Y e s	N o	N o	C o m o n	This process archives applica- tion-related data from APPLICA- TIONS to OAPPLI- CATIONS table.
PUR	Archive Applications	paparc_b j_100_02	ARCHIVE APPLICA- TION DATA TO OOT- ABLES	Y e s	N o	N o	C o m o n	This process archives applica- tion-related data from OAPPLICA- TIONS to OOAP- PLICATIONS table.
PUR	Archive GL	pglarc_b- j_100_01	ARCHIVE GL DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_b- j_100_02	ARCHIVE GL DATA TO OOTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrq_b- j_100_01	Purge Job Requests	Y e s	Y e s	Y e s	C o m o n	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_ bj_100_0 1	PURGE OUTPUT DATA HEADERS	N o	Y e s	Y e s	C o m o n	This process purges Output Data Headers from the system.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Securitiza- tion	ppaarc_b j_100_01	ARCHIVE POOL DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives securiti- zation data from TABLE to corre- sponding OTABLE.
PUR	Archive Securitiza- tion	ppaarc_b j_100_02	ARCHIVE POOL DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives securiti- zation data from OTABLE to corre- sponding OOT- ABLE.
PUR	Archive Pro- ducers	pprarc_bj _100_01	ARCHIVE PRO- DUCER DATA TO OTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from PRO- DUCERS table to OPRODUCERS table.
PUR	Archive Pro- ducers	pprarc_bj _100_02	ARCHIVE PRO- DUCER DATA TO OOTABLES	Y e s	≻ e s	≻es	C o E E o n	This process archives producer data from OPRO- DUCERS table to OOPRODUCERS table.
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_01	ARCHIVE PRO- DUCER TXNS DATA TO OTABLES	N o	Y e s	0 Z	CoEEor	This process archives producer transaction data from PRODUC- ERS table to OPRODUCERS table.
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_02	ARCHIVE PRO- DUCER TXNS DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives producer transaction data from OPRODUC- ERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_b- j_100_01	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from TABLE to cor- responding OTABLE.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Statements	pstarc_b- j_100_02	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OOT- ABLES	N O	Y e s	N o	C o 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 o n	This process termi- nates user satisfy- ing the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b- j_100_01	ARCHIVE TXNS DATA TO OTABLES	N o	Y e s	<b>N</b> 0	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 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 o n	This process purges user login data from the sys- tem.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Ven- dor Assign- ments	pvaarc_b j_100_01	ARCHIVE VENDOR ASSIGN- MENTS DATA TO	N O	Y e s	Y e s	C o m m o	This process archives vendor assignment data from TABLE to OTABLE.
			OTABLES				n	The criteria for archival is based on following valida- tion - Work Order Status = Closed / Completed / Repossessed + Days mentioned in system parameter 'PVA_ARCHIVE DAYS'.
PUR	Archive Ven- dor Assign- ments	pvaarc_b j_100_02	ARCHIVE VENDOR ASSIGN- MENTS DATA TO OOTABLES	N o	≻es	≻es	C o E E o n	This process archives vendor assignment data from OTABLE to OOTABLE based on the days men- tioned in system parameter 'PVA_OAR- CHIVE_DAYS'.
PUR	Archive Ven- dor Invoices	pviarc_b- j_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	N o	Y e s	Y e s	C o E E o	This process archives vendor invoice data from TABLEs to OTABLEs.
							n	The criteria for archival is based on following valida- tion - Invoice Sta- tus = 'Close' + Days mentioned in system parameter 'PVI_ARCHIVE DAYS'.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Ven- dor Invoices	pviarc_b- j_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor invoice data from OTABLEs to OOT- ABLEs based on the days men- tioned in system parameter 'PVI_OAR- CHIVE_DAYS'.
PUR	Archive Ven- dors	pvearc_b j_100_01	ARCHIVE VENDORS DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following valida- tion - Vendor end date is less than system date - Days mentioned in sys- tem parameter 'PVE_ARCHIVE DAYS'.
PUR	Archive Ven- dors	pvearc_b j_100_02	ARCHIVE VENDORS DATA TO OOTABLES	<b>N</b> 0	Y e s	≻ യ ഗ	С о	This process archives vendor invoice data from OTABLEs to OOT- ABLEs based on the days men- tioned in system parameter 'PVE_OAR- CHIVE_DAYS'.
QUE	Queue Cus- tomer Ser- vice	qcsprc_b j_100_01	CUS- TOMER SERVICE QUEUE PROCESS- ING	N o	Y e s	Y e s	C o m o n	This process cre- ates the customer service/collections queues
SET- QCS	QUEUES	QCCPR C_B- J_100_0 1	CRITERIA BASED CONDI- TION POST- ING	N	Y	Y		This process facili- tates to post crite- ria 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	Z o	C o E E o r	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 E E 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 Con- tracts	rcod- mp_b- j_100_01	LOAD CON- TRACT DATA INTO T TABLES	Y e s	Y e s	N o	C o E E o n	This process trans- fers the account contracts data from (OLTP) Regular tables to Tempo- rary T tables
RDB 1	RDB1 Reposses- sions	rfod- mp_b- j_100_01	LOAD REPO FORECLO- SURE DATA INTO 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 Pro- ducers	rprd- mp_b- j_100_01	LOAD PRO- DUCER AND ITS TXNS DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process trans- fers the producer and producer transactions data from (OLTP) Regu- lar tables to Tem- porary 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 trans- fers the setup data from (OLTP) Regu- lar tables to Tem- porary 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 trans- fers the account transactions data from (OLTP) Regu- lar tables to Tem- porary 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 o n	This process trans- fers 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 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 Appli- cations	rapap- p_b- j_100_01	Load Reporting Tables Appli- cations	Y e s	N o	Ο Ζ	C o Ħ Ħ o n	This process trans- fers the applica- tion data from T tables to RDB tables
RDB 2	RDB2 Appli- cations (Derived Fields)	rap- drv_b- j_100_01	Update Reporting Tables Appli- cations (Derived Fields)	Y e s	N o	N o	C o 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 trans- fers 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 Bank- ruptcy	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 trans- fers 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 trans- fers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Defi- ciency	rchaof_bj _100_01	Load Reporting Tables Defi- ciency	N o	N o	Y e s	C o m o n	This process trans- fers the account deficiency data from T tables to RDB tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Con- tracts	rco- con_b- j_100_01	Load Reporting Tables Con- tracts	Y e s	Y e s	Ο Ζ	C o Ħ Ħ o n	This process trans- fers the account contract data from T tables to RDB tables
RDB 2	RDB2 Con- tracts (Derived Fields)	rcodrv_bj _100_01	Update Reporting Tables Con- tracts (Derived Fields)	Y e s	Y e s	N o	C o m o n	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Reposses- sions	rfoafr_b- j_100_01	Load Reporting Tables Reposses- sions	N o	N o	Y e s	C o m m o n	This process trans- fers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Pro- ducers (Derived Fields)	rprdrv_b- j_100_01	Update Reporting Tables Pro- ducers (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 pro- ducer transactions RDB tables
RDB 2	RDB2 Pro- ducers	rprpro_b- j_100_01	Load Reporting Tables Pro- ducers	N o	Y e s	N o	C o m m o n	This process trans- fers 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 trans- fers 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 o n	This process trans- fers 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)	rtxtxn_b- j_100_01	Update Reporting Tables Txns (Derived Fields)	N o	Y e s	≻ e s	C o Ħ Ħ o n	This process updates the codes with description for account transac- tions RDB tables
SEC	Pool Sum- mary	ssm- prc_b- j_100_01	POOL SUM- MARY TABLE POPULA- TION	N o	Y e s	N o	C o m m o n	This process popu- lates summary tables for all pools
SET- OVR	OVERPAY- MENT REALLOCA- TIONS	PFSTX- NOVR_B J_100_0 1	OVERPAY- MENT REALLOCA- TIONS	N o	Y e s	N o	C o m o n	This process han- dles the overpay- ments/overages existing on an account
TPE	Earning/ Amortization	tam- prc_b- j_100_01	AMORTIZA- TION TRANSAC- TIONS PROCESS- ING	N o	Y e s	N o	C o m m o n	This process cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Earning/ Amortization	tam- prc_b- j_111_01	MONTH END AMOR- TIZATION TRANSAC- TIONS	N o	Y e s	N o	L o n	This process cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Escrow Non Monetary Transactions	tenbmt_b j_100_01	Escrow Non Monetary Batch Trans- actions	N o	Y e s	Y e s	C o m m o n	This process posts escrow non mone- tary transactions in the background at the specified time interval.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_01	Escrow Analysis Posting	N o	Y e s	N o	C o m o n	This process posts all approved escrow analysis to the account



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_02	Create batches for Customer Refund Requests	N o	≻ e s	0 Z	C o m m o n	This process cre- ates company branch wise batches for cus- tomer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	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 popu- late customer refund request in respective batch created above
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_04	Compute control totals for cus- tomer refund request batches	N o	Y e s	N o	C o m m o n	This process popu- lates control totals for the bathes cre- ated for customer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_05	Escrow compliance checking	N o	≻ e s	<b>N</b> 0	C o Ħ Ħ o n	This process checks escrow- able account for compliance
TPE	Escrow Anal- ysis & Dis- bursements	tesds- b_b- j_100_05	Escrow dis- bursement posting & requisition creation	N o	Y e s	N o	C o m m o n	This process posts processed escrow disbursement and creates requisi- tions.
TPE	Non Mone- tary Transac- tions	tnmb- mt_b- j_100_01	NON MON- ETARY TRANSAC- TIONS 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	Compensa- tion	tpr- com_b- j_111_01	Compensa- tion	N o	Y e s	N o	L o a n	This process cre- ates transaction for month-end pro- ducer compensa- tion



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 cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Monetary Transactions	txnacr_b- j_100_01	INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING	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 ACTIVA- TION	N o	Y e s	N o	C o 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	ANNIVER- SARY PRO- CESSING	N o	Y e s	N o	C o m m o n	This process car- ries out the anni- versary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_b j_100_01	MONE- TARY TRANSAC- TIONS POSTING	N o	Y e s	N o	C o m o n	This process posts monetary transac- tions in the back- ground 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 o n	This process charges off eligi- ble 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	Ο Ζ	C o m m o n	On posting charge off reversal trans- action, this pro- cess 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 PROCESS- ING	N o	Y e s	N o	C o m o n	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b- j_100_01	BILLING/ DUE DATES PROCESS- ING	N o	≻ e s	<b>N</b> 0	C o m m o n	This process cre- ates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_b- j_100_01	FIRST PMT DEDUC- TION PRO- CESSING	N o	Y e s	N o	C o m o n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.
TPE	Monetary Transactions	txnfpr_b- j_111_01	FIRST PMT REFUND PROCESS- ING	N o	Y e s	N o	L o a n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.
TPE	Monetary Transactions	txnltc_b- j_100_01	LATE CHARGE PROCESS- ING	N o	Y e s	N o	C o 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 PRO- CESSING	N o	Y e s	N o	C o m o n	This process popu- lates 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	Ο Ζ	C o Ħ Ħ o n	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn- prm_b- j_100_01	PROMO- TION END PROCESS- ING	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 PRO- MOTION CANCEL PROCESS- ING	N o	Y e s	N o	C o m m o n	This process 'can- cels' the promo- tion on the account.
TPE	Monetary Transactions	txnrat_b- j_100_01	RATE CHANGE PROCESS- ING	N o	Y e s	N o	C o m m o n	This process changes the prev- alent rate on an account.
TPE	Monetary Transactions	txn- sch_b- j_100_01	SCHEDULE FOR CHARGED OFF PRO- CESSING	N o	Y e s	N o	C o m m o n	This process puts the 'Schedule for Charge Off' condi- tion on eligible accounts.
TPE	Monetary Transactions	txntip_b- j_100_01	TERMINA- TION PRO- CESSING	N o	Y e s	N o	C o m o n	This process puts the "Paid" status on eligible accounts
TPE	Monetary Transactions	txnytd_b- j_100_01	YEAR END PROCESS- ING	N o	Y e s	N o	C o m o n	This process popu- lates the year end balances and car- ries over the bal- ances to next year.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Usage Charge Pro- cessing	TXNUS- G_B- J_100_0 1	Billing Batch job to pro- cess and post lease usage/rental fees on account	Νο	Y e s	Y e s	C o m m o n	This process is used to derive the billing amount to be charged for Lease Usage/ Rental based asset for con- sumed units calcu- lated by the applicable charge matrix.
XPR	DEALER TRACK PRO- DUCER LOAD	XPRP- ST_EW_ 100_01	DEALER TRACK PRO- DUCER LOAD	Ν	Y	Y	C o m m o n	This process dumps producer details maintained in the system into Dealer Track. System can either use MDB flow by generating out- bound JMS mes- sage if system parameter 'OUT- BOUND_DL- R_TRACK_Q' is set to 'Y' or use existing flow by making database synchronous out- bound calls to pro- ducer data dump web service.



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	This process dumps producer details maintained in the system into ROUTEONE.
							n	System can either use MDB flow by generating out- bound JMS mes- sage if system parameter 'OUT- BOUND_ROU- TEONE_Q' is set to 'Y' or use exist- ing flow by making database synchro- nous outbound calls to producer data dump web service.
LTR	CONDI- TIONAL ADVERSE ACTION LETTER	LORAC O_B- J_100_0 1	CONDI- TIONAL ADVERSE ACTION LETTER GENERA- TION	Y e s	N 0	N 0	L o 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 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 o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ASSET TRACKING DETAILS	ROPAT- K_EM_1 00_01	ASSET TRACKING DETAILS	N o	≻ e s	<b>N</b> 0	C o m m o n	
RPT	BANK- RUPTCY ACCOUNT LIST	ROPBN K_EM_1 00_01	BANK- RUPTCY ACCOUNT LIST	N o	Y e s	N o	C o m o n	
RPT	COLLEC- TOR ACTIV- ITY DETAILS	ROP- COL_EM _100_01	COLLEC- TOR ACTIV- ITY DETAILS	N o	Y e s	N o	C o m o n	
RPT	DEFI- CIENCY ACCOUNT LIST	ROP- DEF_EM _100_01	DEFI- CIENCY ACCOUNT LIST	N o	Y e s	N o	C o m o n	
RPT	DELIN- QUENT ACCOUNT LIST	ROP- DLQ_EM _100_01	DELIN- QUENT ACCOUNT LIST	N o	Y e s	N o	C o m o n	
RPT	FUNDING CONTRACT LIST	ROP- FUN_EM _100_01	FUNDING CON- TRACT LIST	N o	Y e s	N o	C o m o n	
RPT	GL TXN DETAILS LIST	ROP- GLI_EM _100_01	GL TXN DETAILS LIST	N o	Y e s	N o	C o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	APPLICA- TIONS LIST	ROPOR G_EM_1 00_01	APPLICA- TIONS LIST	N o	≻ e s	0 Z	C o m m o n	
RPT	PAYMENT ALLOCA- TION POST- ING DETAILS	ROP- PAL_EM _100_01	PAYMENT ALLOCA- TION POST- ING DETAILS	N o	Y e s	N o	C o m m o n	
RPT	PAYMENT POSTING LIST	ROP- PMT_EM _100_01	PAYMENT POSTING LIST	N o	Y e s	N o	C o m m o n	
RPT	PAYABLE REQUISI- TION LIST	ROP- PRQ_E M_100_0 1	PAYABLE REQUISI- TION LIST	N o	Y e s	N o	C o m m o n	
RPT	REPOSSSE- SION/FORE- CLOSURE ACCOUNT LIST	ROPRE P_EM_1 00_01	REPOS- SSESION/ FORECLO- SURE ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	SCHEDULE TO CHAR- GEOFF LIST	ROP- SCH_EM _100_01	SCHEDULE TO CHAR- GEOFF LIST	N o	Y e s	N o	C o m m o n	
RPT	TERMINA- TION IN PROGRESS LIST	ROP- TIP_EM_ 100_01	TERMINA- TION IN PROG- RESS LIST	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	NON MON- TETARY TXN POST- ING LIST	ROPTN- M_EM_1 00_01	NON MON- TETARY TXN POST- ING LIST	N o	Y e s	N o	C o m m o n	
RPT	MON- TETARY TXN POST- ING LIST	ROPTX- N_EM_1 00_01	MON- TETARY TXN POST- ING LIST	N o	Y e s	N o	C o m m o n	
RPT	BATCH JOB SETUP	CMN- BJB_EM _100_01	BATCH JOB SETUP	N o	Y e s	N o	C o m m o n	
RPT	BATCH JOB LOG	CMN- BJB_EM _100_02	BATCH JOB LOG	N o	Y e s	N o	C o m m o n	
RPT	NUMBER OF CREDIT APPLICA- TIONS ENTERED BY USER	OUN- ADE_EM _100_01	NUMBER OF CREDIT APPLICA- TIONS ENTERED BY USER	N o	Y e s	N o	C o m m o n	
RPT	CREDIT APPLICA- TIONS IMAGES BY STATUS	OUN- ADE_EM _100_02	CREDIT APPLICA- TIONS IMAGES BY STATUS	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LOAN)	OUNUN D_EM_1 11_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LOAN)	N o	Y e s	N 0	C o m m o n	



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 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 PRO- DUCER (LINE)	OUNUN D_EM_1 12_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LINE)	N o	Y e s	N 0	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 o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	OUNUN D_EM_1 12_14	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	N o	Y e s	N o	C o E E o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	OUNUN D_EM_1 21_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LEASE)	OUNUN D_EM_1 21_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (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 UNDER- WRITER (LOAN)	OUNUN D_EM_1 21_14	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	Y e s	N o	N o	L e a s e	
RPT	ACCOUNT PAYABLE (ORIGINA- TION)	OFNA- PY_EM_ 100_01	ACCOUNT PAYABLE (ORIGINA- TION)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT PAYABLE (SERVIC- ING)	OFNA- PY_EM_ 100_02	ACCOUNT PAYABLE (SERVIC- ING)	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PRE-FUND- ING CON- TRACTS (LOAN)	OFNF- ND_EM_ 111_01	PRE-FUND- ING CON- TRACTS (LOAN)	Y e s	N o	N o	L o a n	
RPT	FUNDED CON- TRACTS (LOAN)	OFNF- ND_EM_ 111_02	FUNDED CON- TRACTS (LOAN)	Y e s	N o	N o	l o a n	
RPT	PRE-FUND- ING CON- TRACTS (LINE)	OFNF- ND_EM_ 112_01	PRE-FUND- ING CON- TRACTS (LINE)	Y e s	N o	N o	L o a n	
RPT	FUNDED CON- TRACTS (LINE)	OFNF- ND_EM_ 112_02	FUNDED CON- TRACTS (LINE)	Y e s	N o	N o	C o m o n	
RPT	PRE-FUND- ING CON- TRACTS (LEASE)	OFNF- ND_EM_ 121_01	PRE-FUND- ING CON- TRACTS (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	FUNDED CON- TRACTS (LEASE)	OFNF- ND_EM_ 121_02	FUNDED CON- TRACTS (LEASE)	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP- P_EM_1 00_01	ACCOUNT PAYABLE LOG BY PRODUCER	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV _EM_10 0_01	ACCOUNT PAYABLE LOG BY VENDOR	Y e s	N o	N o	L o a n	
RPT	COLLAT- ERAL TRACKING LOG	OCSAS- T_EM_1 00_01	COLLAT- ERAL TRACKING LOG	Y e s	N o	N o	C o m o n	



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 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 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 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	PRO- DUCER STATE- MENT (LOAN)	OCSPS- M_EM_1 11_01	PRO- DUCER STATE- MENT (LOAN)	Y e s	N o	N o	L o a n	
RPT	PRO- DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX _EM_111 _01	PRO- DUCER MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N O	N o	Loan	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	OCSS- CH_EM_ 111_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	OCSTA M_EM_1 11_01	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	OCSTER _EM_111 _01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTX- N_EM_1 11_01	MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	ACCOUNT LISTING (LINE)	OCSAC- C_EM_1 12_01	ACCOUNT LISTING (LINE)	Y e s	N O	N o	L o a n	
RPT	ADVANCE POSTING LOG (LINE)	OCSAD- V_EM_1 12_01	ADVANCE POSTING LOG (LINE)	Y e s	N o	N o	L o a n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSAD- V_EM_1 12_02	ADVANCE POSTING ERROR LOG (LINE)	Y e s	N o	N o	L o a n	
RPT	PAYMENT HISTORY (LINE)	OCSP- MT_EM_ 112_04	PAYMENT HISTORY (LINE)	Y e s	N o	N o	L o a n	
RPT	PAYMENT ALLOCA- TIONS LOG (LINE)	OCSP- MT_EM_ 112_05	PAYMENT ALLOCA- TIONS LOG (LINE)	Y e s	<b>N</b> 0	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LINE)	OCSP- MT_EM_ 112_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LINE)	Y e s	N o	Ο Ζ	C o m m o n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LINE)	OCSS- CH_EM_ 112_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m m o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LINE)	OCSTA M_EM_1 12_01	AMOR- TIZED TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LINE)	OCSTER _EM_11 2_01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX- N_EM_1 12_01	MONE- TARY TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ACCOUNT LISTING (LEASE)	OCSAC- C_EM_1 21_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 ALLOCA- TIONS LOG (LEASE)	OCSP- MT_EM_ 121_05	PAYMENT ALLOCA- TIONS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	OCSP- MT_EM_ 121_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	OCSS- CH_EM_ 121_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	OCSTA M_EM_1 21_01	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	<b>N</b> 0	C o E E o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LEASE)	OCSTER _EM_12 1_01	SCHED- ULED FOR TERMINA- TION 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_1 21_01	MONE- TARY TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m o n	
RPT	BANK- RUPTCY LOG	OCOBN K_EM_1 00_01	BANK- RUPTCY LOG	Y e s	N o	N o	C o 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 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 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 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 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 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	≻es	C o m m o n	
RPT	COLLEC- TOR ACTIV- ITY LOG	OCO- COL_EM _100_07	COLLEC- TOR ACTIV- ITY LOG	N o	N o	Y e s	C o m m o n	
RPT	DEFI- CIENCY LOG	OCODE- F_EM_1 00_01	DEFI- CIENCY LOG	N o	N o	Y e s	C o m m o n	
RPT	DELIN- QUENCY LOG	OCODL Q_EM_1 00_01	DELIN- QUENCY LOG	N o	N o	Y e s	C o m m o n	
RPT	REPOSSES- SION/FORE- CLOSURE LOG	OCORE P_EM_1 00_01	REPOS- SESSION/ FORECLO- SURE LOG	N o	N o	Y e s	C o m m o n	
RPT	NON MONE- TARY TXNS LOG	OCOTN- M_EM_1 00_01	NON MON- ETARY TXNS LOG	N o	N o	Y e s	C o m m o n	
RPT	VENDOR INVOICE LOG	OCOVIN _EM_10 0_01	VENDOR INVOICE LOG	N o	N o	Y e s	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	VENDOR WORK ORDER LOG	OCOVN A_EM_1 00_01	VENDOR WORK ORDER LOG	N o	N o	Y e s	C o m m o n	
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS- SEC_EM _111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DEFAULTS (NON LIQUI- DATED) (LOAN)	OCS- SEC_EM _111_02	POOL DEFAULTS (NON LIQ- UIDATED) (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 RECOV- ERY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DELIN- QUENCY (LOAN)	OCS- SEC_EM _111_05	POOL DELIN- QUENCY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL REPUR- CHASED ACCOUNTS (LOAN)	OCS- SEC_EM _111_06	POOL REPUR- CHASED ACCOUNTS (LOAN)	N o	Y e s	N o	C o 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)	N o	Y e s	<b>N</b> 0	C o E E o n	
RPT	POOL LIQ- UIDATED CON- TRACTS (LOAN)	OCS- SEC_EM _111_08	POOL LIQ- UIDATED CON- TRACTS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS- SEC_EM _111_09	POOL TXNS LOG BY GL POST DT (LOAN)	N o	Y e s	N o	C o m m o n	
SET- QRT	Real time Queues pro- cessing	QCSPR C_B- J_100_0 2	Real time Queues pro- cessing	N o	Y e s	Y e s	C o m m o n	This batch job pro- cesses queues marked as real time based on refresh frequency setup in the job set.
TAM	MONTH END COM- PENSATION DISBURSE- MENT PRO- CESSING	TPR- COM_B- J_100_0 1	MONTH END COM- PENSA- TION DISBURSE- MENT PRO- CESSING	N o	Y e s	N o	C o m m o n	
TAM	PRO- DUCER STATE- MENTS	TPRPS- G_B- J_100_0 1	PRO- DUCER STATE- MENTS	N o	Y e s	N o	C o m m o n	
ТАМ	PRO- DUCER STATUS CHANGE	TPRSTA _BJ_100 _01	PRO- DUCER STATUS CHANGE	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ТАМ	Depreciation calculator batch job	TAMDE- P_B- J_121_0 1	DEPRECIA- TION RATE PROCESS- ING	Y e s	T e s	Y e s	L e a s e	This process is used to calculate the delta deprecia- tion value of the asset from previ- ous to current period (current indicator is set as 'Y' by default).
ТАМ	Amortization schedule batch job	TAMIMP _BJ_100 _01	IMPUTED INTEREST AMORTIZA- TION TRANSAC- TIONS PROCESS- ING	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 con- tracts with Imputed Interest.
TPE	Escrow Anal- ysis & Dis- bursements	TXNCH- G_B- J_100_0 2	CHAR- GEOFF PROCESS- ING FOR ACTIVE ACCOUNTS	N O	Y e s	N o	C o m o n	This package con- tains procedures related to Batch Job for chargeoff processing
ESC	ESCROW ANALYSIS POSTING	TESAN- L_B- J_100_0 1	ESCROW ANALYSIS POSTING	N o	Y e s	N o	C o m o n	This package con- tains procedures related to Batch Job for escrow analysis process- ing
ESC	CREATE BATCHES FOR CUS- TOMER REFUND REQUESTS	TESAN- L_B- J_100_0 2	CREATE BATCHES FOR CUS- TOMER REFUND REQUESTS	N o	Y e s	N o	C o m o n	This package con- tains procedures related to Batch Job for escrow analysis process- ing
ESC	COMPUTE CONTROLS FOR CUS- TOMER REFUND REQUEST BATCHES	TESAN- L_B- J_100_0 4	COMPUTE CON- TROLS FOR CUS- TOMER REFUND REQUEST BATCHES	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ESC	ESCROW COMPLI- ANCE CHECKING	TESAN- L_B- J_100_0 5	ESCROW COMPLI- ANCE CHECKING	N o	Y e s	N o	C o m m o n	
ESC	CREATE PAYABLE REQUISI- TIONS FROM APPROVED DISBURSE- MENT REQUESTS	TESDS- B_B- J_100_0 1	CREATE PAYABLE REQUISI- TIONS FROM APPROVED DISBURSE- MENT REQUESTS	N o	Y e s	N o	C o E E o n	
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC _BJ_100 _01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	N o	C o m m o n	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBAC- C_B- J_100_0 1	BATCH EVENTS FOR ACCOUNTS		Y e s			
EVE	BATCH EVENTS FOR APPLI- CATIONS	EVBAP- P_B- J_100_0 1	BATCH EVENTS FOR APPLI- CATIONS	Y e s				
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESS- ING	EVB- PRC_B- J_100_0 1	MAIN BATCH JOB FOR BATCH EVENTS PROCESS- ING		Y e s			
ODD 2	BATCH JOB TO GENER- ATE METRO 2 DATA	CBUUT- L_B- J_100_0 2	BATCH JOB TO GENER- ATE METRO 2 DATA	Y e s				
ODD 2	BATCH JOB FOR CRE- ATING METRO 2 DATA FILE	CBUUT- L_B- J_100_0 3	BATCH JOB FOR CRE- ATING METRO 2 DATA FILE	Y e s				



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD 2	THIRD PARTY ACH PROCESS- ING	ACT- PRC_B- J_100_0 1	THIRD PARTY ACH PROCESS- ING		Y e s			
ODD 2	THIRD PARTY OUT- PUT DATA DUMP SER- VICING	OBI- PRC_B- J_100_0 1	CREATE THIRD PARTY CUS- TOMER FILE		Y e s			This process pulls the customer account details shared in input data files for pro- cessing.
ESC	JOB TO GENERATE ESCROW DISCLO- SURE STATEMENT	OED- PRC_B- J_100_0 1	JOB TO GENERATE ESCROW DISCLO- SURE STATE- MENT		Y e s			
EDF	ADR FILE	EDFADR _BJ_100 _01	ADR FILE		Y e s			
EDF	IVR FILE	EDFIVR _BJ_100 _01	IVR FILE		Y e s			
TPE	CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING	TXN- PRM_B- J_100_0 4	CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING		Y e ∽ I I			
TPE	RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES	TXN- RAT_B- J_100_0 2	RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES		Y e s			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD- MP_B- J_100_0 1	LOAD ACCOUNT RELATED DATA INTO T TABLES		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	EXPIRED INSUR- ANCE PRO- CESSING	TXNINS _BJ_100 _01	EXPIRED INSUR- ANCE PRO- CESSING		Y e s			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES)	ADT- PRC_B- J_100_0 1	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES)		Y e s			
RDB 1	LOAD INSUR- ANCE DATA TO T- TABLES	RIND- MP_B- J_100_0 1	LOAD INSUR- ANCE DATA TO T- TABLES		Y e s			
AGS	SALE LEAD AGING	AGS- SAL_B- J_100_0 1	SALE LEAD AGING	Y e s				
BOD	PROCESS PARKED TRANSAC- TIONS	JOB- BOD_B- J_000_0 2	PROCESS PARKED TRANSAC- TIONS		Y e s			
BOD	MARK SYS- TEM FOR BEGINING OF DAY	JOB- BOD_B- J_000_0 1	MARK SYS- TEM FOR BEGINING OF DAY		Y e s			
EOD	SET SYS- TEM MODE TO END-OF- DAY	JOBEOD _BJ_000 _01	SET SYS- TEM MODE TO END- OF-DAY		Y e s			
ACR	DAILY TRIAL BALANCE DATA	TABAC- C_B- J_100_0 1	DAILY TRIAL BAL- ANCE DATA GENERA- TION		Y e s			
LTR2	RATE CHANGE PRE-INTI- MATION LETTER	LCS- RAT_B- J_100_0 1	RATE CHANGE PRE-INTI- MATION LETTER		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BLK	BULK UPLOAD FOR PRIC- ING SETUP	BLK- PRP_B- J_100_0 1	BULK UPLOAD FOR PRIC- ING SETUP	Y e s				
BLK	BULK UPLOAD FOR GL ATTRI- BUTES	BLK- GLS_B- J_100_0 1	BULK UPLOAD FOR GL ATTRI- BUTES				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSLA- TION	BLK- GLS_B- J_100_0 2	BULK UPLOAD FOR GL TRANSLA- TION DEFI- NITION				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSAC- TION TYPES	BLK- GLS_B- J_100_0 3	BULK UPLOAD FOR GL TRANSAC- TION TYPES DETAILS				c o m m o n	
BLK	BULK UPLOAD FOR GL TRANSAC- TION LINKS	BLK- GLS_B- J_100_0 4	BULK UPLOAD FOR GL TRANSAC- TION LINKS				c o m o n	
ODD 2	RATE CHANGE LETTER FILE	OLSRAT _BJ_100 _01	RATE CHANGE LETTER FILE CRE- ATION		Y e s			
TPE	EXPIRED DRAW PERIOD PROCESS- ING (STAGE FUNDED LOANS)	TXN- DRW_B- J_111_0 1	EXPIRED DRAW PERIOD PROCESS- ING (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				с о Ħ Ħ 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	TRANSAC- TION IN WAITING FOR APPROVAL AGING	TXNAGE _BJ_100 _01	TRANSAC- TION IN WAITING FOR APPROVAL AGING PROCESS		уе 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 PRO- CESSING		y e s			
LTR2	PDC RENEWAL LETTER	LCSPD- C_B- J_100_0 1	PDC RENEWAL LETTER GENERA- TION		y e s			
DOT	APPLICA- TION DOCU- MENT LOAD	DOL- PRC_B- J_000_0 2	APPLICA- TION DOC- UMENT LOAD	Y e s				
ODD 2	ONE TIME ACH POST DATED PAY- MENT LET- TER	OLSPD- P_B- J_100_0 1	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS- ING		Y e s			
ODD 2	OUTPUT DATA DUMP SERVICING	OST- PRC_B- J_100_0 2	MASTER CUS- TOMER STATE- MENT GEN- ERATION		Y e s			This process is used to generate consolidated Account state- ments associated for each Master Account.
WFP	BILLING	WTX- BIL_B- J_132_0 1	BILLING PROCESS- ING		Y e s			
WFP	DELIN- QUENCY	WTX- DLQ_B- J_132_0 1	DELIN- QUENCY PROCESS- ING		Y e s			
WFP	LATE CHARGE	WTX- LTC_B- J_132_0 1	LATE CHARGE ASSESS- MENT		Y e s			
WFP	STATEMENT	WTXPS- G_B- J_132_0 1	STATE- MENT GEN- ERATION		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	RATE CHANGE	WTX- RAT_B- J_132_0 1	RATE CHANGE PROCESS- ING		Y e s			
WFP	TERMINA- TION	WTX- TIP_B- J_132_0 1	TERMINA- TION PRO- CESSING		Y e s			
TPE	PERIODIC MAIN- TAINENCE FEE	TXNPM- F_B- J_100_0 1	PERIODIC MAIN- TAINENCE FEE PRO- CESSING					
WFP	UNIT UPLOAD	WUP- PRC_B- J_132_0 1	UNIT UPLOAD				c o m o n	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT- L_B- J_100_0 4	BATCH JOB FOR MONTHLY HAND- SOFF FILE FOR SIMAH					
PUR	PURGE ALL PTT TABLES	PTTPRC _BJ_100 _01	PURGE ALL PTT TABLES				c o m o n	
TPE	BATCH JOB FOR SET- TING MATURED ACCOUNT CONDITION	TXN- MAC_B- J_100_0 1	BATCH JOB FOR SET- TING MATURED ACCOUNT CONDITION		y e s			
TPE	NON REFUND GL	TXNRF- D_B- J_100_0 1	NON REFUND GL PRO- CESSING				c o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	PAYMENT ARRANGE- MENT	TXNPA- P_B- J_100_0 1	PAYMENT ARRANGE- MENT PRO- CESSING		y e s			
TPE	DELAY FEE	TXND- LY_B- J_100_0 1	DELAY FEE PROCESS- ING		y e s			
TPE	STATE- MENT PAST MATURITY	TXNST- M_B- J_100_0 1	STATE- MENT PAST MATURITY PROCESS- ING		y e s			
TPE	BLACK BOOK INTERFACE	VEVBB- K_B- J_100_0 1	BLACK BOOK INTERFACE				c o m m o n	
LBT	BULK NSF PAYMENT REVER- SALS	TXNNS- F_B- J_100_0 1	BULK NSF PAYMENT REVER- SALS					
ACR	STOP INTEREST ACCRUAL	TXNA- CR_B- J_100_0 3	STOP INTEREST ACCRUAL PROCESS- ING		y e s			
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPR C_B- J_100_0 2	CUS- TOMER SERVICE REAL TIME QUEUE PROCESS- ING		у e s			
ODD 2	OUT- BOUND CUSTOMER EXTRACTS TO PAY- MENT AGENCIES	OCP- PRC_B- J_100_0 1	OUT- BOUND CUS- TOMER EXTRACTS TO PAY- MENT 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_B- J_100_0 4	RE-START INTEREST ACCRUAL		y e s			
IFP	UPLOAD TRANSAC- TIONS	ITUPRC _BJ_100 _01	UPLOAD TRANSAC- TIONS		y e s			
IFP	POST UPLOADED TRANSAC- TIONS	ITUPRC _BJ_100 _02	POST UPLOADED TRANSAC- TIONS		y e s			
IFP	INPUT FILE PROCESS- ING - CUR- RENCY EXCHANGE RATE FILE UPLOAD	ICE- PRC_B- J_100_0 1	CUR- RENCY 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 sched- uled intervals.
IFP	INPUT FILE PROCESS- ING - INPUT DATA INSERTION	IDDPRC _BJ_000 _01	INPUT DATA INSERTION		≻ e s			This process updates customer account informa- tion corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Infor- mation screen.
IFP	INPUT FILE PROCESS- ING	IPIPRC_ BJ_100_ 01	PI INFRO- MATION FILE UPLOAD PROCESS- ING	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 PROCESS- ING	IUH- PRC_B- J_100_0 1	ASSET USAGE HISTORY FILE	Y	Y	Y	C o m m	This process uploads asset usage details into the system.
			UPLOAD				o n	Driven through Setup > Data File tab, when placed in corresponding folder and batch job is run, system processes the file and loads in 'Exter- nal Interfaces' tab.
IFP	INPUT FILE PROCESS- ING	ICP- PRC_B- J_100_0 1	CUS- TOMER PAYMENT FILE UPLOAD	Y	Y	Y	C o E E o n	This process uploads customer/ business based payment details and are displayed in Payment Entry screen with Multi Account check box selected.
								The status of Pay- ment batch is updated based on the value of sys- tem parameter PMT_BATCH_PO STING (PAY- MENT BATCH POSTING PREF- ERENCE).
								If the value is set to 'P' (POSTED), payment job request is submit- ted and payment is posted. On suc- cessful posting, the payment record is available in Payment Main- tenance screen.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
IFP	INPUT FILE PROCESS- ING	ISCPRC _BJ_100 _01	SECURITI- ZATION POOL FILE UPLOAD		Y e s			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_0 1	PURGE ACCOUNTS DATA	Y	Y	Y	C o m m o n	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_0 1	PURGE APPLICA- TION DATA	Y	Y	Y	C o E E o n	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_0 1	PURGE GL TXNS DATA	Y	Y	Y	C o E E o n	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_0 1	PURGE POOLS DATA	Y	Y	Y	C o E E o n	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_0 1	PURGE PRO- DUCER TXNS DATA	Y	Y	Y	С о	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	~	С о Ё Ё о п	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 ASSIGN- MENTS 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 Collection Cycles

The Collection Cycles screen allows you to setup the collection workflow cycles.

To set up collection cycles

- 1. Click Setup > Setup > Administration > System > Collection Cycles link. The system displays the Collection Cycles screen. The details are grouped into two:
  - Status Cycle
  - Current/Next Status



### • Status Change Responsibilities

	s Lending and Leasing	
DashBoard	Collection Cycles X	×
Origination	Status Cycle	
Servicing		
Collections	View - Format - 🔛 🎹 Freeze 🔛 Detach 😅 Wrap 🚱	
WFP	Cycle Type COL BKRP DISP STATUS BANKRUPTCY	
Tools	COL_DEFC_DISP_STATUS DEFICIENCY	
	COL_REPO_FORC_DISP_STA REPOSESSION	
tup		
Administration	Current/Next Status	🗣 Add 🥒 Edit 🔄 View ✔ Ayd
✓ System		📕 Top 🔪 Epir 🗍 õjem 🔦 võp
System Paramete	View - Format - 🖙 🔟 Freeze 🔛 Detach 🖨 Wrap 🚱	
Lookups	Current Code Next Code NEWLY RECEIVED ACTIVE BANKRUPTCY	
User Defined Tab	NEWLY RECEIVED ASSIGNED TO ABS	
Audit Tables User Defined Def	NEWLY RECEIVED NEWLY RECEIVED	
Transaction Code	PLAN CONFIRMED - AWAITING DISBURSEMENTS DISMISSAL NOTICE RECEIVED	
Data Files		
Dedupe	Obstan Observe Barress - Hilling	👍 Add 🥖 Edit. 🗐 View ✔ Aud
Securitization	Status Change Responsibilities	📲 Boo 🔪 Edit 🗍 Alew 🐟 Año
Events Batch Jobs	View - Format - Preeze Detach - Wrap	
Producer Cycles	Responsibility ALL	Allowed Ind
Vendors	STALL	1
Collection Cycles		
Reports		
Error Messages		
Translations 4 User		
Organization		
Companies		
Access		
Users		
Credit Bureau		
Correspondence		
General Ledger		
Queues Printers		
Bank Details		
Check Details		
Standard Payees		
Currencies		
Zip Codes		
Products		

In the Collection Cycles section, you can view the following details:

Field	Do this:
Cycle	The system displays the status cycle.
Туре	The system displays the type of status cycle.

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- 3. In the **Current/Next Status** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Current Code	Select the current code from the drop-down list.
Next Code	Select the next code from the drop-down list.

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Status Change Responsibilities** section, perform any of the <u>Basic Operations</u> 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.
Allowed Ind	Check this box to allow a record.



Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.11 <u>Reports</u>

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 <u>Basic Operations</u> mentioned in Navigation chapter.

Origination     Servicing     Servicing     Collections     WirP     Tools     Code     Description     Tools     Code     Description     Code     Description     Code     Description     Code	² Edit ☐ View & As	Add 🖉 Edit	්ල <u>A</u> dd					Reports ×	DashBoard			
Servicing       Vecco       Freste       Detach       gl Wrap       Wei         Otilections       Outlections       Code       Description       Package       Module       System Data         WFP       Tools       Code       Description       Package       Module       System Data         Setup       Setup       Access BY RESPONSIBILITY       OUSSAC_EM_100_01       ORIGINATION       Wrap         Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       OUSSAC_EM_121_01       ORIGINATION       Wrap         Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       OUSSAC_EM_121_01       ORIGINATION       Wrap         Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       OUSSAC_EM_121_01       OULECTIONS       Wrap         Addit Fields       User Defined Tet       Access BY RESPONSIBILITY       Access BY RESPONSIBILITY       OULECTIONS       Wrap       Wrap         Data Files       User Defined Defined       * Code       * System Defined Or       * System Defined Or       * System Defined Or       * Enabled       * System Defined Or       * Enabled       *		Add / Edit	de de de la della de la della	1920 C 10 10								
Collections       Verw < Format · Collections         Wrew        Format · Collections         Outload Status       Outload Status         Setup       Access, By RESPONSIBILITY       OUSSAC_EM_100_01       Outload Status         Administration · Access, By RESPONSIBILITY       OUSSAC_EM_100_01       Outload Status       Outload Status         Administration · Loading · User Defined Tell       Access_EM_200_101       Access_EM_200_101       Outload Status       Outload Status         Loading · User Defined Tell       Transaction Code       * Code       * Module       * Yestign         Detarliel       User Defined Tell       Transaction Code       * Code       * Module       * Module         * Code       * Code       * Processe UNDEFINED       * Module       * Module       * Module         * Code       * Processe UNDEFINED       * Module       * Module       * Module       * Module         * Code       * Processe UNDEFINED       * Module       * Module <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Servicing</th>									Servicing			
WFP       Code       Description       Pedage       Module       System Description         Protein       Additistration       Additistration       Code       Very Proc       Accountry Accountry Accountry and Listing - Linke       Occastry C_FM_100_01       OrdEntition       Very Proc         # Admitstration       System Parameter       Lookupe       Accountry Accountry and Listing - Linke       Occastry C_FM_120_01       Occleation N       Very Proc         # System Parameter       Lookupe       Accountry and Listing - Linke       Occastry C_FM_120_01       Occleation N       Very Proc         # System Parameter       Lookupe       Accountry and Listing - Linke       Occastry C_FM_120_01       Occleation N       Very Proc         # System Parameter       Lookupe       Accountry and Listing - Linke       Occastry Listing - Linke       Occleation N       Very Proc         # Description       ** Description       ** Description       ** Procestry Proc       ** Addit       ** System Defined Or         Betch Jobs       Produce (** Occastry Proce       ** Code       ** Nodule       ** Enabled Or       **	~					62	reeze 🚮 Detach 🛛 🕼 Wr		and the second sec			
Tools     UseOption     PAdage     Module     System       stup     ACCESS_BY_RESPRONSIBILITY     OUSAR_C_M_NO01     ORISINATION     If was       al Administration     ACC_LIST_LEASE     ACCOUNTS AND LISTING - LEASE     OCSACC_M_NIZE_01     OULECTIONS     If was       Lobup     Data Plained Del Transaction Code     If was     If was     If was     If was     If was       Backin Jobs     Debug     Sexe and Sady     If was     If was     If was     If was       Produce Crocks     Wav & Format I is     If was     If was     If was     If was       Backin Jobs     Produce Crocks     If was     If was     If was     If was       Vendors     Collection Crocks     If was     If was     If was     If was       Calcition Crocks     If was     If was     If was     If was     If was       Produce Crocks     If was     If was     If was     If was     If was       Calcition		~						4				
atup       ACCESS, BY, RESPRONSIBILITY       ACCESS BY RESPRONSIBILITY       OUSRAC, EM, 120, 01       ORIGINATION       ® Yee         Setup       Addiministration       ACCOUNT, WISE POC LIST       OCSPAC, EM, 102, 03       SERVICING       ® Yee         J System       System Parameter       System Parameter       ACCOUNT, WISE POC LIST       OCSACC, EM, 122, 03       OCULECTIONS       ® Yee         System Parameter       Securitization       Events       OCSACC, EM, 122, 01       OCULECTIONS       ® Yee         Lise Defined Tet       Accountris AND LISTING - LINE       OCSACC, EM, 122, 01       OCULECTIONS       ® Yee         Transaction Cold       Detay Files       Code       * Module       * Sever and 5dd       ® Add         Events       * Code       * Nodule       * Sever and 5dd       * Enabled       * Enabled       * Enabled         Events       * Report Parameters       * Precise       * Enabled		System Defined		Module			Description	Code				
Stap Addinistration Additionation Additionationation Additionationationation Additionationationation Additionationationationation Additionationationationation Additionationationationationation Additionationationationationationationation		🔍 Yes 🔍 No			0.04004/0.02000				Tools			
Additionation ACC_UST_USAGE ACCOUNTS AND USTING - LEASE OCSACC_EM_321_01 COLLECTIONS * Yes d System System Parameter Lockpe User Defined Tet Addit Table User Defined Det Transaction Code Securitization Evers Batch Jobs Produce Cycles Very Formet v Report Parameters Calcector Cycles Parameter Reports Report Parameters Parameter Parameter Sub Type Default Securitization Evers Report Parameter Sub Type Default Parameter Sub Type Default Report Security Sub Type Default Security Sub Type Default Security Sub Type Default Report Parameter Sub Type Default		Yes No							tup			
4 System Texmete Lookups User Defined De Transaction Code Deta Files Beckpe Securitization Events Bach: Jobs Produce Cycles Veru ← Fermat ← Cicles Produce Cycles Veru ← Fermat ← Cicles Parameter Parameter Parameter Type Parameter Sub Type Default Sort No de List Line Produce Cycles Veru ← Fermat ← Cicles Parameter Parameter Sub Type Default Sort No de List Parameter Parameter Sub Type		Yes No										
System Parameter Lockup User Defined Tat Audit Tailes User Defined Del Transaction Code Transaction Code Beta Files Becking Be		Yes No										
Lidochard Lidoc Defined Tube Lidoc Defined Produce Ver @ No Securitization Events Bach Jobe Produce Cycles Vere - Format - Collection Cycles Reports Parameter Sub Type Default Sort Robard Defined Defined Defined Sort Produce Cycles Vere - Format - Collection Cycles Reports	No Y	Yes No	• Ye	COLLECTIONS	DCSACC_EM_112_01	E	ACCOUNTS AND LISTING - LI	ACC_LIST_LINE				
Produce Cycles Reports Parameter Sub Type Default Sort Sort Sort Sort Sort Sort Sort Sor	v	-	rstem Defined () Yes () No * Enabled []	* Syste			* Description		Data Files Dedupe Securitization Events			
Vendors Verw - Format - 2010 Prezze 2010 Detach dul Wrap 1000 Collection Cycles Reports Parameter Description Parameter Type Parameter Sub Type Default Sort Error Messages No data to display.	Edit 🔄 View 🔗 Au	Add 🖉 Edit	-∰r <u>A</u> dd									
Reports         Parameter         Description         Parameter Type         Parameter Sub Type         Default         Sort           Error Messages         No data to display.              Sort						62	reeze 🛃 Detach 🛛 剑 Wr	View 👻 Format 👻 🔛 F				
Error Messages No data to display.								4	Collection Cycles			
	Enabled	Sort	Sor	Default	Parameter Sub Type	Parameter Type	escription					
Translations								No data to display.				
4 User												
Organization Companies									Organization			
Companies Access												
Users									Users			
Credit Bureau												
Correspondence												
General Ledger												
Queues Printers												
									Bank Details			

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 <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Report Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

## 2.12 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.
- On the Error Messages Setup screen's Error Type section, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.
- 3. The error messages associated with the error type you selected appear in the Error Message section.



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

DashBoard	1	Error Messages ×												2	C Cla
Origination															
Servicing	E	Error Message													
Collections		View - Format -		Freeze	Detach	쉐 Wrap	ଖ୍ୟ								
WFP		Error Type SERVER MESSAGE													
Tools	11	CLIENT ERROR	6											_	1
		CLIENT MESSAGE													
tup		CLIENT QUESTION	4												1
Administration		SERVER ERROR													
Administration															
System Paramete	E	Error Message										Add /	Edit	I Ay	dit
Lookups		View - Format -		Freeze	Detach	ط Wrap	65								
User Defined Tat Audit Tables		Region	Country		Customer #	Eng		Error Code	Error Message			System Defined	Enabled		
Audit Tables User Defined Def		UNDEFINED	UNDEFI	INED	UNDEFINED	UN	DEFINED	UNDEFINED				🔵 Yes 🖲 No	N		
Transaction Code		SYS	SYS		SYS	TXT	V	000001	Transaction Locked, Tra	insaction Posting Fi	ailed	Yes  No	Y		1
Data Files		SYS	SYS		SYS	TX	V	000002	***** Transaction Post	ing Successful ****	*	• Yes No	Y		
Dedupe Securitization		SYS	SYS		SYS	TXT	V.	000003	Transaction Posting will	occur on Txn Dt		• Yes No	Y		
Events		SYS	SYS		SYS	TX	N	000004	Invalid Account Number Posting Failed	- ~ACC_NBR~ , T	ransaction	Yes  No	Y		
Batch Jobs	•	SYS	SYS		SYS	TX	N	000005	Transaction Posting Fail	ed		Yes No	Y		
Producer Cycles		SYS	SYS		SYS	TN	м	000006	Transaction Locked, Tra		ailed	Yes  No	Y		
Vendors Collection Cycles		SYS	SYS		SYS	TN	м	000007	***** Transaction Posti			• Yes No	Y		
Reports		SYS	SYS		SYS	TN	м	800000	Transaction Posting will	occur on Txn Dt		Yes  No	Y		
Error Messages		SYS	SYS		SYS	TN	M	000009	Invalid Account Number	- ~ACC_NBR~ , T	ransaction	Yes No	Y		•
Translations		515	1212						Posting Failed			010010			
User Organization															
Companies	1	Error Message								Save and Add	Save		Save and Return	0	
Access										Save and Add	Save	and Stay	Save and Return	<⇒ Beta	um
Users			* Region	UNDEFINE	D			* Engine Uf	NDEEINED			Enabled			
Credit Bureau Correspondence				UNDEFINE				* Error Code Ul				Message			
General Ledger				UNDEFINE				* System Defined ()							
Queues		co	isconner w	UNDER INC				0	Tes (e) NO						
Printers															
Bank Details Check Details															
Standard Payees															

A brief description of the fields is given below:

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

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.13 Translation

You can setup translation properties.

## **Navigating to Translation**

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



## 2.13.1 <u>Setup Translation</u>

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.

DashBoard	T	ranslations $_{\times}$										×
> Origination												
Servicing		Source Type										
		View - Format -	Freez	e 🛃 Detach	🖉 Wrap	60	Populate All					
Collections		Source Type										
> WFP		ASSIGNMENTS										^
Tools		ASSET TYPES AUDIT TABLES										~
etup		AUDIT TABLE COLU	MNS									~
Setup 4 Administration 4 System		CALL ACTION TYPES									A-12	A . 11
System Paramete		Translation Data			0	-					🖉 Edit 📃 View	🖋 A <u>u</u> dit
Lookups User Defined Tab			Freez		لي Wrap	(H2) (	All () Translated ()					
Audit Tables		Key 1	Key 2	Key 3	Key 4	-	Key 5	Key 6	System Defined	Enabled	Desc 1	Translati
User Defined Def		30-DAY DELQ	UNDEFINED	UNDEFINED	UNDE	202020	UNDEFINED	UNDEFINED	122 122 28 102	Y	30 DAYS DELQ AC	30 DAYS
Transaction Code		AGED_APP_QUEUE		UNDEFINED	UNDE		UNDEFINED	UNDEFINED	0.00	Y	AGED APPLICATIO.	
Data Files		AGED_CON_QUEUE		UNDEFINED	UNDE		UNDEFINED	UNDEFINED		Y	AGED CONTRACT	
Dedupe Securitization		AJITHA_QUEUE	UNDEFINED	UNDEFINED	UNDE		UNDEFINED	UNDEFINED	0.000	Y	APPLICATION ENT.	
Events		AJK	UNDEFINED	UNDEFINED	UNDE		UNDEFINED	UNDEFINED		Y	ННН	ннн
Batch Jobs		APPROVED_APP	UNDEFINED	UNDEFINED	UNDE	FINED	UNDEFINED	UNDEFINED		Y	APPROVED / CON	APPROV
Producer Cycles		B-1	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	Q-1	Q-1
Vendors		BKRP_CH_13	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	BANKRUPTCY QUE.	. BANKRU
Collection Cycles		BKRP_CH_7	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	BANKRUPTCY QUE.	BANKRU
Reports Error Messages		C1	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	QUERY-C1	QUERY-(
Translations		CONTRACT_QUEUE	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	CONTRACT VERIF	CONTRA
4 User		DATA_ENTRY_QU	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	DATA ENTRY APP	DATA EN
Organization		DEF	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	DEFICIENCY QUE	DEFICIE
Companies		DELQ_DAYS_0_30	UNDEFINED	UNDEFINED	UNDE	INED	UNDEFINED	UNDEFINED	Yes No	Y	DELINQUENCY QU	DELINQ
Access Users Credit Bureau		DELQ_DAYS_30+	UNDEFINED	UNDEFINED	UNDE	FINED	UNDEFINED	UNDEFINED	Yes No	Y	DELINQUENCY QU.	DELINQ
Correspondence		Translation Data										
General Ledger Queues Printers		Translation Data										Return
Bank Details			Key 1 30-				System Defined	Yes 🖲 No		Desc		
Check Details			Key 2 UN				Enabled ¥			Translation		
Standard Payees Currencies			Key 3 UN					80 DAYS DELQ A		Desc		
Zip Codes			Key 4 UN					80 DAYS DELQ A	CCOUNTS	Translation	4	
4 Products			Key 5 UN Key 6 UN				Desc 2 Translation 2					

#### 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 <u>Basic Operations</u> 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.
Кеу 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Кеу 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.

## 2.13.2 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.

ashBoard	Translations ×							E
rigination	Setup Translation M	essage Translation						
ervicing								
ollections	Language							
	View - Format -	Freeze D	etach 🔄 Wrap	69				
/FP	Language	est intere min	culcui qui wrap	001				
ools	ENGLISH							
p	DEFAULT							
qu	FRENCH							
Administration     System     System Paramete     Lookups	Error Type	Freeze D	etach 🕹 Wrap	👌 🔞 Popu	ate All			
User Defined Tab	Error Type	all am more the	autori (pa triop	eff eft tobo				
Audit Tables	CLIENT ERROR							
User Defined Def	CLIENT MESSAGE							
Transaction Code	CLIENT QUESTION							
Data Files Dedupe	CLIENT WARNING							
Securitization	SERVER ERROR							
Events								
Batch Jobs	Error Message						/ Edit	🔲 View 🖌 Audit
Producer Cycles	View + Format +	Freeze D	etach 🚽 Wrap			lated 🛞 Populate Details	2 East	- 10 Trave
Vendors			Customer #		Error Code	System Defined	Enabled Message	English Translation
Collection Cycles	Region	Country SYS	SYS	Engine	000001	System Denned		Only one ACH Defi
Reports Error Messages	SYS	SYS	SYS	UAD	000002	Ŷ		Please select a pro
Translations	SYS	SYS	SYS	UBT	000003	Y		ACH details are no
⊿ User	SYS	SYS	SYS	UBT	000004	Y	Y Can not view a se.	Can not view a se
Organization	SYS	SYS	SYS	UBT	000005	Y	Y Manual batch crea	Manual batch crea
Companies								
Access	Error Message							
Users								😂 Betu
Credit Bureau								
		Region SYS			Engine UAD		Enabled ¥	
Correspondence		Country SYS			Error Code 000001			ONE ACH DEFINITION C
General Ledger		Customer # SYS		Sys	em Defined			IME TYPE CAN BE ED AT ONE TIME
General Ledger Queues		Customer # 515						
General Ledger Queues Printers		Customer # 515						
General Ledger Queues		Customer # STS						ME TYPE CAN BE
General Ledger Queues Printers Bank Details		Customer # 515					THE SA	

#### 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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

## 2.14 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 nonmandatory 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.

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

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 relogin 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.

Freeze Detach Object Type FIELD FIELD FIELD FIELD	Wrap Object Name UprPonVO UprPonV UprPonVO UprPonV UprPonVO UprPonVO UprPonV U	ge Field Name PonUdf2Num PonUdf2Nar	Division Data Type NUMBER	User Defined Label	💌 🏟 Load 🔞 Update Tooltip	Required	Diselau	Audi Enabled
Object Type FIELD FIELD FIELD	Object Name UprPcnVO UprPcnVO	Field Name PcnUdf2Num	Data Type	User Defined Label	Tooltip	Required	Display	Enabled
FIELD FIELD FIELD	UprPonVO UprPonVO	PcnUdf2Num				Required	Display	Enabled
FIELD	UprPanVO		NUMBER.	and the second second second second			(res /wo)	Linderco
FIELD		PcnLidf3Char		User Defined Field Num 2	Enter the User Defined Field Num 2	N	N	Y
	LineBooMO		VARCHAR	User Defined Field Char 3	Enter the User Defined Field Char 3	N	N	Y
C100 0		PonUdf3Date	DATE	User Defined Field Date 3	Enter the User Defined Field Date 3	N	Y	Y
FIELD	UprPcnVO	PonUdf3Num	NUMBER.	User Defined Field Num 3	Enter the User Defined Field Num 3	N	Y	Y
FIELD	UprPcnVO	PcnUdf4Char	VARCHAR	User Defined Field Char 4	Enter the User Defined Field Char 4	N	Y	Y
FIELD	UprPcnVO	PonUdf4Date	DATE	User Defined Field Date 4	Enter the User Defined Field Date 4	N	N	Y
FIELD	UprPcnVO	PonUdf4Num	NUMBER	User Defined Field Num 4	Enter the User Defined Field Num 4	N	N	Y
FIELD	UprPcnVO	PcnUdfSChar	VARCHAR	User Defined Field Char 5	Enter the User Defined Field Char 5	N	N	Y
FIELD	UprPanVO	PonUdfSDate	DATE	User Defined Field Date 5	Enter the User Defined Field Date 5	N	N	Y
FIELD	UprPanVO	PonUdfSNum	NUMBER	User Defined Field Num 5	Enter the User Defined Field Num 5	N	N	Y
FIELD	UprPcnVO	PcnUdf6Char	VARCHAR	User Defined Field Char 6	Enter the User Defined Field Char 6	N	N	Y
FIELD	UprPcnVO	PcnUdf7Char	VARCHAR	User Defined Field Char 7	Enter the User Defined Field Char 7	N	N	Y
FIELD	UprPanVO	PcnUdf8Char	VARCHAR	User Defined Field Char 8	Enter the User Defined Field Char 8	N	N	Y
FIELD	UprPcnVO	PcnUdf9Char	VARCHAR	User Defined Field Char 9	Enter the User Defined Field Char 9	N	N	Y
FIELD	UprProAchVO	DspAchAccountBicCd	VARCHAR	BIC	UNDEFINED	N	Y	Y
								÷.
	FIELD FIELD FIELD FIELD FIELD FIELD FIELD FIELD	FIED         UpPenVO           FIED         UpPenVO	FIED         Uprice/0         Perulaf/Palae           FIED         Uprice/0         Perulaf/Palae           FIED         Uprice/0         Perulaf/Solar           FIED         Uprice/0         Perulaf/Solar	FIE.0         UpProvido         Portul#feature         DATE           FIEL0         UpProvido         Portul#feature         NUMER           FIEL0         UpProvido         Portul#feature         VARCHAR           FIEL0         UpProvido         Portul#feature         VARCHAR           FIEL0         UpProvido         Portul#feature         VARCHAR	FIED         Up/Per/VO         Pot/dFQbate         DNT         User Defined Field Date 4           FIED         Up/Por/VO         Pot/dFQbate         NUMBER         User Defined Field Date 4           FIED         Up/Por/VO         Pot/dFQbate         NUMBER         User Defined Field Date 5           FIED         Up/Por/VO         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Defined Field Date         Enter the User Defined Field Date 4           FIED         UprPerVO         PorUSMOST         NUMBER         User Defined Field Num 4         Enter the User Defined Field Num 4           FIELD         UprPerVO         PorUSMOST         VAROHAR         User Defined Field Num 5         Enter the User Defined Field Num 5           FIELD         UprPerVO         PorUSMOST         VAROHAR         User Defined Field Num 5         Enter the User Defined Field Otar 5           FIELD         UprPerVO         PorUSMOST         VAROHAR         User Defined Field Num 5         Enter the User Defined Field Otar 5           FIELD         UprPerVO         PorUSMOST         VAROHAR         User Defined Field Num 5         Enter the User Defined Field Otar 5           FIELD         UprPerVO         PorUSMOST         VAROHAR         User Defined Field Char 7         Enter the User Defined Field Otar 6           FIELD         UprPerVO         PorUSMOST         VAROHAR         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Defined Field Obat 5         N           FIELD         Uprice100         PoddefObate         VARCHAR         User Defined Field Obat 5         N           FIELD         Uprice100         PoddefObar         VARCHAR         User Defined Field Obar 7         N           FIELD         Uprice100         PoddefObar         VARCHAR         User Defined Field Obar 7         N           FIELD         Uprice100         PoddefObar         VARCHAR         User Defined Field Obar 6         N           FIELD         Uprice100         PoddefObar         VARCHAR <td>FIED         UprPerVO         PorLMPOate         DATE         Use Defined Field Date         Enter the User Defined Field Date 4         N         N           FIED         UprPerVO         PorLMPOAte         NUMBER         Liser Defined Field Num 4         Enter the User Defined Field Date 4         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         DATE         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         DATE         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 7         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 7         N         N         N           FIELD         <td< td=""></td<></td>	FIED         UprPerVO         PorLMPOate         DATE         Use Defined Field Date         Enter the User Defined Field Date 4         N         N           FIED         UprPerVO         PorLMPOAte         NUMBER         Liser Defined Field Num 4         Enter the User Defined Field Date 4         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         DATE         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         DATE         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 5         Enter the User Defined Field Date 5         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 7         N         N         N           FIELD         UprPerVO         PorLMPOATE         VAROHAR         Liser Defined Field Date 7         N         N         N           FIELD <td< td=""></td<>

- 2. To filter the records in Label Configuration section, select the required combination of 'Language' and 'Division' from the drop-down list and click 'Load'.
- 3. Select the required record and click 'Edit'. You can also perform any of the <u>Basic</u> 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.

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.

A brief description of the fields is given below:



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.
	<b>Note</b> : Option defined here takes precedence with the display (Y/ N) option selected in Setup > Administration > Access > Screen > Field Access Configuration tab.
System Required	<ul><li>'Y' indicates the field is system required and other parameters such as Required, Display, and Enabled options are disabled.</li><li>'N' indicates the field is user configurable.</li></ul>
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.

## 2.15 Seed Data

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

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

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

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

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

## Navigating to Seed Data screen

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



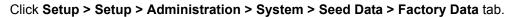
## 2.15.1 Factory Data

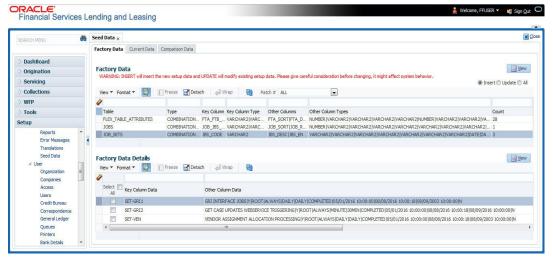
The Factory Data tab displays the list of both existing and updated seed data which are provided though release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data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

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

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

## To View Factory Data





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

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



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

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

In the 'Factory Data' tab, you can click (1) (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

## 2.15.1.1 Update/Skip Seed Data

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

## To Update/Skip Data

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

On successful update, system does the following:



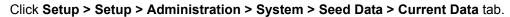
- When individual records are selected and updated, the same is removed from Factory Data Details section and the 'Count' column in Factory Data section is updated with the remaining number of records.
- In case of Bulk update, the record is removed from Factory Data tab.

## 2.15.2 <u>Current Data</u>

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 (I) (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**



SEARCH MENU	8	Seed Data ×								×
		Factory Data Current Data Com	parison	Data						
DashBoard										
Origination		Current Data								View
Servicing		View 🔻 Format 👻 🔛 Fr	eeze	Detach 🚽 🖓	Nrap 🚷 🧯	Refresh Data				
Collections		4							20	
		Table	Туре	Key Column	Key Column Type	Other Columns	Other Column Types	Count	Last Refreshed Dt	
> WFP		SEPA_TAG_MSG_MAPPING	CO	SMM_MSG_TYPE S	VARCHAR2/VARC	SMM_TABLE_NAM	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	171	03/23/2017 10:05:13 AM	
Tools		CREDIT_BUREAU_PARAMETERS	CO	CRP_CRB_PARAM	VARCHAR2 VARC	CRP_VALUE CRP	VARCHAR2 VARCHAR2	159	03/23/2017 10:05:13 AM	=
Setup		CREDIT_BUREAU_SCORE_REAS	CO	CMR_BUREAU_SC	VARCHAR2 VARC	CMR_REASON_DE	VARCHAR2	6058	03/23/2017 10:05:13 AM	
		INPUT_FILE_DEFINITIONS	CO	IDF_NAME	VARCHAR2	IDF_DESC IDF_DI	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	5	03/23/2017 10:05:13 AM	
Reports Error Messages		INPUT_FILE_RECORD_DETAILS	CO	IRD_IDF_NAME IR	VARCHAR2 VARC	IRD_INPUT_COLU	NUMBER [VARCHAR2] VARCHAR2 [VARCHAR2] NUMBER	157	03/23/2017 10:05:13 AM	
Translations		LOOKUP_TYPES	SYS	LKT_TYPE	VARCHAR2	LKT_DESC LKT_SY	VARCHAR2 VARCHAR2 VARCHAR2	502	03/23/2017 10:05:13 AM	
Seed Data		OUTPUT_FILE_RECORD_DETAILS	CO	ORD_ODF_NAME	VARCHAR2 VARC	ORD_DATA_COLU	NUMBER [NUMBER [VARCHAR2] VARCHAR2] NUMBER [N	2281	03/23/2017 10:05:13 AM	
	_	EVENT_TYPES					VARCHAR2[VARCHAR2]VARCHAR2	102	03/23/2017 10:05:13 AM	
⊿ User		FLEX_TABLES		FTB_TABLE	VARCHAR2		VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC		03/23/2017 10:05:13 AM	
Organization Companies Access		FLS_ACCESS_DETAILS	CO	FAD_FAC_ACCESS	. VARCHAR2 VARC	FAD_ALLOWED_IN.	VARCHAR2]VARCHAR2	3908	03/23/2017 10:05:13 AM	*
Users Credit Bureau		Current Data Details	eeze	Detach 🔄 🌙 V	Vrap 🚷					View
Correspondence General Ledger		4								
Oueues		Key Column Data		Ot	her Column Data					
Printers		PAIN001/BATCHDETAILS//Amt/7								
Bank Details		PAIN001/BATCHDETAILSI/CdtTrfT:	Infias		[[N]N]					

The 'Current Data' section displays the following details:

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



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

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

## 2.15.3 Comparison Data

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

### To View Comparison Data

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

VWFP  Tools Table ACCESS_GRID_ENTITY_DETAILS	Freeze         Detach         duil Wrap           Туре         Key Column           5         Сомевлитом.         AcD. Code.	SC VARCHAR2 VARC E  VARCHAR2 VARC	CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	Jew     Insert © Update     Other Column Types     VARCHAR2     V	_
Origination     Comparison Data       Servicing     Collections       O collections     Vew * Format *        WFP     Table       Tools     Collections       Brown Messages     Crice_Jebr 7, Stress       Translation     Seed Data       User tasion     Job 55TS       Oogs Tools     Job 55TS	Type Key Column S COMBINATION AGD_COM_CON COMBINATION CMR_BUREAU J COMBINATION CMR_BUREAU J COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	Key Column Type VARCHAR2[VARC SC VARCHAR2[VARC E] VARCHAR2[VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	Insert      Update     Other Column Types     VARCHAR2	_
Collections     Vew * Format *        Collections     Vew * Format *        WFP     Tools       Etup     Cests GRD_ENTTY_DETALL       Reports     Creat Flags       Error Mesages     Translation       Translation     Seed Data       Joes     Joes       Organization     Joes       Objections     Joes	Type Key Column S COMBINATION AGD_COM_CON COMBINATION CMR_BUREAU J COMBINATION CMR_BUREAU J COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	Key Column Type VARCHAR2[VARC SC VARCHAR2[VARC E] VARCHAR2[VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	Insert      Update     Other Column Types     VARCHAR2	_
Collections Vew * Format *  Wen * Format *  Tools Tools  Reports Error Messages Translator Seed Data User Organization User to Cognition Dog The Cognition D	Type Key Column S COMBINATION AGD_COM_CON COMBINATION CMR_BUREAU J COMBINATION CMR_BUREAU J COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	Key Column Type VARCHAR2[VARC SC VARCHAR2[VARC E] VARCHAR2[VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	Other Column Types VARCHAR2	
WFP         Image: Constraint of the constraint of t	Type Key Column S COMBINATION AGD_COM_CON COMBINATION CMR_BUREAU J COMBINATION CMR_BUREAU J COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	Key Column Type VARCHAR2[VARC SC VARCHAR2[VARC E] VARCHAR2[VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	VARCHAR2	•
Tools Tools Table ACCESS_GRID_ENTITY_DETAILs Reports Error Messages Translations Seed Data User Organization E JOB SETS Organization E JOB SETS JOB SETS JOB SETS JOB SETS	COMBINATIONAGD_COM_COM COMBINATIONCMR_BUREAU_J COMBINATIONCYN_CYC_CYCL COMBINATIONFTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	IP VARCHAR2 VARC SC VARCHAR2 VARC E  VARCHAR2 VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	VARCHAR2	•
Reports         ACCESS_GRID_BUTTY_DETAIL           CREDT_BURAU_SCORE_RESA         CREDT_BURAU_SCORE_RESA           Error Messages Translose Seed Data         Re_X_TABL_ATTERM           J User         IS_ACCESS           J User         JOB_SETS           Organization         IS_ACCES	COMBINATIONAGD_COM_COM COMBINATIONCMR_BUREAU_J COMBINATIONCYN_CYC_CYCL COMBINATIONFTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	IP VARCHAR2 VARC SC VARCHAR2 VARC E  VARCHAR2 VARC	CMR_REASON_DESC . CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	VARCHAR2	-
Reports CREDIT SURCEAL SCORE RESA First Messages Translators Seed Data Organization E Organization E Seed Data Jobs Jo	COMBINATION CMR_BUREAU_1 COMBINATION CYN_CYC_CYCL COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	SC VARCHAR2 VARC E  VARCHAR2 VARC	CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT		Â
Reports Error Messages Translators Seed Data Organization Group Lett, TBMS FLEX, TABLE, ATTRIBUTES FLEX, TABLE, ATTRIBUTES FLEX, TABLE, ATTRIBUTES FLEX, TABLE, ATTRIBUTES FLEX, TABLE, ATTRIBUTES TOGS JOBS	COMBINATION CYN_CYC_CYCL COMBINATION FTA_FTB_TABLE SYSTEM_DATA FAC_ACCESS_C	EI VARCHAR2/VARC.	CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT		199
300_11102403	COMBINATION JBS_CODE	J VARCHAR2/VARC VARCHAR2	FTA_SORT[FTA_DESC[FTA_DATA_TMPE_CD[FTA_COMPARISON_OFERATOR_CD]FT. FAC_DESC[FAC_BNABLED_IND[FAC_SISTEM_SETUP_IND[FAC_SUPER_GROUP_CD] 008_SORT[J08_REQUEST_TMPE_CD]D08_DESC[J08_BNABLED_IND]D08_CD0E_PAN J08_DESC[J08_BNABLED_IND]J08_C00E_PANEINT[J08_J08_SET_DEPENDENCY_CD	NUMBER [VARCHAR2]VARCHAR2] VARCHAR2[VARCHAR2]VARCHAR2 NUMBER [VARCHAR2]VARCHAR2] VARCHAR2]VARCHAR2[VARCHAR2]	III.
Access SYSTEM PARAMETERS		LK VARCHAR2 VARC	JBT_ENABLED_IND/JBT_JOB_THREAD_STATUS_CD[JBT_NO_OF_ERRORS[JBT_NO LKC_SUB_CODE[LKC_SORT[LKC_DESC[LKC_SYSTEM_SETUP_IND[LKC_ENABLED_IND SYP_VALUE[SYP_ENABLED_IND		
Users  Credit Bureau		m		•	
Correspondence General Ledger Queues Printers	Freeze 🚮 Detach 🛛 🖉 Wrap	<u>6</u>		<u>U</u> ew	

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.
Туре	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 DataDisplays 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 (in (refresh)) to fetch the latest details and click 'View' to display the detailed information of the selected record.

## 2.15.4 Download Data

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

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

## To Download Data

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

SEARCH MENU	60	Seed Data x			
DashBoard		Request submitted. Reference Number ABSHEKAR2803065432#			
> Origination		Factory Data Current Data Comparison Data Download Data			
Servicing					
Collections		Download Data           View ▼ Format ▼         Image: Freeze         Image: Detach         Image: I			
> WFP		Select Table Name	Table Type		
> Tools					
Setup	ACCESS_GRID_ENTITIES	COMBINATION_DATA	Â		
Setup	n Parameter	ACCESS_GRID_ENTITY_DETAILS	COMBINATION_DATA	_	
4 Administration		MENU_ACCESS	COMBINATION_DATA		
⊿ System			ACCESS_GRID_FUNCTIONS	COMBINATION_DATA	
System Parameter		APPLICATION_DEFAULTS	PRODUCT_DATA		
Lookups		ASSET_ATTRIBUTE_TYPES	PRODUCT_DATA		
User Defined Tables		ASSET_MAKE_MODELS	PRODUCT_DATA		
Audit Tables		ASSET_SUB_TYPES	PRODUCT_DATA		
User Defined Defaults		ASSET_TYPES	PRODUCT DATA		
Transaction Codes Data Files		ASSIGNMENT_CONDITIONS	PRODUCT DATA	-	

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.

## 2.16 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.			
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.			

Tab Name	Field Names			
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				
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	Х
DATE	31/12/9999
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</domain>

### 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.



## 2.16.1 Setup Data Masking

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

## 2.16.1.1 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.

ata Masking 🗙				
Data Masking Details	User Access Details			
Data Masking Deta		<b>1</b> 0	🖉 Edit	View View Audit
Table Name	Field Name	Enabled	System Defined Y/N	
ACCOUNTS	ACC_ACH_BANK_NAME	N	Y	
ACCOUNTS	ACC_ACH_BANK_NAME_CUR	N	Y	
ACCOUNTS	ACC_PHP_DRAWER_CITY	N	Y	
ACCOUNTS	ACC_PRIMARY_CUS_LANGUAGE_CD	N	Y	
ACCOUNTS	ACC_TITLE	Y	Y	
ACCOUNT_ACH_DETA	ILS AAC_ACH_ACCOUNT_BIC_CD	N	Y	
ACCOUNT_ACH_DETA	ILS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETA	ILS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETA	ILS AAC_BANK_NAME	N	Y	
ACCOUNT_ACH_DETA	ILS AAC_BANK_STATE_CD	N	Y	-
•	m			P

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 detail				
Field Name	View the selected field name.			
Enabled	Check this box to enable masking of the selected field.			
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.

## 2.16.1.2 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.

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

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

A brief description of the fields are given below:

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

## 2.16.2 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.

## 2.16.3 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 Or-acle Cloud 13c installed.



# 2.17 Webhook

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

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

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

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EXTERNALINTERFACE-OAUTH20		OAUTH2.0					
EXTERNALINTERFACE-HTTP		BASIC					
Vebhook	EXTERNALINTERFACE-QAUTH203	* Authentication mode	01/JF1220		* Identity Domain OFSLL S	Save and Return	Ca Return
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Client Secret Key	ZXIKMGVYQWIPaUpLVjFRaUxDSm hIR2NpT2IKSVV6VXhNaUo5LmV5S npkV0lpT2IKWFJVSkUMDIMSWI3a		RESOURCE OWNER PASSWORD		* Token Header Key OFSLL_A * User Name OLLUSR 1		
* Service URL	https://10.184.159.226:9506/webhook oa	th * Client Secret			* Password *****		
Test Service URL	https://10.184.159.226:9506/webhook oa	th			Verified		
* Token URL	https://localhost:7101/webhook/oauth						
* Enabled							
Event Details	_				ala Add	🖉 Edit 📄 View	🖋 Audit
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					Event Message		

## 2.17.1 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

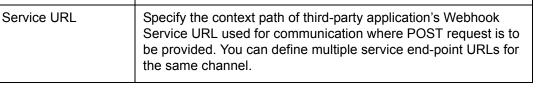
- 1. Select Setup > Administration > System > Webhook.
- 2. In the **Webhook** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

 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.

A brief description of the fields are given below:





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.
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 <u>Basic Actions</u> 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 T2IKWFJVSkIUMDIMSWI3aVEwaEJUazVGVENJNkIrVIIWRVZTVGtGTVNVNVVS VkpHUVVORkxVOUJWVIJJTWpBaUxDSnBjM01pT2IKUFJsTk1URjIYUIVKSVQw OUxJaXdpWlhod0lqb3hOVFUxTmpnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0 RRNU1qTjkuemxMb0lzdWduek1FRnhyblcxYXJIeXNMSFliSmVQd0R5SUxvdDdU aXZDMEFVUktEbm5WcDJpWmRiT1pJald5aHNfSWxNaG1IV1dWZUF0YmZRUnI 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:F/jj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=

 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** 

T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndlbGNvbWUx

Cipher Text for HMAC SHA 256

POST:ewogICAgIIJIcXVIc3RUeXBIIjogIk9VVEJPVU5EIgp9:application/json:http:// 10.184.159.226:9006/webhook/service/api/resources/webhook/basic

Generated Sample 'X-Hmac' header

OFSLL:q6xCpZrnudfB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=

## 2.17.2 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 thirdparty 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> mentioned in Navigation chapter.

## 2.17.3 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
- Currencies
- ZipCodes
- Payment Hierarchy

# 3.1 Organization

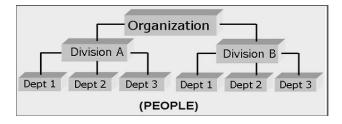
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to accounts.(The Companies screen allows you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

#### Note

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

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

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





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

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

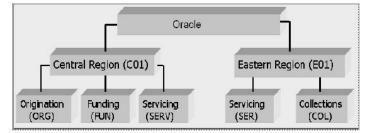
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



#### Note

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

#### To setup the Organization screen

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



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

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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.
	<b>Note</b> : This ID represents this organization throughout the system.
Enabled	Check this box to enable the organization.
	<b>Note</b> : 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 <u>Basic Actions</u> 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 accounts. Perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Division	Specify the division ID. The ID is the unique identifier used inter- nally by the system to represent the division within the organiza- tion.
	<b>Note</b> : Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division.
	<b>Note</b> : 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 <u>Basic Actions</u> mentioned in Navigation chapter.

- 6. Click Setup > Setup > Administration > User > Organization > Department Definition.
- 7. On the **Department Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Department	Specify the department ID.
	<b>Note</b> : 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.
	<b>Note</b> : 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 <u>Basic Operations</u> 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 <u>Companies</u>

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 accounts. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. Accountscan 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

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, *credit accounts* belong to a company and branch.

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

#### To setup the Companies

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



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

Financial Services Lene	ding and Leasi	ng								
	Companies ×									×
DashBoard	Companies ×									
Origination	0	•							1 - W	A
Servicing	Company Definit							de de	Edit View	
Collections	View - Format -	Freeze	Detach 🚽	Wrap 🚱						
WFP	Company	Name	Short Name	Currency	Enabled	Country	City	State	Address Line 1	Addre
					N					
Tools	C-00001	ABC	A	US DOLLAR	N	UNITED STATES	SPRINGFIEL	D MASSACHUS	ETTS	
stup	C-0001	DEMO BANK USA	US01	US DOLLAR	Y	CANADA	TOTONTO	CANADA	LINE1	LINE
User Defined Defaults	C-0002	DEMO BANK NL	NL02	EURO	Y	NETHERLANDS	AMSTERDAM	ALASKA	LINE1	LINE
	C-0003	DEMO BANK SA	5A03	SAUDI RIYAL	Y	SAUDI ARABIA	JEDDAH	SETME	LINE1	LINE
Transaction Codes	<									>
Data Files										
Dedupe										
Securitization	Company Definit	tion						-	(	
Events							Save and Add	Save and Stay	Save and Return	
Batch Jobs										
Producer Cycles	* Compa	ny						Extn 1		
Vendors	* Nat									
Collection Cycles	* Nai	ne			Remitta	nce Address		Phone 2		
Reports	* Short Nar	ne						Extn 2		
Error Messages	* Currer	CV US DOLLAR	~	* 1	Country UNITED !	STATES	~	* Fax 1	000)-000-0000	
Translations			100	Remittance	ddress					
⊿ User	* Enabl	ed 🛄		Treatment of a	Line 1			Fax 2		
Organization	* Coun	try UNITED STATES	~	Remittance	Address			* Tax ID #		
Companies	Address Line				Line 2			* TCC		
Access					Zip					
Users	Address Line	2						* Contact		
Credit Bureau	•:	lin			Extn		*	Coupon Order Code		
Correspondence					City					
General Ledger	Đ	tn					1000	* HMDA		
Oueues	*0	ity			State		V			
Printers			-	* 1	hone 1 (000)-00	0-0000				
Bank Details	* Sta	ite	~							
Check Details										
Standard Pavees	Branch Definitio	n						de Add	Edit View	VA
Currencies	View - Format -	Freeze	Detach 🚽	Wrap 🚱						
Zip Codes		and the second se								
Products	Branch	Name	Short Name	Enabled	Sub Unit	Country	City	State	Address Line 1	Add
Asset Types	No data to display.					_				
Index Rates	<									
Currency Exchange										
Scoring Parameters										
Products										
Pricings										
Contract Edits										

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 Add	ress 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 com- pany 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 <u>Basic Actions</u> mentioned in Navigation chapter.

4. On the **Branch Definition** section, perform any of the <u>Basic Operations</u> 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.

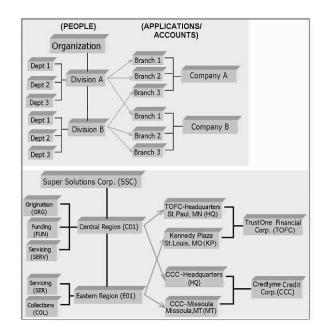
5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.3 <u>Access</u>

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



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



### To setup the Access

- 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 <u>Data</u>

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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Access ×						×
Origination	Data Screen Ren	oorts Correspondence Transaction					
Servicing							
Collections	Access Grid			4	Add / Ed	t View	Audit
	View + Format +	Freeze Detach	rap 🕅		Tan N. Fa	e E Tren	V Huur
WFP	Organization	Division		Company	Branch	Allowed	
Tools	Cigunization			Company		N	
up	DMC	US01		ALL	ALL	Y	
tup	DMC	NL02		ALL	ALL	Y	
Administration ^	DMC	SA03 JP04		ALL	ALL	Y	
⊿ System	DIAC	JPON		ALL	ALL		
System Paramete Lookups	Access Grid						
User Defined Tak	Access Griu			Save and Add	Chan Can	e and Return	A Return
Audit Tables				C Save and Add C Save and	200X 0 504	e and Recurr	A Verai
User Defined Def		* Organization	~	* Branch		~	a
Transaction Code				* Allowed			
Data Files Dedupe	* Division						
Securitization	* Company						
Events							
Batch Jobs							
Producer Cycles							
Vendors							
Collection Cycles							
Reports							
Error Messages Translations							
⊿ User							
Organization							
Companies							
Access							
Users							
Credit Bureau							
Correspondence							
General Ledger							
Queues							
Queues Printers							
Queues Printers Bank Details Check Details Standard Payees							
Queues Printers Bank Details Check Details							

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 privi- leges 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 com- pany and branch, for the organization and division specified.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.3.2 <u>Screen</u>

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.

cess x							×
sta Screen Reports Corre	spondence Transa	ction Webservice	2				
						View	Audit
ecurity Super Group	Franza C Datach	all Miran	23			a view	Audit
Super Group	Treeze Dealer	de mob	NE				
COMMON							
INTERFACES							Ċ.
ORIGINATION							
Security Access Definition	Field Access Definition						
							-
Security Access Definiti					🖉 Edit	View	🖌 Audit
View 🔻 Format 👻 🛛	🗌 Freeze 🛛 🖓 Deta	ch 🚽 Wrap	62				
Access Code			Description	Туре	System Defined	Enabled	
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.AUDIT.B	UTTON	ACCESS TO CMN UVN VENDOR INVOICE PROCEED AUDIT BUTTON	VENDOR	Yes No	Y	*
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.REJECT.	BUTTON	ACCESS TO CMN UVN VENDOR INVOICE PROCEEDS REJECT BUTTON	VENDOR	Yes      No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.TAB		ACCESS TO CMN UVN VENDOR INVOICE PROCEEDS TAB	VENDOR	@ Yes 🔿 No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.VIEW.BU	TTON	ACCESS TO CMN UVN VENDOR INVOICE PROCEED VIEW BUTTON	VENDOR	Yes      No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEEDINVOICED	ETAILMAIN. TAB	ACCESS TO CMN UVN VENDOR INVOICE PROCEED INVOICE DETAILS TAB	VENDOR	Yes No	Y	+
	C 11				🗳 Add 🛛 🥒 Edit	View	🖋 Audit
Security User Access De	finition Details	ch Al Wrap	6				
						System	Defined
Security User Access De		Allowed					
Security User Access De View • Format •	🗌 Freeze 🛛 🛃 Deta					() Yes	No No

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

#### Note

You can not add a new record

Field:	Do this:
Access Code	The system displays the selected access code.
Description	Modify the description of the access code.
Туре	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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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

\$\$ X					
Screen Reports Correspondence Transaction Webservice	2				
curity Super Group				View	🛷 Audit
iew 🕶 Format 🖛 🔛 Freeze 🔐 Detach ຝ Wrap	(d))				
Super Group					
COMMON					
INTERFACES					
ORIGINATION					
curity Access Definition Field Access Definition					
ield Access Definition			🗣 Add 🥒 Edit	View	🖋 Audit
View 🕶 Format 👻 🔛 Freeze 🎆 Detach 🛛 📣 Wrap	RD .				
Access Code	Description	Туре	System Defined	Enabled	
ENG.OD-001.UprPcnVO.PcnUdf3Char.VIEW.FIELD	CMN // UPR // PRODUCER CONTACTS VIEW OBJECT // User Defined Field Char 3 // VIEW	PRODUCER	🔘 Yes 🥥 No	Y	
ENG.OD-001.UprPcnVO.PcnUdf3Date.VIEW.FIELD	CMN // UPR // PRODUCER CONTACTS VIEW OBJECT // User Defined Field Date 3 // VIEW	PRODUCER	🔘 Yes 🔘 No	Y	
ENG.OD-001.UprPcmVO.PcmUdf1Char.VIEW.FIELD	CMN // UPR // PRODUCER COMMENTS VIEW OBJECT // User Defined Field Char 1 // VIEW	PRODUCER	Yes () No	Y	
ENG.OD-001.UprPcmVO.PcmUdf2Char.VIEW.FIELD	CMN // UPR // PRODUCER COMMENTS VIEW OBJECT // User Defined Field Char 2 // VIEW	PRODUCER	🕐 Yes 🎯 No	Y	
ENG.OD-001.UprProVO.ProUdf10Char.VIEW.FIELD	CMN // UPR // PRODUCER VIEW OBJECT // User Defined Field Char 10 // VIEW	PRODUCER	🔘 Yes 🛞 No	Y	
Security User Access Definition Details			👍 Add 🥖 Edit	View	🖌 Audit
View - Format - 🔛 Treeze Totach 🔬 Wrap	(h)				-
Access Type Access Value Allowed				System I	Defined
RESPONSIBILITY SUPERUSER O Yes No				🕐 Yes (	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 dis- played 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.
	<b>Note</b> : 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 <u>Basic Actions</u> 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.
Туре	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 <u>Basic</u> Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select RESPONSIBILTY 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:

Origination     Servicing     Collections     WFP     Tools     tetup     Setup     Administration     d System	Code LOAN_BOARDING_RPT	Transaction	ଖ୍ୟ		
Collections Collections WFP Tools Setup Setup A Administration	View View Format View View View View View View View View	And Alexandree a	10		
WFP Tools  Setup Administration	View View Format View View View View View View View View	And Alexandree a	Do.		
WFP Tools  Setup Administration	Code LOAN_BOARDING_RPT	And Alexandree a	Ela		
Setup 4 Administration	LOAN_BOARDING_RPT	Module	VIE		
etup Setup 4 Administration			Description	Enat	led
Setup Administration		SERVICING	LOAN BOARDING REPORT	Y	
4 Administration	NEW_LN_UPLD_EDTS	SERVICING	NEW LOAN UPLOAD - EDITS	Y	^
	ACCOUNT_WISE_PDC	SERVICING	ACCOUNT WISE PDC LIST	Y	
4 System	ACC_LIST_LEASE	COLLECTIONS	ACCOUNTS AND LISTING - LEASE	Y	
	ACC_LIST_LINE	COLLECTIONS	ACCOUNTS AND LISTING - LINE	Y	
System Paramete	ACC_LIST_LOAN	COLLECTIONS ORIGINATION	ACCOUNTS AND LISTING - LOAN	Y Y	
Lookups	ACC_PAYABLE_ORIGINATION ACC_PAYABLE_SERVICING	SERVICING	ACCOUNT PAYABLE(ORIGINATION) ACCOUNT PAYABLE(SERVICING)	Y	
User Defined Tat	ACC_PAY_LOG_CUSTOMER	SERVICING	ACCOUNT PAYABLE(SERVICING) ACCOUNTS PAYABLE LOG BY CUSTOMER	Y Y	
Audit Tables	ACC_PAY_LOG_PRODUCER	SERVICING	ACCOUNTS PAYABLE LOG BY PRODUCER	Y	
User Defined Def	ACC TAT LOG TRODOLER	JUNITEING	Accounts Parable Log of Phobolek		
Transaction Code					
Data Files Dedupe	Reports User Access Definition			📌 Add 🥒 Edit 🗐 y	/iew 🔗 Audit
Securitization	View - Format - 🔛 🗍 Freeze	Detach 🚽 Wrap	යිම		
Events	Access Type Access Value	And Control of the state	-	Allowed	System Defined
Batch Jobs	Access type Access tone				Yes  No
Producer Cycles				100 0 110	103 6 110
Vendors					
Collection Cycles	Reports User Access Definition				
Reports				Save and Add 🕞 Save and Stay 📄 Save and Retu	um 🗘 🦕 Return
Error Messages					
Translations	* A	ccess Type	×	* System Defined () Yes  No	
4 User	* A	cess Value	~		
Organization		* Allowed () Yes () No			
Companies Access		Allowed O Yes No			
Users					
Credit Bureau					
Correspondence					
General Ledger					
Oueues					
Printers					
Bank Details					
Check Details					
Standard Pavees					
Currencies					
Zip Codes					

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 <u>Basic Operations</u> mentioned in Navigation chapter.

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 <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.3.4 <u>Correspondence</u>

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 <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE inancial Services	Lending and	Leasing		🛔 Welcome, PRAKRRAC	i⊈ Sign Out [QA]
					X
DashBoard	Access ×				
Origination	Data Screen Re	ports Correspondence Transaction			
Servicing					
Collections	Corresponden	ce Codes		Edit	View Audit
WFP	View - Format -	🛛 🔐 🗍 Freeze 🎬 Detach 🖓 Wrap		Automation (	
	Code	Description			Enabled
Tools	CBK_01	01 BANKRUPTCY SET			Y
etup	CCO_01	01 COLLECTION SET			Y
Setup	CCS_01	01 CUSTOMER SERVICE SET			Y
4 Administration	CDF_01	01 DEFICIENCY SET			Y
✓ System	CFN_01	01 FUNDING SET			Y
System Paramete	CRF_01	01 REPO/FORECLOSURE SET			Y
Lookups	CUN_01	01 UNDERWRITING SET			Y
User Defined Tab					
User Defined Def Transaction Code Data Files Dedupe Securitization Events			Code CBK_01 Description 01 BANKRUPTCY SET Enabled ✓		Ca Return
Batch Jobs Producer Cycles	Corresponden	ce User Access Definition		💠 Add 🥒 Edit	View 🖌 Audit
Vendors	View - Format -	🛛 🔂 🔲 Freeze 🚮 Detach 🖓 Wrap 🕅			
Collection Cycles	Access Type	Access Value		Allowed	System Defined
Reports	RESPONSIBILITY	( ALL		Yes No	🔘 Yes 🔍 No
Error Messages		A MORE A		and the second	The state of the state
Translations					
⊿ User					
Organization Composite Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Standard Payees Currencies 20 Codes 21 Products					

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 <u>Basic</u> 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 <u>Basic Actions</u> 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.

ess ×							
ta Screen Reports Corr	espondence Tra	nsaction Webservie	ce				
ecurity Super Group						Uew 🛛	🖋 Aydit
liew 🔻 Format 👻 🛛	🗌 Freeze 🛛 🚮 De	tach 🚽 Wrap	612				
Super Group							_
SERVICING AND COLLECTION							
SETUP WHOLESALE FLOOR PLANNIN	c						
					-		
curity Access Definition			_		/ Edit	Uiew 🛛	🖋 Audit
ew 🔻 Format 👻 🔤	🗌 Freeze 🔛 De	tach (실 Wrap	62				
Access Code			Description	Type	System Defined	Enabled	
FLL.CUSTOMERPREFERENCE			ACCESS TO GET CUSTOMER PREFERENCE SERVICE	WEB SERVICES	() Yes No	Y	_
FLL.CUSTOMERPREFERENCE			ACCESS TO POST CUSTOMER PREFERENCE SERVICE	WEB SERVICES	Yes No	Y	
			ACCESS TO DIALER INTEGRATION SERVICE	WEB SERVICES	Yes      No	Y	
FLL.GENERICPOSTTRANSACT			ACCESS TO GENERIC POST TXN SERVICE	WEB SERVICES	Yes No	Y	
FLL.ACCOUNTCOMMENTRES	OURCE.GET.GETCO	MMENTS	ACCESS TO GET ACCOUNT COMMENTS SERVICE	WEB SERVICES	Yes No	Y	
curity User Access De			-		👍 Add 🥒 Edit	📃 Yjew	🖋 Audit
ew 🔻 Format 👻 📑			(1)				
Access Type RESPONSIBILITY	Access Value	Allowed Yes (a) No				System D	
	10000	O Yes @ No				O Yes (	
RESPONSIBILITY	COLLECTOR	Yes  No				O Yes @	
RESPONSIBILITY	SUPERUSER	@ res () No				U TES (	UND .
curity Access Definition	on Details				👍 Add 🛛 🥖 Edit	View	Audit
ew • Format •		tach Al Wran	66		a man		· · · · · ·

- 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 webser- vice access code and can be edited for required changes.
Туре	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 <u>Basic Operations</u> 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 main- tained in the system.
Access Value	This field is 'Read-only' for 'System Defined' Security Access Defini- tions 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 <u>Basic Actions</u> mentioned in Navigation chapter.



# Security Access Definition Details

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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/no	ot displayed in Webservice screen:

.. .

...

., . .. .

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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 <u>Basic Operations</u> 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 <u>Users</u>

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

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

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

#### Note

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



### To set up the Users screen

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

Financial Services	Lend	ing and Leasir	ng									me, HMACHA 🖣	
SEARCH MENU	60	Users X											×
DashBoard		User Definition									o∯e <u>A</u> dd	lit 📃 View	
> Origination		1	Freeze	Detach	↓ Wra	P 🚱							
> Servicing		4						6	B				
		User	Organization	Division	D	epartment	Start Dt	End Dt	System Defined	Enabl	ed First Name	MI	L
Collections		988476	DMC	US D1	0	RG	10/10/2000	12/31/2020	(@) Yes () No		Y ORACLE		1
> WFP		988477	Dirite.	0001	0		11/01/2000	12/31/2020	(i) Yes (i) No		Y ORACLE		( .
> Tools		988567	DMC	US D1	0	RG	10/10/2000	12/31/2020	Yes No		Y ORACLE		1
Setup		ABSHEKAR	DMC	US D1		RG	11/16/2016	12/31/2020	() Yes No		Y ANAND		¢
Seed Data	^		DMC	US D1		RG	01/01/2000	12/31/2020	Yes (@ No		Y ABHINAV		
⊿ User		ARUN	DMC	US D1	0	RG	07/25/2016	12/31/2020	Yes () No		Y ARUN		
Organization Companies		DEMOLEAD	DMC	US D1	F	UN	06/01/2016	12/31/2020	🔘 Yes 🔘 No		Y DEMO		L
Access		DEMOSALES	DMC	US D1	C	RG	05/12/1994	12/31/2020	🔘 Yes 🔘 No		Y DEMO		5
Users		DEMOSUPR	DMC	US D1	C	RG	05/12/1994	12/31/2020	🔘 Yes 🔘 No		Y DEMO		٤
Credit Bureau		٠	III										•
Correspondence													
General Ledger		User Definition											
Queues Printers									📄 Save a	and Add 🛛 🕞 Save a	and Stay 📑 Sav	e and Return	Ca Return
Bank Details	=		ABSHEKAR										
Check Details							MI				2(354)-235-2352		
Standard Payees		* Organization					* Last Name	SHEKAR		Replacement User			
Currencies		* Division	US D1		•		* Responsibility	PROCESSOR		Dt	20		
Zip Codes		* Department	ORG		-	* Review R	equest Supervisor	DEMO LEAD		* Type	EMPLOYEE		-
<ul> <li>Products</li> <li>Asset Types</li> </ul>		* Start Dt	11/16/2016	6			* Phone 1	3243(232)-523-6532		Reference #			
Index Rates		* End Dt	12/31/2020	6			Extn 1	324132		Email			
Currency Exchange		* System Defined	Yes   No				Phone 2	2352(352)-352-3523		• Default	DEFAULT		•
Scoring Parameters		* Enabled	1					23235		Language		_	
Products		* First Name	ANAND							Time Zone		-	
								2354235(252)-352-35		Time Zone Level			-

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



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.
	<b>Note:</b> 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 calender icon.
	<b>Note:</b> 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'.
Туре	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 speci- fied 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 <u>Basic Actions</u> mentioned in Navigation chapter.



# 3.4.1 <u>Replacement users</u>

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 Loan, 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.

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 <u>Credit Bureau</u>

The setup for Credit Bureau spans across the following links:

Reporting

### Navigating to Credit Bureau

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



# 3.5.1.1 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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Credit Bureau ×	×
Origination	Report Formats Connections Zip Matrix Parameters Score Reasons Reporting	
Servicing	Candib Burnary Departing	📲 Add 🖉 Edit 📃 Yiew 🔗 Audit
Collections	Credit Bureau Reporting View + Format + Presze Detach Wrap	Ju, Yao 🔪 Four 📄 Alem 🐟 Añoir
WFP	Company Bureau	Program Identifier Enabled
Tools	cumpany bureau	Program Identitier Enabled
tup		
Setup      Administration      Administration      System Parameter      Lookups      User Defined Tables      Auta Tables      User Defined Tables      Podupe      Sourcitation      Events      Bath. hols      Producer Cycles      Vendors      Collection Cycles      Vendors      Collection Cycles      Vendors      Collection Cycles      Vendors      Companies      Companies	Credit Bureau Reporting	💽 Save and <u>A</u> dd 💽 Save and Stay 💽 Save and Return 🕻 🗘 Betur = Enabled 🗌

A brief description of the fields is given below:

Field	Do this:
Company	Select the portfolio company from the drop-down list.
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.

Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

When users open one of the following conditions:

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

 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:

- 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.

Certification	ls Certification Pa path n Class 3 Public Pri w. verisign.com/CF	mary CA	Ref. LIABILITY	LTD.(c)97 Ve
	ss1.experian.com			
<b>.</b>			View	► Certificate
Certificate state			View	
			View	

- 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.

L.

- 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).
- 6. Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.

⊖- 🔂 Wallet	Certificates	Key Size	Expire Date
Certificate:[Empty]	Class 1 Public Primary Certification Authority	1024	January 7, 2020
O <sup>+</sup> S <sup>2</sup> Trusted Certificate	Class 2 Public Primary Certification Authority	1024	January 7, 2004
-🔀 Class 1 Public	🕱 Class 3 Public Primary Certification Authority	1024	January 7, 2004
- Class 2 Public	Secure Server Certification Authority	1000	January 7, 2010
–🐺 Class 3 Public	GTE CyberTrust Root	1024	February 23, 2006
-🐺 Secure Server (	📆 GTE CyberTrust Global Root	1024	August 13, 2018
- GTE CyberTrus	The Intrustant Secure Server Certification Authority	1024	May 25, 2019
- GTE CyberTrus	Entrust.net Certification Authority (2048)	2048	December 24, 201
- Entrust net Sec	The secure Server Certification Authority	1024	February 4, 2020
- Entrust net Cer	🙀 Class 3 Public Primary Certification Authority	1024	August 1, 2028
- 🐺 Entrust net Sec	www.verisign.com/CPS Incorp.by Ref. LIABILIT	1024	October 24, 2011
- Class 3 Public			
www.verisign.c			

7. 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).

ertificate	?
General Details Certification Path	
Certification path	
VeriSign Class 3 Public Primary C Www.verisign.com/CPS Inco	A np.by Ref. LIABILITY LTD.(c)97 Ve
	View Certificate
Certificate status:	
This certificate is OK.	

- 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. <b>Note</b> : 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 <u>Correspondence</u>

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		Х
Created manually	Х	Х
Generated for accounts	Х	Х
Generated for applications	Х	Х
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		Х

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 <u>Correspondence</u>

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 Loan product in the system. These are attributes from the database.

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

#### To view the predefined system functions

- 1. Click Setup > Setup > Correspondence > Loan > System Functions.
- 2. In the **Function Definition** section, you can view the following information.

DashBoard	Correspondence ×			Clo
> Origination	Common Loan Line Lease			
Servicing		E-Form Elements Documents Correspondence		
Collections	System Functions Elements	E-Form Elements Documents Correspondence		
WFP	Function Definition			
> Tools		Freeze Detach 🖉 Wrap		
ietup	Function Name	Description	Function Type	Source Program
	GET_ACC_111_DTLS	Get ACC Details (Loan CE)	COR_ELM_PROC	CGNACC_EL_111_01
Setup	GET ACP 111 DTLS	Get Account Repayment Schedule Details	COR ELM PROC	CGNACP EL 111 01
Administration	GET_ACR_111_DTLS	Get Account Rate Schedule Details	COR_ELM_PROC	CGNACP_EL_111_01
⊿ System	GET_ACS_111_DTLS	Get APP Payment Change Schedule Details	COR_ELM_PROC	CGNACS_EL_111_01
System Parameter	GET_APC_111_DTLS	Get APP Repayment Schedule Details	COR_ELM_PROC	CGNAPC EL 111 01
Lookups	GET_APP_111_DTLS	Get APP Details (Loan CE)	COR_ELM_PROC	CGNAPP_EL_111_01
User Defined Tables		Get Application Decisions (Loan Close Ended)		
Audit Tables	GET_APP_ADC_111_DTLS	Get Application CON Details (Loan CE)	COR_ELM_PROC COR_ELM_PROC	CGNADC_EL_111_01
User Defined Default	GET_APP_CON_111_DTL5	Get APP Rate Schedule Details	COR_ELM_PROC	CGNACO_EL_111_01 CGNARC EL 111 01
Transaction Codes	GET_ARC_111_DTLS GET_ART_111_DTLS	Get Account Payment Change Schedule Details	COR_ELM_PROC	CGNARC_EL_111_01
Data Files	GET_CON 111 DTL5	Get CON Details (Loan CE)	COR ELM PROC	CGNCON EL 111 01
Dedupe	GET CON III DIES	Get CON Details (Eddit CE)	COR ELM PROC	CONCON EL III DI
Securitization				
Events				
	Function Parameters			
Producer Cycles	View 🕶 Format 🕶 🛃	🔲 Freeze 🚮 Detach ຝ Wrap		
Vendors	Position Parame	eter Description		
Collection Cycles	1 iv L0 /			
Reports	2 iv nam			
Error Messages	3 iv valu			
Error Messages Translations				
4 User				
Organization				
Companies				
Access				
Users				
Credit Bureau				
Correspondence				
General Ledger				
Queues				
Printers				
Bank Details				
Check Details				
Standard Pavees				
Standard Payees				
Currencies				



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

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

A brief description of the fields is given below::

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

#### 3.6.1.2 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 > Loan > Elements



2. On the **Element Definitions** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. You cannot add a new record.

DashBoard	4	orrespondence ×							×
Origination		Common Loan Li	ne Lease						
Servicing		System Functions	Elements E-Form Elements Documents Corre	mandance					
Collections		System Fonctions		aponuence					
WEP		Elements					Edit View	- A and	14
Tools			E I am - Marco I Aus	Ela				⊘ Aug	IIC
		View - Format -	we have say that the	ଖିଥ					
etup		Level0 Type	Element Name	Element Type	Description	Data Type	Source Funct		
Setup		ACC	ACC_ACCRUAL_DT_LAST_111	S	ACCOUNT ACCRUAL DT LAST	DATE	GET_ACC_11		
4 Administration	•	ACC	ACC_ACCRUAL_DT_START_111	S	ACCOUNT ACCRUAL DT START	DATE	GET_ACC_11		^
⊿ System		ACC	ACC_ACH_ACCOUNT_NBR_111	S	ACCOUNT ACH ACCOUNT NBR	VARCHAR2	GET_ACC_11		
System Parameter		ACC	ACC_ACH_ACCOUNT_TYPE_CD_111	S	ACCOUNT ACH ACCOUNT TYPE CD	VARCHAR2	GET_ACC_11		
Lookups		ACC	ACC_ACH_BANK_NAME_111	S	ACCOUNT ACH BANK NAME	VARCHAR2	GET_ACC_11		
User Defined Tables		ACC	ACC_ACH_BANK_ROUTING_NBR_111	S	ACCOUNT ACH BANK ROUTING NBR	VARCHAR2	GET_ACC_11		
Audit Tables		ACC	ACC_ACH_FEE_IND_111	S	ACCOUNT ACH FEE INDICATOR	VARCHAR2	GET_ACC_11		
User Defined Default		ACC	ACC_ACH_PMT_AMT_111	S	ACCOUNT ACH PMT AMT	NUMBER	GET_ACC_11		
Transaction Codes		ACC	ACC_ACH_PMT_DAY_111	S	ACCOUNT ACH PMT DAY	NUMBER	GET_ACC_11		
Data Files		ACC	ACC_ACH_PMT_FREQ_CD_111	S	ACCOUNT ACH PMT FREQ CD	VARCHAR2	GET_ACC_11		
Dedupe		ACC	ACC_ACH_START_DT_111	S	ACCOUNT ACH START DT	DATE	GET_ACC_11		
		ACC	ACC_ANNIVERSARY_NO_TERM_111	S	ACCOUNT ANNIVERSARY NO TERM	NUMBER	GET_ACC_11	1_DTLS	
Securitization		ACC	ACC_APR_111	S	ACCOUNT APR	NUMBER	GET_ACC_11		
Events		ACC	ACC_BALLOON_AMT_CUR_111	S	ACCOUNT BALLOON AMT CURRENT	NUMBER	GET_ACC_11		
Batch Jobs	1	ACC	ACC_CHGOFF_NEXT_FOLLOWUP_DT_111	S	ACCOUNT CHGOFF NEXT FOLLOWUP D		GET_ACC_11		
Producer Cycles		ACC	ACC_COMP_AMT_EARNED_111	S	ACCOUNT COMP AMT EARNED	NUMBER	GET_ACC_11	1_DTLS	
Vendors		ACC	ACC_COMP_AMT_PD_111	S	ACCOUNT COMP AMT PD	NUMBER	GET_ACC_11		
Collection Cycles		ACC	ACC_COMP_AMT_WRITEOFF_111	S	ACCOUNT COMP AMT WRITEOFF	NUMBER	GET_ACC_11	1_DTLS	
Reports		ACC	ACC_COMP_FACTOR_111	S	ACCOUNT COMP FACTOR	NUMBER	GET_ACC_11		~
Error Messages		ACC	ACC. COMP. INT. AMT. FARNED 111	S	ACCOUNT COMP INT AMT FARNED	NUMBER	GFT ACC 11	1 DTIS	
Translations User		<						,	
Organization		Elements							
Companies						Save and Stay	Save and Return	C Retur	m
Users						1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -			
			Level0 Type ACC	* Description AC	COUNT ACCRUAL DT LAST	Enal	bled 🖌		
Credit Bureau			Element Name ACC_ACCRUAL_DT_LAST_111	Data Type D/		Default V	alue		
Correspondence			Element Type S	Source Function GE					
General Ledger			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Source Function Gt	I_ACC_III_DILS				
Queues									
Printers									
Bank Details									
Check Details									
Standard Pavees									

A brief description of the fields is given below:

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

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

#### 3.6.1.3 <u>E-Form Elements</u>

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,

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

#### To setup the E-forms Elements

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

DashBoard	Correspondence ×								
> Origination	Common Loan Li	ne Lease							
Servicing	System Functions	Flements F-Form	Elements Documents	Correspondence	1				
Collections									
WFP	E-Form Eleme	nts					-}= Add	✓ Edit View	✓ Audit
> Tools	View - Format -	Freez	e 🚮 Detach 🚽 Wr	ap 🚯					
Setup	Level0 Type	Source Code	Element Name		Description	Data Type Code	Translation	Enab	led
Setup Administration System	<	l.						N	>
System Parameter Lookups User Defined Tables	E-Form Eleme	nts				Save and Add	Save and Stay	Save and Return	C Return
Audit Tables User Defined Default	* Leve	l0 Type	×	* Description			-	inabled	
Transaction Codes	* Source	e Code	~	* Data Type Code		~			
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations d'User Organization Companies Access Users Creat Bureau Comssondence General Ledger Queues Printers	5								
Bank Details Check Details Standard Payees Currencies Zip Codes									

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



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

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

#### 3.6.1.4 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 > Loan > Documents.
- 2. In the **Document Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Correspondence ×							l
Origination	Common Loan Line	Lease						
Servicing	System Functions Ele	ments E-Form Elements Documents	Correspondence					
Collections			Conception					
WFP	Documents Defi	nition					🗣 Add 🥒 Edit	View 🖉 Audit
Fools	View 👻 Format 👻	📑 👔 Freeze 🚰 Detach 🖂	Wrap 🚷 😳	Gen. Data File				
up	Code	Description	File Name	Level0 Type	E-Form Source	Product	Source	Enabled
Administration		P SAMPLE LOAN APPLICATIONS R SAMPLE XMAS BEST WISHES TO CUST	sample_loan_app sample_xmas_ltr	APPLICATION ACCOUNT	OFSLL OFSLL	ALL	ORACLE: BI PUBLISHE ORACLE: BI PUBLISHE	
System Parameter Lookups User Defined Tables Audit Tables	Documents Defi	nition			🕞 Sar	re and Add	Save and Stay	and Return
User Defined Default Transaction Codes	* Code		* Level	Type ACCOUNT		~	Source ORACLE: BI	PUBLISHER
Data Files	* Description		* E-Form	Source OFSLL		¥	* Enabled 🗹	
Dedupe Securitization	* File Name		* p	roduct ALL		~		
Events Batch Jobs	Document Elem						🚽 Add 🖉 Edit	📃 View 🔗 Audit
Producer Cycles Vendors	View - Format -	🖙 🔟 Freeze 🚮 Detach 🖓						
Collection Cycles Reports Error Messages	Seq Ty No data to display.	pe Element Name	Desci	iption	Data Type	Format M	ask Default Value	Enabled
Translations	Document Temp	plates					🕂 Add 🥒 Edit	🗌 View 🔗 Audit
Organization	View - Format -	- man	Wrap 🚱					
Organization Companies Access Users Credit Bureau Correspondence	File Name No data to display.	Product Customer S	itate Producer S	tate	App/Acc St	New Te	mplate Loaded	Enabled
General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies Zip Codes Products								



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 <b>Correspondence</b> 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 corre- spondence.
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop-down list.
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop-down list.
Enabled	Check this box to enable the document definition.

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

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Туре	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.
	Constant.
	<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.



Field:	Do this:
Description	Specify element description.
	Notes:
	1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\".
	2. If the element is system-defined, then the system will automati- cally 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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

- In the Document Definition section of Setup > Setup > Administration > User > Correspondence > Loan > Documents, select the record for which you want to generate a data file.
- 2. Click Gen. Data File button.

The system displays a new screen with the following options:

Opening CODE1	23
You have chosen to open:	
🔁 CODE1	
which is a: Adobe Acrobat Document	
from: https://10.184.132.155:7013	
What should Firefox do with this file?	
Open with Adobe Acrobat (default)	•
Save File	
Do this <u>a</u> utomatically for files like this from now on.	
OK	:el

- 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 <u>Correspondence</u>

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

#### To set up a correspondence set

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



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

RACLE Financial Services Len	ding and Leasing					Welcome, DEMOSUPR	👻 🥞 Sign Q
	Correspondence ×						3
DashBoard							
Origination	Common Loan Line Leas	ie.					
Servicing	System Functions Elements	E-Form Elements Documents Corres	pondence				
Collections							
WFP	Correspondence				de Add	🖉 Edit 📃 View	🛷 Audit
Tools	View 🗸 Format 👻 📑	🔲 Freeze 🚰 Detach 🛛 🖨 Wrap	62				
etup	Code	Description	Print Schedule	Level	Group	Company	Branch
ietup	DOC PREP	DOCUMENT PREPARATION TEST	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL
Administration	LN_CE_RISC_CON_1	NOTE AND SECURITY AGREEMENT 1	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL
✓ System	LN_CE_XMAS_LTR_1	XMAS BEST WISHES TO CUSTOMERS	ONLINE	ACCOUNT	01 CUSTOMER SERVICE SET		ALL
System Parameter	SAMPLE_CORR	SAMPLE CORRESPONDENCE	ONLINE	ACCOUNT	01 BANKRUPTCY SET	ALL	ALL
Lookups User Defined Tables Audit Tables User Defined Defaults	< Correspondence						>
Transaction Codes Data Files Dedupe				Save a		Save and Return	
Securitization	* Code		* Level ACCOUNT		* Branch A	ш	~
Events	* Description		* Group		Product A	LL	~
Batch Jobs Producer Cycles	Print Schedule  Documents Functions	v	* Company ALL		* Enabled	]	
Vendors Collection Cycles Reports							
Error Messages	Documents				de Add	/ Edit	✓ Audit
Translations	View 🗸 Format 🗸 🔛	🛛 🔟 Freeze 🚮 Detach 🛛 📣 Wrap	මේ				
User     Organization     Companies     Access     Users	Documents No data to display.	Recipient				Include	
Croat Buraau Correspondence General Ledger Queues Printers Bank Details Standard Payees Currencies ZDp Codes Produts Asset Types							

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

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



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

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

#### 3.6.2 <u>Creating Correspondence</u>

- 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.

pi SAMPLE_LOAN_APP (1).pdf - Adobe Reader File Edit View Window Help		
le til ver vintov rep	Tools	Sign Commen
CONCENTION OF THE ADDRESS of the	Tools	Sign Commen

- 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.

<b>4</b> 9×5) +			batibility Mode) - Microsoft Word
Home Insert Page Layout	References Mailings Review View	Developer	BI Publisher
Arial	• 12 • A A A →	i≡ i≡ 2↓ 9	Aubocci Haboci Habbel Habbel Auboci Aubocci - 2 Ma ab Replace
te 🛷 Format Painter 🖪 I 🗓 -	abe x, x' Aa 🖄 · 🛕 ·	≣• 🖄 • ⊞	T Normal 1 No Spaci Heading 1 Heading 2 Title Subtitle Styles + Select +
Clipboard 🕞	Font Paragra		Styles 🔍 Editing
		3	4
			ODACI C
	APPLICATION FOR PURCHASE	OF ASSET	Financial Services Lending and Leasing
	LOAN AP	PLICATION	BANK FOR PURCHASE OF ASSET
	Requested Loan Amount		APP_REQ_ADV_AMT_100
	Dealer	:	APP_PRO_NAME
	Approx Value of Asset	:	APP_APPROX_CASH_PRC_111
	Description of Asset	:	ASE_APP_DESC_100
	Name of Applicant	:	PRIM_APL_NAME
	Date of Birth		PRIM_APL_BIRTH_DT
	SSN		PRIM_APL_SSN
	Name & Address of Employer		APE NAME
			APE ADDRESS1
			APE ADDRESS2
			APE ADDRESS3
	Employer Phone	:	APE PHONE
	Monthly Salary (Gross)		APE ACTUAL MTHLY AMT
	Number of dependants		APL NO OF DEPENDENTS
	Residence Address		APA ADDRESS1
			APA ADDRESS2
			APA ADDRESS3
	Address Phone		APA_PHONE
	E-mail		APL EMAIL ADDRESS1
	C-IIIali	:	AFL_EMAIL_ADDRE331

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 = :docld".
- 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.

DashBoard	Or	igination ×											l
igination	S	earch/Task Underv	vriting: 00000010	50 Review Reque	sts (Pending: 0)								
Prigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis		Application: 000 View + Format + Dt 04/06/2015			R / TODD	Origination Stage Code	Producer Name PR-00002 : PORSCHE INDU.	Prc Co Existing Customer Nu Y	Duplicate Application Y	Contact	Sales Agent DEMOSALES	UsHQ	✓ Audit Prov LOA
Reports Producers Vendors		Summary Applican	t Business Req	uest Decision E	Bureau Collateral Commen	ts Tracking Docu	ment Verification Corres	pondence Tools					
	•		nce t • 🗗 🚺 Fr ID Corresponder 0	nce	çil Wrap 🚯						dan Aqq	¥iew ♥ .	Audit
	1	Corresponde	ID Corresponder 0 4001 SAMPLE LOAT	nce		•				Add		Date 02/09/2016 12/23/2015	
ndeina	1	Corresponde View  Format Corresponde	nce ID Corresponde 0 4001 SAMPLE LOAN nce	nce N APPLICATION * Correspon	ndence	,						Date 02/09/2016 12/23/2015	
111111	•	Corresponde	nce ID Corresponde 0 4001 SAMPLE LOAN nce	nce N APPLICATION * Correspon		.,	Respired	E	1		ay 🗌 🔁 Save and	Date 02/09/2016 12/23/2015	eturn
rvicing Hections FP	1	Corresponde	ID Corresponde UD Corresponde 44001 SAMPLE LOAN ID Corresponde 0 0 0 0 0 0 0 0 0 0 0 0 0	nce N APPLICATION * Correspon	ndence	,	Recipient	Ē	1	Date 02/09/2016	ay 🗌 🔁 Save and	Date 02/09/2016 12/23/2015 Return 🖓 🖗	etum

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

LOAN A	PPLICATIO	BANK N 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	ы	
		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 ir	n the applicatio	n is true to the best of my knowledge and belief



# 3.7 <u>Queues</u>

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

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

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

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

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

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

- 1. Origination Queues
- 2. Customer Service Queues.

#### Customer service queues

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

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

Accounts become available for queue assignment when an account receives a condition. Conditions can be applied automatically by the system or manually by users. For example, during nightly processing, the system recognizes an account as delinquent and automatically assigns it a condition of DELQ ("Delinquent"). The users can manually change an account's condition using combination of Action and Result field entries on the **Servicing > Servicing > Customer Service > Customer Service > Call Activities**.

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

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

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

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



- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

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

#### Note

- Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.
- You can use these same methods for creating and closing queues in the case of repossession, foreclosure and deficiency.

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

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

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

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

		CONDITION	
QUELE	Open	Close	VA
Open	YES	NO	NO
Close	NC	YES	YES
NA	YES	NO	NO

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



#### Note

- An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.
- Accounts are automatically moved based on the system parameter set up.

#### 2. Condition: **Open**, Queue: **NA**

- In this state, only the account condition is created or opened.
- This option should be used only if queuing is not necessary on this account condition.
- 3. Condition: NA, Queue: Close
  - In this state, the queue associated to the account condition is closed.
  - This option should only be used if an existing queue on this account condition should be closed. For example, for accounts with bankruptcy condition, delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
  - DELQ, TIP, SCHGOFF queues can be closed by using this option.
- 4. Condition: Close, Queue: Close
  - In this state, both the account condition and queue are closed.
  - The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
  - BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

#### Note

Condition will be removed from the Summary conditions section.

#### Navigating to Queues screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Queues**.
- 2. The system displays the Queue Setup screen. You can setup queues related to:
  - Customer Service
  - Call Action Results

#### 3.7.1 Criteria Based Condition

OFSLL supports various conditions on an Account with the ability for users to open and close required account conditions. A condition can either be posted 'automatically' by the system (like updating DELQ delinquency condition on account) or 'manually' through a transaction or call activity.

The Criteria Based Condition screen facilitates to automate the manual process of opening or closing conditions on account by defining criteria which helps to categorize specific accounts and post conditions on to those accounts in bulk.

For example,

• You can define specific conditions to Send Letters, Post Transaction and so on if Account Maturity date is less than 90 days from current system date.



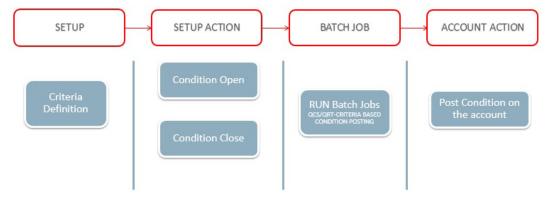
- You can post a condition to allow Extension transactions on an account if 50% of financed amount is received.
- When there is a natural calamity, you can post a condition to allow Extension transactions on Accounts belonging to that particular zip code.

However, note that the following conditions are controlled only by the system and cannot be defined to process automatically.

- DELINQUENT
- SCHEDULE FOR CHARGEOFF
- PAYOFF/TERMINATION IN PROGRESS
- NON ACCRUAL
- BANKRUPTCY
- DEFICIENCY
- REPOSSESSION
- FORECLOSURE

In the Criteria Based Condition screen, you can setup Criteria Definitions and define Actions to Open or Close a condition on account. This in-turn is processed during the execution of automated batch job QCCPRC\_BJ\_100\_01 (CRITERIA BASED CONDITION POSTING) in SET-QCS batch job set and while executing the batch job 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.



#### 3.7.1.1 Criteria Definition

In this section, you can define Criteria definition which can perform specific action on the Accounts.



#### **To Setup Criteria Definition**

1. Click Setup > Administration > User > Queues > Criteria Based Condition tab.

ieues ×						26
rigination Criteria Based Condit	tion Customer Service Call Action Results Activity Trad	ing User Groups				
Criteria Definition				් Add	/ Edit View	Audit
	reeze 🔐 Detadh 🖉 Wrap 🙀 🖌 Check Cri	teria				
Name	Description		Start Dt	End Dt	Seg Enabled	
MAC_CRITERIA_TEST	MAC_CRITERIA_TEST		01/01/2000	01/01/2050	0 N	
NAVEEN3	NAVEEN3		02/02/2001	03/03/3000	0 N	_
CRITERIA-PS1	CRITERIA-PS1		01/01/2000	01/01/2030	1 Y	6
TEST_CRITERIA	NAVEEN TEST		01/01/2000	01/01/2030	2 Y	
PHANI_CRITERIA_BASED	PHANI_CRITERIA_BASED		04/18/2017	04/18/2022	9 Y	1
NAVEEN4	NAVEEN4		01/01/2000	01/01/4000	10 N	
COLLATERAL COVERAGE RATIO	COLLATERAL COVERAGE RATIO		04/19/2017	04/19/2025	10 Y	
NAVEEN	NAVEEN		02/12/1990	02/12/4000	11 Y	1
Criteria Definition						
				Save and Stay	Save and Return	Ca Return
N	ame MAC_CRITERIA_TEST	Start Dt 01/01/2000	26	*Seg 0		
* Descrip	tion MAC_CRITERIA_TEST	End Dt 01/01/2050	100	* Enabled 🗐		
Criteria Details Conditions						
Condition				-B Add	/ Edit View	
	Freeze 🚮 Detach 🚽 Wrap 🙌					
Condition	Action				Enabled	
MAC_LEASE_EARLY_TERMINAT	TON Open Close				v	

2. In the **Criteria Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Name	Specify an unique Criteria definition code.
Description	Specify the description of the criteria.
Start Dt	Select the start date from when the Criteria is to be considered for execution using the adjoining calendar.
End Dt	Select the end date till when the Criteria is to be considered for execution using the adjoining calendar.
Seq	Specify the sequence for criteria execution. When there are multiple conditions to be posted on account, the same is processed based on the sequence defined here.
	However, there cannot be more than one enabled Criteria with same sequence and this condition is auto validated by the system.
Enabled	Check this box to enable the Criteria Definition.

A brief description of the fields is given below:

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

#### 3.7.1.2 Criteria Details

The Criteria Details section helps you to define the account selection criteria.

- 1. Click the Setup > Setup > Administration > User > Queues > Criteria Based Condition tab.
- 2. Select the required Criteria definition.
- 3. In the **Criteria** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



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

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

#### 3.7.1.3 Conditions

The Condition section determines whether the Condition in the selected Criteria Definition is to be opened or closed on the matching accounts.

- 1. Click the Setup > Setup > Administration > User > Queues > Criteria Based Condition tab.
- 2. Select the required Criteria definition, define Criteria and click Conditions tab.
- 3. In the **Condition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Condition	Select the Condition from the drop-down list. This list is populated based on lookup code ACC_CONDITION_CD which consists of all the matching conditions associated with the selected Criteria Definition.
	Note that, some of the conditions like Delinquency, Scheduled for Charge-Off and so on (listed above) are automatically opened/closed by system and is not available in this list for selection.
Action	Select the action as Open / Close by clicking on the adjacent radio button.
Enabled	Check this box to enable the Condition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

#### 3.7.2 <u>Customer Service Tab</u>

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard



assigned will remain assigned to the individual who opens that account until that person is no longer working that queue

#### **Customer Service command buttons**

The Customer Service screen contains following three command buttons:

Command button:	Function:
Update Queue	Queues can be updated whenever selection criteria has been updated. They may also be updated manually, if the nightly batch fails.
Un-Assigned	Depends on location of the cursor when you choose this button.
	Customer Service - "Un-assigns" all accounts in this queue.
	<b>Responsibilities and Users &gt; Responsibilities</b> - "Un-assigns" all accounts in this queue.
	<b>Responsibilities and Users &gt; User</b> - "Un-assigns" all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.
Check Criteria	Reviews the selection criteria for errors. The system will not allow you to enable a queue with invalid selection criteria.

#### To set up the Customer Service queues

- 1. On the Queue Setup screen, click **Setup > Setup > Administration > User > Queues > Customer Service**. Queues are further filtered based on the following criteria:
  - Selection Criteria
  - Sort
  - Responsibilities and Users
  - Data node assignments
  - Group Assignment
- 2. In the **Queue Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Queues ×												₫₫
> Origination		Origination (	Customer Ser	vice Call A	tion Results	User Gr	oups							
Servicing														
Collections		Queue De	finition							de Add		View	🔗 Audit	
> WFP		View - For	mat 🔻 🛃	Freeze	Detach	<u>ا لې</u>	Vrap 🚱	@ Update Queue	滤 Un-As	signed				
> Tools		Queue Nar	me		Queue Des	c			Account Co	ondition				
													×	
Setup		TEST_PHC	QUEUE		PHC_TEST_	QUEUE			DELINQUE	T			E	
Setup		TEST_TIME_BAR			TEST_TIME_BAR									
Administration		DELQ_DAY	(S_0_15		DELQ_DAY	S_LESS TH	IAN 15		DELINQUE					
⊿ System =		TEST_QUE			TEST_QUEL	JE			PMT HOLD					
System Parameter	•	TEST_QUE	UE_2		TEST_QUE	JE_2			DELINQUE	T				
Lookups		PMT_HOLD	)		PMT_HOLD				PMT HOLD					
User Defined Tables		1099C_QU	JEUE		1099C QUE	UE			1099C SEN	т			-	
Audit Tables		•	1										(F)	
User Defined Defaults Transaction Codes		Queue De	finition											
Data Files								Save and Add	Gave Save	and Stay	Save a	and Return	Ca Return	
Dedupe Securitization		* Oueue	1				Company		•	* N	lear Real-Time			
Events		Name					Company				Dialer Extrac			
		* Queue	. (				* Branch							
Batch Jobs		* Queue Desc					* Hard				* Enabled	1		
Producer Cycles	-	* Account			•		Assigned							



Field:	Do this:
Queue Name	Specify queue name.
Queue Desc	Specify queue description.
Account Condition	Select account condition from the drop-down list.
Priority	Specify the priority.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Hard Assigned	Check this box to assign an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
Group Follow-up Ind	Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups.
Near Real-Time	Check this box to select the queues for the near real time refresh. You can specify the time interval and frequency to run this queue. When a batch is run, it picks only customer service queues marked as "Real Time" queues for re-assignment.
Dialer Extract	Check this box to indicate if the accounts satisfying the selection criteria should be extracted from the batch process or not. If the user is hard-assigned, then user gets identified by the dialer system as 'Permission to call" user. The extract will also have data pertaining to customer time zone and privacy opt out indicator.
Enabled	Check this box to activate the queue.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

- 4. Click the Setup > Setup > Administration > User > Queues > Customer Service > Selection Criteria.
- 5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



Field: Do this:	
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click the Setup > Setup > Administration > User > Queues > Customer Service > Sort.
- 8. In the **Sort** section, you can define the order to sort the account selection criteria with the following fields. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Seq	Specify sequence number.
AssAgpCode	Select sort field from the drop-down list.
Order	Select sort order from the drop-down list.

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

# 10. Click Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users.

11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

- 12. Perform any of the Basic Actions mentioned in Navigation chapter.
- 13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

#### Note

The system allows the work queue list to be sorted by user-defined criteria.

Field:	Do this:
Name	Select user name from the drop-down list.
# Assigned	Specify number of accounts assigned.



Field:	Do this:
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, <b>Using the Hard Assigned Feature</b> ).
Enabled	Check this box to enable.

- 14. Perform any of the Basic Actions mentioned in Navigation chapter.
- 15. Click Setup > Setup > Administration > User > Queues > Customer Service > Data Node Assignments. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
- 16. In the **Data Node Assignments** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Node	Specify the node.
Enabled	Check this box to enable the record.

- 17. Perform any of the Basic Actions mentioned in Navigation chapter.
- 18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.
- 19. Click Setup > Administration > User > Queues > Origination > Group Assignment. In the Group Assignment sub tab, you can add user groups to Customer Servicing Queue and also if required, you can un-assign users from the user group.

#### Note

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

20. In the **User Group** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Group Name	Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system.
Enabled	Check this box to enable the user group.

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

22. (Optional) Click 'Un-Assigned' button to un-assign all the users of the group in the queue.

Note the following:

• If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.



- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.
- Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

Entity	Added in Queue	Added in User Groups	Enabling and Disabling options
User	Yes	No	User should be disabled /enabled only in that particular Queue.
	No	Yes	User should be disabled / enabled in all the Queues where the user group is attached.
User Group	Yes	No	User group should be disabled /enabled only in that particular Queue.
	No	Yes	User group should be disabled / enabled in all the Queues where the user group is attached.

#### Group Follow-up

The system enables lending institution to conduct "one time only" follow-up activity on the Customer Service screen, if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one user is performing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. The system locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high priority queue becomes due for follow-up.

#### For example,

Suppose a customer holds three accounts, one that's 30 days delinquent and in the  $0_{30}$ \_DAYS\_DEL queue, one that's 60 days delinquent and in the  $30_{60}$ \_DAYS\_DEL queue and one that's 90 days delinquent and in the 90+\_DAYS\_DEL.

a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.

b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date

c) If the Group Followup Ind is checked on Customer Service screen for the  $0_30_DAYS_DEL$  and  $30_60_DAYS_DEL$  queues and note the  $90+_DAYS_DEL$  queue, and the customer has accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

#### **Using the Hard Assigned feature**

The system's "Hard Assigned" queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let's say there are 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.



When you select Update Queue on the Customer Service screen (or Oracle Financial Services Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.

If users already have accounts assigned to them, the system attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, the system would give the third user the first 5 accounts, thus bringing that user's total to ten. The system splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

#### Note

The system randomly assigns these accounts.

#### To set up a user as Hard Assigned feature

- 1. Click Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users.
- 2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
- 3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
- 4. On Setup > Setup > Administration > User > Queues > Customer Service, click Update Queue to distribute the applications in the queue to the hard assigned users. The system displays an Information section with the message as "Queue creation submitted in background".
- Choose OK beneath the Error Message section box containing the words NO ERROR. The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
- 6. Perform any of the Basic Actions mentioned in Navigation chapter.

#### To remove a user

- 1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
- 2. In the Users section, select the user you want to work with.
- If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
- If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
- 3. The system updates the number of accounts assigned to a user only after:
- Running the nightly batch job
- Clicking the **Update Queue** button.
- 4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

#### **Queue Activity**

The queue Activity sub tab allows you to add specific activities which are defined in Queues > Activity Tracking tab for the selected queue in 'Queue Definition' section. These activities can be tracked for updates in Customer Service > Queue Assignment tab.



 In the Queue Activity Definition section, Click 'Add'. You can also perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:
Activity Code	Select the Activity Code from the drop-down list. The list displays only those activities which are Enabled in Queues > Activity Tracking tab.
	In case the same 'Activity' is disabled in Queues > Activity Tracking tab after adding it here, the same needs to be manually disabled.
Enabled	Check this box to enable the selected activity.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

#### 3.7.3 Call Action Results tab

- 1. Click Setup > Setup > Administration > User > Queues > Call Action Results. The screen contains two sections:
  - Call Actions
  - Call Results
- 2. In the **Call Actions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

You can either define new Call Action details or specify a new action code in the **New Action** field and click **Create Copy** to create a copy of selected call action with details.

DashBoard	Queues ×									2	<] ⊆k
> Origination	Origination	Customer Servic	e Call Action Results	User Groups							
Servicing											
> Collections	Call Actio	ons				[	🕂 <u>A</u> dd	🖉 Edit	View	🖋 Audit	
> WFP	View - Fr	ormat 🔻 🛃	Freeze Petach	Wrap 🔄	New Action			Create	Сору		
	Action Co	ode Desi	cription		Call Type				Enabled		
> Tools	AT	ATT	ORNEY/GENERAL TELEPHON	IED	INCOMING CA	LL			Y	*	
Setup	CBB	TELE	EPHONED COBUYER BUSINE	SS	OUTGOING CA	4L			Y		
Setup	CC	CUSTOMER CALLED			OUTGOING CALL			Y			
4 Administration	CR	CHA	RGE-OFF REQUEST SUBMIT	TED	EXCLUDE FROM	MREPORTS			Y		
⊿ System E	DC	DEA	LER CALLED		INCOMING CA	LL			Y	-	
System Parameter Lookups User Defined Tables Audit Tables	Call Resu	100	Freeze Detach	لي Wrap	බා	(	🕂 Add	🥖 Edit	<u>V</u> iew	<b>√</b> A <u>u</u> dit	
User Defined Defaults Transaction Codes	Result Co	ode Desi	ription	Report Type	Right Person Contact	Followup Advance Unit	:	Valu	e Enabled		
Data Files	CB	CAL	LBACK	OTHERS	N.	DAY			3 Y	*	
Dedupe	HU	HUN	IG UP	OTHERS	N	DAY			3 Y		
Securitization	NP	NO	PROMISE	OTHERS	N	DAY			3 Y		
Events	PH	PAY	MENT IN HAND (STORE)	PROMISE TO PAY	N	DAY			3 Y	E	
Batch Jobs	PP	PRO	MISE TO PAY	PROMISE TO PAY	N	DAY			3 Y		
Producer Cycles	PS	PAY	MENT SENT BY MAIL	PROMISE TO PAY	N	DAY			3 Y		
C. C. Martin C.	RC	DET	URN CALL	OTHERS	N	DAY			3 Y		

Field:	Do this:
Action Code	Specify the action type code.
Description	Specify the description for the call action type.
Call Type	Select the call type from the drop-down list.
Enabled	Check this box to enable the call action.



- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 5. A brief description of the fields is given below:

Field:	Do this:
Result Code	Specify the result type code for the specified call action type.
Description	Specify the description for the result type.
Report Type	Select the report type for the result type, from the drop-down list.
Right Person Contact	Check this box to indicate that result type is a right person contact.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time from the drop- down list.
Value	Specify the value for the follow-up advance unit.
Enabled	Check this box to enable the result.

6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

The Conditions section determines whether the selected action/result will cause the listed conditions to be opened or closed. It also determines whether the queue will be opened or closed.

7. In the **Conditions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Condition	Select the account condition to be open/close for the action from the drop-down list.
Condition	Select 'Open' to open the listed condition, 'Close' to open the listed condition, or 'NA', if the condition is not applicable.
Queue	Select 'Open' to open the listed Queue, 'Close' to open the Queue, or 'NA', if the Queue is not applicable.
Enabled	Check this box to enable the account condition.

- 8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- In the Responsibilities section, define the responsibilities that are authorized to use the call action result combination.Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:
Responsibility	Select the responsibility that can perform the action result from the drop-down list.
Allowed	Select 'Yes' if access is allowed.
Enabled	Check this box to enable the responsibility.

10. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 3.7.4 Activity Tracking

The Activity Tracking tab in Queues screen allows you to define 36 different activities at any given time. You can define unique Action and Result for each activity and also set the activity expiry duration beyond which new actions can be defined for the same activity.

The Activity defined in this tab is used in User > Queues > Customer Service > Queue Activity tab to define activities for selected 'Queue Definition' which in-turn is used in Customer Service > Queue Assignments tab to track the updates from call activity results.

Queues ×							X Clo
Origination Custom	er Service Call Action Results Activity Track	ing User Groups					
Activity Definit		ଜ୍ଞ		a	Add 🖉 Edit	View	Audit 🔗
Activity Code	Description		Action	Result	Activity Expiry Days	Enabled	
						N	
A33	ACTIVITY 33		PAID ACCOUNT	ACCOUNT BROUG	32	N	E
A07	ACTIVITY 7		CUSTOMER CALLED	UNABLE TO PAY	5	Y	
A06	ACTIVITY 6		CUSTOMER CALLED	RETURN CALL	7	Y	
A05	ACTIVITY 5		CUSTOMER CALLED	CALL BACK	8	Y	*
Activity Definiti	ion					1	1.5.1
			Save and	Add 🛛 🔚 Save and	i Sta <u>y</u> 🔒 Save an	a Return	Ca Return
	* Activity Code			* Result			•
	Description		* Ac	tivity Expiry Days			
	* Action			* Enabled			

 In the Activity Definition section, Click 'Add'. You can also perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:			
Activity Code	Select the activity code from the drop-down list. The list displays pre-defined activity codes which are enabled as part of 'QUEUE_ACTIVITY_TYPE_CD' lookup code maintained in the system.			
Description	View the description of activity code.			
Action	Select the Action for the activity from the drop-down list. The list displays all the customer service call actions available in the system.			
Result	Select the appropriate Result for the action from the drop-down list. The list is sorted with results based on the action selected.			



Field:	Do this:
Activity Expiry Days	Specify the number of days after which the activity has to expire (i.e. status set 'N'). An activity code in 'N' status can be used to associate new action for tracking.
Enabled	Check this box to enable the activity.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

#### 3.7.5 <u>User Groups Tab</u>

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.

Origination Servicing Collections WFP	Origination Customer Service Call Action Results User Groups User Group Definition	
Collections	User Group Definition	
	User Group Definition	
WED		👍 Add 🥒 Edit 📃 View 🖌 Audit
	View 🔻 Format 👻 🔛 Freeze 🔛 Detach 👍 Wrap 🚷	
Tools	Name Description	Responsibility
	GROUP1 GROUP1	SUPERUSER 🔺
etup	UW_GROUP1 UW_GROUP1 CS_GROUP1 CS_GROUP1	
Administration	CS_GROUP2 CS_GROUP2	CUSTOMER SERVI
System	CS_GROUP3 CS_GROUP3	CUSTOMER SERVI +
⊿ User	· [	•
Organization		
Companies	User	
Access		
Users	Users	💠 Add 🥖 Edit 🔄 View 🛷 Audit
Credit Bureau	View 🔻 Format 🕶 📑 Freeze 🚮 Detach 👌 Wrap	39
Correspondence General Ledger	Name	Enabled
Queues	ANAND SHEKAR	Y
Printers	AMIT DE	Y
Bank Details	PRITAM JENA	Y

#### 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 <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Specify user group name.
Description	Specify an appropriate user group description. The same is used while referring this User Group on other screens.
Responsibility	Select the responsibility of the user group from the drop-down list. You can later add only those 'Users' who have the selected responsibility into the user group.
Enabled	Check this box to enable the user group.

3. Perform any of the <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Printers</u>

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

#### **Special printer names**

The following printer names are predefined and have specific functions within the system:

Name	Description
UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Loan origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Loans or to the producer in the case of in-direct Loans.
FAX	For Loans origination correspondences that can be faxed, the sys- tem 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+J ET4050	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 <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Printers ×								X
Origination									
Servicing	Printer Definition						-l- A	dd 🥒 Edit	🗌 View 🔗 Au
	View 🗸 Format 🗸 🔛 📋	Freeze 🚮 Detach 🛛 🖓 Wra	ap 🚱						
Collections	Printer Name			Description	Organization	Division	Department	Default	Enabled
WFP								N	N
Tools	UNDEFINED			UNDEFINED	DMC	ALL	ALL	N	Y
	archive			ARCHIVE	DMC	ALL	ALL	Y	Y
tup	email			EMAIL	DMC	ALL	ALL	N	Y
ietup	fax			FAX	DMC	ALL	ALL	N	Y
Administration	gakjajkajkjk			KUGKUGK	DMC	ALL	ALL	N	N
System Paramete Lookups	Printer Definition					Save and Add	d 🕞 Save and Sta		nd Return 🛛 🛵 Bet
User Defined Tat Audit Tables						C sale and gat			in recent (P Dec
User Defined Def	* Printer Name			* Division ALL		~	* E	nabled	
Transaction Code	* Description			* Department ALL		~			
Data Files	* Organization		~	* Default					
Producer Cycles Vendors Collection Cycles Reports Error Messages Translations Companies Access Users Credit Bureau Correlandence General Ludger Oueues									

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop- down list.



Field:	Do this:
Division	Select the division to which the printer belongs, from the drop- down list. The division will be displayed based on the organization selected.
Department	Select the department to which the printer belongs, from the drop- down list. The department will be displayed based on the division selected.
	IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes:
	1 Organization
	2 Division
	3 Department
	Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.
	It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active.
	Note: Never disable the UNDEFINED printer.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 3.9 <u>Currencies</u>

The Currencies link allows you to set up currency details.

#### Navigating to currencies

- 1. Click Setup > Setup > Administration > User > Currencies. The system displays the Currencies screen. In this screen, you can set up:
  - Currency Definition
  - Currency Pair Definition

#### 3.9.1 <u>Currency Definition</u>

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 <u>Basic Operations</u> mentioned in Navigation chapter.

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		currency currency	- au		
Servicing		C			Ann Ann Die Ann
Collections		Currency			🖓 <u>A</u> dd 🥒 <u>E</u> dit 📃 <u>V</u> iew 🔗 Audit
WFP		View - Format -	🖙 🔝 Freeze 🚮 Detach 🖉 Wrap 🚻		
Tools		Currency	Currency Name		Country Enabled
tup		INR	INDIAN RUPEE		INDIA Y
Translations		EUR	EURO		IRELAND Y
⊿ User	~	JPY	JAPANESE YEN		JAPAN Y
Organization		OMR	RIAL		SAUDI ARABIA Y
Companies		USD	US DOLLAR		UNITED STATES Y
Access					
Users		Currency			
Credit Bureau					Save and Add 🕞 Save and Stay 📄 Save and Return 🔇 🖨 Return
Correspondence					Caracteria See Caracteria Caracteria Caracteria
General Ledger				-	* Enabled
Queues			* Currency		- Enabled
Printers			Currency Name		
Bank Details			* Country	~	
Check Details					
Standard Payees	4				
Currencies	12				
Zip Codes					
Products					
Asset Types					
Index Rates					
Currency Exchange					
Scoring Parameters					
Products					
Pricings					
Contract					
Edits					
Cycles					
Scoring Models					
Fees					
Origination Fees					
Compensation					
Commission					
Insurance					
Checklists					
Stipulations					
Spreads					
Statement Messages	~				

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 <u>Basic Actions</u> mentioned in Navigation chapter.

#### 3.9.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click Setup > Setup > Administration > User > Currencies > Currency Pair. The system displays the Currency Pair Definition screen



2. In the **Currency Pair Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Currencies x					
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Servicing							
		Currency Pair			de /	dd 🥒 Edit	Maw Audit
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Users		RIAL OMANI	EURO		Y	US DOLLAR	Y
Credit Bureau		RIAL OMANI	YEN		Y	US DOLLAR	Y
Correspondence		RIAL OMANI	US DOLLAR EURO		N		Y
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Oueues		US DOLLAR	RIAL OMANI		N		Y
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4 Products							
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Index Rates			* Currency Pair Code		* Enabled		
Currency Exchange							
Scoring Parameters			* Through Currency				
Products							
Pricings							
Contract							
Edits							
Cycles							
Scoring Models							
Fees							
Origination Fees							
Compensation	1000						
Commission							
Insurance							
Checklists							
Stipulations							
	<u> </u>						

A brief description of the fields is given below:

Field:	View this:
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop-down list.
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop-down list.
Enabled	Check this box to enable the currency pair entry.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 3.10 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



2. In the **Zip Codes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Zip Codes ×						
Origination								
Servicing	1	Zip Codes	Name of the second se		9	• Add 🖉 Edit	🗌 View 🛷	Audit
Collections		View - Format -	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🚷					
		Country	State	Zip		City	County	
WFP								
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		UNITED STATES	PUERTO RICO	0077		LAS PIEDRAS	LAS PIEDRAS	
etup		UNITED STATES	PUERTO RICO	0077		LOIZA	LOIZA	
Setup		UNITED STATES	PUERTO RICO	0077		LUQUILLO	LUQUILLO	
A Administration		UNITED STATES	PUERTO RICO	0077		CULEBRA	CULEBRA	
⊿ System		UNITED STATES	PUERTO RICO	0077		JUNCOS	JUNCOS	
System Parameter		UNITED STATES	PUERTO RICO	0077		GURABO	GURABO	
Lookups		UNITED STATES	PUERTO RICO	0078		COTO LAUREL	PONCE	
User Defined Tables		UNITED STATES	PUERTO RICO	0078		PONCE	PONCE	
Audit Tables		UNITED STATES	PUERTO RICO	0078		COMERIO	COMERIO	
User Defined Default		UNITED STATES	PUERTO RICO	0078		COROZAL	COROZAL	
Transaction Codes		UNITED STATES	PUERTO RICO	0078		GUAYAMA	GUAYAMA	
Data Files		UNITED STATES	PUERTO RICO	0078		GUAYAMA	GUAYAMA	
Dedupe		UNITED STATES	PUERTO RICO	0078		LA PLATA	AIBONITO	
Securitization		UNITED STATES	PUERTO RICO	0079		HUMACAO	HUMACAO	
Events		UNITED STATES	PUERTO RICO	0079		HUMACAO	HUMACAO	
Batch Jobs		UNITED STATES	PUERTO RICO	0079		BARRANQUITAS	BARRANQUITAS	
Producer Cycles	2	UNITED STATES	PUERTO RICO	0075		JUANA DIAZ	JUANA DIAZ	
Vendors		UNITED STATES	US VIRGIN ISLANDS	0080		CHARLOTTE AMA	SAINT THOMAS	
Collection Cycles		UNITED STATES	US VIRGIN ISLANDS	0080		CHARLOTTE AMAL		
Reports		UNITED STATES	US VIRGIN ISLANDS	0080		ST THOMAS	SAINT THOMAS	
Error Messages		UNITED STATES	US VIRGIN ISLANDS	0080		CHARLOTTE AMA	SAINT THOMAS	
Translations		UNITED STATES	US VIRGIN ISLANDS	0080		CHARLOTTE AMAL.	. SAINT THOMAS	
√ User		HNITED STATES	HS VIDCIN ISLANDS	0097	17	CT THOMAS	CAINT THOMAS	
Organization		Zip Codes						
Companies		cip coucs		Save and Add	Save and	Stay Save an	nd Return 🤇 🦕 🖪	
Access				Save and woo	Save and	Stay Save at		etun
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Correspondence			* Zip		County			
General Ledger			* City					
Queues			+ City					
Printers								
Bank Details								
Check Details								
Standard Payees								
Currencies								

A brief description of the fields is given below::

Field:	View this:		
Country	Select the country from the drop-down list.		
State	Select the state from the drop-down list.		
Zip Code	Specify the zip code (required).		
City	Specify the city.		
County	Specify the county.		

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.11 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

1. Click Setup > Setup > Administration > User > Payment Hierarchy.



2. In the Hierarchy Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Name		Description							Enabled
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PH2_ITR2		PH2_ITR2							Y
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view + Pormat +	Seq (	Parameter	(m wab		Comparison Operator	Criteria Value	)	Logical Operator	Enabled
	0	STATUS			EQUAL	CHARGED OFF			Y

A brief description of the fields is given below:

Field:	View this:
Name	Specify an 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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
- Regulatory Rates
- Scoring Parameters
- Contract
- Fees
- Checklists
- Statement Messages
- 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.

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.

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)

The system recognizes the following four types of collateral:

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 <u>Basic Operations</u> mentioned in Navigation chapter.

Asset Types X											×
Asset Type								👍 Add	🥖 Edit	Uew View	🖋 Audi
View - Format -	Freeze	🚮 Detach 🛛 🚽 Wrap	New Asset Typ	e	Create Copy						
Asset Type	Description				Collateral Type		Company	Branch		Enabled	
BUS	BUS				VEHICLE COLLATE	RAL	ALL	ALL		Y	
BUS_TEST	BUS_TEST				VEHICLE COLLATE	RAL	ALL	ALL		Y	
CAR	CAR				VEHICLE COLLATE	RAL	ALL	ALL		Y	
CAR_CP	CAR_CP				VEHICLE COLLATE		ALL	ALL		N	
CAR_CP2	CAR_CP2				VEHICLE COLLATE	RAL	ALL	ALL		N	
sset Sub Type								d= Add	/ Edit	∐⊻iew	A Au
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Attributes / Addon	Makes and Models	Usage/Rental Details U	sage Charge Matrix Re								
				_							
Asset Attribute	s							-∯- Add	/ Edit [	View	🖉 Aydit
View - Format -	Freeze	Detach 🔬 Wrap	62								
Attribute/Addon		Descri	ption			Default			Valu	e Enabled	
No data to display.											

Field:	Do this:
Asset Type	Specify the asset type.
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.
	<b>Note</b> : 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 <b>Loan</b> s using this asset type. This may be ALL or a specific company.



Field:	Do this:
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 <b>Loans</b> using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
	<b>IMPORTANT</b> : 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 $\rm ALL$ 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 <u>Basic Operations</u> mentioned in Navigation chapter.

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 <u>Basic Actions</u> mentioned in Navigation chapter.

#### 6. Click Setup > Setup > Products > Assets > Attributes/Addons.

7. In the **Attributes/Addons** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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.



Field:	Do this:
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

- 9. Click the Setup > Setup > Products > Assets > Makes and Models.
- 10. In the **Makes and Models** section, perform any of the <u>Basic Operations</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:			
Agreement Type	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.			
	- USAGE			
	- RENTAL			
	- USAGE RENTAL			
	<b>Note</b> : Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:			
	For Usage Agreement Type, the following fields are editable:			
	Calc Method			
	Usage Cycle			
	Min Usage			
	Max Usage			
	<ul> <li>Discount %</li> </ul>			
	Usage Rollover / Advance			
	Usage Term Calc Method			
	For Rental Agreement Type, the following fields are editable:			
	<ul> <li>Discount %</li> </ul>			
	Discount Amount			
	<ul> <li>Security Deposit</li> </ul>			
	For Usage Rental Agreement Type, the following fields are editable:			
	Usage Cycle			
	Max Usage			
	<ul> <li>Discount %</li> </ul>			
	Discount Amount			
	Security Deposit			
Calc Method	Select the calculation method as one of the following from the drop- down list.			
	- 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	Select the frequency of billing the asset usage from the drop-down list. This field is disabled for RENTAL agreement type.			
Min Usage	Specify the minimum usage value of the allowed range. This field is disabled for RENTAL agreement type.			
Max Usage	Specify the maximum usage value of the allowed range. This field is disabled for RENTAL agreement type.			
Discount %	Specify the percentage of discount exempted from final billing.			



Usage Rollover / AdvanceSelect the type of asset usage calculation as one of the following: - ROLLOVER (remaining usage balance is carried forward to next - NO-ROLLOVER (remaining usage balance is not carried forward - ROLLOVER AND ADVANCE (remaining usage balance is carrie forward to next cycle + total usage limit for current cycle can be ut upfront) - ADVANCE (total usage limit for current cycle can be utilized upfrond) - ADVANCE (total usage limit for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defat Reset FrequencyReset FrequencySpecify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE method asset usage billing.Usage Term Calc MethodSelect the type of asset usage term for billing calculation as one o following from the drop-down list:	
Advance       - ROLLOVER (remaining usage balance is carried forward to next         - NO-ROLLOVER (remaining usage balance is not carried forward         - ROLLOVER AND ADVANCE (remaining usage balance is carried forward         - ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be ut upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfromt)         - ADVANCE (total usage limit for current cycle can be utilized upfromt)         - ADVANCE (total usage limit for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defate         Reset       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 method asset usage billing.         Usage Term       Select the type of asset usage term for billing calculation as one or provide the type of asset usage term for billing calculation as one or provide the type of asset usage term for billing calculation as one or provide the type of asset usage term for billing calculation as one or provide term for the p	
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forward to next cycle + total usage limit for current cycle can be ut upfront)- ADVANCE (total usage limit for current cycle can be utilized upfront)- ADVANCE (total usage limit for current cycle can be utilized upfront)Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defatReset FrequencySpecify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available to ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE method asset usage billing.Usage TermSelect the type of asset usage term for billing calculation as one operation.	1)
Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defaReset FrequencySpecify the reset frequency of the billing cycle. This field is disable RENTAL and USAGE RENTAL agreement types and is available to ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE method asset usage billing.Usage TermSelect the type of asset usage term for billing calculation as one or 	
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	for
	f the
- ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	s the
<ul> <li>AVERAGE - here system takes the average of usage details received in previous cycles for usage term calculation.</li> </ul>	eived
The calculation method selected here is populated to 'Elastic Term Method' field in Origination/Servicing Collateral screen. This field i disabled for RENTAL and USAGE RENTAL agreement type.	
Discount Amount 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 agree type.	
Security Deposit If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the security deposit amount upfront for the term. This field is disabled for USAGE agreement ty	•
Excess Rent CollectionIf you have selected the Agreement Type as USAGE RENTAL, se one of the following type of Charge Matrix to be used to derive the Excess Rent Collection Method from the drop-down list.	
- USING USAGE MATRIX	
- USING RENTAL MATRIX	

## 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 <u>Basic Operations</u> mentioned in Navigation chapter.

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.
	- 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.

A brief description of the fields is given below:

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 <u>Basic Operations</u> mentioned in Navigation chapter.

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.
	- 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.

# 4.2 Regulatory Rates

Regulatory rate is the interest rate offered while funding a loan contract which may or may not vary from the contract rate (market rate). The regulatory rates tab allows you to maintain various regulatory rate definitions with specific interest rates and criteria which are used in Origination > Contract screen while defining a loan contract with imputed interest. For more information, refer to 'Imputed Interest' section in Loan Origination User guide.

#### To set up Regulatory Rates

- 1. Click Setup > Setup > Products > Regulatory Rates.
- 2. In the 'Regulatory Rates Definition' section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Regulatory Rates	×											2 🕱
Regulatory Rat	tes Definition									da <u>A</u> dd	🖉 Edit 🔄 View	≪ Audit
View - Format -	Free T	e 🚮 Detach 🛛 🧹	لے Wrap 🚱									
Name	Description	Start Dt	End Dt	Enabled	Rate	Company	Branch	Biling Cycle	Product	Asset Class	Asset Type	Sub Ty
IMP-ITR2	IMP-ITR2	11/29/2000	12/31/4000	Y		ALL	ALL	MONTHLY	ALL	ALL	ALL	ALL
IMP1-ITR2	IMP1-ITR2	11/29/2000	12/31/4000	Y	6.0000	ALL	ALL	MONTHLY	ALL	ALL	ALL	ALL
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Regulatory Rat		Regulatory Rates									Save and Return	
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Regulatory Rat		Regulatory Rates				Selection	<u>Criteria</u>				E Save and Return	•
Regulatory Rat		IMP-ITR2			* Compi		Eriteria	×		* Asset Type ALL	Save and Return	
Regulatory Rat	Name	IMP-ITR2 IMP-ITR2		i i i i i i i i i i i i i i i i i i i			<u>Criteria</u>	•		* Asset Type ALL * Sub Type ALL	E Save and Return	•
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Regulatory Rat	Name * Description	IMP-ITR2 IMP-ITR2		i i i i i i i i i i i i i i i i i i i		ny ALL	<u>Criteria</u>			* Asset Type ALL * Sub Type ALL * Asset Make ALL	E Save and Return	•
Regulatory Rat	Name * Description * Start Dt End Dt	IMP-ITR2 IMP-ITR2 11/29/2000 12/31/4000			* Brai * Billing Cy	ny ALL ch ALL de MONTHLY	Eriteria			* Asset Type ALL * Sub Type ALL * Asset Make ALL * Asset Model ALL * State ALL	Save and Return	

Field:	Do this:
Regulatory section	1
Name	Specify an unique name for the regulatory rate definition. This field is not editable once you save the record.
Description	Specify a description for the regulatory rate definition.
Start Dt	Select the start date from when the regulatory rate definition is effective using the adjoining calendar.



Field:	Do this:	
End Dt	Select the end date up to when the regulatory rate definition is effective using the adjoining calendar.	
Enabled	Check this box to enable the regulatory rate definition.	
Rate	Specify the regulatory interest rate to be used for calculation. The rate specified here is populated to Origination > Contract screen while defining loan contract with imputed interest.	
Selection Criteria	a section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.	
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.	
Billing Cycle	Select the billing cycle frequency for the instrument as one of the following from the drop-down list.	
	<ul> <li>MONTHLY (Default)</li> </ul>	
	WEEKLY	
	BI WEEKLY	
	QUARTERLY	
	SEMI ANNUAL	
	ANNUAL	
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product defined in the system.	
Asset Class	Select the asset class for the instrument from the drop-down list. This may be ALL or a specific asset class. The list is populated based on Class setup defined in the system.	
Asset Type	Select asset type for the instrument from the drop-down list. This may be ALL or a specific asset type. The list is populated based on Asset Types setup defined in the system.	
Sub Type	Select the asset sub type for the instrument from the drop-down list. This may be ALL or a specific asset sub type. The list is populated based on Asset Types setup defined in the system.	
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 option for selection.	
Asset Model	Specify 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 option for selection.	
State	Select the state for the instrument from the drop-down list. This may be ALL or a specific state.	
Currency	Select the currency for the instrument from the drop-down list. This may be ALL or a specific currency.	



# 4.3 <u>Scoring Parameters</u>

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.

#### **Behavioral scoring**

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for.

This information appears on the Customer Service form in the Account Details screen's Activities section.

#### To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

- 1. Click Setup > Setup > Products > Scoring Parameters.
- 2. In the **Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services Lei	nding and Leasing	🛔 Welcome, VAVADDVA 👻 🐖 Segn goal (QA)
> DashBoard	Scoring Parameters ×	Stee
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Servicing	View 🔻 Format 👻 👔 Freeze 🚮 Detach 🖉 Wrap 📓 New Parameter	Create Copy Show Expression
> Collections	Parameter Description	Data Type Scoring Type Enabled
> WFP	BEHAVIORAL_SC. BEHAVIORAL SCORE	NUMBER BEHAVIORALSCO Y
> Tools	FICO_SCORE FICO SCORE JC JC	NUMBER CREDIT SCORING Y NUMBER CREDIT SCORING N
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<ul> <li>▲ Administration</li> <li>System</li> <li>User</li> <li>User</li> <li>Index Rates</li> <li>Index Rates</li> <li>Corrency Cichange</li> <li>Scoring Parameters</li> <li>Products</li> <li>Priorings</li> <li>Contract</li> <li>Edits</li> <li>Cyrles</li> <li>Scoring Nodels</li> <li>Fees</li> <li>Origination Fees</li> <li>Compensation</li> </ul>	Parameter BEHAVIORAL_SCORE * Description BEHAVIORAL SCORE * Data Type INUMEDR Formula Definition Werv = Format Bornession Seq (	Soure and Stage Save and Save and Stage Save and Save an
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Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.



- 5. Perform any of the **Basic Actions** mentioned in Navigation chapter.
- 6. In the Parameters section, click Show Expression.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

# 4.4 <u>Products</u>

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.

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 > Loan.
- 2. In the Product Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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View - Format -	🖙 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap 🛛 🝓	New Product		Create Copy						
Product	Description	Start Dt	End Dt	Direct	Flexible Repayment	Customer Credit Limit	Same Billing Cycle	Enabled	c	Collateral T
LOAN-US	LOAN UNSECURED	11/01/2017	12/31/4000	Y	Y	N	N	N	L	UNSECUREI *
LOAN-VE	LOAN VEHICLE (FR)	05/12/1994	12/31/4000	N	Y	N	N	Y	1	VEHICLE CC
LOAN-VE-LIMIT	LOAN VEHICLE (FR) - LIMIT	11/25/2001	12/31/4000	N	Y	Y	N	Y	1	VEHICLE CC
LOAN-VE-TEST	LOAN-VE-TEST-COL	01/14/2001	12/31/4000	Y	Y	N	N	N	١	VEHICLE CC
LOAN-VE-TEST01	LOAN VEHICLE (FR) TEST_WEEKLY	12/11/2001	12/31/4000	Y	Y	Y	Y	Y		VEHICLE CC
LOAN_VR	LOAN VR	11/01/2000	12/31/4000	Y	Y	N	N	N		VEHICLE CC
MURABAHA	MURABAHA LOAN (FR)	05/12/1994	12/31/4000	Y	N	N	N	Y		VEHICLE CC
SME-LOAN	SME LOAN (VR)	05/12/1994	12/31/4000	Y	N	N	N	Y	F	HOUSEHOL +
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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.)
Flexible Repayment	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.
	<b>Note</b> : 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.
Customer Credit Limit	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.
	For more information, refer to 'Customer Credit Limit' details in User Guide.
Same Billing Cycle	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.
Enabled	Check this box to activate the product.
	<b>Note</b> : You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.



Field:	Do this:
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop- down list.
Credit Bureau	Select the account type for the product, from the drop-down list.
Account Type*	* <b>Note</b> : The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.if
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.
Index Rounding	Select the index rate rounding factor for the product, from the drop-down list.
	<b>Note</b> : For more information, refer Appendix C: Rounding Amounts and Rate Attributes.
Reschedule Method	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.
Reschedule Value	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.

#### Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in loan payment amount for Variable and Fixed rate loans during originating, funding, and servicing. For more information, refer <u>Variable and Fixed Interest Rate</u>.

# 4.4.1 **Product Itemizations**

- 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Product Itemizations.
- 2. In the Product Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number.
	<b>Note</b> : 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.
Enabled	Check this box to indicate that this product itemization is currently available.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 4.4.2 Rate Adjustments

- 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments.
- 2. On the Rate Adjustments subtab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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.



Field:	Do this:
# 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.

# 4.5 <u>Contract</u>

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
- Rebate
- Imputed Interest
- Scheduled Dues
- Billing
- Delinquency
- Payment Caps
- Extension
- Advance Details
- Rate Cap And Adjustments

Items defined in the contract are "locked in" when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, for example; INS-LOAN: VEHICLE.

#### To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.



- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup** > Administration > Products > Contract > Loan
- 2. On the Contract Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Instrument	Description	Start Dt	End Dt	Enabled	Imputed Interest	Company	Branch	Billing Cycle	Product	State	Currency
INS-LOAN-HE-STG	LOAN INSTRUMENT STAGE F	12/30/1996	12/31/4000	N	N	ALL	ALL	MONTHLY	ALL	ALL	ALL ^
INS-LOAN-HE-VR	LOAN INSTRUMENT HOME (VR)	) 01/01/2005	12/31/4000	Y	N	ALL	ALL	MONTHLY	LOAN HOME (VR)	ALL	ALL
INS-LOAN-IJARA	LOAN INSTRUMENT-IJARA	12/30/1996	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL =
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C1	01/29/1995	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C10	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C16	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C2	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C3	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C4	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C5	11/30/2000	12/31/4000	Y	Y	ALL	ALL	WEEKLY	ALL	ALL	ALL +
<				m							
Balances Amortize	d Balances Itemizations Fe	es									
Contract Balan	cor									Edit 📃 View	Audit
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Field:	Do this:
Contract Definition	on section
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application.
	<b>Note:</b> Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria	section
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.



Field:	Do this:
Currency	Select the currency for the instrument from the drop-down list.
	<b>IMPORTANT</b> : By selecting which type to use, the system searches for a best match using the following attributes:
	1. Billing Cycle
	2. Start Date
	3. Company
	4. Branch
	5. Product
	6. State
	Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop- down list. This may be ALL or a specific pricing.
Accrual section	·
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.
	Note:
	If you select the Effective Date, then the interest is calculated from the Contract date.
	If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Start Days	Specify the number of days for which the interest accrual is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.
Installment	Select the payment installment method from the drop-down list.
Method	<b>Note</b> : the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose:
	Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)
	-or-
	If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.



Field:	Do this:			
Imputed Interest				
This section allows you to enable/disable the imputed interest calculation options in Origination > Contract screen. These options are required while funding a loan application with imputed interest for system to calculate 'Imputed Interest Amortization Schedule'. For more information, refer to 'Imputed Interest' section in Loan Origination User guide.				
Imputed Interest	Check this box to enable imputed interest related fields in Origination >Contract screen. By default, this option is un-checked.			
Rebate section				
Pre Compute	Check this box to indicate that this is a precomputed loan.			
Rebate Method	Select the rebate calculation method from the drop-down list.			
Rebate Term Method	Select the rebate term method from the drop-down list.			
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.			
Min Finance Charge	Specify the minimum finance charge value.			
Acquisition Charge Amt	Specify the acquisition charge amount.			
Scheduled Dues	section			
Due Day Min	Specify the minimum value allowed for the due day for this instrument.			
Due Day Max	Specify the maximum value allowed for the due day for this instrument.			
	<b>Note</b> : If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.			
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.			
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.			
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.			
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.			



Field:	Do this:
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed.
	The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied).
	The system uses the greater of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this instrument from the drop-down list.
Balloon Method	Select the balloon payment method for accounts funded using this instrument from the drop-down list.
Delinquency sect	ion
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.



Field:	Do this:					
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.					
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	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form.					
	<b>Note</b> : This value does not affect credit bureau reporting.					
Accrual Post	Check this box to indicate that this is the post maturity default rate.					
Maturity	Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.					
Extension section	ו					
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.					
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.					
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.					
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.					
Minimum # Payments	Specify the minimum number of payments that must be made before extension.					
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.					
Advance Details	section					
Multi Disbursements Allowed	Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)					
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.					

Field:	Do this:						
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.						
Late Charge Allowed	Check this box to allow disbursement period late charge.						
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.						
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.						
Billing Allowed	Check this box to allow stage funding with draw period billing.						
Draw Period Billing Method	Select the method for billing during the draw period from the drop- down list.						
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.						
Rate Cap & Adjus	stments section						
Max Rate Inc / Year	Specify the maximum rate increase allowed in a year.						
Max Rate Inc / Life	Specify the maximum rate increase allowed in the life of the loan.						
Max Rate Dec / Year	Specify the maximum rate decrease allowed in a year.						
Max Rate Dec / Life	Specify the maximum rate decrease allowed during the life of the loan.						
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.						
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.						
Min Int Rate (Floor)	Specify the minimum rate.						
Max Int Rate (Ceiling)	Specify the maximum rate.						
Payment Caps se	ection						
Max Pmt Inc / Year	Specify the maximum payment increase allowed in a year.						
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan.						



Field:	Do this:				
Other section					
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds.				
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.				
1st Pmt Deduction DaysSpecify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction.					
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.				
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.				
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.				
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.				
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.				
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this instrument.				
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.				
Recourse	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.				
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.				



Field:	Do this:
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract.
	<b>Note</b> : This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this contract from the drop- down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included.
	<b>Note</b> : The ACH Fee/Direct Debit Fee balance will be displayed in <b>Balances</b> sub tab only when this checkbox is selected.
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
	The selected preference will be propagated to Application > Contract screen when the instrument is loaded.

## 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.

## 4.5.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.



#### To set up the Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Balances.
- 2. On the Balances sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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.
	<b>Note</b> : (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

A brief description of the fields is given below:

3. Perform any of the <u>Basic Actions</u> 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.



# 4.5.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

### To set up the Amortization Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Amortized Balances.
- 2. In the Amortization Balances section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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.

A brief description of the fields is given below:

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

## 4.5.3 <u>Itemizations</u>

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.



#### To set up the Itemizations

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Itemizations.
- 2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
- 3. On the Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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. <b>Note</b> : 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.					
Itemization Formula	Select the itemization formula description from the drop-down list.					



Field:	Do this:
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

## 4.5.4 <u>Fees</u>

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

#### Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

#### To set up the Fees

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Fees.
- 2. In the Fees section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Туре	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.



Field:	Do this:
Amount	Specify the minimum value of amount financed on the contract.
Financed From	<b>Note</b> : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.
Method	Select the method of calculating the fee to be assessed from the drop- down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

# 4.5.5 Behavioral Score Models

DashBoard	Scoring Models ×										
> Origination	Loan Line Lease										
Servicing	Credit Score Models	Behavioral Score Models									
Collections	Credit Score Models	Behavioral Score Models									
WFP	Score Models								de Add	Acts Disc	
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> Tools						. Cieste co					
ietup	Model	Description	Start Dt	End Dt	Enabled		Max Score Company	Branch	Product	Currency	Aut
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System	4	EDAN SCORING HODEL (1100 SCORE)	11/11/1992	12/31/4000	1		1000 ALL	ALL	ALL	ALL	+
D User		T									
<ul> <li>Products</li> <li>Asset Types</li> </ul>	Score Models										
Index Rates								Save and Add	Save and Stay	Save and Return	A Return
Currency Exchange											
Scoring Parameters	* Model		* Max Score 0			* Currency ALL		۲			
Products Pricings	* Description			n Criteria		Bureau Score III Reasons					
Contract		02/15/2016	* Company ALL	u cincini	<b>Y</b>	Auto Decision		1			
Edits	* End Dt	12/31/4000	* Branch ALL					~			
Cycles	* Enabled	0	* Product ALL								
Scoring Models Fees			House HLL								
Origination Fees											
Compensation											
Commission											
Insurance Checklists											
Stipulations											
Spreads											
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Letters											
Promotions Subvention	Parameters								🕂 Add	∥ Edit 📃 View	
Escrow	View - Format	🔹 📑 Freeze 🎽 Detach 🔅	Wrap 🚯								
.⊿ WFP	Parameter	Max Value Adverse Action Reason								Weighted Value Enabled	
Index Rates	No data to display.	Reason									
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You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.



- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Behavioral Score Models.
- 2. In the Score Models section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services Ler	nding and Leasing	9								🛔 Welcome, VA	VAIDYA 🔻 🍇 Sign <u>O</u> ut (QA)
> DashBoard	Scoring Models ×										2
> Origination	Loan Line Lease										
> Servicing	Credit Score Models	Behavioral Score Models									
Collections											
> WFP	Score Models									🕂 Add 🖉 Edit	🔄 View 🔗 Audit
Tools	View - Format -	📑 👔 Freeze 🛃 Del	ach 🚽 Wrap	(2) N	lew Behavioral Model		Create Copy				
ietup	Model	Description			Start Dt	End Dt	Enabled	Max Score Company	Branch	Product	Currency
Setup	LOAN_BS	TESTBS			02/15/2016 12/12/2015	12/31/4000 12/31/4000	N	0 0 ALL	ALL	ALL	ALL
Administration	LOAN_SM	SCRORING MODEL			12/12/2015	12/31/4000	N	100 ALL	ALL	ALL	ALL
System System User	LOAN_SMS	LOAN			12/16/2015	12/31/4000	N	0 ALL	ALL	LOAN VEHICL	
Products Asset Types Dade Rates Currency Exchange Scoring Parameters Products Products Products Contract Edits Cycles Scoring Nodels Free Origination Frees Competation Commission	Score Models Parameters View + Format + Parameter	* Model * Description * Stat Dr. 02/15 * Enabled Enabled	/4000 🕹	ive Enabled		* Max Scor * Compan		a Sanca	* B * Pr * Cur	and Stay Save	and Return (2) <u>Return</u> T T T T
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Letters Promotions Subvention Escrow	Value From No data to display.	Value From		-						Percent /	Value Enabled



,						
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.					
Result section						
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).					
Selection Criteria section						
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.					
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).					
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.					
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.					
Bureau Score Reasons	Check this box if bureau score reason is applicable.					
Auto Decision	Check this box if auto decision is applicable.					

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.



## Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- 5. In the Parameters section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given belo	W:
---	----

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- 7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
- 8. In the Range Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated:
	% Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.
	% Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.
	Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.



Field:	Do this:
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

9. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 4.6 <u>Fees</u>

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

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Fees > Loan
- 2. In the Fee Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Fees ×									×
Origination		Loan Line Lease									
Servicing											
Collections		Fee Definition							de Add	✓ Edit View	Audit
		View - Format -	Freeze	Detach	Wrap 🚮						
WFP						2000	and the second second				
Tools		Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent Company	
etup		EXT1CE	FEE EXTENSION	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
Currencies	-	FEE-SELECTION-1	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Zip Codes		FEE_LN	FEE LATE CHARGE	07/21/2016	12/31/4000	N	FLAT AMOUNT	500.00	1,000.00	4.9900 ALL	
4 Products		FEES-SELECTION	FEE LATE CHARGE	07/13/2000	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Asset Types		LC1CE	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	PERCENTAGE OF P	20.00	30.00	5.0000 ALL	
Index Rates		LTC_3	FEE LATE CHARGE	07/22/2015	12/31/4000	Y	FLAT AMOUNT	60.00	60.00	0.0000 ALL	
Currency Exchange Scoring Parameters Products		LTC_2	FEE LATE CHARGE	07/22/2010	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
		NSF1CE	FEE NSF	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
			PHP1CE	FEE PHONE PAY	05/12/1994	12/31/4000	Y	FLAT AMOUNT	0.00	999.00	0.0000 ALL
		PPP3CE	FEE PREPAYMENT	. 05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
Pricings Contract		•		I	1						•
Edits											
Cycles		Fee Definition							Save and Stay	Save and Return	C Return
Scoring Models									Save and stay	Save and Return	C Ketum
Fees		Feel	Rule EXTICE			* Max Amt	22.00		* Channel All		
Origination Fees			ype FEE EXTENSION								•
Compensation						* Percent	0.00		* Product ALL		-
Commission		* Star	t Dt 05/12/1994	20					* State ALL		
Insurance	E	* En:	d Dt 12/31/4000	20			Selection Criteria		**		
Cheddists		* Enal	bled 🔽	-				(a)	* Currency ALL		
Stipulations			hod FLAT AMOUNT			Company	ALL	-	* Txn Amt From 0.00		
Spreads		* Calc Met	TOD PLAT AMOUNT		•	* Branch	ALL	Amou	nt Financed From 0.00		
Statement Messages		* Min	Amt 20.00				2000	(mag)			
Letters											

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Туре	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.



Field:	Do this:
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 Crit	eria section
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.



Field:	Do this:
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).
	IMPORTANT:
	When you select the fee to use, the system searches for a best match using the following attributes:
	1 Company
	2 Branch
	3 Product
	4 State
	5 Amount (Txn Amt From)
	6 Effective/start date (Start Dt)
	Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.
	It is also recommended that you define a default printer for an Organization, Division and Department.
Amount	Specify the minimum value of amount financed on the contract.
Financed From	<b>Note</b> : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.

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

# 4.7 <u>Checklists</u>

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.



- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Checklists > Loan.
- 2. In the Checklist Type Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Checklists ×							×
Origination	Loan Line Lease							
Servicing	Committee Committee							
	Checklist Type Def	inition				de Add	✓ Edit View	√ Audit
Collections	View + Format +		New Chedd	ist 🗇	Create Copy	6 MIT		
VFP	Checklist Code	Description	Nu new creek	Checklist Type		ompany	Branch	Channel
ools	APP-0001	APPLICATION ENTRY CHECKLIST		APPLICATION ENTRY VERIFICATION CH		IS01	USHQ	ALL
qt	BKRP-001	BANKRUPTCY CHECK LIST		BANKRUPTCY CHECKLIST		LL	ALL	ALL
	CHRGOFF-001	CHARGEOFF CHECKLIST		CHARGE-OFF CHECKLIST		LL	ALL	ALL
Printers *	CON-0001	CONTRACT VERFICATION		CONTRACT VERIFICATION CHECKLIST		LL	ALL	ALL
Bank Details	DEC-0001	DECISION		DECISION VERIFICATION CHECKLIST	A	ш	ALL	ALL
Check Details Standard Pavees	4	m						•
Zip Codes Products Asset Types	Checklist Type Def				🕞 San	ve and Stay	Save and Return	Retur
Index Rates	Checkist Cod	e APP-0001		Selection Criteria		* Product	ALL	
Currency Exchange	* Descriptio	n APPLICATION ENTRY CHECKLIST				* State		
Scoring Parameters		e APPLICATION ENTRY VERIFICATION	* Company	US01				
Products	* Enable		* Branch	USHQ 💽		* Currency	ALL	
Pricings	* Enable	u w	• Channel					
Contract Edits								
Cydes	Checklist Action Defin	ition - Regular Checklist Action Definition - De	ocument					
Scoring Models								
Fees	Checklist Action	Definition				de Add	/ Edit View	Audit
Origination Fees	View - Format -	Freeze Detach 🖉 Wrap	65)				*   <u></u>	
Compensation			S.					
Commission	Action Code	Description DATA ENTRY COMPLETE?					Sort Enabled	
Insurance	2	DATA ENTRY COMPLETE?					21	
Checklists								
Stipulations	2							
Spreads								
Statement Messages								
Letters								
Letters Promotions								
Letters Promotions Subvention								
Letters Promotions Subvention Escrow								
Letters Promotions Subvention Escrow WEP								
Letters Promotions Subvention								

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.
	<b>IMPORTANT</b> : 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

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.

# 4.8 <u>Statement Messages</u>

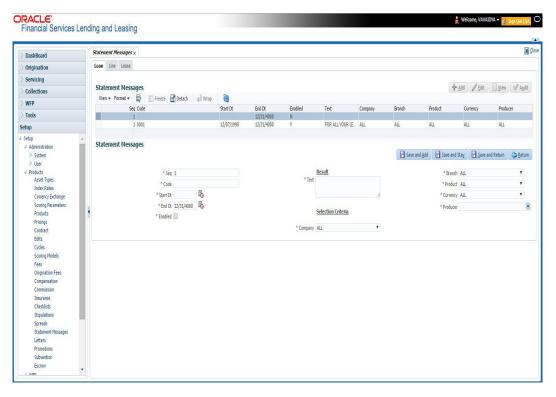
The Messages screen allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statement's screen on the Customer Service screen.

### To set up the Messages

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Statement Messages > Loan.
- 2. In the Statement Messages section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.





A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Crite	ria section
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.
	<b>IMPORTANT</b> : By selecting which message to use, the system searches for a best match using the following attributes:
	1. Company
	2. Branch
	3. Product
	4. Producer
	5. Currency
	Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.

## 4.9 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.

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.
	STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid.
	This letter is sent to the account holders as a reminder to make their payments.

The system supports the following types of letters:

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

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Letters > Loan.
- In the Letter Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services Le	nung and Least	9											
> DashBoard	Letters ×												<u>x</u>
> Origination	Loan Line Lease												
Servicing													
> Collections	Letter Definitio										de Add		√ Audit
> WFP	View - Format -	1.	🚹 Detach 🛛 🖓 Wra	P 🚻									
> Tools	Letter Code	File Name	Letter Type	Channel	Enabled	Batch Printer	Batch User	Company	Branch	Produc	t State	Currency	
	CHINCE ACO LT	R1 loraco_em_111_03		ALL	N	ARCHIVE	BATCH USER	SA03	ALL	ALL	ALL	ALL	
ietup		loraco_em_111_03	CONDITIONAL AD.		v	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	_
Setup		R1 lorady_em_111_03	CONDITIONAL AD.	ALL	Y	ARCHIVE	BATCHUSER	SA03	ALL	ALL	ALL	ALL	
4 Administration		R lorady em 111 01	ADVERSE ACTION.		Ŷ	ARCHIVE	BATCHUSER	ALL	ALL	ALL	ALL	ALL	_
> System		R lcolt1 em 100 02	COLLECTION LETT.		Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
D User	CNLNCE_COL_LTP	R lcolt2_em_100_02	COLLECTION LETT.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
Products	CNLNCE_COL_LTP	R lcolt3_em_100_02	COLLECTION LETT.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
Asset Types		R1 lorcon_em_100_03		ALL	Y	ARCHIVE	BATCH USER	SA03	ALL	ALL	ALL	ALL	
Index Rates Currency Exchange	CNLNCE_CON_LT.	lorcon_em_100_02	CONTRACT FUNDL.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	٣
Scoring Parameters Products Pricings Contract	Letter Definitio	n								Save and Add	Save and Stay	Save and Return	C Return
Edits		* Letter Code					Result						
Cycles		* File Name				* Batch Printer	LANDSCHUSS	,			* Company ALL		۲
Scoring Models		* Letter Type		۲							* Branch ALL		۲
Fees		* Channel		,		* Batch User		۲			* Product ALL		Ŧ
Origination Fees Compensation		* Enabled					Selection Crite	ria			* State ALL		۳
Commission			_					_			* Currency ALL		۲
Checilists Stipulations Spreads Statement Messages Letters Promotions Subvention Exrow													

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.</file>
Letter Type	Select the type of letter you want to generate from the drop-down list.



Field:	Do this:		
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.		
Enabled	Check this box to enable this letter definition.		
Result section	n		
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 Crit	eria 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.

# 4.10 <u>Subvention</u>

The Subvention Setup screen's loan Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

## Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format is the rate subvention for vehicle loans. Rate subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loans to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus



Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

### Example

Subvention plan:

"Summer Special Event"

Subvention sub-plans for above plan:

• 1.9% for 36 months

- or -

• 2.99% for 48 months

- or -

• 3.99% for 60 months

- or -

• \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Туре	Details
UPFRONT	The entire subvention amount is collected at the booking of the Loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subven- tion statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement.

Oracle Financial Services Lending and Leasing supports following collection methods:

## Subvention Refund

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

- 1. Days
- 2. Term

The system provides the following methods for refund amount calculation:



- 1. Earned
- 2. Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

## 4.10.1 Loan Subvention Plans

The Loan Subvention Plans screen allows you to set up subventions for Loans.

#### To set up the Loan Subvention Plans screen.

- On the Oracle Financial Services Lending and Leasing home screen, Click Setup > Setup > Products > Subvention > Loan.
- 2. The system displays the **Loan** Subvention screen. The details are grouped into three.
  - Plan Definition
  - Sub Plan Definition
  - Plan Details.
- 3. In the **Plan Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:			
Code	Specify the subvention plan code.			
Description	Specify the subvention plan description.			
Company	Select the company name from the drop-down list.			
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 Crite	eria			
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.			



Field:	Do this:
Asset Model	Select the asset model from the drop-down list
Asset Age	Specify the asset age.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

5. In the **Sub Plan Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the subvention sub plan code.
Description	Specify the subvention sub plan description (required).
State	Select the state from the drop-down list.
Pro Group	Select the producer group from the drop-down list.
Pro Type	Select the producer type from the drop-down list.
Producer	Select the producer from the drop-down list.
Enabled	Check this box to activate the record.
AmtFrom	Specify the amount.
Subvention Type	Select the subvention type from the drop-down list.
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 <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Participant	Select the participant from the drop-down list.



Field:	Do this:				
Collection Method	Select the collection method for the subvention plan from the drop-down list.				
Transaction	Select the transaction code from the drop-down list.				
Rate	Specify the subvention rate.				
Enabled	Check this box to activate the record.				
Calculation section					
Method	Select the subvention calculation method from the drop-down list. The list displays the following values:				
	- SPREAD DEFAULT				
	- SPREAD DEFAULT - (minus) PRESENT VALUE				
	- FLAT AMOUNT				
	- % OF AMT FINANCED				
	- % OF AMT FINANCED + FLAT AMOUNT				
Override	Check this box to allow overriding the rate at the time of under- writing / funding.				
Max Amt	Specify the maximum subvention amount.				
% Amt Financed	Specify the percentage of amount financed to derive the Subven- tion Amount.				
	For example: If Amount Financed = 100\$, and % of Amt Financed = 5%, then the Subvention Amount = 100 * 0.05 = 5\$				
Flat Amt	Specify the flat amount.				
Factor	Specify the subvention factor.				
Spread Max	Specify the maximum subvention spread value.				
Refund section:	•				
Paid Off Method	Select the method from the drop-down list, if the account is paid- off early.				
Paid Off Basis	Select the basis from the drop-down list, if the account is paid-off early.				
Paid Off Period	Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early.				
Paid Off Percent	Specify the refund percentage, if the account is paid-off.				
Charge Off Calc Method	Select the calculation method from the drop-down list, if the account is charged-off.				
Charge Off Basis	Select the charge off basis from the drop-down list.				



Field:	Do this:
Charge Off Period	Select the charge off period from the drop-down list.
Charge Off Percent	Select the charge off percent from the drop-down list.
Amortization section	<u>ı</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.

## 4.11 <u>Escrow</u>

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow screen contains subsection that allow you to set up these features.

This chapter explains the Escrow screen and how to set up escrow in the system.

## 4.11.1 <u>Escrow</u>

The Escrow Definition screen allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.

### **Navigating to Escrow**

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Products > Escrow. The Escrow details can be setup across three subsections:
  - Escrow
  - Shortage/Cushion Rules
  - Disbursement Rules

## 4.11.1.1 Escrow

## To setup Escrow

1. Click Setup > Setup > Products > Escrow > Escrow.



2. In the **Escrow Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Escrow ×					6		
Origination	Escrow Shortage/Cushio	n Rules Disbursement Rules						
Servicing								
Collections	Escrow Definition			d <b>e</b>	Add 🖉 Edit	🗌 View 🔗 Aut		
WFP	View 🔻 Format 👻 🛃	🔲 Freeze 🚮 Detach 🖉 Wrap 🙀						
	Escrow	Description	Escrow Type	Cushion Allowed	Incl 1098	Enabled		
Tools	UNDEFINED			N	N	N		
etup	EIN51	PROPERTY MORTGAGE INSURANCE ( PMI )	INSURANCES	N	N	Y		
Setup	EIN52	HAZARD INSURANCE	INSURANCES	Y	N	Y		
4 Administration	EIN99 ETX01	NON ESCROWED INSURANCE COUNTY TAX	INSURANCES TAXES	N	N	Y		
> System	ETX01 ETX50	NON ESCROW TAX	TAXES	T N	N	Y		
> User	LINJU	NOR LOCKOW IRA	IRALS	n .				
Products	Francisco De Robbier							
Asset Types	Escrow Definition			-		1		
Index Rates			k	🖥 Save and Add 🛛 🖥 Save and S	itay 📑 Save	and Return 🤇 🤤 Ret		
Currency Exchange								
Scoring Parameters		* Escrow UNDEFINED	* Cu	shion Allowed 🔲				
Products	1	* Description	" Ind 1098					
Pricings		* Escrow Type						
Contract		ELCOW Type						
Edits								
Cycles								
Scoring Models								
Fees								
Origination Fees								
Compensation								
Commission								
Insurance								
Checklists								
Stipulations								
Spreads								
Statement Messages								
Letters								
Promotions Subvention								

A brief description of the fields is given below:

Field:	Do this:
Escrow	Specify the escrow code. This is protected against update and cannot be changed after initial set up.
Description	Specify the escrow description.
Escrow Type	Select the escrow type, usually INSURANCES or TAXES from the drop-down list.
Cushion Allowed	Check this box if the escrow you are defining allows for cushion. <b>Note</b> : Cushion rules are used to determine how much cushion should be retained.
Incl 1098	Check this box to include in 1098 reporting.
Enabled	Check this box to enable the escrow definition.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 4.11.1.2 Shortage/Cushion Rules

In Shortage/Cushion Rules, you can review and set up escrow analysis shortage/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and if there is a predicted shortage, how to eliminate it by increasing payment.

#### To setup Shortage/Cushion Rules

1. Click Setup > Setup > Products > Escrow > Shortage/Cushion Rules.



2. In the **Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Escrow ×										2
Origination	Escrow Shortag	e/Cushion Rules Disburs	ement Rules								
Servicing											
Collections	Rules								d⊫ <u>A</u> dd	<u>ℓ</u> Edit <u>V</u> iew	√ Aud
WFP	View 🔻 Format	• 🛱 🔲 Freeze 🔒	Detach 🕼 Wrap	69							
ools	Rule	Description	Start Dt	End Dt	Enabled Shortage Threshold	Shortage Value	Shortage Spread Increase %	Term	Max Term	Surplus Amt Com	ipany
p		UNDEFINED			N	0.00	0.0000	0	0	0.00	
P qu	0001	RULE 0001	12/07/1993	12/31/4000	Y AMOUNT	50.00	30.0000	6	48	1.00 ALL	
Index Rates Currency Exchange Scoring Parameters Products Pricings Contract Edits Cycles	3	* Rule * Description * Start Dt * End Dt * Enabled (	16 16		* Shortage Threshold * Shortage Value 0.00 * Shortage Spread Increase % 0.0000 * Term 0	eters	T		* Max Term 0 * Surplus Amt 0.00 * Company ALL * Branch ALL * Product ALL * State ALL		,
Scoring Models											
Fees Origination Fees	Rule Details		la se la la seconda	-					d₽ Add	🖉 Edit 🗌 View	V A
Compensation Commission Insurance Checklists	View ♥ Format Escrow Type No data to display.	Gushion Type	i neracu े लेन Mrab	81							Cushion \
Stipulations Spreads Statement Messages Letters Promotions Subvention Escrow	×										

Field:	Do this:				
Rule	Specify the rule code. This is protected against update and cannot be changed after initial set up.				
Description	Specify the rule description.				
Start Dt	Specify the start date for this rule. You can even select the date from the adjoining Calendar icon.				
End Dt	Specify end date for this rule. You can even select the date from the adjoining Calendar icon.				
Enabled	Check this box to enable the rule.				
Parameters s	ection				
Shortage Threshold	Select the shortage threshold, either an amount or number of install- ments, from the drop-down list.				
Shortage Value	Specify shortage threshold value.				
Shortage Spread Increase%	Specify shortage spread increase percent.				
Term	Specify shortage spread term.				
Max Term	Specify the maximum amount of shortage spread terms.				



Field:	Do this:				
Surplus Amt	Specify surplus threshold amount for this rule.				
Company	Select the company for this rule from the drop-down list.				
Branch	Select the branch for this rule from the drop-down list.				
Product	Select the product for this rule from the drop-down list.				
State	Select state for this rule (required).				
	<b>IMPORTANT</b> : When you select which escrow rule to use, the system searches for a best match using the following attributes:				
	1. Company				
	2. Branch				
	3. Product				
	4. State				
	Hence, the system recommends creating one version of each rule, where ALL is the value in these fields.				

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Rule Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Escrow Type	Select escrow type from the drop-down list.
Cushion Type	Select cushion type from the drop-down list.
Cushion Value	Specify cushion value.

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

#### Note

While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

## 4.11.1.3 Disbursement Rules

The Rules screen allows you to define the disbursement rules for your escrow.

## To setup Disbursement Rules

1. Click Setup > Setup > Products > Escrow > Disbursement Rules.



2. In the **Escrow Disbursement Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Escrow ×														8	
Origination	Escrow Shortage/Cu	shion Rules Disbursement I														
Servicing																
Collections	Escrow Disburs	ement Rules										de Add		Uiew	√ Agd	
WFP	View 👻 Format 💌	🔯 🔲 Freeze 🚮 Deta	ich 🕼 Wrap	69												
Tools	Disbursement Rule	e Description	Company	Branch	Start Dt	End Dt	Enabled	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %	
	01001	JANUARY MONTHLY	ALL	ALL	12/07/1993	12/31/4000	N	0.0000 8.3330	0.0000	0.0000 8.3330	0.0000	0.0000 8.3330	0.0000	0.0000	0.0000	
tup	01002	JANUARY BI MONTHLY	ALL	ALL	12/07/1993	12/31/4000	Y	16.6666	0.0000	16.6666	0.0000	16.6666	0.0000	16.6666	0.0000	
etup	01003	JANUARY THRICE ANNUAL	ALL	ALL	12/07/1993	12/31/4000	Y	33.3333	0.0000	0.0000	0.0000	33.3333	0.0000	0.0000	0.0000	
Administration	01004	JANUARY QUARTERLY	ALL	ALL	12/07/1993	12/31/4000	Y	25.0000	0.0000	0.0000	25.0000	0.0000	0.0000	25.0000	0.0000	
System	4														+	
> User																
Products Asset Types	Escrow Disburs	ement Puler														
Index Rates	L'SCION DISDUIS	cilicite Rules								Save and		Save and Stay		and Bahara	Ant	
Currency Exchange										C Save and	Mag 6	and prave and prave	24Ve	and Return	A Ken	
Scoring Parameters		* Disbursement Rule					Disbursement %					* Jul % 0.0	000			
Products																
Pricings		* Description			* Jan % 0.0000			* Aug % 0.0000								
Contract		* Company ALL		۲	* Feb % 0.0000			* Sep % 0.0000								
Edits		* Branch ALL			* Mar % 0.0000				* Oct % 0.0000 * Nov % 0.0000							
Cycles	1	* Start Dt	120													
Scoring Models						* End Dt 18				* Dec % 0.0000						
Fees Origination Fees		* Enabled	~		* May % 0.0000				Total % 0							
Compensation		Cilduleu 🛄			* Jun % 0.0000						TOCON YO U					
Commission																
Insurance																
Checklists																
Stipulations																
Spreads																
Statement Messages																
Letters																
Promotions																
Subvention																
Escrow																
WEP																
Index Rates																
Fees																
Fees Pricings																
Fees Pricings Contracts																
Fees Pricings																

Field:	Do this:
Disbursement Rule	Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up.
Description	Specify the description.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Specify the start date. You can even select the date from the adjoining calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining calendar icon.
Enabled	Check this box to enable this disbursement rule.
Disbursement section	n
Jan%	Specify the percent to be disbursed in January.
Feb%	Specify the percent to be disbursed in February.
Mar%	Specify the percent to be disbursed in March.
Apr%	Specify the percent to be disbursed in April.
May%	Specify the percent to be disbursed in May.



Field:	Do this:
Jun%	Specify the percent to be disbursed in June.
Jul%	Specify the percent to be disbursed in July.
Aug%	Specify the percent to be disbursed in August.
Sep%	Specify the percent to be disbursed in September .
Oct%	Specify the percent to be disbursed in October.
Nov%	Specify the percent to be disbursed in November.
Dec%	Specify the percent to be disbursed in December.
Total%	Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent .

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## Note

You cannot save the disbursement rule, if the Total% is not equal to 100.



# **Appendix A:System Parameters**

# A.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
- <u>Company Parameters</u>
- 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.

## A.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.

SI.No	Parameter	Description
1	ACA_DLQ_AMT_EX- CLUDED	This parameter is used to exclude delinquency amount for account ACH
2	ACA_PAYMENT_AU- TO_LOAD	This parameter is used to control posting directly from the ACH file that has been created for cus- tomer 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



SI.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 Direc- tory Object Name for ADR file location
8	ADR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle Direc- tory Object Name for ADR file location
9	AGE_APPROVED_CON- DITIONED_DAYS	This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Applica- tion. 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 Con- tract. Input parameter value is numeric with no upper limit.
11	ASC_COL_SER_ENA- BLED_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_DI- RECTORY	This parameter is used to define the Oracle Direc- tory 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 fac- tor 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 appli- cable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: <b>ROUND</b> : Rounded to nearest number higher or lower <b>RAISE</b> : Rounded to the nearest higher number <b>CUTOFF</b> : Truncate the digits without rounding or raising
17	CMN_APP_ACC_TI- TLE_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.



SI.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/Warn- ing 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 gener- ates 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 pro- cesses the data to/from LOB and if set to 'N', sys- tem 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 man- ually 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 Euro- pean 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.



SI.No	Parameter	Description
30	CMN_SCHEMA_PASS- WORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
31	CMN_SERVER_HOME	This parameter captures the Server Home Direc- tory. 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_ENVIRON- MENT_FILE	This parameter captures the environment file (and its path) for running the Operating System com- mands from Job Service. Input parameter value is user defined.
34	CMN_SYSTEM_UNDER MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).
35	CMN_WALLET_PASS- WORD	This parameter is used to specify the common wallet password. Input parameter value is user defined.
36	CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
37	CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a cus- tomer 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.



SI.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_MER- CHANT_ID	This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined.
44	CRD_CHS_RE- MOTE_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_RE- MOTE_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 pay- ments for credit cards etc. Input parameter value is user defined.
48	CRD_PTB_RE- MOTE_HOST_NAME	This is the Protobase Remote Host Name
49	CRD_PTB_RE- MOTE_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 delin- quency 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	DECI- SION_BUY_RATE_TOL- ERANCE	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 num- ber reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.



SI.No	Parameter	Description
55	FIN_TIMEOUT	This parameter is used to define the polling inter- val 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_FOR- MAT	This parameter is used to define the input call activity file format
58	IFD_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IFD file location
59	IFD_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for IFD file location
60	INCOM- ING_LOB_PURGE_DAYS	This parameter is used to define the incoming pro- cess file table purge days
61	INPUT_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for INPUT file location
62	ITU_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for ITU file location
63	ITU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for ITU file location
64	IVR_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IVR file location
65	IVR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for IVR file location
66	JSC_START_OF_BUSI- NESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.
67	JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/ seconds.
68	JSV_ARCHIVE SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
69	JSV_ARCHIVE SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
70	JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Password
71	JSV_BI_USER	This parameter is used to define the BI Publisher User ID



SI.No	Parameter	Description
72	JSV_TEMPORARY_DI- RECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
73	JSV_BI_PASSWORD- JSV_REPORTS_RUNT- IME	This parameter is to specify the reports runtime program. Input parameter value is user defined.
74	JSV_REPORTS_RUNT- IME_CMDFILE	This parameter is used to specify the reports runt- ime command file. Input parameter value is user defined.
75	JSV_REPORTS SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
76	JSV_REPORTS SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
77	JSV_REPORT_AR- CHIVE_DIRECTORY	This is used to specify the path 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 ser- vice during time out. Input parameter value is numeric. To check whether it represents minutes/ seconds.
80	JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).
81	JSV_USE_REPORTS SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
82	LBX_TXN_GROUP- ING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.
83	LCO_COL_LET- TER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
84	LCO_COL_LET- TER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.



SI.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 direc- tory object name for Lockbox file location
88	LOCKBOX_PRO- CESSED_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for processed Lockbox file loca- tion
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 pay- ment extract file site id
94	OCP_IN- CLUDE_ACH_ACC	This parameter is used to set the customer pay- ment extract including ach accounts
95	OUTGO- ING_LOB_PURGE_DAYS	This parameter is used to define the outgoing pro- cess 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.



SI.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 pro- ducers 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 pro- ducer transactions are to be archived. Input parameter value is numeric.



SI.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 parame- ter 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.



SI.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_FRE- QUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency
135	RCO_LOAD_FRE- QUENCY	This parameter is used to specify Contracts RDH Load Frequency
136	RFO_LOAD_FREQUENCY	This parameter is used to specify Repo-Foreclo- sure RDH Load Frequency
137	RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
138	RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
139	RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Frequency
140	SALESAGENT MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
141	SCORING_PARAME- TER_ALERT	This parameter is used to set the scoring parame- ter alert
142	SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
143	TES_ANA_PRE_PROCES S_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.
144	TES_DSB_ANALY- SIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.



SI.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 parame- ter value is numeric.
146	TPE_AMORTIZE_AC- CRUED_INT_ONLY	This parameter is used to specify that system has to amortize accrued interest at month end
147	TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
148	TPE_ESC_ANALY- SIS_DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis
149	TPE_EXCESS_PAY- MENT_TO_MEMO	Excess payment on the account will be moved to memo payment.
150	TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
151	TPE_EXT_CY- CLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
152	TPE_FUTURE_PAYOFF DAYS	The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during mone- tary transactions posting.
153	TPE_GL_RE- FUND_HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
154	TPE_MAX_CY- CLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.
155	TPE_MIN_1098_INT_AMT _PAID	This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mort- gage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their busi- ness. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
156	TPE_OLDEST DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
157	TPE_PAID_TO_CLOSE DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
158	TPE_PAYMENT_TO MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No).



SI.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 inter- est 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 warn- ing message is to be shown if monetary transac- tion 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.



SI.No	Parameter	Description
170	UIX_DIRECT_LOAN COMBO_ULN_UFN	This parameter when set to yes allows underwrit- ing 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 coun- try where an FI has multiple branches across dif- ferent geographies. Input parameter value is user defined.
173	UIX_LOCK_UN- LOCK_AND_COPY	This parameter is used to enable the user inter- face lock / unlock and copy features. Input param- eter 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.



SI.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 vehi- cle evaluation source code. Input parameter value is user defined. A number of parameters are pos- sible 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 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 direc- tory 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).



SI.No	Parameter	Description
193	XAE_DEALUPD_MAX_AL- LOWED_DAYS	This parameter is used to define the max allowed days for Deal Update
194	XAE_DEALUPD_AL- LOWED_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 (includ- ing 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_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for processed IPR file location
199	IPR_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IPR file location
200	UIX_PWD_MGMT_EX- TERNAL_URL	This parameter is used to set external password management url, if applicable
201	UIX_PWD_MGMT_EX- TERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/ N)).
202	ICU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for processed ICU file location
203	ICU_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for ICU file location
204	UIX_BILL_CYCLE_AL- LOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
205	CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
206	CMN_CORE_BANK_TX- N_CD	This parameter is used to set code for OFSLL and Core Banking integration
207	UIX_DIRECT_DISB_MAN- UAL_SELECT	This parameter will allow manual selection of dis- bursement mode for direct loans
208	ICC_DLQ_AMT_EX- CLUDED	This parameter enabling will exclude delinquency amount for CASA account
209	CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can integrate with Core Banking.
210	BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total num- ber of records allowed to be added in the 'Input Data File' shared from external interface.
		<b>Note</b> : if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created.



SI.No	Parameter	Description
211	UVN_VEN_NBR_SYS- _GENERATED	This parameter is used to validate if 'Vendor Num- ber' has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen.
212	METRO_WITHOUT_COL- L_IND	This parameter indicates whether Metro II report- ing is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity.
		However when Collections module is being used, the Collateral status is tracked with the reposses- sion details updated in 'Repo/Foreclosure' screen of Collections module.
213	METROII FIRST_DELQ_DT_ADD DAY	This parameter is used to calculate the first delin- quency date that needs to be reported in the Metro II reporting file.
		By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized num- ber of days to the system calculated first delin- quency date for the Metro II reporting purpose.
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	This parameter is used to indicate if multiple records exist in the response file received for account search.
		Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter"
		However, when this parameter is set to 'Yes', sys- tem only indicates that there are multiple records/ rows in response file.
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.



SI.No	Parameter	Description
217	TPE_PMT_POSTING CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.
		Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Pay- ment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.
218	TPE_BACKDT_P- MT_POSTING	This parameter is used to define the payment posting criteria for backdated payments for the fol- lowing type of account conditions:
		- Paid off
		- Charged-off
		- Account under activation
		- Account under conversion
		- Non-performing Account
		- PC2 SI (Pre-computed to Simple Interest) Reschedule
		Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.
219	EXP_PA SOFT_PULL_IND	This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
220	PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.
221	POOL_ACTIVE_AC- COUNTS_ONLY	This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only 'Active' status accounts since the same is enabled (value set to 'Y') by default. To add accounts with other status such as Active, Paid Off, Charged Off, Void, Terminate. and so on, set the value of system parameter to 'N'.
222	AUTO_GEN_ACC_NBR CONV	This parameter is used for conversion accounts to decide option of account number generation. If the value of parameter is set to 'Y' the account num- ber is automatically generated in OFSLL during conversion and if the value is 'N', then external ref- erence number (generated in third party system) itself is appended as the account number.



SI.No	Parameter	Description
223	OUTBOUND_DL- R_TRACK_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details main- tained in the system into Dealer Track.
		MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and ses- sion timeout.
		In the existing workflow, the database makes syn- chronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
224	OUTBOUND_ROUTE- ONE_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details main- tained in the system into ROUTEONE.
		MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and ses- sion timeout.
		In the existing workflow, the database makes syn- chronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
225	GRI_WEBSER- VICE_LOG_IND	This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web ser- vice communications between OFSLL and exter- nal interfaced system.
		The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.
226	PVE_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.
227	PVE_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
228	LBX_DR_CR_VALI- DATE_AMT_IND	This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or pro- cess without validation.



SI.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 pro- cessed. 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 pro- cesses the data to/from LOB and if set to 'N', sys- tem 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.



SI.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 pro- cessed. 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 pro- cesses 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 pro- cesses 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 ser- vice 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', sys- tem 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.



SI.No	Parameter	Description
242	PMT_HIERARCHY_CODE	In this parameter, you can specify a payment hier- archy which is populated by default in Customer Details and Business Details (if applicable) screen after account activation.
		However, the specified value is selected by default only if there is a matching hierarchy definition ena- bled 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.
		<b>Note</b> : 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.
243	EVI_MAX_RE- TRY_COUNT	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.
244	UIX_CUSTOM_LA- BEL_ENABLED_IND	This parameter indicates if the field label customi- zations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens.
		If set to 'Y', system refers data from database
		If set to 'N', system refers data from XLIB file.
245	UIX_MASTER_AC- C_BASED_PMT_IND	If this parameter is set to 'Y' and is 'Enabled', sys- tem accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts.
		To facilitate master account based payments, 'Master Account #' field is enabled in 'Payment Entry' screen.

# A.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_HISTO- RY_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 spec- ify the limit.
2	UCS_GROUP_FOL- LOWUP_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 pre- requisite 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_AP- P_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applica- tions. 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_RESTRICT- ED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsi- bility 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.



SI.No	Parameter	Description
7	UIX_VIEW_SE- CURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Param- eter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierar- chy with the specified responsibilities. For exam- ple, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility lev- els. <b>Note</b> : While creating application, selecting appro- priate applicant's classification would be essential for this parameter to be effective.
8	UIX_VIEW_SE- CURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewa- ble only by users defined in the Organization, Divi- sion hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made availa- ble only to the HR department with specific responsibility levels. <b>Note</b> : While creating application, selecting appro- priate applicant's classification would be essential for this parameter to be effective.
9	ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
10	ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error
11	ULG_FAILED_LOGIN_TRI- ALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 9999999999999.
12	ULG_INACTIVITY_DAYS MAX	This parameter is used to specify the maximum number of days the User ID can be without utiliza- tion before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.

SI.No	Parameter	Description
13	ULG_PWD_CASE_SENSI- TIVE_REQ	This is used to allow all passwords to be case sen- sitive 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_P- WD_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 99999999999.
15	ULG_PWD_CHANGE DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for pass- word change, in cases where password has not been changed within the set period. Input parame- ter value is numeric.
16	ULG_PWD_LENGTH_MIN	This is used to set the minimum length of pass- word string that is required. If this criterion is not met, system would throw an alert specifying mini- mum character length required to be input.
17	ULG_PWD_LOW- ER_CHAR_REQ	This is used to allow at least one lower case char- acter in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean pass- words 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_SPE- CIAL_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_UP- PER_CHAR_REQ	This is used to allow at least one upper case char- acter in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean pass- words 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_VALIDA- TION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.
		When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system dis- plays 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.
		<b>Note</b> : Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.

# A.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 automat- ically rejected applications scored using this scor- ing 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 val- ues are Minimum Score, Maximum Score, Mini- mum Tier (Grade), Maximum Tier (Grade).



SI.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 Mini- mum Score. If Maximum score is set-up in com- pany 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 print- ing. 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 holi- days 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 corre- spondence documents. Input parameter value is 'SETME'; if none is specified and parameter ena- bled, '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).



SI.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, sys- tem will use all available credit bureau reports pulled which are not older than 30 days from cur- rent 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-dup- ing Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
14	DDP_DE- DUP_DEBT_WITH_SPOU SE	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary appli- cant's liabilities. Input parameter value is Boolean (Yes/No).
15	DOT_STORAGE_DIREC- TORY	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_CUR- RENT_SCORE_CRH	This parameter is used to define whether the sys- tem 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 val- ues are 'RUSH', 'NEW', 'SKIP', 'BAD', 'PRO- CESSED' and 'PURGED'.
19	FIN_POP_PASSWORD	This parameter is used to define the pop pass- word 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 user- name to access the fax-in service. Input parame- ter value is user (System Administrator) defined.



SI.No	Parameter	Description
22	FIN_STORAGE_DIREC- TORY	This parameter is used to set-up the Oracle direc- tory 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 parame- ter 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_DIREC- TORY	This parameter is used to define the Oracle stor- age directory. Input parameter value is user (Sys- tem Administrator) defined.
26	LOR_AUTOMATIC_AP- PROVAL_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 gener- ates the fax approval in the pre-defined template whenever an application is approved.
27	LOR_AUTOMATIC_RE- JECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input param- eter 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 con- sidered 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 applica- tion.
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.



SI.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 Com- putation 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 gener- ate 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 deter- mine 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 prom- ise 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 applica- tion 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.



S	l.No	Parameter	Description
43	3	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'.

# A.5 <u>Other Parameters</u>

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 Fre- quency 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 lia- bilities 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 lia- bilities 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 log- ging 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.



SI.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_FOR- MAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.
12	JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
13	JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
14	PJR_COPY_PURGED DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
15	PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
16	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric.
17	PUP_TUP_LAST_PURGE_ DT	This parameter is used to capture the last date when transactions upload details were purged. Input parameter value is date.
18	TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).
19	TPE_EXCESS_PAY- MENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.
20	TPE_STOP_COMP_DELQ _DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.



# **Appendix B:Variable and Fixed Interest Rate**

### B.1 Variable Interest Rate Loans

A variable interest rate loan is one in which the interest component of the payable loan can fluctuate over time. This fluctuation can be either due to periodic changes in index rate or varying interest rates in the market. Accordingly, the loan payment amount may increase or decrease depending on the variable interest rate.

For Variable rate loans, the interest rate basically consists of two components:

- Index rate The index rate component is based on the financial market and may fluctuate accordingly.
- Margin rate The margin rate component is the fixed rate, which normally does not change during life of the loan.

#### Note

Interest rate = Index rate + Margin rate.

During loan origination and up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the loan is funded, the interest rate on the loan may change when the index rate changes. This interest rate change may causes changes in the loan's repayment amount, if specified in the terms of the contract.

Oracle Financial Services Lending and Leasing supports the variable rate functionality for closed-end loans during the originating, funding, and servicing of new products and loans with interest rates based on various industry-standard interest rate indices.

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 loan payment amount using 'Reschedule Method' and 'Reschedule Value' fields.

View ~ Format ~     Preeze     Detach     Wrap     New Product     Create Copy       Product     Description     Start Dt     End Dt     Direct     Flexity	
Product Description Start Dt End Dt Direct Flexi	
	ble Repayment
12/31/4000 Y N	*
< III	+
Description     Collateral     Index	
* Description Type Rounding	
* Description Type Rounding Reschedule	
* Description Type Rounding * Start Dt 12/31/4000 12 Sub Type Method Me	
Description     Type     Type     Reschedule     Collateral     Collateral     Collateral     Collateral     Collateral     Collateral     Credit     Direct      Direct      Direct     Direct	
Description     Type     Type     Reschedule     Reschedule     Direct      Direct      Portfolio Type     Portfolio Type     Direct     D	
Bescription     Type     Type     Collateral     Collatera     Collateral     Collateral     Collateral	
* Description     Type     Index       * Start Dt     Type     Reschedule       * End Dt     12/31/4000     Sub Type     Method       * Direct Ø     Bureau     Portfolio Type       * Flexible     Portfolio Type     Value	

- When Reschedule Method is selected as 'UNDEFINED', no payment changes are allowed.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified as '0', loan payment amount changes every time depending on the variable rate.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified in percentage (i.e. 5%, 10%) loan payment amount changes only when the variable rate increases upto the defined percentage. (For example, if change percentage is specified as 10%, loan payment amount changes only if the variable rate increases by 10%. Else, no change is allowed.)

Hence the impact of variable rates on loan payment amount can be controlled to stop negative amortization.

### B.1.1 <u>'Rate Adjustments' for Variable Rate Loans</u>

Every loan contract can have different limits on interest rate change as indicated below:

- Allowed amount for each minimum and maximum interest rate change
- Number of minimum and maximum interest rate changes allowed within a year and life of the account

#### Note

These limits are enforced when processing the interest rate change on the loan.

OFSLL supports such Adjustable-Rate Mortgages (ARM) by defining them accordingly in the 'Rate Adjustment' tab of Product setup screen.

In the 'Rate Adjustment' tab (Setup > Products screen > 'Rate Adjustment' tab), multiple records can be created depending on the limits defined for each ARM's.

For example:

• For a particular ARM if interest rate change is allowed only once in a year, then a corresponding record in Rate Adjustments tab can created with following field details:



- Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '1', and # of Adjustment '1'.
- For a particular ARM if interest rate change is allowed only once in 5 years during life of a loan, then a corresponding record in Rate Adjustments tab can created with following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '5', and # of Adjustment '1'.
- Similarly, for an ARM if desired number of interest rate changes are to be allowed during first 10 years of a loan, the record in Rate Adjustments tab can have the following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '10', and # of Adjustment 'any value upto 999'.

### B.2 Fixed Interest Rate Loans

Fixed interest rate loan is one in which the rate of interest remains fixed from funding till the loan's entire term. Hence, the loan payment amount does not change with fluctuations in index rate or market rates.

In Oracle Financial Services Lending and Leasing, fixed interest rate loans can be defined in the following way:

 Create a 'FLAT RATE' Index Type record in Index Rates screen (Setup > Products > Index Rates) with Rate=0.00

2	
💠 Add 🥒 Edit 📃 View 🛹 Audit	
Description Enabled	
PRIME RATE Y	
FLAT RATE Y	
💠 Add 🖉 Edit 📄 Yew 🖌 Audi	
Enabled	
Y	

• Select this Index Type record during Origination/Servicing for Fixed Rate loans.

Since the index rate is always zero for this Index Type, the loan interest rate will always be the Margin rate (i.e. contract rate) which does not change during life of the loan.



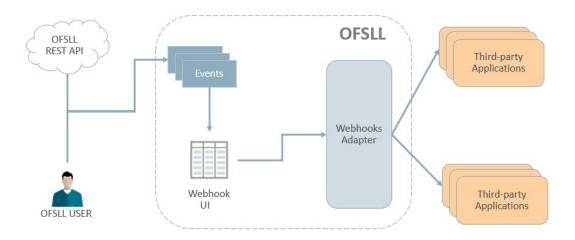
# **Appendix C:Webhooks**

## C.1 Introduction

The Webhook option in OFSLL extends the support of interfacing with third-party applications by sending REST API based notifications of changes through system generated Webhook event actions.

In the Webhook integrated model, it is the server to client direction of conversation in which the server pushes data to the client that hosts an HTTP based API endpoint. OFSLL uses the existing weblogic key-store to register third-party application credentials such as User Name, Password and SSL/TSL Certificate.

## C.2 <u>Webhook Architecture</u>

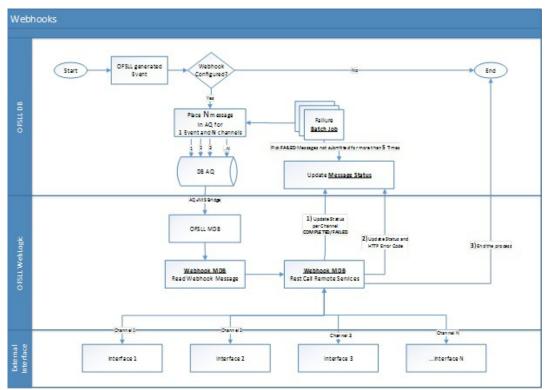


As per the above image:

- A change in the base system can either be triggered by an user performed action or through REST API call.
- The 'Events' refer to system generated information indicating the change in system which is to be propagated to third-party applications that are interfaced with OFSLL. For more information on configuring events in the system, refer to Events section.
- The 'Webhook UI' is the Webhook setup screen in which Webhook definitions (channel) and Event Details are defined by registering third-party applications that are interested in OFSLL events. For more information on configuring Webhook in the system, refer to Webhook section.
- The 'Webhook Adapter' is Webhook MDB (Message Driven Bean) and is used to propagate OFSLL messages to thrid-party applications.



# C.3 <u>Webhook Workflow</u>



As per the above workflow:

- On defining WEBHOOK, a WEBHOOK action is added to Events framework.
- Based on the Event definition defined in setup, system triggers Events.
- For all Events with WEBHOOK as the associated action, AQ JMS message is generated and the same is consumed by WEBHOOK MDB adapter. If there is one Event subscribed to 5 channels then system places 5 WEBHOOK messages into MDB.
- WEBHOOK MDB read the channel configuration detail from both Database and WebLogic CSF to propagate JSON message.
- Based on the outcome of call to the third-party application, system updates the STATUS and HTTP response code for the message.
- A retry batch job picks the failed messages and then resubmit into AQ. The number of retries is based on System Parameter which cannot exceed more than 5.

## C.4 Webhook Message Format

Webhook Events are published in json message format. This message content can be customized using Response User Defined Tables. For more information on json message format, refer to Events section.

## C.5 Processing Webhook Request

- When an event is triggered in OFSLL, system checks if there are any Webhook actions defined for different channels.
- If there are multiple registries available, OFSLL creates multiple WEBHOOK messages to propagate event details to the third-party applications.
- WEBHOOK MDB reads the messages and generates response based on User Defined Table available for individual Events.



- When response data is generated, system generates POST request to third-party applications and marks these requests as COMPLETED on successful notification.
- If the third-party notification is failed, OFSLL updates the message as FAILED.
- On receiving the notifications, OFSLL expects third-party application's POST service to return one of the following HTTP status code:

HTTP Status Code	MDB Dashboard Status	Description
2XX, 3XX	COMPLETED	
4XX	FAILED	Need to resubmit manually. MDB will update retry count to 5
5XX	FAILED	Will be resubmitted by batch job

- The system parameter EVI\_MAX\_RETRY\_COUNT 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.
- The batch job EVEPRC\_BJ\_100\_02 in SET-EVE batch job set picks the FAILED status messages for re-trigger and considers the above system parameter to control the maximum attempts to re-trigger.
- The system parameter CMN\_HTTP\_CONNECTION\_TIMEOUT determines the maximum allowed response time (in seconds) from the third-party application. If response time exceeds than the system parameter configured value, then the status of request is updated as FAILED with 500 HTTP Status Code.
- If the system is running behind a firewall/proxy network, OFSLL provides below system parameters to configure proxy details.

System Parameter	Description
CMN_HTTP_PROXY_ENABLED_I ND	PROXY INDICATOR FOR ALL OUTSIDE HTTP/HTTPS CONNECTION
CMN_HTTP_PROXY_PORT	HTTP PROXY SERVER PORT FOR OUTGOING HTTP CONNECTIONS
CMN_HTTP_PROXY_SERVER	HTTP PROXY SERVER FOR OUTGOING HTTP CONNECTIONS

