

Release Notes
Oracle Financial Services Lending and Leasing
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ORACLE[®]
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Table of Contents

1. RELEASE NOTES	1-1
1.1 BACKGROUND / ENVIRONMENT	1-1
1.2 PURPOSE.....	1-1
1.3 ABBREVIATIONS	1-1
1.4 PRODUCT SUMMARY	1-2
1.5 RELEASE HIGHLIGHTS	1-2
2. ENHANCEMENTS	2-1
2.1 PAYMENT REFUND FROM MAINTENANCE SCREEN.....	2-5
2.1.1 Overview.....	2-5
2.1.2 Description	2-5
2.1.3 Seed Data.....	2-6
2.2 USER DEFINED FIELDS	2-7
2.2.1 Overview.....	2-7
2.2.2 Description	2-7
2.2.3 Seed Data.....	2-8
2.3 RESCHEDULE BILLING CYCLE	2-9
2.3.1 Overview.....	2-9
2.3.2 Description	2-9
2.3.3 Seed Data.....	2-15
2.4 CONFIGURATION AT COMPANY LEVEL.....	2-16
2.4.1 Overview.....	2-16
2.4.2 Description	2-19
2.4.3 Seed Data.....	2-25
2.5 CLOSE ACCOUNT AFTER PAID-OFF	2-26
2.5.1 Overview.....	2-26
2.5.2 Description	2-26
2.5.3 Seed Data.....	2-26
2.6 COLLATERAL MAINTENANCE.....	2-27
2.6.1 Overview.....	2-27
2.6.2 Description	2-27
2.6.3 Seed Data.....	2-30
2.7 TRACKING ATTRIBUTES - BULK UPDATE	2-31
2.7.1 Overview.....	2-31
2.7.2 Description	2-31
2.7.3 Seed Data.....	2-32
2.8 SCRA FOR EXISTING CUSTOMERS (BUG FIX)	2-33
2.8.1 Overview.....	2-33
2.8.2 Description	2-33
2.8.3 Seed Data.....	2-33
2.9 ENHANCEMENTS FOR BUSINESS ONLY ACCOUNT	2-34
2.9.1 Overview.....	2-34
2.9.2 Description	2-34
2.9.3 Screen Changes	2-37
2.9.4 Seed Data.....	2-44
2.10 NEW BILLING CYCLES FOR LOAN/LINE/LEASE	2-45
2.10.1 Overview.....	2-45
2.10.2 Description	2-45
2.10.3 Seed Data.....	2-46
2.11 PAYMENT HIERARCHY CHANGES	2-47
2.11.1 Overview.....	2-47
2.11.2 Description	2-47
2.11.3 Screen Changes	2-51
2.11.4 Seed Data.....	2-52
2.12 METRO II CHANGES FOR HOME COLLATERAL.....	2-53

2.12.1	Overview.....	2-53
2.12.2	Description.....	2-53
2.12.3	Seed Data.....	2-53
2.13	SPECIAL CHARACTER STANDARDIZATION.....	2-54
2.13.1	Overview.....	2-54
2.13.2	Description.....	2-54
2.13.3	Seed Data.....	2-54
2.14	PAYMENT MODE FIELD DETAILS.....	2-55
2.14.1	Overview.....	2-55
2.14.2	Description.....	2-55
2.14.3	Seed Data.....	2-60
2.15	EVENTS ENHANCEMENTS PHASE 3.....	2-61
2.15.1	Overview.....	2-61
2.15.2	Description.....	2-61
2.15.3	Seed Data.....	2-64
2.16	COLLATERAL SUBSTITUTION.....	2-65
2.16.1	Overview.....	2-65
2.16.2	Description.....	2-65
2.16.3	Seed Data.....	2-66
2.17	MASTER ACCOUNT PHASE II ENHANCEMENTS.....	2-67
2.17.1	Overview.....	2-67
2.17.2	Description.....	2-67
2.17.3	Seed Data.....	2-68
2.18	MASTER ACCOUNT ROLLED UP SUMMARY.....	2-69
2.18.1	Overview.....	2-69
2.18.2	Description.....	2-69
2.18.3	Seed Data.....	2-71
2.19	GENERAL LEDGER ENHANCEMENT.....	2-72
2.19.1	Overview.....	2-72
2.19.2	Description.....	2-72
2.19.3	Seed Data.....	2-73
2.20	USER DEFINED PARAMETERS.....	2-74
2.20.1	Overview.....	2-74
2.20.2	Description.....	2-74
2.20.3	Seed Data.....	2-79
2.21	CONTRACT MAINTENANCE TRANSACTION.....	2-80
2.21.1	Overview.....	2-80
2.21.2	Description.....	2-80
2.21.3	Seed Data.....	2-80
2.22	VACATION OWNERSHIP ASSET BILLING ENHANCEMENTS.....	2-81
2.22.1	Overview.....	2-81
2.22.2	Description.....	2-81
2.22.3	Seed Data.....	2-108
2.23	ASSOCIATED ACCOUNTS VIEW.....	2-109
2.23.1	Overview.....	2-109
2.23.2	Description.....	2-109
2.23.3	Seed Data.....	2-110
2.24	TIERED CALCULATION.....	2-111
2.24.1	Overview.....	2-111
2.24.2	Description.....	2-111
2.24.3	Seed Data.....	2-111
2.25	TRADE.....	2-112
2.25.1	Overview.....	2-112
2.25.2	Description.....	2-112
2.25.3	Seed Data.....	2-126
2.26	REVENUE RECOGNITION.....	2-127
2.26.1	Overview.....	2-127
2.26.2	Description.....	2-127

2.26.3	Seed Data.....	2-129
2.27	FINANCIAL SERVICES CLEANUP	2-130
2.27.1	Overview.....	2-130
2.27.2	Description	2-130
2.27.3	Seed Data.....	2-131
2.28	WEB SERVICES	2-132
2.28.1	Overview.....	2-132
2.28.2	Description	2-132
2.28.3	Seed Data.....	2-132
2.29	WEB SERVICES – REGION CODE DEPENDENCY.....	2-133
2.29.1	Overview.....	2-133
2.29.2	Description	2-133
2.29.3	Seed Data.....	2-133
2.30	SECURITIZATION POOL SERVICE.....	2-134
2.30.1	Overview.....	2-134
2.30.2	Description	2-134
2.30.3	Seed Data.....	2-136
2.31	LINKING AN EXISTING ASSET / BUSINESS FROM AOB WS.....	2-137
2.31.1	Overview.....	2-137
2.31.2	Description	2-137
2.31.3	Seed Data.....	2-140
2.32	CREDIT BUREAU ONBOARDING WS	2-141
2.32.1	Overview.....	2-141
2.32.2	Description	2-141
2.32.3	Screen Changes	2-143
2.32.4	Seed Data.....	2-143
2.33	DELETE ACCOUNT WS	2-144
2.33.1	Overview.....	2-144
2.33.2	Description	2-144
2.33.3	Seed Data.....	2-144
2.34	CALCULATOR WEB SERVICE ENHANCEMENT.....	2-145
2.34.1	Overview.....	2-145
2.34.2	Description	2-145
2.34.3	Seed Data.....	2-145
2.35	REPORTS.....	2-146
2.35.1	Overview.....	2-146
2.35.2	Description	2-146
2.35.3	Seed Data.....	2-146
2.36	GL POSTING LOG REPORT CHANGES.....	2-147
2.36.1	Overview.....	2-147
2.36.2	Description	2-147
2.36.3	Seed Data.....	2-147
2.37	ACCOUNT ASSET DETAILS REPORT	2-148
2.37.1	Overview.....	2-148
2.37.2	Description	2-148
2.37.3	Seed Data.....	2-149
2.38	FUNDING ACCOUNTS LOG DETAILS REPORT	2-150
2.38.1	Overview.....	2-150
2.38.2	Description	2-150
2.38.3	Seed Data.....	2-150
3.	APPENDIX: SEED DATA.....	3-1
4.	PATCHES AND BUGS.....	4-1
5.	SECURITY FIXES.....	5-1
6.	LIMITATIONS AND OPEN ISSUES	6-1
7.	COMPONENTS OF THE SOFTWARE.....	7-1

7.1	DOCUMENTS ACCOMPANYING THE SOFTWARE	7-1
7.2	SOFTWARE COMPONENTS.....	7-1
8.	ANNEXURE – A: ENVIRONMENT DETAILS	8-1
9.	ANNEXURE – B: THIRD PARTY SOFTWARE DETAILS.....	9-1

1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

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

1.3 Abbreviations

Abbreviation	Detailed Description
OFSSL	Oracle Financial Services Lending and Leasing
XML	Extensible Mark-up Language
XSD	XML Schema Definition
GL	General Ledger
XLF	Extended Log Format
JSF	Java Server Faces
EAR	Enterprise Application Archive
UI	User Interface
WSDL	Web Services Description Language
ACH	Automated Clearing House
MDB	Message Driven Bean
JMS	Java Messaging Service
IoT	Internet of Things
SME	Small Medium Enterprise

Abbreviation	Detailed Description
UDF	User Defined Fields
FI	Financial Institute

1.4 **Product Summary**

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

1.5 **Release Highlights**

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

2. Enhancements

Enhancement	Description
Functional Enhancements	
Payment Refund button in payment maintenance screen	Usability and Operational Enhancement. Customer Service User can refund the payment from 'Payment Maintenance' screen. With one click, payment refund is posted on multiple accounts and consolidated accounts payable is generated.
User Defined Fields	Added User Defined Fields (UDFs) in Customer Servicing Account, Collateral Management and Origination Credit Bureau to support customization.
Reschedule Billing Cycle Transaction	Introduced Billing Cycle change transaction to support billing cycle change during servicing stage and next bill is generated based on new billing cycle. For example, a monthly Lease can be changed to Weekly Lease.
Batch Job Configuration at company level	This feature enables customer to configure Batch Jobs at each company level. For example, if the Financial Institute (FI) has operations in multiple Countries and they have Portfolio companies operate in Multiple Time Zones, this feature enables them to define the Batch Jobs running at different times based on time zone operations.
Close Account after paid off	Introduced a new 'Close Account Indicator' flag at product level to decide (and also overrides the system parameter 'Close Account days after paid off), whether account needs to be closed or not; after account is paid off. If this flag is disabled, then OFSLL does not close the account.
Collateral Maintenance Non-Monetary	The existing 'Collateral Maintenance' non-monetary transaction is enhanced to update additional Collateral fields.
Tracking Attributes Bulk Update	Following are the changes for Tracking Attributes Bulk Update: <ul style="list-style-type: none"> • Capability to upload Tracking attributes for Customer, Business and Account through generic file upload. • Capability to update the tracking attributes of Customer, Business, Account and Asset through web services.
Business 'Only' Account Enhancements	This Enhancement provides ability to create Business only Applications/Accounts in OFSLL without the need to add a Primary Application/Customer. This is a phase-2 of earlier enhancements and on a broad level, the impact areas are handled as follows: <ul style="list-style-type: none"> • AP Txn for Business Only Accounts • Ability to create Business Only Loan, Line, and Lease by removing dependency on the Correspondence, Edits, Reports and so on. • Master Account ODD generation for Business only customer.

Enhancement	Description
New Billing Cycles	Following two new billing cycles support is added into OFSLL: <ul style="list-style-type: none"> • BIENNIAL (Billing every 2 years) • TRIENNIAL (Billing every 3 years)
Payment Hierarchy Changes	Existing payment hierarchy is enhanced to include a new payment allocation method 'Due Ratio' /Outstanding Amount ratio and formula.
Special Characters handling	OFSLL 'does not' support the following special characters while accepting data through UI, web service and file upload process. <>{}|\^[ ]`
New field 'Payment Mode' at Application and Account	Following are the changes as part of new 'Payment Mode' field: <ul style="list-style-type: none"> • New 'Payment Mode' field is introduced at Application and Account level, which is used to identify whether the customer is on Auto pay/Non-Auto pay. • New transaction provided to update this 'Payment Mode' field in Servicing/Collections.
Events Framework Enhancement	'Events' framework in OFSLL is enhanced with following: <ul style="list-style-type: none"> • Enhanced the list of Entities, Event Types and Actions • Enhanced User Defined Action Parameters • New 'Events' Dashboard screen • New 'Pending Events Actions' screen
Collateral Substitution	While adding collateral to an account, a provision is made to substitute or non-substitute existing collateral linked to the account. The 'Substitution' flag is made editable in 'Customer Service→Collateral' screen while adding from UI, web service, and file upload.
Master Account Phase II changes	Following are the Master Account related Phase II enhancements: <ul style="list-style-type: none"> • Due Day Change Transaction Validation • Master Account Maintenance Transaction changes • MASTER CUSTOMER STATEMENT update Note: Read the full requirement to understand the functionality changes.
Master Account Rolled Up Summary	<ul style="list-style-type: none"> • Provided the ability to display rolled-up balances at the Master Account level, which includes Master Account and its Associated Accounts. • These Rolled-Up balances are displayed in 'View-Only' fields. Ability to send rolled-up balances as a part of the Get Account details for the Master Account. • New 'Master Account rolled-up Balance Details' web service.
GL Enhancements	Configurable support to Header/Detail segments at the GL setup.
User Defined Parameters	This feature enables customers to store business specific data, perform calculation on the fields and display the result in UI.

Enhancement	Description
Account Contract Maintenance Non-Monetary transaction	New non-monetary transaction is introduced to update Account Contract Information like Amount Financed, Disbursed Loan Amount, Total Down Payment Amount, Total Sales Price, and Application Channel. This Transaction does not have financial Impact.
Vacation Ownership Changes	
Asset Billing Enhancements	<p>This enhancement covers the following Vacation Ownership functionalities of Master Account and Associated Accounts:</p> <ul style="list-style-type: none"> • Collateral Changes [Origination, Servicing/Collections, Collateral Management] • Asset Billing Rate Setup • Asset Billing Rate Setup Upload file (Create and Update) • Billing batch job related changes • Linked Account Changes • Add Balance Non-Monetary transaction to Account • Consolidation of Points • Pro-ration of TXN amount
Associated Accounts View	This enhancement provides ability to view all Associated Accounts of a Master Account from Associated and Master Account in Customer Service.
Tier Calculation	In points based Vacation Ownership Industry, Tiers used to classify memberships into different levels based on total points at Master Accounts. Each level of membership offers more perks than the level before it like different billing rates or servicing care levels and so on. This feature enhances OFSLL to support Tier Calculation at Master Account.
Trade of Accounts	This feature enables user to trade the existing account with a new account within a same company.
Revenue Recognition	This feature enables user to configure Current and Target Revenue Recognition. Once target is meet on an Account then system marks the Account as qualified.
Metro II Enhancements	
Metro-II File Generation for Home collateral	OFSLL is enhanced to support Metro II Account Status 89 reporting for 'Home' collateral.
Sensitive Bug Fix	
SCRA Bug Fix	The Contract Rate is not defaulted from previous account and user is expected to enter the rate during Funding process.
Technical Enhancements	

Enhancement	Description
Financial Services Clean-up	Financial Services Clean up – The 'Fax in' feature is deprecated and the corresponding C libraries are removed. <ul style="list-style-type: none"> • Solaris Libraries clean up • ZIP Data type discrepancy
Web Services Enhancements	
Handled limitation of WS Region Code Dependency	Web service framework has been enhanced to support multi region based deployment.
New Web Service	Following is the list of New Web services provided: <ul style="list-style-type: none"> • Asset tracking attribute Update Service • Credit Bureau Update Service • Master Account Rolled-up Balance Details • Update account tracking attribute Service • Business tracking attribute Update Service • Customer tracking attribute Update Service • Create Securitization Service • Delete Account Service • Calculate Parameter Update Service
Enhanced Web Services	Following is the list of updated Web services: <ul style="list-style-type: none"> • Validate Token Service • Asset Create Service • Asset Update Service • Asset Fetch Service • Producer Service • Producer Update Service • Calculator Service • Account Onboarding Service • Account Details • Account Tracking Attribute Fetch Service
Reports Enhancements	
List of New Reports	Five new reports are introduced and existing GL Posting Log report is modified based on release enhancements: <ul style="list-style-type: none"> • Funding Accounts Log Details Report • GL Posting Log Report • Payment Allocation Detailed Log Report • Master Account Payment Log Report • Account Asset Details Report • Traded Contracts Report

2.1 Payment Refund from Maintenance screen

2.1.1 Overview

This is Usability/operational enhancement giving a flexibility to 'Refund Payments' at one click, which appropriates payment to different accounts using 'Multi-Account' facility in Payment Entry Screen / service.

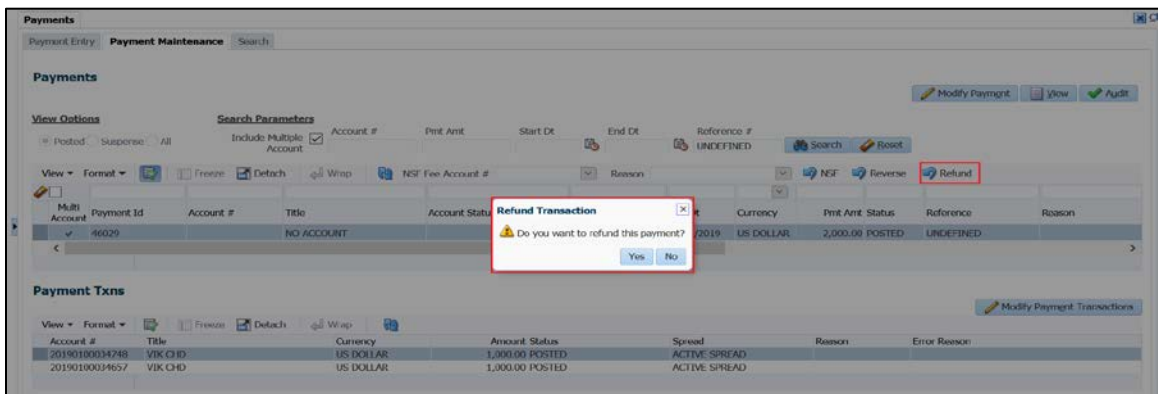
2.1.2 Description

A new 'Refund' button is added in Servicing → Payment → Maintenance screen

- System triggers 'Payment Refund' transaction and refunds the FULL payment, which are 'GOOD PAYMENTS' on every account associated to payment for ACTIVE and CHARGED-OFF accounts. (If the payment results in 'Excess Payment' on any account, system reverses the excess payment balance.
- Generates AP transaction with equivalent amount, corresponding to each account for payment refund with reference to system parameter - UIX_REFUND_PAYMENT_MODE (REFUND PAYMENT AS (CHECK/ACH)).
- Refund Amount is driven by system parameter - TPE_PMT_REFUND_CURRENCY_SRC_CD with options Payment currency or Account Currency to choose.
- If the 'Payment Refund' transaction is marked for Authorization = Y, system allows to post for single account payment; but shows error message for multiple account payment as - 'Transaction marked for authorization' and hence cannot be processed.

Multiple & Master Accounts Scenarios:

- If multiple payments are associated to payment, system generates requisition with Account Currency.
- If the payment posted using 'customer id' or common customer exists in all accounts involved in current payment, then system creates only one requisition of entire payment amount using the customer details.
- System checks if Master Account# used during payment posting and then system creates only one requisition of entire payment amount using the master account details.
- In all above scenarios, combined AP requisition will generate, but individual payment refund txn will posted on all involved accounts.
- This transaction will not execute on any account, in case of exception aroused during posting of transaction on any associated account. (Execute either on all accounts or none).



2.1.3 **Seed Data**

Refer '[Appendix: Seed Data](#)' chapter.

2.2 User defined fields

2.2.1 Overview

Added the following Configurable features in OFSLL for Account, Collateral and Credit Bureau:

- Ability to configure to hide / unhide user defined fields in a screen.
- Ability to Change the Label based on language and Division.
- Ability to change the tool tip.
- Ability to control access of non-mandatory fields based on responsibility.

2.2.2 Description

- Provided User Defined Extensible fields at each Entity in all layers UI, Services, backend.
- Support the following Entity level UDE fields in the respective screen:
 - 50 (10 Text, 30 Number and 10 Date)
- Corresponding web services updated to include the UDF's.
- These UDFs added to corresponding Conversion, O Table, OO Table and X Tables.
- 'Update' button in label configuration screen is enabled only if the system parameter (UIX_CUSTOM_LABEL_ENABLED_IND) value is set to Y

Changes handled in following screens / services:

Field Count	Screen Name	Web Services	Comment
50 UDF Fields 10 Text, 30 Number 10 Date	Producer Screens	Producer Service (POST) Producer Update Service (PUT) Producer Comments Create Service (POST) Producer Contacts Create Service (POST) Producer Fetch Service (GET) Producer Comment Fetch Service (GET) Producer Compensation Fetch Service (GET) Producer Contacts Fetch Service (GET) Producer Holdbacks Fetch Service (GET) Producer Statements Fetch Service (GET) Subvention Detail Service (GET)	

Field Count	Screen Name	Web Services	Comment
50 UDF Fields 10 Text, 30 Number 10 Date	Customer Service→ Customer Service → Checklists →Checklist Types Customer Service → Customer Service → Checklists →Action - Regular Customer Service→ Customer Service→ Checklists→ Action - Document	No Services and hence no impact handled	
	Customer Service → Customer Service → Correspondence→ Correspondences Customer Service→Customer Service→Correspondence →Documents Customer Service → Customer Service →Correspondence → Document Elements Customer Service → Customer Service →Letters	No Services and hence no impact handled	
50 UDF Fields 10 Text, 30 Number 10 Date	Customer Service → Collateral Customer Service → Account Details Conversion → Collateral Conversion → Account Details	Collateral Asset → Get , Put, Post Account Onboarding → Post Account Details Service → Get	
50 UDF Fields 10 Text, 30 Number 10 Date	Origination → Credit Bureau (Report Header Details and all 10 sub tabs)	NA	

2.2.3 **Seed Data**

Refer '[Appendix: Seed Data](#)' chapter.

2.3 Reschedule Billing Cycle

2.3.1 Overview

New Re-Schedule transaction introduced to change the billing cycle during servicing.

- Applicable for Open Ended and Close Ended Loans (Vehicle, Home Loan, Unsecured) / Lease / Line and for methods like – IBL and Amortized.
- Reschedule of billing cycle is not applicable for Pre compute Loans
- Reschedule of billing cycle is not applicable for Lease – Rent Factor Method (OFSLL currently supports only Monthly cycle for Rent Factor Lease) and Agreement Type – Usage / Rental.

2.3.2 Description

Monetary Transaction for 'Billing Cycle change'

Following new monetary transaction introduced with parameters:

Txn Code	Description	Group	Action	Monetary	System Defined	Enable	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
RESCHE DULE_BIL L_CYCLE	RESC HEDUL E BILL CYCLE	RES CH ED ULE	PO ST	Y	Y	Y	NON E	NON E	N	Y	N	N

Transaction Parameters:

Parameter Code	Description	Mandatory Y/N	Data Type/Size	Default Values	Field Validation and Comments	Applicability	Master / Linked / Individual
Txn Date	Transaction Date	Y	Date Field	System Date		Loan, Line, Lease	ALL
Process Associated Accounts	Indicates whether to process associated accounts attached to master account	Y	LOV – YES_NO_CD	N	If Yes = Reschedule billing cycle transaction will be posted on master and associated accounts. If No = shows the error message encountered for first account and rollbacks all the changes.	Loan, Line, Lease	Master

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Default Values	Field Validation and Comments	Applicability	Master / Linked / Individual
New Billing Cycle	Input New Billing Cycle	Y	LOV - LOAN_BILL_CYCLE_CD	Monthly		Loan, Line, Lease	Both
Same Product Type Only	Select Y / N	Y	LOV – YES_NO_CD	NO	Select Y to post transactions on accounts belongs to same product type or if the flag value = N, post to ALL accounts.	Loan	Master
Pre-Bill Days	Input New Pre-Bill Days	N	Text Box - Numeric	0	If this field is 0, system retains the Pre-days existing on account.	Loan, Line, Lease	Both
Due Day Min	Input New Due Day Min	N	Text Box - Numeric	0	If this field is 0, system retains the existing value on account information.	Loan, Line, Lease	Both
Due Day Max	Input New Due Day Max	N	Text Box - Numeric	0	If this field is 0, system retains the existing value on account information.	Loan, Line, Lease	Both
Max Due Day Change Days	Input New Max Due Day Change Days	N	Text Box - Numeric	0	If this field is 0, system retains the existing value on account. System has to do compatibility check for selected billing cycle.	Loan, Line, Lease	Both
Due Date	Input New Due Date	Y	Date	0	This is set to 'Next Due Date' and not be less than 'Last Due Date' (Current Due Date). See Notes Below**	Loan, Lease	Both
Payment Amount	Input New Payment Amount	N	Text Box - Numeric	0	If value = 0, system auto-computes new payment amount or if greater than 0, system considers the payment amount given in parameter.	Loan, Lease	Parameter applicable for 'Individual' A/c.

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Default Values	Field Validation and Comments	Applicability	Master / Linked / Individual
Term	Input New Term	N	Text Box - Numeric	0	Refer validation below.	Loan, Lease	For Master Account, it should not be greater than 0.
Residual Value	Input New Residual Value	N	Text Box - Numeric	0	Mandatory if Maturity date is changed for Lease account	Lease	Both
Late Charge Grace Days	Input new late charge grace days	N	Text Box - Numeric	0	If this field is 0, system retains the existing value on account.	Loan, Line, Lease	Both
Lease Early Termination Term	Input new early termination term	N	Text Box - Numeric	0	If this field is 0, system retains the existing value on account.	Lease	Both
Comment	Input billing change reason	N	Text Box	NULL		Loan, Line, Lease	Both

****Notes:**

- System accepts 'Next Due date' after Current Due Date.
- Next Billing Date must be after current due date i.e., Next Due Date – Pre Bill Days.
- Backdating is allowed until last due date.
- Paid Term is auto-computed considering the back dated payments (if any).

Action on posting of transaction:

System updates the 'Billing Cycle' on account or master account based on flag in transaction.

Parameter Name	Condition	Impact	Comment
Due Date	Input Date	DUE DATE CHANGE	<p>Txn Date = Txn Date</p> <p>Due Day = Derived Due Day from Due Date.</p> <p>Due Date = Due Date</p> <p>ACH Due Date Change = ACH Due Date change</p> <p>Notes:</p> <p>Current validations of Due Day Change - checked after updating the new bill cycle.</p>

Parameter Name	Condition	Impact	Comment
Change Payment Amount	Where Term is Greater than ZERO or both term or payment greater than zero	CHANGE PAYMENT AMOUNT	Txn Date = Txn Date Pmt Amt = Pmt Amt Pmt Auto Compute Indicator = N (if Payment is greater than ZERO else passes Y Term =0 Balloon Payment Amount = Balloon Amount
Change Term	Where Payment amount is greater than ZERO	CHANGE TERM	Txn Date = Txn Date Pmt Amt = Pmt Amt Balloon Payment Amount = 0

Notes:

- In case of amortized loans, system generates the new schedule considering the old and new billing cycle.
- System directly update the 'Account Information' like 'Early Termination Term' for Lease without posting any non-monetary transaction (Direct Table update).
- Reversal of 'Reschedule Bill Cycle' is allowed with following restrictions:
 - System changes 'Account back dated date' as date of posting of transaction and hence no monetary transaction allowed to post on or before that date. This implies, system does not allow the user to reverse the 'Reschedule billing transaction' on same date.
 - System does not allow to reverse the transaction, if any monetary transaction is posted (except payoff quote), after posting reschedule billing transaction.
 - User expected to reverse the monetary transaction manually, to reverse the reschedule billing transaction.
- Backdating of the monetary transaction is allowed up to last due date only, otherwise shows error message 'Backdating allowed till last due date only'.
- System sets the value of 'Account Back Dated' date as date of transaction posting date.
- Billing cycle change transaction is not allowed to post in following cases:
 - During 'Promotion' Period (Assumption – Promotion end period is considered to end promotion and hence billing cycle change may not affect with this transaction).
 - If subvention is defined for account.
 - If 'Repayment Type' in contract is NOT UNDEFINED.

'Billing Cycle Change' Transaction Validations:

Field	Validation	Error Message
Txn Date	Throw error, if the date is future date	Transaction Date cannot be in future.
Process associated Accounts	If no accounts are linked to master account and flag value = Y; show error message.	No Accounts attached to Master Account.

Field	Validation	Error Message
New Billing Cycle	<p>If the existing billing cycle is same as new billing cycle or new billing cycle is Daily or Hourly.</p> <p>If billing cycle code is not enabled in lookup</p>	<p>Transaction cannot be posted, as New Billing cycle is same as existing billing cycle.</p> <p>Shows error message 'Billing cycle is not enabled'.</p>
Pre-Bill Days	If pre-bill days provided are not supportive of new billing cycle.	Standard system contract validations.
Due Day Min	Due day Min cannot be zero or greater than due day max.	<p>Due day minimum cannot be greater than due day maximum.</p> <p>Standard system contract validations.</p>
Due Day max	<p>While posting the transaction, system validates the following:</p> <p>New billing cycle – Weekly:</p> <p>If existing value in contract is greater than 7 or user inputs greater than 7 in txn parameter, show error message 1.</p> <p>Standard setup contract validations for other cycles.</p>	<p>Due Day Max - For weekly billing cycle maximum due day cannot be greater than 7</p> <p>Standard setup contract validations.</p>
Max Due Day Change Days	<p>New billing cycle – Weekly:</p> <p>If existing value in contract is greater than 6 or user inputs greater than 6 in txn parameter, show error message 1.</p> <p>Standard setup contract validations for other cycles.</p>	<p>This parameter drives the following: Specify the maximum number of days allowed to move the due date.</p> <p>Max Due Day Change Day - For weekly billing cycle, max due change days cannot be greater than 6. (For monthly this is restricted to 28)</p> <p>Standard setup contract validations for other cycles.</p>
Due Date	<p>System derives due day based on due date provided in parameter. Here, System validates the 'Due Day' compatibility for selected billing cycle.</p> <p>Example: Due Day for Account is 15 and billing cycle is Weekly, system shows error message.</p> <p>Note: The validation of 'Due Day' is done after considering the Min, Max and Max Due Day change days values provided as input in transaction parameter.</p>	<p>Standard Error message of Due Day to validate with selected new billing cycle.</p> <p>Existing Behaviour:</p> <p>System considers the 'Due Date' (and ignores due days, if date added in txn).</p> <p>If 'Due Day' is given (without due date), system considers this day for generating next bill.</p>

Field	Validation	Error Message
Payment Amount	<p>If field value is ZERO, system posts 'CHANGE PAYMENT AMOUNT' transaction with 'Auto Compute' = Y</p> <p>If field value is Greater than ZERO, system posts 'CHANGE PAYMENT AMOUNT' transaction with 'Auto Compute' = N (Parameter values explained above).</p> <p>Line Validation: For Line: This field is always be zero</p>	<p>Existing 'CHANGE PAYMENT AMOUNT' validations would be triggered</p> <p>Line Error Message: Term or Payment amount should not be greater than 0</p>
Term	Not applicable for Master account and Line Account.	<p>Refer Table 1**</p> <p>Line Error Message: Term or Payment amount should not be greater than 0</p>
Residual Value	If user tries to give more 'Residual Value' than available on asset; shows error	Residual percentage is greater than maximum allowed.
Residual Value	<p>If user tries to give 'Residual Value' change without change in term, shows error.</p> <p>For Loan and Line Accounts: Input value ignored in this parameter.</p>	No change in Term. Hence residual percentage change not allowed.
Late Charge Grace Days	If this field is 0, system retains the existing value on account.	Standard setup → Contract error messages shown based on new billing cycle.
Lease Early Termination Term	If this field is 0, system retains the existing value on account.	If the Early Termination Term is greater than new term, show error message.

**** Table 1:**

Pmt Amount	Term	Action	Comment
> 0	> 0	<p>Similar to – Change Payment Txn</p> <p>Pass Auto Compute = N</p> <p>Maturity Change = Yes</p>	<p>Billing Cycle is as follows: Payment Amount = User Input Term = User Input. Maturity Date = Due Date Next + New Term + 1</p>
0	0	<p>Similar to – Due Date Change Txn</p> <p>Triggers - Change Payment Txn</p> <p>Pass Auto Compute = Y</p>	<p>Billing Cycle is as follows: Payment Amount = System Calculated Term = System Calculated Term calculation: Maturity Date – Due Date Next converted into billing cycle.</p>

Pmt Amount	Term	Action	Comment
		Maturity Change =Yes	
		System will not post this transaction on any account (including linked accounts) unless this transaction qualifies on all accounts.	If Linked Account = Y
0	> 0	Similar to – Change Payment Txn Pass Auto Compute = Y Maturity Change = Yes	Billing Cycle is as follows: Term = User Input Value Payment Amount = System Calculates based on Term. Maturity Date = Due Date Next + New Term + 1
> 0	0	Similar to – Due Date Change Txn Similar to - Change Term Txn Pass Auto Compute = NA Maturity Change = Yes	Billing Cycle is as follows: Payment Amount = User Input Value Term = System calculates remaining term based on payment amt Maturity Date = Due Date Next + New Term + 1

Assumptions:

1. After posting of 'Billing cycle change' transaction, 5 Due Buckets on account refers to different billing cycle.

Example: Billing cycle change transaction posted (Monthly to Weekly) after 2 cycles, then first two dues represents monthly and subsequent dues represent weekly.
2. No impact / impact not handled for following :
 - Insurance
 - Accounting / GL Impact
 - Securitization Pool
 - For Line / Stage Funded loans, no impact on 'Advance Disbursements'
 - For Producer Compensation payment or chargeback, system will consider the TERM with absolute numbers and does not consider the change in billing.
 - PDC and Escrow need manual adjustment.
 - No impact on Metro II.
3. System does not allow making the contract parameter as ZERO (unless defined as ZERO during contract definition).
4. If user inputs 'Residual value' while posting transaction on master account; system considers this amount for all the associated lease accounts.

2.3.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.4 **Configuration at company level**

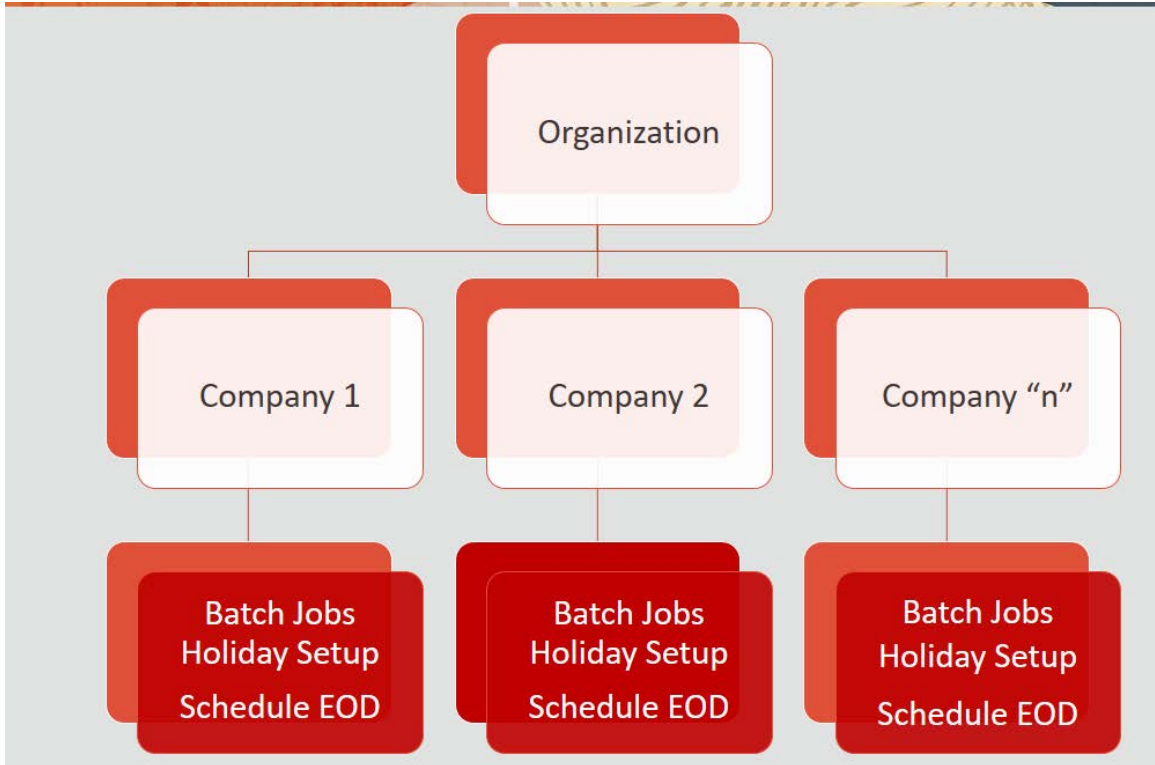
2.4.1 **Overview**

1. Configuration supported at company level (not branch level).
 - OFSLL supports Multiple Portfolio Companies definition working under an Organization, and if these Portfolio companies operate in different time zones, nightly batch jobs have to run as per the operating hours of these portfolio companies.
 - It is the business team's decision to configure the setup at organization level or at company level.
 - If the decision is to configure the setup at organization level, no specific change is required.
 - If the decision is to configure the setup at company level, ensure to follow the recommended setup as below.
2. Configuration supported at company level (not branch level)

If user want to configure only one EOD schedule for one or all companies:

 - User can configure batch jobs at ALL level (with or without out having multiple company definitions). This helps the existing customers (upgrading from lower version to current version) to continue with their existing ALL company level scheduling of batch job run.
3. If user want to configure EOD for each company independently:
 - Users can define GL date at each company level. This implies that user can schedule to run batch jobs at each company level. Scheduler will change the GL date of specific company, after the successful completion of batch job run.
 - User is advised to 'Enabled' flag at ALL GL date level; but disable batch jobs at ALL level; so that scheduler does rollover the date but doesn't pick up batch jobs for EOD run.
 - After EOD run, system will rollover the GL date or ALL company entry, after completion of run of other specific company GL date rollover.
 - 'System under maintenance' also set Y for corresponding company during EOD run of same company.
 - Company Start of Business Time configured at company level. If the parameter value is set to '0500', it implies that scheduler rollover the GL date based on this time.

- System refers the 'Company Time Zone' (new field at company definition page) to identify the time zone in company parameter.



1. Day 0: Setup Definition of Company

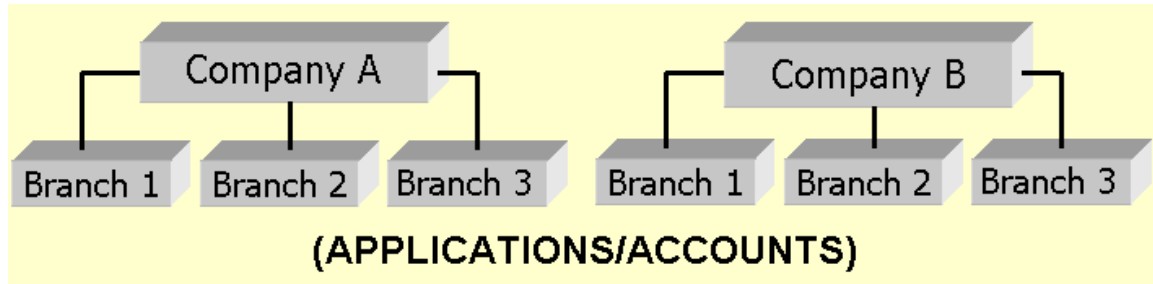
Define Company and date format

- Define company at 'Companies Definition' page and ensure to maintain 'Company Time Zone'.
- Define company code with 'Alphanumeric' characters only.
- Ensure to define the 'Display Format' organization Definition → Division Definition → Display Formats.
- **Note:** Simple date format definition is one time setup for each company and Admin user not expected to change again in lifetime. Currently system allows to select only MM/DD/YYYY format.

System parameters

- System is shipped with Seed Data of company level GL date as All / All by default.
- User has to create and define following company level parameters:
 - GL POST DATE - COMPANY IN MM/DD/YYYY FORMAT (UPDATED BY SCHEDULER IF ENABLED)
 - CMN_SYSTEM_UNDER_MAINTENANCE – SYSTEM UNDER MAINTENANCE
 - JSC_START_OF_BUSINESS_TIME (COMPANY START OF BUSINESS TIME (24HR FORMAT)
 - PTX_TXN_LAST_PURGE_DT - LAST PURGE DATE OF TXNS
 - PUP_TUP_LAST_PURGE_DT - LAST PURGE DATE OF TXNS UPLOAD

Ex: If three companies defined with three different time Zones - USA, UK and Australia.



	USA	UK	AUS
GL Post Date	31 Dec 2019	02 Jan 2020	02 Jan 2020
CMN_SYSTEM_UNDER_MAINTENANCE	Y	N	N
JSC_START_OF_BUSINESS_TIME	0500	050	0500
PTX_TXN_LAST_PURGE_DT	01/01/2019	01/01/2019	01/01/2019
PUP_TUP_LAST_PURGE_DT	01/01/2019	01/01/2019	01/01/2019

- Holiday Setup
 - 01 Jan 2020, recorded as holiday in OFSLL
- Example:
 - Scheduler picks up the jobs for EOD run based on 'Next Date and time' set at each batch job level.
 - After successful completion of job run for the individual company, system rollovers the date for respective company.
 - Once the EOD run and date rollover is completed for individual company, system now verifies the 'Enabled' indicator for 'All' company. If none of batch jobs enabled; system rollovers the ALL GL date.
 - Being 01 Jan 2020, recorded as holiday, scheduler rollovers the next date to 02 Jan 2020.
- Batch Jobs
 - System is shipped with batch jobs with 'All' company by default.
 - User has to define the company and copy the batch jobs. (All batch jobs are copied at one go).

2. Day 0: Setup with Multiple Companies in Same Time Zone / Different Time Zone

- With introduction of new field 'Company Time Zone' at 'companies' definition page, user can define the company level time zone.
- This parameter considers the Company level, Start of Business Time and user can configure the same time zone or different time zone for scheduler to process EOD / BOD.
- Company wise file upload facility is supported as follows:
- As part of creating company, following things are automated:

- Directory objects creation in database
- System parameter creation for directories
- External table creation for selected uploads - collateral and txn upload automatically
- Physical directories need not be created
- Directory permissions is manual
- If customer is using Company specific file upload jobs- file upload process will happen from company specific folders

Setup when New Company is added subsequently (not on Day zero)

- Follow the same steps to be followed on Day zero setup.
- Raise SR to execute script of directory creation of new company for file upload.

2.4.2 **Description**

Defining configuration at company level

System shows the details at each configured company level

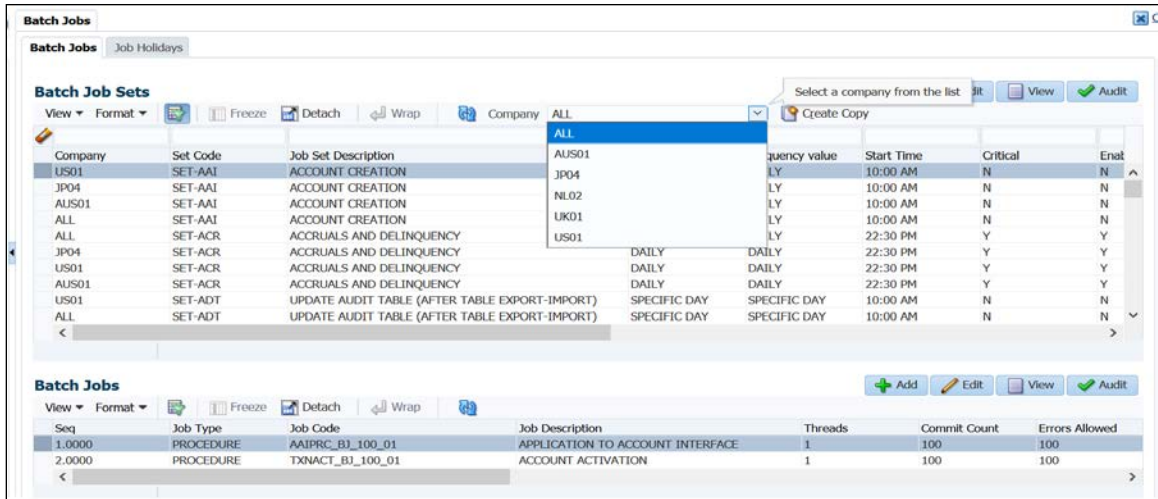
1. System Monitor → Batch Jobs

- Introduced new field 'Company' with in Batch Job Sets tab as shown in the picture.
- User can copy the list of job sets for each company defined on select company from LOV and click of 'Create Copy'.
- If the batch job sets are already available for the selected company, system shows error message stating 'Batch Job Set already available for company'.
- Duplicate validation is in place as mentioned in common validations section.

Impact:

- User can configure and run batch jobs for each company combination.
- Following tabs have new set of LOV showing Company with default value as ALL. On selection of corresponding 'Company', system lists the batch jobs defined for that combination.
 - System Monitor → Batch Jobs
 - System Monitor → Jobs → Batch
 - System Monitor → Jobs → Background
 - System Monitor → Jobs → Credit Request

New 'Company' field in Setup → Batch Jobs (Here COPY feature copies all batch jobs of selected company, and not only the selected row).



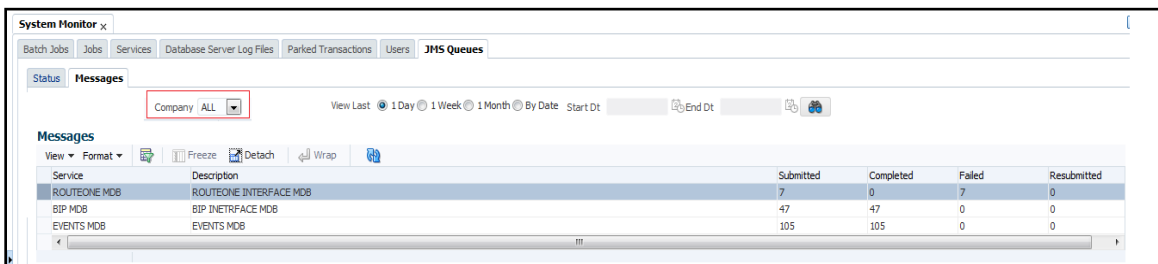
2. Batch Jobs → Job Holidays

- Introduced new field called Company as shown in the picture.
- User able to define holidays for each company combination.
- Duplicate validation is in place as mentioned in common validations section.
- Default values are provided as ALL as Company for all records.



3. System Monitor → JMS Queues → Messages

- Introduced new LOV – Company under 'JMS Queues → Message Tab' as shown in the picture with default value as ALL.
- System displays JMS error message at company level.
- Company LOV shows only those values, where logged in user has access to view.



4. System Monitor → Jobs → Background

- Company Start of Business Time configured at company level. If the parameter value is set to '0500', it implies that scheduler rollovers the GL date based on this time.

- System refers the 'Company Time Zone' (new field at company definition page) to identify the time zone in company parameter.

5. Change at Setup → Standard Payees

- Introduced new fields called Company / Branch as shown in the picture.
- System shows only corresponding company / branch list of values in LOV, based on 'Country' selected.
- User able to define standard payee for each company / branch combination.
- Duplicate validation is in place as mentioned in common validations section.
- Default values provided as ALL as Company / Branch for all records.

Impact:

- User can define payee bank account for each company.
- AP Requisition batch job is modified to consider the account number with consideration to company.
- Funding process including account on boarding and conversion is able to consider the account number based on company / branch combination to generate requisitions.

6. Change at Setup → Data Files → Input

- Introduced new fields called Company and 'External table name' fields as shown in the picture.
- Introduced COPY facility to copy the Input file definition and corresponding column definitions.

- If user selects the row and target company for which records needs to be created and clicks on 'Create Copy' system does copy of following records:
 - ITU_TXN_UPLOAD
 - ASSET_ASE_UPLOAD
 - ASSET_ATA_UPLOAD
 - ASSET_ATR_UPLOAD
 - ASSET_AVL_UPLOAD
- Records for above files created with 'External Table Name' as 'External Table Name_ Company code'.

The screenshot shows the 'Data Files' application interface. It has two main sections: 'Input Data File Definitions' and 'Column Definitions'. Both sections have a toolbar with 'Add', 'Edit', 'View', and 'Audit' buttons. The 'Input Data File Definitions' table lists several upload files with their respective paths and external table names. The 'Column Definitions' table lists columns for the 'ATA_ASE_NBR' table with their data types and lengths.

Name	File Name	Description	Directory Path	Delimiter	Record Format	External Table Name	Company	Enabled
ASSET_ATA_UPLOAD	ITU_ATA_UPLOAD.CSV	ASSET TRACKING ATTRIBUTES FILE UPLOAD	ICC	,	VARIABLE	ASSET_ATA_UPLOAD_EXT_US01	US01	Y
ASSET_AVL_UPLOAD	ITU_AVL_UPLOAD.CSV	ASSET VALUATIONS FILE UPLOAD	ICC	,	VARIABLE	ASSET_AVL_UPLOAD_EXT_US01	US01	Y
ITU_TXN_UPLOAD	ITU_TXN_UPLOAD.CSV	TRANS FILE UPLOAD	ITU	,	VARIABLE	TRANS_UPLOAD_EXT_US01	US01	Y
ASSET_ASE_UPLOAD	ITU_ASE_UPLOAD.CSV	ASSET FILE UPLOAD	ICC	,	VARIABLE	ASSET_ASE_UPLOAD_EXT_US01	US01	Y
ASSET_ATR_UPLOAD	ITU_ATR_UPLOAD.CSV	ASSET ADDONS FILE UPLOAD	ICC	,	VARIABLE	ASSET_ATR_UPLOAD_EXT_US01	US01	Y

Seq	Column Name	Column Description	Data Type	Format Mask	Length	Sort	Enabled
2	ATA_ASE_NBR	ASSET NUMBER	CHARACTER	NOT APPLIC...	30	2	Y
3	ATA_ASE_ORIG_SYS_XREF	XREF	CHARACTER	NOT APPLIC...	30	3	Y
4	ATA_ATK_FTB_TABLE	TRACKING ITEM	CHARACTER	NOT APPLIC...	30	4	Y
5	ATA_FTA_TABLE_ATTRIBUTE	TRACKING ATTRIBUTE	CHARACTER	NOT APPLIC...	30	5	Y
1	ATA_OPERATION_IND	OPERATION IND	CHARACTER	NOT APPLIC...	30	1	Y
6	ATA_VALUE	VALUE	CHARACTER	NOT APPLIC...	80	6	Y

Other Impact Areas:

- User Info → GL Date
 - Remove 'GL Date' from User Info page.
 - Company Parameter → GL Date
 - Branch LOV shows ALL only to configure.
7. Scheduler:
 - Scheduler picks up the company specific scheduled batch jobs and update the GL post-date of specific company, on completing batch job run for that specific company.
 8. Debug Logs
 - Batch level Debug logs maintained at **system parameter level**. (Debug system parameters not moved to company level). This means user can enable / disable 'debug batch job logging' at system parameter level only.
 - User can enable the batch job level debug jobs by system parameters (By enabling in user defined table).
 - System appends the Debug log file generated **with 'company name'**.
 - Date format in debug logs are MM/DD/YYYY – Standard Format only, irrespective of logs generated for any company.
 9. Setup Screens
 - All setup screens refers to system date for validation. Example: Start and End Date.
 10. File Uploads
 - If customer is using only ALL company definition – file upload process will continue to use the existing folder and infrastructure.
 - As part of creating company, following things are automated:

- Directory objects creation in database
- System parameter creation for directories
- External table creation for selected uploads - collateral and txn upload automatically
- Physical directories will not be created
- Directory permissions is manual
- If customer is using Company specific file upload jobs, file upload process will happen from company specific folders.
 - **Input File:** Changes done to the file structure. Place the input file under input/directory/company specific folder.
 - If certain file does not have company definition like 'Asset Upload', user can place file in any company to process and upload records.
 - Some of the input files are 'not programmed' to refer Data Files → Input file definitions and hence any date in the file will follow MM/DD/YYYY format.
Example: Call activity posting promise date is required in the same format.
 - Some input files 'are programmed' to refer Data Files → Input file definitions and hence system expects the date in the file as defined as date format in definition.
Output File: Output file name appended with company name and generated in one folder.

Note:

- A script provided to create directories and to create folders for each defined company and user has to run script on day zero.
- CLOB indicator retained at system parameter level.

11. Transactions

- Monetary transaction refers the company specific GL date.
- Non-Monetary transactions refers to system date.
- Transactions data in the account will continue to show the dates with reference to 'Fixed simple date format' maintained at company level.

12. Web Services

- GL date of service would refer company level GL date.
- User has to pass/send 'Company' for some specific services to take reference of corresponding company GL date.

13. Letters, Correspondence

- Letters generated based on 'Company level' batch job run.
- Date format in letter is 'not controlled' by company level display format and continues to refer the letter template.

14. Reports

- Changes taken at report template level and reports are generated with company name appended to file and generated data for specific company, where the job is run.
- Date format in report is 'not controlled' by company level display format and continues to refer the report template.

15. Credit Bureau & Metro II

- Bureau pull does not have any impact to handle; reason being user has to select the specific company and bureau will trigger the pull from UI.
- Metro II – No impact. System generates file for all companies; but based on product level flag and with configured setup.

16. GL

- Current GL Setup [Attributes, Translations and Transaction Links etc.] is at Company level and hence there is no impact.

17. ODD1, ODD2, ODD3

- ODD1 (Producer ACH, Adverse Action letters, Adverse Action Condition Letter file) job generates the data at company level; if job ran at company level.
- ODD2 (Account ACH, Vendor ACH, Statement, Letter File and so on) job generates the data at company level; if job ran at company level.
- ODD3 job generates the data at company level; if job ran at company level.

18. Migration

- For all screens, where company has been added, default value ALL is provided. (User expected to enable this in seed data screen).

19. Conversion

- API tables already have definition of company and hence no specific impact.
- User can upload the conversion files based on company.

20. Archive

- Parameter to specify the archive days are available at system level.
- However, user can run the Archive batch jobs at each company level; which purges data for that specific company.

21. Purge

- Parameter to specify the purge days and following parameters moved to company level.
 - PTX_TXN_LAST_PURGE_DT - LAST PURGE DATE OF TXNS
 - PUP_TUP_LAST_PURGE_DT - LAST PURGE DATE OF TXNS UPLOAD

22. Standard Payees

- User would be able to define payee bank account for each company / branch combination.
- AP Requisition batch job generates the requisition considering the account number defined at company level.

23. Data Masking

- Not handled this module and hence data masking can be configured at organization level only.

24. WFP Module

- Not handled any impact in current release.

25. List of batch jobs handled to run at company level



List of Batch jobs at
company level.xlsx

26. List of File uploads, handled to run at company level



File Upload.xlsx

Assumptions

- System considers the criteria defined for company and ignores the branch level differentiation across application.
- Hence, even if user defines multiple records as follows, system still consider the combination as same and executes records are company level.

Company = AUS and Branch = ALL

Company = AUS and Branch = Sydney

The screenshot displays the Oracle Financial Services interface for defining criteria. It is divided into two main sections: 'Criteria Definition' and 'Criteria Details'.

Criteria Definition Table:

Name	Description	Start Dt	End Dt	Seq	Company	Branch	Enabled
TEST_MAC_CONDITION	CONDITION BASED ON COMPANY	01/01/2019	01/01/2020	0	AUS01	ALL	Y

Criteria Details Table:

Seq (	Parameter	Comparison Operator	Criteria Value	)	Logical Operator	Enabled
0	ACCOUNT_MASTER.ACCOUNT.INDICATOR	EQUAL	Y			Y

2.4.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.5 Close Account after Paid-off

2.5.1 Overview

- Some business models demand not to close the account, even if the account is Paid Off.
- To address this business requirement, new flag introduced at product level.

2.5.2 Description

New flag at product level

- New Flag 'Close Account after Paid-off' introduced at Setup → Product definition level for loan/ line and lease
 - If the flag value = Y, system closes the account after no. of days specified in the system parameter.
 - If the flag value = N, system ignores the system parameter and does not close the account.
 - TXNCLS_BJ_100_01 - VOID/PAID ACCOUNT CLOSE PROCESSING refers to this flag and does not close Paid off accounts.
 - In addition, the new flag is information shown at Servicing → Account Details → Others (View only field).
 - While converting the accounts from the legacy system, system accepts the flag value as per the product set up and on-board the accounts

The screenshot shows the 'Loan Product' configuration interface. At the top right, there are three buttons: 'Save and Stay', 'Save and Return', and 'Return'. The form contains several fields and checkboxes:

- Product: AUS LOAN VEHICLE (FR)
- * Description: BGM LOAN VEHICLE (FR)
- * Start Dt: 10/23/2019
- * End Dt: 12/31/4000
- * Direct:
- * Flexible Repayment:
- * Close Account After Paid-Off: (This checkbox is circled in red in the original image)
- * Customer Credit Limit:
- * Same Billing Cycle:
- * Enabled:
- * Collateral Type: VEHICLE COLLATERAL
- * Collateral Sub Type: PERSONAL PROPERTY VEHICLE
- * Credit Bureau Portfolio Type: INSTALLMENT
- * Credit Bureau Account Type: AUTO
- * Billing Cycle: MONTHLY
- * Category: STANDARD
- Index Rounding: NO ROUNDING TO INDEX RATE
- Reschedule Method: UNDEFINED
- Reschedule Value: 0.0000

2.5.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.6 Collateral Maintenance

2.6.1 Overview

Existing Non-monetary transaction 'Collateral Maintenance' enhanced to support additional details and validations.

2.6.2 Description

Non- Monetary Transaction – Collateral Maintenance

Enhanced non-monetary transaction 'Asset Maintenance' with below parameters.

Txn Code	Description	Group	Action	Monetary	System Defined	Enable	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
ASSET MAINTENANCE	ASSET MAINTENANCE	ACCOUNT NON MONETARY	POST	N	Y	Y	NONE	NONE	N	Y	N	N

Transaction Parameters:

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Field Validation	Default Values	Comments
Txn Date	Transaction Date	Y	Date Field	Does not allow any back dated or future dated transaction.	System Date	
Asset #	Asset Number	Y	Number	Asset # should exist	NA	
Asset Class	Asset Class	N	Char	Asset Class is validated from look up per Collateral type of Asset # inputted	NA	Refers HOME_ASSET_CLASS_CD VEHICLE_ASSET_CLASS_CD OTHER_ASSET_CLASS_CD
Asset Type	Asset Type	N	Char	Validated from Asset Type Setup	NA	Setup->Asset Types per Collateral Type
Asset Sub Type	Asset Sub Type	N	Char	Validated from Asset Type Setup	NA	Setup->Asset Types per Collateral Type

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Field Validation	Default Values	Comments
Registration #	Registration #	N	Char	Allowed only for VEHICLE/OTHER collateral type	NA	
Make	Make	N	Char		NA	
Model	Model	N	Char		NA	
Estimated Life	Estimated Life	N	Number		NA	
Country	Country	N	LOV		NA	Refer COUNTRY_CD
Zip	Zip	N	Char	Validated from Zip matrix based on Country code inputted	NA	Refers Setup-> User->Zip Codes
State	State	N	LOV		NA	Refers Setup-> User->Zip Codes STATE_CD
Address #	Address #	N	Char		NA	
Address Line 1	Address Line 1	N	Char		NA	
Address Line 2	Address Line 2	N	Char		NA	
Reason Code	Reason	N	LOV		NA	Reason Code for posting the transaction
Comment	Input Comment	N	Char		Null	

Validations:

On Save, system does the following validations and throw error messages:

Field Name	Validation	Error Message
Asset #	Check if the asset number exist in system or else show error message.	Asset #: <Asset nbr> does not exist for this account.

Field Name	Validation	Error Message
Asset Class	Check if the Asset Class inputted is as per HOME_ASSET_CLASS_CD for HOME collateral VEHICLE_ASSET_CLASS_CD for VEHICLE collateral OTHER_ASSET_CLASS_CD for HOUSEHOLD GOODS AND OTHER COLLATERALS	Shows Error message as 'Asset Class : <Asset class> does not exist for Asset # : <Asset nbr> Collateral Type' Example: Asset # 10001 is of Collateral type =HOME then Asset Class should be from lookup HOME_ASSET_CLASS_CD.
Asset Type	Check if the Asset Type provided is from Setup->Asset Types per Collateral Type of inputted Asset #	Shows Error message as 'Asset Type : <Asset Type> provided does not exist for Asset # : <Asset nbr> Collateral Type'
Asset Sub Type	Check if the Asset Sub Type provided is from Setup->Asset Types->Asset Sub Type per Collateral Type of inputted Asset #	Shows Error message as 'Asset Sub Type : <Asset subtype> provided does not exist for Asset # : <Asset nbr> Collateral Type'
Registration #	Check if Registration # is provided for Asset # having Collateral Type =HOME	Shows Warning message as 'Registration # : <Registration nbr> not required for Asset # : <Asset nbr> since Collateral Type=HOME'
Zip	Check if Zip code provided is validated based on Country code provided and Setup-> Zip Codes or else display error message	Shows Error message as 'Zip Code : <Zip code> provided is invalid for country: <Country>'

On successful posting of transaction, following actions done on account:

- Shows transaction-posting message 'Transaction Posted Successfully'.
- System updates Collateral Details and same reflected in CUSTOMER SERVICE-> COLLATERALS tab-> HOME/VEHICLE/OTHERS and
- SERVICING->COLLATERAL MANAGEMENT->COLLATERAL DETAILS

Access Details:

Provided Access Details as follows:

Transaction User Action Definition			
Access Type	Access Value	Allowed? Yes/No	System Defined Yes/No
ACCOUNT CONDITION	ALL	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
ACCOUNT STATUS	ALL	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

Transaction Product Definition		
Product Type	Funding Type	Allowed? Yes/No
ALL	ALL	<input type="radio"/> Yes <input checked="" type="radio"/> No



2.6.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.7 Tracking Attributes - Bulk Update

2.7.1 Overview

- Generic file upload to update tracking attributes.
- User can upload Tracking attributes for Customer, Business and Account through generic file upload.
- User can update the tracking attributes of Customer, Business, Account and Asset through web services.

2.7.2 Description

- Bulk upload of the Account Tracking attributes is applicable for Loan, Line and Lease
- Capability to upload Tracking attributes for Customer, Business and Account through generic file upload. (For Asset tracking attributes, there is already separate service is available and hence same can be used).
- Capability to update the tracking attributes of Customer, Business, Account and Asset through web services PUT service.

File Upload:

- New batch job - ITRPRC_BJ_100_01 (TRACKING ATTRIBUTES UPLOAD) has built under SET-IFP.



01-File Definitions.xls

- New batch job file upload built to enhance OFSLL ability to upload Tracking attributes.

Web services:

- A new set of PUT Web services is created to update the Account, Customer, Business and Asset Tracking Attributes

- Specifications of PUT service to update the Tracking Attributes



01-Account Tracking



02-Customer



03-Business Tracking



04-Asset Tracking

Attributes WS Specific Tracking Attributes W Attributes WS Specific Attributes WS Specific

- Sample request



01-Account Tracking



02-Customer



03-Business Tracking



04-Asset Tracking

Attributes WS.json Tracking Attributes W Attributes WS.json Attributes WS.json

Validations for WS and File Upload

- If Tracking Attributes are not loaded, bulk update first Loads the Tracking Attributes and then updates.
- Error Handling:

- Attribute is disabled:
 - Example: <<ACT_LOAN_002: NOT ENABLED>>
- Data Type Mismatch
 - Example: <<ACT_LOAN_002: DATA TYPE MISMATCH>>
- Size Mismatch
 - Example: <<ACT_LOAN_002: Size Mismatch>>
- Lookup Mismatch
 - If Lookup does not match, system gives error message.

2.7.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.8 SCRA for Existing Customers (Bug Fix)

2.8.1 Overview

- SCRA rate population for existing customers has bug and fixed in 14.4 release onwards. The fix is available in current release.

2.8.2 Description

Existing Behaviour:

- Contract Rate for the New Account of the Existing Account defaulted from previous account of the Customer.
- Marks Account Level SCRA Flag as YES
- Posts “Borrower on Military Duty” Condition on the Account

New Behaviour:

Irrespective of the channel of receipt of application (On-boarding Web service, Conversion process, Application Entry Web service, Application Contract Creation Web service) in to OFSLL, system behaves as follows:

- Contract Rate **not** defaulted from previous account and to be entered as part of the Funding process
- Contract rate is from the Account Contract
- Does **not** Mark Account Level SCRA Flag as YES
- Does **not** post “Borrower on Military Duty” Condition on the Account

2.8.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.9 Enhancements for Business only Account

2.9.1 Overview

Previously, OFSLL enforces to add Primary Applicant along with the Business/SME detail as part of the Account Onboarding web-service. After this release, the user can create the Business only account i.e., user can create the account without any individual customer and service using the business details.

There are different places where the system is referring to the customer details instead of business details. Now, during the servicing, the system will refer the business details for Business Only Account.

Note: Creating the business only account from origination is not supported in this release.

2.9.2 Description

Servicing > Vendors > Work Orders

While creating the work order, if the user selects the Business Only Account, then the system populates the service address with enabled Business's current and mailing address.

Customer Service > Business Preference

- Added 'Business' to the Relation Type for Small Business and Business accounts.
 - If an account is business only, then the system does not show customer relations.
 - If an account is SBL, then the system shows all enabled customer relations and business.
 - If an account is individual, then the system shows all enabled customer relations.
- On selection of relation as 'Business' and if communication Mode is
 - **Email Address** – system populates Email Id of enabled business record
 - **Telecom** – system shows the 'Type' LOV with Business Address and Telecom Details
 - **Ad-hoc Telecom** – system enables all fields for editing and Type LOV will refer the telecom type LOV

Note: At any point in time, there will be only one enabled preference of the same communication mode will be there.

 - i.e., Only one Email address will be 'Y' and/or
 - Only one Telecom/Ad-hoc Telecom will be 'Y'.- If a user accessing the business-only account, this tab is displayed as 'Business Preference'
- If the account is Small Business, then system shows the customer relation types with all enabled/non-deceased customers and one Business.

Customer Service > Bankruptcy

- If the account is business only or small business, system populates the Business Name to the 'Customer' LOV
- On selection of Business Name, system populates the Relation as 'Business'
- Renamed the Customer label to 'Customer/Business' irrespective of account class type
- If the user saves new record with an enabled indicator as 'Y' for the same relation, system disables the previous current record to 'N' [existing behavior]

Servicing > Batch Transactions > Advance > Advance Entry > Advance Allocations

- Added 'Business' to the 'Type' LOV. If user select the 'Business', system populates the business number linked to that account selected in the 'Advances' block [applicable to SBL and BUS account class type]
- On selection of the record, system shows the Payee Number with 'Business' number and name with 'Business Name'
- Added business details to the search parameter in the 'Advances > Search'

Customer Servicing > Summary > Business Only Account

If the selected account is business only, system hides the 'Customer Information' and 'Employment Information' blocks; instead, it shows the 'Business Information' along with the Business address and business telecom details.

Customer Servicing > Collections > For Business Only Account

If the selected account is business only, system hides the 'Customer Information', 'Employment Information' and 'Customer Preferences' blocks; instead, it shows the 'Business Information' along with the Business address and business telecom details.

Setup > Data Files > Output > Data File Definitions changes

- ODD statement files refer the business details for business only account and if the account is business only, system sends blank data in customer details (first name, last name, middle name, generation code, language code and SSN)
- **Customer Statement changes:** [SET-ODD2 > OSTPRC_BJ_100_01]
 - If the account class is BUS, the following fields refer to the Business and its Address details which has 'Current' indicator
 - HOUSE #, ADDRESS LINE, CITY, STATE, ZIP CODE, ZIP EXTN
 - For SBL and BUS class, added the following new 'Column Definitions' under Setup > Data Files > CUSTOMER_STATEMENT > CUSTOMER RECORD
 - 62- Business Name | 63- Tax Id # | 64- Legal Name
 - Renamed data file "CUSTOMER STATEMENT" with 'Customer/Business Statement'
 - Renamed file name file "CUSTOMER_STATEMENT" with 'Customer_Business_Statement \$(PROCESS_DATE_YYYYMMDD).dat'
- **Master Customer Statement Changes:** [SET-ODD2 > OSTPRC_BJ_100_02]

If the account class is BUS, the following fields refer to the Business and its Address details which has 'Current' indicator

 - Under MASTER ACCOUNT RECORD, if the Master Account is Business only, the following fields refer to Business and its Address details which has 'Current' indicator
 - HOUSE #, ADDRESS LINE, CITY, STATE, ZIP CODE, ZIP EXTN
 - For SBL and BUS, add the following new 'Column Definitions' added under Setup > Data Files > MASTER_CUSTOMER_STATEMENT > MASTER SUMMARY RECORD
 - 60 - Business Name | 61 - Tax Id # | 62- Legal Name
 - Under ACCOUNT RECORD, if the account is business only, the following fields refer to Business and its Address details which has 'Current' indicator
 - HOUSE #, ADDRESS LINE, CITY, STATE, ZIP CODE, ZIP EXTN,
 - Add the following new 'Column Definitions' under Setup > Data Files > MASTER_CUSTOMER_STATEMENT > ACCOUNT RECORD
 - 67 - Business Name | 68 - Tax Id # | 69 - Legal Name
- Renamed data file "MASTER CUSTOMER STATEMENT" to 'Master Customer/Business Statement'

- Renamed File Name
“master_customer_statement_\$(PROCESS_DATE_YYYYMMDD).dat” to
“master_customer_business_statement_\$(PROCESS_DATE_YYYYMMDD).dat”

Servicing > Collateral Management

- Provided a new Lien Entity as ‘Business’. If a user selects it as Business, Entity Name becomes an LOV.
- If the Asset linked to an Account then, Entity Name LOV populates the enabled Business name.

Servicing > Interfaces > Conversion Accounts

- If the account is business only, system disables the Applicant Tab
- Added new fields to the following tabs
 - Business Details
 - Update Business Info | Email | Time Zone | Privacy Opt Out | Insurance Opt Out | Marketing Opt Out | Share Credit opt Out
 - Telecom
 - Time Zone | Best Day to Call | Start Time | Period | End Time | Period
 - Address
 - Confirmed Indicator

Customer Service > Account(s)

- After opening any business-only account,
 - On selection of ‘Show All’ button, system lists out the list of business account which matching with ‘Tax Number’ with the business enabled in other accounts
 - On selection of Group Follow-up button, system shows the list of business only accounts if any business only accounts are grouped for follow-up
- If it is SBL, system continues to show the accounts based on the customer only.

Customer Service > Field Investigation

- Renamed the Customer LOV with Customer/Business in a table and also in Add/Edit/View
- Lov will also show the Business Name if account class is ‘SBL’ or ‘BUS’

Customer Service > Maintenance

- New transactions available for Business Only and SBL Accounts

Txn Code	Txn Description	Txn Parameters
BUS_BANKRUPTCY_INFO	BUSINESS BANKRUPTCY REPORTING INDICATOR	BANKRUPTCY INDICATOR BANKRUPTCY DISPOSITION BANKRUPTCY TYPE EFFECTIVE DATE

- While adding new Business from Customer Service > Customers > Business screen or using the non-monetary transaction, system validates if the existing business has bankruptcy indicator as ‘Y’, then shows an error “Can’t add New Business. Existing Business is Bankrupt”

Batch Job Changes

- While running the below batch jobs, if the account is business only, then system refers the Business Details to process it
 - SET-ESC > TESDSB_BJ_100_01 / TESANL_BJ_100_02 / TESANL_BJ_100_04 > ESCROW ANALYSIS
 - SET-ODD2 > OCNPRC_BJ_100_01 > CUSTOMER COUPON BOOK GENERATION
 - SET-ODD2 > OCPPRC_BJ_100_01 > OUTBOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES

2.9.3 Screen Changes

Servicing > Vendors > Work Orders

Account(s): 20198801112: TEST FINANCE

Class	Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801112	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY

Business Details

Current	Business #	Organization Type	Type of Business	Business Category	Name of the Business	Legal Name
Y	0000001004	C-CORP	CORPORATE		TEST FINANCE	TEST FINANCE PVT LTD

Address Information

Current	Mailing	Address #	Address Type	Permission to Call	Permission to Text	Confirmed	Country	City
Y	Y	10231	HOME	Y	Y	N	SAUDI ARABIA	RIYADH
N	N		HOME	Y	Y		SAUDI ARABIA	RIYADH

Work Order

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #	Follow-up Dt	Estimated	Min
UNDEFINED															0.00	0.00

Work Order Details

Work Order # UNDEFINED
 Case # UNDEFINED
 Channel INTERNAL
 * Work Order Type BANKRUPTCY
 * Account 20198801112:TEST FINANCE
 Company SAUDI
 Branch SAR1
 * Vendor
 Override Reason
 * Status NEW
 Reason
 Collector

Work Order Information

Status Dt: 11/15/2019
 Start Dt: 11/26/2019
 Currency: USD
 Estimated: 0.00
 Billing Amt: 0.00
 Past: 0.00
 Reference #
 Assigned By: RUC004
 Follow-up Dt
 Account Status: ACTIVE/OPEN
 Changed off Dt
 Total Outstanding: 1096.33
 % Balance: 12.00
 Total Due: 1108.33
 Due Dt: 02/01/2019
 * Status: NEW
 * Reason:
 * Collector:
 * Service Address:
 * Collateral Description: 2019 CHEVROLET MONTECARLO JDC
 * Identification #:
 * Year: 1970
 * Make: CHEVROLET
 * Model: MONTECARLO
 * Vendor Information
 * Contact:
 * Phone:
 * Email:
 * Fax:
 * Comment:

Customer Service > Business Preference

Account(s): 20198801111: TEST FINANCE

Class	Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801111	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY		388	QHR	12,830.60

Business Preferences

Relation Type	Communication Mode	Type	Email	Phone	Extn	Permission to Call	Time Zone	Best Day to Call
BUSINESS	TELECOM			PHONE : 9855567881	44	Y		

Business Preferences

* Relation Type: BUSINESS
 * Communication Mode: TELECOM
 * Type: PHONE : 9855567881
 ADDRESS : 0
 PHONE : 9855567881
 ADDRESS : 79611666
 PHONE : 481111433

Phone: (985) 556-7881
 Extn: 44
 Permission to Call: Y
 Time Zone:
 Best Day to Call:
 Start Time:
 Period:
 End Time:
 Period:
 * Enabled:

Business Preferences

View Format Freeze Detach Wrap

Relation Type	Communication Mode	Type	Email	Phone	Ex'n Permission to Call	Time Zone	Best Day to Call
<							

Business Preferences

Save and Add Save and Stay Save and Return Return

* Relation Type BUSINESS Select the communication mode

* Communication Mode EMAIL_ADDRESS

Email PAVAN@GMAIL.COM

* Enabled

Customer Service > Bankruptcy

Bankruptcy Details

View Format Freeze Detach Wrap

Current	Followup Dt	Disposition	Type	Customer/Business	Relation	Comment	File Received Dt	Bankruptcy Start Dt	Bankruptcy End Dt
Y	12/31/4000							11/16/2019	

Bankruptcy Details

Save and Add Save and Stay Save and Return Return

* Current

* Followup Dt 12/31/4000

* Disposition

Type Select the customer or business account

Customer/Business TEST FINANCE

Relation BUSINESS

Comment

File Received Dt

Bankruptcy Start Dt 11/16/2019

Bankruptcy End Dt

Servicing > Batch Transactions > Advance > Advance Entry > Advance Allocations

Advance Allocations

View Format Freeze Detach Wrap

Amount	Payee #	Name	Type	Mode	Country	City	State	Address Line 1	Zip
0.00						UNDEFINED			

Advance Allocations

Validate Payee

* Amount 0.00

* Type BUSINESS

* Payee #

* Name 000006003 LINE-BUS-BIENNIAL

* Pmt Mode 000006003 LINE-BUS-BIENNIAL

* Country Search...

Address Line 1

Zip

City

State

Bank Name

Routing #

ACH Account

Customer Servicing > Summary > Business Only Account

Account	Product	Billing Cycle	Class	Purpose	Days P
	LINE-BIENNIAL	BIENNIAL	BUSINESS ONLY		

[Account History](#)
[Pmt Modes](#)
[Bankruptcy](#)
[Repo/Foreclosure](#)
[Deficiency](#)
[Collateral](#)
[Timeline](#)
[Cross/Up Sell A](#)

Conditions

Other Information

Collateral Information

Primary	Description	Identification #	Year	Asset Class	Asset Type	Sub
Y	2015 HONDA ACCORD SEDAN		2015	NEW	VEHICLE	C

Business Information

Business #	Name of the Business	Organization Type	Business Category	Type of Business	Legal Na
000000...	LINE-BUS-BIENNIAL	C_CORP		C	LINE BI

Email PAVAN@GMAIL.COM Management 3 Stop N
 Contact PAVAN NAPHADE Since Correspondence
 Person Bankruptcy Y Privacy Opt Out N
 Start Dt 12/18/2000 Skip Y TimeZone ASIA/RIYADH

Outbound Call History(All Accounts)

Today 0 Last 30 days 0
 Last 7 days 0

Address Information

Address Type	Current	Permission to Call	Mailing	Address 1	Contact Phone
HOME	Y	Y	Y		(054)-355-5333

Telecom Information

Telecom Type	Current	Permission to Call	Phone	Extn	Time Zone	Best Day to C
PHONE	Y	Y	(045)-111-1433	1212		

Customer Servicing > Collections > For Business Only Account

Account(s): 2019011017: LINE-BUS-BIENNIAL

View Format Freeze Detach Wrap Current Show All Group

Class	Company	Branch	Sub Unit	Account #	Master Account
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	2019011017	UNDEFINED

Account Details

Business Information

Business #	Name of the Business	Organization Type	Business Category	Type of Business	Legal Name
000000...	LINE-BUS-BIENNIAL	C_CORP		C	LINE BIE

Email PAVAN@GMAIL.COM Management 3 Stop N
 Contact PAVAN NAPHADE Since Correspondence
 Person Bankruptcy Y Privacy Opt Out N
 Start Dt 12/18/2000 Skip Y TimeZone ASIA/RIYADH

Outbound Call History(All Accounts)

Today 0 Last 30 days 0
 Last 7 days 0

Address Information

Address Type	Current	Permission to Call	Mailing	Address 1	Contact Phone
HOME	Y	Y	Y		(054)-355-5333

Telecom Information

Telecom Type	Current	Permission to Call	Phone	Extn	Time Zone	Best Day to Call
PHONE	Y	Y	(045)-111-1433	1212		

Collateral Information

Primary	Description	Identification #	Year	Asset Class	Asset Type	Status
Y	2015 HONDA ACCORD SEDAN		2015	NEW	VEHICLE	C.

Setup > Data Files > Output > Data File Definitions

Data File Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Name	Description	File Name
CUSTOMER_BUSINESS_STATEMENT	CUSTOMER/BUSINESS STATEMENT	customer_business_stmt_\$(PROCESS_DATE_YYYYMMDD).dat
MASTER_CUSTOMER_BUSINESS_STMT	MASTER CUSTOMER/BUSINESS STATEMENT	master_customer_business_statement_\$(PROCESS_DATE_YYYYMMDD).dat

Record Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Record Type	Description	Record Format	Delimiter	Terminator
1	HEADER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
2	CUSTOMER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
3	TRANSACTION RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
4	MESSAGE RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
5	FOOTER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED

Column Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Seq	Column Name	Data Type	Format Mask	Length	Data Column	Output Column
64	LEGAL NAME	VARCHAR2	NOT APPLICABLE	80	64	64
63	TAX ID	VARCHAR2	NOT APPLICABLE	30	63	63
62	BUSINESS NAME	VARCHAR2	NOT APPLICABLE	80	62	62
61	RATE CURRENT	NUMBER	(9, 2) 999999999.90	11	61	61
60	DUE DATE	DATE	MM/DD/YYYY	10	60	60
59	PRINCIPLE BALANCE	NUMBER	(9, 2) 999999999.90	12	59	59
58	POOL	VARCHAR2	NOT APPLICABLE	30	58	58
57	STATEMENT DATE	DATE	MM/DD/YYYY	10	57	57
56	STATEMENT CLOSING D...	DATE	MM/DD/YYYY	10	56	56
55	OLDEST DUE DATE	DATE	MM/DD/YYYY	10	55	55

Data File Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Name	Description	File Name
MASTER_ACCOUNT MOCK STATEMENT	MASTER ACCOUNT CUSTOMER MOCK STATEMENT	master_account_customer_mock_stmt_\$(PROCESS_DATE_YYYYMMDD).dat
MASTER_CUSTOMER_BUSINESS_STMT	MASTER CUSTOMER/BUSINESS STATEMENT	master_customer_business_statement_\$(PROCESS_DATE_YYYYMMDD).dat

Record Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Record Type	Description	Record Format	Delimiter	Terminator
1	HEADER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
2	MASTER SUMMARY RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
3	ACCOUNT RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
4	BALANCE DETAILS	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
5	TRANSACTION RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
6	PAYMENT ALLOCATIONS	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
7	MESSAGE RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
8	FOOTER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED

Column Definitions + Add Edit View Audit

View Format Freeze Detach Wrap

Seq	Column Name	Data Type	Format Mask	Length	Data Column
69	LEGAL NAME	VARCHAR2	NOT APPLICABLE	80	69
68	TAX ID	VARCHAR2	NOT APPLICABLE	30	68
67	BUSINESS NAME	VARCHAR2	NOT APPLICABLE	80	67
66	DUE DATE	DATE	MM/DD/YYYY	10	66

Data File Definitions + Add Edit View Audit

View Format Freeze Detach Wrap Help

Name	Description	File Name
MASTER_ACCOUNT MOCK STATEMENT	MASTER ACCOUNT CUSTOMER MOCK STATEME...	master_account_mock_stmt_\$(PROCESS_DATE_Y
MASTER_CUSTOMER_BUSINESS_STMT	MASTER CUSTOMER/BUSINESS STATEMENT	master_customer_business_statement_\$(PROCESS_DATE_Y

Record Definitions + Add Edit View Audit

View Format Freeze Detach Wrap Help

Record Type	Description	Record Format	Delimiter	Terminator
1	HEADER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
2	MASTER SUMMARY RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
3	ACCOUNT RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
4	BALANCE DETAILS	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
5	TRANSACTION RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
6	PAYMENT ALLOCATIONS	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
7	MESSAGE RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED
8	FOOTER RECORD	VARIABLE	|	CARRIAGE RETURN AND LINE FEED

Column Definitions + Add Edit View Audit

View Format Freeze Detach Wrap Help

Seq	Column Name	Data Type	Format Mask	Length	Data Column
62	LEGAL NAME	VARCHAR2	NOT APPLICABLE	80	62
61	TAX ID	VARCHAR2	NOT APPLICABLE	30	61
60	BUSINESS NAME	VARCHAR2	NOT APPLICABLE	80	60
59	STATEMENT DATE	DATE	MM/DD/YYYY	10	59
58	STATEMENT CLOSI...	DATE	MM/DD/YYYY	10	58
57	TOTAL PRINCIPLE ...	NUMBER	(9, 2) 999999999.90	12	57
56	TOTAL NEW BALA...	NUMBER	(9, 2) 999999999.90	12	56
55	TOTAL OUTSTAND...	NUMBER	(9, 2) 999999999.90	12	55
54	TOTAL OUTSTAND...	NUMBER	(9, 2) 999999999.90	12	54
53	TOTAL PAYOFF A...	NUMBER	(9, 2) 999999999.90	12	53

Servicing > Collateral Management

Customer Service **Collateral Management** Data Files

Condition: GOOD CONDITIONED

VIN Validation: ---

Usage: RollOver/Advance, Reset Frequency, Elastic Term Calc, Method

Lien Details

Lien Status: UNDEFINED

Lien Event Dt:

Second Lien Holder:

Comments:

Usage/Rental Calculation: Calc Method: TIERED

Usage/Rental Receipt: Usage / Rental Details

Usage Details(Life): Start: 12, Base: 12, Extra: 12, Total: 12

Lien Release Entity: BUSINESS

Entity Name:
 LINE-BUS-BIENNIAL
 Search...
 Address

Servicing > Interfaces > Conversion Accounts

Address Information

View Format Freeze Detach Wrap

Permission to Call	Permission to Text	Address Type	Country	Address #	City	State
Y	Y					

Address Information Save

* Current
 * Permission to Call
 * Permission to Text
 * Mailing
 * Confirmed *

* Address Type
 * Country UNITED STATES
 Own/Lease

Comment
 * Postal Type NORMAL ADDRESS
 Address #
 Street Pre
 Street Name
 Street Type
 Street Post
 Apt #

Business Request Decision Contract Master Account Collateral Account Details Comments Verification

Business Details Add Edit View Audit

View Format Freeze Detach Wrap

Existing Business #	Organization Type	Business Type	Business Category	Business name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person
0000000000	C CORP	SERVICE	CORPORATE	EVER GREEN	EVER GREEN	09874874	01/01/2010	25.00	25	RAJESH

Business Details Save and Stay Save and Return Return

Existing Business # 0000000000
 * Organization Type C CORP
 * Business Type SERVICE
 Business Category CORPORATE
 * Business name EVER GREEN
 * Legal Name EVER GREEN
 * Tax ID # 09874874
 * Start Dt 01/01/2010
 * # of Employees(Cur) 25

* # of Employees 25
 Contact Person RAJESH
 Business Checking Bank SBI BANK OF AMERICA
 * Bank Acc # 249838494
 * Currency US DOLLAR
 * Avg Checking Balance 124,344.00
 * Loan Currency Avg Checking Balance 42,342.00
 * # of Locations 2
 * Management Since 2010

Existing Business
 Existing Business Name
 Update Business Info
 * Privacy Opt Out
 * Insurance Opt Out
 * Marketing Opt Out
 * Share Credit opt Out
 Email HELP@EVERGREEN.COM
 Time Zone US/PACIFIC

Telecom Information Add Edit View Audit

View Format Freeze Detach Wrap

Type	Permission to Call	Permission to Text	Phone	Extn	Current	Time Zone	Best Day to Call	Start Time	Period	End Time
Y	Y				N					N

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

* Permission to Call
 * Permission to Text
 * Type
 Phone

Extn
 * Current
 Time Zone *
 Best Day to Call *

Start Time
 Period *
 End Time
 Period *

Customer Service > Account(s)

Account(s): 20198801112: TEST FINANCE

View Format Freeze Detach Wrap Current Show All Group Follow-up Associated Accounts

Class	Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801112	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY		
SMALL BUSINESS	SAUDI	SAR1	UNDEFINED	20190100011639	UNDEFINED	N	LEASE VEHICLE	MONTHLY	VEHICLE LOAN OR...	
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801111	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY		

Account(s): 20198801112: TEST FINANCE

View Format Freeze Detach Wrap Current Show All Group Follow-up Associated Accounts

Class	Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801112	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY		
SMALL BUSINESS	SAUDI	SAR1	UNDEFINED	20190100011639	UNDEFINED	N	LEASE VEHICLE	MONTHLY	VEHICLE LOAN OR...	
BUSINESS ONLY	SAUDI	SAR1	UNDEFINED	20198801111	UNDEFINED	N	LOAN-VE-PAVAN	MONTHLY		

Total Pay Off Amt: 41,423.20

Customer Service > Field Investigation

Field Investigation

Customer/Business	Verification Type	Verification Agency	Status
-------------------	-------------------	---------------------	--------

Field Investigation

Select the customer or business name

* Status

Spoke to

Call Dt

of Attempts

* Result

Customer Service > Bankruptcy

Business Details

Current	Business #	Organization Type	Type of Business	Business Category	Name of the Business	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	#
Y	0000002002	C CORP	CORPORATE	SETME	GEV	GEV LTD	xxxxxx3424	01/01/2019	50	0

Business Details

* Organization Type C CORP

* Type of Business SERVICE

* Bank Acc # 03490859854

* Insurance Opt Out

* Marketing Opt Out

Error

Cant add New Business. Existing Business is Bankrupt (SYS-SYS-SYS-UCS-002030)

2.9.4 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.10 New Billing Cycles for Loan/Line/Lease

2.10.1 Overview

Following new Billing Cycles introduced for Loan/Line/Lease to support Vacation Ownership (VO) industry:

- Biennial (Once every 2 years)
- Triennial (Once Every 3 years)

2.10.2 Description

- Introduced new Biennial, Triennial billing cycles i.e.,
 - Biennial does billing once every 2 years
 - Triennial does billing once every 3 years
- In case of Lease, these new billing cycles are applicable only for Calculation Method = Interest Rate
 - Applicable for both Rent Collection Methods: Advance and Arrears.
 - Flexible repayment > Skip Months are not allowed
 - Allowed for Balloon Method – N+1
 - New billing cycles are not allowed for Agreement type, Usage, Rental, Rental Usage
- In case of Loan, these new billing cycles are applicable only for Product Category = standard
 - Applicable for both Advance and Arrears.
 - Advance >> First Payment Date = Contract Date
 - Arrears >> First Payment Date > Contract Date
 - Flexible Repayment > Skip Months are not allowed
 - Allowed for Balloon Method – N+1 and N
- System takes care of the following:

Accrual Method	Accrual Type	Applicable for
Average Daily Balance	Interest Bearing	Loan/Line
Actuarial – Monthly	Pre-compute	Loan/Lease
Sum of Digits	Pre-compute	Line
Interest Bearing	Interest Bearing	Loan/Lease
Straight Line	Pre-compute	Loan

- Tools > Loan/Lease calculator > Calculate Term

- Based on the information provided by the user and on clicking calculate:
 - **Biennial** if it goes beyond 15 then give an error 'Term is going beyond max, refine the input data
 - **Triennial** if it goes beyond 10 then give an error 'Term is going beyond max, refine the input data
- ACH generated according to the new cycles configured
- System assesses the Late Charge, Delay Fee and Periodic Maintenance Fee in according to the new cycles
- Metro II Reporting is not supported for these billing cycle's accounts, hence user should open the STOB CB condition on to such accounts.
- Following monetary transactions considers these new billing cycles
 - CHANGE_BALLOON | CHANGE_PMT_AMT | CHANGE_TERM | LS_CHANGE_PMT_AMT | LS_CHANGE_TERM | RESCHEDULE_INDEX | RESCHEDULE_PAYMENT | RESCHEDULE_PC2SI | RESCHEDULE_RATE | DDCHANGE

2.10.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.11 Payment Hierarchy Changes

2.11.1 Overview

Currently system distributes the amount only using the Equal [system defined] and Column Based hierarchy [setup based]. Now enhanced to allocate when excess payment amount received and supports two more methods

- Appropriate payment using “Due Amount Ratio”
 - When payment received on Master Account/Customer/Business, system appropriates in the ratio of due amount of each account.
- Appropriate payment using “Out Standing Balance Ratio”
 - When payment received on Master Account/Customer/Business, system appropriates in the ratio of outstanding balance amount of each account.
- The payment hierarchy now maintained at master account level.

2.11.2 Description

Setup Changes:

- Added three new fields to Setup > Payment Hierarchy
 - Hierarchy Type – it will have four values
 - **Equal** – system does the allocation equally out of the resulted accounts
 - **Due Amount Ratio** – system does the appropriation based on the Amount Due of the resulted accounts
 - **Outstanding Balance Ratio** – system does the appropriation based on the Outstanding Balance of the resulted accounts
 - **Column Based** – system does the allocation based on the Amount Due of the resulted accounts in a sequence configured under ‘Hierarchy Order’
- System enables “Account Selection Criteria” tab for all Hierarchy types and Enable “Hierarchy Order” tab only for “Column Based” Hierarchy type
 - User can define multiple Hierarchies with same Hierarchy type
 - While enabling the record, system checks that, there is at least one Account Selection Criteria that exist and that Criteria is valid.
- From the Customer/Business Payment WS or File Upload, if user doesn’t pass any hierarchy i.e., none/blank is passed and auto-allocation is required then system will refer the system parameter ‘CUSTOMER DEFAULT PAYMENT HIERARCHY’
- If the system parameter is disabled, then system will be done using the default method i.e. DUE_RATIO. System picks all accounts of customer/business
- If payment hierarchy is ‘Due Amount Ratio’ or ‘Outstanding Balance Ratio’ while populating the list of accounts, system considers only the amount up to the total of resulted accounts and the remaining amount looks into excess payment method value.
- When user selects the ‘Populate Accounts’ button from Payment Txns screen, system considers the excess payment method and populate the excess amount with the option provided for that payment hierarchy.
- If the hierarchy type is ‘Equal’, and while populating the account if system does not find any accounts, then system allocates based on the Excess Hierarchy method.
- When system goes with excess payment allocation, system loops only once.
- Provided following new LOVs in the screen

Field	Type	Reference	Comment
Excess Handling Method	LOV	PMT_HIERARCHY_EXCESS_METHOD_CD	Suspense – populate account with '0' Hierarchy Based– <it will enable the 'Excess Hierarchy Name' LOV>
Excess Hierarchy Name	LOV	List of all Hierarchy Definition Names from the same 'Hierarchy' setup	User can select any method and system reallocates the excess amount based on the Hierarchy Definition selected If selection criteria used for Excess Hierarchy Code did not return any account, then the excess amount will go to Suspense [account number 0] Disable when the Excess Payment method is Suspense Shows only enabled records This field is mandatory when Excess Handling Method is Hierarchy Based

Payment Hierarchy [Close]

Hierarchy Definition [Add] [Edit] [View] [Audit]

View [v] Format [F] [Freeze] [Detach] [Wrap] [Globe]

Name	Description	Hierarchy Type	Excess Handling Method	Excess Hierarchy Name
EQUAL_AMOUNT	EQUAL AMOUNT	EQUAL AMOUNT	SUSPENSE	

Hierarchy Definition [Save and Stay] [Save and Return] [Return]

* Name: EQUAL_AMOUNT
 * Description: EQUAL_AMOUNT
 * Hierarchy Type: EQUAL AMOUNT
 Excess Handling Method: SUSPENSE
 Excess Hierarchy Name: [blank]
 Enabled:

Account Selection Criteria [Add] [Edit] [View] [Audit]

View [v] Format [F] [Freeze] [Detach] [Wrap] [Globe] [Check Criteria]

Seq (	Parameter	Comparison Operator	Criteria Value	)	Logical Operator	Enabled
0	STATUS	EQUAL	ACTIVE	)		Y

Application Entry > Applicants / Business

- Added new non-mandatory 'Payment Hierarchy' LOV to the Applicant and Business tabs; it shows the all enabled records form the payment hierarchy setup.
- When users copying the Applicant Details or Business details from the search screen, system will also populate the Payment Hierarchy to the Customer Service > Customer/Business details.
- For an existing customer has a value, and If user changed the Hierarchy, and Update Customer/Business info flag is checked then after funding, system updates the Payment Hierarchy in Servicing > Customer / Business details

Underwriting > Master Account

- Added a Payment Hierarchy field in the Origination > Master Account Details tab. This field shows the Payment Hierarchy setup details.
- If user enabled the 'Master Account' checkbox, then system enables this LOV
- After funding this account, system populates this value to the account.
- Shows it on "Customer Service > Account Details > Additional Details

Customer Service changes

- Provided a new Non-Monetary transaction 'Master Account Payment Hierarchy Maintenance' to update Payment Hierarchy for the Master Account
 - This transaction has the following parameters
 - Transaction Date
 - Payment Hierarchy – free text field and user need to get the Hierarchy Definition Name from the setup input
 - Reason
- System validates the Payment Hierarchy value based on the setup.
- This transaction is allowed to the 'Master Account' only
- In the 'Payments > Payment Entry > Payments > Add' after user inputs the Customer # and/or Master Account Number system populates the Payment Hierarchy field with Master Account's Payment Hierarchy.
 - If user provides only customer number then system populates with Customer's Payment Hierarchy
- When user enabled the 'Multi' checkbox, Payment Hierarchy LOV is available in the 'Payments > Payment Entry > Payments > Add/Edit > Payment > Payment Hierarchy' searchable LOV.
- System default is based on Customer or Master Account [if both system parameters are enabled, then it defaults with Master Account's Payment Hierarchy]

Amount Due Ratio:

- After providing the Customer # and/or Master Account Number, and clicking 'Populate Accounts' button,
 - if Payment Hierarchy's Hierarchy Type = **Due Amount Ratio**, system populates the 'Payment Txns' records with the Amount as below
 - System derives the total of Customer Service > **Amount Dues** for all resulted accounts based on Account Selection Criteria
 - System derives the 'Amount' for each account using the following computation

$$\frac{\text{Amount Due} * \text{Payment Amount}}{\text{Total Due Amount}}$$

That means:

$$\text{Payment Amount} = \frac{\text{Acc1 Amount Due} * \text{Payment Amount}}{\text{Total Due Amount}} + \frac{\text{Acc2 Amount Due} * \text{Payment Amount}}{\text{Total Due Amount}} +$$

$$\frac{\text{Acc N Amount Due} * \text{Payment Amount}}{\text{Total Due Amount}}$$

- Due Amount Ratio will appropriate the amount up to amount due. The remaining/excess amount will allocate based on the Excess Allocation. If the payment is underpaid (less than total due) allocate based on due.

- If the total of Due Amounts are zero, then system ignores the accounts and does not populate the account in UI.

Outstanding Amount Ratio:

- After providing the Customer or Business # and/or Master Account Number, and clicking on 'Populate Accounts' button
 - if Payment Hierarchy's Hierarchy Type = **Outstanding Balance Ratio**, system populates the 'Payment Txns' records with the Amount as below
 - System derives the total of Customer Service > **Outstanding Balances** for all resulted accounts based on Account Selection Criteria
 - System derives the 'Payment Amount' for each account using the following computation

$$\frac{\text{Outstanding Balance} * \text{Payment Amount}}{\text{Total Outstanding Balance}}$$

That means:

Payment Amount =

$$\frac{\text{Acc1 O/S Balance} * \text{Payment Amount}}{\text{Total O/S Balance}} + \frac{\text{Acc2 O/S Balance} * \text{Payment Amount}}{\text{Total O/S Balance}} + \frac{\text{Acc N O/S Balance} * \text{Payment Amount}}{\text{Total O/S Balance}}$$

- Outstanding Balance Ratio appropriated to the amount up to outstanding due. The remaining/excess amount will allocate based on the Excess Allocation. If the payment is underpaid (less than total outstanding due) allocated based on it.
- If the total of Outstanding Balances are zero, then system ignores the accounts and does not populate the account in UI.

Web service changes

- Customer-Based Payment WS, Business Based Payment WS
 - If Payment Hierarchy Code passed then it should exist in Hierarchy Setup. If none/blank is passed and auto-allocation is required then it will be done using the system parameter. If the system parameter is disabled, default method is used i.e., DUE_RATIO
- Account On-Boarding changes
 - Currently, system is auto-populates Payment Hierarchy from the system parameter for applicants and Business. If the request does not have the data, then system continues to populate the system parameter value even for Master Account Payment Hierarchy also.
 - If the AOB has is no master account (i.e., MasterAccountIndicator flag is 'N') and if user is passing the MasterAccountPmtHierarchy at account level, then system ignores the value and populates it with undefined/null. if MasterAccountIndicator is 'Y' then system validates the Hierarchy Name with setup [name should be present in the setup and it should enable] and creates the account

- Added new elements to the AOB request

Parent Element	Element	Data Type	Mandatory	Description
ApplicationData	MasterAccountPmt Hierarchy	Varchar	No	Master Account Payment hierarchy name
PrimaryApplicantData	Payment Hierarchy	Varchar	No	Primary Applicant Payment hierarchy name
OtherApplicantData	Payment Hierarchy	Varchar	No	Other Applicant Payment hierarchy name
BusinessDetails	Payment Hierarchy	Varchar	No	Other Applicant Payment hierarchy name

Conversion changes

- During Migration/API Conversion or Payment processing, if Pmt Hierarchy Code is passed then it should exist in Hierarchy Setup.
- If the converted account is not master account (i.e., Master account flag is 'N') and if user passing the payment hierarchy at account level, then system ignores the value and populates it with undefined/null. if Master account flag is 'Y' then validated the Hierarchy Name with setup [name should be present in the setup and it should be enabled]

2.11.3 Screen Changes

Application Entry > Applicants / Business

The screenshot shows the 'Applicant' entry form in Oracle Financial Services. The form is divided into several sections:

- Personal Information:** Includes fields for Relation Type (PRIMARY), Salutation (MR), First Name (ASSET), Last Name (VEHICLE), Birth Dt (01/01/1988), SSN (XX-XXX-7667), Class (NORMAL), Category (INDIVIDUAL), Email (PAVAN@GMAIL.COM), and Time Zone.
- Other Details:** Includes Existing Customer ID (NONE [0]), Existing Customer # (0000000000), Update Customer Info checkbox, Name in Local Language, Gender (UNDEFINED), Mother's Maiden Name, Education (UNDEFINED), Language (ENGLISH), Dependents (1), Marital Status (UNDEFINED), ECOA (INDIVIDUAL), Race, Ethnicity (UNDEFINED), Disability checkbox, Privacy Opt Out checkbox, Insurance Opt Out checkbox, Marketing Opt Out checkbox, Share Credit Opt Out checkbox, and Prior Bankruptcy checkbox.
- FATCA:** Includes Reference #, Status, Birth Place, Birth Country, and Permanent US Resident Status checkbox.
- Power of Attorney:** Includes Power of Attorney checkbox, Holder Name, Address, Country, Nationality, and Telephone Number.
- Military Service:** Includes Active Military Duty checkbox, Effective Dt, Order Ref #, and Release Dt.
- Identity Information:** Includes Nationality (SAUDI ARABIA), National ID (-685-8795), Passport #, Passport Issue Dt, Passport Expiry Dt, Visa #, License #, License State, and Prior Applicant.
- KYC:** Includes EQUAL_AMOUNT, OUTSTANDING BALANCE RATIO, DUE RATIO, COLUMN BASED 1, and a search field for Payment Hierarchy.

Business Details

Existing Business # _____ * Start Dt _____

* Organization Type _____ * # of Employees (Cur) 0

* Business Type CORPORATE * # of Employees 0

* Business Category _____ Contact Person _____

* Business Name _____ * Business Checking Bank _____

* Legal Name _____ * Bank Acc # _____

* Tax ID # _____ * Currency _____

* Avg Checking Balance _____

Loan Currency Avg 0

Checking Balance _____

* # of Locations 0

* Management Since 0

Existing Business _____

Existing Business Name UNDEFINED

Payment Hierarchy

- EQUAL_AMOUNT
- OUTSTANDING BALANCE RATIO
- DUE RATIO
- COLUMN BASED 1

Address Information

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

Underwriting > Master Account

Summary | Applicant | Business | Request | Decision | Bureau | **Master Account** | Collateral | Com >

Master Account Details

View | Format | Freeze | Detach | Wrap | Edit | View | Audit

Master Account

N | Link to Master Account UNDEFINED

Master Account Details

Save and Stay | Save and Return | Return

* Master Account

Link to Existing Master Account UNDEFINED

Linked Account UNDEFINED

Payment Hierarchy

- EQUAL_AMOUNT
- OUTSTANDING BALANCE RATIO
- DUE RATIO
- COLUMN BASED 1
- Search...

please check this to make it as master account

* Master Account

* Link to Existing Master Account UNDEFINED

* Linked Account UNDEFINED

Payment Hierarchy

Interest and Accruals	Lease Amt Recovered % 0	End Date
Accrual Start Dt 01/01/2019	Additional Details	Days to Time Bar
Last Accrual Dt 01/01/2019	Total Term 12	
Stop Accrual _____	Paid Term 0	Settlement Information
Accrual Method INTEREST BEARING	Maturity Dt 01/01/2020	Effective Dt
Base Method 30/360	Security Deposit 0.00	Good Through Dt
Accrued Interest 1,236.67	Payment Hierarchy OUTSTANDING BALANCE RATIO	Agreed Amt
Index Type FLAT RATE	Recourse Details	Paid Till Dt
Index Rate 0.00	Recourse _____	Agreement Type UNDEFINED
Margin Rate 7.00	Recourse Type _____	Payment Mode INSTITUTION DRAFT / CHECK
Rate 7.00		
Depreciation Value 16,000.00		
Residual Value 4,000.00		

2.11.4 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.12 Metro II Changes for Home Collateral

2.12.1 Overview

Enhanced to support the Account Status code 89 for a home loan account.

2.12.2 Description

Changes in the non-monetary transaction

- When user posts the ACCOUNT EVENT NOTIFICATION [ACC_EVENT_NOTIFY] non-monetary transaction with Event Type 'Deed in Lieu Completed', system posts IVR/DIL call activity and updates the DIL condition start date with 'Event Notification Date'.
 - Here account status should be 'Active' and Account Collateral type is 'Home'
 - In addition, the account Portfolio Type (PT) should be 'M', 'C' or 'I'. If the PT is 'I', then Account Type should be **6D**

Changes in Metro II Reporting

- Base/17(A) – Account Status
 - If the account status is in 'Active'
 - Account has active 'DIL' condition and
 - Condition Start Date is less than or equal to the Metro II process date, then system reports this field with 89.
- Base/18 - Payment History Profile
 - When the Account Status (Field 17A) reported with 89 this field also reports with complete 24 months payment history for the first time when Account Status Code 89 reported.
 - In subsequent months (2nd time, when system is reporting with 89), the entire Payment History Profile will be blank filled.
- Base/21 - Current Balance*
 - If account has CNL (Customer Not Liable for Payment) condition and Account Status reported with 89, then system continues to report this field with Account Outstanding Total Amount.
 - If account has DIL but does not have CNL, then Report this field as Zero (0)
- Base/22 - Amount Past Due*
 - If account has CNL (Customer Not Liable for Payment) condition and Account Status reported with 89, this field continues to report Account Outstanding Total Amount.
 - If account has DIL but does not have CNL, then system reports this field as Zero.
- Base/26 – Date Closed
 - If account has DIL condition, and
 - If Account Outstanding Total Amount is greater than zero **or** account has active CNL condition, then system reports this field with DIL condition's start date
 - If Account Outstanding Total Amount is less than or equal to zero, then system reports this field with Account Paid off Date.

***Note:** In subsequent reporting, if there were any payments applied on to the account, then report the declining Account Outstanding Total Amount.

2.12.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.13 Special Character Standardization

2.13.1 Overview

In OFSLL, system supports a different sets of special characters at different layers (UI / WS / File Upload). Currently system standardized to support specific set of special characters at all levels.

2.13.2 Description

As part of this release, OFSLL allows only the following Special Characters as part of the text fields:

! @ \$ % * - + _ () & , . ? / #

and doesn't allow the following Special Characters:

< > { } | \ ^ [] `

This change is applicable for all Input File Uploads, UI screens and Web services – i.e. after this change, all Varchar fields and text fields are affected.

2.13.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.14 Payment Mode Field Details

2.14.1 Overview

- New 'Payment Mode' field introduced at Application and Account level and this identifies whether the customer is on Auto pay/non-Auto pay.
- New transaction provided to update this 'Payment Mode' field in Servicing/Collections.

2.14.2 Description

OFSLL enhanced with 'Payment Mode' field. Below are the high-level impacted areas.

Origination:

- Origination > Contract > Others
- Origination > Contract > ACH

Customer Service:

- Customer Service > Account Details > Contract Information > Others
- Customer Service > Account Details > Account Details
- Customer Service > Pmt Modes > ACH

Origination Changes:

- Provided new 'Payment Mode' LOV field at 'Origination > Contract > Others' as shown in Figure 1.
- Provided new 'Payment Mode' LOV field at 'Origination > Contract > ACH' as shown in Figure 2. **[Note:** Only AUTO PAY related LOV options provided.]
- New lookup 'REPAYMENT_PMT_MODE_CD' provided and mapped, for 'Payment Mode' field in above two screens. Description of LOV will have this text (Sub code is used to identify AUTOPAY)
 - To identify if the mode is AUTOPAY or not, user is expected to use Sub Code = AUTOPAY.
 - Seed data has sub code AUTOPAY for lookups AUTOPAY (ACH), AUTOPAY (CREDIT_CARD) and AUTOPAY (DEBIT_CARD).
 - CREDIT_CARD, DEBIT_CARD and PDC disabled in product seed data.
- During Origination "Contract > Payment Mode" value is automatically updated to "ACH > Payment Mode", if active Recurring ACH record is created.

Provided Contract Edits as Warnings:

Type	Edit Description	Default	Enabled
Contract Edits	'Payment Mode' field is AUTO PAY TYPE, and then at least one active ACH would exist.	WARNING	No
Contract Edits	'Payment Mode' field is INSTITUTION DRAFT / CHECK then no active ACH record should exist.	WARNING	No

Field Details:

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
'Payment Mode' in Contract screen	LOV	REPAYMENT_PMT_MODE_CD	Ability to know repayment mode	INSTITUTION DRAFT / CHECK – Default Value AUTOPAY (ACH) AUTOPAY (CREDIT CARD) AUTOPAY (DEBIT CARD) POST DATED CHECKS
'Payment Mode' in ACH screen	LOV	REPAYMENT_PMT_MODE_CD	Ability to know ACH repayment mode	AUTOPAY (ACH) – Default Value AUTOPAY (CREDIT CARD) AUTOPAY (DEBIT CARD)

Figure 1:

Figure 2:

Customer Service Changes:

- Provided 'Payment Mode' at 'Customer Service > Account Details > Contract Information > Others' as shown in the Figure 3 below.
- For current 'Payment Mode' update in Servicing, provided 'Payment Mode' field at 'Customer Service > Account Details > Account Details' as shown in the Figure 4 below.
- Origination 'Payment Mode' field populated to above-mentioned two screens in Servicing.
- Provided LOV field as 'Payment Mode' at 'Customer Service > Pmt Modes > ACH > Recurring and One-Time Phone' as shown in the Figures 5 and 6 below. [Lookup 'REPAYMENT_PMT_MODE_CD' mapped].

- During Servicing, user can automatically update to ACH if Active Recurring ACH record found (direct or thru Txn).
- 'Payment Mode' in 'Customer Service > Account Details > Account Details' is in sync with 'Customer Service > Pmt Modes > ACH' i.e. when ACH is updated for ACTIVE RECURRING record, system updates 'Account Details > Payment Mode' field as well. System updates for both direct screen update and transaction posting.

Field Details:

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
'Payment Mode' in Contract screen	Display Field	Populates Origination 'Payment Mode'	Ability to know Contract repayment mode	NA
'Payment Mode' in 'Account Details' screen	Display Field	Populates Origination 'Payment Mode'	Ability to know Account Details repayment mode	NA
'Payment Mode' in ACH > Recurring screen	LOV	REPAYMENT_PMT_MODE_CD	Ability to know recurring repayment mode	AUTOPAY (ACH) – Default Value AUTOPAY (CREDIT CARD) AUTOPAY (DEBIT CARD)
'Payment Mode' in ACH > One-Time Phone screen	LOV	REPAYMENT_PMT_MODE_CD	Ability to know One-Time Phone repayment mode	AUTOPAY (ACH) – Default Value AUTOPAY (CREDIT CARD) AUTOPAY (DEBIT CARD)

Non- Monetary Transaction:

'Payment Mode Maintenance' new non-monetary transaction is provided for updating the 'Payment mode' field in 'Customer Service > Account Details > Account Details'.

Transaction Code Details:

Txn Code	Description	Group	Action	Monetary	System Defined (Yes/No)	Enabled	Txn/Bal Type	Statement Txn Type
ACC_PMT_CODE_MAINT	PAYMENT MODE MAINTENANCE	ACCOUNT NON MONETARY	POST	N	NO	Y	NONE	NONE
Batch	Manual	Statement Print	GL					

Txn Code	Description	Group	Action	Monetary	System Defined (Yes/No)	Enabled	Txn/Bal Type	Statement Txn Type
N	Y	N	N					

Transaction Parameters:

Parameter Code	Description	Mandatory Y/N	Data Type/Size	Field Validation	Default Values
Txn Date	Transaction Date	Y	Date Field	Will not allow any back dated or future dated transaction.	System Date
Payment Mode	Payment Mode Code	Y	Same New LOV [REPAYMENT_PMT_MODE_CD]	System avoids posting transaction, if same payment mode already exists. Error Msg: Mentioned Payment Mode already exists.	INSTITUTION DRAFT / CHECK

Impact on Existing Transactions:

- 'Payment Mode' LOV field provided as Transaction Parameter for below existing non-monetary transactions after 'ACH BANK ROUTING NUMBER' parameter.
[REPAYMENT_PMT_MODE_CD] lookup mapped to this field.
- **Validation:** Only **Auto Pay** type, 'Payment Mode' needs to select for below transactions.

Error Msg: "Payment Mode should be of Auto Pay type".

- ACH MAINTENANCE
- NEW ACH MAINTENANCE
- ACH ONE TIME PHONE PAY

Impact on Web Services:

- 'Payment Mode' field provided for below web services at respective Origination level and Servicing level.
 - Account onboarding [Added in ACH & ApplicationContractDetails block].
 - Account Details [Added in AccountDetailSummary, AchDetails & OneTimeAchDetails block].
 - ACH [GET/POST].

Impact on Web Services Validations:

- 'Payment Mode' field is mandatory in all the mentioned web services.
- 'Payment Mode' field element value validates with [REPAYMENT_PMT_MODE_CD] lookup.

Migration Impact:

- Payment mode added to the Conversion process.
- Payment Mode field in 'Account Details' and 'Contract Details' are updated with Default value as "INSTITUTION DRAFT / CHECK".
- ACH details updated with Default value as "AUTOPAY – ACH".

Figure 3: Customer Service > Account Details > Contract Information > Others

Customer Service

Total of Prints 6,315.00
Down Print 0.00
Total Sale Price 6,315.00
Payment Amt 526.25
Final Print Amt 526.25
Residual Days 0
Index Type FLAT RATE
Index Rate 4.99
Margin Rate (+) 4.99
Interest Rate (-) 9.98
Accrual Post Maturity ✓
Maturity Index FLAT RATE
Maturity Margin Rt 4.99
APR 9.79
Principal Balance 6,000.00
1st Pmt Deduction Allowed ___
1st Pmt Deduction Days 0
1st Pmt Refund Allowed ✓
1st Pmt Refund Days 14
Instrument LOAN INSTRUMENT - FIXED RATE
Start Dt Basis EFFECTIVE DATE
Accrual Method INTEREST BEARING
Start Days 0
Stop Accrual Days 99,999
Accrual Base ACTUAL/360
Billing Method LEVEL
Billing Type STATEMENT
Time Counting Method ACTUAL DAYS
Installment Method EQUATED PAYMENTS
Contract Recvd Dt 10/01/2019

Billing
Billing Cycle MONTHLY
Pre Bill Days 0
Multiple Billing Asset Rate ___

Rate Cap & Adjustments
Max Rate Increase / Year 0.00
Max Rate Increase / Life 0.00
Max Rate Decrease / Year 0.00
Max Rate Decrease / Life 0.00
Max # Adjustments / Year 99.00
Max # Adjustments / Life 999.00
Min Interest Rate (Floor) 0.00
Max Interest Rate (Ceiling) 35.00

Payment Cap
Max Pmt Increase / Year 0.00
Max Pmt Increase / Life 0.00

Rebate
Pre Compute ___
Rebate Method NONE
Rebate Term Method NEAREST CURRENT CYCLE
Rebate Min Fin Chg Method NONE

Escrow
Escrow Allowed ___
Escrow Opt Out ✓

Bank Information
ACH Fee Ind ___
PDC ___

Promotion
Promotion NONE
Type NONE
Promotional Period Type
Promotional Period 0
Cancellation Delq Days 0
Tolerance Amt 0.00
Index
Index Rate 0.00
Margin Rate (+) 0.00
Promotional Rate (-) 0.00

Others
Payment Mode INSTITUTION DRAFT / CHECK

Statement
Print Preference Mode
Mock Statement Btn

Figure 4: Customer Service > Account Details > Account Details

Customer Service

Account Information

Interest and Accruals
Accrual Start Dt 11/07/2019
Last Accrual Dt 11/25/2019
Stop Accrual ___
Accrual Method INTEREST BEARING
Base Method ACTUAL/360
Rebate Method NONE
Accrued Interest 0.00
Index Type FLAT RATE
Index Rate 4.99
Margin Rate 4.99
Rate 9.98
Rate Start of the Year 9.98
Last Rate Adj Dt
of Rate Adjs (Year) 0
of Rate Adjs (Life) 0
Reschedule Method UNDEFINED
Reschedule Value 0.00

Imputed Interest
Imputed Rate

Extn and Due Dates
of Extensions (Year) 0

Advance Details
Approved Amt 0.00
Consumed Amt 0.00
Remaining Amt 0.00
Last Advance Amt 0.00
Last Advance Dt

Recourse Details
Recourse ___
Recourse Type
Recourse Reason
Max Recourse % 0.00
Recourse Amt 0.00

Cure Letter
Start Date
Expiry Date

Amortized Loans
Extra Principal Paid 0.00
Others

Time Bar Details
Mock Pre Statement Days 0
Start Date 11/25/2019
End Date 11/24/2118
Days to Time Bar 36154

Settlement Information
Effective Dt
Good Through Dt
Agreed Amt
Paid Till Dt

Custom Fields
Additional Place Holder String 10 P
Additional Place Holder Number 10
Additional Place Holder Number 11
Additional Place Holder Number 12
Additional Place Holder Number 13
Additional Place Holder Number 14
Additional Place Holder Number 15
Additional Place Holder Number 16

Save and Stay Save and Return Return

Payment Mode INSTITUTION DRAFT / CHECK

Figure 5: Customer Service > Pmt Modes > ACH > Recurring

Customer Service

Summary Collections Customer Service Account Details Customer Details Customer Preferences Transaction History **Pmt Modes** Bankruptcy Repet/Foreclosure Deficiency Collateral Bureau Timeline Cross/Up Sell As

ACH Coupon Post Dated Check Payment Arrangement

ACH Information

View Format Freeze Detach Wrap Recurring One-Time Phone All Copy

Reference #	Bank Name	Routing #	Account Type	SEC Code	Account #	BIC	IDAN	Sequence Type	Pmt Day	Pmt Amt	Pmt Amt
UNDEFINED									1	0.00	

ACH Information

Reference # UNDEFINED
* Bank Name
* Routing #
* Account Type CHECKING
* SEC Code PREARRANGED P
* Account #

BIC
IDAN
Sequence Type ONE TIME BULLET CONTRACT REPAYMENT
* Pmt Day 1
* Pmt Amt 0.00
* Pmt Amt Excess 0.00
* Pmt Freq MONTHLY

Direct Debit Fee
Fee Amt 0.00
* Start Dt
End Dt
* Default
* Status ACTIVE

Save and Add Save and Stay Save and Return Return

Payment Mode AUTOPAY - ACH

Figure 6: Customer Service > Pmt Modes > ACH > One – Time Phone

The screenshot displays the Oracle Customer Service interface for setting up an ACH payment mode. The breadcrumb trail is Customer Service > Pmt Modes > ACH > One – Time Phone. The interface includes a navigation bar with tabs for Summary, Collections, Customer Service, Account Details, Customer Details, Customer Preferences, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, Timeline, and Cross/Up Sell At. Below the navigation bar, there are tabs for ACH, Coupon, Post Dated Checks, and Payment Arrangement. The main section is titled 'ACH Information' and contains a table with columns: Reference #, Bank Name, Bank City, Bank state, Routing #, Account Type, SEC Code, Name On Account, Account #, BIC, IBAN, and Sequence Typ. Below the table, there are three columns of form fields for 'ACH Information'. The 'Payment Mode' dropdown menu is highlighted with a red box and shows 'AUTOPAY - ACH' selected. Other fields include Reference # (UNDEFINED), Bank Name, Bank City, Bank State, Routing #, Account Type (CHECKING), SEC Code (TELEPHONE INIT), Name On Account, Account #, BIC, IBAN, Sequence Type (ONE TIME BULLET CONTRACT REPAYMENT), Debit Dt, * Prnt Amt (0.00), Direct Debit Fee (checked), * Fee Amt (0.00), Secret Question, Secret Answer, Provided To Whom, Reference, Drawer Relation Type, Drawer Name, Drawer Address1, Drawer Address2, Drawer Zip, Drawer City, Drawer State, and Status (ACTIVE).

2.14.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.15 Events Enhancements Phase 3

2.15.1 Overview

OFSLL events enhancement framework enhanced with following:

- Enhanced list of Entities, Event Types and Actions
- Enhanced Event Action Parameters to provide “User Input” during execution of Action.
- User Defined Action Parameters
- Events Dashboard Screen
- Pending Events Actions screen

2.15.2 Description

- OFSLL events enhanced with following list of Entities, Event Types and Actions.



Copy of Worksheet
in BRD_OFSSL_14.8.0.

- Events framework enhanced to support a new Value Type “USER INPUT” in Event Action Parameters. This allows users to provide input during execution of Event Action.
- Provided User Defined Action Parameters for existing ‘Correspondence Event Action’, following load parameters are provided:
 - USER DEFINED ELEMENT
 - USER DEFINED CONSTANTS

The screenshot displays the 'Events' dashboard interface. It features a table of actions with columns for Action Type, Action Code, and Seq. The 'SEND CORRESPONDANCE' action is highlighted. Below the table, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. A 'Load Parameters' button is also visible. The 'Action Parameters' section shows a table with columns for Description, Value Type, Value, and Required. The 'COMMENT' parameter has a Value Type of 'CONSTANT' and a Value of 'LOAN APPLICATION STATUS IS UPDATED'. The 'PINCODE' parameter has a Value Type of 'CONSTANT' and a Value of '110022'.

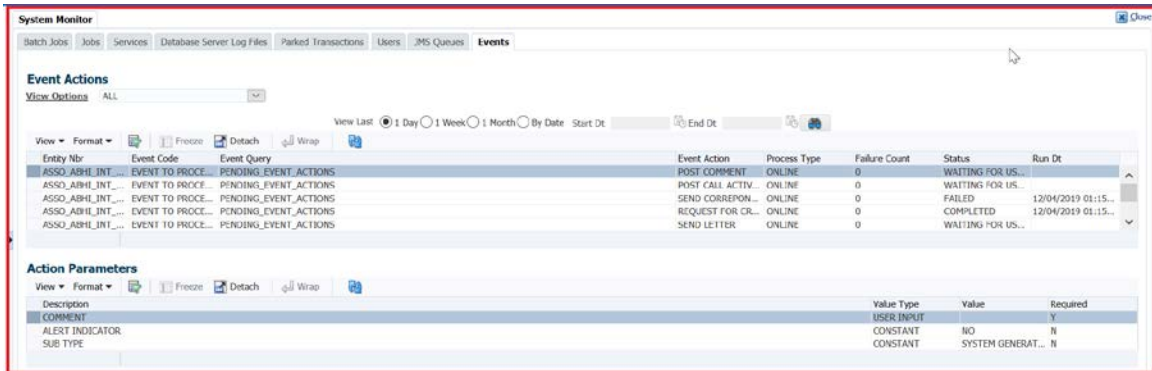
Action Type	Action Code	Seq	Enabled
WEBHOOK	NONE	1	Y
SEND JMS MESSAGE	NONE	1	Y
WEBHOOK	NONE	1	Y
SEND CORRESPONDANCE	LOAN CORRESPONDENCE	2	Y
POST COMMENT	NONE	3	Y
SEND LETTER	NONE	3	Y

Description	Value Type	Value	Required
COMMENT	CONSTANT	LOAN APPLICATION STATUS IS UPDATED	---
PINCODE	CONSTANT	110022	---

A new dashboard ‘EVENTS’ provided in ‘DashBoard > System Monitor’ to display list of Events that triggered in OFSLL. This supports:

- Resubmit failed Event Actions.
- View Events that did not meet Event Criteria.
- Event Parameters, not allowed for updating.
- ‘Resubmit’ button is used to resubmit FAILED status Online Event Actions only, whereas ‘Resubmit’ is not allowed for ‘WEBHOOK’ and ‘SEND JMS MESSAGE’ actions, as same functionality provided in JMS Queues.
- Once resubmitted, ‘Failure Count’ increments by one.

- “View Options” used to filter this data based on Event Action Status.



Event Actions:

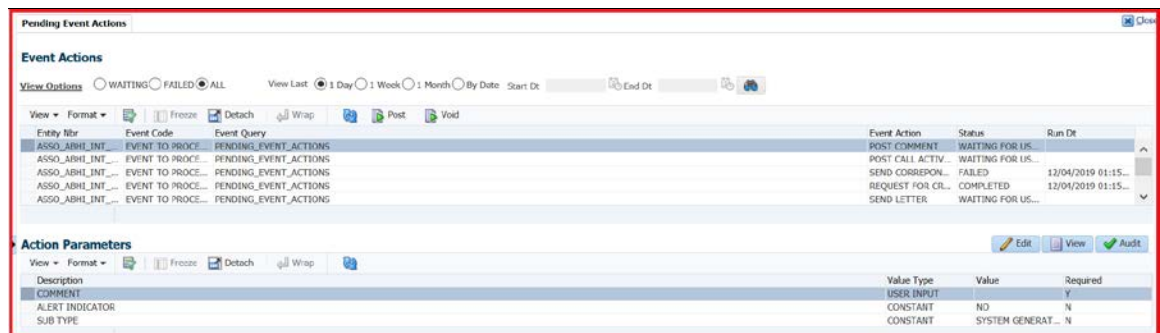
Field Name	Type	Reference	Comments	Values in LOV/ Default Value
Entity Nbr	A/N	NA	Entity Number on which event generated	NA
Event Code	A/N	Based on Event Setup	Event Definition Description	NA
Event Query	A/N	Based on Event Setup	Event Criteria Definition Description	NA
Event Action	A/N	Based on Event Setup	Event Action Description	NA
Process Type	A/N	Based on lookup EVENT_PROCESS_TYPE_CD	Online/Batch	NA
Failure Count	Number	Based on Failure status	Failure count gets updated after resubmit	NA
Status	A/N	Based on new lookup	Event Action Execution Status	CRITERIA NOT MET SUBMITTED VOID COMPLETED FAILED READY ALL WAITING FOR USER INPUT
Run Dt	Date	NA	Event Action Generation Date Time	NA

Action Parameters:

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
Description	A/N	Based on Event Setup	Event Action Parameter Description.	NA
Value Type	A/N	Based on Event Setup	Event Action Input Parameter Type.	NA
Value	A/N	NA	This field is user enterable, if the value type is USER INPUT.	NA
Required	A/N	Based on Event Setup	Used to determine if the Action Parameter is mandatory.	NA

A new screen 'Pending Event Actions' provided at 'Customer Servicing' that allows to Submit/Void "WAITING FOR USER INPUT" transactions.

- Radio buttons 'Waiting', 'Failed' and 'All' are used to display "WAITING FOR USER INPUT", 'FAILED', 'VOID' and 'COMPLETED' Event Actions.
- "POST" button enabled to submit "WAITING FOR USER INPUT" actions. A UI validation provided to check if all the "USER INPUT" and required fields entered before clicking on 'Post' button.
- 'Status' updated to "FAILED" if there is any issues during execution of Event Action.
- On click of "VOID" button, system stops Event Action execution and updates the status of Action to "VOID".
- 'Edit' button allowed in Action parameters if the Event Action status is "WAITING FOR USER INPUT". Only 'USER INPUT' parameters value fields are editable.



Event Actions:

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
Entity Nbr	A/N	NA	Entity Number on which event generated	NA
Event Code	A/N	Based on Event Setup	Event Definition Description	NA

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
Event Query	A/N	Based on Event Setup	Event Criteria Definition Description	NA
Event Action	A/N	Based on Event Setup	Event Action Description	NA
Status	A/N	Based on new lookup	Event Action Execution Status	VOID COMPLETED FAILED WAITING FOR USER INPUT
Run Dt	Date	NA	Event Action Generation Date Time	NA

Action Parameters:

Field Name	Type	Reference	Comments	Values in LOV/ Default Value
Description	A/N	Based on Event Setup	Event Action Parameter Description.	NA
Value Type	A/N	Based on Event Setup	Event Action Input Parameter Type.	NA
Value	A/N	NA	This field is user enterable, if the value type is USER INPUT.	NA
Required	A/N	Based on Event Setup	Used to determine if the Action Parameter is mandatory.	NA

2.15.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.16 Collateral Substitution

2.16.1 Overview

“Substitution” flag made as editable field in ‘Customer Service→Collateral’ while adding from User Interface.

2.16.2 Description

Existing Process:

In “Customer Service →Collateral”, addition from User Interface defaults the “Substitution” (read only) flag and marks all the Assets linked to the account, changed to Substituted.

Updated Process:

- “Substitution” flag provided as editable field in “Customer Service →Collateral”.
- When a New collateral added with this “Substitution” flag as checked, all the other existing collaterals, in the account, marked as “Substituted”.
- When a New collateral added with this “Substitution” flag as unchecked, all the other existing collaterals in the account does not have any impact to the Asset Status.

Impact on Web Services:

- “**Asset Create Service**” enhanced to accept “Substituted” flag, when an Asset added to account, same UI behaviour followed.
- Based on the Flag
 - If YES, system adds new Asset and mark all the existing Assets as “Substituted”
 - If NO, system adds new Asset and **not change** in any existing Asset status.

Conversion Impact:

While converting the accounts from the legacy system, this flag handled manually, during account on boarding. Value either Yes or No is expected to be passed at this time.

Impact on Existing Transactions:

- ‘**Add New Asset**’: When an asset is linked using transaction, old asset not Substituted (This behaviour persists).
- ‘**Substitution of Asset**’: “Asset Substitution Indicator” added as transaction parameter to mark all other assets as substituted.

- If parameter is set as “YES”, system adds new Asset and marks all the existing Assets as substituted.
- If parameter is set as “NO”, System adds new Asset and not change any existing Asset status.
- This transaction parameter is Mandatory and Default value is “YES”.

2.16.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.17 Master Account Phase II Enhancements

2.17.1 Overview

- Provided ability to update linked account with Master Account # when the “MASTER ACCOUNT MAINTENANCE” posted at Associated Account.
- Enhanced “MASTER CUSTOMER/BUSINESS STATEMENT” to provide new Record Types like BALANCE DETAILS, PAYMENT ALLOCATIONS and so on.

2.17.2 Description

The following transaction parameter added to “MASTER ACCOUNT MAINTENANCE” Transaction.

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
Process Linked Account	LOV	YES NO	NO	Y	Y	This parameter used to decide whether to update the Linked Account or Not.

- If the above Parameter is set to Y and MASTER ACCOUNT MAINTENANCE ACTION TYPE = ADD, System adds Master Account # to Associated Account and its Linked Account when the transaction is posted from Master Account or Linked Account or Associated Account.
 - Comment posted in Linked Account saying <<MASTER ACCOUNT # <XXXXX> ADDED>>
- If the above Parameter is set to Y and MASTER ACCOUNT MAINTENANCE ACTION TYPE = UPDATE, system updates the new Master Account # to Associated Account and its Linked Account when the transaction is posted from Master Account or Linked Account or Associated Account.
 - Comment posted in Linked Account saying << MASTER ACCOUNT # UPDATED FROM {OLD MASTER ACCOUNT #} TO {NEW MASTER ACCOUNT #} >>
 - If the “Process Master Associated Accounts = Y” then there is no significance of above parameter, as this parameter processes all Associated Accounts (Assuming Linked Account also one of the associated account of Master) of the Master Account.
- If the above Parameter is set to Y and MASTER ACCOUNT MAINTENANCE ACTION TYPE = REMOVE, system removes Master Account # from Associated Account and its Linked Account when the transaction is posted from Master Account or Linked Account or Associated Account.
 - Comment posted in Linked Account saying <<MASTER ACCOUNT # <XXXXX> REMOVED>>
 - If the “Process Master Associated Accounts = Y” then there is no significance of above parameter, as this parameter process all the Associated Accounts (Assuming Linked Account also one of the associated account of Master) of the Master Account.
- Following fields highlighted in excel are added to “MASTER CUSTOMER STATEMENT” in respective Record Types.
 - Following Statement also consists of Account Balances.



Cus_Master_Statement v11.xlsx

- Sample Customer/Business statement file.



Customer_Business
_statement.txt

- Following validation added to “DUE DATE CHANGE” and “DUE DATE CHANGE OVERRIDE” transactions.
 - If the “PROCESS MASTER ASSOCIATED ACCOUNTS = N” and Account level “Statement Consolidation flag = Y, system does not allow to post the transaction and shows an error message saying “ **Transaction not allowed to post as Statement Consolidation is Y** ”.

2.17.3 Seed Data

Refer [Appendix: Seed Data](#) chapter.

2.18 Master Account Rolled Up Summary

2.18.1 Overview

- Provided the ability to display rolled-up balances at the Master Account level, which includes Master Account and its Associated Accounts.
- These Rolled-Up balances are display only.
- Ability to send the Rolled-Up balances as a part of the Get Account details for the Master Account and new “Master Account Rolledup Balance Details” web service.

2.18.2 Description

A new “Summary” widget with following rolled-up details (Read only) added in Servicing > Account(S) > Associated Accounts sub tab for Master Accounts and Customer Credit Limit > Customer > Master Account > Associated Accounts table.

- Total LC – display’s sum of ‘LC’ (ACC_DUE_LATE_CHARGE_AMT) of Associated and master account.
- Total NSF - sum of ‘NSF’ (ACC_DUE_NSF_AMT) of master account Associated accounts.
- Total Other Due – Sum of ‘Other Due’ (ACC_DUE_OTHER_AMT) of master account and Associated accounts.
- Total Due – ‘Total Due’ (ACC_DUE_TOTAL_AMT) of and master account and Associated accounts.
- Total Due (include Current Due) –sum of ‘Total Due (include Current Due)’ of Master Account and Associated accounts.
- Number of Active Accounts in Master and Associated Accounts
- Number of Closed Accounts in Master and Associated Accounts
- Number of Paid off Accounts in Master and Associated Accounts
- The Existing “Total Delq Due and Total Payoff Quote Amount” fields are moved to Rolled-Up Details widget.

The “Product Type” radio buttons added to filter the “Associated Account Details” table and respectively show the Rolled-Up Details in “Summary” widget.

- If user selects “LOAN” radio button, system filters the “LOAN” Accounts associated with Master Account, which has same currency as Master in “Associated Accounts” table and Rolled Up details shown for respective filtered accounts including Master if the Master Account has a Product Type of LOAN.
- If user selects “LINE” radio button, system filters the “LINE” Accounts associated with Master Account, which has same currency as Master in “Associated Accounts” table and Rolled Up details shown for respective filtered accounts including Master if the Master Account has a Product Type of LINE.
- If user selects “LEASE” radio button, system filters the “LEASE” Accounts associated with Master Account, which has same currency as Master in “Associated Accounts” table and Rolled Up details shown for respective filtered accounts including Master if the Master Account has a Product Type of LEASE.
- If user selects “ALL” radio button, system filters the “ALL” associated Accounts irrespective of Product + Funding Type of Master Account, which has same currency as Master in “Associated Accounts” table and Rolled Up details shown for respective filtered accounts including Master Account.
- Product Type radio button defaulted based on the Master Account Product Type.

- “Statement Consolidation only” check box is added to filter the accounts which has “Statement Consolidation flag = Y”.
 - This checkbox works in conjunction with selected Product Type radio button.
 - If this check box is checked, system filters the accounts having “Statement Consolidation flag = Y”, respective rolled up dues and Account statistics in conjunction with selected Product Type radio button shown at Summary widget.
 - If this check box is unchecked, system filters all the accounts irrespective of “Statement Consolidation flag”, respective rolled up dues and Account statistics in conjunction with selected Product Type radio button shown at Summary widget.
- The “Show All” Check box renamed to “All Currencies” which shows the Associated Accounts with all the currencies.
 - When user selects this “All Currencies” check box, system shows associated accounts with all the currencies. However, the “Summary” widget shows the Dues as “0” and Account counts displayed.

Servicing >Customer Service>Associated Accounts

Associated Account Details

Product Type: Loan Lease Line All Statement Consolidation Only All Currencies

Account #	Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due date	Status	Asset Type	Asset Sub Type	Collateral Description	Identification	Company
UK_BTAP_02	DREW AKS	LINE WITH CREDIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE-DELTQ	VEHICLE	CAR	155 SITE PHASE 2		ARG01

Summary

Dues	Accounts
Total Delq Due: 0.00	No. of Active Accounts: 2
Total LC Due: 0.00	No. of closed Accounts: 0
Total NSF Due: 0.00	No. of Paid Off Accounts: 0
Total Other Due: 0.00	
Total Due: 0.00	
Total Due (incl current due): 0.00	
Total PayOff Amount: 0.00	

Servicing >Customer Credit Limit > Master Accounts

Master Account Details

Product Type: Loan Lease Line All Statement Consolidation Only All Currencies

Account #	Title	Relation	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due Dt	Status	Asset Type	Asset Sub Type	Collateral Description	Identification	Company	Branch	Statement Consolidation
HTA_BTAP_01	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_FT_01	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_LIN_LF_017	DREW AKS	Accounts	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	0	0.00	0.00		VOID	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_BTAP_02	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_FT_02	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	145	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_BTAP_03	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_BTAP_04	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y
HTA_FT_03D04	DREW AKS	PRIMARY	LINE WITH CREDIT LIMIT	ARGENTINE PESO	MONTHLY	145	25,297.72	3,160.64	6/12/2019	ACTIVE	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y

Associated Account Details

Product Type: Loan Lease Line All Statement Consolidation Only All Currencies

Account #	Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due date	Status	Asset Type	Asset Sub Type	Collateral Description	Identification	Company	Branch	Statement Consolidation
UK_BTAP_02	DREW AKS	LINE WITH CREDIT	ARGENTINE PESO	MONTHLY	175	25,297.72	3,160.64	6/12/2019	ACTIVE-DELTQ	VEHICLE	CAR	155 SITE PHASE 2		ARG01	AR01	Y

Summary

Dues	Accounts
Total Delq Due: 0.00	No. of Active Accounts: 2
Total LC Due: 0.00	No. of closed Accounts: 0
Total NSF Due: 0.00	No. of Paid Off Accounts: 0
Total Other Due: 0.00	
Total Due: 0.00	
Total Due (incl current due): 0.00	
Total PayOff Amount: 0.00	

Web Service Changes:

- A new segment “MasterAccountRolledupSummary” added Get Account details service to provide rolled up details at Master Account.
 - The rolled up details are of all the associated accounts of Master Accounts including Master Account.

Note: No filtering based on Product Type provided as part of service rolled up details.

- A new “**Master Account Rolledup Balance Details**” web service created to provide the rolled up details at Master Account with following filter options.
 - Product Type
 - Funding Type
 - Statement Consolidation Indicator

Note: Please refer Swagger for more details on Web Services.

2.18.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

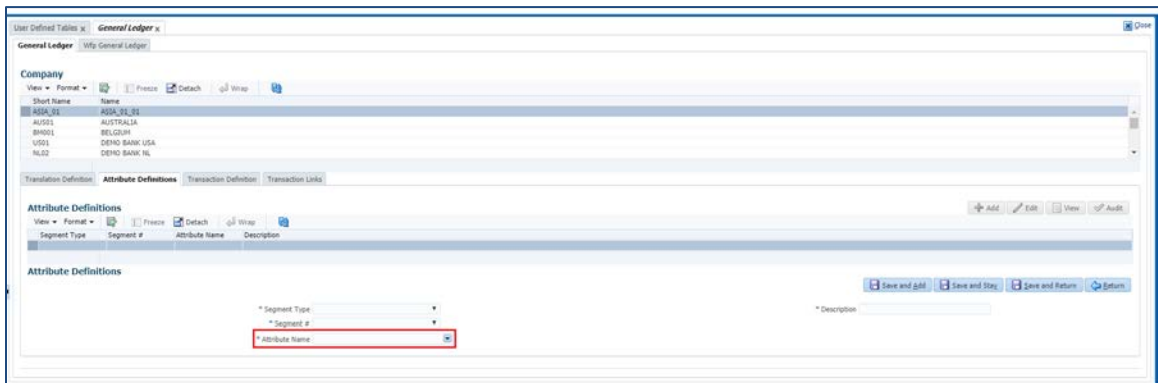
2.19 General Ledger Enhancement

2.19.1 Overview

Currently, the GL Header/Detail Segments are hardcoded. However, provided a configuration to select the Header/Detail segments.

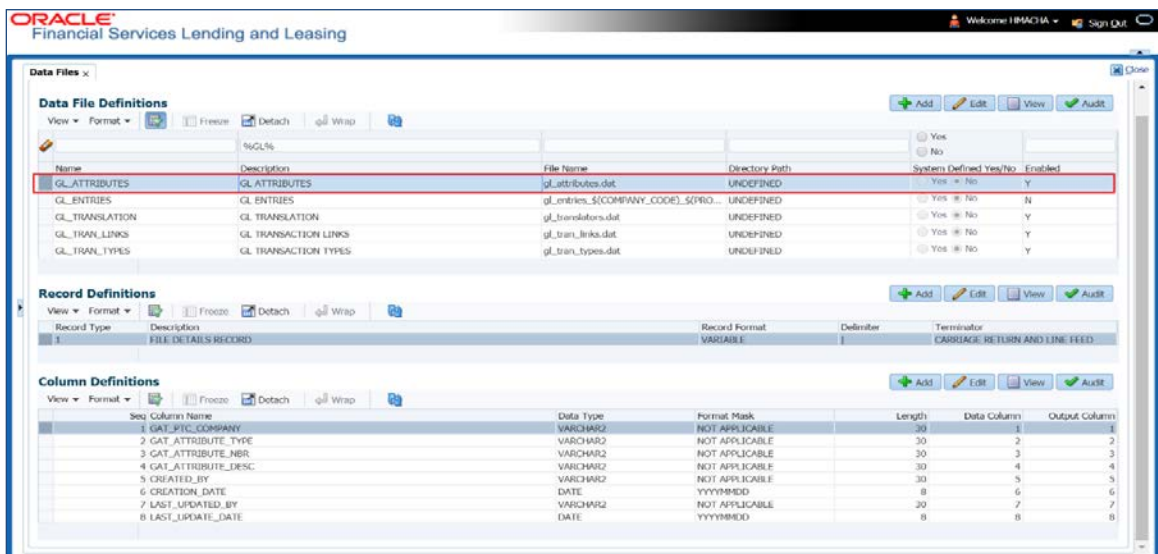
2.19.2 Description

- A new user define table “GL ATTRIBUTES” added to define the GL Header Segment attributes and Details Segment attributes.
 - A new “Attribute Name” LOV field added in Setup > General Ledger > Attribute Definition to Define which value to be populated in Attributes.



- This User defined table allows adding Account Parameters.
 - This LOV populated from new User Defined table for Header Attributes (Only enabled records).
 - Attribute Name assigned for Header Attributes used as Criteria to Categorize the Transactions
 - Following hardcoded, Header Segments removed and configuration provided to select the same.
- | # Segment | Description |
|-----------|---|
| 01 | PRODUCT TYPE: Product Type |
| 02 | BACKDATED TXN Backdated Transaction |
| 03 | PRODUCT: Product Code |
| 04 | STATUS Account Status |
| 05 | NON-PERFORMING Account Non-performing Indicator |
- Sample Data provided for Header Segment 1 to 5 with following fields in Setup> General Ledger >Attribute Definitions > Segment Value
 - Header Segment 01 with Segment Value: PRODUCT TYPE: Product Type
 - Header Segment 02 with Segment Value: BACKDATED TXN: Backdated Transaction
 - Header Segment 03 with Segment Value: PRODUCT: Product Code
 - Header Segment 04 with Segment Value: STATUS: Account Status
 - Header Segment 05 with Segment Value: NON-PERFORMING: Account Non-performing Indicator
 - This LOV populates from new User Defined table for Detail Segments (Only enabled records).

- Once user selects a Detail Attribute Name for a Segment in Attribute Definition tab, system will show the respective field values in General Ledger >Transaction Definition >GL transactions >Segments >Debit/Credit Segment Combo LOV.
- “DERIVED VALUE” option added to All the Detail Segment LOV’s
- When Transactions are posted, they are posted with Detail Attribute Name value configured in General Ledger >Transaction Definition >GL transactions >Segments >Debit/Credit Segment.
- The following hardcoded Detail Segments removed.
 - Segment 01:Account # - The natural account number in the GL for the transaction
 - Segment 02:Branch Customer Branch
 - Segment 03: Pool
 - Segment 04: Sub unit
- The Sample Data for the Details Segments added from 1 to 4 with following fields in Setup> General Ledger >Attribute Definitions > Segment Value
 - Detail Segment 01 with Segment Value: Account # - The natural account number in the GL for the transaction
 - Detail Segment 02 with Segment Value: Branch Customer Branch
 - Detail Segment 03 with Segment Value: Pool
 - Detail Segment 04 with Segment Value: Sub unit
- The “Attribute Name” filed added as seed data in GL ATTRIBUTES Data file.
 - This filed only accepts enabled parameters from new user defined table.
 - This filed will update the “Attribute Name” filed in Setup> General Ledger >Attribute Definitions.



2.19.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.20 User Defined Parameters

2.20.1 Overview

In lending and leasing industry, there are multiple business specific calculations to be performed on Account/Applications on day-to-day basis. This feature enables customers to store business specific data, perform calculation on the fields and then show the result in the user interface.

2.20.2 Description

OFSLL supports adding custom/user defined fields at different entities like producers, accounts etc. This enhancement will enable customers to populate business specific calculations into these additional fields.

A new setup screen “User Defined Parameters” is added to define business specific calculations. This screen allows customers to defined two types of calculation parameters.

Parameter Type	Description
Formula Parameters	<p>Formula parameters are used for computation of the target parameters.</p> <p>OFSLL product provides seed data of factory shipped formula parameters like GL date, System Date etc.</p> <p>Customer can also assign values of formula parameters by associating with tables. For example ACC_DLQ_DAYS etc.</p> <p>Formula parameter definitions ‘can be based’ on other formula parameters.</p> <p>These parameters does not persist the calculation result into the table columns of database.</p> <p>These parameters does not have any selection criteria.</p> <p>OFSLL supports predefined set of calculation based Formula Parameters. These parameter definitions start with ‘\$’ in User Defined Tables. Detail list of formula parameters is available below</p> <p>These are based on User Defined Table Type: USER DEFINED: CUSTOMER SERVICE FORMULA TYPE CODE</p>
Target Parameters	<p>These parameters persist the calculation result into the table columns of database.</p> <p>These calculations are based on formula parameters and other target parameters.</p> <p>A selection criteria is available for each calculation. If a target parameter calculation falls into multiple criteria then system will throw an error during calculation.</p> <p>System throws an error during calculation, if any invalid expression or mathematically incorrect formula is calculated.</p> <p>These are based on User Defined Table Type: USER DEFINED: CUSTOMER SERVICE TARGET TYPE CODE</p>

Predefined list of formula parameters are given below

Parameter	Description
\$GL_DATE	Value of GL Date System Parameter
\$SYSTEM_DATE	Current System Date
\$COLLATERAL_VALUE	Sum of all collateral current valuation
\$PRIMARY_COLLATERAL_VALUE	Sum of primary collateral current valuation
\$ASE_GRAND_FATHER_POINTS	Sum of all grandfather points
\$ASE_TIER_POINTS	Total Tier Points
\$INTEREST_ACCRUED	Interest Accrued on Account for a specific date. This is used to calculate Trade Equity Calculation. If date is not provided, then it is calculated as per GL date
\$OUTSTANDING_AMOUNT	Current Account Outstanding Amount
\$OUTSTANDING_BAL_ (BALANCE TYPE *)	This is a dynamic balance value calculation based on type variable. For example - \$OUTSTANDING_BAL_ADV - Will calculate outstanding Advance/Principal amount - \$OUTSTANDING_BAL_LSR - Will calculate outstanding Lease Receivable amount
\$PAID_BAL_(BALANCE TYPE *)	This is a dynamic balance value calculation based on type variable For example - \$PAID_BAL_ADV - Will calculate paid Advance/Principal amount - \$PAID_BAL_LSR - Will calculate paid Lease Receivable amount
\$SUM_PRIN_ESC_MAX_EXPIRY_DT	This is used to calculate sum of total principal amount till Extended Service Warranty Max Expiry Date
\$TOTAL_ITM_GRP_ (ITM GROUP*)	This is a dynamic itemization group value calculation based on type variable. For example - \$TOTAL_ITM_GRP_IDC - Will calculate total ITM LOAN AMOUNT DOWN PAYMENT CASH group amount - \$TOTAL_ITM_GRP_IPF - Will calculate total ITM PREPAID FEE group amount

Parameter	Description
\$TOTAL_ITM_ (ITM*)	This is a dynamic itemization value calculation based on type variable For example - \$TOTAL_ITM_IDC_1 - Will calculate total ITM DOWN PAYMENT amount - \$TOTAL_ITM_IUN_4 - Will calculate total ITM CASH DOWN amount

Both formula and target parameters supports calculation for the following data types.

- **Number / Integer:** Used to represent integer and floating point numbers. System support all arithmetic operators.
- **Date:** Supports Add and Minus arithmetic operators
- **Character:** Supports only Add operator and used to represent concatenation of Strings.

Note the following:

- To enable any target parameters, ensure that there is at the least one enabled Formula Parameter and selection criteria defined.
- While defining target parameters, ensure that there is no circular dependency where two or more parameters are either directly or indirectly dependent on each other.
- For example, if formula parameter A is defined as ACC_FIELD1 + formula parameter B and formula parameter B is defined as ACC_FIELD2 + formula parameter A. In such a case, system displays an error indicating 'CIRCULAR DEPENDENCY DETECTED FOR PARAMETER:<<PARAMETER NAME>>'.
'
- During update of Target Parameters, system looks into the enabled user defined parameters, and considers only those accounts matching the selection criteria.
- Target Parameters can be updated using below:

Option	Trigger	Description
User Interface	Clicking 'Calculate Parameters' button in Account Details screen,	On every click, field values are computed and updated for an account.
Batch Job	On executing batch job USER DEFINED TARGET PARAMETERS CALCUATOR in SET-CUP batch job-set	On execution of scheduled batch job, all matching accounts as per the selection criteria are updated. This will pick an account only once per day.
Event	Configured Event Action Type – UPDATE USER DEFINED PARAMETERS.	Used to update Target Parameters when a specific event occurs in OFSLL.
Restful Web Service	Calculate Parameter Update Service (available in common Swagger module)	Can be used by third-party application to update specific or all Target Parameters for a single Account.

Customer Service → Account Details → Account Details

The screenshot shows the 'Account Details' window with the 'Account Information' tab selected. The 'Calculate Parameters' button, represented by a gear icon, is circled in red. Below the button is a table with the following data:

Accrual Start Dt	Last Accrual Dt	Stop Accrual	Accrual Method	Base Method	Rebate Method	Accrued Interest	Inde
11/12/2019	11/27/2019	N	INTEREST BEARING	ACTUAL/360	NONE	0	PRIN

Setup → Administration → System → User Defined Parameters

The screenshot shows the 'User Defined Parameters' window. It contains a table of parameters and a 'Formula Definition' section. The parameters table is as follows:

Module	Parameter Type	Parameter Name	Description	Data type	Priority	Enabled
CUSTOMER SERVI...	TARGET PARAMETER	ACC_UDF23_NUM	ADDITIONAL PLA...	NUMBER	1	N
CUSTOMER SERVI...	TARGET PARAMETER	ACC_UDF23_NUM	ADDITIONAL PLA...	NUMBER	0	Y

The 'Formula Definition' section shows a table with the following data:

Seq	Variable	Constant Value	Mathematical Operator	Enabled
0	TOTAL OF ALL PA...		)	Y

- Use 'Show Expression' to view mathematical expression. This appears in the Formula Expression section (in sequential order) in the Expression field.
- Use the 'Create Copy' feature to quickly create a new parameter with the existing parameter details. User need to populate new Formula Definition Name during copying existing Formula Parameter. This creates a new parameter in disabled state.
- A brief description of the fields is given below:

Field	Description
Module	Select the module from the drop-down list. The list is displayed based on the modules that support User Defined Parameters calculation. Currently only Customer Serving (accounts) is supported. This list will be extended in future releases.
Parameter Type	Select the type of parameter to be defined, either Target Parameter or Formula Parameter from the drop-down list.
Parameter Name	For Target Parameter, system displays the list of custom fields available in user-defined table. Select the required Parameter from the drop-down list. For Formula Parameter, this is a text field to record the new parameter name. Specify the name of the formula parameter.
Description	For Target Parameter, the description is auto-populated from user-defined table and is Read-Only. For Formula Parameter, specify the description of the formula parameter.

Field	Description
Data Type	For Target Parameter, the data type associated for the parameter is auto-populated from user-defined table and is Read-Only. For Formula Parameter, select the data type as one of the following from the drop-down list – INTEGER/NUMBER, DATE CHARACTER
Priority	Specify the order in which system should evaluate the parameter definitions while executing the batch job or on clicking 'Calculate Parameters' button. For example, if a formula parameter A has dependency on parameter B, then B has to be calculated first in the order and priority is set as '0'.
Enabled	Check this box to enable the parameter definition.

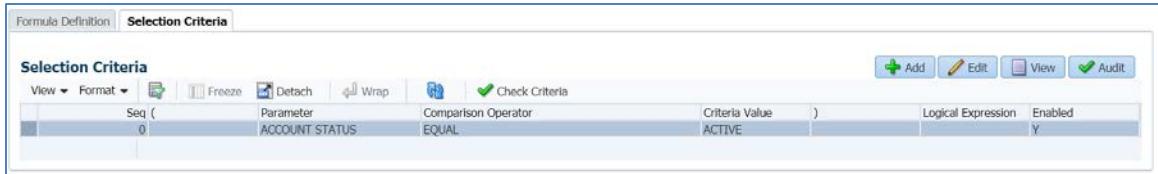
Setup → Administration → System → User Defined Parameters → Formula Definition

- This section allows you to define a mathematical expression of the formula to evaluate the parameter definition. The expression may consist of one or more sequenced entries.
- A brief description of the fields is given below:

Field	Description
Seq	Specify sequence numbers.
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from the drop-down list which consists of a validated list derived from user defined table type as indicated below: For Number, system displays only numeric fields For Date, system displays numeric and date fields For String, system displays numeric and character fields For Customer Service the list is derived from - USER DEFINED: CUSTOMER SERVICE FORMULA PARAMETERS, which provides description for the definition.
Constant Value	Specify the constant value. At least one Variable or Constant is required per definition. For Number, system accepts only numeric fields For Date, system accepts numeric fields For String, system accepts numeric and character fields
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. The list displays all numeric operators (+, -, x and %) however the support of mathematical operators depend on the on data type / variable as indicated below: For Number, system allows all numeric operators (+, -, x, and %). For Date, system supports (+ and -) operators. For String, system supports concatenation (i.e. +) operator.

Field	Description
)	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 parameter definition

Setup → Administration → System → User Defined Parameters → Selection Criteria



- The sub tab is enabled only for Target Parameters and facilitates to define the selection criteria indicating the type of accounts to be picked for computation.
- The parameters are derived from user defined table - Customer Service: USER DEFINED: CUSTOMER SERVICE CRITERIA TYPE CODE
- A brief description of the fields is given below:

Field	Description
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	Select logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

Note: This solution is currently target to Account User Defined Parameters. This solution will be extended to other tables in future releases.

2.20.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.21 Contract Maintenance Transaction

2.21.1 Overview

This feature enables customers to update Contract Information at the Account Level using a Non-Monetary transaction. This transaction will update contract data that is populated during origination process. System does not reschedule ongoing Account characteristic based on the update.

2.21.2 Description

- By default, the contract information in **Customer Service → Account Details → Contract Information** tab is populated from Origination screen after funding the application and is a display only version of the same information found on the **Funding → Contract** screen.
- A new 'ACCOUNT CONTRACT MAINTENANCE' non-monetary is added to update below Contract Parameters.

Txn Parameter	Account Columns	UI Fields
AMOUNT FINANCED	ACC_AMT_FINANCED	Amt Financed
DISBURSED LOAN AMOUNT	ACC_LOAN_AMT	-NA-
TOTAL DOWN PAYMENT AMOUNT	ACC_TOTAL_DOWN_PMT_AMT	Down Pmt
TOTAL SALES PRICE	ACC_TOTAL_SALE_PRC	Total Sale Price
APPLICATION CHANNEL	ACC_APP_SOURCE_CD	-NA-
CONTRACT DATE	ACC_CONTRACT_DT	Contract Dt
CONTRACT RCVD DATE	ACC_CONTRACT_RCVD_DT	Contract Recvd Dt
CONTRACT VERIFIED BY	ACC_CONTRACT_VERIFY_BY	Contract Verified By
CONTRACT VERIFIED DATE	ACC_CONTRACT_VERIFY_DT	Contract Verify Dt

- On posting of this transaction,
 - System does not restructure Account based on the Account fields updated.
 - System allows posting this transaction on All Product Type, Status and Conditions.
 - System only updates parameter values entered by user. System does not update any values left blank during posting of the transaction.

2.21.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.22 Vacation Ownership Asset Billing Enhancements

2.22.1 Overview

This enhancement covers the following Vacation Ownership functionalities of Master Account and Associated Accounts.

- Collateral Changes [Origination, Servicing/Collections, Collateral Management]
- Asset Billing Rate Setup
- Asset Billing Rate Setup Upload file (Create and Update)
- Billing batch job related changes
- Linked Account Changes
- Add Balance Non-Monetary TXN to Account
- Consolidation of Points
- Pro-ration of TXN amount

2.22.2 Description

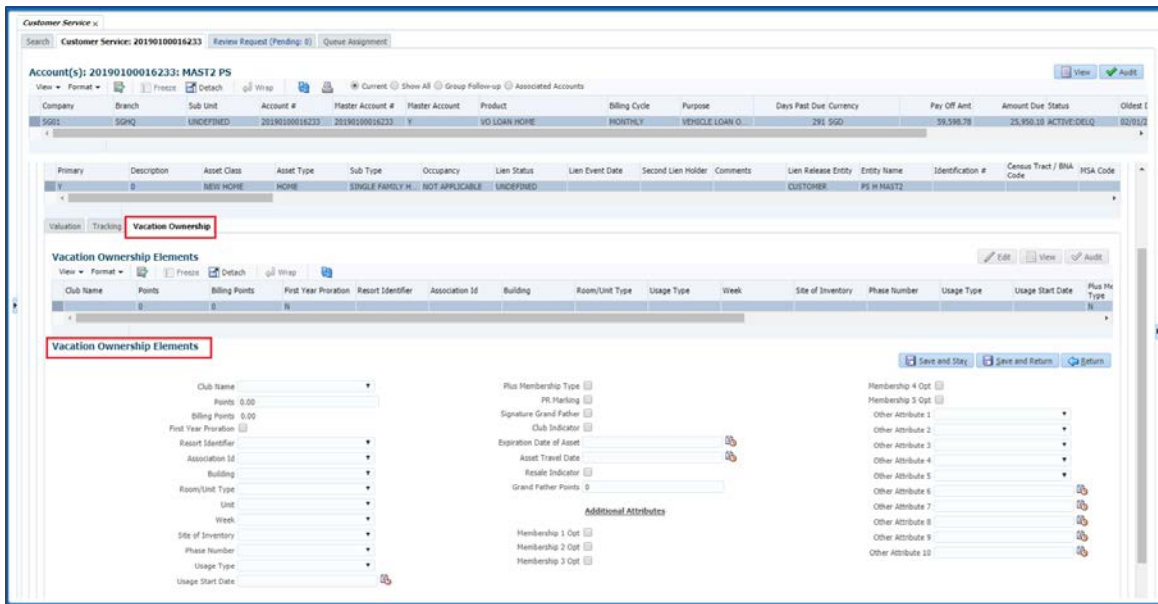
1. Following new Lookup's added:

Lookup Name	Lookup Value
Club Name	UNDEFINED
Phase Number	UNDEFINED
Building	UNDEFINED
Site of Inventory	UNDEFINED
Room/Unit Type	UNDEFINED
Unit	UNDEFINED
Week	UNDEFINED
Resort Identifier	UNDEFINED
Association Id	UNDEFINED
Usage Type	FULL EVEN ODD
Other Attribute 1	UNDEFINED
Other Attribute 2	UNDEFINED
Other Attribute 3	UNDEFINED
Other Attribute 4	UNDEFINED
Other Attribute 5	UNDEFINED

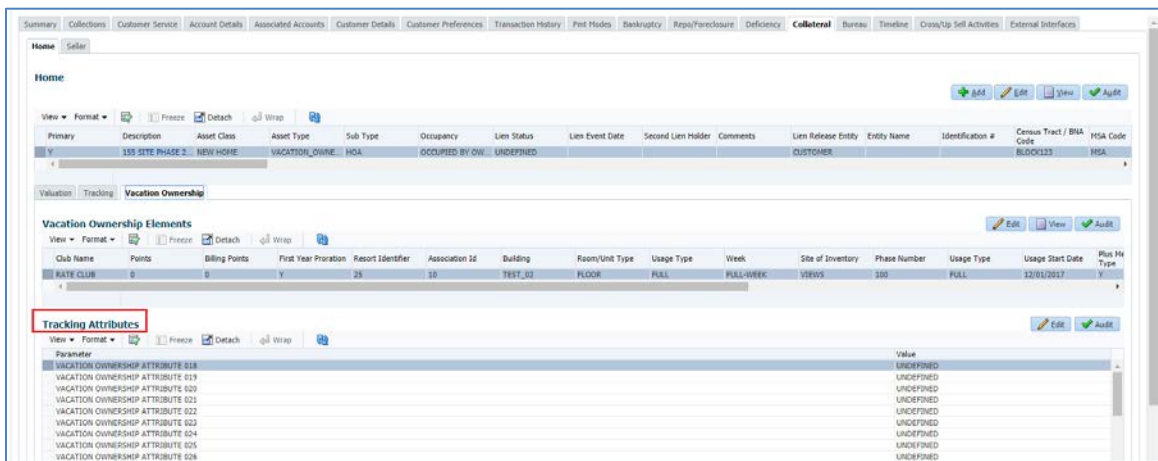
2. A new sub tab "Vacation Ownership" with below fields added in following screens only for Collateral Type = HOME.
 - Origination > Collateral > Home; (Next to Tracking)
 - Servicing/Collections > Collateral > Home; (Next to Tracking)
 - Servicing > Collateral Management > Collateral Details (Collateral Type = HOME) (Next to Tracking)
 - This tab allows only one record.
 - Edit, View and Audit buttons are available.

Field Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Club Name	New LOV	NA	N	
Points	Number	NA	N	
Billing Points	Number	NA	N	<p>If the selected Asset Usage Type Sub Code is FULL, this field populated with total Points, which are available in "Points" field.</p> <p>If the selected Asset Usage Type Sub Code is HALF, this field populated with "Points/2", which are available in "Points" field.</p>
First Year Proration	Check Box	N	N	
Phase Number	New LOV	NA	N	
Building	New LOV	NA	N	
Room/Unit Type	New LOV	NA	N	
Unit	New LOV	NA	N	
Week	New LOV	NA	N	
Usage Start Date	Date	NA	N	
Signature Grand Father	Check Box	NA	N	
Plus Membership Type	Check Box	NA	N	
PR Marking	Check Box	NA	N	
Club Indicator	Check Box	NA	N	
Resort Identifier	New LOV	NA	N	
Association Id	New LOV	NA	N	

Field Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Usage Type	New LOV	FULL	N	Seed Data: FULL (Sub Code: FULL) Sub Code: FULL: Populate Full points in Billing Points field HALF: Populate Half points in Billing Points field
Site of Inventory	New LOV	NA	N	
Expiration Date of Asset	Date	NA	N	
Asset Travel Date	Date	NA	N	
Membership 1 Opt	Check Box	NA	N	
Membership 2 Opt	Check Box	NA	N	
Membership 3 Opt	Check Box	NA	N	
Membership 4 Opt	Check Box	NA	N	
Membership 5 Opt	Check Box	NA	N	
Other Attribute 1	New LOV	NA	N	
Other Attribute 2	New LOV	NA	N	
Other Attribute 3	New LOV	NA	N	
Other Attribute 4	New LOV	NA	N	
Other Attribute 5	New LOV	NA	N	
Other Attribute 6	Date	NA	N	
Other Attribute 7	Date	NA	N	
Other Attribute 8	Date	NA	N	
Other Attribute 9	Date	NA	N	
Other Attribute 10	Date	NA	N	



- Above fields are added to:
 - Collateral (GET/PUT/POST) Web Service.
 - Create and Update Collateral Upload files.
 - API Process
 - Account Onboarding
 - Application Entry (GET/PUT/POST) Web Services.
- A new user defined table added for Vacation Ownership Tracking Attributes only for Home Collateral.
- A new tracking attribute block added under Collateral >Collateral (Home) >Vacation Ownership Details table in Origination and Servicing\Collections.
 - This table has Edit, Audit button.
 - These attributes are loaded when user loads the tracking attributes from Collateral >Collateral (Home) >Tracking



- The below fields added to following screens:

- Origination > Collateral > Home table
- Servicing > Collateral > Home table
- Servicing > Collateral Management > Collateral Details > HOME table.

Field Name	Field Type	Default Values	Mandatory (Y/N)	Comments
Billing	Check Box	N	Y	Indicates the asset considered for billing or not.
Due Amt Account Type	New LOV Current Linked Account Master Account	Current	Y	This field specifies where this asset considered for billing.
Consolidate Points at Master	Check Box	N	Y	This flag represents weather to consolidate the points at Master Account or not
Trade Eligible	Check Box	Y	Y	This filed used to decide whether to keep the Asset Status ACTIVE or INACTIVE as part of Trade Process.
Points Consolidation Type	LOV	NONE	N	This field used to identify the assets at associated accounts to consolidate the points at Master Account. Associated Account Assets, which has same Points Consolidated Type as Master Account, will be consolidated

The screenshot shows the Oracle Collateral web interface. At the top, there are navigation tabs: Summary, Collections, Customer Service, Account Details, Associated Accounts, Customer Details, Customer Preferences, Transaction History, Pmt Modes, Bankruptcy, Repa/Foreclosure, Deficiency, Collateral, Bureau, Timeline, Cross/Up Sell Activities. Below the tabs, there's a 'Home' section with a table. The table has columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entry, Entry Name, Identification #, and Consol Code. There is one row of data with values: Y, 155 SITE PHASE 2, NEW HOME, VACATION_OWNERSHIP, HOA, OCCUPIED BY OW, UNREFINED, CUSTOMER, and BLOCK. Below the table, there's a form with fields for 'Type & Description' (Primary, Substitution, Asset # 1189, Asset Class NEW HOME, Asset Type VACATION_OWNERSHIP, Sub Type HOA), 'Width 100', 'Length 10', 'Area 2000', 'Legal Description LEGAL', 'Lit LOT123', and 'Sub Division SUBDIVISION'. On the right side of the form, there are several checkboxes and dropdowns: 'Billing' (checked), '* Due Amt Account Type: CURRENT ACCOUNT' (dropdown), '* Trade Eligible' (checked), '* Consolidate Points at Master' (checked), and 'Points Consolidation Type: TEST_1' (dropdown). A red box highlights these five items.

- The above fields are added to:
 - Collateral (GET/PUT/POST) Web Service.
 - Create and Update Collateral Upload files.
 - API Process
 - Account Onboarding
 - Application Entry (GET/PUT/POST) Web Services.
- When billing flag is checked and Due Amt Account Type = **Current Account**, billing batch job posts the transactions based on Asset Billing Rate setup in Current account.

- When billing flag is checked and Due Amt Account Type = **Linked Account**, billing batch job posts the transactions based on Asset Billing Rate setup in Linked Account of current Account.
- When billing flag is checked and Due Amt Account Type = **Master Account**, billing batch job posts the transactions based on Asset Billing Rate setup in Master Account of current Account.

Note:

- If the Due Amt Account Type configured as “Linked Account” at Master Account, it has no significance since Master Account do not have any Linked Account.
- User should provide required asset parameters to qualify for the Asset based billing.

Points Consolidation:

When “Consolidate Points at Master” flag is “Y”, system consolidates points at Master Account of the associated accounts, where the “Points Consolidation Type” is same as associated account “Points Consolidation Type”.

- A new “STATUS POINT CONSOLIDATION CODES” look up added to define which Accounts with which status considered for point’s consolidation.
 - Apart from account status, system only considers the Asset with “ACTIVE” status and Expiry Date Greater than the GL Date for point’s consolidation.
 - This point’s consolidation happens in following scenarios.
 - New account added under a Master Account. (UI Funding process, API, Onboarding, Master Account Maintenance Transaction and Multi Account onboarding).
 - Account Status Change
 - Current Account Level Asset maintenance.
 - Collateral POST/PUT/GET Web Services
 - Collateral Create/Update File upload
 - Collateral Maintenance from UI
 - Add New Asset Transaction
 - Substitution of asset Transaction
- A new batch job (SET-ASE: ASEPRC_BJ_100_01) is added to update the consolidated points at Master Account level asset, if the Actual Asset at associated account “Expiration Date of Asset” is less than the GL date.
- This batch job expected to run before the billing batch job to update the consolidated points, which considered for Billing at Master Account.

- Point's Maintenance expected at actual asset at Associated Account, any changes done at Master account asset points will not flow down to the Actual Asset at Associated Account.
- If there is an update happens at Master Account level Asset Point's and subsequently any change in actual asset at Associated Account, system recalculates the points and override the points at master account.
Example:
- Consolidated points at Master Account = 1000 which are result of two accounts with 700 points and 300 points.
- If user changes the points at Master Account from 1000 to 1200
- Subsequently if there is update in any one of the Associated account from 700 to 800, the total points shown at the Master Account > Asset: 800+300 = 1100 (not 1200).

Example:

Master Account:

If Master Account level points are "0" Maser Account M1>Asset M

Billing	Consolidate Points at Master	Points Consolidation Type	Points at Master Account
Y	N	P1	1000+700+500 = 2200

Associated Accounts:

Account 1> Asset 1

Master Account #	Billing	Consolidate Points at Master	Points Consolidation Type	Points at Current Account
M1	N	Y	P1	1000

Account 2> Asset 2

Master Account #	Billing	Consolidate Points at Master	Points Consolidation Type	Points at Current Account
M1	N	Y	P1	700

Account 2> Asset 3

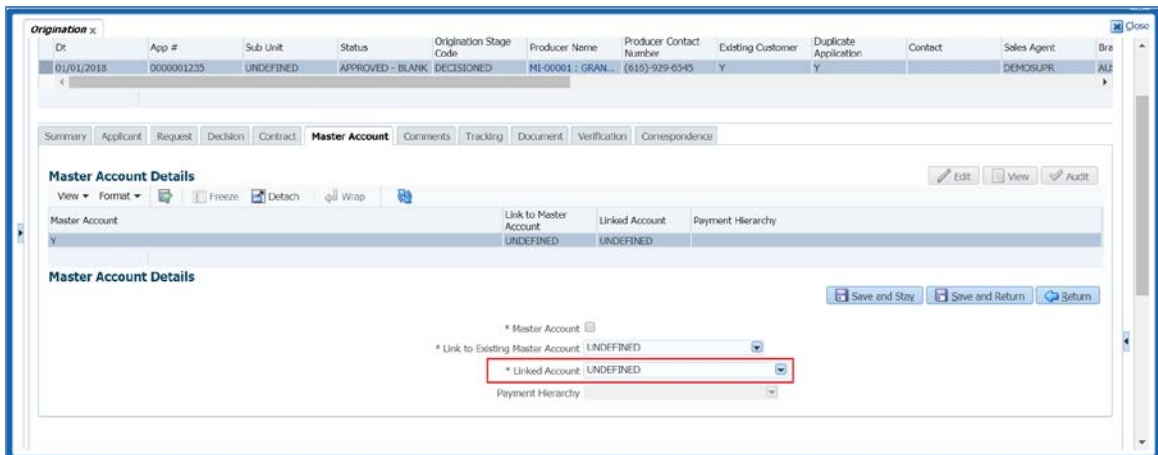
Master Account #	Billing	Consolidate Points at Master	Points Consolidation Type	Points at Current Account
M1	N	Y	P1	500

Note: Points Consolidation is only applicable to Actual Points not for Billing Points.

Linked Account field addition in Origination and Servicing/Collections:

1. A new "Linked Account" field is added in Origination >Master Account tab.

Field Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Linked Account	LOV	UNDEFINED	N	<p>This field displays the Accounts associated with Customers added as an applicants and the Link to Existing Customer flag = Y.</p> <p>This field exclude the accounts which are already associated with other Accounts i.e. already linked to some other account</p> <p>This field exclude Accounts with Master Account flag = Y.</p> <p>This field shows the look up values as Customer ID – Title – Account #.</p>



- Above fields are added to
 - Queue Parameters
 - Criteria based Condition Parameters
- Above fields are added in following processes.
 - API Process
 - Account Onboarding
- Including regular origination edits, following API/Account Onboarding edits are added.
 - An Edit added to validate if the Account # provided in “Linked Account” field is invalid.

Edit Name	Default Type	Enabled
Invalid Account # provided in Linked Account field	Error	N

- An API edit added to validate if the Account # provided in “Linked Account” field is belongs to customers added as a applicants and the Link to Existing Customer flag = Y.

Edit Name	Default Type	Enabled
Current and Linked Account # should have at least one common customer	Error	N

- Once the application funded with “Linked Account” field with a valid account #, system updates that account # in Linked Account field of newly created Account and newly created account # updated in Linked Account.

- Ex: if the Application (Account 1) funding with Account 2 as Linked Account
After Funding
Account 1: Linked Account = Account 2
Account 2: Linked Account = Account 1

- Added the following Contract Edits.

- The following Contract Edit added to ensure Billing Cycle and Due day of current application should be same as the Linked Account Billing Cycle and Due Day.

Edit Name	Default Type	Enabled
Current and Linked Account # should have same Billing Cycle and Due Day	Warning	N

- If the current application billing cycle and due day is not matching with Linked Account, system fires the - “Billing Cycle and Due day are not matching with Linked Account” edit.
- If current application is linked to existing Linked Account and product is has “Same billing cycle flag = Y” system does not validate the billing cycle and due day based on same billing cycle flag, the precedence is given to Linked Account Billing cycle and Due day.
- The following Contract Edit added to ensure Product/Funding Type of current application is same as the Linked Account Product Type if the current application is going be Associated with Linked Account.

Edit Name	Default Type	Enabled
Product and Funding type does not match with Linked Account	Warning	N

- If the current application Product/Funding Type is not matching with Linked Account, system fires the “Product and Funding type does not match with Linked Account” edit.
- An Edit added to validate if Current Application and Linked Account belongs to same Company.

Edit Name	Default Type	Enabled
Current and Linked Account should belong to same Company	Error	N

- “LinkedAccountXrefNumber” element added in Account Onboarding Service under “ApplicationData” parent element to accept Linked Account Xref number if the Master Associated Accounts created using single payload.

Following validations provided as part of Account Onboarding Service

- If an invalid Linked Account Xref Number provided, system shows an error message “Invalid Linked Account XREF Number <<LINKED_XREF_NUMBER>>”.
- If an Associated Account is already has a Linked Account Number, system shows an error message Linked Number <<LINKED_XREF_NUMBER>> already linked to other account.
- If the provided Account is a Master Account, system shows an error message “Master Account Number <<LINKED_XREF_NUMBER>> cannot be linked”.

- The “Linked Account” field added in Servicing\Collection >Account Details tab.

Field Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Linked Account	Read Only	NA	N	Propagated from Origination Added using Transaction.

- Above field are added to:

- Queue Parameters
- Criteria based Condition Parameters

- A new “**Linked Account Maintenance**” non-monetary transaction provided to add the Linked Account field.

Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
Linked Account Maintenance	Accounts	POST	N	No	N	NONE	NONE	N	Y	N	N

- Following are the Transaction parameters.

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory(Y/N)	Comments
Date	Date	NA	System Date	Y	Y	Transaction posted date
Maintenance Type	LOV	ADD UPDATE REMOVE	ADD	Y	Y	To decide whether to ADD/UPDATE/REMOVE a Lined Account

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
Linked Account #	Text Box	NA	NA	Y	Y	<p>Account # to which this account is going to link.</p> <p>If the Account # invalid show an error message << Invalid Linked Account # >></p> <p>If user provides Master Account #, system will not allow to post this transaction and shows an error message <<Provide Linked Account # is a Master Account>></p>
Validate Common Customer	Check Box	NA	Y	Y	Y	<p>This field is to define whether the common customer between the account and Linked Account validated or not.</p> <p>If the Parameter = Y and if there is no common customer between Account and Linked Account, system shows an error message "No Common customer/business found" and not allowed to post the transaction.</p> <p>If this parameter = N and if there are no Common Customer exists between Account and Linked Account still system allowed to post transaction.</p>
Validate Same Billing Cycle and Due Day	Check Box	NA	Y	Y	Y	<p>This field is to define whether the same Billing Cycle and Due Day between the Account and Linked Account validated or not.</p>

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
						<p>If the Parameter = Y and if the Billing Cycle and Due Day of the Account is different from Linked Account Billing Cycle and Due Day, system should show an error message "Billing Cycle and Due day are not matching with Linked Account" and not allowed to post the transaction.</p> <p>If this parameter = N and if the Billing Cycle and Due Day is different still system allowed to post the transaction.</p>
Validate Same Company	Check Box	NA	Y	Y	Y	<p>This field is to define whether the Linked Account provided in transaction parameters and the Account where this transaction posted belongs to same Company or not.</p> <p>If the Parameter set to Y, system validates if the Linked Account and Account where this transaction are belongs different company and show an error message saying, "Current and Linked Account should belong to the same Company".</p> <p>If the Parameter set to N, system will not validate if the company is same or different.</p>
Reason	LOV	NA	NA	Y	N	Reason code for posting this transaction.

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
Comment	Text Box	NA	NA	Y	N	Provide if any related comments

- If the above transaction posted successfully with Maintenance Type = ADD, system updates the Linked Account filed of Source Account with Account # provided in Transaction parameters. Similarly, the Source Account # updated in Linked Account # filed of Account # provided in transaction parameter.
 - Ex: if the transaction posted in Associated Account 1 with Account 2 as Linked Account
After successfully posting of transaction
Account 1: Linked Account = Account 2
In addition, Account 2: Linked Account = Account 1
- For Maintenance Type = ADD
 - If the Current Account or Linked Account is already associated with other Account, system errors out the transaction and show an error message “Current/Linked Account is already associated with another Linked Account” and does not allow to post the transaction.
 - When transaction posted successfully, system posts the comment in Current and Linked Account.
<< Linked Account is Added <Account #> >>
- For Maintenance Type = UPDATE
 - When transaction posted successfully, system posts the comment Current and Linked Account.
<< Linked Account is Updated <Account #> >>
- For Maintenance Type = Remove
 - If the Linked Account # field is UNDEFINED in transaction posted account, system shows an error message <<No Linked Account Exists>> and not allowed to post the transaction
 - Ignore the Linked Account #, Validate Common Customer, “Validate Same Billing Cycle and Due Day” and Validate Same Company while posting the transaction with this Maintenance Type.
 - When transaction posted successfully, system posts the comment Current and Linked Account.
<< Linked Account is Removed <Account #> >>

Asset Billing Rate tab in Setup:

An Asset Billing Rate Tab added in Setup > Products, next to the Fees menu.

- The following header and details table added at Asset Billing Rate tab.
 - Asset Billing Rate Definition
 - Asset Billing Rate Details
- Following fields added to Asset Billing Rate Definition table.

- Add, Edit, View and Audit buttons are available and access controlled.

Field Name	Field Type	LOV	Default Values	Mandatory(Y/N)	Comments
Name	Text Box	NA	NA	Y	Once the record saved system makes this field read only. This field is unique.
Description	Text Box	NA	NA	Y	
Enabled	Check Box	NA	N	Y	
Selection Criteria					
Company	LOV		ALL	Y	
Branch	LOV		ALL	Y	
Product	LOV		ALL	Y	
State	LOV		ALL	Y	
Channel	LOV		ALL	Y	
Asset Type	LOV		ALL	Y	
Asset Sub Type	LOV		ALL	Y	
Club Name	LOV		ALL	Y	
Phase Number	LOV		ALL	Y	
Building	LOV		ALL	Y	
Room/Unit Type	LOV		ALL	Y	
Unit	LOV		ALL	Y	
Week	LOV		ALL	Y	
Signature Grand Father	Check Box		N	Y	
Plus Membership Type	Check Box		N	Y	
PR Marking	Check Box		N	Y	
Club Indicator	Check Box		N	Y	
Resort Identifier	LOV		ALL	Y	

Field Name	Field Type	LOV	Default Values	Mandatory(Y/N)	Comments
Association Id	LOV		ALL	Y	
Usage Type	LOV		ALL	Y	
Site of Inventory	LOV		ALL	Y	
Min Points	Number		0.00	Y	
Max Points	Number		0.00	Y	
Additional Attributes					
Membership 1 Opt	Check Box		N	Y	
Membership 2 Opt	Check Box		N	Y	
Membership 3 Opt	Check Box		N	Y	
Membership 4 Opt	Check Box		N	Y	
Membership 5 Opt	Check Box		N	Y	
Other Attribute 1	LOV		ALL	Y	
Other Attribute 2	LOV		ALL	Y	
Other Attribute 3	LOV		ALL	Y	
Other Attribute 4	LOV		ALL	Y	
Other Attribute 5	LOV		ALL	Y	
Other Attribute 6	Date		12/31/4000	Y	
Other Attribute 7	Date		12/31/4000	Y	
Other Attribute 8	Date		12/31/4000	Y	
Other Attribute 9	Date		12/31/4000	Y	
Other Attribute 10	Date		12/31/4000	Y	

Setup> Products > Asset Billing Rate

The screenshot displays two parts of the Oracle interface. The top part is the 'Asset Billing Rate Definition' table, which lists various billing rate configurations. The bottom part is the 'Asset Billing Rate Definition' form, which allows users to define the parameters for each entry, such as Name, Description, Selection Criteria (Company, Branch, Product, State, Channel, Asset Type, Asset Sub Type, Club Name, Phase Number, Site of Inventory), and Additional Attributes (Building, Unit, Week, Room/Unit Type, Usage Type, Asset Identifier, Max Points, Association Id, Club Indicator, Plus Membership Type, PR Marking, Signature Grand Father).

- Following field added to Asset Billing Rate Details table.
 - Add, Edit, View and Audit buttons are available and access controlled.

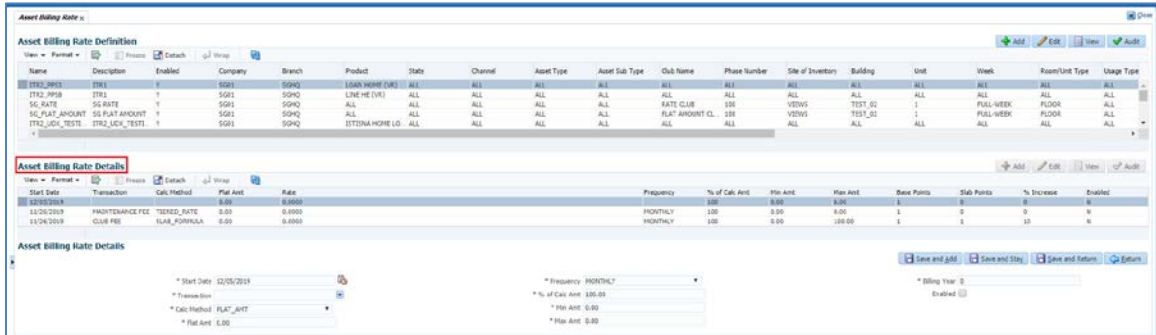
Asset Billing Rate Definition					
Field Name	Field Type	LOV	Default Values	Mandatory (Y/N)	Comments
Start Date	Date		Sys Date	Y	Start Date of Record
Transaction	LOV		NA	Y	This LOV shows the Transactions where the Transaction code = "FOTH%"
Calc Method	New LOV		FLAT AMOUNT	Y	Add a new LOV with following values. Flat Amt Rate Flat Amt + Rate Tiered Rate Slab Formula
Flat Amt	Number		0.00	Y	Amount field Render only when Calc Method is equal to Flat Amt Flat Amt + Rate Slab based Formula
Rate	Number		0.00	Y	Rate field Render only when Calc Method is equal to

					Rate Flat + Rate
Frequency	New LOV		Monthly	Y	This LOV have following values which represents provided Rate and Flat Amt of which frequency. MONTHLY QUARTERLY SEMI ANNUALLY ANNUALLY
% of Calc Amt	Number		100.00	Y	This filed available for all Calculation Methods.
Base Points	Number		1	Y	This field not allowed "0" value. Render only when Calc Method is equal to Slab based Formula Rate Flat Amt + Rate Tiered Rate
Slab Points	Number		0.00	Y	This slab points used for Calc Method "Slab based Formula". Render only when Calc Method is equal to Slab Formula
% Increase	Number		0.00	Y	This % increase is used for Calc Method "Slab Formula". Render only when Calc Method is equal to Slab Formula
Min Amt	Number		0.00	Y	If user use this field to configure a min cap for the resulted transaction Amt.
Max Amt	Number		0.00	Y	If user use this field to configure a max cap for the resulted transaction Amt.
Billing Year	Number		NA	Y	This indicates the Rate belongs which billing year.

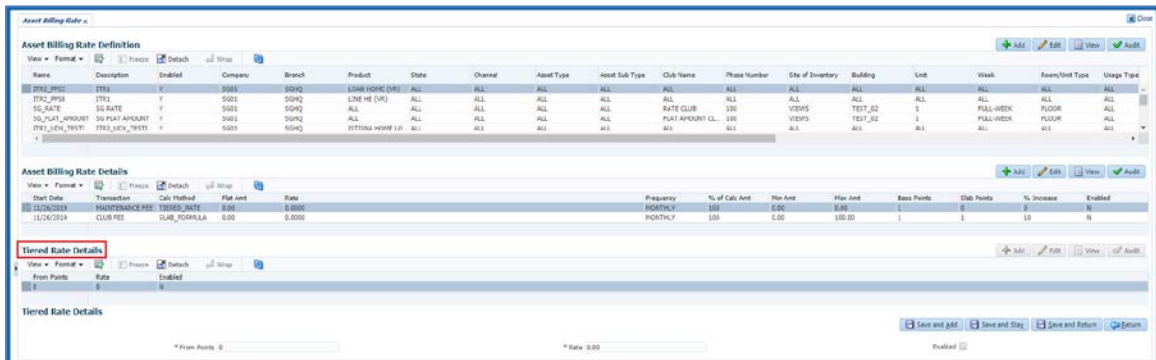
					Billing Year stamped in billing amount txns (mainly FOTH% txns) Description.
Enabled	Check Box		N	Y	Enabled indicator

- Once the record added, user able to only enable or disable the record in Edit mode and rest of the details read only.

Setup> products >Asset Billing Rate > Asset Billing Rate Details:



Tiered Rate Details:



Multiple Billing Asset Rate Indicator:

A “Multiple Billing Asset Rate” Indicator added in following screens:

Field Name	Field Type	LOV	Default Values	Mandatory (Y/N)	Comments
Multiple Billing Asset Rate	Check Box		N	Y	“Indicates whether multiple asset rates are applicable for one billing period or not. Billing period is considered from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.”

- Setup> Contract > Billing
- Origination >Contract > Billing
- Servicing >Contract > Billing



Billing Batch job changes:

Billing batch job is enhanced to do the following process:

- Following process done before the due calculation.
- Pick the Vacation Ownership parameters from Servicing >Account >Collateral (Home) > Vacation Ownership tab.
 - For an Asset If the selected Usage Type sub code is “FULL”, system consider the Full points for rate derivation and “Billing points” field considered for Transaction Amount calculation.
 - For an Asset If the selected Usage Type sub code is “HALF”, system considers “Billing Points = Actual points/2” field for Transaction Amount calculation but rate derived using full points.
 - If the “First Year Proration” flag is Y then the rate derived using full points, but the actual transaction amount calculated based on prorated points not on full points.
 - The prorated points calculated based on Asset “Usage Start Date”.
 - If the usage start date year is equal to first due year, then system prorate the points based on following formula.
 First Due Date = 01/01/2018
 Usage Start Date = 01/10/2018
 Prorated Points = Actual Points * (13-1)/12= Actual Points *1
 If the Usage Start Date = 03/10/2018
 Prorated Points = Actual Points * (13-3)/12= Actual Points*10/12
 - If the usage start date year is before the due date year, batch job consider the full points for transaction amount calculation no proration required.
- Match the Collateral Vacation Ownership parameter with “Asset Billing Rate” setup with best match and system check the “**Multiple Billing Asset Rate**” indicator at Account Details >Contract >Billing level to decide whether multiple asset rates are applicable for one billing period or not.
 - If the “**Multiple Billing Asset Rate is set to N**”, System picks the latest rate which is less than or equal to **DUE DATE**. In this case, only one best match record fetched to arrive at Transaction Amount and no multiple asset rates are applicable for one billing period.
 - If the “**Multiple Billing Asset Rate is set to Y**”.
 - System fetches multiple rates only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.”
 - Even though “**Multiple Billing Asset Rate**” is set to Y but if there is no applicable rate available for the Due period beyond the Rate End date, system will apply the same rate which is picked for Due Period Less than or Equal to Due End Date.
- Post the matched transactions at account level based on calculation method.

- Asset Billing Rate Details related fields stamped on the transaction posted for the calculated amount.
 - Asset Id (Assets)
 - Asset Rate Id (Asset Billing Rate Definition)
 - Asset Rate Details Id (Asset Billing Rate Details)
 - Rate Start Date (Asset Billing Rate Details)
 - Rate Frequency (Asset Billing Rate Details)
 - Calculation Method (Asset Billing Rate Details)
 - Rate (Asset Billing Rate Details)

In case of Tiered Rate, Effective Rate is stamped.

Ex: Effective Rate Calculation

0-500 points – rate 2.5 per point,

501-1000 – rate 4.5 per point,

1001-9999 – rate 6 per point.

Let us say there are 2000 Billing points.

Calculated Amt = $500 * 2.5 + 500 * 4.5 + 1000 * 6 = 9500$.

Effective rate = $9500 / 2000 = 4.75$ per point

- Base Points (Asset Billing Rate Details)
- Slab Points (Asset Billing Rate Details)
- % Increase (Asset Billing Rate Details)
- Billing Year (Asset Billing Rate Details)

Validations:

- If the respective balance for transaction is missing, batch job fails the transaction posting and show the error failure message <<“Account #: Transaction posting failed Balance not available”>> in Batch > Request Results block and not allowed to process the account due amount calculation.
- If the transaction posting failed because of access grid configuration or product configuration at transaction codes, batch job shows an error message << Account #: Transaction posting failed <Reason> >> and not allowed to process the account due amount calculation.
- If the Resulted transaction amount is less than Min Amount defined, batch job takes the Min amount and post the transaction.
- If the Resulted transaction amount is greater than Max Amount defined, batch job takes the Max amount and post the transaction.

Calculation Methods:

Flat Amount:

If the selected transaction has a Calculation method as “Flat Amount”, billing batch job post the transaction with amount in Flat Amt field.

- If the Frequency = Annual and Billing Cycle = Monthly
 - Transaction Amount = (Flat Amt/12)
- If the Frequency = Monthly and Billing Cycle = Annual
 - Transaction Amount = (Flat Amt*12)
- If the Frequency = Annual and Billing Cycle = Quarterly

- Transaction Amount = (Flat Amt/4)
- If the Frequency = Quarterly and Billing Cycle = Annual
 - Transaction Amount = (Flat Amt*4)
- If the Frequency = Annual and Billing Cycle = Semi Annual
 - Transaction Amount = (Flat Amt/2)
- If the Frequency = Semi Annual and Billing Cycle = Annual
 - Transaction Amount = (Flat Amt*2)
- If the Frequency = Annual and Billing Cycle = Annual
 - Transaction Amount = (Flat Amt /1)
- If the Frequency = Annual and Billing Cycle = Annual
 - Transaction Amount = (Flat Amt *1)

Note: For other combination of Frequency and Billing cycle above calculation taken as reference.

Rate:

If the selected transaction has a calculation method as “Rate”, billing batch job calculate the transaction amount using below formula.

- If the Frequency = Annual and Billing Cycle = Monthly
 - Transaction Amount = (Rate/12)*(Billing Points at collateral / Base Points)
- If the Frequency = Monthly and Billing Cycle = Annual
 - Transaction Amount = (Rate*12)*(Billing Points at collateral / Base Points)
- If the Frequency = Annual and Billing Cycle = Quarterly
 - Transaction Amount = (Rate/4)*(Billing Points at collateral / Base Points)
- If the Frequency = Quarterly and Billing Cycle = Annual
 - Transaction Amount = (Rate*4)*(Billing Points at collateral / Base Points)
- If the Frequency = Annual and Billing Cycle = Semi Annual
 - Transaction Amount = (Rate/2)*(Billing Points at collateral / Base Points)
- If the Frequency = Semi Annual and Billing Cycle = Annual
 - Transaction Amount = (Rate*2)*(Billing Points at collateral / Base Points)
- If the Frequency = Annual and Billing Cycle = Annual
 - Transaction Amount = (Rate/1)*(Billing Points at collateral / Base Points)
- If the Frequency = Annual and Billing Cycle = Annual
 - Transaction Amount = (Rate*1)*(Billing Points at collateral / Base Points)

Note: For other combination of Rate Frequency and Billing cycle above calculation taken as reference.

Flat Amt + Rate:

If the selected transaction has a calculation method as “Flat Amt + Rate”, billing batch job calculate the transaction amount using below formula.

$$\text{Transaction Amount} = \text{Flat Amt} + \text{Rate} * (\text{Billing Points at Collateral/Base Points})$$

Note: Rate adjusted based on Frequency and Billing Cycle as mention in “Rate” Method.

Tiered Rate:

Added new “Tiered Rate” sub table below the Asset Rate Billing Definition table.

- This tab enabled only if the transaction calculation method selected as “Tiered Rate”.
 - Once the record added, user can only be able to enable/disable the record on edit. Rest of the fields are read-only.

Following fields are available in this table.

Field Name	Field Type	LOV	Default Values	Mandatory (Y/N)	Comments
Points From	Text field (Number)	NA	0	Y	Points from where the respective rate is applicable
Rate	Text field (Number)	NA	0.00	Y	Rate for defined points range
Enabled	Check Box	NA	N	Y	Enabled Indicator

- If the selected transaction calculation method is “Tiered Rate”, system selects the Asset Billing Rate Details record using Actual Points at Asset and other asset parameters and calculate the transaction amount deriving the rate from Tiered Rate table.

Transaction Amount = (Tiered Rate)*(Tiered Points / Base Points)

Note: If the range not maintained for any points the same result in “0” rate and the Transaction Amount becomes “0”. Ex: Actual Points are 8000 and Setup Maintained Points From = 10000 Rate = 0.55 and Base Points = 1, in this case the transaction amount results into “(0*(8000/1) =0)

Ex: For first million points, rate to be considered is 0.66 with Base Points =1000.

For Remaining points, rate to be considered is 0.60 with Base Points = 1000.

If CLUB Asset has 1.5 million points, then Transaction Amount would be = 1million * (0.66/1000) + 0.5 million * (0.6/1000) = 660 + 300 = 960.

Note: Rate adjusted based on Frequency and Billing Cycle as mention in “Rate” Method.

Slab Formula:

If the selected transaction calculation method is “Slab Formula”, batch job calculate the transaction amount using below formula.

Transaction Amount = [Flat Amt] + Ceil[(Actual Points - Base Points)/Slab Points]*{(%Increase / 100)*Flat Amt}]

Ex: Transaction Amount = [491.32+ [{"(61000-5000)/2500}*{(30.4/100)*491.32}]]
 = [491.32+ [Ceil {22.4}*{149.36}]]
 = [491.32+3435.28]

Transaction Amount = 3926.6

Create and Update Asset Billing Rate setup upload files provided.

- Following is the file format and sample upload file.



- A batch job “IARPRC_BJ_100_01” under SET-IFP added to process the Create/Upload Asset Billing Rate setup records.
- Name of the record is the unique identifier to update the records in Asset Billing Rate Definition Header and Details table.

- System allows to add the Tiered Rate Details Only when the Calc Method = “Tiered Rate”.
- If the Tiered Rate Details provided for Calculation Methods other than “Tiered Rate”, system errors out the record and put the record in bad file Error message << Tiered Rate Details are not required for Calc Method {Method}>>
- In case of existing details record, user can only Enable/Disable the record and rest of the details are non-updatable.
- User can add a new details record, in this case, all the fields will be mandatory and default values are applicable.
- Apart from Name in Header in Asset Billing Rate Definition, rest of the fields are non-mandatory and only when the user provides, system updates that respective field and rest of the field should be As Is.
- If the provided name of the record not matching, batch job errors out the record and put the record in bad file with error message << Record not found >>.

Common Validations:

- Values provided in fields, which are of lookup type validated with lookup code. If the code is not matching, batch job errors out the records and put them in bad file with error message <<Lookup value not matching>>.
- Negative values are not be accepted in case of number fields.
- Base Point’s field not allow negative, “0” and decimal values.

Non-Monetary transaction to a Balance at Account level:

A new non-monetary transaction provided to add a balance to an Account.

Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
Add Balance to an Account	Accounts	POST	N	No	N	NONE	NONE	N	Y	N	N

Following transaction parameters are available:

Parameter Name	Parameter Type	LOV	Default Values	Displayed (Y/N)	Mandatory(Y/N)	Comments
Date	Date	NA	System Date	Y	Y	Transaction posted date
Balance Type	LOV	TXN_TYPE_CD	NA	Y	Y	
Charge off Method	LOV	CHARGEOFF_METHOD_CD	CHGOFF BALANCE	Y	Y	
Write-off Method	LOV	WRITEOFF_METHOD_CD	WAIVE	Y	Y	

Parameter Name	Parameter Type	LOV	Default Values	Displayed (Y/N)	Mandatory(Y/N)	Comments
Reschedule Method	LOV	RESCHEDULE_METHOD_CD	ROLLOVER BALANCE	Y	Y	
Sort	Number	NA	NA	Y	Y	
Billed	LOV	YES_NO_CD	NO	Y	Y	
Accrued	LOV	YES_NO_CD	NO	Y	Y	
Non Performing Rollover	LOV	YES_NO_CD	NO	Y	Y	
Non Performing Balance Type	LOV	NON_PERFORM_TXN_TYPE_CD	NONE	Y	Y	
Enabled	LOV	YES_NO_CD	YES	Y	Y	

- If the balance type already loaded, system shows an error message in Result <<Balance already available>> and not allowed to post the transaction.
- If the product type not configured for the balance type at Transaction Codes setup, system shows an error message in transaction result << Balance Type not mapped to Product type>>. (follow similar validation of Contract Balances)
- Provided Balance Type validated with LOV value codes of TXN_TYPE_CD and if the code not matches then, system shows an error <<Balance Type Doesn't Exist >>.

Mock Statement for Master Account:

- A new "Statement" is added section before "Other" section and the following fields added to Setup >Contract [LOAN/LINE/LEASE] >Statement section.
- The Statement preference mode field moved under Statement section.

Field Name	Field Type	LOV Values	Default Values	Mandatory(Y/N)	Comments
Mock Statement Req	Check Box	Y/N	N	Y	This field decides if this account is included in Mock statement Generation or Not
Mock Start Month	New LOV	January to December	JAN	Mandatory Only when "Mock Statement Req = Y"	Enabled only Mock Statement Req = Y Field indicate what is the start month of Mock Statements period.
Mock Statement Cycles	LOV	1 to 12		Mandatory Only when "Mock Statement Req = Y"	Enabled only Mock Statement Req = Y

Field Name	Field Type	LOV Values	Default Values	Mandatory(Y/N)	Comments
					This field used to specify how many numbers of billings to generate, post Mock Statement Start Date.
Mock Pre Statement Days	Number	0.00		N	Enabled only Mock Statement Req = Y Pre statement days for Mock Statements generation.

- These fields propagated to Origination Contract when user selects the respective instrument.
- A new Statement Section added before the "Others" section and the following contract parameters added in Origination >Contract > Statement section.
- The Statement preference mode field moved under Statement section.

Field Name	Field Type	LOV Values	Default Values	Mandatory(Y/N)	Comments
Mock Statement Req	Check Box	Y/N	N	Y	This field decides if this account is included in Mock statement Generation or Not
Mock Start Month	New LOV	January to December	JAN	Mandatory Only when "Mock Statement Req = Y"	Enabled only Mock Statement Req = Y Field indicate what is the start month of Mock Statements period.
Mock Statement Cycles	LOV	1 to 12		Mandatory Only when "Mock Statement Req = Y"	Enabled only Mock Statement Req = Y This field used to specify how many numbers of billings to generate, post Mock Statement Start Date.
Mock Pre Statement Days	Number	0.00		N	Enabled only Mock Statement Req = Y Pre Statement Days for Mock Statements generation.

Above fields available only when Master Account flag = Y in Origination > Master Account tab.

- If the Flag is unchecked, system refreshes the fields and makes them as Read-Only.
- As part of the API/Funding/Onboarding, the Mock Run date next will be set up based on following logic.

Ex: if the Contract date = 6/1/2018

First Payment Date = 7/1/2018

Mock Start Month = January

Mock Start Date = 1/1/2019 (Derived based on Start Month)

Mock Pre Statement days = 60

Mock Statement Run Date Next = 1/1/2019 – 60 days = 11/2/2018

- **Validation:** If the resulted Mock Statement Run date next < Contract Date or GL Date, The Mock Start Date is moved to next year same month.

Ex: if the Contract date = 6/1/2018

First Payment Date = 7/1/2018

Mock Start Month = July

Mock Start Date = 7/1/2018 (Derived based on Start Month)

Mock Pre Statement days = 60

Mock Statement Run Date Next = 7/1/2018 – 60 days = 5/2/2018 which is Less than Contract Date then:

Mock Statement Start Date will be 7/1/2019

Mock Statement Run Date Next = 7/1/2019 – 60 days = 5/2/2019

- A new “Statement” section added after the “Others” section and the following fields added at Servicing > Account Details > Contract Information > Statement section.
 - The Statement Consolidation and Statement Preference Mode fields moved under Statement section.
 - The respective fields propagated from origination will be update in Servicing >Account Details >Contract Information >Statement section.

Field Name	Field Type	LOV	Default Values	Mandatory (Y/N)	Comments
Mock Statement Req	Read Only				Propagated form Origination
Mock Start Month	Read Only				Propagated form Origination
Mock Statement Cycle	Read Only				Propagated form Origination
Mock Pre Statement Days	Read Only				Propagated form Origination

- A new “Statement” section added after the “Others” section and the following fields added at Servicing >Account Details >Statement Section.
 - The Statement Consolidation and Stmt preference mode fields moved under Statement Section.
 - The respective fields propagated from origination will be update in Servicing >Account Details >Contract Information >Statement section.

Field Name	Field Type	LOV	Default Values	Mandatory(Y/N)	Comments
Mock Statement Req	Read Only				Propagated form Origination and can be updated using Maintenance Transaction

Field Name	Field Type	LOV	Default Values	Mandatory(Y/N)	Comments
Mock Statement Run Date Next	Read Only				Propagated form Origination and can be updated using Maintenance Transaction
Mock Statement Cycle	Read Only				Propagated form Origination and can be updated using Maintenance Transaction
Mock Pre Statement Days	Read Only				Propagated form Origination and can be updated using Maintenance Transaction

- Provided a new non-monetary Mock Statement Details Maintenance Transaction.

Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
Mock Statement Details Maintenance	Accounts	POST	N	No	N	NONE	NONE	N	Y	N	N

- Following are the Transaction parameters.

Parameter Name	Parameter Type	LOV Values	Default Values	Displayed (Y/N)	Mandatory(Y/N)	Comments
Date	Date	NA	System Date	Y	Y	Transaction posted date
Mock Statement Req Ind	LOV	YES NO	NO	Y	Y	Mock Statement Required Or not
Mock Statement Date	LOV			Y	N	Mock Statement Start Date Mandatory Only when Mock Statement Req Indicator = "YES".
Mock Statement Cycles	LOV	1 to 12		Y	N	Mock Statement cycle which is used to find out the End Month Mandatory Only when Mock Statement Req Indicator = "YES".

Mock Pre Statement Days	Text Box (Number)	NA		Y	N	Pre Statement days for Generating the Mock Statement. Mandatory Only when Mock Statement Req Indicator = "YES".
-------------------------	-------------------	----	--	---	---	--

- This transaction allowed to post only from Master Account.
- Mock Statement Start date, Mock Statement Cycle and Mock Pre Statement Days cannot be NULL When Mock Statement Required IND is YES.
- If the Account has Mock Statement Req Indicator = "YES", if user wants to update Mock Statement Req Indicator = "NO" using this transaction, system refreshes the "Mock Statement Date", Mock Statement Cycles" and Mock Pre Statement Days to NULL.

A new batch job added to generate Mock Statements based on Mock Statement Details.

- This batch job only picks the account that has "Mock Statement Req = Y" and Master Account Flag = Y.
- Batch job runs on Mock Statement Run Date Next and generates the number of dues based on Mock Statement Cycles.
- Batch job mocks the billing batch job operations and generate the statements for future dues of Master and Associated Accounts.
- Following is the format for Mock Statement for Master Account.



Mock Statement
v11.xlsx

- Sample file – Master Account Customer Mock Statement



Master_Account_Customer_Mock_Statement

The screenshot shows three panels in a software interface:

- Data File Definitions:** A table with columns: Name, Description, File Name, Directory Path, System Defined, Yes/No, Enabled. One entry is highlighted: Name: MASTER_ACCOUNT_MOCK_STATEMENT, Description: MASTER ACCOUNT CUSTOMER MOCK STATEMENT.
- Record Definitions:** A table with columns: Record Type, Description, Record Format, Delimiter, Terminator. Records include: 1. HEADER RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 2. MASTER SUMMARY RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 3. ACCOUNT RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 4. BALANCE DETAILS (VARIABLE, CARriage RETURN AND LINE FEED), 5. TRANSACTION RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 6. MESSAGE RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 7. ADVERT RECORD (VARIABLE, CARriage RETURN AND LINE FEED), 8. FOOTER RECORD (VARIABLE, CARriage RETURN AND LINE FEED).
- Column Definitions:** A table with columns: Seq Column Name, Data Type, Format Mask, Length, Data Column, Output Column. Columns include: 1. MESSAGE TYPE (VARCHAR2, NOT APPLICABLE, 30, 1, 1), 2. STATEMENT DATE (DATE, PRODDTTYY, 30, 2, 2), 3. BRANCH (VARCHAR2, NOT APPLICABLE, 30, 3, 3), 4. COMPANY (VARCHAR2, NOT APPLICABLE, 30, 4, 4).

2.22.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.23 Associated Accounts View

2.23.1 Overview

This requirement provides ability to view all Associated Accounts of a Master Account from Associated and Master Account in customer servicing.

2.23.2 Description

An “Associated Accounts” radio button added in Customer Servicing >Account (s) table next to Group follow-up radio button.

- Default Value of the Radio button is “N”.
 - If user is in a Master Account and selects this radio button, system shows Associated Accounts of the master account in Account(s) table including master account.
 - If no Associated Accounts exists for a Master Account then system shows only Master Account record in Account(s) table.
 - If the user is in an Associated Account and selects this radio button, system shows the Accounts Associated with Master Account of the current account - which should include Master Account as well.
 - If current is not associated with any master account then system shows only current account record.
 - If the Current Account is, the only Associated Account of its Master Account then system shows Current Account and Master Account records in the Account (s) table.
- Ex: if A1 has M1 as Master Account**
M1 also has A2 and A3 as associated Accounts
- If user is in **M1** and Select this radio button, System shows **M1, A1, A2 and A3** Accounts in Customer Servicing >Account(s) table.
 - If user is in **A1** account and selects this radio button, System shows **A1, M1, A2 and A3** Accounts.
 - If user selects **M1** record from Account (s) table, system loads the M1 account details in respective sub tabs.
 - By selecting individual account record from Account(s) table, system loads the respective detail in all the servicing >Account tabs. (Similar to “Show All” radio button functionality).

The screenshot shows the Oracle Customer Servicing interface for a Master Account. The 'Associated Accounts' radio button is selected, and the table displays the following data:

Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt	Amount Due Status	Obsolet Due Dt	DLQ Reason	Class
US01	USPQ	UNDEFINED	MASTER_ACCOUNT_008	MASTER_ACCOUNT_008	Y	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS
US01	USPQ	UNDEFINED	DUK_ACCOUNT_008	MASTER_ACCOUNT_008	N	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS
US01	USPQ	UNDEFINED	LOAN_008	MASTER_ACCOUNT_008	N	LOAN HOME CRD	MONTHLY		0 USD	USD	0.00	0.00 OVERPAID EXP	18/01/2017	NATURED DELINQ	INDIVIDUAL_GLAS
US01	USPQ	UNDEFINED	LOAN_032	MASTER_ACCOUNT_008	N	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS
US01	USPQ	UNDEFINED	LOAN_034	MASTER_ACCOUNT_008	N	LOAN HOME CRD	MONTHLY		0 USD	USD	0.00	0.00 OVERPAID EXP	18/01/2017	NATURED DELINQ	INDIVIDUAL_GLAS

- The existing “Statement Consolidation” field added to Customer Servicing >Account (s) table (right most corner).

The screenshot shows the Oracle Customer Servicing interface for a Master Account. The 'Statement Consolidation' field is highlighted in the table. The table displays the following data:

Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt	Amount Due Status	Obsolet Due Dt	DLQ Reason	Class	Statement Consolidation
UNDEFINED	MASTER_ACCOUNT_008	MASTER_ACCOUNT_008	Y	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS	N
UNDEFINED	DUK_ACCOUNT_008	MASTER_ACCOUNT_008	N	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS	N
UNDEFINED	LOAN_008	MASTER_ACCOUNT_008	N	LOAN HOME CRD	MONTHLY		0 USD	USD	0.00	0.00 OVERPAID EXP	18/01/2017	NATURED DELINQ	INDIVIDUAL_GLAS	N
UNDEFINED	LOAN_032	MASTER_ACCOUNT_008	N	LINE WITH CREDIT LIMIT	MONTHLY		0 USD	USD	28,381.25	28,353.32 ACTIVE/DLQ	18/01/2019	NATURED DELINQ	INDIVIDUAL_GLAS	N
UNDEFINED	LOAN_034	MASTER_ACCOUNT_008	N	LOAN HOME CRD	MONTHLY		0 USD	USD	0.00	0.00 OVERPAID EXP	18/01/2017	NATURED DELINQ	INDIVIDUAL_GLAS	N

- The “Statement Consolidation” and “Linked Account” fields added to Associated Accounts Sub tab in Customer Servicing >Account (S) (right most corner).

Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Obsolete Due date	Status	Asset Type	Asset Sub Type	Catalogue Description	Identification	Company	Branch	Statement Consolidation	Linked Account
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	10	28511.25	28511.32	10/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	USD1	USD1	USD1	Y	UNOFFPNED
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	10	28511.25	28511.32	10/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	USD1	USD1	USD1	Y	LINK_001
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	10	28511.25	28511.32	10/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	USD1	USD1	USD1	Y	LINK_002
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	10	28511.25	28511.32	10/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	USD1	USD1	USD1	Y	UNOFFPNED
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	40	28511.25	28511.32	1/1/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	USD1	USD1	USD1	Y	UNOFFPNED
DOE JOHN	LINE WITH CREDIT LIMIT	US DOLLAR	MONTHLY	40	28511.24	28511.34	1/1/20/19	ACTIVE-ORIG	VEHICLE	CAR	331 STY PHASE 2	UNOFFPNED	USD1	USD1	Y	UNOFFPNED

2.23.3 Seed Data

Refer ‘[Appendix: Seed Data](#)’ chapter.

2.24 Tiered Calculation

2.24.1 Overview

In points based Vacation Ownership Industry, Tiers used to classify memberships into different levels based on total points at Master Accounts. Each level of membership offers more perks than the level before it like different billing rates or servicing care levels etc. This requirement enhances OFSLL to support Tier Calculation at Master Account.

2.24.2 Description

Two new fields Resale Indicator(Y/N) and Grand Father Points (Number) added in Collateral Management > Home > Vacation Ownership, Origination > Collateral > Home > Vacation Ownership and Servicing > Collateral > Home to calculate Total Tier and Grand Father Points at Master Account.

Field Name	Type	Default Values	Comments	Reference
Resale Indicator	Checkbox	N	On disabling this checkbox system considers Asset Billing Points and Grand Father Points for Formula Parameters TOTAL TIER POINTS and TOTAL GRAND FATHER POINTS	NA
Grand Father Points	Number	0	The system considers these points for Formula Parameter calculation of TOTAL GRAND FATHER POINTS	NA

Two new **Customer Service → Formula Parameters** added to calculate Total Tier Points and Total Grand Father Points. The logic of calculation is given below:

TOTAL TIER POINTS:

- For given Account number, system picks-up all associated accounts. If given account number is not master account then system uses the master account number that given account to pick up all associated accounts.
- For selected Accounts, sum the total “Billing Points” for all the Assets where Resale Indicator =N, “Expiration Date of Asset” > GL Date, Asset Status should be ACTIVE and Account status should be maintained in “STATUS POINT CONSOLIDATION CODES” lookup.

TOTAL GRAND FATHER POINTS:

- For given Account number, system picks-up all associated accounts. If given account number is not master account then system uses the master account number that given account to pick up all associated accounts.
- For selected Accounts, sum the total “Grand Father Points” for all the Assets where Resale Indicator =N, “Expiration Date of Asset” > GL Date, Asset Status should be ACTIVE and Account status should be maintained in “STATUS POINT CONSOLIDATION CODES” lookup.

2.24.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.25 Trade

2.25.1 Overview

In case of Vacation ownership industry, it is common for a customer to go for the Exchange of the Timeshare or Vacation Plan within or another club. This process of exchanging existing timeshare with a new one is called as Trade. This enhancement is used to support trading of existing account with a new account within a same company.

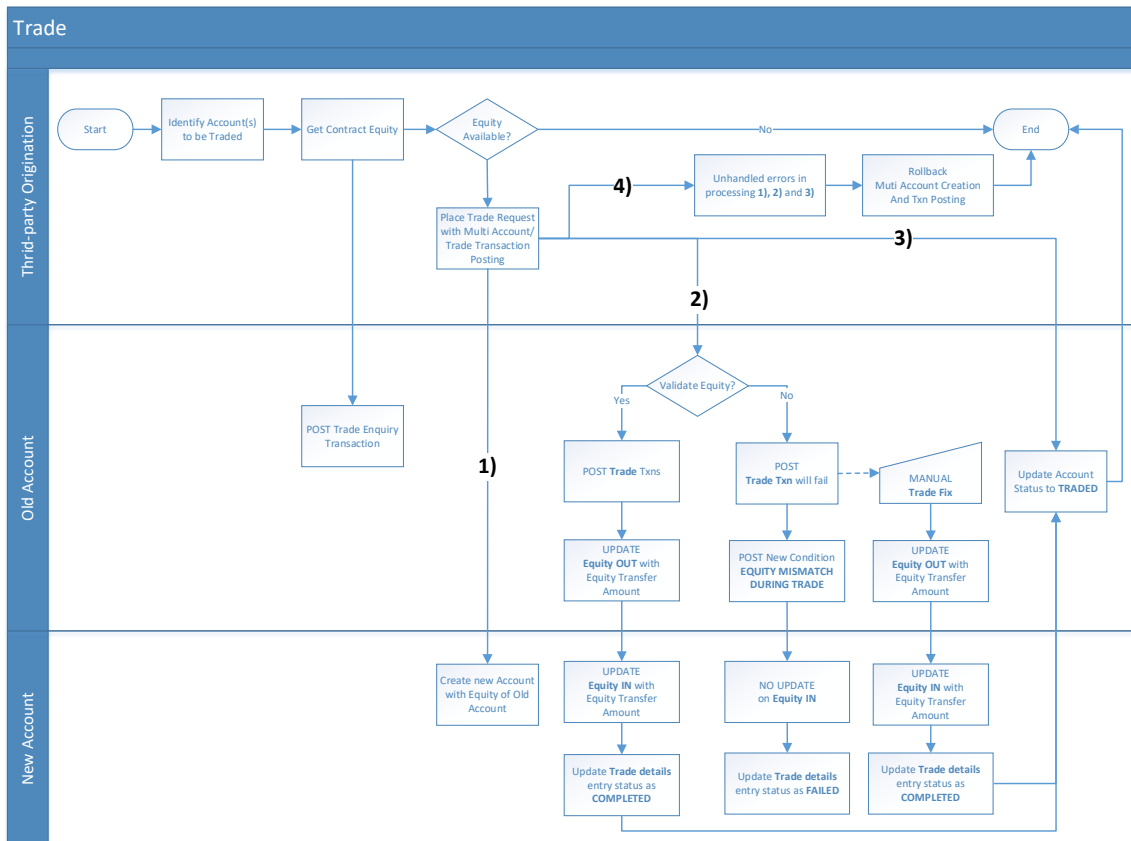
This functionality supports below features of trading of Account:

- Trade Enquiry
- Trade
- Trade Fix
- Rescission
- Cancellation

2.25.2 Description

Trade Flow:

Below is the high-level process flow used to depict trade flow in OFSLL



- Trading of Accounts involves transfer of owner Trade Equity from an existing Account to a new Account. This calculation differs based on implementation need. OFSLL facilitates configuration of this formula using user defined parameters for target field ACC_EQUITY_AMT.

- Equity transferred on old account is called as “Equity Out”. Equity received on new account is called as “Equity In”.
- When customer decides to Trade his existing account for a new account, Agent can use Third-party Origination System/OFSLL Customer Service Screen to post a Trade Enquiry transaction to calculate old account Trade Equity.

Once customer agrees to perform trade based on the trade equity available and terms and conditions of the new account then system provides below facilities to perform trade

- Agent creates a new account by providing Trade Equity of Account in itemization. This process can be done using Account on boarding or OFSLL origination system.
- Post Add Trade Details transaction to list the Trade Equity that needs to be transferred from old account to the new account. These details will be visible in Account Details → Trade Details.
- Post the Trade Transaction, system calculates Trade Equity available on the account for a given transaction date.

Trade Equity matched:

- This case occurs when Sum of Equity provided in new account itemization = Sum of Equity Details provided in Traded Details Table = Sum of Equity available on the old Account.
- System automatically posts “EQUITY OUT TRANSFER” on old account, “EQUITY IN TRANSFER” on the new Account and update Trade Equity on old and new account.
- Status of Trade Details entries updated as COMPLETED.
- If there is no Trade Equity available on the old account after transferring equity then system updates status of the Account as TRADED.
- For traded accounts system also posts adjust minus transaction for all the available balances indicating no due available on the account.

Trade Equity is mismatched:

- If Trade Equity of the new account itemization does not match with Trade details or available Trade Equity on old account then system considers the case as trade mismatch.
- “EQUITY MISMATCH DURING TRADE” condition posted on the old Account.
- “EQUITY MISMATCH” transaction posted instead of TRADE transaction.
- Trade transaction posted.
- Status of Trade Details entries updated as FAILED.
- To fix this traded system supports the below:
 - “UPDATE TRADE DETAILS” transaction used to update Trade Details Equity Transfer Amount.
 - Manual “TRADE FIX” transaction posted to transfer the Equity Transfer Amount.
 - Status of Trade Details entries updated to COMPLETED.
 - If there is no Trade Equity available on the old account after transferring equity then system updates status of the Account of TRADED.
 - For traded accounts system also posts adjust minus transaction for all the available balances indicating no due available on the account.

Trade Enhancements:

Below enhancements are added in OFSLL to support trading of Accounts.

Account on-boarding:

- **TradeDetails** block is added in Account on boarding service to populate Trade Equity Details while boarding of new account.

- OFSLL supports posting Generic Post Transactions during boarding of new Account. This can be on new account or on a different account.
- There is a single commit for transactions and on-boarding process i.e. if there is any issue with Account on-boarding or generic post transaction then system rolls-back entire transaction and will not board new account or post transaction.

Itemizations:

- A new set of itemization groups are created to record Equity In and Rollover Interest.
 - ITM INCOMMING EQUITY [IEQ]
 - ITM ROLLOVER INTEREST [IRI]

Balance:

- In case of Vacation Ownership industry customer can pay agreed down payment in multiple tranches. To record this OFSLL is enhanced to add a new balance type called “DOWN PAYMENT”. This is currently available for LOAN/LEASE Product types and will be enhanced for LINE in future releases.
 - If Down Payment balance is available on the Account then existing ACC_TOTAL_DOWN_PMT_AMT value will be populated into open balance.
 - ACC_TOTAL_DOWN_PMT_AMT_PD value will be populated into paid balance. This field is only available in Account on-boarding WS.
- A new flag “Track Down Payment Balance” is added in **Setup → Contract**.
 - If the flag value is Y, system validates if “DOWN PAYMENT” balance is loaded. Error message “DOWN PAYMENT BALANCE NOT LOADED” displayed if not loaded.
 - If flag values is N, system does not validate “DOWN PAYMENT” balance.

The screenshot displays a configuration screen with several sections:

- Imputed Interest:** A checkbox that is currently checked.
- Delinquency:** Fields for 'Late Charge Grace Days' (10), 'Stop Accrual Days' (99999), 'Delq Grace Days' (8), 'Time Bar Years' (99), 'Cure Letter Gen Days' (999), and 'Cure Letter Valid Days' (0).
- Rebate:** A section with no visible input fields.
- Payment Caps:** Fields for 'Max Rate Dec / Year' (0), 'Max Rate Dec / Life' (0), 'Max # Adjust / Year' (99), 'Max # Adjust / Life' (999), 'Min Int Rate (Floor)' (0.0000), and 'Max Int Rate (Ceiling)' (35.0000).
- Other Settings:** 'Respic Currency' (ALL), 'PDC Security Check' (unchecked), 'Default Print Spread' (ACTIVE SPREAD), 'Calendar Method' (GREGORIAN), and 'ACH Fee Incl.' (unchecked).
- Track Down Payment Balance:** A checkbox highlighted with a red box, currently unchecked.

 At the bottom, there are tabs for 'balances', 'Amortized Balances', 'Itemizations', and 'Fees'.

Trade Details:

A new tab Trade Details is added in **Customer Service → Account Details → Traded Details** to record Trade Equity and Equity Details Transferred.

The screenshot shows the Oracle Financial Services interface. At the top, there are navigation tabs: Summary, Collections, Customer Service, **Account Details**, Customer Details, Customer Preferences, Transaction History, Pmt Modes, and Bank. Below this, there are sub-tabs: Account Details, Statements, Rate Schedule, Insurances, Condition Details, Securitization, Contract Information, and **Trade Details**. The Trade Details section contains a table with columns: Trade Equity, Equity In, Equity Out, RevRec Equity, Target RevRec Equity, and Current Qu Ind. The data row shows: Trade Equity (1,333.19), Equity In (700.00), Equity Out (0.00), RevRec Equity (1,150.00), Target RevRec Equity (1,876.70), and Current Qu Ind (N). Below this is the Equity Transfer Details section with columns: From Account #, To Account #, and Equity Transferred. The data row shows: From Account # (ASSO_ABHI_INT_0012), To Account # (ASSO_ABHI_INT_0013), and Equity Transferred (700.00).

Field Name	Comments
Trade Equity	Used to store current Account Trade Equity This is a calculated field and Read-only. New field ACC_EQUITY_AMT
Equity In	Used to store sum of all Equity transferred from different old Accounts contributing to trade Updated using Equity In Transfer Transaction. This field is also Read only. New field ACC_EQUITY_IN_AMT
Equity Out	Used to store sum of all Equity transferred to different new Accounts as part to trade Updated using Equity Out Transfer Transaction. This field is also Read only. New field ACC_EQUITY_OUT_AMT
Trade Transfer Details	
From Account #	Trade old Account Number
To Account #	Trade new Account Number
Equity Transferred	Used to store Equity transferred Account as part to trade
Trade Type	Trade Type LOV selected during trade transaction posting
Status	Used to store status of the trade "OPEN/COMPLETED/FAILED"

ADD TRADE DETAILS TRANSACTION:

- A new "ADD TRADE DETAILS" Non-Monetary transaction is created to add entries into Trade Details Table.
- This Transaction posted on the Source Account.

- Source and destination account entries should be available to process the transaction successfully.
- Below comment will be posted on account on successful posting on transaction
- “TRADE DETAILS ADDED ON <DATE> WITH TO <ACCOUNT NBR>, TRADE AMOUNT <VALUE>, TRADE TYPE AS <TRADE TYPE> AND <COMMENT>”

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
ADD TRADE DETAILS	TRD	POST	N	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
AMOUNT	2	Y	NA
ACCOUNT NBR	3	Y	NA
TRADE TYPE	4	Y	UPGRADE SPLIT COMBINE
COMMENT	5	Y	NA

UPDATE TRADE DETAILS TRANSACTION:

- A new “UPDATE TRADE DETAILS” Non-Monetary transaction is created to update entries into Trade Details Table.
- This Transaction also posted on the Source Account.
- Source and destination account entries should be available in OPEN/FAILED status to process the transaction successfully.
- Below comment will be posted on account on successful posting on transaction
- “TRADE DETAILS UPDATED ON <DATE> WITH TO <ACCOUNT NBR>, TRADE AMOUNT <VALUE>, TRADE TYPE AS <TRADE TYPE> AND <COMMENT>”

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
UPDATE TRADE DETAILS	TRD	POST	N	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA

Parameter code	Sort	Required	LOV
AMOUNT	2	Y	NA
ACCOUNT NBR	3	Y	NA
TRADE TYPE	4	Y	UPGRADE SPLIT COMBINE
COMMENT	5	Y	NA

TRADE ENQUIRY TRANSACTION:

- A new TRADE ENQUIRY monetary transaction is created to determine Trade Equity of an account for a specific valid up to date.
- This transaction result is based on target parameter configuration define for ACC_EQUITY_AMT.
- On successful posting of the transaction system will post an Account comment "ACCOUNT TRADE EQUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>"
- Valid up to date cannot be backdated before any of the below transactions
 - Payment
 - Trade
 - Trade Fix
- This transaction result is categorized into three sections

Section 1:

Displays set of predefined values

ACCOUNT NUMBER = <Account Number>

MASTER ACCOUNT NUMBER = <Master Account Number>

ACCOUNT CURRENCY = <Account Currency>

Example

ACCOUNT NUMBER = 20010002982

MASTER ACCOUNT NUMBER = 20010002992

ACCOUNT CURRENCY = USD

Section 2:

Display results based on configuration

<UDP FORMULA VARIABLE DESCRIPTION> = <VALUE>

Example

TOTAL OF EQUITY IN ITEMIZATION GROUP = USD 2000

DOWN PAYMENT PAID BALANCE = USD 3500

ADVANCE PRINCIPAL PAID BALANCE = USD 3205

Section 3:

Display results based on configuration

<UDP ACC_EQUITY_AMT DESCRIPTION> = <VALUE>

Example

ACCOUNT TRADE EQUITY = USD 8600

***** Transaction Posting Successful *****

Complete Output:

ACCOUNT NUMBER = 20010002982

MASTER ACCOUNT NUMBER = 20010002992

ACCOUNT CURRENCY = USD

TOTAL OF EQUITY IN ITEMIZATION GROUP = USD 2000

DOWN PAYMENT PAID BALANCE = USD 3500

ADVANCE PRINCIPAL PAID BALANCE = USD 3205

ACCOUNT TRADE EQUITY = USD 8600

***** Transaction Posting Successful *****

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
TRADE ENQUIRY	TRQ	POST	Y	NONE	NONE	N	Y	N	N

Parameter code	Sort	Required
TXN DATE	1	Y
TRADE ENQUIRY VALID UPTO DATE	2	Y
TRADE ENQUIRY LTR PRINT	3	Y
COMMENT	4	Y

TRADE TRANSACTION:

Trade transaction is used to transfer Trade Equity from old Account to new Account. Different types of trade [Upgrade, Split and Combine] are illustrated in the example below.

ACC1			
SNO	From Account	To Account	Equity Transfer
1	ACC1	ACC2	10000

ACC2 - Upgrade			
SNO	From Account	To Account	Equity Transfer
1	ACC1	ACC2	10000
2	ACC2	ACC3	13000
3	ACC2	ACC4	17000

ACC3 - Split			
SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC3	13000
2	ACC3	ACC5	13000

ACC4 - Split			
SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC4	17000
2	ACC4	ACC5	17000

ACC5 - Combine			
SNO	From Account	To Account	Equity Transfer
1	ACC3	ACC5	13000
2	ACC4	ACC5	17000

- This transaction will be posted on old account once the trade details are populated using Add/Update Trade Details transaction or Account on-boarding.
- OFSLL categorize accounts as Equity and Non-Equity based accounts for Trade processing.
 - **Equity Accounts:** Accounts with equity greater than zero. For e.g. Associated account.
 - **Non- Equity Accounts:** Accounts with equity less than or equal to zero. For e.g. Master and Linked accounts
- On successful posting of trade, system performs below on old and new accounts.

Old Account – Traded	New Account Created
Account Status will be updated as Traded	Automatic EQUITY IN TRANSFER transaction is posted
Equity details are updated in Customer Service → Traded Details and are marked as “Completed”	
Below comment will be posted “ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> AND <COMMENT>”	Below comment will be posted “ACCOUNT EQUITY IN RECEIVED ON <DATE> FROM ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, <TRADE TYPE> AND <COMMENT>”
Account Equity out field will be decreased with value provided in “AMOUNT” field in Customer Service->Trade Details	Account Equity In field will be increased with value provided in “AMOUNT” field in Customer Service->Trade Details
If Trade Eligible flag is set to = Y, Asset status will be updated to “IN ACTIVE” or else will status will continue to be “ACTIVE”.	

Old Account – Traded	New Account Created
All user posted conditions will remain on Traded Account. System defined condition like DELQ will be remove as there will not be any outstanding on the account.	
System will report one last Metro-II on Traded Account as PAID OFF	
Future Billing and ACH processing is stopped	
Adjustment minus transaction will be posted for all open balances on traded Account to mark the outstanding amount as zero	
System automatically post EQUITY OUT TRANSFER transaction	System automatically post EQUITY IN TRANSFER transaction
If “PROCESS MASTER ACCOUNT” is YES, then corresponding Master Account will be posted with automatic TRADE transaction.	
If “PROCESS LINKED ACCOUNT” is YES, then corresponding Linked Accounts will be posted with automatic TRADE transaction.	

- Below validations are performed on Equity and Non-Equity Account.

Equity Accounts	Non-Equity Accounts
If Customer Service->Trade Details are not available, system validates and display error message “No Data found for Trade”	System will validate and display error messages of Accounts if there is any outstanding balance exist
System validates trade details equity amount to be transferred and displays error message “Trade Transaction amount cannot be greater than account Trade Equity”	If a non-Equity account is a Master account and it has multiple Linked and Associated Accounts with status not in [TRADED, VOID and Account Close Indicator =N] then will validate and throw an error message “Invalid status for Associated Accounts”.
Account involved in Trade should belong to same company	If a non-Equity account is a Linked account, then system will validate Account if associated account status is TRADED. During this process, system will throw an error message “Invalid status for Associated Accounts”.
Old Account and New Account should belong to same Product Type and Funding Type	

Equity Accounts	Non-Equity Accounts
If VALIDATE COMMON CUSTOMER = Y then system should validate and throw error message "At least one customer should be common between the old and the new account"	
System validates if Sum of Equity In itemization of new Accounts \neq Sum of Trade Equity of Old Accounts \neq Sum of Equity Transfer Amount in Trade Details, then System will post "EQUITY MISMATCH DURING TRADE" condition on this Account and also posts TRADE MISMATCH TRANSACTION instead of TRADE Transaction.	
Common Validations	
System validates and display error message "Backdating of transaction is allowed for date after <<<Max Date>>> if the transaction is posted backdated before any of the below transactions: Payment Trade Trade Fix	
System validates and does not allow to post transaction on account with status =Traded	

Descrip tion	Gro up	Acti on	Monet ary	Txn/Bal Type	Statement Txn Type	Bat ch	Man ual	Statement Print	G L
TRADE	TRD	POS T	Y	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
PROCESS MASTER ACCOUNT	2	Y	YES, NO
PROCESS LINKED ACCOUNT	3	Y	YES, NO
VALIDATE COMMON CUSTOMER	4	Y	YES, NO
COMMENT	5	Y	NA

TRADE FIX TRANSACTION:

- This transaction is similar to Trade transaction and should be posted if the trade is failed.

- Validations and process flow of Trade Fix is similar to trade but it will check “EQUITY MISMATCH DURING TRADE” condition is posted on old Account before posting this transaction.

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
TRADE FIX	TRD	POST	Y	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
PROCESS MASTER ACCOUNT	2	Y	YES, NO
PROCESS LINKED ACCOUNT	3	Y	YES, NO
VALIDATE COMMON CUSTOMER	4	Y	YES, NO
TRADE FIX REASON	5	Y	LINKED ACCOUNT EQUITY MIS MATCH
COMMENT	6	Y	NA

TRADE MISMATCH TRANSACTION:

- This transaction will be posted automatically by OFSLL when trade transaction is failed due to Equity miss match.

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
TRADE MISMATCH	TRD	POST	Y	N	N	N	N	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
PROCESS MASTER ACCOUNT	2	Y	YES, NO
PROCESS LINKED ACCOUNT	3	Y	YES, NO
VALIDATE COMMON CUSTOMER	4	Y	YES, NO
COMMENT	5	Y	NA

EQUITY OUT TRANSFER:

- This is used to transfer Trade Equity from old account. This transaction will be automatically posted by OFSLL as part of Trade and Trade Fix.

- Account Equity Out field [ACC_EQUITY_OUT_AMT] will be updated with transaction “AMOUNT”.
- Below comment will be posted on posting of this transaction.
- “ACCOUNT EQUITY OUT TRANSFERRED ON <DATE> TO ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, < TRADE TYPE > AND <COMMENT>”

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
EQUITY OUT TRANSFER	TRD	POST	Y	N	N	N	N	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
ACCOUNT NBR	2	Y	NA
AMOUNT	3	Y	NA
COMMENT	4	Y	NA
TRADE TYPE	5	Y	UPGRADE SPLIT COMBINE

EQUITY IN TRANSFER:

- This is used to transfer Trade Equity into new account. This transaction automatically posted by OFSLL as part of Trade and Trade Fix.
- Account Equity In field [ACC_EQUITY_IN_AMT] updated with transaction “AMOUNT”.
- Below comment posted on posting of this transaction.
- “ACCOUNT EQUITY IN RECEIVED ON <DATE> FROM ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, < TRADE TYPE > AND <COMMENT>”

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
EQUITY IN TRANSFER	TRD	POST	Y	N	N	N	N	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
ACCOUNT NBR	2	Y	NA

AMOUNT	3	Y	NA
COMMENT	4	Y	NA
TRADE TYPE	5	Y	UPGRADE SPLIT COMBINE

EQUITY IN MAINTENANCE:

- This transaction is used to override Account Equity In field [ACC_EQUITY_IN_AMT].
- Once posted system does not validate amount transferred using trade. It just overrides the amount provided by the user.
- Below comment posted on posting of this transaction.
- "ACCOUNT EQUITY IN MAINTAINED ON <DATE> WITH VALUE <VALUE>, <REASON> AND <COMMENT>".

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
EQUITY IN MAINTENANCE	TRD	POST	Y	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
AMOUNT	2	Y	NA
COMMENT	3	Y	NA

RESCISSION:

- After successful completion of trade, customer can come back requesting to VOID newly created account. OFSLL supports this functionality using this transaction.
- Post this transaction on new account. This transaction results the following on old and new accounts.
- Post this transaction to reverse trade in 'Upgrade' (one-to-one) or 'Combine' (many-to-one) scenarios.

Existing (old) / Source Account	New / Target Account
Reverses TRADE transaction and updates Equity Out value to zero.	Reverses all active transaction on the multiple new Accounts created from Combine or One-to-One trade and Void the new Accounts.
If Trade transaction is posted on Linked and Master Account, the same is reversed and account status is reverted to earlier status.	
Removes Equity Out value updated in Account Details > Traded Details screen.	Removes Equity IN and Trade Equity value updated in Account Details > Traded Details screen.
Comment is posted in the format	Comment is posted on multiple new

Existing (old) / Source Account	New / Target Account
ACCOUNT TRADE REVERSED DUE TO RESCISSION ON <DATE> FOR THE <REASON> AND <COMMENT>.	Accounts in the format RESCINDED ON <DATE> FOR THE <REASON> AND <COMMENT>.

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
RESCISSION	ACC	POST	N	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
PROCESS MASTER ACCOUNT	2	Y	YES, NO
COMMENT	4	Y	NA
REASON CODE	3	Y	STATUTORY RESCISSION LATE RESCISSION

TRADE REVERSAL:

- This transaction should be posted to reverse trade in Upgrade (one-to-one) or Split (one-to-many) scenarios.
- This transaction works similar to RESCISSION and should be posted on old account.
- System reverses Trade transaction on old Master and Linked account if posted.

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
TRADE REVERSAL	ACC	POST	N	N	N	N	Y	N	N

Parameter code	Sort	Required	LOV
TXN DATE	1	Y	NA
COMMENT	4	Y	NA
REASON CODE	3	Y	STATUTORY RESCISSION LATE RESCISSION

CHARGE OFF:

- This transaction is enhanced to add a new input transaction parameter "PROCESS MASTER ACCOUNT".

- If this parameter is Y then system automatically posts CHARGE OFF transaction on Master and Linked Account associated to it.
- If system is unable to post this transaction of Master and Linked Account associated, then entire transaction is rolled-back.

Parameter code	Sort	Required	LOV
PROCESS MASTER ACCOUNT	2	Y	YES, NO

Trade Details Report

Added a BIP report to display traded accounts and accounts which are created as part of the trade within the date range provided.

- Following fields added as input parameter for report:

Field Name	Field Type	Comments
Company	LOV	Populated with Company setup maintained
Product Type	LOV	LOAN/LINE/LEASE, Default value should be ALL
Trade Status	LOV	COMPLETED/FAILED, Default value should be ALL
From Date	Date	It should refer to LAST_UPDATED_DT of Trade Details
To Date	Date	It should refer to LAST_UPDATED_DT of Trade Details
Report Format	LOV	NA

- This report is required daily, and a batch job created to generate the Report. The report batch job lists all accounts traded and created as part of Trade as on report generation date.
- The Report batch job is available under existing SET-RPT 40: Servicing Reports
- The report displays all accounts where "Trade Details" are populated i.e. Last_Updated_Dt as on report generation date
- If an account has multiple assets then points added and displayed for accounts.
- Primary customer details are displayed on reports.
- The data in report grouped by Company/Branch.

2.25.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.26 Revenue Recognition

2.26.1 Overview

In Vacation Ownership Industry, Vendors recognize revenue when equity becomes greater than or equal to threshold value (X) % of net sale price of the asset on the contract. This feature enables user to configure Current and Target RevRec. Once target is met on an Account then system will mark the Account as qualified.

2.26.2 Description

New Account fields are added in **Customer Service → Account Details → Trade Details** to record Revenue Recognition fields. Below is the brief overview of each field

Field	Description
RevRec Equity	Display the current Account Revenue Recognition Equity Amount. The value is populated based on calculation defined in User Defined Parameters.
Target RevRec Equity	Display the Target Revenue Recognition Equity Amount the Account should meet. The value is populated based on calculation defined in User Defined Parameters.
Current Qualification Ind	Here 'Y' indicates that the Contract Equity is 'greater than or equal to' Account Revenue Recognition Equity.
Month End Qualification Ind	Here 'Y' indicates that account is marked as qualified at end of month.
Date of Qualification	Account Revenue Recognition Qualifier Date.
Date of Previous Qualification	Last Account Revenue Recognition Qualifier Date when the account was previously qualified

Qualification details are updated using two batch jobs

- **SET-REV1: DAILY REVENUE RECOGNITION PROCESSING** batch job is used to process on daily basis to check if Account Revenue Recognition Equity is 'greater than or equal to' Target Revenue Recognition Equity. If yes, the Current Qualification Indicator is set to 'Y'. However, the above validation is ignored and Current Qualification Indicator is always set to 'N' if Target Revenue Recognition Equity is not meet or Account has any conditions available in lookup **REVREC QUALIFIER EXCLUSION ACCOUNT CONDITION [REVREC_QUAL_EXCLUDE_COND_CD]**
- **SET-REV2: MONTH END REVENUE RECOGNITION PROCESSING** batch job is used to process on month end to populate below.
 - If Current Qualification Indicator =Y and Month End Qualification Indicator =N, then batch job updates the following:
 - Month End Qualification Indicator =Y
 - RevRec Last Qualification Date with NULL
 - RevRec Qualification Date with Current Month End Date
 - If Current Qualification Indicator =N and Month End Qualification Indicator =Y, then batch job updates the following:
 - Month End Qualification Indicator =N
 - RevRec Last Qualification Date with RevRec Qualification Date
 - RevRec Qualification Date with NULL
 - If (Current Qualification Indicator =Y and Month End Qualification Indicator =Y) or (Current Qualification Indicator =N and Month End Qualification Indicator =N) then batch job has no updates.

Example of use cases for batch job update

Date of Process	Current Qualification Indicator	Month End Indicator (AFTER MONTH END PROCESS)	Qualification Date	Last Qualification Date
01-Jan-19	N	N		
15-Jan-19	Y	N		
31-Jan-19	Y	Y	31-Jan-19	
01-Feb-19	N	Y	31-Jan-19	
28-Feb-19	N	N		31-Jan-19
01-Mar-19	Y	N		31-Jan-19
31-Mar-19	Y	Y	31-Mar-19	
01-Apr-19	Y	Y	31-Mar-19	
30-Apr-19	Y	Y	31-Mar-19	
01-May-19	N	Y	31-Mar-19	
15-May-19	Y	Y	31-Mar-19	
31-May-19	Y	Y	31-Mar-19	

2.26.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.27 Financial Services Cleanup

2.27.1 Overview

From the current release, support to Fax In Service is deprecated. Few parameters removed as part of FIN SERV CLEAN UP.

2.27.2 Description

The following parameters removed as part of FIN SERV CLEAN-UP.

Parameter	Description
FIN_TIMEOUT	This parameter is used to define the polling interval for Fax-in service, i.e. minutes after which the Fax-in service would poll to establish a connection periodically. Input parameter value is numeric.
FIN_IMAGE_STATUS_CD	This parameter is used to set-up default image status for fax-in service. The input parameter values are 'RUSH', 'NEW', 'SKIP', 'BAD', 'PROCESSED' and 'PURGED'.
FIN_POP_PASSWORD	This parameter is used to define the pop password to access the fax-in service. Input parameter value is user (System Administrator) defined.
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.
FIN_POP_USERNAME	This parameter is used to define the pop username to access the fax-in service. Input parameter value is user (System Administrator) defined.
FIN_STORAGE_DIRECTORY	This parameter is used to set-up the Oracle directory object name for storing the images received through the fax-in service. Input parameter value is user (System Administrator) defined.
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.
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.

Parameter	Description
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.
FIN_ERROR_LIMIT	This parameter is used to define the error limit for Fax-in service. Input parameter value is numeric.

2.27.3 **Seed Data**

Refer '[Appendix: Seed Data](#)' chapter.

2.28 Web Services

2.28.1 Overview

New Restful web services added and enhanced 10 existing web services.

2.28.2 Description

Following new web services introduced:

- Asset tracking attribute Update Service
- Credit Bureau Update Service
- Master Account Rolledup Balance Details
- Update account tracking attribute Service
- Business tracking attribute Update Service
- Customer tracking attribute Update Service
- Create Securitization Service
- Delete Account Service
- Calculate Parameter Update Service

Below web services are updated:

- Validate Token Service
- Scheduler Service
- Scheduler Force Re-Submit service
- Asset Create Service
- Asset Update Service
- Asset Fetch Service
- Producer Service
- Producer Update Service
- Calculator Service
- Account Onboarding Service
- Account Details
- Account Tracking Attribute Fetch Service

For more details refer to the swagger documentation.

2.28.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.29 Web Services – Region code dependency

2.29.1 Overview

Existing Web services in OFSLL has dependency with Region code and works only if the region code is set to 1

2.29.2 Description

Dependency with region code removed and RESTFUL services in OFSLL works irrespective of region code.

2.29.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.30 Securitization Pool Service

2.30.1 Overview

Securitization functionality enhanced with below new capability:

- Enabled securitization file upload to do following actions:
 - Add Accounts to pool
 - Remove Accounts from the pool
 - Transfer account from Pool A to Pool B (for configurable statuses).

2.30.2 Description

Service facilitates the following:

Following use cases are addressed:

- The purpose of this file definition is to allow the following actions:
 - Add Accounts to pool
 - Remove Accounts from the pool
 - Transfer account from Pool A to Pool B (for configurable statuses).

Action on running of batch job:

SI no.	Pool Id in File	Pool Id on Current Account	Action	Action Details
1	!= UNDEFINED (ABCD)	UNDEFINED	Add to new Pool	Post 'Add Account' transaction on Pool ABCD
2	UNDEFINED	!= UNDEFINED (ABCD)	Remove Account from existing Pool	Post 'Remove Account' transaction on Pool ABCD
3	!= UNDEFINED (ABCD)	!= UNDEFINED (EFGH)	Remove Account from existing Pool and Add to New pool	Post 'Remove Account' transaction on Pool EFGH Post 'Add Account' transaction on Pool ABCD
4	SAME as Pool Id on Account (ABCD)	SAME as Pool Id in file (ABCD)	Do Nothing and Report error	Show Error – Account already mapped to Pool.

Field Details and Validations:

Field	Description	Data Type	Mandatory	Validation
Pool Id	This field should consists of valid pool Id	Varchar2(30)	No	Valid Pool Id should be provided and additional validations are documented below.
Account Number	This field should consists of valid account numbers	Varchar2(30)	Yes	Account number should be valid and additional validations are documented below.

- System check validations related to accounts and ignores any qualification of query criteria to upload accounts to pool
- File definition is comma separated file.
- If the account is transferred from Pool A to B, system posts transactions on each pool.
 - 'Remove Account' transaction on pool A and 'Add Account' transaction on Pool B.
Txn: 'Remove Account' on From Pool Transaction would be posted on pool A with following information
 Reason: Pool Account Transfer
 Date: System date of file upload.
Txn: 'Add Account' on To Pool transaction would be posted on pool B with following information
 Reason: Pool Account Transfer
 Date: System date of file upload.
Note: This txn is posted, only after validating 'From & To Pool Id' details.
 - If the account is transferred from Pool A to UNDEFINED, system posts transaction on pool A.
 'Remove Account' transaction on pool A would be posted.

Validation Applicable to Action	Field	Validation	Error Message	Action / Comment
1,3,4	Pool Id	If the pool Id provided in file is not existing or NULL	Pool ID doesn't exist	Processes valid rows and rejects the corresponding record and show reason in error log.
1,2,3,4	Pool Id	If the pool status is not in the configured list of statuses (From and To)	Invalid Action Code.	Processes valid rows and rejects the corresponding record and shows reason in error log.
1,2,3,4	Account No.	If the account number is not found, batch job rejects the corresponding record to upload / transfer	List of rejected records – Reject Reason	Processes valid rows and rejects the corresponding record and show reason in error log.
1,3	Account No.	If the system parameter POOL_ACTIVE_ACCOUNTS_ONLY is Y and file contain accounts other than 'Active'	List of rejected records – Reject Reason	Processes valid rows and rejects the corresponding record and shows reason in error log.

Validation Applicable to Action	Field	Validation	Error Message	Action / Comment
1,3	Company	If the pool → Account Company is different from Pool Company Or Account Company of From and To Pools are different, system rejects record.	List of rejected records – Reject Reason (Cannot process record, Company Mismatch)	Processes valid rows and rejects the corresponding records and shows reason in error log.
1,3	Product Type	If the pool → Product Type belongs to 'Loan' and file contains 'Lease' accounts or vice-versa If the pool → Account Product Type is different from Pool Or Account Product Type of From and To Pools are different, system rejects record.	List of rejected records – Reject Reason (Cannot process record, Product Type Mismatch)	Processes valid rows and rejects the corresponding records and shows reason in error log.

Setting up the configuration:

- System allows to Add / Remove accounts from pool only for the configured pool statuses.
- To enable this, created new lookups as follows:

POOL_ADD_ACC_CRITERIA (CRITERIA TO ADD REMOVE ACCOUNT FROM POOL)

POOL_REMOVE_ACC_CRITERIA (POOL CRITERIA FOR REMOVING ACCOUNT)

Following seed data maintained in base:

POOL_ADD_ACC_CRITERIA|CRITERIA TO ADD REMOVE ACCOUNT FROM POOL|N|Y

POOL_REMOVE_ACC_CRITERIA|POOL CRITERIA FOR REMOVING ACCOUNT|N|Y

POOL_ADD_ACC_CRITERIA|H||2|HELD|N|Y

POOL_ADD_ACC_CRITERIA|O||1|OPEN|N|Y

POOL_REMOVE_ACC_CRITERIA|N||2|NEW|N|Y

POOL_REMOVE_ACC_CRITERIA|O||1|OPEN|N|Y

Assumption:

- User expected to create the pool from screen and mention the exiting pool ID in file to upload accounts to existing pool. (File does not create any new pool).
- System allows transfer of Account between two pools ignoring the pool class / type.

2.30.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.31 Linking an existing Asset / Business from AOB WS

2.31.1 Overview

Currently in Account Onboarding web service (WS), users / third-party system cannot link an existing asset or business. Enhanced such that system links the customers and the users can link the existing Asset / Business.

2.31.2 Description

Link existing Business from AOB WS

Introduced the following new elements to the AOB service:

Parent Element in AOB	Element	Data Type	Description
Business Details	BusNumber	Number	System generated unique business number
ApplicationContract Details	LinkExistingBusiness Indicator	Varchar	Indicates whether the account should be linked to existing business

- A new system parameter "AUTO GENERATE BUSINESS NUMBER FOR CONVERSION PROCESS" is used by the system to determine if the Business Number should be generated automatically or provided by the external interface.
- **UpdateBusinessInfo:** [existing element] this field is used to update existing business details with new details provided as part of the new Account onboarding request.
 - If there are any changes in the BusinessDetails block, system overwrites the business details
 - If there are any changes in the Business Address or Business Telecom, system creates the new business address/ telecom details instead of overwriting the information.
 - System also inserts a system-generated comment with New Values and Old Values in a single comment.
- **LinkExistingBusinessInd:** [new element] this field is used to link existing business provided with new Account.

- If this is 'Y' and if the business number exists, the AOB having **CreditLimitMaxAmount** system will show an error, "Max limit is not required for existing business"
- If user expects to utilize the credit limit amount, system checks the following values from the AOB and then utilizes the amount.
 - UpdateBusinessInfo = 'Y'
 - LinkExistingBusinessIndicator = 'Y'
 - BusinessNumber should exist in the system with Credit Limit greater than '0'

Criteria	Changes to existing business
If Business having Limits 'Credit Limit greater than '0'	If Available Amount is less than Liable Amount of contributed Account, system sends error message as 'No limit available to add the business' Limit Expiry Dt should be less than the process date Adjusting the limit as follows Total Utilized Amt = Add Liable Amount to this field Available Amt = Deduct Liable Amount from this field.
If Linked Business not having Limits Or UpdateBusinessInfo = 'N'	No impact on the Credit Limit Fields and ignores the limit details

Note: Liable Amount = 'AmountFinanced' element from the AOB

System checks whether 'Business Number' provided in the AOB request or not.

Step 1: if Business Number provided = Y (not equal to UNDEFINED/NULL)

Checking, Link Existing Business Ind is 'Y'

- If Business Number is not found then system throws an error that Valid Business Number is required
- If Business Number found then system Links It (No need to check system parameter)
 - If Update Business Info = Y then update existing details from request
 - If Update Business Info = N then ignore the request details
- Link Existing Business Ind = N (Update Info Flag not applicable)
 - If Auto Generate Business Number = Y then system throws error that Business Number must be system generated
 - If Auto Generate Business Number = N then create new business record using provided business number

Step 2: if Business Number provided = N (UNDEFINED/NULL) (Update Info Flag not applicable)

Checking Link Existing Business Ind = Y,

- Then throw error that Valid Business Number is required

Checking Link Existing Business Ind = N

- If Auto Generate Business Number = Y then create new business record using a system-generated business number
- If Auto Generate Business Number = N then system throws error that Valid Business Number is required
- System also check, sum of the 'CreditLimitUtilizationPercent' fields is not greater than 100 which includes for:
 - SBL – all relation's CreditLimitUtilizationPercent + Business – CreditLimitUtilizationPercent
 - BUS – Business CreditLimitUtilizationPercent
 - INV - all relation's CreditLimitUtilizationPercent
- Even if the customer does not have any limits, this check happens. I.e., say for SBL account there are one Primary with limits, one secondary without limits and business with limits. System still checks the sum of all CreditLimitUtilizationPercent fields of Primary/Secondary/Business and it should not be more than 100.

Link existing Asset from AOB WS

- Introduced following new elements to the AOB service

Parent Element in AOB	Element	Data Type	Description
ApplicationCollateral Details	AssetNumber	VARCHAR2	Stores asset number
	UpdateAssetInfo	Varchar	Asset override indicator
ApplicationContract Details	LinkExistingAsset Indicator	Varchar	Indicates whether the account should be linked to existing asset

- A new system parameter "AUTO GENERATE ASSET NUMBER FOR CONVERSION PROCESS" used by the system to determine if the Asset Number is to be generated automatically or provided by external interface.
 - **UpdateAssetInfo:** [New element] this field is used to update existing asset details with new details provided as part of the new Account onboarding request.
 - **LinkExistingAssetInd:** [New element] this field is used to link existing assets provided with a new Account.

System checks whether 'Asset Number' provided in the AOB request or not

Step 1: if Asset Number Provided = Y (not equal to UNDEFINED/NULL)

- Checking, Link Existing Asset Ind is 'Y'
 - If Asset Number is not found then system throws an error that Valid Asset Number is required
 - If Asset Number found then system Links It (system will not check system parameter)
 - If Update Asset Info = Y then updates existing details with request details
 - If Update Asset Info = N then ignores the request details
- While linking the asset to an account using the asset number provided in the AOB, asset status should be in New, Inactive, or Released, only then system links to an account and change the asset status to 'Active'
- If the request came with Update Information flag and the AOB collateral status is in New, Inactive, or Released, only then system links to the new account and change the asset status to 'Active' and update all other asset details [only collateral block]

- Note: if an asset linked to another account, system inserts an asset history record and link to new on-boarded account.
- Link Existing Asset Ind = N (Update Info Flag not applicable)
 - If AUTO GENERATE ASSET NUMBER = Y then throws error that Asset Number must be system generated
 - If AUTO GENERATE ASSET NUMBER = N then creates new Asset record using provided Asset number

Step 2: Asset Number Provided = N (= UNDEFINED/NULL) (Update Info Flag not applicable)

- Link Existing Asset Ind = Y
 - System throws an error that Valid Asset Number is required
- Link Existing Asset Ind = N
 - If AUTO GENERATE ASSET NUMBER = Y, then system creates new Asset record using system-generated Asset number.
 - If AUTO GENERATE ASSET NUMBER = N, system throws an error that Valid Asset Number is required.

2.31.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.32 Credit Bureau Onboarding WS

2.32.1 Overview

When OFSLL is being implemented in new geography, one of the challenges is to do a Credit Bureau integration. Hence, to overcome this, we are providing the new generic credit bureau web service. Using this service during the OFSLL implementation, team has to get request from Credit Bureau, do convert the same to the OFSLL Put Request, and call the web service (one-time activity).

2.32.2 Description

Setup > User > Credit Bureau

- Introduced new 'External Report' indicator to the Setup > Credit Bureau > Report Formats > Report Format Details
- On click on 'Add', this field defaults with 'N'

Setup > Webhook

- Introduced a new non-mandatory LOV as Bureau and system refers to the 'CRB_SOURCE_CD' LOV. On clicking 'Edit', this LOV becomes read only along with Channel in the Event Details section
- While saving the record with an enabled indicator as 'Y', system does not allow saving if it is the same Bureau once again. If exist, shows an error 'Record already exists with same bureau'
- To add a new record, disable the existing record and enable the new record with the new Bureau

Origination / Customer Service > Credit Bureau changes

- While submitting the request, system checks if the External Report indicator is 'Y', if it is, system checks the Webhook channel details from the webhook setup. If it exists, then allows submitting the request.
- On submitting the request, system creates the Json Payload with the following information and sends it to the service URL identified in the webhook setup
 - Credit Request Details | Consumer Details | Address Details | Business Details | Business Address Details | Credit Bureau Parameters | Credit Bureau Report Formats | Report Format Details
- After submitting the record based on the External Report indicator is 'Y', system accepts the response from the **/common/creditbureau** WS

Credit Bureau PUT Web-service

Put(Create Bureau Response)

- Once the credit request is sent to Service URL, using this service, third party user can send the actual response using this service so that OFSLL can show it on OFSLL screens
- Each Report Header should have either customer details/business details in a single block
 - If the user provides both, the system should ignore the other values and create the record. i.e., if the request-id belongs to the applicant/customer, then ignore the business values.
- In servicing, only Bureau Report is applicable.

Validations:

- If the report has the 'External Report' flag as 'Y', then only system accepts the request
- System validates the request-id and report id, if not sends an error response.
- 'Status' is validated with 'CRB_REQ_STATUS_CD'
- 'Source' is validated with 'CRB_SOURCE_CD'
- 'Score Model' is validated with 'BUREAU_SCORE_MODEL_CD'
- System accepts this service if the request status is in 'SUBMITTED' only, if not, sends an error.

System will change the 'Bureau Details > Status' based on the CREDIT_REQUEST_DETAILS > CRL_CRB_REP_STATUS_CD as follows

CRL_CRB_REP_STATUS_CD		Bureau Details > Status
Primary	Secondary	
Completed / Completed No Hit	Completed / Completed No Hit	Completed
Completed / Completed No-Hit	FAILED	FAILED
FAILED	Completed / Completed No-Hit	FAILED
FAILED	FAILED	FAILED
Submitted	Completed / Completed No-Hit / FAILED	Submitted
Completed / Completed No-Hit / FAILED	Submitted	Submitted
WAITING/CANCELLED/RUNNING/READYPENDING		Sends an Error response

- Once the Bureau Details > Status is changed to either 'Completed / Failed', system changes the 'Dashboard > System Monitor > Jobs > Credit Request > Status' to 'Completed / Failed'
- Provided the new 'Report Summary' elements to the SCR_CRED_SUMMARY User Defined Table as part of the Seed Data for user to configure it for Scoring Models

2.32.3 Screen Changes

Setup > User > Credit Bureau

The screenshot shows the 'Report Format Details' configuration page. At the top, there is a table with the following data:

Report	Report Type	Report Class	Multi Request Allowed	Score Type	Add Product	Inquiry Limit	Default	External Report
CREDIT REPORT	ACROFILE W/ON-L...	CONSUMER	Y				Y	N

Below the table, there are several configuration fields:

- Report: CREDIT REPORT
- * Report Type: ACROFILE W/ON-LINE DIRECTORY, & (dropdown)
- * Report Class: CONSUMER (dropdown)
- Multi Request Allowed:
- Score Type: (dropdown)
- Add Product: (dropdown)
- Inquiry Limit: (dropdown)
- * Default:
- * External Report: (highlighted with a red box)

Buttons at the bottom right include 'Save and Stay', 'Save and Return', and 'Return'.

Setup > Webhook

The screenshot shows the 'Webhook' configuration page. At the top, there is a table with the following data:

Channel	Authentication Mode	Bureau	Enabled
bureau_webhook	BASIC	EXP	N

Below the table, there are several configuration fields:

- Channel: BUREAU_WEBHOOK
- Client Secret Key: ZxikMGVYQWIPaUPLVFRaUxDsmhRzNpT2KSVV6V0hNaJ0SLmV55nplv0pT2KWFJYSKUMDMMSW13a (dropdown)
- * Authentication mode: BASIC (dropdown)
- * User Name: (text field)
- * Password: (text field)
- * Service URL: http://whf00igr.in.oracle.com:8003/ic/api/integ
- Test Service URL: http://whf00lsj.in.oracle.com:5004/webhook/ser
- * Enabled:
- Bureau: EXP (highlighted with a red box)
- Verified:

Buttons at the bottom right include 'Save and Stay', 'Save and Return', and 'Return'.

2.32.4 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.33 Delete Account WS

2.33.1 Overview

In OFSLL, the only way to delete the accounts is, using the purging batch jobs. Once the purging days criteria met then accounts will be deleted from archived tables. Now, using the new web service, user can delete the accounts in ad-hoc.

2.33.2 Description

- Introduced a new 'Delete Account Service' [/servicing/account] is used to delete any type of void accounts (loan/line/lease) from system.
- Those void accounts need to be on-boarded via Account On-Boarding service only i.e., application funded from origination and converted accounts are not allowed to delete even those are voided.

2.33.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.34 Calculator Web Service Enhancement

2.34.1 Overview

Flexible Repayment Options provided for Lease Calculator web service to provide the results according to UI.

2.34.2 Description

Following “Flexible Repayment Options” calculations elements provided for Lease product also for “INTEREST RATE” method.

- Skip Payment
- User Defined
- Graduated
 - Step up
 - Step Down
 - Bullet Payment
- “Extendable Balloon” is not required for Lease, if provided system sends an error.

Validations:

For “Product Type = Loan” then, if following elements are provided in the request, system sends an error message as “For product type Loan, ‘CalcMethodCd’ and ‘ColMethodCd’ are removed.” Because, these two elements are not related to Loan

- "CalcMethodCd"
- "ColMethodCd"

Note: For “Product Type = Lease” if "CalcMethodCd" and "ColMethodCd" are not provided in the request then following error message is provided.

Error Message: "Element/value is required".

2.34.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.35 Reports

2.35.1 Overview

New Reports are introduced and existing one report is updated based on 14.8 Enhancements.

2.35.2 Description

Five new reports are introduced in Customer Servicing for below business requirements

- Account Asset:
 - Provide list of all active accounts under available on an Account
- Funding Accounts Log Details:
 - Provide list of all Accounts that are funded between the dates provided. This report is used when customer is using only OFSLL servicing system and not origination.
- Master Account Payment Log:
 - Provide the payment details received on Master, Linked and Associated Account.
- Payment Allocation Details:
 - Displays all allocation buckets to which payment is applied for an Account.
- Trade Details
 - Lists all the Accounts which were traded and accounts which are created as part of the trade within the date range provided in input parameters.

Existing “GL Posting Log” report is enhanced to support configurable 1-10 GL headers instead of existing hard coded headers.

2.35.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.36 GL Posting Log Report Changes

2.36.1 Overview

Currently, the GL posting log report shows only 5 segments. Now, system shows all 10 segments

2.36.2 Description

Existing GL Posting Log report been modified to include additional segments.

- Currently, the report displays only 5 segments, the enhanced report now displays Segments 1-10

Report : GL Posting Log													ORACLE®	
Date: 10/22/2019 15:11 PM													Financial Services Lending and Leasing	
From Date: 10/01/2019 To: 10/22/2019														
Company: NL02														
ALL AMOUNT ARE IN NZD														
Date	Description	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Segment 7	Segment 8	Segment 9	Segment 10	Dr Amount	Cr Amount	
10/22/2019	PAYMENT - ADVANCE	110000	CB-001									27.15	0.00	
10/22/2019	PAYMENT - ADVANCE	110000	CB-002	11222	323232							199.00	0.00	
10/22/2019	PAYMENT - ADVANCE	200000	CB-001									0.00	27.15	
10/22/2019	PAYMENT - ADVANCE	200000	CB-002	11222	323232							0.00	199.00	
10/22/2019	PAYMENT - ADVANCE BILLED	110000	CB-002	11222	323232							105.85	0.00	
10/22/2019	PAYMENT - ADVANCE BILLED	200000	CB-002	11222	323232							0.00	105.85	
Company Total:												332.00	332.00	
Company: US01														
ALL AMOUNT ARE IN USD														
Date	Description	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Segment 7	Segment 8	Segment 9	Segment 10	Dr Amount	Cr Amount	
10/15/2019	PAYMENT ADVANCED BILLED	110000	CB-001									11.00	0.00	
10/15/2019	PAYMENT ADVANCED BILLED	200000	CB-001									0.00	11.00	
10/17/2019	PAYMENT ADVANCED BILLED	110000	CB-001	ACTIVE	PRODUCT _TYPE	FUNDING _TYPE	FUNDING _TYPE	FUNDING _TYPE	FUNDING _TYPE	FUNDING _TYPE	FUNDING _TYPE	10,986.32	0.00	
10/17/2019	PAYMENT ADVANCED	200000	CB-001	ACTIVE	UNDEFIN ED	UNDEFIN ED	UNDEFIN ED	UNDEFIN ED	UNDEFIN ED	UNDEFIN ED	UNDEFIN ED	0.00	10,986.32	

1 of 2

2.36.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

2.37 Account Asset Details Report

2.37.1 Overview

Provide new BIP report to display list of all active assets available on accounts.

2.37.2 Description

'Account Asset Details Report' provided with following input parameters:

Field Name	Field Type	Comments
Company/Branch	LOV	Default Value is ALL
Product Type	LOV	LOAN,LINE,LEASE: Default Value is ALL
Assets Sub Type	LOV	It refers to Asset Sub-Type Setup Default Value is ALL
Account Number	Text Field	Default Value is ALL
Asset Phase Number	LOV	It refers to ASE_PHASE_NBR_CD Default Value is ALL
Asset Inventory Site	LOV	It refers to ASE_INVENTORY_SITE_CD Default Value is ALL
Report Format	LOV	PDF,CSV,EXCEL,DATA,HTML Default Value is PDF

- This report generated daily; a batch job provided to display the report. This report displays active asset details available on account.
- In 'SET-RPT40' Batch Job Set, provided new batch job for 'Account Asset Details Report' with Company as 'ALL', so that Company level filter used for required report.
- The Report pulls all account's asset details (Status =Active) irrespective of account status.
- If an account has multiple assets, then multiple entries for account will be available with different asset details in generated report.
- If invalid account # inputted or if account does not have active asset available, then report generated would be blank.
- Report displays Primary Customer details.
- Report grouped by Company/Branch.
- Sample Report provided in Figure 1 below.

Company : AUS01

Branch :AUS01

Master Account #	Account #	First Name	Middle Name	Last Name	Generation	Contract Date	Points	Building	Unit	Week	Site	Association Id	Phase	Usage Start Date	Asset Identification #
UNDEFINED	20180100168506	LINE AUS SC5		NAVEEN		01-JAN-2018									AR
UNDEFINED	20180100168514	LINE AUS SC6		NAVEEN		01-JAN-2018									AR
UNDEFINED	20180100168522	LINE		WEEKLY		01-JAN-2018									
UNDEFINED	20180100168530	LINE AUS SC5		NAVEEN		01-JAN-2018									AR
UNDEFINED	20180100168548	LINE AUS SC9		NAVEEN		01-JAN-2018									AR
UNDEFINED	20180100168564	LINE4		WEEKLY		01-JAN-2018									
UNDEFINED	20180100168605	LINE AUS SC6		NAVEEN		01-JAN-2018									AR
UNDEFINED	20180100168613	LINE 2		WEEKLY		01-JAN-2018									

2.37.3 Seed Data

Refer 'Appendix: Seed Data' chapter.

2.38 Funding Accounts Log Details Report

2.38.1 Overview

Provide new BIP report to display list of all accounts, funded within the dates provided in Input Parameters and their asset details.

2.38.2 Description

'Funding Accounts Log Details Report' provided with following input parameters:

Field Name	Field Type	Comments
Company/Branch	LOV	Default Value is ALL
Product Type	LOV	LOAN,LINE,LEASE Default Value is ALL
Asset Type	LOV	It refers to Asset Type Setup, Default Value is ALL
From Date	Date	It refers to ACC_ACTIVE_DT
To Date	Date	It refers to ACC_ACTIVE_DT
Report Format	LOV	PDF,CSV,EXCEL,DATA,HTML, Default Value is PDF

- This report generated daily, a batch job provided to display the report. This report displays only accounts funded as on report generation date.
- In 'SET-RPT40' Batch Job Set, provided new batch job for 'Funding Accounts Log Details'.
- The Report displays "Trade Type" details if the account is created as part of Trade or else the field is blank
- Accounts grouped by Company/Branch and Asset Type. If there are multiple assets associated to an account then multiple entries for account will be available with different asset details in generated report.

Report Account #	Account #	First Name	Middle Name	Last Name	SSN	Rate	Index	Billing Cycle	Payment Amount	First Payment Date	Term	Annual Finance %	Contract % Date	Active Date	Trade Type	Total Open Payment Amount	Total Open Payment Amount Paid	Trade Type	Notice	Phase	Side	Club Ind	
	01100115 099123	ADITHYAN	IA	KOMAR	NAVEEN	0	4.99	FLAT RATE	MONTHLY	1283.91	01-JAN-2019	12	15000	01-JAN-2019	01-APR-2019	MF	0	0					No
	01100115 09299123	ADITHYAN	IA	KOMAR	NAVEEN	0	4.99	FLAT RATE	MONTHLY	1283.91	01-JAN-2019	12	15000	01-JAN-2019	01-MAY-2019	MF	0	0					No
	ADL-0001 00100115 00100115	ADL		RES	RESERV	0	4.99	FLAT RATE	MONTHLY	4227.72	01-APR-2019	6	20000	01-MAR-2019	01-MAR-2019	MF	0	0					No

Company : IND
Branch : INDD
Asset Type : HOME_VAC1

1 of 483

2.38.3 Seed Data

Refer '[Appendix: Seed Data](#)' chapter.

3. Appendix: Seed Data

Seed data for all the impacted modules against specific enhancement is available in the below attached worksheet.



Seed_Data_
14.8.0.0.0.xlsx

To view, you can either click on the icon or open from attached documents in left menu.

4. Patches and Bugs

Bug Id	Bug Description	Fix Description
NA	NA	NA

5. Security Fixes

-NA-

6. Limitations and Open issues

-NA-

7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Product Release Notes
- Product Installation Guide
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link https://docs.oracle.com/cd/F22291_01/index.htm

7.2 Software Components

Software Components of this patch release are as follows:

- Core
 - UI Components Ear file (JSF, XML, XLF, JSFF)
 - Stored Procedures (Packages, Views, Java Stored procedures)
 - Reporting Components(Data models(xdm), Reports(xdo, rtf))
 - BIP / canned reports
- Interface
 - Stored Procedures (Packages, Views, Types)
 - The WSDL files for the service supported
 - XSD Structure (dictionary) for the web service
 - Configuration files for the web service
 - Java classes for the web service
 - The service documents – describing the services
 - Extensibility Document – Describes customization for the services.
- Installation utilities
 - Script based installation for Database components
 - Installation documents for Database, UI, Web services

8. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version	
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 7.x (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.3.0	
				Oracle JDK	1.8.0_221	
				Application Development Framework	12.2.1.3.0	
				Oracle Database Enterprise Edition	12.1.0.2.0 /12.2.0.1.0 / 18.3.0.0.0	
		Reporting Server			Oracle Business Intelligence Publisher	12.2.1.3.0 / 12.2.1.4.0
		Client Machines	Windows 10 (Patch Version 1703)	Microsoft Edge (64 Bit)	44.17763.831.0	
				Mozilla Firefox (64 Bit)	68.2.0esr	
				Google Chrome (64 Bit)	78.0.3904.108 (Official Build)	
			Mac OS X	Apple Safari (64 Bit)	13	

9. Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library - https://docs.oracle.com/cd/F22291_01/pdf/refdocs/Licensing_Guide.pdf

ORACLE®

Financial Services

Patch Release Notes
Oracle Financial Services Lending and Leasing Release 14.8.0.0.0
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