Loans Servicing Open Interface
Oracle Financial Services Lending and Leasing
Release 14.8.0.0.0
[December] [2019]
Part No. F22291-01

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FINANCIAL SERVICES

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1. Topical Essay

Oracle Financial Services Lending and Leasing Open Interface allows you to import data from an external source and load it into the application tables using a feeder program and loading the data from the Open Interface tables to the application.

The application Open Interface contains:

- Open Interface Definition that can be used to develop the feeder program.
- AccountImport - a PL/SQL program that imports data from the Open Interface Tables into OFSLL. AccountImport program validates the data before importing the data into OFSLL tables.
- The Accounts that have failed the validation process of the AccountImport program have to be corrected in the Feeder system and should be reloaded into the Open Interface tables for the AccountImport program.

1.1 Basic Business Needs

OFSLL Open Interface provides you with the features you need to satisfy the following basic business needs. You will be able to address the following:

- Import Data from any third party Originating System.
- Import Data from any third party Servicing System.

1.2 Major Features

1.2.1 Importing Data from any third party Originating System (New Accounts)

OFSLL Open Interface allows you to capture Credit Applications data from any third party Originating System and setup the new accounts in OFSLL.

1.2.2 Importing Data from any third party Servicing System (Existing Accounts)

OFSLL Open Interface allows you to capture Account data from any third party Servicing System and setup the existing account in OFSLL.

1.3 Definitions

1.3.1 API

Application Programming Interface

1.3.2 Servicing System Open Interface Tables

Tables used to store data coming from external sources, prior to being loaded into OFSLL.
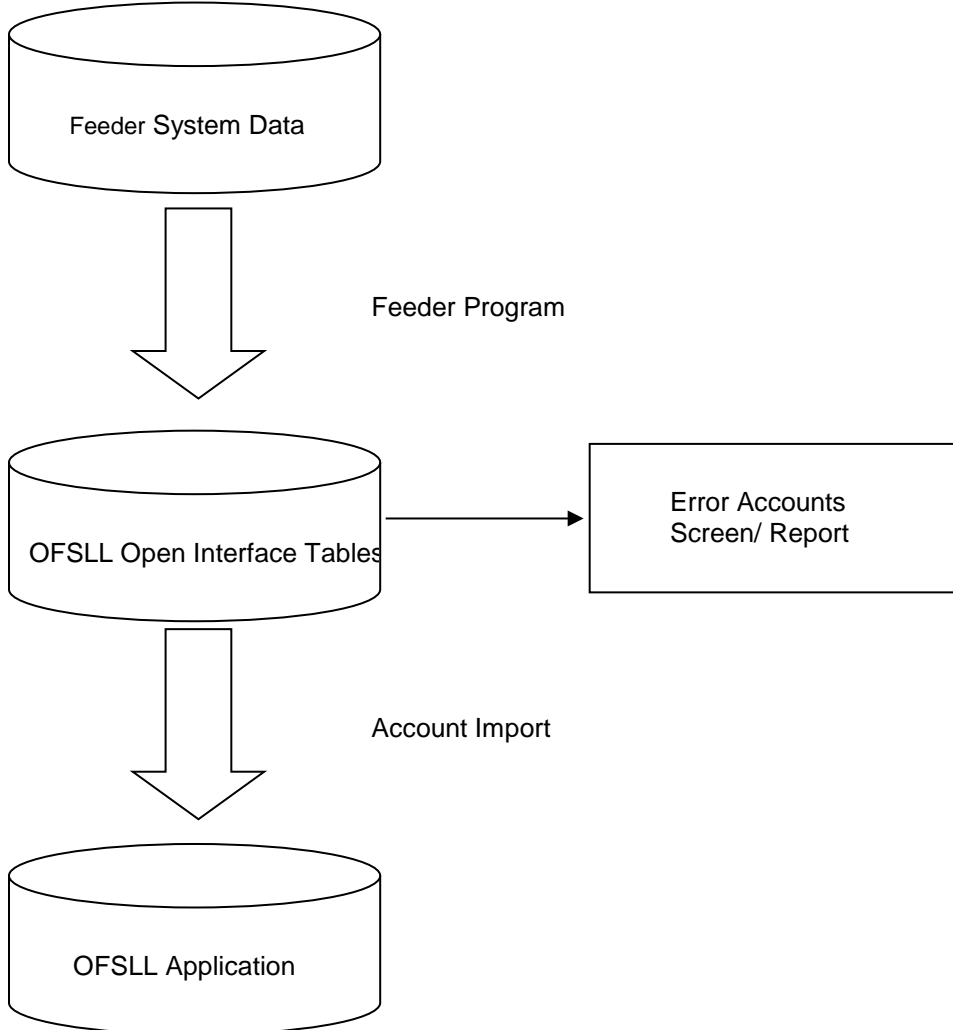
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1.3.3   Feeder Program

A custom program you use to import your data from an external or feeder system into OFSLL. The type of feeder program you write depends on the environment from which you are importing data.

1.3.4   Importing Data from Your Feeder System

AccountImport receives data from an import program, which your onsite MIS personnel can develop for you; or you may wish to use a OFSLL Consultant. Your import program must convert data from your feeder system into a standard data format that AccountImport can read. AccountImport can then convert your import data into OFSLL Accounts.

The type of environment from which you import data determines the type of import program you need, as well as the import utility you should use to write your program. Oracle's SQL*Loader is a powerful and easy to use tool you can use to write such a program. However, depending on the complexity of your needs, there are number of programming languages available to you.

Feeder System Data

Feeder Program

OFSLL Open Interface Tables

Error Accounts
Screen/ Report

Account Import

OFSLL Application

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1.3.5 OFSLL Open Interface Tables

OFSLL provides a set of Interface tables to load the Account Data. This section describes the purpose of each Interface table and the relationship between them. The following are the Interface tables,

- API_CONTRACTS
- API_CUSTOMERS_PRIMARY
- API_CUSTOMERS_OTHER
- API_CONTRACT_DETAILS
- API_ASSETS
- API_ACCOUNTS
- API_ACCOUNT_BALANCES
- API_TXNS
- API_COMMENTS
- API_BUSINESS_APPL_ADDRESS
- API_BUSINESS_APPL_LIABILITIES
- API_BUSINESS_APPL_FINANCIALS
- API_BUSINESS_APPL_AFFILIATES
- API_BUSINESS_APPL_PARTNERS
- API_BUSINESS_APPL_TELECOMS
- API_ACCOUNT_BALANCES_AMORTIZE
- API_ACCOUNT_REPMT_SCHEDULE
- API_ACCOUNT_RATE_SCHEDULE
- API_INSURANCES
- API_SUBVENTIONS
- API_ACCOUNT_PMT_CHG_SCH
- API_BUSINESS_APPL_DETAILS
- API_ACCOUNT_DUE_DATE_HISTORY
- API_ACCOUNT_CONDITIONS
- API_BANKRUPTCY
- API_ACCOUNT_BKRP_HISTORY
- API_TRACKING_ATTRIBUTES
- API_CUSTOMER_CREDIT_SCORE
- API_BUSINESS_CREDIT_SCORE

The information of an Account is spread across the above Interface Tables.

1.3.6 OFSLL Open Interface External Tables

OFSLL provides a set of external tables to load the Account Data from dat files to API interface tables.The following are the interface external tables for Loan.

- API_CSC_LOAN_EXT

- API_ACM_LOAN_EXT
- API_ACC_LOAN_EXT
- API_ASE_LOAN_EXT
- API_ABA_LOAN_EXT
- API_ABH_LOAN_EXT
- API_ACP_LOAN_EXT
- API_BKP_LOAN_EXT
- API_INS_LOAN_EXT
- API_TXNS_LOAN_EXT
- API_BCS_LOAN_EXT
- API_BSA_LOAN_EXT
- API_BSF_LOAN_EXT
- API_BSL_LOAN_EXT
- API_CRD_LOAN_EXT
- API_SBV_LOAN_EXT
- API_PDC_LOAN_EXT
- API_ACD_LOAN_EXT
- API_CUSPRIM_LOAN_EXT
- API_ABL_LOAN_EXT
- API_ACH_LOAN_EXT
- API_ACO_LOAN_EXT
- API_ACR_LOAN_EXT
- API_ART_LOAN_EXT
- API_ATT_LOAN_EXT
- API_BSP_LOAN_EXT
- API_BST_LOAN_EXT
- API_CON_LOAN_EXT
- API_CUSOTH_LOAN_EXT
- API_BSD_LOAN_EXT
- API_BSB_LOAN_EXT

The information of an Account is spread across the above Interface Tables.

1.4 Additional Information

1.4.1 Balance Level Conversion

The balance-level information is converted for each account. This implies that after the conversion, the user will not be able to modify a transaction or backdate a new transaction prior to the conversion date. If any modifications have to be made, they will have to be handled via the 'Adjustment' transactions with an effective date greater than the conversion date.

The transaction history can be converted for historical or view-only purposes.

1.4.2   <u>\<xxx\>_orig_sys_xref Fields</u>

The associated Orig_sys_xref **must** be filled. This field enables Open Interface and later OFSLL to reference back to your legacy system. This field should be unique across OFSLL.

1.4.3   <u>Product Pricing Setup for Conversion</u>

Product pricing setup is needed for the conversion process. It is recommended to set up a single product pricing string such that it is applicable to all the converted accounts.

1.4.4   <u>Instrument Setup for Conversion</u>

Contract instrument(s) will have to be set up for the conversion process. The attributes of the conversion instrument(s) should be set at a level such that it is applicable to all of the accounts to be converted.

1.4.5   <u>Compensation Setup for Conversion</u>

Compensation plan(s) that is (are) applicable to all converted accounts will have to be set up. By specifying just the compensation plan code, the OFSLL conversion process will attach the necessary attributes from the plan to the account.

1.4.6   <u>Itemization Attributes</u>

The contract itemization information will be captured in the conversion process. Currently, twenty-five (25) itemizations can be specified for each account. An itemization code and its value are required. The itemization codes should be setup such that all the itemizations in the accounts to be converted are taken care of.

1.4.7   <u>Open Interface Is A Subset of OFSLL</u>

The fields available in the Open Interface tables are a subset of the fields available in the OFSLL. If the client is unable to find an Open Interface field to place data from their legacy system, please consult your support contact. They will confirm whether that field is available in OFSLL at all or not and provide the effort estimate for enhancing the Open Interface to accommodate the new field.

1.4.8   <u>Column definitions</u>

The interface tables include columns, which OFSLL uses to categorize and store specific information. Columns may have the following attributes:

REQUIRED Columns

You must enter values for all NOT NULL columns in the interface tables to successfully convert your data in the interface tables. If you do not enter a value in a NOT NULL column, then you cannot convert the record in the interface table.

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OPTIONAL Columns

You can use some columns in the interface tables to import additional. Open Interface Process imports the data that you load into these optional columns, provided that the information passes the validation checks.

DEPENDENT Columns

OFSLLrequires you to enter values in a conditionally required column only if you have entered a value in another column on which the conditionally required column is dependent.

2. Open Interface Tables and Column Descriptions

Please refer to Open Interface Tables and Column descriptions within the documentation library.

3. Lookups for Account Interface Tables

Please refer to Lookups of Open Interface tables within the documentation library.

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4. Monetary Transaction Codes

All the Monetary Transaction codes that are required for loading the available payment history records and unpaid balances into the Monetary Transactions Interface tables are listed in the table below. These transaction code values may vary depending on the actual setup done at the time of production.

Transaction Code	Description
PAYMENT	PAYMENT
INT	UNPAID INTEREST ACCRUED
FLC	UNPAID LATE CHARGE FEE
FNSF	UNPAID NSF FEE
FEXT	UNPAID EXTENSION FEE
FPPP	PREPAYMENT PENALTY
FEXT	EXTENSION FEE
FADV	ADVANCE TRANSACTION FEE
FOVR	OVERLIMIT FEE
FMEM	MEMBERSHIP FEE
ADV	ADVANCE / PRINCIPAL
NP_INT	NON PERFORMING INTEREST
EOTH1	OTHER EXPENSE 1
EOTH2	OTHER EXPENSE 2
EOTH3	OTHER EXPENSE 3
EOTH4	OTHER EXPENSE 4
EOTH5	OTHER EXPENSE 5

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