Loan Servicing Setup Guide Oracle Financial Services Lending and Leasing

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Oracle Financial Services Lending and Leasing User Documentation

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# 1. Navigation

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

The document is organized into below topics:

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

#### Note

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

# 1.1 <u>Audience</u>

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

# 1.2 Conventions Used

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

# 1.3 Logging In

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

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



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

Financial Services Lending and Leasing		
	Sign In Piesse enter useid and password * User Id * Password Sign In	

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

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

# 1.4 <u>Template and Navigation</u>

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

- Home screen
- Screens

# 1.4.1 <u>Home Screen</u>

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

The Home screen consists of the following components:

- Header
- Left Pane



### Right Pane/Work Area

Financial Services Le	nding and Leasing
DashBoard 4 DashBoard DasBoard Uses Productivity System Menter Producer Analysis Process Files	
> Origination	
> Servicing	
> Collections	
> WFP	
> Tools	
> Setup	d

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

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Collections			
WFP			
Tools			

#### Header

In the Header, system displays the following:

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

🔒 Welc	ome, VAVAIDYA 🗸	😼 Sign Qut [QA] 🧲
Change Password		
User Info		

- Change Password - Click to change the current password.

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ing Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Santa Sant		
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<ul> <li>Collectors</li> </ul>	) Servicing	
	) folloctors	
0 MP	O MEP	
	) Tools ) Setup	



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

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

Organization     DMC     Time Zone     USER TIME ZONE     ▼       Division     US01     Level     ▼       First Name     VARSHA     User Time Zone     UNDEFINED       Last Name     VAIDYA     Company     US/CENTRAL (CENTRAL STANDARD       Responsibility     SUPERUSER     Zone       GL Post Date     02/10/2016     Server Time     ASIA/CALCUTTA (INDIA STANDARD       Session Language     DEFAULT     Skin Family     Skyros (Default)       Debug Enabled Ind     □	ser Info					
First Name     VARSHA     User Time Zone     UNDEFINED       Last Name     VAIDYA     Company     US/CENTRAL (CENTRAL STANDARD       Responsibility     SUPERUSER     Zone     TIME)       GL Post Date     02/10/2016     03:21:07 AM     Server Time     ASIA/CALCUTTA (INDIA STANDARD       Session Language     DEFAULT     V     Skin Family     Skyros (Default)     V					USER TIME ZONE	•
Last Name VAIDYA Responsibility SUPERUSER GL Post Date 02/10/2016 03:21:07 AM Session Language DEFAULT V Debug Enabled Ind		Carl Income			UNDEFINED	
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	Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Submit Sclose	Debug Enabled Ind					
				Submit 💥	<u>Close</u>	

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

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

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

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

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

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



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

Batch Jobs       Jobs       Services       Database Server Log Files         View ← Format ←       IFreeze       Detach       Wrap       Itele List Files       Download File         File Name       File Type       File Size File Time       5706 02/18/2016 05:1411.41 //         JSVRC_EN_000_01_DB12C_2084400       lob       5706 02/18/2016 05:141.14 //         ALERT       lob       399 02/22/2016 03:59:16 AI         CSVRRC_EN_100_01_DB12C_3794335       lob       6390 02/22/2016 03:59:16 AI         CSVRRC_EN_100_01_DB12C_3994362       lob       116790 02/22/2016 05:56:47.2AI         JVPRC_EN_000_1_DB12C_2094362       lob       5706 02/18/2016 10:57:09 AI          File Content       View ← Format ←       Freeze       Detach       Wirap       Beginning ® End ≠ of Lines 50       Show File         Text       -       -       -       -       -       -         02/18/2016 17:44:11: d5:FLL:1v_use_B1::Y       02/18/2016 17:44:11: cmmayp_e1_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:       02/18/2016 17:44:11: cmmayp_e1_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:         02/18/2016 17:44:11: cmmayp_e1_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:       02/18/2016 17:44:11: cmmayp_e1_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:	DashBoard $_{\rm X}$	Syste	m Monitor >	<				×
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Click on Show File button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

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

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

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

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

### Left Window

•

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

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



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

#### Menu Search in Left Window

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

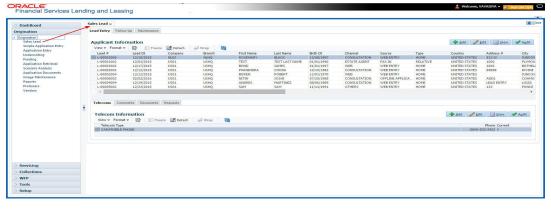
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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

ACLE ancial Services Len	ling and Loos	ing		🛔 Welcome, ABSHEKAR 🔻 🥰 Sign Q
ancial Services Len	and Leas	ing		
đ	Access ×			6
ation Retrieval(Origination)	Data Screen I	Reports Correspondence Transaction		
ition Documents(Origination)				
Types(Setup Products)	Access Grid			💠 Add 🛛 🥒 Edit 📄 Yew 🛛 🖋 Ayd
nt Documents(Servicing)	View - Format	🕶 🞲 Treeze 🚮 Detadh 📣 Wrap 🔞		
(Setup User)	Organization	Division	Company	Branch Allowed
nsactions(Servicing Interfaces)	DMC	US01	ALL	ALL Y
tion Entry(Origination)	DMC	NL02	ALL	ALL Y
ables(Setup System)	DMC	SA03	ALL	ALL Y
ces(Servicing Batch Transactions)	DMC	JP04	ALL	ALL Y
gination				
rvicing				
lections				
р				
ols				

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

#### **Right Window**

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





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

rigination	Authorization Authorization Histo	y Review Requests								
			(Pending: 0)							
									-	
Inicing Customer Service Securitization Transaction Authorization Transaction Authorization Excrow Transactions Account Documents Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Pandurose Pandurose Pandurose	Transactions           View - Format - Wie / To read - To	Txn Dt 02/10/2016 02/09/2016 02/09/2016	cdl Wrap     Wrap     Check       Transaction     MacCount CLOSE       CHARGED OFF       CHARGED OFF       CHARGED OFF       Value       02/99/2016	ker Maker Both ® 1 D Status ERROR ERROR ERROR	y 2 Days 5 Days All C Maker VZBHATIA VEROUTHU VEROUTHU	Nys View Pailed Initiated Dt 02/10/2016 02/09/2016 02/09/2016	Post W Ve Checker URDEFINED URDEFINED URDEFINED	id Authorized Dt	Comments	Required
Payments Faces Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Transaction Processing De View + Pormat + 100 (10) Result 02(09)(2016 only Transaction Posting Pailed Backdating of Transaction is allow	reeze 📑 Detach	<b>وياي</b> ووري وي							
ollections										

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

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

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

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

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

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

#### Collection:

Collection



- Bankruptcy
- Repossession
- Deficiency

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

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

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

### **Origination Screens**

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

DashBoard	0	rigination ×									L. L			
Drigination		earch/Task Funding	g: 000000378	Review Requests (P	ending: 0)						Quick Search			
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View • Format •				erride OK 🖌 Warning C		Prc	<u> </u>	✔ A <u>u</u> dit	App #			
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Co Existing Customer	Duplicate Application	Contact	# Submit 🖉 Clear			
Application Retrieval Scenario Analysis		01/01/2012	000000378	UNDEFINED	APPROVED - FUNDE	D FUNDED	GA-00004 : ADVANCE LEA.	N	N					
Application Documents Image Maintenance Reports Producers		<	nt Request De	cition Contract	Collateral Comments	Tracking Document	Verification Correspondence	Tools		,	Advance         15,000.00         15,000.00           Rate         8.9900         4.9900			
Vendors		> Applicant									Term         36         36           Grade         D GRADE         Score         0           LTV1         150.00         LTV2         150.00			
	•	Ratios									Stated PTI 9.54 Stated After DTIS8.92 Book 10,000 Mileage 0 Asset Desc 2012 CHEVROLET MONTE CAR			
		👂 Bureau									2DR Queue FUNDED APPLICATIONS Q			
		Checklist									Change Status Status APPROVED - FUNDED			
		Collateral									Change Status			
		Collateral Asset Type	5.4	Туре	Primary Yea	r Make	Model	Mileage New	Wholesale Valu		⊿ Add Comment			
Servicing		VEHICLE	CA		Y 201		MONTE CARLO	D N	10,000.00		* Alert			
Collections											* Туре 🔻			
WFP		Trade-In									* Sub			
Tools		a made-In									Type * Comment			

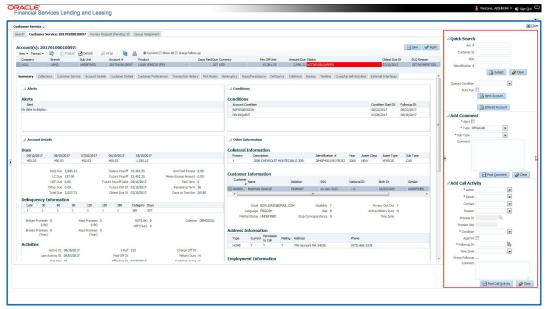
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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



#### Servicing and Collection Screens

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



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

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

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

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



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

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

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

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

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

#### Application Server Time Zone (Server Time Zone)

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

#### Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

#### User Time Zone

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



To modify the User Time Zone:

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

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

### 1.4.2 Screens

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

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

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

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

# 1.5 <u>Common Operations</u>

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

- Basic Operations
- Basic Actions
- Personalization Options
- De-supported Special characters

### 1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit





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

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

The table below gives a snapshot of them:

## 1.5.2 Basic Actions

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

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

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.

Post and Stay Post and Return 📿 Return



The table below gives a snapshot of them:

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

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

Basic Actions	Description
М	Click to navigate to the first record.
4	Click to navigate to the previous record.
	Click to navigate to the next record.
M	Click to navigate the last record.

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

Basic Actions	Description
	Show File - Click to view the details of selected file.
12	List Files - Click to generate and view the list of files maintained in the system.
<b>B</b>	Download File - Click to download the details of selected data.

# 1.5.3 <u>Personalization Options</u>

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

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



The table below gives a snapshot of them:

Options	Description	
View	Click to personalize your view. The drop-down list provides the following options of customization: Customize columns you wish to view Sort the order of displayed data Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. Freeze Detach Freeze Detach Columns Show All Freeze Detach Columns Show All Freeze Detach Columns Show All Columns Columns Show All Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Columns Co	
Format	Click to resize columns or wrap a data in the table cells.          Format       Image: Columns         Wrap       Select the column you need to resize and select Resize Columns option from the Format drop-down list.         Resize Column       Image: Column Percent option from the Format drop-down list.         Resize Column       Image: Column Percent option from the Format drop-down list.         Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.	
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.	
Freeze	Select the column at which you need to freeze the table and click <b>Freeze</b> . Function is similar to the freeze option in MS excel.	
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.	



Options	Description
Wrap	Select the column in which the data needs to be wrapped and click <b>Wrap</b> .
	Lean Ure Lease Product Definition Wen - Female ■ ■ Freeze R Delash ■JWKKE @ Hen Podut Copy
	Podut Beeroke gr Direct Direct Period Part Direct Period Regarment Enclosed Collaberal Type Collaberal Sub Type
	resource devices and the provide the providet the provide the provide the provide the provide the prov
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	(0R)
	LOAN-VE (SI) JOU/ISOO 12/31/4000 Y Y Y V UNECORED COLLATIVECORED INSTALLERT LOAD-VE
	MDP1 MBP1 20(0)/1553 12/3/0000 Y N Y VEHICLE COLLETEA PERSONAL PROPERT INSTALLMENT
	MURABAHA         PERKABAHU LUW         D10/1/300         03/13/2013         Y         N         Y         HOME COLLATERAL REAL REAL ROPERTY HO/INSTALLMENT           NDS1         NORM DBR         03/11/853         12/31/4000         Y         N         Y         UNECO.RED COLLATERAL REAL ROPERTY HO/INSTALLMENT
	NP01 1201 01/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL PROPERTY HOM MORTGAGE -
<u>6</u>	
View Last	<ul> <li>For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days.</li> <li>View Last 1 Day 1 Week 1 Month By Date Start Dt 07/01/2017 B End Dt 09/20/2017 6 #</li> <li>You can select the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining</li> </ul>

#### Print option in Customer Service screen

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

### Detach

	Customer Service ×			
Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)			
ervicing				
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE			📃 View 🛛 🖋 Audit
Customer Service	View 🕶 Format 🖛 🙀 🏢 Freeze 🚰 Detach 🕼 Wrap 🙀 🚇 🖲 Current 🔘 S	how All 🔘 Group Follow-up		
Securitization	Company Branch Sub Unit Account # Product		nount Due Status	Oldest Due Dt
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD 0.00	0.00 ACTIVE	02/10/2015
Post Date Checks				
Escrow Transactions Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Nodes	Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Ar	tivities	
Collateral Management				
Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes Reference	es Correspondence Letters Document Tracking		
Producers				
Vendors	Transaction Batch Information		💠 Add 🥒 Edit 📃	View 🖋 Audit
Batch Transactions	View 🕶 Format 🕶 📑 Freeze 🚮 Detach 🚽 Wrap 🖓 🚳 Post 🗔 V	Void		
Advances	Date Monetary Transaction		Status	Batch
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			N
Fees	91/07/2016 Y TERMINATE		ERROR	N
4 Interfaces	01/06/2016 Y TERMONATE			N
AP Transactive	01/06/2016 Y EXTENSION		VOID	N
ached Table				
iew 👻 Format 👻 📑 Free	ze 🚺 Detach 🚽 Wrap 🚱 🚳 Post 🙀 Void			
Date Monetary	Transaction		Status	Batch
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE		POSTED	N
01/07/2016 Y	TERMINATE		ERROR	N
01/06/2016 Y	TERMINATE		VOID	N
01/06/2016 Y	EXTENSION		VOID	N
	PAYOFF QUOTE LEASE		POSTED	N

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

#### Drop-down List

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



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

shBoard		stomer Service ×						
gination	Se	arch Customer Servi	ice: 201512000100	12 Review Request (Pending: 0)				
ing								
long ustomer Service		View + Format +			: 🔘 Show All 🔘 Group Follow-up			📃 View 🖌 Audit
ecuritization				ub Unit Account # Product			ff Amt Amount Due State	
ransaction Authorization ost Date Checks		US01 U	SHQ	20151200010012 LOAN VEHICLE	(FR)	21 USD 50,	318.81 2,193.30 ACT	IVE:DELQ:NON PERFO 01/01/2016
scrow Transactions ccount Documents iollateral Management eports roducers		Call Activities Main	tenance Commer	etails Customer Details Transaction History Pmt ts Promises Checklists Tracking Attributes Re			Advanced	
endors		Transaction Bat				an Code	de Add	🖉 Edit 📃 Yiew 🔗 Aydit
tch Transactions Advances		View + Format +		🛃 Detach 📣 Wrap 🝓 🚱 Bost	L _M V <u>o</u> id	Description		
Payments		Date 02/10/2016	Monetary	Transaction	ACCOUNT CI		Search: Transaction	
Fees		01/25/2016	N	ACCOUNT SUB UNIT TRANSFER	ACCOUNTIN		Search, transaction	
terfaces		01/22/2016	N	ACH MAINTENANCE	ADJUSTMEN		✓ Search	
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						TO BANKKUPTCY EXPENSES - SUBTRACT	Description Less than	
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		Parameters						
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ections		Parameter	wy Preeze	El neracu d'a mush			Value	Required
p		Parameter No data to display.					Value	Required
		no data to display.						

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

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

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

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

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



### Comments

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

## 1.5.4 <u>De-supported Special characters</u>

OFSLL 'does not' support the following special characters while accepting data through UI, web service and file upload process.

### <>{}|\^[]`

Hence, ensure that the same is not used while processing any input data in the system.

# 1.6 Keyboard Compatibility

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

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

# 1.6.1 Keyboard Compatibility

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

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



Browser	Operating System	Key Combination	Action
Apple Safari	Mac OS X	Control + Option + mne- monic	Click

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

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

# 1.7 <u>Tool Tips</u>

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

# 1.8 Accessibility

# 1.8.1 Understanding Accessibility

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

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

# 1.8.2 Application Accessibility Preferences

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

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

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

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature



supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

# 1.8.3 Documentation Accessibility Preferences

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

- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables
  of content and bookmarks as appropriate



# 2. Administration System

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

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

#### Navigating to Administration System

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

The System drop-down link records the following data:

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

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

# 2.1 <u>System Parameters</u>

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



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

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

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

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

- System Parameters
- Organization Parameters
- Company Parameters

## 2.1.1 System Parameters Setup

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

#### To set up the System Parameters

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



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

	System Parameter ×						2
Drigination	System Organization	Company					
Servicing							
	System Paramet	orc			che add	/ Edit View	
Collections	View - Format -		B		JL Ppo		◇ Aguit
WFP		🔯 🎹 Freeze 🚮 Detach 斗 Wrap	62		22		
Tools	Parameter	Parameter Description		Paramete	er Value	Enabled	
		AAIPRC_BJ_100_01_DEBUG_LEVEL		2		N	-
up		ACAPRC_BJ_100_01_DEBUG_LEVEL	T AGU	2 N		Y	
etup		EXCLUDE DELINQUENCY AMOUNT FOR ACCOUNT DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	I ACR	Y		Y	
Administration		NUMBER OF DAYS FOR PRENOTE TO OCCUR FO	ACCOUNT ACU	7		Y	
System		NUMBER OF DAYS BEFORE DRAFT DAY FOR ACC		2		Y	
System Paramete		NUMBER OF DAYS BEFORE DEBIT DAY FOR ACH		32.00		Y	
Lookups		ACCAAI BJ 100 01 DEBUG LEVEL	PROCESS IN TIRST TIPIE/ONE-TIPIE CASE	2		N	
User Defined Tab		ACCOMP_BJ_100_01_DEBUG_LEVEL		2		N	
Audit Tables		ACCVAL_BJ_111_01_DEBUG_LEVEL		2		N	
User Defined Def		AL_BJ_112 ACCVAL_BJ_112_01_DEBUG_LEVEL		2		N	
Transaction Code	ACCVAL_BJ_121			2		Y	
Data Files		00 ACHPRC_BJ_100_01_DEBUG_LEVEL		2		N	
Dedupe						N	
Securitization	ACH PAYEE PREN	NUMBER OF DAYS FOR PRENOTE TO OCCUR FO	R PRODUCER/VENDOR ACH	0.00		Y	
Events		ACMPRC BJ 112 01 DEBUG LEVEL		2		N	
Batch Jobs		ACPPRC_BJ_100_01_DEBUG_LEVEL		2		N	
Producer Cycles		ACVPRC_BJ_100_01_DEBUG_LEVEL		2		N	
Vendors		ACXPRC EM 100 01 DEBUG LEVEL		2		N	•
Collection Cycles	ADMIN SERVER	ADMIN SERVER LIRI		http://w	fillace in oracle	com:8001/co Y	
Reports							
Error Messages	System Paramet	ers					
Translations				Save and Add	Course and Chan	Save and Return	Ca Return
d User				Jave and Add	Dave and Dray	2 2ave and Keturn	A Verdu
Organization		Parameter					
Companies				* Enz	bled		
Access		* Parameter Description	<b>•</b>				
Users		* Parameter Value					
Credit Bureau							
Correspondence							
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							
Products							

A brief description of the fields is given below:

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

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

For a detailed list of available parameters, refer to Appendix "<u>System Parameters</u>" chapter.

### 2.1.1.1 FCUBS Integration

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

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

Parameter	Parameter Description
CMN_CORE_BANK	CORE BANKING INTERFACE INDICATOR



#### Note

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

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

# 2.1.2 Organization Parameters

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

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

For example:

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

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

#### Note

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

#### To set up the Organization Parameters

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



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

DashBoard	System Para	meter ×							
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etup			DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHE		ALL	ALL	ALL	Y	~
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Events			USER LOGIN MINIMUM PASSWORD LENGTH (NOT N.		ALL	ALL	ALL	Y	
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Producer Cycles			PASSWORD MUST HAVE ATLEAST ONE NUMERIC CH.		ALL	ALL	ALL	Y	
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A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list.
	<b>IMPORTANT</b> : In selecting which organization parameter to use, the system searches for a best match using the following attributes:
	1. Organization
	2. Division
	3. Responsibility
	Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.



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

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

### 2.1.3 Company Parameters

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

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

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

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

#### To set up the Company Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > Company tab.
- 2. On the **Company Parameters** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below:

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

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

For a detailed list of available parameters, refer to Appendix "<u>System Parameters</u>" chapter.

# 2.2 Lookups

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

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

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

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

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

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



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

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

#### Note

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

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

#### To set up the Lookups

- 1. Click Setup > Setup > Administration > System > Lookups. The system displays the Lookups screen. The details are grouped into two:
  - Lookup Types
  - Lookup Codes
- In the Lookup Types section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

				_
DashBoard	Lookups ×			×
Origination				0
Servicing	Lookup Type		🚽 Add 🖉 Edit 📃 💆	iew 🔗 Aud
Collections	View - Format - 🔛 Treeze	Detach 🖉 Wrap 🕅		
WFP	Lookup Type	Description	System Defined Yes/No	Enabled
Tools			Yes  No	1
	1098_POINTS_DISCOUNTS_ITM_CD	1098 ITEMIZATION TYPES	Yes No	1
up	ACCESS_GRID_TYPE_CD	ACCESS GRID TYPE CODES	Yes No	
Administration	ACCRUAL_BASE_METHOD_CD	ACCRUAL BASE METHOD CODES	Yes No	
✓ System	ACCRUAL_CALC_METHOD_CD	ACCRUAL CALCULATION METHOD CODES	Yes No	
System Paramete	ACCRUAL_START_DT_BASIS_CD	ACCRUAL START DT BASIS CODES	Yes No	
Lookups	ACCRUED_TXN_TYPE_CD	ACCRUED TXN BALANCE TYPE CODES	Yes No	
User Defined Tak	ACC_CONDITION_CD	ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE)	Ves No	
Audit Tables User Defined Def	ACC_STATUS_CD	ACCOUNT STATUS CODES	Yes No	
Transaction Code	ACH_ACCOUNT_TYPE_CD	ACH ACCOUNT TYPE CODES	Yes     No	
Collection Cycles Reports Error Messages Translations	* System Defined	Yes/No () Yes 🖲 No	春 Add 🥒 Edit 📃 🛛	iew 🔗 A <u>u</u>
4 User	View 🗸 Format 🗸 📑 Freeze	Detach إلى Wrap 🙀		
Organization Companies	Lookup Code	Description Sort	Sub Code System Defined Yes/No	En
Access	No data to display.			
Users Credit Bureau Correspondence				

A brief description of the fields is given below:

Field	Do this:
Lookup Type	Specify the lookup type.



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

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- In the Lookup Codes section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

# 2.3 User Defined Tables

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

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

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

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

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

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



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

#### Note

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

#### To set up the User Defined Tables

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

DashBoard	User Defined Tables	×								
Origination										_
Servicing	User Defined Ta		-					+	Add 🖉 Edit	🗌 View 🛛 🔗 Audit
Collections	View - Format -	Freeze	Detach 🚽 ۱							
WFP	Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
Tools				🔍 Yes 🔍 No	N				UNDEFINED	
tup	SEARCH_WFP_PR	SEARCH : WFP PR	WFP PRODUCER S.	. O Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
2.450	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Administration	DLR_TRACK_MAP	MAPPING: INTERF.	DLR_TRACK MAPP.	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I
✓ System	SEARCH_UBT_AD	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
System Paramel	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC	O Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Lookups	SEARCH_UTA_TXN	SEARCH: TRANSA	TRANSACTION HI	O Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
User Defined Ta	SEARCH_UBT_PM	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Audit Tables User Defined De	CHGOFF_TYPE_D	TABLE ATTRIBUT	DEFICIENCY DETA.	. Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Transaction Cod	CPY_APP_SETUP	SETUP: APPLICAT	APPLICATION CO	🔿 Yes 🖲 No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Data Files Dedupe Securitization Events Batch Jobs	User Defined Ta	bles					Save and A	dd 🛛 🕞 Save and St	ay 🗔 Save an	
Dedupe Securitization Events		* Table			* Enabled 🗌	]	Save and A	-	ay 🕞 Save an	
Dedupe Securitization Events Batch Jobs Producer Cycles		* Table			* Enabled * Product Type A	24	Save and A	-	me UNDEFINED	
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle: Reports	User Defined Tal	* Table		V	the second second	L		* View Nar	me UNDEFINED	
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle: Reports Error Messages	User Defined Tal	* Table ble Type scription	In.		* Product Type A * Funding Type A	LL.	~	* View Nar	me UNDEFINED	
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle: Reports	User Defined Tal	* Table ble Type	10		* Product Type A	LL.	~	* View Nar	me UNDEFINED	
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations	User Defined Tal	* Table ble Type scription	10		* Product Type A * Funding Type A	LL.	~	* View Nar	me UNDEFINED	
Deduge Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Tranalations (User Organization Companies	User Defined Tal	* Table ble Type scription	10		* Product Type A * Funding Type A	LL.	~	* View Nar * SQL Stateme	me UNDEFINED	
Dedupe Securitization Events Batch Jodo Producer Cycles Vendors Collection Cycle Reports Error Messages Translations ∠ User Organization Companies Access	User Defined Tal * User ta * De * System Definer	* Table ble Type scription d Yes/No () Yes () N	10		* Product Type A * Funding Type A	LL.	~	* View Nar * SQL Stateme * Se	uNDEFINED	d Return 🛛 🖓 Betu
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations User Organization Companies	User Defined Tal	* Table			* Product Type A * Funding Type A	LL.	~	* View Nar * SQL Stateme	uNDEFINED	d Return 🛛 🖓 Betu
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Trandations Trandations (Organization Companies) Access Users Craft Bureau Correspondence	User Defined Tal * User ta * De * System Definer	* Table	io Detach انها		* Product Type A * Funding Type A	LL.	V V V	* View Nar * SQL Stateme * Se	uNDEFINED	d Return 🔵 🖓 Betu
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Trandations User Organization Organization Companies Access Users Correspondence General Ledger	User Defined Tal "User ta "De "System Definer User Defined Tal	* Table			* Product Type A * Funding Type A * Collateral Type A	LL.	V V V	* View Nar * SQL Stateme * SQL	uNDEFINED	d Return 🛛 🖓 Betu
Dedupe Securitzation Events Barch Jobo Producer Cycles Vendorer Collection Cycle Reports Berror Messages Translations Translations Companies Access Users Credit Bureau Correspondence General Ludger Queues	User Defined Tal * User ta * System Defined User Defined Tal Vew + Format +	* Table ble Type scription d Yes/No (Yes ) N ble Attributes	T Detach 실 \	Игар 🚯	* Product Type A * Funding Type A * Collateral Type A	LL LL LL	V V V	* View Nar * SQL Stateme * SQL	ne UNDEFINED	J Return 🖉 Betu
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Organization Companies Access Users Carels Bureau Carrespondence General Ledger	User Defined Tal * User to * De * System Define User Defined Tal Vev + Format + Attribute	* Table ble Type scription d Yes/No (Yes ) N ble Attributes	T Detach 실 \	Игар 🚯	* Product Type A * Funding Type A * Collateral Type A	ц ц	V V V	* View Nar * SQL Stateme * SQL	ne UNDEFINED	J Return 🖉 Betu
Dedupe Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Organization Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers	User Defined Tal * User to * Defined Tal * User to * Defined Tal View + Format + Notobate to display.	* Table ble Type scription d Yes/No (Yes ) N ble Attributes	T Detach 실 \	Игар 🚯	* Product Type A * Funding Type A * Collateral Type A	ц ц	V V V	* View Nar * SQL Stateme * SQL	ne UNDEFINED	I Return 🐊 Betu
Dedupe Securitzation Events Batch Job Producer Cycles Reports Collection Cycle Reports Error Messages Translations di User Organizations Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Detailis	User Defined Tal * User to * Defined Tal * User to * Defined Tal View + Format + Notobate to display.	* Table ble Type scription d Yes/No (Yes ) N ble Attributes	T Detach 실 \	Игар 🚯	* Product Type A * Funding Type A * Collateral Type A	ц ц	V V V	* View Nar * SQL Stateme * SQL	ne UNDEFINED	d Return 🖉 Return

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



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

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



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

DashBoard	User Defined Tables	<								
Origination								(		
Servicing	User Defined Tab	A REAL PROPERTY AND A REAL			-			Add	🖉 🦉 Edit	View 🗸 Audi
Collections	View - Format -	Freeze	Detach 斗		62					
WEP	Table	User table Type	Description	System D Yes/No	Defined Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
Tools	SEARCH_WFP_PR	SEARCH : WFP PR	WFP PRODUCER S.		No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE.	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
tup	DLR_TRACK_MAP	MAPPING: INTERF	DLR_TRACK MAPP.	. O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Setup	SEARCH UBT AD	SEARCH : ACCOU	BATCH ENTRY AC	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
4 Administration	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC	O Yes	No Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
✓ System System Paramete	SEARCH UTA TXN	SEARCH: TRANSA	TRANSACTION HI	O Yes		ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Lookups	SEARCH UBT PM	SEARCH : ACCOU	BATCH ENTRY AC	O Yes		ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
User Defined Tab		TABLE ATTRIBUT				ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Audit Tables	CPY APP SETUP	SETUP: APPLICAT	APPLICATION CO.			ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
User Defined Def		SEARCH : ACCOUNT		Yes		ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Transaction Code Data Files	<									>
Dedupe Securitization										
Dedupe Securitization Events Batch Jobs	User Defined Tab View + Format +	ele Attributes	ا لی Detach 🛛 وا	Wrap	G			්ල Ado	I 🖉 Edit	🗌 View 🔗 Aud
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors			ا لیہ Detach آ	Wrap	ୟିଥି Length	Sort Operator	System Defined Yes/No	-	Sub Attribute	LOV Type
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles	View	Freeze		Wrap	100	Sort Operator	Yes/No Yes  No	-		
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors	View	Freeze	Data Type		Length		Yes/No	Enabled		
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports	View → Format → Attribute	Description	Data Type E CHARACTER	2	Length 0	0	Yes/No Yes  No	Enabled		LOV Type
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages	View  Format  Attribute  PRO_NAME  WPR_STATUS_CD	Description PRODUCER NAM	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80	0 1 LIKE	Yes/No Yes • No Yes • No	Enabled N Y		LOV Type NO LOV
Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendor	View  Format  Attribute  PRO_NAME  WPR_STATUS_CD	PRODUCER NAM PRODUCER STAT	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30	0 1 LIKE 2 LIKE	Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y		LOV Type NO LOV NO LOV
Deduge Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations (J User Organization Companies Access Users Condit Bureau	View View Format View Pro_name PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_	PRODUCER NAM PRODUCER STAT L TOTAL CREDIT L	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30	0 1 LIKE 2 LIKE	Yes No Yes No Yes No Yes No Yes No	Enabled N Y Y	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduce Securitation Events Bach Job Producer Cycles Vendors Collection Cycles Reports Error Nessages Translations d User Organization Companies Access Users Credit Bureau Correlondence	View + Format + Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_ User Defined Tat	Description     PRODUCER NAM     PRODUCER NAM     PRODUCER STAT     TOTAL CREDIT L	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30	0 1 LIKE 2 LIKE	Yes/No Yes ● No Yes ● No Yes ● No Yes ● No Yes ● No	Enabled N Y Y Save and Stay	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduge Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Trandations User Organization Companies Access Users Correspondence General Ludger	View + Format + Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_ Viser Defined Tat	PRODUCER NAM     PRODUCER NAM     PRODUCER STAT     PRODUCER STAT     TOTAL CREDIT L      de Attributes	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30 * Operator	0 1 LIKE 2 LIKE 3 EQUAL	Yes No Yes No Yes No Yes No	Enabled N Y Y Y Save and Stay * LOV Validation Ind	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduce Securitation Events Bach Job Producer Cycles Vendors Collection Cycles Reports Error Nessages Translations d User Organization Companies Access Users Credit Bureau Correlondence	View + Format + Attribute PRO_NAME WPR_STATUS_CD WPR_TOT_CREDIT_ Viser Defined Tat	Description     PRODUCER NAM     PRODUCER NAM     PRODUCER STAT     TOTAL CREDIT L	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30 * Operator * System Defined Yea/No (	0 1 LIKE 2 LIKE 3 EQUAL ) Yes () No	Yes/No Yes ● No Yes ● No Yes ● No Yes ● No Yes ● No	Enabled N Y Y Y Y X X Save and Stay * LOV Validation Ind Lookup Type	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduge Securitzation Events Batch Jobs Producer Cycles Negorits Collection Cycles Reports Error Nessages Translatione d User Organization Companies Access Users Credit Bureau Correlle Sureau Correlle Sureau Correlle Sureau	Vew  Format Attribute PRO_NAME WPR_STATUS_CO WPR_TOT_CREDIT C User Defined Tat * A * Des	PRODUCER NAM     PRODUCER NAM     PRODUCER STAT     PRODUCER STAT     TOTAL CREDIT L      de Attributes	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30 * Operator	0 1 LIKE 2 LIKE 3 EQUAL ) Yes () No	Yes/No Yes ● No Yes ● No Yes ● No Yes ● No Yes ● No	Enabled N Y Y Y Save and Stay * LOV Validation Ind	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduce Securitation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Trandations User Organization Companies Access Users Credit Bureau Correspondence General Lodger Queues Bank Details Check Details	View + Format + Attribute PRO_MAME WPR_STATUS_CD WRR_TOT_CREDIT_ < User Defined Tat * A * Des * De	Description     PRODUCER NAM     PRODUCER NAM     PRODUCER STAT     TOTAL CREDIT L      TOTAL CREDIT L      through     cription     ta Type	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30 * Operator * System Defined Yea/No (	0 1 LIKE 2 LIKE 3 EQUAL ) Yes () No	Yes/No Yes ● No Yes ● No Yes ● No Yes ● No Yes ● No	Enabled N Y Y Y Y X X Save and Stay * LOV Validation Ind Lookup Type	Sub Attribute	LOV Type NO LOV NO LOV NO LOV
Deduge Securitzation Events Batch Jobs Producer Cycles Negorits Collection Cycles Negorits Error Nessages Translatione Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Companies Companies Access Companies Access Companies Access Companies Access Companies Companies Access Companies Companies Access Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Companies Comp	View + Format + Attribute PRO_MAME WPR_STATUS_CD WRR_TOT_CREDIT_ < User Defined Tat * A * Des * De	Description PRODUCER NAM PRODUCER NAM PRODUCER STAT TOTAL CREDIT L DIE Attributes ttribute cription	Data Type E CHARACTER TUS CHARACTER	2	Length 0 80 30 30 * Operator * System Defined Yes/No * Enabled	0 1 LIKE 2 LIKE 3 EQUAL ) Yes () No	Yes/No Yes ● No Yes ● No Yes ● No Yes ● No Yes ● No	Enabled N Y Y Y Y X X Save and Stay * LOV Validation Ind Lookup Type	Sub Attribute	LOV Type NO LOV NO LOV NO LOV

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



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

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

# 2.4 <u>Audit Tables</u>

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

- Account status history
- Audit history of specified fields

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

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

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

## To set up the Audit Tables

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



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

DashBoard	Audit Tables $\times$									
Origination										
Servicing	Audit Tables								🖉 Edit	View 🛛 🖋 Audit
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User Defined Tab	MESSAGES	MESSAGE DETAILS	TEXT	MSG_TEXT	N	Y	MSG_CODE	MSG_PTC_COMPA.	MSG_PCB_BRANCH	MSG_SUPER_PR
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Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .



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

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

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

A brief description of the fields is given below:

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

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

# 2.5 <u>User Defined Parameters</u>

The User Defined Parameters setup screen facilitates to define field-level configurations which helps to perform various day to day business specific calculations. In this screen you can define parameters and logic for each field to compute and populate data.

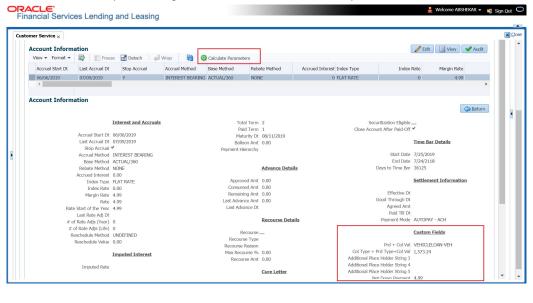
For example, you can setup User Defined Parameters in the system to calculate Trade Equity, Collateral Coverage Ratio, Net Rental Yield and so on.

#### Note

Currently system supports defining user defined parameters at Account level only and the and computed values are populated in Customer Service > Account Details > Account In-



### formation section (on clicking Calculate Parameters button).



Defining user defined parameters basically involves identifying a scenario and creating/ configuring the required parameters. Here, a scenario can refer to what category of accounts are to be considered for computation.

User defined parameters consists of the following two types of configurable parameters:

Parameter	Description
Target Parameters	These parameters store values for the customizable user defined fields in user defined tables and is used for calculation based on Selection Criteria. Target parameters are based on table type USER DEFINED: CUSTOMER SERVICE TARGET TYPE CODE. These parameters are provided as part of seed data during installation and persist the calculation values into the table columns of database after its first execution.
Formula Parameters	These parameters are used for computation of the target parameters and are based on table type USER DEFINED: CUSTOMER SERVICE FORMULA TYPE CODE. These contain the generic formula/logic that can be used for any computation based on System Defined Functions and Table Columns. These parameters does not persist the calculation values into the table columns of database.

#### Note

The execution of User Defined Parameters require additional processing at the server level and can have significant performance impact delaying the EOD processing. Hence it is recommended to have careful consideration while defining the Target and Formula parameter configurations.

In this framework, you can either create new parameters and/or use the available pre-defined formula parameters to populate computed values to custom user defined fields.



For example - a formula parameter can be defined with an expression as *\$TOTAL_ITM_GRP_IEQ + \$PAID_BAL_ADV which is total equity in itemizations on account added with total advance amount paid. An expression can have a stored function (represented with \$ sign) and Account Columns (fields).

There are some formula parameters in the system with basic pre-defined calculation which can readily be used for configuration along with account fields. Pre-defined formula parameters are associated with specific acronyms appended with parameter name for identification. The table below lists the available per-defined formula parameters. However, you can also define custom formula parameters with acronyms.

User Defined Column Description	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 all 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.
\$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
<pre>\$PAID_BAL_(BALANCE TYPE *)</pre>	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.



User Defined Column Description	Description
\$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
\$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 the parameters (formula and target) supports the following data types:

- Number / Integer (both are considered as floating numbers)
- Date
- Character

While defining specific parameter, system auto-filters the variable list based on the supported data type.

To enable any target parameters, ensure that there is at the least one enabled formula parameter and selection criteria defined. Also 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>>'.

The user defined parameters calculation can be triggered in any of the following ways:

Option	Trigger	Action Type
User Interface	Clicking 'Calculate Parameters' button in Account Details screen, Account Information section.	On every click, field values are computed and updated.
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.
		Note that, batch job picks-up accounts only once per day.



Option	Trigger	Action Type
Event	Configured Event Action Type - UPDATE USER DEFINED PARAMETERS. For more details on defining event action type, refer to 'Events (New Framework)' section.	When specific type of changes occur on account as configured for event action.
Restful Web Service	Calculate Parameter Update Service (available in common Swagger module)	When third-party system post a request to update specific account fields.

During executing, system looks into the enabled user defined parameters, and considering only those accounts matching the selection criteria, values are computed into the user defined fields.

During computation of target parameters, system displays an error if there are more than one definition defined for a target parameter.

#### To set up the User Defined Parameters

1. Click Setup > Setup > Administration > System > User Defined Parameters.

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View 🕶 Format 🕶 🔛 Fre	eze 🚮 Detach 🛛 ຝ Wrap	62	New Parameter			Create Copy	Show Expression				
Module	Parameter Type					Parameter Name	Description	Data type	Priority	Enabled	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF13_NUM	ADDITINAL PARA	NUMBER	0	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF12_NUM	NET SALE PRICE	NUMBER	0	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF16_NUM	OUTSTANDING BAL	NUMBER	5	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF11_NUM	NET DOWN PAYM	NUMBER	0	N	
CUSTOMER SERVICE	FORMULA PARAMETER					ACC_UDF11_NUM	XXXXX	NUMBER	0	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF6_NUM	EQUITY	NUMBER	0	Y	
									0	Y	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF6_NUM	EQUITY	NUMBER	0	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF6_NUM	EQUITY	NUMBER	0	N	
CUSTOMER SERVICE	TARGET PARAMETER					ACC_UDF6_NUM	EQUITY	NUMBER	0	N	
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* ParameterName	ACC_UDF_12			* Priority	0						
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- 2. In the **Parameters** section, do one of the following:
  - Use the 'Create Copy' feature to quickly create new parameter with the existing
    parameter details. For Target Parameters, select required record and click 'Create
    Copy'. For Formula Parameters, select required record, specify 'New Parameter' name
    and click 'Create Copy'. The new parameter created this way will be in disabled state
    by default.
  - Add/Edit user defined parameter by performing any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
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.
Parameter Type	Select the type of parameter to be defined as 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 for selection. Select the required Parameter from the drop-down list. By default the first field in the user defined table is selected.
	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.
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, DATE, NUMBER, or 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.

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

# 2.5.1 Formula Definition

The **Formula Definition** 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. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

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



A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
Seq       Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).         (       Specify a left bracket, if you need to group part of your formula definition.         Variable       Select the variable from the drop-down list which consists of a validated list derived from user defined table type as indicated below: <ul> <li>For Number, system displays only numeric fields</li> <li>For Date, system displays numeric + date fields</li> <li>For Customer Service the list is derived from - USER DEFINED: CUSTOMER SERVICE FORMULA PARAMETERS which provides description for the definition.</li> </ul> Constant       Value         Specify the constant value (optional).       - For Number, system supports only numeric constants         - For String, system supports both numeric and character constants	
list derived from user defi - For Number, system dis - For Date, system displa - For String, system displa For Customer Service the	
	- For Number, system displays only numeric fields
	- For Date, system displays numeric + date fields
	- For String, system displays numeric + character fields
	CUSTOMER SERVICE FORMULA PARAMETERS which provides
	Specify the constant value (optional).
Value	- For Number, system supports only numeric constants
	- For Date, system supports only numeric constants
	<ul> <li>For Number, system displays only numeric fields</li> <li>For Date, system displays numeric + date fields</li> <li>For String, system displays numeric + character fields</li> <li>For Customer Service the list is derived from - USER DEFINED: CUSTOMER SERVICE FORMULA PARAMETERS which provides description for the definition.</li> <li>Specify the constant value (optional).</li> <li>For Number, system supports only numeric constants</li> <li>For Date, system supports only numeric constants</li> <li>For Date, system supports both numeric and character constants</li> <li>For String, system displays an error indicating 'VARIABLE OR CONSTANT VALUE IS REQUIRED' if both Variable and Constant Value or None is provided.</li> <li>Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. The list is derived and displayed based on data type / variable as indicated below:</li> </ul>
	VALUE IS REQUIRED' if both Variable and Constant Value or None is
Mathematical Operator	rows, from the drop-down list. The list is derived and displayed based on
	- For Number, system allows all numeric operators (+, -, x, and %).
	- For Date, system supports (+ and -) operators.
	- For String, system supports concatenation (i.e. +) operator.
)	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.

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

6. In the Parameters section, click 'Show Expression'. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

# 2.5.2 <u>Selection Criteria</u>

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 PARAMETERS.



1. In the Selection Criteria section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list. The list is populated based on the values maintained in user defined table - Customer Service: USER DEFINED: CUSTOMER SERVICE CRITERIA PARAMETERS.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Select logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

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

3. Click 'Check Criteria' for system to validate the query and display the results.

If the formula expression is mathematically incorrect when parameters are calculated, system displays error indicating 'INVALID FORMULA EXPRESSION: <<FORMULA PARMETER>>'.

# 2.6 <u>Transaction Codes</u>

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

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

The system organizes transaction codes in 'Super Groups'. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

Super Group Type:	Description:
ACCOUNT CONDITION TXN	These transaction codes control a user's ability to open and close account conditions.
ACCOUNT MONETARY TXN	These transaction codes affect the monetary value of accounts in the system; for example, activating accrual of interest, the assessment of fees, and closing the account.
ACCOUNT NON MONETARY TXN	These transaction codes do not have a direct effect on the monetary value of the account, but are used in maintaining account information. This includes chang- ing a customer's driving license, or adding information for automated clearing house (ACH).



Super Group Type:	Description:
AMORTIZATION TXN	These transaction codes affect the amortized balances of the accounts in the system.
CORRESPONDENCES	These transaction codes relate to the system corre- spondences.
ESCROW ANALYSIS AND DISBURSEMENTS	These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow over- ride, and posting escrow disbursement.
ESCROW MONETARY TRANSACTIONS	These transaction codes affect the monetary value of escrow accounts in the system; for example, disburs- ing escrow to a customer and insurance, and receiving payment.
ESCROW NON MONETARY TRANSACTIONS	These transaction codes do not have a direct effect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.
FEE ASSESSMENTS	These transaction codes determine if fees such as nonsufficient funds fees or membership fees are to be applied.
FUNDING TXN	These transaction codes affect the funding of applica- tions and accounts within the system.
ITEMIZATION TXN	These transaction codes affect the itemization of appli- cations and accounts within the system.
MENU TXN	These transaction codes affect the menus within the system.
PRODUCER MONETARY TXN	These transaction codes relate to the monetary trans- actions that apply to the the system producers (or "dealers").
REPORTS	These transaction codes are related to generating the system reports.
SECURITIZATION TXN	These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the the system tool bar.

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



## Note

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

### To set up the Transaction Codes

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

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A brief description of the fields is given below:

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

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



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

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c	HANGE_MILEAGE_CHA	CHANGE CHARGE PER MILE	RESCHEDULE	POST	Y	Yes No	Y	NONE	NONE	N	N	N	Y N	
c	HANGE_MILEAGE_CHA	REVERSE CHANGE CHARGE PER MILE	RESCHEDULE	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	N	Y N	
C	HANGE_PMT_AMT	CHANGE PAYMENT AMOUNT	RESCHEDULE	POST	Y	🔘 Yes 🎯 No	Y	NONE	NONE	N	Y	N	N N	
C	HANGE_PMT_AMT_REV	REVERSE CHANGE PAYMENT AMOUNT	RESCHEDULE	REVERSE	Y	🔘 Yes 🍥 No	Y	NONE	NONE	N	Y	N	N N	
c	HANGE_PROFIT_RATE	CHANGE PROFIT RATE	RESCHEDULE	POST	Y	🔿 Yes 🎯 No	Y	NONE	NONE	N	Y	N	N N	-
Tra	nsaction Codes								Save and Add	and Stay		and Return	0.0-	h ]
									Save and Add 🔄 Save	and stay	2ave	and Keturn		turn
		* Txn Code CHANGE_DRAW_END_DT		* System Defi	ined Yes/No 🔘	Yes () No			* N	tanual 🔽				
		Description CHANGE ADVANCE DRAW END (	ATE		* Enabled 🔽				* Statemen	t Print 🔽				
		* Group ADVANCE / PRINCIPAL	•	* T)	xn/Bal Type FE	EE USAGE		-		* GL 🔽				
		Action POST		* Statemer	nt Txn Type					Event 🔽				
		* Monetary			* Batch									

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



Field	Do this:
GL	Check this box, if the transaction is a general ledger transaction.
Event	On selecting this check box, the particular Monetary/Non-Monetary transaction is considered for triggering of respective Monetary and Non- monetary transaction posting Event type. The particular Monetary/Non- Monetary transaction is available while defining Event Actions. For more information, refer to Events (New Framework) section.

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

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

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

#### Note

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

## 2.6.1.1 Parameters

Here, you can define the parameter information for the associated transaction.

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

#### Note

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

#### To set up the Parameters

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



A brief description of the fields is given below:

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

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

## 2.6.1.2 Access Grid

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

## To set up the Access Grid sub screen

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

A brief description of the fields is given below:

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

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



# 2.6.1.3 Products

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

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

### To set up the Products sub screen

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

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

A brief description of the fields is given below:

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

# 2.7 Data Files

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

These files are typically produced during the nightly process.

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

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

### Note

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

Data Files screen consists of the following two tabs:

- Output
- Input



# 2.7.1 Output tab

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

- Data File Definitions
- Record Definitions
- Column Definitions

## 2.7.1.1 Data File Definitions

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

#### To set up Data File Definitions

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

SEARCH MENU	Bankruptcy X Data Fil	iles _×				
DashBoard     Origination     Servicing	Data File Definitio	ons	62		4 Add	🖉 Edit 🔄 Yew 🔗 Audit
Collections	4	%BANKO%				
WEP	Name	Description	FI	e Name	Directory Path	System Defined Yes/No
Tools					UNDEFINED	C Yes () No
	BANKO_INTERFACE	LNX BANKO INTERFACE	Ln	x_banko_output_\$(COMPANY_COU	DE UNDEFINED	O Yes O No
etup Setup	•					
Administration     A System	Data File Definitio	ons		Save a	nd Add 🕞 Save and Stay	Save and Return
✓ System System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults	Data File Definitio	* Name * Description * File Name		🕞 Save a * Syste	nd Add Save and Stag * Directory Path UNDEFINED em Defined Yes/No © Yes @ No * Enabled []	Save and Return
<ul> <li>System</li> <li>System Parameter</li> <li>Lookups</li> <li>User Defined Tables</li> <li>Audit Tables</li> </ul>	•	* Name * Description * File Name			* Directory Path UNDEFINED em Defined Yes/No () Yes (No * Enabled ()	]
✓ System System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults Transaction Codes	Record Definition	* Name * Description * File Name	69		* Directory Path UNDEFINED em Defined Yes/No () Yes (No * Enabled ()	) Şəve and Return 🖉 Beturn
✓ System System Parameter Lookops User Defined Tables Audit Tables User Defined Defaults Transaction Codes Data Files Dedupe Securitzebon	Record Definition	* Name * Description * File Name	61		* Directory Path UNDEFINED em Defined Yes/No () Yes (No * Enabled ()	🖉 Edit 📄 Yjew ) 🧇 Audit
✓ System System Parameter Lookups User Defined Tables Audt Tablers User Defined Defaults Transaction Codes Data Files Dedupte Dedupte Scontraston Events Bath. Jobs	• Record Definition View + Format +	* Name * Description * File Name The Name * File Name * Detach @ Wrap	ē1)	* Syste	* Directory Path UNDEFINED am Defined Yes No () Yes () No * Enabled () Add //	🖉 Edit 📄 Yjew ) 🧇 Audit
✓ System System Parameter Lookups User Defined Tables User Defined Defaults Transaction Codes Datk File Dedupe Securitization Events	Record Definition View * Format * Record Type No data to diplay. Column Definition	* Name * Description * File Name IS Description Description		* Syste	* Directory Path UNDEFINED on Defined Yes/No () Yes (R) No * Enabled () Delimiter Termin	🖉 Edit 📄 Yjew ) 🧇 Audit

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



Field	Do this:					
System Defined Yes/No	Select 'Yes', if you wish to maintain the data file definition as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.					
Enabled	Check this box to enable the data file definition.					

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

## 2.7.1.2 <u>Record Definitions</u>

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

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

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

A brief description of the fields is given below:

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

### 2.7.1.3 Column Definitions

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

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

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



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

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

# 2.7.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC_BJ_000_01) triggered on regular intervals.

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

- Input Data File Definitions
- Column Definitions

## 2.7.2.1 Input Data File Definitions

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

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

Lookup Type: INCOMING_FILE_TYPE_CD Description: INCOMING LOG FILE TYPE CODE



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

## To set up Input Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Input tab.
- 2. In the **Input Data Files Definitions** section, you can make use of the copy option to copy the Input file definition and corresponding column definitions. To do so, click on the required record in the list, select the target company for which records needs to be created from 'Company' drop-down list and click 'Create Copy'. The following records are copied:
  - ITU_TXN_UPLOAD
  - ASSET_ASE_UPLOAD
  - ASSET_ATA_UPLOAD
  - ASSET_ATR_UPLOAD
  - ASSET_AVL_UPLOAD
  - CURE_LTR
  - BKRP_NEW
  - BKRP_UPDATE

Records for above files are created with 'External Table Name' as 'External Table Name_Company code'.

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

ata Files										×
Output Ir	nput									
Input D	ata File Definitions							Add 🖉 Edit	View	Audit
		🚰 Detach 🛛 🕹 Wrap 🛛 🚱 C	ompany ALL	~	Create Copy					
Name		File Name	Description	Directory Path	Delimiter	Record Format	External Table Name	Company	Enabled	
API_AC	COUNTS	api_acc_111.dat	ACCOUNTS RECORD	API	,	VARIABLE	API_ACC_LOAN_E	ALL	Y	
API_AC	COUNT_ACH_DETAILS	api_ach_111.dat	ACCOUNT ACH RECORD	API		VARIABLE	API_ACH_LOAN_E	ALL	Y	_
API_AC	COUNT_BALANCES	api_abl_111.dat	ACCOUNT BALANCES REC	API		VARIABLE	API_ABL_LOAN_EXT	ALL	Y	_
API_AC	COUNT_BALANCES_AMORTIZE	api_aba_111.dat	ACCOUNT BALANCES AMO	API		VARIABLE	API_ABA_LOAN_E	ALL	Y	
API_AC	COUNT_BKRP_HISTORY	api_abh_111.dat	ACCOUNT BANKRUPTCY H	API		VARIABLE	API_ABH_LOAN_E	ALL	Y	
API_AC	COUNT_CONDITIONS	api_aco_111.dat	ACCOUNT CONDITIONS R	API		VARIABLE	API_ACO_LOAN_E	ALL	Y	
API_AC	COUNT_PMT_CHG_SCH	api_art_111.dat	ACCOUNT PAYMENT CHAN	API	,	VARIABLE	API_ART_LOAN_E	ALL	Y	
API_AC	COUNT_RATE_SCHEDULE	api_acr_111.dat	ACCOUNT RATE SCHEDUL	API		VARIABLE	API_ACR_LOAN_E	ALL	Y	
	COUNT_REPMT_SCHEDULE	api_acp_111.dat	ACCOUNT REPAYMENT SC		1	VARIABLE	API_ACP_LOAN_EX		Y	
API_AS	SETS	api_ase_111.dat	ASSETS RECORD	API	'	VARIABLE	API_ASE_LOAN_EX	f ALL	Y	
Column	Definitions							🕨 Add 🛛 🥖 Edit	View	🖌 Audil
		🛃 Detach 🛛 🖓 Wrap								
Seq	Column Name	Column Description			Data	Type Format Mask	Length	Sort	Enabled	
194	ACC_AAG_END_DT	ACCOUNT AAG END DATE			DATE	MM/DD/YYYY	8	194	Y	
195	ACC_AAG_IND	ACCOUNT AAG INDICATOR			CHAR	ACTER NOT APPLIC	. 30	195	Y	
193	ACC_AAG_START_DT	ACCOUNT AAG START DATE			DATE	MM/DD/YYYY	8	193	Y	
8	ACC_ACCRUAL_DT_LAST	ACCOUNT ACCRUAL DATE LAST			DATE	MM/DD/YYYY	8	8	Y	
210	ACC_ACCRUAL_DT_START	ACCOUNT ACCRUAL DATE START			DATE			210	Y	
9	ACC_ACCRUAL_STOP_IND	ACCOUNT ACCRUAL STOP INDICATOR	2			ACTER NOT APPLIC		9	Y	
24		ACH ACCOUNT NUMBER CURRENT				ACTER NOT APPLIC		24	Y	
23		ACH ACCOUNT TYPE CODE INDICATO				ACTER NOT APPLIC		23	Y	
21		ACCOUNT ACH BANK NAME CURRENT				ACTER NOT APPLIC.		21	Y	
22	ACC_ACH_BANK_ROUTING	ACCOUNT ACH BANK ROUTING NUME	ER CURRENT		CHAR	ACTER NOT APPLIC	. 30	22	Y	

Field	Do this:
Name	Specify a unique name for the input data file.
File Name	Specify the data file name with the correct prefix.
Description	Specify data file description.
Directory Path	Specify the directory path configured within OFSLL Database server to process the input data file.



Field	Do this:
Delimiter	Specify the delimiter used to separate column data. (Ex: Comma).
Record Format	System defaults the record format as 'VARIABLE'.
External Table Name	View the name of external table from which input data is populated.
Company	View the company name selected in external table.
Enabled	Check this box to enable the input data file definition.

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

## 2.7.2.2 Column Definitions

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

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

A brief description of the fields is given below:	
---------------------------------------------------	--

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



Field	Do this:
Enabled	Default selected. If not, you can check this box to enable the column definition.

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

## 2.7.2.3 Configurable Bulk Upload

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

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

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

For example, consider the following Column Definition details:

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

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

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

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

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

 For Transaction File Upload, only one csv file can be created with multiple records and on processing, the data is populated into Servicing > Customer Service > Transaction > History > Transactions tab.



• For Asset File Upload, separate csv files are to be created to upload the data into Collateral Management screen's Collateral details, Valuation, Addons/Attributes, and Tracking sections respectively.

On executing the scheduled batch job in SET-IFP, IDDPRC_BJ_000_02 (BULK INPUT DATA INSERTION), the data in csv file is processed and is displayed in Servicing Customer Service > External Interfaces tab. Such data does not need authorization and is directly uploaded on validating the sequence, position, and format.

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

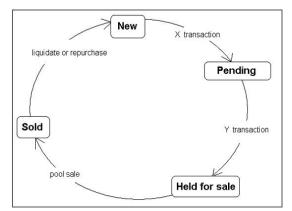
# 2.8 <u>Securitization</u>

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

The Securitization Setup screen enables you to:

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

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



#### To create a cycle

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



2. In the Status Cycle section, you can view the following details.

DashBoard	Securitization x	2 16
Origination		
Servicing	Status Cycles	Uiew.
Collections	View - Format - 🔤 🎬 Freeze 📓 Detach 📣 Wrap 📓	
WFP	Cycle Type POD_POOL_ACC_STATUS SECURITIZATION POOL ACCOUNT STATUS CYCLE	
	POO_POOL_STATUS SECURITIZATION POOL STATUS CYCLE	
Tools		
etup		1
Setup	Current/ Next Status	🕂 Add 📃 Yiew 🔗 Audit
<ul> <li>Administration</li> <li>System</li> </ul>	View + Format + 🔯 🎹 Freeze 🚮 Detach ຝ Wrap 🝓	
System Parameter	Current Status	Next Status
Lookups	ACTIVE	CHARGED OFF
User Defined Tables	ACTIVE	LIQUIDATE
Audit Tables	ACTIVE	PAID OFF
User Defined Defaults	ACTIVE	REPURCHASED
Transaction Codes	ACTIVE	VOID
Data Files	Charged OFF	ACTIVE
Dedupe	CHARGED OFF	LIQUIDATE
Securitization	CHARGED OFF	PAID OFF
Events	CHARGED OFF	REPURCHASED
Batch Jobs Producer Cycles	Current/ Next Status	
Vendors	Currency Next Status	Save and Add Save and Stay Save and Return
Collection Cycles		C pave and You C pave and part C Save and Account
Reports Error Messages	* Current Status	
Translations	* Next Status	
> User		
Products	Status Change Responsibilities	🕂 Add 🥒 Edit 📃 Yiew 🔗 Audit
> WFP	View 🕶 Format 👻 🛐 Freeze 🚮 Detach 📣 Wrap 🚷	
	Responsibility	Allowed
	No data to display.	

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

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



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

# 2.9 Events

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

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

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

# 2.9.1 Events (Existing Framework)

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

#### Note

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

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

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

- Events Types
- Event Action Types
- Online
- Batch

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

### Navigating to Events

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

### 2.9.1.1 Event Types

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



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

DashBoard	Events ×						×
Origination	Loan Line Lease						
Servicing	Event Types Event	Action Types Online Batch					
Collections							
WFP	Event Types						
Tools	View - Format -	🖙 🔟 Freeze 🚮 Detach 🚽 Wrap	69				
tup	Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	Sys
CONTROL OF A DESCRIPTION OF A DESCRIPTIO	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	• •
Administration	EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	Y	() E
4 System	EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0
System Parameter	EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	Y	۲
Lookups	EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	۲
User Defined Tables	EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	۲
Audit Tables	EVE04	ACCOUNT LEVEL BATCH EVENT #04	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	۲
User Defined Defaults Transaction Codes =	EVEQ4	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	۲
Data Files	EVEOS	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	۲
Dedupe	EVE05	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	
Producer Cycles Vendors Collection Cycles Callection Cycles Bror Nessages Translations User Cargenization Cargenization Cargenization Cargenization Cargenization Correspondence General Ledger Queues Davids Ledger Queues Bark Details							

A brief description of the fields is given below:

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

# 2.9.1.2 Event Action Types

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



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

DashBoard	Events ×	Events x						
Origination	Loan Line Lease							
Servicing	Event Types Event Action Types Online Bate	4						
Collections	Event types Event Action types Online Date							
	French & allow Transa							
WFP	Event Action Types							
Tools	View - Format - 🕞 🔟 Freeze 🗃 Deta							
etup	Action Code POST_CONDITION_TRANSACTION_ACC_ONLINE	Description	Process Type ONLINE	Entity Type ACCOUNTS	Engine Type CONDITION/ASSIGNMENT PROCESSING	Enabled		
Setup 🔺	POST_CONDITION_TRANSACTION_ACC_ONLINE POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y		
4 Administration	POST_NON_MONETARY_TRANSACTION_ACC_ONLINE POST_NON_MONETARY_TRANSACTION_ACC_ON.		ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTIONS PROCESSING	Y		
✓ System System Parameter	SEND_CRB_REQ_ACC_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROCESSING	Y		
Lookups	SEND_CRB_REQ_APP_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROCESSING	Y		
User Defined Tables	SEND LETTER ACC BATCH	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y		
Audit Tables	SEND LETTER ACC ONLINE	SEND LETTER	ONLINE	ACCOUNTS	LETTERS PROCESSING	Y		
User Defined Defaults	SEND LETTER APP BATCH	SEND LETTER	BATCH	APPLICATIONS	LETTERS PROCESSING	Y		
Transaction Codes Data Files	SEND_LETTER_APP_ONLINE	SEND LETTER	ONLINE	APPLICATIONS	LETTERS PROCESSING	Y		
Dedupe	*	m				•		
Batch Jobs Producer Cycles Vendors Collecton Cycles Baron Messages Translations User Companies Acces Users Correspondence General Ledger Queues Printers								

A brief description of the fields is given below:

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

## 2.9.1.3 Online

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

- 1. For change in account's status system processes the event's actions when the:
  - Account status of ACTIVE is reversed
  - Account status is changed to PAID
  - Account status change to PAID is reversed
  - Account status is changed to CHARGE OFF
  - Account status change to CHARGE OFF is reversed.



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

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

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

#### To view Online Event

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

DashBoard	Events ×						2
Origination	Loan Line Lease						
Servicing	Event Types Event Action Ty	oes Online Batch					
Collections		Linear and					
WFP	Events						
Tools	View 🕶 Format 👻 🎆	🔲 Freeze 🚮 Detach 🛛 🖓 Wrap	62				
etup	Event Code	Event Type			Frequency	Synchron	ous Enabled
Setup	EVE_TCN_ONLINE_OPEN_S TEST	CHGOFF			ALWAYS	S	Y
Administration	(		III		DAILT	N	
System Parameter Lookups Lookups User Defined Tables Aud: Tables User Defined Defaults Tarasactor Codes Data Files Dedupe Securitization Events Batch Jobs Produce Cycles Vendors Callection Cycles Reports Error Messages	Event Criteria Vew + Fornat + P Query Name EVE_TON_OKINE_COS Criteria Action Criteria Vew + Format + P Seq ( 1 2	Presse Detach Qui Wrap Description EVE_TON_ONLINE_CO1  Presse Detach Qui Wrap Parameter PRODUCT COOLE ACCOUNT STATUS	Comparison Operator EQUAL	Criteria Value LOAN-VE OPPN	)	Logical Expression	Enabled Y Enabled Y Y
Translations ✓ User Organization Companies Access Users Correspondence General Ledger Queues Printers Bark Details Check Details Standard Payees Currendes Currendes							



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

## **Criteria Details**

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

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

A brief description of the fields is given below:

# Actions

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



A brief description of the fields is given below:

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

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

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

## 2.9.1.4 Batch

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

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



## To view the Batch Event

Financial Services Le	nding and Leasing				🛔 Welcome, APKELKAR 🕶	🍇 Sign Qut (0
DashBoard	Events ×					
> Origination	Loan Line Lease					
Servicing	Event Types Event Action Types	Online Batch				
> Collections						
> WFP	Events					
> Tools	View 🕶 Format 🕶 📑 F	reeze 🛃 Detach 🛛 ຝ Wrap	60			
Setup	Event Code	Event Type		Frequency	Synchronous	Enabled
4 Setup	EVE01_ACC TEST1	With the second second		DAILY	AN	Y
4 Administration	(EST1		m	DAILT	N	T
Lookups Laer Defined Tables Aud: Tables User Defined Defaults Transactor Codes Data Files Dedupie Securitization Events Batch Jobs Produce Cycles Vendors Collection Cycles Error Messages	Query Name D EVE01_ACC_01 E Criteria Details Action	reeze Detach de Wrap esorbition VEDI ACC_DI Preeze Detach de Wra Parameter PRODUCT CODE	Comparison Operator EQUAL	Criteria Value ) LOAN-VE	En Y Logical Expression Enab N	abled
Translations J User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bark Details Check fetails						

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

#### **Criteria Details**

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



A brief description of the fields is given below:

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

### Action

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

- Send letter for an account
- Generate correspondence for an account
- Send letter for an account
- Generate correspondence for an account

A brief description of the fields is given below:

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

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

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

# 2.9.2 Events (New Framework)

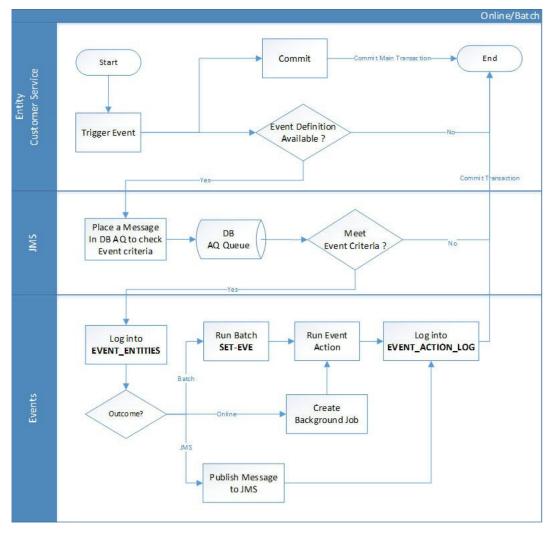
Events in OFSLL refers to user/system generated actions on the system such as updating an account condition as delinquent or moving the status of a collateral from 'INACTIVE' to



'ACTIVE' and so on. Whenever such a type of event occurs some defined action can be performed by the system.

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

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



## **Events Workflow**

As per the above workflow:

- During Servicing stage, when an event is triggered, the main transaction is committed and a new parallel transaction is created to check if there is an event definition available.
- If there is an event definition available, system places an AQ (Advanced Queueing) message in database to check for any matching event criteria. There can be one or more criteria for an event in database which is further evaluated to get the matching



criteria. On identifying a matching criteria, the defined event with criteria is logged into event entities.

- Based on the Event Type, system executes the associated Event Actions.
  - If the event is configured to Batch mode, the event action is performed when the batch job EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING) is executed.
  - If the event is configured to Online mode, system performs the corresponding actions immediately.
- If the Event Action is defined as JMS, a json message is generated with the below format. You can configure additional details into the message by using response User Defined Tables. The data added in this table will be represented in Custom Block as illustrated in the example below.

```
[{
    "EventDetail": {
        "EventID": 8535,
        "EventType": "ACC_CREATE",
        "EventWessage": "ACC CREATE ACCOUNT LINE",
        "EntityNbr": "201xxxxxxx9",
        "EventStartDt": "2019-04-05T02:48:35",
        "EventProcessedDt": "2019-04-05T02:48:35",
        "CustomTabName": "User Defined Table 1",
        "DateData": [{
            "CustomTabName": "User Defined Table 1",
            "DateData": [{
            "KeyName": "CreationDate",
            "KeyName": "CreationDate",
            "KeyName": "CreationDate",
            "KeyName": "User Defined Table 1",
            "StringData": [{
             "KeyName": "CreationDate",
            "KeyName": "SusinessPhoneNumber",
            "KeyName": "OrgName",
            "KeyValue": "Oracle"
        }]
        {
            "CustomTabName": "User Defined Table 2",
            "KeyName": "User Defined Table 2",
            "KeyName": "CreationDate",
            "KeyName": "User Defined Table 2",
            "KeyName": "User Defined Table 2",
            "KeyName": "User Defined Table 2",
            "KeyName": "CreationDate",
            "KeyName": "User Defined Table 2",
            "KeyName": "CreationDate",
            "KeyName": "User Defined Table 2",
            "KeyName": "User Defined Table 2",
            "KeyName": "SusinessPhoneNumber",
            "KeyNa
```

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

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

#### Note

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



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

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

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

#### Navigating to Events

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

#### To define an Event

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

ents _×						2
n Line Lease Events						
vents				🕂 Add 🥖 I	Edit 🔛 View	🖋 Audit
A CONTRACTOR OF A CONTRACTOR O	e 🚮 Detach 🥥 Wrap 🚷					
Event Code	Description	Entity Type	Event Type	Processing 1	Гуре	
ABC	EVENT_ACC_NEW_CREATE_BATCH	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT IS CREATED	BATCH		<u>^</u>
ADDRESS_CREATE_EVENT	EVENT_CUS_ADR_CREATE_BATCH	CUSTOMERS	EVENT TO PROCESS ACTIONS WHEN NEW ADDRESS IS CREATED	BATCH		E
	EVENT_ACC_COND_CREATE_BATCH	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS CREATED	BATCH		
	EVENT_ACC_COND_CREATE_ACCOUN		EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS CREATED	ONLINE		
EVENT_ACC_COND_CREATE_ACCOUNT	EVENT_ACC_NEW_CREATE_ACCOUNT	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT IS CREATED	ONLINE		
EVENT_ACC_COND_CREATE_REPOSE	S EVENT_ACC_CREATE_REPOSESSION	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW REPOSESSION IS CREATED	ONLINE		
EVENT_ACC_COND_UPDATE	EVENT_ACC_COND_UPDATE_ONLINE	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW ACCOUNT CONDITION IS UPDATED	ONLINE		
EVENT_ACC_COND_UPDATE_ACCOUNT	EVENT_ACC_UPDATE_ACCOUNT_DATA.	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN ACCOUNT DATA IS UPDATED	ONLINE		
EVENT_ACC_COND_UPDATE_REPOSE	S EVENT_ACC_UPDATE_REPOSESSION	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW REPOSESSION IS UPDATED	ONLINE		
EVENT_ACC_CREATE_BANKRUPTCY_C	EVENT_ACC_CREATE_BANKRUPTCY_O	ACCOUNTS	EVENT TO PROCESS ACTIONS WHEN NEW BANKRUPTCY RECORD IS CREATED	ONLINE		-
•		m				•
				-		
vent Criteria				🕂 Add 🥒 I	Edit 🔛 View	🖋 Audit
fiew 🔻 Format 👻 🔛 Freez	e 🚮 Detach 🚽 Wrap 🛛 🚷 🔹	Check Criteria				
Query Name Descri	ption				Enable	zd
ABC EVENT	_ACC_CREATE_ACCOUNT_BATCH_LEASE				¥	
ACC_CREATE_ACCOUNT_BA EVENT	_ACC_CREATE_ACCOUNT_BATCH_LOAN				Y	
CREATE_ACCOUNT_BATCH EVENT	_ACC_CREATE_ACCOUNT_BATCH_LINE				Y	
riteria Details Action						
				Add /Ed	it 🔲 View	A
Actions				Add / Ed	View	V Audit
View 🔻 Format 👻 🔛 Fre	eze 🛃 Detach 🚽 Wrap 🚯					
Action Type	Action Code		Seq Enabled			
	NONE		1 Y			
SEND LETTER	NONE		2 Y			

Field:	Do this:
Event Code	Specify the unique event code.
Description	Specify the event description.
Entity Type	Select the entity type as either ACCOUNTS or CUSTOMERS from the drop-down list. The list is populated based on EVENT_ENTITY_TYPE_CD lookup code.
Event Type	Select the event identification type for the entity from the drop- down list. The list is populated based on EVENT_TYPE_CD lookup code.



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

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

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

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

A brief description of the fields is given below:

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

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

### **Criteria Details**

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

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

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



Field:	Do this:
Enabled	Check this box to enable the criteria details.

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

## Actions

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

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

A brief description of the fields is given below:

Field:	Do this:
Action Type	Select the action type from the drop-down listThe list is populated based on EVENT_ACTION_TYPE_CD lookup code.
Action Code	The action code is displayed as 'None' by default.
Seq	Specify the sequence number of executing the event action.
Enabled	Check this box to enable the event action.

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

## **Action Parameters**

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

- 9. To define the Action Parameters, in the **Action** sub tab, click Add or Edit. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 10. Click 'Load Parameters'. The applicable Action Parameters are loaded for update.

Field:	Do this:
Description	System auto populate the description from user defined table based on Action code selected.
Value Type	Select the value type as either CONSTANT or SYSTEM DRIVEN or USER INPUT to be included during event action execution from the drop- down list. The list is populated based on EVENT_VALUE_TYPE_CODE lookup code.
	For SEND CORRESPONDENCE Action Type, there are additional parameters - USER DEFINED ELEMENT and USER DEFINED CON- STANT available in Setup > Correspondence screen to provide input dur- ing execution of Event Action. The same is available in Events screen and can be modified before triggering the event action.



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

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

# 2.9.3 Monitoring JMS Event Actions

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

### To monitor events

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

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

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

# 2.10 Batch Jobs

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

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

## 2.10.1 Batch Jobs

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

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

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



## Navigating to Batch Jobs:

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

## 2.10.1.1 Batch Jobs

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

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

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

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

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

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

## **Configure Batch Jobs at Company Level**

OFSLL is enabled to process the configured batch jobs at each Company level giving a flexibility to schedule and run batch job or EOD processing at desired time zone. Irrespective of Company or Branch, the batch jobs can be run independently on specific time in scheduler. For more details on configuring the batch job at each company definition level, refer to Appendix - Configuration at Company Level chapter.

## To setup a Batch job

- 1. Click Setup > Setup > Administration > System > Batch Jobs.
- 2. In the **Batch Job Sets** section, you can make use of the copy option to copy the whole batch job set at one go with header and detailed records for each company definition. To do so, select the Company from drop-down list and click 'Create Copy'. System copies the batch job sets from the selected Company record to the Company selected from drop-down list. All those batch job set which are not already available in the selected Company are copied.

Note that:

- The 'Create Copy' option can be used multiple times.
- The Company drop-down list is displayed based on the User Access defined for the logged-in user.



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

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atch Job Sets							- 🛖 Aa	dd 🛛 🥖 Edit	View	🖋 Audit
View • Format •	Freez	e 🚮 Detach 🖉 Wrap 🚷	Company ALL	Create	Сору					
	1									20
Company	Set Code	Job Set Description	Frequency	Frequency value	Start Time	e Critical	Enabled	1	Last Run Dt	Next
AUS01	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	09:00 AM		N		08/08/2003	09/1 🔨
ALL	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM		N		08/08/2003	09/1
WBW_US	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM		N		08/08/2003	09/1
WVR USA	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM		N		08/08/2003	09/1
NL02	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM		N		08/08/2003	09/1
US01	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	09:00 AM		N		08/08/2003	09/1
UK01	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	15:00 PM		N		08/08/2003	09/1
JP04	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	23:00 PM		N		08/08/2003	09/1
IND	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	19:30 PM		N		08/08/2003	09/1
WVCAP	SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	22:30 PM	Y	N		08/07/2003	09/1 🗸
<										>
atch Jobs	Freezo	e 🚮 Detach 🚽 Wrap 🚷					👍 A	id 🥖 Edit	View	🖋 Audit
View   Format	E7 Treez	e 🚮 Detach 🖉 wrap 👹								
Seq	Job Type	Job Code	Job Description	Thread	ls	Commit Count	Errors Allowed	Weekend	Holid	lay
1.0000	PROCEDURE	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	1		100	50	Y	Y	
2.0000	PROCEDURE	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	1		100	50	Y	Y	
<										>
atch Job Threa	ds						a 👍 🗛	dd 🛛 🥖 Edit	View	🖋 Audit
View - Format -	Freez	e 🚮 Detach 🚽 Wrap 🚷								
Thread	and and a second							Trace Level	Enable	

Field:	Do this:
Company	Select the company from the drop-down list. The list is popu- lated only with those Company Definitions to which you have been provisioned access.
	This company is considered if system is setup to process batch jobs at Company level. For more information, refer to 'Appen- dix - Company Level GL Date Configuration' section.
Set Code	Specify the code for the batch job set.
Job Set Description	Specify the description for the batch job set.
Frequency	Select the frequency at which the job set is to be executed from the drop-down list.
Frequency Value	Select the frequency value from the drop-down list. The fre- quency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A "critical" job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.



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

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

A brief description of the fields is given below:

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

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

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

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



Field:	Do this:
Enabled	Check this box to enable the thread.

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

## 2.10.1.2 Job Holidays

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

## To define job holidays

- 1. Click Setup > Setup > Administration > System > Batch Jobs > Job Holidays.
- 2. In the **Job Holidays** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

tch Jobs		
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ob Holidays		👍 Add 🥒 Edit 📃 View 🔗 Audit
View • Format •	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🚷	
Holiday Dt	Description	Company Enabled
06/13/2020	QUEENS BIRTHDAY	UK01 Y
06/13/2020	QUEENS BIRTH DAY	AUS01 Y
12/25/2002	CHRISTMAS	ALL Y
09/21/2002	THANKS GIVING DAY	ALL Y
07/05/2002	INDEPENDENCE DAY	ALL Y
12/25/2001	CHRISTMAS	ALL Y
09/22/2001	THANKS GIVING DAY	ALL Y
07/04/2001	INDEPENDENCE DAY	ALL Y
12/25/2000	CHRISTMAS	ALL Y
ob Holidays		
		🔒 Save and Stay 📄 Save and Return 🤇 🦕 Return
	Holiday Dt 06/13/2020	* Enabled 🗸
	* Description QUEENS BIRTHDAY	
	* Company UK01 V	

A brief description of the fields is given below:

Field:	Do this:
Holiday Dt	Specify the date of the job holiday. You can select the date from the adjoining calendar icon.
Description	Specify the job holiday description (required).
Company	Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access.
	This company is considered if system is setup to process holiday at Company level. For more information, refer to 'Appendix - Company Level GL Date Configuration' section.
Enabled	Check this box to enable the holiday.

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



# 2.10.2 Batch Jobs Available

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b- j_100_01	APPLICA- TION TO ACCOUNT INTERFACE	N o	Y e s	N o	C o m m o n	This process peri- odically picks up applications in 'Approved-Veri- fied' status and creates accounts.
ACH	ACH Accounts	acaprc_b j_100_01	ACCOUNT ACH PRO- CESSING	N o	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible cus- tomer payments.
ACH	ACH Produc- ers	acp- prc_b- j_100_01	PRO- DUCER ACH PRO- CESSING	Y e s	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible pro- ducer payments.
ACH	ACH Ven- dors	acvprc_b j_100_01	VENDOR ACH PRO- CESSING	N o	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible ven- dor payments.
ACH	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	acx- prc_b- j_100_01	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	Y e s	Y e s	N o	C o m m o n	This process pro- ducers the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Appli- cations	agaap- p_b- j_100_01	APPLICA- TION AGING PROCESS	Y e s	N o	N o	C o m m o n	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Con- tracts	agcco- n_b- j_100_01	CON- TRACT AGING PROCESS	Y e s	N o	N o	C o m m o n	This process puts contracts into 'Aged-Contract' substatus.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSEFT- PRC_B- J_111_0 1	BACKUP EFT	N o	Y e s	N o	C o m m o n	This process cre- ates the Backup EFT file
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSL- BAPRC_ BJ_100_ 01	POSTING ALLOT- MENT PAY- MENTS	N o	Y e s	N o	C o m o n	This process posts the payments from the allotment file received from the bank
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSOD- DALT_B- J_100_0 1	ALLOT- MENT EXTRACT FILE DUMP	N o	Y e s	N o	C o m m o n	This process sends the allot- ment draft notice to the bank
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSNS- FPRC_B J_100_0 1	NSF BATCH	N o	Y e s	N o	C o m m o n	This process posts the NSF file received from the bank
API	API Accounts	accaa- i_b- j_100_01	API AAI	N o	Y e s	N o	C o m m o n	This process cre- ates accounts from validated conver- sion applications/ contracts
API	API Accounts	accd- mp_b- j_100_01	MOVE API_XX TO ITABS	N o	Y e s	N o	C o m m o n	This process cop- ies data from con- version API tables to conversion applications table
API	API Accounts	accval_bj _111_01	VALIDATE ITABS (LOAN)	N o	Y e s	N o	L o a n	This process vali- date all conver- sion applications loan accounts by running the edits



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	accval_bj _112_01	VALIDATE ITABS (LINE)	N o	Y e s	N o	L n e	This process vali- date all conver- sion applications line of credit accounts by run- ning the edits
API	API Accounts	acm- prc_b- j_100_01	LOAD API_COM- MENTS	N o	Y e s	N o	C o m o n	This process cre- ates account com- ments from conversion appli- cations/contracts
API	API Accounts	APID- MP_B- J_100_0 1	LOAD API RECORDS	N o	Y e s	≻ e s	C o E E o n	This process directly reads data from database folder and using the external tables loads it into API tables for creating accounts.
								This eliminates the need/dependency of SQL loader and Control files.
								Ensure that account data in Input file has same structure as defined in Setup > Data Files > Input definition specifi- cally for Loan, Line & Lease accounts.
COL	Appointment Cancellation	cap- prc_b- j_100_01	APPPOINT- MENT CAN- CEL PROCESS- ING	N o	Y e s	Y e s	C o m m o n	This process can- cels all the expired appointments.
COL	Payment Promise Pro- cessing	cppprc_b j_100_01	BROKEN PROMISE PROCESS- ING	N o	Y e s	N o	C o m m o n	This process updates any bro- ken promises as of the run time.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
CRB	Credit Bureau Reporting	cbuutl_b- j_100_01	CREATE METRO2 FILE	N o	≻ e s	0 Z	C o m m o n	This process cre- ates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b- j_000_01	ACCOUNT DOCU- MENT LOAD	N o	Y e s	Y e s	C o ff ff o n	This process reads acct_doc_load directory. Attach the documents to specified accounts and move docu- ments to appropri- ate directory
DLX	Accounts Dialer Exclu- sion	ODX- PRC_B- J_100_0 1	ACCOUNTS DIALER EXCLU- SION	N	~	$\prec$	C o E E o n	This process gen- erates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval.
GLP	GL Interface	gliprc_b- j_100_01	GL SUMMA- RIZATION	N o	Y e s	N o	C o m m o n	This process sum- marizes GL trans- actions for the day.
GOV	Debt Report- ing IRS 1099A / 1099C	gdraap_ bj_100_0 1	IRS 1099-A PROCESS- ING	N o	Y e s	N o	C o m o n	This process gen- erates the 1099-A flat file for govern- ment reporting.
GOV	Debt Report- ing IRS 1099A / 1099C	gdrcad_b j_100_01	IRS 1099-C PROCESS- ING	N o	Y e s	N o	C o m o n	This process gen- erates the 1099-C flat file for govern- ment reporting.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
GOV	HMDA Reporting	ghr- prc_b- j_100_01	IRS HMDA PROCESS- ING	Y e s	N o	Ο Ζ	C o E E o n	This process gen- erates the HMDA flat file for govern- ment reporting.
GOV	Interest Reporting IRS 1098	girprc_b- j_100_01	IRS 1098 PROCESS- ING	N o	Y e s	N o	C o m m o n	This process gen- erates the 1098 flat file for government reporting.
JOB	Scheduler	jsctst_b- j_000_01	Scheduler	Y e s	Y e s	Y e s	C o m m o n	This process test the job scheduler
LBP	Lockbox	lbxprc_b- j_100_01	LOAD LOCKBOX PROCESS- ING	N o	Y e s	N o	C o m m o n	This process loads any lockbox files available. This pro- cess can be set to run periodically throughout the day.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 3	OUTPUT LIEN TRACKING FOR DATA CHANGE	N	Y	Ν	C o m m o n	This process gen- erates output file with changes in customer informa- tion such as Address/Phone no./Borrower/Co- borrower name.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 4	OUTPUT LIEN TRACKING FOR VOID ACCOUNT	N	Y	Ν	C o m m o n	This process gen- erates output file for 'Void Accounts' to be sent to dealer track.
LTR	Collections Letter	lcolt1_b- j_100_01	GENERATE FIRST COL- LECTION LETTER	N o	N o	Y e s	C o m o n	This process gen- erates the first col- lection letter for eligible accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Collections Letter	lcolt2_b- j_100_01	GENERATE SECOND COLLEC- TION LET- TER	N o	N o	≻ e s	C o E E o n	This process gen- erates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b- j_100_01	GENERATE THIRD COL- LECTION LETTER	N o	N o	Y e s	C o m m o n	This process gen- erates the third col- lection letter for eligible accounts.
LTR	Customer Service Let- ter	lcspdf_b- j_111_01	PAID IN FULL LET- TER	N o	Y e s	N o	L o a n	This process gen- erates the paid-in- full letter for the relevant accounts.
LTR	Customer Service Let- ter	lcspo- q_b- j_111_01	PAYOFF QUOTE LETTER	N o	Y e s	Ο Ζ	C o E E o n	This process gen- erates the payoff quote letter for the requested accounts.
LTR	Customer Service Let- ter	lcsst- m_b- j_100_01	CUS- TOMER STATE- MENT LET- TER	N o	Y e s	N o	C o m m o n	This process gen- erates the cus- tomer/business statement letter for requested accounts.
LTR	Customer Service Let- ter	lcswel_b- j_111_01	WELCOME LETTER	N o	Y e s	N o	L o a n	This process gen- erates the wel- come letter for the newly funded accounts.
LTR	Origination Letter	loraco_b- j_111_01	Origination Adverse Action Let- ter(Condi- tional) (Loan)	Y e s	N o	N o	L o n	This process gen- erates the adverse action letter for rel- evant applications.
LTR	Origination Letter	loradv_b- j_111_01	Origination Adverse Action Let- ter (Loan)	Y e s	N o	N o	L o a n	This process gen- erates the adverse action letter for rel- evant applications.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Coupon Book Dump File	ocn- prc_b- j_100_01	CUS- TOMER COUPON BOOK GEN- ERATION	N o	≻ e s	0 Z	C o m m o n	This process gen- erates coupon books, if appropri- ate.
ODD	Output Data Dump File	odd- prc_b- j_000_01	CREATE OUTPUT DATA DUMP FILES	Y e s	Y e s	Y e s	C o m o n	This process cre- ates any defined output data dump files set in the sys- tem.
ODD	Collections Letter	olclt1_b- j_100_01	COLLEC- TION LET- TER 1 FILE CREATION	N o	N o	Y e s	C o m m o n	This process gen- erates the first col- lection letter for eligible accounts.
ODD	Collections Letter	olclt2_b- j_100_01	COLLEC- TION LET- TER 2 FILE CREATION	N o	N o	≻ e s	C o E E o n	This process gen- erates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b- j_100_01	COLLEC- TION LET- TER 3 FILE CREATION	N o	N o	Y e s	C o m m o n	This process gen- erates the third col- lection letter for eligible accounts.
ODD	Origination Letter	olo- aco_b- j_100_01	ADVERSE ACTION CONDI- TIONAL LETTER FILE CRE- ATION	Y e s	N o	N o	C o m m o n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Origination Letter	oload- v_b- j_100_01	ADVERSE ACTION LETTER FILE CRE- ATION	Y e s	N o	N o	C o m o n	This process gen- erates the adverse action letter for rel- evant applications.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Let- ter	olspdf_b- j_100_01	PAID IN FULL FILE CREATION	N o	≻ e s	0 Z	C o m m o n	This process gen- erates the paid-in- full letter for the relevant accounts.
ODD	Customer Service Let- ter	olspo- q_b- j_100_01	PAY OFF QUOTE FILE CRE- ATION	N o	Y e s	N o	C o m m o n	This process gen- erates the payoff quote letter for the requested accounts.
ODD	Customer Service Let- ter	ols- wel_b- j_100_01	WELCOME LETTER FILE CRE- ATION	N o	Y e s	N o	C o m o n	This process gen- erates the wel- come letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b j_100_01	DEALER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m m o n	This process gen- erates the dealer/ producer state- ments at the speci- fied frequency.
ODD	Customer Statement Dump File	ostprc_b- j_100_01	CUS- TOMER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m m o n	This process gen- erates the cus- tomer/business statement for eligi- ble accounts.
PRQ	Payable Requistion Customer	pcu- prc_b- j_100_01	CUS- TOMER REFUND PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m m o n	This process cre- ates requisitions for customer/busi- ness overpayment refunds.
PRQ	Payable Requisition Producer	ppores_b j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISI- TIONS	N o	Y e s	N 0	C o m m o n	This process cre- ates requisitions for dealer compen- sation payments on month-end.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PRQ	Payable Requisition Vendor	pvn- prc_b- j_100_01	VENDOR INVOICE PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o E E o n	This process cre- ates requisitions for vendor invoice payments
PUR	Archive Accounts	pacarc_b j_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	Y e s	C o m m o n	This process archives account data from ACCOUNTS table to OACCOUNTS table.
PUR	Archive Accounts	pacarc_b j_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives account data from OAC- COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_b j_100_01	ARCHIVE APPLICA- TION DATA TO OTABLES	Y e s	N o	N o	C o m m o n	This process archives applica- tion-related data from APPLICA- TIONS to OAPPLI- CATIONS table.
PUR	Archive Applications	paparc_b j_100_02	ARCHIVE APPLICA- TION DATA TO OOT- ABLES	Y e s	N o	N o	C o m m o n	This process archives applica- tion-related data from OAPPLICA- TIONS to OOAP- PLICATIONS table.
PUR	Archive GL	pglarc_b- j_100_01	ARCHIVE GL DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_b- j_100_02	ARCHIVE GL DATA TO OOTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from OGL tables to OOGL tables.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Purge Job Requests	pjrjrq_b- j_100_01	Purge Job Requests	Y e s	Y e s	Y e s	C o m o n	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_ bj_100_0 1	PURGE OUTPUT DATA HEADERS	N o	Y e s	Y e s	C o m o n	This process purges Output Data Headers from the system.
PUR	Archive Securitiza- tion	ppaarc_b j_100_01	ARCHIVE POOL DATA TO OTABLES	N o	Y e s	N o	C o m o n	This process archives securiti- zation data from TABLE to corre- sponding OTABLE.
PUR	Archive Securitiza- tion	ppaarc_b j_100_02	ARCHIVE POOL DATA TO OOT- ABLES	N o	Y e s	N o	C o m o n	This process archives securiti- zation data from OTABLE to corre- sponding OOT- ABLE.
PUR	Archive Pro- ducers	pprarc_bj _100_01	ARCHIVE PRO- DUCER DATA TO OTABLES	Y e s	Y e s	Y e s	C o m o n	This process archives producer data from PRO- DUCERS table to OPRODUCERS table.
PUR	Archive Pro- ducers	pprarc_bj _100_02	ARCHIVE PRO- DUCER DATA TO OOTABLES	Y e s	Y e s	Y e s	C o m o n	This process archives producer data from OPRO- DUCERS table to OOPRODUCERS table.
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_01	ARCHIVE PRO- DUCER TXNS DATA TO OTABLES	N o	Y e s	N o	C o m o n	This process archives producer transaction data from PRODUC- ERS table to OPRODUCERS table.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_02	ARCHIVE PRO- DUCER TXNS DATA TO OOT- ABLES	N o	Y e s	Ο Ο	C o E E o n	This process archives producer transaction data from OPRODUC- ERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_b- j_100_01	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from TABLE to cor- responding OTABLE.
PUR	Archive Statements	pstarc_b- j_100_02	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuus- r_b- j_100_01	Terminate User	Y e s	Y e s	Y e s	C o m m o n	This process termi- nates user satisfy- ing the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b- j_100_01	ARCHIVE TXNS DATA TO OTABLES	N o	Y e s	N o	C o m o n	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b- j_100_02	ARCHIVE TXNS DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b- j_100_01	Purge User Logins	Y e s	Y e s	Y e s	C o m o n	This process purges user login data from the sys- tem.



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Ven- dor Invoices	pviarc_b- j_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor invoice data from OTABLEs to OOT- ABLEs based on the days men- tioned in system parameter 'PVI_OAR- CHIVE_DAYS'.
PUR	Archive Ven- dors	pvearc_b j_100_01	ARCHIVE VENDORS DATA TO OTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following valida- tion - Vendor end date is less than system date - Days mentioned in sys- tem parameter 'PVE_ARCHIVE DAYS'.
PUR	Archive Ven- dors	pvearc_b j_100_02	ARCHIVE VENDORS DATA TO OOTABLES	N o	Y e s	Y e s	C o E E o n	This process archives vendor invoice data from OTABLEs to OOT- ABLEs based on the days men- tioned in system parameter 'PVE_OAR- CHIVE_DAYS'.
QUE	Queue Cus- tomer Ser- vice	qcsprc_b j_100_01	CUS- TOMER SERVICE QUEUE PROCESS- ING	N o	Y e s	Y e s	C o m o n	This process cre- ates the customer service/collections queues
SET- QCS	QUEUES	QCCPR C_B- J_100_0 1	CRITERIA BASED CONDI- TION POST- ING	N	Y	Y		This process facili- tates to post crite- ria based conditions on Account.



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Con- tracts	rcod- mp_b- j_100_01	LOAD CON- TRACT DATA INTO T TABLES	Y e s	≻ e s	N o	CoEEon	This process trans- fers the account contracts data from (OLTP) Regular tables to Tempo- rary T tables
RDB 1	RDB1 Reposses- sions	rfod- mp_b- j_100_01	LOAD REPO FORECLO- SURE DATA INTO T TABLES	N o	N o	Y e s	C o m m o n	This process trans- fers the account bankruptcy data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Pro- ducers	rprd- mp_b- j_100_01	LOAD PRO- DUCER AND ITS TXNS DATA INTO T TABLES	N o	Y e s	N o	CoEEor	This process trans- fers the producer and producer transactions data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Setup	rstd- mp_b- j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Y e s	Y e s	Y e s	C o m o n	This process trans- fers the setup data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Txns	rtxd- mp_b- j_100_01	LOAD TXN DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process trans- fers the account transactions data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 2	RDB2 Accounts	racac- c_b- j_100_01	Load Reporting Tables Accounts	N o	Y e s	Y e s	C o m m o n	This process trans- fers the account data from T tables to RDB tables
RDB 2	RDB2 Accounts (Derived Fields)	rac- drv_b- j_100_01	Update Reporting Tables Accounts	N o	Y e s	Y e s	C o m o n	This process updates the codes with description for account RDB tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Appli- cations	rapap- p_b- j_100_01	Load Reporting Tables Appli- cations	Y e s	N o	N o	C o E E o n	This process trans- fers the applica- tion data from T tables to RDB tables
RDB 2	RDB2 Appli- cations (Derived Fields)	rap- drv_b- j_100_01	Update Reporting Tables Appli- cations (Derived Fields)	Y e s	N o	N o	C o m m o n	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj _100_01	Load Reporting Tables Asset Tracking	N o	Y e s	N o	C o m m o n	This process trans- fers the account asset tracking data from T tables to RDB tables
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b- j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	N o	Y e s	N o	C o m m o n	This process updates the codes with description for account asset tracking RDB tables
RDB 2	RDB2 Bank- ruptcy	rbkab- d_b- j_100_01	Load Reporting Tables Bankruptcy	N o	N o	Y e s	C o m m o n	This process trans- fers the account bankruptcy data from T tables to RDB tables
RDB 2	RDB2 Call Activities	rca- cac_b- j_100_01	Load Reporting Tables Call Activities	N o	N o	Y e s	C o m o n	This process trans- fers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Defi- ciency	rchaof_bj _100_01	Load Reporting Tables Defi- ciency	N o	N o	Y e s	C o m o n	This process trans- fers the account deficiency data from T tables to RDB tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Con- tracts	rco- con_b- j_100_01	Load Reporting Tables Con- tracts	Y e s	Y e s	N o	C o E E o n	This process trans- fers the account contract data from T tables to RDB tables
RDB 2	RDB2 Con- tracts (Derived Fields)	rcodrv_bj _100_01	Update Reporting Tables Con- tracts (Derived Fields)	Y e s	Y e s	N o	C o m o n	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Reposses- sions	rfoafr_b- j_100_01	Load Reporting Tables Reposses- sions	N o	N o	Y e s	C o m o n	This process trans- fers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Pro- ducers (Derived Fields)	rprdrv_b- j_100_01	Update Reporting Tables Pro- ducers (Derived Fields)	N o	Y e s	N o	C o m m o n	This process updates the codes with description for producer and pro- ducer transactions RDB tables
RDB 2	RDB2 Pro- ducers	rprpro_b- j_100_01	Load Reporting Tables Pro- ducers	N o	Y e s	N o	C o m o n	This process trans- fers the producer and producer transactions data from T tables to RDB tables
RDB 2	RDB2 Setup	rststp_b- j_100_01	Load Reporting Tables Setup	Y e s	Y e s	Y e s	C o m m o n	This process trans- fers the setup data from T tables to RDB tables
RDB 2	RDB2 Txns	rtxdrv_b- j_100_01	Load Reporting Tables Txns	N o	Y e s	Y e s	C o m o n	This process trans- fers the account transaction data from T tables to RDB tables



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_02	Create batches for Customer Refund Requests	N o	Y e s	0 Z	C o m m o n	This process cre- ates company branch wise batches for cus- tomer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_03	Create Transaction of Customer Refund Requests	N o	Y e s	N o	C o m o n	This process popu- late customer refund request in respective batch created above
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_04	Compute control totals for cus- tomer refund request batches	N o	Y e s	N o	C o m m o n	This process popu- lates control totals for the bathes cre- ated for customer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_05	Escrow compliance checking	N o	≻ e s	0 Z	Common	This process checks escrow- able account for compliance
TPE	Escrow Anal- ysis & Dis- bursements	tesds- b_b- j_100_05	Escrow dis- bursement posting & requisition creation	N o	Y e s	N o	C o m m o n	This process posts processed escrow disbursement and creates requisi- tions.
TPE	Non Mone- tary Transac- tions	tnmb- mt_b- j_100_01	NON MON- ETARY TRANSAC- TIONS POSTING	N o	Y e s	Y e s	C o m m o n	This process posts non monetary transactions in the background at the specified time interval.
TPE	Compensa- tion	tpr- com_b- j_111_01	Compensa- tion	N o	Y e s	N o	L o a n	This process cre- ates transaction for month-end pro- ducer compensa- tion



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Statement	tprps- g_b- j_111_01	Producer Statement	N o	Y e s	N o	L o a n	This process cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Monetary Transactions	txnacr_b- j_100_01	INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING	N o	Y e s	N o	C o m m o n	This process posts any payment batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnact_b- j_100_01	ACCOUNT ACTIVA- TION	N o	Y e s	N o	C o m o n	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactions	txnad- v_b- j_112_01	Advance Posting	N o	Y e s	N o	L i e	This process posts any advance batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnan- n_b- j_100_01	ANNIVER- SARY PRO- CESSING	N o	Y e s	N o	C o m m o n	This process car- ries out the anni- versary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_b j_100_01	MONE- TARY TRANSAC- TIONS POSTING	N o	Y e s	N o	C o m m o n	This process posts monetary transac- tions in the back- ground at the specified time interval.
TPE	Monetary Transactions	txnch- g_b- j_100_01	Chargeoff Processing	N o	Y e s	N o	C o m o n	This process charges off eligi- ble or scheduled for chargeoff accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnch- g_b- j_100_03	Chargeoff reversal	N o	Y e s	Ν ο	CoEEon	On posting charge off reversal trans- action, this pro- cess moves the remaining expense and fee from charge off balance to active balance.
TPE	Monetary Transactions	txncls_b- j_100_01	VOID/PAID ACCOUNT CLOSE PROCESS- ING	N o	Y e s	N o	C o m o n	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b- j_100_01	BILLING/ DUE DATES PROCESS- ING	N o	Y e s	Σο	C	This process cre- ates/updates the due dates for the accounts in the system. In addition, this process can also do Asset Billing using asset param- eters defined for 'Home' collateral. For more details, refer to Asset Bill- ing Rate section.
TPE	Monetary Transactions	txnfpd_b- j_100_01	FIRST PMT DEDUC- TION PRO- CESSING	N o	Y e s	Ο Ν	C o m m o n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.
TPE	Monetary Transactions	txnfpr_b- j_111_01	FIRST PMT REFUND PROCESS- ING	N o	Y e s	N o	L o a n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.
TPE	Monetary Transactions	txnltc_b- j_100_01	LATE CHARGE PROCESS- ING	N o	Y e s	N o	C o m o n	This process assesses late charge depending on the rules, for all accounts in the system.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnmt- d_b- j_100_01	MONTH END PRO- CESSING	N o	Y e s	Ο Ζ	C o m m o n	This process popu- lates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnp- mt_b- j_100_01	Payment Posting	N o	≻ e s	<b>N</b> 0	C o m m o n	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn- prm_b- j_100_01	PROMO- TION END PROCESS- ING	N o	Y e s	N o	C o m o n	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txn- prm_b- j_100_03	TLP PRO- MOTION CANCEL PROCESS- ING	N o	Y e s	N o	C o m o n	This process 'can- cels' the promo- tion on the account.
TPE	Monetary Transactions	txnrat_b- j_100_01	RATE CHANGE PROCESS- ING	N o	Y e s	N o	C o m o n	This process changes the prev- alent rate on an account.
TPE	Monetary Transactions	txn- sch_b- j_100_01	SCHEDULE FOR CHARGED OFF PRO- CESSING	N o	Y e s	N o	C o m o n	This process puts the 'Schedule for Charge Off' condi- tion on eligible accounts.
TPE	Monetary Transactions	txntip_b- j_100_01	TERMINA- TION PRO- CESSING	N o	Y e s	N o	C o m o n	This process puts the "Paid" status on eligible accounts



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnytd_b- j_100_01	YEAR END PROCESS- ING	N o	Y e s	N o	C o m m o n	This process popu- lates the year end balances and car- ries over the bal- ances to next year.
TPE	Usage Charge Pro- cessing	TXNUS- G_B- J_100_0 1	Billing Batch job to pro- cess and post lease usage/rental fees on account	N o	Y e s	Y e s	C o m m o n	This process is used to derive the billing amount to be charged for Lease Usage/ Rental based asset for con- sumed units calcu- lated by the applicable charge matrix.
TPE	MOCK BILL- ING/DUE DATES PROCESS- ING	TXN- MDT_B- J_100_0 1	MOCK BILL- ING/DUE DATES PROCESS- ING	Y e s	Y e s	Y e s	C o m m o n	This process gen- erates the future dues/balances based on the parameters defined in the crite- ria. This batch job is a prerequisite run for the mock statements to get generated.
XPR	DEALER TRACK PRO- DUCER LOAD	XPRP- ST_EW_ 100_01	DEALER TRACK PRO- DUCER LOAD	N	Y	Y	C o m m o n	This process dumps producer details maintained in the system into Dealer Track. System can either use MDB flow by generating out- bound JMS mes- sage if system parameter 'OUT- BOUND_DL- R_TRACK_Q' is set to 'Y' or use existing flow by making database synchronous out- bound calls to pro- ducer data dump web service.



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



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

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

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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LOAN)	OUNUN D_EM_1 11_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH (LOAN)	OUNUN D_EM_1 11_13	UNDER- WRITING STATUS BY MONTH (LOAN)	N o	Y e s	N o	C o m o n	
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	OUNUN D_EM_1 11_14	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LINE)	OUNUN D_EM_1 12_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LINE)	N o	≻ e s	0 Z	CoEEor	
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LINE)	OUNUN D_EM_1 12_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LINE)	N o	Y e s	<b>N</b> 0	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH (LINE)	OUNUN D_EM_1 12_13	UNDER- WRITING STATUS BY MONTH (LINE)	N o	Y e s	N o	C o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	OUNUN D_EM_1 12_14	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	N o	Y e s	Ο Ζ	C o E E o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	OUNUN D_EM_1 21_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LEASE)	OUNUN D_EM_1 21_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH (LEASE)	OUNUN D_EM_1 21_13	UNDER- WRITING STATUS BY MONTH (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	OUNUN D_EM_1 21_14	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	Y e s	N o	N o	L e s e	
RPT	ACCOUNT PAYABLE (ORIGINA- TION)	OFNA- PY_EM_ 100_01	ACCOUNT PAYABLE (ORIGINA- TION)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT PAYABLE (SERVIC- ING)	OFNA- PY_EM_ 100_02	ACCOUNT PAYABLE (SERVIC- ING)	N o	Y e s	N o	C o m m o n	



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



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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PRO- DUCER STATE- MENT (LOAN)	OCSPS- M_EM_1 11_01	PRO- DUCER STATE- MENT (LOAN)	Y e s	N o	<b>N</b> 0	L o n	
RPT	PRO- DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX _EM_111 _01	PRO- DUCER MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	No	Ο Ο	L o a n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	OCSS- CH_EM_ 111_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	OCSTA M_EM_1 11_01	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	OCSTER _EM_111 _01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTX- N_EM_1 11_01	MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	ACCOUNT LISTING (LINE)	OCSAC- C_EM_1 12_01	ACCOUNT LISTING (LINE)	Y e s	N o	N o	L o a n	
RPT	ADVANCE POSTING LOG (LINE)	OCSAD- V_EM_1 12_01	ADVANCE POSTING LOG (LINE)	Y e s	N o	N o	L o a n	



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ACCOUNT LISTING (LEASE)	OCSAC- C_EM_1 21_01	ACCOUNT LISTING (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT HISTORY (LEASE)	OCSP- MT_EM_ 121_04	PAYMENT HISTORY (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG (LEASE)	OCSP- MT_EM_ 121_05	PAYMENT ALLOCA- TIONS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	OCSP- MT_EM_ 121_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	OCSS- CH_EM_ 121_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	OCSTA M_EM_1 21_01	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LEASE)	OCSTER _EM_12 1_01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LEASE)	Y e s	N 0	N o	C o m m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTX- N_EM_1 21_01	MONE- TARY TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m o n	
RPT	BANK- RUPTCY LOG	OCOBN K_EM_1 00_01	BANK- RUPTCY LOG	Y e s	N o	N o	C o m o n	
RPT	COLLEC- TOR ACTIV- ITY (DETAILED) LOG	OCO- COL_EM _100_01	COLLEC- TOR ACTIV- ITY (DETAILED) LOG	N o	N o	Y e s	C o m o n	
RPT	COLLEC- TOR PRO- DUCTIVITY BY QUEUE	OCO- COL_EM _100_02	COLLEC- TOR PRO- DUCTIVITY BY QUEUE	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY PRO- DUCER	OCO- COL_EM _100_03	DELIN- QUENCY ANALYSIS BY PRO- DUCER	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY CREDIT GRADE	OCO- COL_EM _100_04	DELIN- QUENCY ANALYSIS BY CREDIT GRADE	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY STATE	OCO- COL_EM _100_05	DELIN- QUENCY ANALYSIS BY STATE	N o	N o	Y e s	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT PROMISE LOG	OCO- COL_EM _100_06	PAYMENT PROMISE LOG	N o	N o	≻ e s	C o m m o n	
RPT	COLLEC- TOR ACTIV- ITY LOG	OCO- COL_EM _100_07	COLLEC- TOR ACTIV- ITY LOG	N o	N o	Y e s	C o m o n	
RPT	DEFI- CIENCY LOG	OCODE- F_EM_1 00_01	DEFI- CIENCY LOG	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY LOG	OCODL Q_EM_1 00_01	DELIN- QUENCY LOG	N o	N o	Y e s	C o m o n	
RPT	REPOSSES- SION/FORE- CLOSURE LOG	OCORE P_EM_1 00_01	REPOS- SESSION/ FORECLO- SURE LOG	N o	N o	Y e s	C o m o n	
RPT	NON MONE- TARY TXNS LOG	OCOTN- M_EM_1 00_01	NON MON- ETARY TXNS LOG	N o	N o	Y e s	C o m o n	
RPT	VENDOR INVOICE LOG	OCOVIN _EM_10 0_01	VENDOR INVOICE LOG	N o	N o	Y e s	C o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	VENDOR WORK ORDER LOG	OCOVN A_EM_1 00_01	VENDOR WORK ORDER LOG	N o	N o	≻ e s	C o E E o n	
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS- SEC_EM _111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DEFAULTS (NON LIQUI- DATED) (LOAN)	OCS- SEC_EM _111_02	POOL DEFAULTS (NON LIQ- UIDATED) (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL PAY- OFFS (LOAN)	OCS- SEC_EM _111_03	POOL PAY- OFFS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL RECOVERY (LOAN)	OCS- SEC_EM _111_04	POOL RECOV- ERY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DELIN- QUENCY (LOAN)	OCS- SEC_EM _111_05	POOL DELIN- QUENCY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL REPUR- CHASED ACCOUNTS (LOAN)	OCS- SEC_EM _111_06	POOL REPUR- CHASED ACCOUNTS (LOAN)	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS- SEC_EM _111_07	POOL MONTHLY ACTIVITY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL LIQ- UIDATED CON- TRACTS (LOAN)	OCS- SEC_EM _111_08	POOL LIQ- UIDATED CON- TRACTS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS- SEC_EM _111_09	POOL TXNS LOG BY GL POST DT (LOAN)	N o	Y e s	N o	C o m m o n	
SET- QRT	Real time Queues pro- cessing	QCSPR C_B- J_100_0 2	Real time Queues pro- cessing	N o	≻ e s	≻ e s	CoEEor	This batch job pro- cesses queues marked as real time based on refresh frequency setup in the job set.
TAM	MONTH END COM- PENSATION DISBURSE- MENT PRO- CESSING	TPR- COM_B- J_100_0 1	MONTH END COM- PENSA- TION DISBURSE- MENT PRO- CESSING	N o	Y e s	N o	C o m m o n	
ТАМ	PRO- DUCER STATE- MENTS	TPRPS- G_B- J_100_0 1	PRO- DUCER STATE- MENTS	N o	Y e s	N o	C o m m o n	
ТАМ	PRO- DUCER STATUS CHANGE	TPRSTA _BJ_100 _01	PRO- DUCER STATUS CHANGE	N o	Y e s	N o	C o m m o n	



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



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



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



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BLK	BULK UPLOAD FOR PRIC- ING SETUP	BLK- PRP_B- J_100_0 1	BULK UPLOAD FOR PRIC- ING SETUP	Y e s				
BLK	BULK UPLOAD FOR GL ATTRI- BUTES	BLK- GLS_B- J_100_0 1	BULK UPLOAD FOR GL ATTRI- BUTES				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSLA- TION	BLK- GLS_B- J_100_0 2	BULK UPLOAD FOR GL TRANSLA- TION DEFI- NITION				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSAC- TION TYPES	BLK- GLS_B- J_100_0 3	BULK UPLOAD FOR GL TRANSAC- TION TYPES DETAILS				с о m m о n	
BLK	BULK UPLOAD FOR GL TRANSAC- TION LINKS	BLK- GLS_B- J_100_0 4	BULK UPLOAD FOR GL TRANSAC- TION LINKS				c o m o n	
ODD 2	RATE CHANGE LETTER FILE	OLSRAT _BJ_100 _01	RATE CHANGE LETTER FILE CRE- ATION		≻ e s			
TPE	EXPIRED DRAW PERIOD PROCESS- ING (STAGE FUNDED LOANS)	TXN- DRW_B- J_111_0 1	EXPIRED DRAW PERIOD PROCESS- ING (STAGE FUNDED LOANS)		Y e s			

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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PDC	PENDING PDC	PDCPN D_B- J_100_0 1	PENDING PDC PRO- CESSING		y e s			
LTR2	PDC RENEWAL LETTER	LCSPD- C_B- J_100_0 1	PDC RENEWAL LETTER GENERA- TION		y e s			
DOT	APPLICA- TION DOCU- MENT LOAD	DOL- PRC_B- J_000_0 2	APPLICA- TION DOC- UMENT LOAD	Y e s				
ODD 2	ONE TIME ACH POST DATED PAY- MENT LET- TER	OLSPD- P_B- J_100_0 1	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS- ING		Y e s			
ODD 2	OUTPUT DATA DUMP SERVICING	OST- PRC_B- J_100_0 2	MASTER CUS- TOMER STATE- MENT GEN- ERATION		Y e s			This process is used to generate consolidated Account state- ments associated for each Master Account.
WFP	BILLING	WTX- BIL_B- J_132_0 1	BILLING PROCESS- ING		Y e s			
WFP	DELIN- QUENCY	WTX- DLQ_B- J_132_0 1	DELIN- QUENCY PROCESS- ING		Y e s			
WFP	LATE CHARGE	WTX- LTC_B- J_132_0 1	LATE CHARGE ASSESS- MENT		Y e s			
WFP	STATEMENT	WTXPS- G_B- J_132_0 1	STATE- MENT GEN- ERATION		Y e s			



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



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	PAYMENT ARRANGE- MENT	TXNPA- P_B- J_100_0 1	PAYMENT ARRANGE- MENT PRO- CESSING		y e s			
TPE	DELAY FEE	TXND- LY_B- J_100_0 1	DELAY FEE PROCESS- ING		y e s			
TPE	STATE- MENT PAST MATURITY	TXNST- M_B- J_100_0 1	STATE- MENT PAST MATURITY PROCESS- ING		y e s			
TPE	BLACK BOOK INTERFACE	VEVBB- K_B- J_100_0 1	BLACK BOOK INTERFACE				с о Щ Щ о п	
LBT	BULK NSF PAYMENT REVER- SALS	TXNNS- F_B- J_100_0 1	BULK NSF PAYMENT REVER- SALS					
ACR	STOP INTEREST ACCRUAL	TXNA- CR_B- J_100_0 3	STOP INTEREST ACCRUAL PROCESS- ING		y e s			
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPR C_B- J_100_0 2	CUS- TOMER SERVICE REAL TIME QUEUE PROCESS- ING		У e s			
ODD 2	OUT- BOUND CUSTOMER EXTRACTS TO PAY- MENT AGENCIES	OCP- PRC_B- J_100_0 1	OUT- BOUND CUS- TOMER EXTRACTS TO PAY- MENT AGENCIES		y s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD 2	MASTER ACCOUNT CUSTOMER MOCK STATE- MENT GEN- ERATION	OMSPR C_B- J_100_0 1	MASTER ACCOUNT CUS- TOMER MOCK STATE- MENT GEN- ERATION	Y e s	Y e s	Y e s	C o ff ff o ff	This process gen- erates Asset bill- ing Mock Statements based on preferences defined in Con- tract.
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC _BJ_100 _01	OFFLINE CALL ACTIVITY POSTING		y e s			
ACR	RE-START INTEREST ACCRUAL	TXNA- CR_B- J_100_0 4	RE-START INTEREST ACCRUAL		y e s			
IFP	UPLOAD TRANSAC- TIONS	ITUPRC _BJ_100 _01	UPLOAD TRANSAC- TIONS		y e s			
IFP	POST UPLOADED TRANSAC- TIONS	ITUPRC _BJ_100 _02	POST UPLOADED TRANSAC- TIONS		y e s			
IFP	INPUT FILE PROCESS- ING - CUR- RENCY EXCHANGE RATE FILE UPLOAD	ICE- PRC_B- J_100_0 1	CUR- RENCY EXCHANGE RATE FILE UPLOAD	Y e s	Y e s	Y e s	C o m m o n	This process extracts currency exchange rates from desired source at sched- uled intervals.
IFP	INPUT FILE PROCESS- ING - INPUT DATA INSERTION	IDDPRC _BJ_000 _01	INPUT DATA INSERTION		Y e s			This process updates customer account informa- tion corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Infor- mation screen.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
IFP	INPUT FILE PROCESS- ING	IPIPRC_ BJ_100_ 01	PI INFRO- MATION FILE UPLOAD PROCESS- ING	Y	Y	Y	C o m m o n	This process uploads input file with PII data into the data masking screen.
IFP	INPUT FILE PROCESS- ING	IUH- PRC_B- J_100_0 1	ASSET USAGE HISTORY FILE UPLOAD	Y	Y	Y	C o m m o n	This process uploads asset usage details into the system. Driven through Setup > Data File tab, when placed in corresponding folder and batch job is run, system processes the file and loads in 'Exter- nal Interfaces' tab.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
IFP	INPUT FILE PROCESS- ING	ICP- PRC_B- J_100_0 1	CUS- TOMER PAYMENT FILE UPLOAD	Y	Y	Y	C o E E o n	This process uploads customer/ business based payment details and are displayed in Payment Entry screen with Multi Account check box selected.
								The status of Pay- ment batch is updated based on the value of sys- tem parameter PMT_BATCH_PO STING (PAY- MENT BATCH POSTING PREF- ERENCE).
								If the value is set to 'P' (POSTED), payment job request is submit- ted and payment is posted. On suc- cessful posting, the payment record is available in Payment Main- tenance screen.
IFP	INPUT FILE PROCESS- ING	ISCPRC _BJ_100 _01	SECURITI- ZATION POOL FILE UPLOAD		Y e s			This process reads the Securitization upload file and either attach or detach the accounts of the Pool.
PUR	ARCHIVE PURGE JOB SET	PJR- PAC_B- J_100_0 1	PURGE ACCOUNTS DATA	Y	Y	Y	C o m m o n	This process purges accounts data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	ARCHIVE PURGE JOB SET	PJRPA- P_B- J_100_0 1	PURGE APPLICA- TION DATA	Y	Y	Y	C o m m o n	This process purges application data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRP- GL_B- J_100_0 1	PURGE GL TXNS DATA	Y	Y	Y	C o m m o n	This process purges general ledger transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRP- PA_B- J_100_0 1	PURGE POOLS DATA	Y	Y	Y	C o m m o n	This process purges pools and its transactions data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRP- PX_B- J_100_0 1	PURGE PRO- DUCER TXNS DATA	Y	Y	Y	C o m m o n	This process purges producer transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRPTX- _BJ_100 _01	PURGE TXNS DATA	Y	Y	Y	C o m m o n	This process purges account transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.



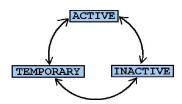
Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	ARCHIVE PURGE JOB SET	PJRPVA _BJ_100 _01	PURGE VENDOR ASSIGN- MENTS DATA	Y	Y	Y	С о	This process purges vendor assignment data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
REV 1	Revenue Recognition job set	REVREC _BJ_100 _01	DAILY REV- ENUE REC- OGNITION PROCESS- ING	Y e s	Y e s	Y e s	C o m m o n	This process is used to validate if Account Revenue Recognition Equity is 'greater than or equal to' Target Revenue Recogni- tion Equity and update the Cur- rent Qualification Indicator.
REV 2	Revenue Recognition job set	REVREC _BJ_100 _02	MONTH END REVE- NUE REC- OGNITION PROCESS- ING	Y e s	Yes	Yes	C o E E o n	This process is used to validate the status of 'Account Revenue Recognition Quali- fier indicator' and update the follow- ing fields: - Account Revenue Recognition Quali- fier Month End indicator (ofter
								indicator (after month end pro- cessing) - Account Revenue Recognition Quali- fier Date
								- Last Account Revenue Recogni- tion Qualifier Date

# 2.11 Producer Cycles

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



For example,



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

#### Note

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

#### To set up Producer Cycles

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

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Origination		Cycle Definition							
Servicing		View - Format -		TT Freeze	Detach	Wrap لی	612		
Collections			ΒY	Type	Detach	(a) wish	(CTR		
WFP		Cyde PRO			CER CYCLE				
Tools									
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Setup		View + Format +		Freeze	Detach	Wrap الے	62		
4 Administration		Current Code	mű	uuu · · · · · · ·	LILL	Next C			
4 System		ACTIVE				ACTIVE			
System Parameter		ACTIVE				INACTI			
Lookups		ACTIVE				TEMPO	RARY		
User Defined Tables		INACTIVE				ACTIVE			
Audit Tables		INACTIVE				INACTI	VE		
User Defined Defaults Transaction Codes		INACTIVE				TEMPO	RARY		
	=	TEMPORARY				ACTIVE			
Data Files		TEMPORARY				INACTI	VE		
Dedupe		TEMPORARY				L'SEMPO	RARY		
Securitization									
Events									
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Correspondence									
General Ledger									
Queues									
Printers									
Bank Details									
Check Details									
Standard Payees									
Currencies	-								

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

Field:	View This:		
Cycle	Displays the cycle name.		
Туре	Displays the cycle type.		



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

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

A brief description of the fields is given below:

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Status Change Responsibilities** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

## 2.12 Vendors

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

- Cycles
- Vendor Services
- Vendor Fees

## 2.12.1 Cycles Tab

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

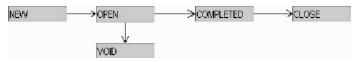
 You can define vendor status cycle and restrict the status change based on responsibility.

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

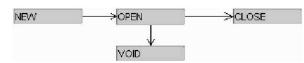
NEW	>OPEN	
	$\downarrow$	
	VOID	



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



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



### To set up the vendor cycles

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

- Current/Next Status
- Status Change Responsibilities

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		🔲 Freeze 🛃 Detach 🚽 Wrap	612					
DashBoard	Cycle	Туре		Order Type				
Origination								
Servicing	VEN_REPO_ALL	VENDOR ASSIGNMENT STATU		ALL			E	
Collections	VEN_COLLECTION	VENDOR ASSIGNMENT STATU		COLLECTION				
WEP	VEN_CYC_2	VENDOR ASSIGNMENT STATU			OLUNTARY REPOSSESSION			
	VEN_REPO	VENDOR ASSIGNMENT STATU	S CYCLE	REPOSSESSIC	2N		-	
Tools								
stup	Status Cycle							
4 System				Save a	ind Add 🛛 🗟 Save and Stay	Save and Return	Ca Return	
System Parameter								
Lookups	≝ Cyde			Type VENDOR ASSIGNMENT STATUS CYCLE	* Order Type	ALL	-	
User Defined Tables								
Audit Tables	Current/ Next Status				්ළ <u>A</u> dd	🖉 Edit 📃 View	🛷 Audit	
User Defined Defaults	View 🔻 Format 👻 🔛	🔲 Freeze 🚮 Detach 🔄 Wrap	62					
Transaction Codes	Current Code	Next Code Action Cod	de	Result Code				
Data Files	No data to display.							
Dedupe								
Securitization								
Events	Status Change Respor	sibilities			🚽 Add	🖉 Edit 🔄 View	🛷 Audit	
Batch Jobs		🔲 Freeze 🚮 Detach 🚽 Wrap	(Aa					
Producer Cycles	Responsibility	000 <b>666</b>	vus			Nowed		
Vendors	No data to display.					- Conco		

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

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

A brief description of the fields are given below:

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



A brief description of the fields is given below:

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

#### Note

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

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Status Change Responsibilities** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter:

A brief description of the fields is given below:

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

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

## 2.12.2 Vendor Services Tab

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

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

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



#### • Work Order Types

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	Vendors x			
DashBoard				
> Origination	Cycles Vendor Services			
> Servicing				
> Collections	Services			
	View 🔻 Format 👻 🙀 🔟 Freeze 🎽 Detach 🛛 🖨 Wrap			
> WFP	Service Type			Enabled
> Tools	ATTORNEY FEE			Y
Setup	TRANSPORT OF UNIT			Y
∡ Setup	AUCTION/SALE CHARGES			Y
4 Administration	SEARCH BMV/DMV RECORDS BOND CHARGES			Y Y
⊿ Svstem	DOND CHARGES			
System Parameter				
Lookups	Vendor Groups			📲 Add 📃 View 🔗 Audit
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Audit Tables				
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Translations	View 🔻 Format 👻 📑 Freeze 🎽 Detach 🖉 Wrap			
4 User	Work Order Type	Transaction		
Organization Companies	BANKRUPTCY	LEGAL BANKRUPTCY EXPENSES		
Access	COLLECTION RECOVERY	REPOSSESSION EXPENSES REPOSSESSION EXPENSES		
Users	RECOVERY	KEPO33E3350WEAPEN3E3		
Credit Bureau				
Correspondence				
General Ledger				
Onenes				

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

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

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

A brief description of the fields is given below:

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

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Work Order Types** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter:

A brief description of the fields is given below:

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

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



## 2.12.3 Vendor Fees Tab

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

## To define vendor fees

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

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Dedupe		* Enable	- V			Group	ALL		-	* Vendor	ALL		
Securitization		* Arr	t 0.00			* Vendor				Channel	ALL		
Events						* vendor * Services			•	* State	ALL		

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

A brief description of the fields is given below:

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



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

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

## 2.12.4 Invoice Rules tab

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

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

## To define invoice rules

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

A brief description of the fields is given below:

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

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

# 2.13 <u>Reports</u>

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



### To set up the Reports

- 1. Click **Setup > Setup > Administration > System > Reports** link. The system displays the Report screen. The details are grouped into two:
  - Reports
  - Report Parameters
- 2. In the **Reports** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Collection Cycles	4									
Reports	Parameter	Description	Parameter Type	Parameter Sub Type		Default	Sort		Enable	d
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Translations										
⊿ User										
Organization										
Companies Access										
Users										
Credit Bureau										
Correspondence										
General Ledger										
Oueues										
Printers										
Bank Details										
Check Details										
Standard Pavees										
Currencies Zip Codes										

A brief description of the fields is given below:

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

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

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



A brief description of the fields is given below:

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

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

## 2.14 Error Messages

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

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

To set up the Error Messages Setup screen

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



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

DashBoard		Error Messages ×												2	
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Dedupe		SYS	SYS	5	rs	TXN		000003	Transaction Posting v	will occur on Txn Dt		Yes  No	Y		
Securitization Events		SYS	SYS	5	rs	TXN		000004	Invalid Account Num Posting Failed	ber - ~ACC_NBR~ , Ti	ransaction	Yes  No	Y		
Batch Jobs		SYS	SYS	5	rs	TXN		000005	Transaction Posting F	Failed		Yes  No	Y		
Producer Cycles	-	SYS	SYS	S		TNM		000006		Transaction Posting Fa	biled	Yes  No			
Vendors Collection Cycles		SYS	SYS	S		TNM		000007		ostina Successful ****		Yes  No			
Reports		SYS	SYS	5	r5	TNM		000008	Transaction Posting v	will occur on Txn Dt		Yes  No			
Error Messages		SYS	SYS	0	rs	TNM		000009	Invalid Account Num	ber - ~ACC_NBR~ , Ti	ransaction	Yes  No			•
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Queues		* Cu	stomer # UN	DEFINED				* System Defined ()	Yes No						
Printers															
Bank Details															
Check Details															
Standard Payees															

A brief description of the fields is given below:

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

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

# 2.15 <u>Translation</u>

You can setup translation properties.

### **Navigating to Translation**

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



## 2.15.1 Setup Translation

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

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

#### To set up the Translation Setup

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

Lookups       Uver v Format * ■ Format * ■ Formate * ■ Detach @ Wrop ● All C Translated Outbranslated ● Populate Details         Meer Defined Trait       Audit Tables       Key 1       Key 2       Key 3       Key 4       Key 5       Key 6       System Defined       Enabled       Dec 1       Translated         Lookups       User Defined Trait       Key 1       Key 2       Key 3       Key 4       Key 5       Key 6       System Defined       Enabled       Dec 1       Translated         Lookups       User Defined Trait       Key 1       Key 2       Key 3       Key 4       Key 5       Key 6       System Defined       Enabled       Dec 1       Translated         Lookups       User Defined       UnDEFINED       UNDEFINED       UNDEFINED       UNDEFINED       VinceFineD       VinceFin	DashBoard	T	ranslations $_{\times}$										
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#### Note

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

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



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

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

#### Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

# 2.15.2 Message Translation Setup

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

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



To set up the Message Translation Setup

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

DashBoard	Translations ×							2
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Error Messages Translations	SYS	SYS	SYS	UBT	000003	Y	Y ACH details are no.	
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Companies								
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Users								Ca Betu
Credit Bureau								
Correspondence		Region SYS			Engine UAD		Enabled ¥	
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							THE SA	ME TYPE CAN BE
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#### Note

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

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

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

- 5. In the Error Message section, select:
  - All to view all the records (both translated and un-translated) in the Error Message section.
  - Translated to view all the translated records in the Error Message section.
- **Untranslated** to view all the un-translated records in the Error Message section.
- 6. In the **Error Message** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

#### Note

You cannot add a new record.



A brief description of the fields is given below:

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

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

## Language setup

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

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

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

#### Note

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

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

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



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

# 2.16 Label Configuration

The Label Configuration screen facilitates for field label customizations to modify the default field's label which are provided as part of seed data during product installation / upgrade. Using this screen, you can modify the field's User Defined Label, update Tooltip, set Default Value (if required), set display (Y/N) option and enable / disable the field. The changes done here are populated to respective screen in the application.



### Note

- Label configuration is controlled by the value defined for system parameter UIX_CUSTOM_LABEL_ENABLED_IND and indicates whether configurable option is enabled or not.
- Also the 'Update' button in Label Configuration screen is enabled only if UIX_CUS-TOM_LABEL_ENABLED_IND is set o Y.

Field in the UI are categorized into two types:

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

Note the following:

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

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

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

List of screens enabled with the above User Defined Fields for configuration:

- Producer Screen
- Customer Service > Checklists > Checklist Types, Action Regular sub tab, and Action
   Document sub tab.
- Customer Service > Correspondence > Correspondences sub tab, Documents sub tab, and Document Elements sub tab.
- Customer Service > Letters
- Customer Service > Collateral
- Customer Service > Account Details
- Servicing > Collateral Management > Collateral Details
- Conversion Accounts > Account Boarding > Collateral and Account Details sub tab.
- Origination > Underwriting > Bureau > Report Header sub tab and all 10 sub tabs

#### Note

The corresponding web services are also enhanced to include the User Defined Fields. Refer to swagger web service release documentation available in OTN library (https://docs.oracle.com/cd/F22291_01/webservice.htm).



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

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

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

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

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

Note that the Label Configuration done for a specific division (for example US01) is displayed to those users who are mapped to the same division (US01). Else, the default labels defined for 'ALL' division is displayed.

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

#### To customize Label Configuration

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

abel Configuratio										2
	on							/ Edit	View	🖉 Audi
View 🔻 Format 👻 🛙	Freeze	Detach 🧔	🛛 Wrap 🛛 🚷 Language		Division	[	🔹 🚱 Load 🛛 🚱 Update			
Language	Division	Object Type	Object Name	Field Name	Data Type	User Defined Label	Tooltip	Required	Display (Yes /No)	Enabled
ENGLISH	OD-001	FIELD	UprPonVO	PonUdf2Num	NUMBER.	User Defined Field Num 2	Enter the User Defined Field Num 2	N	N	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdf3Char	VARCHAR	User Defined Field Char 3	Enter the User Defined Field Char 3	N	N	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdf3Date	DATE	User Defined Field Date 3	Enter the User Defined Field Date 3	N	Y	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdf3Num	NUMBER.	User Defined Field Num 3	Enter the User Defined Field Num 3	N	Y	Y
ENGLISH	OD-001	FIELD	UprPanVO	PonUdf4Char	VARCHAR	User Defined Field Char 4	Enter the User Defined Field Char 4	N	Y	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdf4Date	DATE	User Defined Field Date 4	Enter the User Defined Field Date 4	N	N	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdf4Num	NUMBER	User Defined Field Num 4	Enter the User Defined Field Num 4	N	N	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdfSChar	VARCHAR	User Defined Field Char 5	Enter the User Defined Field Char 5	N	N	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdfSDate	DATE	User Defined Field Date 5	Enter the User Defined Field Date 5	N	N	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdfSNum	NUMBER	User Defined Field Num 5	Enter the User Defined Field Num 5	N	N	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdf6Char	VARCHAR	User Defined Field Char 6	Enter the User Defined Field Char 6	N	N	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdf7Char	VARCHAR	User Defined Field Char 7	Enter the User Defined Field Char 7	N	N	Y
ENGLISH	OD-001	FIELD	UprPonVO	PonUdf8Char	VARCHAR	User Defined Field Char 8	Enter the User Defined Field Char 8	N	N	Y
ENGLISH	OD-001	FIELD	UprPcnVO	PonUdf9Char	VARCHAR	User Defined Field Char 9	Enter the User Defined Field Char 9	N	N	Y
ENGLISH	OD-001	FIELD	UprProAchVO	DspAchAccountBicCd	VARCHAR	BIC	UNDEFINED	N	Y	Y
4										

2. To filter the records in Label Configuration section, select the required combination of 'Language' and 'Division' from the drop-down list and click 'Load'.



3. Select the required record and click 'Edit'. You can also perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

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

Field	Do this:
Language	View the language category of the field.
Division	View the division category of the field.
Object Type	View the type of object category of the field such as Tab / Field / Button / Header / Sub header.
Object Name	View the object name maintained in database.
Field Name	View the field name maintained in database.
User Defined Label	Specify the field label name to be updated in the UI.
Tooltip	Enter the tooltip indicating the type of value to be populated for the field. The same is displayed on mouse over.
Default Value	Specify the default value to be populated in UI.
	Based on field type, the default value set to UNDEFINED for varchar, 0 for Number, and system date for Date.
Required	Check this box to mark the field as mandatory for input in UI.
Display (Yes /No)	Check this box to display the field in UI. By default, the same checked for Base - non mandatory fields.
	<b>Note</b> : Option defined here takes precedence with the display (Y/ N) option selected in Setup > Administration > Access > Screen > Field Access Configuration tab.
System Required	'Y' indicates the field is system required and other parameters such as Required, Display, and Enabled options are disabled.
	'N' indicates the field is user configurable.
Enabled	Check this box to enable the field and apply the label configuration changes on save.

A brief description of the fields is given below:

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

5. Click 'Update'. System refreshes the cache automatically and fetches the updated field details from database server to display in header section.

# 2.17 Seed Data

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



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

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

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

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

#### Navigating to Seed Data screen

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

## 2.17.1 Factory Data

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

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

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

#### To View Factory Data

ORACLE Financial Services Lending and Leasing me, FFUSER 🔻 🧃 Sign Qut 🔘 Seed Data v X Clo (A) Factory Data Current Data Comparison Data DashBoard <u>V</u>iew Factory Data Origination T will insert the new setup data and UPDATE will modify existing setup data. Please give careful conside Servicing Insert O Update O Al Collections View 🔻 Format 👻 📑 Freeze 🚰 Detach 🖉 Wrap 🛛 🚷 Patch # ALL . WFP 
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 FTA, STRT [FTA D.
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#### Click Setup > Setup > Administration > System > Seed Data > Factory Data tab.



The 'Feeter' D	ata' agatian di	anlove the list of	acad data with the	e following details:
	ala secilon ol	solavs me list of	seed data with the	e ionowing defails
1110 1 0 0 0 1 9 0				renetting actance.

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

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

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

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

## 2.17.1.1 Update/Skip Seed Data

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

#### To Update/Skip Data



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

On successful update, system does the following:

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

### 2.17.2 Current Data

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

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

#### To View Current Data

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

SEARCH MENU	<b>60</b>	Seed Data ×								2
		Factory Data Current Data Corr	pariso	Data						
DashBoard									_	_
> Origination		Current Data								∑jew
Servicing		View 🔻 Format 👻 🔢 🔲 Fr	eeze	Detach 🚽 🛛	Wrap 🔂 🤤	Refresh Data				
Collections		4							20	
		Table	Туре	Key Column	Key Column Type	Other Columns	Other Column Types	Count	Last Refreshed Dt	
> WFP		SEPA_TAG_MSG_MAPPING	CO	SMM_MSG_TYPE S	VARCHAR2 VARC	SMM_TABLE_NAM	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	171	03/23/2017 10:05:13 AM	
> Tools		CREDIT_BUREAU_PARAMETERS	CO	CRP_CRB_PARAM	VARCHAR2 VARC	CRP_VALUE CRP	VARCHAR2 VARCHAR2	159	03/23/2017 10:05:13 AM	H
Setup		CREDIT_BUREAU_SCORE_REAS	CO	CMR_BUREAU_SC	VARCHAR2 VARC	CMR_REASON_DE	VARCHAR2	6058	03/23/2017 10:05:13 AM	
and all of the	100	INPUT_FILE_DEFINITIONS	CO	IDF_NAME	VARCHAR2	IDF_DESC IDF_DI	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	5	03/23/2017 10:05:13 AM	
Reports		INPUT_FILE_RECORD_DETAILS	CO	IRD_IDF_NAME IR	. VARCHAR2 VARC	IRD_INPUT_COLU	NUMBER  VARCHAR2 VARCHAR2 VARCHAR2 NUMBER	157	03/23/2017 10:05:13 AM	
Error Messages	1	LOOKUP_TYPES	SYS.	LKT_TYPE	VARCHAR2	LKT_DESC LKT_SY	VARCHAR2 VARCHAR2 VARCHAR2	502	03/23/2017 10:05:13 AM	
Translations		OUTPUT_FILE_RECORD_DETAILS	CO	ORD_ODF_NAME	VARCHAR2 VARC	ORD_DATA_COLU	NUMBER [NUMBER  VARCHAR2 VARCHAR2]NUMBER [N	2281	03/23/2017 10:05:13 AM	
Seed Data		EVENT_TYPES	CO	EVT_EVENT_TYPE	VARCHAR2 VARC	EVT_EVENT_DESC .	VARCHAR2 VARCHAR2 VARCHAR2	102	03/23/2017 10:05:13 AM	
4 User		FLEX_TABLES	CO	FTB_TABLE	VARCHAR2	FTB_SUPER_PROD.	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	175	03/23/2017 10:05:13 AM	
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General Ledger		4								
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Printers		PAIN001[BATCHDETAILS]/Amt]7								
Bank Details		PAIN001/BATCHDETAILSI/CdtTrfT	vief135		IINN					11



The 'Current Data' section displays the following details:

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

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

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

# 2.17.3 Comparison Data

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

#### To View Comparison Data

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

SEARCH MENU	8	Seed Data ×					0
		Factory Data Current Data Con	parison Data				
> DashBoard							· · · · · · · · · · · · · · · · · · ·
> Origination		Comparison Data	Uiew Jiew				
Servicing							<ul> <li>Insert O Update</li> </ul>
Collections		View - Format -	reeze Detach	oll Wran	68)		State to opuate
WEP			Tecce Millocult	dia map	<b>VII</b>		
> Tools		Table	Type	Kev Column	Key Column Type	Other Columns	Other Column Types
		ACCESS GRID ENTITY DETAILS		AGD COM COMP		other columns	Other Column Types
Setup		CREDIT BUREAU SCORE REAS.				CMR REASON DESC	VARCHAR2
Reports Error Messages Translations		CYCLE_NEXT_STEPS				CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	and the second se
	es 🕴					FTA SORTIFTA DESCIFTA DATA TYPE CDIFTA COMPARISON OPERATOR CDIFT.	
		FLS_ACCESS		FAC_ACCESS_CODE		FAC_DESC[FAC_ENABLED_IND]FAC_SYSTEM_SETUP_IND[FAC_SUPER_GROUP_CD].	
Seed Data		JOBS	COMBINATION	JOB_JBS_CODE J	VARCHAR2 VARC	JOB_SORT JOB_REQUEST_TYPE_CD JOB_DESC JOB_ENABLED_IND JOB_CODE_PA	NUMBER VARCHAR2 VARCHAR2
⊿ User		JOB_SETS	COMBINATION	JBS_CODE	VARCHAR2	JBS_DESC[JBS_ENABLED_IND[JBS_CODE_PARENT[JBS_JOB_SET_DEPENDENCY_CD	VARCHAR2 VARCHAR2 VARCHAF
Organization	н	JOB_THREADS	COMBINATION	JBT_JBS_CODE   JB	VARCHAR2 VARC	JBT_ENABLED_IND[JBT_JOB_THREAD_STATUS_CD[JBT_NO_OF_ERRORS[JBT_NO	VARCHAR2 VARCHAR2 NUMBER
Companies		LOOKUPS	COMBINATION	LKC_LKT_TYPE LK	VARCHAR2 VARC	LKC_SUB_CODE LKC_SORT LKC_DESC LKC_SYSTEM_SETUP_IND LKC_ENABLED_IND	VARCHAR2 NUMBER VARCHAR2
Access		SYSTEM_PARAMETERS	COMBINATION	SYP_PARAMETER	VARCHAR2 VARC	SYP_VALUE[SYP_ENABLED_IND	VARCHAR2 VARCHAR2
Users		•			m		•
Credit Bureau							
Correspondence							
General Ledger		Comparison Data Details					<u>View</u>
Queues		View - Format - 🐻	reeze Detach	네 Wrap	(5)		
Printers			Seed.2	To an and the local sector			
Bank Details	-	Key Column Data				Other Column Data	



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

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

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

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

# 2.17.4 Download Data

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

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



### To Download Data

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

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> DashBoard		Factory Data Current Data Comparison Data Download Data	
> Origination			
Servicing		Download Data	
Collections		View - Format - 🔛 Treeze 🚮 Detach 🖉 Wrap	Bubmit For Download
> WFP		Select Table Name	Table Type
Tools		Al	
Setup		ACCESS_GRID_ENTITIES	COMBINATION_DATA
Setup	*	ACCESS_GRID_ENTITY_DETAILS	COMBINATION_DATA
Administration	=	MENU_ACCESS	COMBINATION_DATA
System		ACCESS_GRID_FUNCTIONS	COMBINATION_DATA
System Parameter		APPLICATION_DEFAULTS	PRODUCT_DATA
Lookups User Defined Tables Audit Tables		ASSET_ATTRIBUTE_TYPES	PRODUCT_DATA
		ASSET_MAKE_MODELS	PRODUCT_DATA
User Defined Defaults		ASSET_SUB_TYPES	PRODUCT_DATA
Transaction Codes		ASSET_TYPES	PRODUCT_DATA

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

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

# 2.18 Data Masking

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

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

The data masking process involves the following steps:

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



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

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



### Masking Format

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

Data Type	Masking Value
NUMBER	9
VARCHAR	Х
DATE	31/12/9999
Phone number	For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 9999999999
Email	xxxxx.xxx@ <domain>.com</domain>

#### Note

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

## 2.18.1 Setup Data Masking

#### 1. Click Setup > Administration > System > Data Masking.

2. Define the parameters available in 'Data Masking Details' and 'User Access Details' tabs.

#### 2.18.1.1 Data Masking Details

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

ata Masking 🗙				
Data Masking Details	User Access Details			
Data Masking Deta	ils		Edit Uiew	✓ Audit
		32		
Table Name	Field Name	Enabled	System Defined Y/N	
ACCOUNTS	ACC_ACH_BANK_NAME	N	Y	
ACCOUNTS	ACC_ACH_BANK_NAME_CUR	N	Y	
ACCOUNTS	ACC_PHP_DRAWER_CITY	N	Y	
ACCOUNTS	ACC_PRIMARY_CUS_LANGUAGE_CD	N	Y	
ACCOUNTS	ACC_TITLE	Y	Y	
ACCOUNT_ACH_DETA	LS AAC_ACH_ACCOUNT_BIC_CD	N	Y	
ACCOUNT_ACH_DETA	LS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETA	LS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETA	ILS AAC_BANK_NAME	N	Y	
ACCOUNT_ACH_DETA:	LS AAC_BANK_STATE_CD	N	Y	-
•	m			P



1. In the Data Masking Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this:			
Table Name	View the table name which contains the selected field details.			
Field Name	View the selected field name.			
Enabled	Check this box to enable masking of the selected field.			
System Defined	View the type of seed data maintained in the system. 'Y' indicates factory shipped seed data and 'N' indicates user defined seed data.			

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

## 2.18.1.2 User Access Details

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

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

ata Maski	ing _×							×
)ata Maskin	g Details	User /	Access Detail	5				
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						* Masked 🔽		

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

A brief description of the fields are given below:

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

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



# 2.18.2 Create data redaction policy

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

### To create data redaction policy

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

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

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

The generated policy is either written into CLOB or sql file depending on the following option:

- if the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is set to 'Y', the policy file is generated in CLOB and can be accessed by navigating to DashBoard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.
- If the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is 'N', the policy is generated as an sql file and stored in the repository path as defined in the system parameter CMN_SERVER_HOME. For example, /scratch/OFSLL/<release>/sql.

Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having administration privileges needs to compile the policies in the database.

#### Note

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

# 2.18.3 Masking User defined data

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

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

For example, BUSINESS_APPL_DETAILS, BSD_LEGAL_NAME, N

2. Place the input file to the path as defined in system parameter IPI_DIRECTORY. For example, \$OFSLL_HOME/input/ipi



3. Navigate to **Setup > Administration > System > Batch Jobs** screen and execute the following batch job:

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

On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of 'System Defined' property as 'N'.

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

#### Note

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

# 2.19 Webhook

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

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

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

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webhook1	OAUTH2.0				Y	
cred bureau efx	BASIC	EFX			Y	
external cred rep	BASIC	EXT			Y	
webhook	OAUTH2.0				Y	
business webhook	BASIC				Y	
ext	BASIC				Y	
					Y	
webhook_oauth	OAUTH2.0					
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# 2.19.1 <u>Webhook Definition</u>

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

### To setup Webhook Definition

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

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



Field	Do this:
Bureau	Select the Credit Bureau from the drop-down list. This is required if the Credit Bureau report format is to be processed externally as defined in Setup > Administration > User > Credit Bureau screen.
	The list is populated with credit bureau details maintained in CRB_SOURCE_CD lookup. This field is enabled only during ADD process and is Read-Only during EDIT.
	Ensure that the selected Bureau is not already selected for the enabled record. Else, system displays an error indicating 'Record already exist with same bureau' and need to disable the existing record and enable the new record with the new Bureau.
	<b>Note</b> : The 'Event Details' section is not displayed if the Credit Bureau report format is to be processed externally.
Verified	This check box is auto selected on verifying the channel data by clicking 'TEST' button and if the test server connection is successful.
The following additiona	al fields are enabled for OAUTH2.0 type of Authentication mode:
Token URL	Specify the third-party OAUTH 2.0 token generation URL.
Grant Type	Select the OAUTH 2.0 grant type from the drop-down list. The list is populated based on lookup code WHK_GRANT_TYPE_CD.
Client Id	Specify the identification name of third-party OAUTH 2.0 client.
Client Secret	Specify the secret code of third-party OAUTH 2.0 client.
Identity Domain	Specify the domain name of the third-party OAUTH 2.0 client.
Token Header Key	Specify the token header key of third-party OAUTH 2.0 client.

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

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

For example:

**Client Secret Key** 

ZXIKMGVYQWIPaUpLVjFRaUxDSmhiR2NpT2IKSVV6VXhNaUo5LmV5SnpkV0lp T2IKWFJVSkIUMDIMSWI3aVEwaEJUazVGVENJNkIrVIIWRVZTVGtGTVNVNVVS VkpHUVVORkxVOUJWVIJJTWpBaUxDSnBjM01pT2IKUFJsTk1URjIYUIVKSVQw OUxJaXdpWlhod0lqb3hOVFUxTmpnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0 RRNU1qTjkuemxMb0lzdWduek1FRnhyblcxYXJIeXNMSFliSmVQd0R5SUxvdDdU aXZDMEFVUktEbm5WcDJpWmRiT1pJald5aHNfSWxNaG1IV1dWZUF0YmZRUnI 1X2c=



Cipher Text for HMAC SHA 256

GET:RVhURVJOQUxJTIRFUkZBQ0UtT0FVVEgyMA==:application/json:https:// 10.184.159.226:9506/webhook_oauthqa/service/api/resources/webhook/test

Generated Sample 'X-Hmac' header

OFSLL:F/jj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=

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

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

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

For example.

**Client Secret Key** 

T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndlbGNvbWUx

Cipher Text for HMAC SHA 256

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

Generated Sample 'X-Hmac' header

OFSLL:q6xCpZrnudfB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=

## 2.19.2 Event Details

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

#### To define Event Details

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

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



Field	Do this:
Enabled	Select this check box to enable the event details in the system.
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- 4. Click **to the list**.
- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 2.19.3 Monitoring Webhook Events

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

#### To monitor Webhook events

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

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

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



# 3. Administration User

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

### Navigating to Administration System

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

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- General Ledger
- Printers
- Bank Details
- Check Details
- Standard Payees
- Currencies
- ZipCodes
- Payment Hierarchy

# 3.1 Organization

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

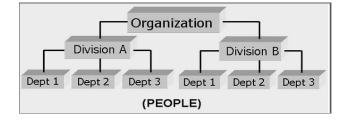
#### Note

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

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



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



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

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

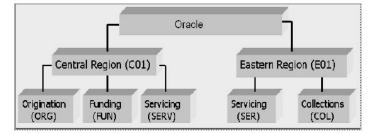
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



#### Note

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

### To setup the Organization screen

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



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

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



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

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

4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

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

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

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



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

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

- 9. Click Setup > Setup > Administration > User > Organization > Display Format.
- 10. On the **Display Format** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

# 3.2 <u>Companies</u>

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

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

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



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

4	-	_/		-	_
	Company A			Company E	<u>`</u>
Branch 1	Branch 2	Branch 3	Branch 1	Branch 2	Branch 3
	(AP	PLICATION	S/ACCOL	INTS)	

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

Company: C-0001TrustOne Financial CorpTOFC

Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



#### Note

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

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

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



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

#### To setup the Companies

- 1. Click Setup > Setup > Administration > User > Companies. The Companies screen defines entities within your organization that originate and/or service Loans.
- 2. In the **Company Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

											×
ompany Defin	ition								👍 Add 🏼	edit 📃 View	
/iew ▼ Format ▼	Freeze	🛃 Detach 🛛 ຝ	Wrap 🚱								
Company	Name	Short Name	Currency	Enabled	Country	City	State	Company Time Zon	e Address Line 1	Address Line 2	Zip
C-0001	DEMO BANK USA	US01	US DOLLAR	Y U	JNITED STATES	MINNEAPOLIS	MINNESOTA	WET	LINE1	LINE2 NW	55344 /
C-0002	DEMO BANK NL	NL02	NEW ZEALAND DO	. Y I	NETHERLANDS	AMSTERDAM	SETME	US/CENTRAL	LINE1	LINE2	1016R
C-0003	DEMO BANK SA	SA03	RIAL OMANI	N 5	SAUDI ARABIA	JEDDAH	SETME	US/CENTRAL	LINE1	LINE2	2
C-0004	DEMO BANK JP	JP04	YEN	Y	IAPAN	TOKYO	SETME	ASIA/TOKYO	LINE1	LINE2	078-82
C-0005	DEMO BANK UK	UK01	POUND STERLING	Y I	JNITED KINGDOM	LONDON	TEXAS	EUROPE/LONDON	UK1	UK2	WC2N! Y
<											>
	Company C * Name Di * Short Name U	EMO BANK USA 501	~			ance Address	~		Extn 1 Phone 2 Extn 2 * Fax 1 (123)-	456-7890	
	* Currency U * Enabled * Country U		v	Remittance Addr		/ SIAIES			Fax 2	67890	
	* Enabled 🗸	NITED STATES		Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2	J SIMILS					
	* Enabled 🗸 * Country U	NITED STATES		Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2 Zip 55344	J JIAILJ			* Tax ID # 12345	67890	
	* Enabled * Country U Address Line 1 LI	NITED STATES NE1 NE2 NW		Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2			* Coupor	* Tax ID # 12345 * TCC 12345	67890	
	* Enabled * Country U Address Line 1 LI Address Line 2 LI * Zip 5 Extn 72	NITED STATES NE1 NE2 NW i344 I55	×	Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2 Zip 55344 Extri	POLIS		* Coupor	* Tax ID # 12345 * TCC 12345 * Contact SETME Order Code A	67890	LLER OF
	* Enabled * Country U Address Line 1 LI Address Line 2 LI * Zip 5 Extn 72	NITED STATES NE1 NE2 NW 3344	×	Remittance Addr Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2 Zip 55344 Extra City MINNE4 State MINNE8	APOLIS SOTA		* Coupor	* Tax ID # 12345 * TCC 12345 * Contact SETME Order Code A	67890 E	LLER OF
	* Enabled * Country U Address Line 1 LI Address Line 2 LI * Zip 5 Extn 72	NITED STATES NE1 NE2 NW i344 ISS INNEAPOLIS	×	Remittance Addr Remittance Addr	ess Line 1 LINE1 ess Line 2 LINE2 Zip 55344 Extn City MINNE/	APOLIS SOTA		* Caupor	* Tax ID # 12345 * TCC 12345 * Contact SETME Order Code A	67890 E	LLER OF

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



Field:	Do this:
Extn	Specify the extension of the zip code where the portfolio company is located.
City	Specify the city where the portfolio company is located.
State	Select the state where the portfolio company is located from the drop-down list.
Company Time Zone	Select the time zone in which the company operates using the drop- down list. This time zone is considered if system is setup to process GL at Company level. For more information, refer to 'Appendix - Configuration at Company Level' chapter.
Remittance Addre	ss section
Country	Select the remittance address country from the drop-down list. The system displays the default value as 'UNITED STATES'.
Remittance Address 1	Specify the remittance address line 1, if it is different from the com- pany address. This address is included as the remittance address on statements.
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop- down list.
Extn	Specify the extension of the remittance address zip code.
City	Specify the remittance address city.
State	Select the remittance address state from the drop-down list.
Phone 1	Specify the primary phone number for the portfolio company.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio company.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio company.
Fax 2	Specify the alternate fax number for the portfolio company.
Tax ID #	Specify the tax identification number for the portfolio company.
тсс	Specify the transmitter control code for the portfolio company (1098 Electronic Filing).
Contact	Specify the contact information about the portfolio company.
Coupon Order Code	If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements.
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company).



- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. On the **Branch Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

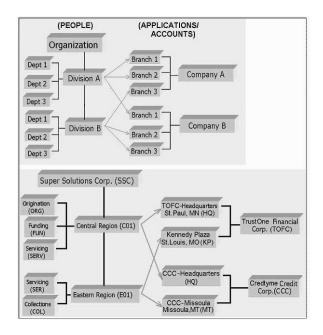
# 3.3 <u>Access</u>

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of applications and accounts. On



the Access screen, you define which organization/division (users) can gain access to which company/branch (applications and accounts) locations.

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



#### To setup the Access

- Click Setup > Setup > Administration > User > Access. The system displays the Access screen. In this screen, you can control the access privileges of the user for the following categories:
  - Data
  - Screen
  - Reports
  - Correspondence
  - Transaction
  - Webservice

### 3.3.1 Data

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

To setup the Data

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



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

DashBoard	Access ×					×	
Origination	Data Screen Rep	ports Correspondence Transaction					
Servicing							
Collections	Access Grid				Add / Edit	📃 View 🔗 Audit	
WFP	View - Format -	Freeze Detach	ip (1)				
Tools	Organization	Division		Company	Branch	Allowed	
						N	
qu	DMC	US01 NL02		ALL	ALL	Y Y	
stup	DMC	SA03		ALL	ALL	Y	
Administration	DMC	JP04		ALL	ALL	Y	
✓ System System Paramete							
Lookups	Access Grid						
User Defined Tab	necess one			Save and Add Save an	d Stave	and Return 🤇 📮 Return	
Audit Tables					o stal	and recommendation	
User Defined Def		* Organization	~	* Branch		~	
Transaction Code				* Allowed		×	
Data Files		* Division	~	- ABOWED			
Dedupe		* Company	~				
Securitization Events							
Batch Jobs							
Producer Cycles							
Vendors							
Collection Cycles							
Reports							
Error Messages							
Translations							
4 User							
Organization							
Companies							
Companies Access							
Companies Access Users							
Companies Access							
Companies Access Users Credit Bureau							
Companies Access Users Credit Bureau Correspondence General Ledger Queues							
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers							
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details							
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details							
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees							
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details							

A brief description of the fields is given below:

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

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

# 3.3.2 <u>Screen</u>

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

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



For example, Add and Edit buttons can be disabled once an application is funded. If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

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

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

- Security Access Definition
- Field Access Definition

## 3.3.2.1 Security Access Definition

#### To set the Screen Security

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

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						View	Audit
ecurity Super Group	Franza C Datach	all Miran	23			a view	Audit
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Security Access Definiti					🖉 Edit	View	🖌 Audit
View 🔻 Format 👻 🛛	🗌 Freeze 🛛 🖓 Deta	ch 🚽 Wrap	62				
Access Code			Description	Туре	System Defined	Enabled	
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FLL.CMN.UVN.VENDORINVOI	CEPROCEED.REJECT.	BUTTON	ACCESS TO CMN UVN VENDOR INVOICE PROCEEDS REJECT BUTTON	VENDOR	Yes      No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.TAB		ACCESS TO CMN UVN VENDOR INVOICE PROCEEDS TAB	VENDOR	@ Yes 🔿 No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEED.VIEW.BU	TTON	ACCESS TO CMN UVN VENDOR INVOICE PROCEED VIEW BUTTON	VENDOR	Yes      No	Y	
FLL.CMN.UVN.VENDORINVOI	CEPROCEEDINVOICED	ETAILMAIN.TAB	ACCESS TO CMN UVN VENDOR INVOICE PROCEED INVOICE DETAILS TAB	VENDOR	Yes No	Y	+
	C 11				🗳 Add 🛛 🥒 Edit	View	🖋 Audit
Security User Access De	finition Details	ch Al Wrap	6				
						System	Defined
Security User Access De		Allowed					
Security User Access De View • Format •	🗌 Freeze 🛛 🛃 Deta					() Yes	No No

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

#### Note

You can not add a new record

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



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

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

A brief description of the fields is given below:

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

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

## 3.3.2.2 Field Access Definition

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

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



#### • Regroup base fields to another section in UI

					×
ta Screen Reports Correspondence Transaction Webservice					
					- <b>A</b> - m
ecurity Super Group View - Format - 🔛 Treeze 🚮 Detach 🖉 Wrap	B			View	🖌 Audit
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View + Format + 📴 I Freeze 🖬 Detach 🛛 🖓 Wrap Access Code ENG.0D008.UcsActLoanCeVO.AccUdf1Num.VIEW.FIELD	Description SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW	Type CUSTOMER SERVI	System Defined Yes • No Yes • No	Enabled Y	Audit
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Note the following:

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

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

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

#### To add/enable new User Defined Fields

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

Field:	Do this:
Language	Select the language of the user(s) who will have access to this field from the drop-down list.
Division	Select the division or group within the organization to which the user belongs from the drop-down list.



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

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

3. Click 'Update'. System refreshes the cache and automatically updates the Field Access Details from database to display in header section.

After updating the required changes in screen, you need to logout and re-login for changes to be effective. This is basically to refresh session cache and update Field Access information from database server. Though, there is 'Update' option, clicking on the same only refreshes the cache and reloads the record.

#### To enable/disable Base fields

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

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

## 3.3.2.3 Security User Access Definition Details

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



1. In the 'Security User Access Definition Details' section, perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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

## 3.3.3 Reports

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

#### To set up Reports

- 1. Click Setup > Setup > Administration > User > Access > Reports.
- 2. In the **Reports** section, you can view the following information:

ashBoard	Access x				
rigination	Data Screen Reports Correspondence Transaction				
ervicing					
ollections	Reports				
	View - Format - 🔛 🔲 Freeze	Detach 🔄 Wrap	ଖ୍ୟ		
VFP	Code	Module	Description		Enabled
ools	LOAN_BOARDING_RPT	SERVICING	LOAN BOARDING REPORT		Y
ıp	NEW_LN_UPLD_EDTS	SERVICING	NEW LOAN UPLOAD - EDITS		Y
tup	ACCOUNT_WISE_PDC	SERVICING	ACCOUNT WISE PDC LIST		Y
Administration	ACC_LIST_LEASE	COLLECTIONS	ACCOUNTS AND LISTING - LEASE		Y
✓ System	ACC_LIST_LINE	COLLECTIONS	ACCOUNTS AND LISTING - LINE		Y
System Paramete	ACC_LIST_LOAN	COLLECTIONS	ACCOUNTS AND LISTING - LOAN		Y
Lookups	ACC_PAYABLE_ORIGINATION	ORIGINATION	ACCOUNT PAYABLE(ORIGINATION)		Y
User Defined Tat	ACC_PAYABLE_SERVICING	SERVICING	ACCOUNT PAYABLE(SERVICING)		Y
Audit Tables	ACC_PAY_LOG_CUSTOMER	SERVICING	ACCOUNTS PAYABLE LOG BY CUSTOMER		Y
User Defined Def	ACC PAY LOG PRODUCER	SERVICING	ACCOUNTS PAYABLE LOG BY PRODUCER		Y
Transaction Code					
Data Files					
Dedupe	Reports User Access Definition			🔒 Add 🥒 Edit	📃 View 🔗 Audit
Securitization	View - Format - 🔛 🔲 Freeze	Detach 🚽 Wrap	62		
Events	Access Type Access Value			Allowed	System Defined
Batch Jobs				Ves • No	Yes No
Producer Cycles					
Vendors					
Collection Cycles	Reports User Access Definition				
Reports				Save and Add 🕞 Save and Stay 📄 Save and	nd Return 🤇 🦕 Return
Error Messages					
Translations	* Acces	s Type	~	* System Defined () Yes () No	
4 User	* Access	And in	V		
Organization			•		
Companies	*;	llowed () Yes () No			
Access					
Users					
Credit Bureau					
Correspondence					
General Ledger					
Queues					
Printers					
Bank Details					
Check Details					
Standard Payees					
Currencies					
Zip Codes					



A brief description of the fields is given below:

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

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

## 3.3.4 <u>Correspondence</u>

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

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

#### To setup the Correspondence

1. Click Setup > Setup > Administration > User > Access > Correspondence.



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

DashBoard	Access x				20
Origination	Data Screen Reports Correspondence Transaction				
Servicing					
Collections	Correspondence	e Codes		🖉 Edit	View Vaudit
	View + Format +		612		Carlo Carlo
WFP	Code	Description	Nu		Enabled
Tools	CBK_01	01 BANKRUPTCY SET			Y
tup	CCO_01	01 COLLECTION SET			Y
etup	CCS_01	01 CUSTOMER SERVICE SET			Y
4 Administration	CDF_01	01 DEFICIENCY SET			Y
✓ Auministration	CFN_01	01 FUNDING SET			Y
System Paramete	CRF_01	01 REPO/FORECLOSURE SET			Y
Lookups	CUN_01	01 UNDERWRITING SET			Y
Transaction Code Data Files Dedupe Securitization Events Batch Jobs	1 Commentation	e User Access Definition	Code CBK_01 Description 01 BANKRUPTCY SET Enabled ✓	🛖 Add 🥒 Edit	Can Beturn
Producer Cycles	View + Format +	Freeze Detach	612	A 900 N Cont	🔄 yiew 🛛 🗣 Agait
Vendors Collection Cycles	Access Type	Access Value		Allowed	System Defined
Reports	RESPONSIBILITY	ALL		• Yes No	🔘 Yes 🔍 No
Error Messages					
Translations					
⊿ User					
Organization Companies Access Users Corelit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies Zip Codes					

A brief description of the fields is given below:

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

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

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



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

## 3.3.5 Transaction

The transaction screen allows you to view and restrict access to the following account transactions maintained in the system.

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- PRODUCER MONETARY TXN
- ACCOUNT CONDITION TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS
- FEE ASSESSMENTS
- ESCROW ANALYSIS AND DISBURSEMENTS

Along with restricting access, you can also define authorization permissions for monetary transactions. While defining authorization permissions, you can allow transactions to Authorize through assigned Maker/Check responsibilities with/without having specific authorization criteria defined. However, authorization criteria can be defined only for monetary transactions which needs authorization.

To define access/authorization rights for Transaction

1. Click Setup > Setup > Administration > User > Access > Transaction.

2. In the Transaction Super Group section, select the super group you want to work with.

Financial Services	Lendir	ig and Leasing	Welcome	e, ABSHEKAR 👻 🥰 Sign Q
SEARCH MENU	<b>6</b> 0	Access _X		
		Data Screen Reports Correspondence Transaction		
DashBoard				
Origination		Transaction Super Group		
Servicing		View 🔻 Format 👻 🔛 Freeze 🎬 Detach 🥥 Wrap 🍓		
		Super Group		
Collections		ACCOUNT MONETARY TXN		
WFP		ACCOUNT NON MONETARY TXN		H
Tools		PRODUCER MONETARY TXN		
		ACCOUNT CONDITION TXN		
Getup		SECURITIZATION TXN		*
Organization	^			
Companies				
Access		Transaction Codes	🖉 Edit	📃 Yew 🛛 🔗 Audit
Users		View 🔻 Format 👻 🏢 Freeze 🎆 Detach 🖉 Wrap 🚱		
Credit Bureau		Code Description	Authorize	Enabled
Correspondence		EOTH1_ADJ_PLUS REVERSE ADJUSTMENT TO OTHER EXPENSE 1 - ADD DD	Y	Υ .
General Ledger		EOTH1_REV REVERSE OTHER EXPENSE 1	Y	Y 🗍
Queues		EOTH1_WAIVE WAIVE OTHER EXPENSE 1	Y	Y
Printers		EOTH1_WAIVE_REV REVERSE WAIVE OTHER EXPENSE 1	N	N
Bank Details		EOTH2 OTHER EXPENSE 2	N	N
Check Details		EOTH2_ADJ_MINUS ADJUSTMENT TO OTHER EXPENSE 2 - SUBTRACT	N	N
Standard Payees	E	EOTH2_ADJ_MINU REVERSE ADJUSTMENT TO OTHER EXPENSE 2 - SUBTRACT	N	N
Currencies		EOTH2_ADJ_PLUS ADJUSTMENT TO OTHER EXPENSE 2 - ADD	N	N
Zip Codes		EOTH2_ADJ_PLUS REVERSE ADJUSTMENT TO OTHER EXPENSE 2 - ADD	N	N
Products		EOTH2_REV REVERSE OTHER EXPENSE 2	N	N -
Asset Types				
Index Rates		Maker Responsibility Checker Responsibility Authorization Criteria		
Currency Exchange		Statute en ener a mentionen en 1 mandellen en en de la mandelle de la mand		
Scoring Parameters			B 8-10	
Products		Transaction User Access Definition	👍 Add 🥒 Edit	📄 Yiew 🛛 🖋 Audit
Pricings		Wew 🕶 Format 👻 👔 Freeze 🚮 Detach 🕼 Wrap 🔞		
Contract		Access Type Access Value	Allowed	System Defined
Edits	-	RESPONSIBILITY ALL	(O) Yes () No	Yes () No
Curler			(a) Yes (C) No	(a) Yes (C) No

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

Field:	Do this:
Code	The system displays the transaction code you want to work with.



Field:	Do this:
Description	Specify/Edit the description for the transaction.
Authorize	Check this box to enable authorization by another user. Such transac- tions can be authorized on the Authorization tab of Transaction Authori- zation screen in Servicing Module.
	<b>Note</b> : For monetary transactions, system allows you to define both Maker and Checker authorization in the Maker and Checker Responsibility tabs respectively. For non-monetary transactions, you can define maker responsibility for authorization.
	When the Authorization check box is not selected, any new transactions posted will not go for authorization.
	For more information, please refer the <b>Transaction Authorization</b> (Maker-Checker) chapter in the Oracle Financial Services Lending and Leasing User Guide.
Enabled	Select this box to enable the transaction.

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

You can define the authorization restrictions using the following sub tab:

- Maker Responsibility
- Checker Responsibility
- Authorization Criteria

#### Note

'Checker Responsibility' and 'Authorization Criteria' tabs are available only for monetary transactions (i.e. Authorize flag set to 'Y').

## To define Maker Responsibility

- 1. Click Setup > Setup > Administration > User > Access > Transaction.
- 2. In the Transaction Super Group section, select the super group you want to work with.
- 3. In the **Maker Responsibility** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Access Type	Select 'RESPONSIBILITY' as the access type from the drop-down list.
Access Value	Select the user responsibility from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value.



Field:	Do this:
System Defined	Select 'Yes', if the transaction user access definition entry is system defined.
	Select 'No', if the transaction user access definition entry is manu- ally defined.

Perform any of the Basic Actions mentioned in Navigation chapter.

#### To define Checker Responsibility

When a particular monetary transaction needs checker authorization you can define the same in 'Checker Responsibility' tab and also specify the Authorization Criteria for the transaction.

- 1. Click Setup > Setup > Administration > User > Access > Transaction.
- 2. In the Transaction Super Group section, select the super group you want to work with.
- 3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
- 4. In the **Checker Responsibility** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Access Type	Select 'CHECKER RESPONSIBILITY' as the access type from the drop-down list.
Access Value	Select the user responsibility from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value.
System Defined	Select 'Yes', if the transaction user access definition entry is system defined.
	Select 'No', if the transaction user access definition entry is manu- ally defined.

A brief description of the fields is given below:

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

## To define Authorization Criteria

You can define conditional authorization by creating a sql statement based on required criteria. For example, you can define a condition to allow transaction authorization in an account for amount greater than 500.

- 1. Click Setup > Setup > Administration > User > Access > Transaction.
- 2. In the Transaction Super Group section, select the super group you want to work with.
- 3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
- 4. In the **Authorization Criteria** section, you can add/edit the following details in the 'Criteria Name' and 'Criteria Details' section.



5. In the **Criteria Name** section perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Name	Specify a name for the criteria.
Description	Specify a description for the criteria.
Authorization Level	Specify the level of authorization responsibility in numeric value.
	<b>Note</b> : You will need to specify the same value as defined for each user within 'Checker Responsibility' Lookup Type (CHECK-ER_RESPONSIBILITY_CD) in Setup > Administration > System > Lookups screen.
Enabled	Select this box to enable the criteria.

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify a sequence number.
(	Specify the open/entry criteria.
Parameter	Select the transaction parameter from the drop-down list.
	The list displays transaction parameters for the selected transac- tion and the parameters in user defined table 'INP_BMP_ACC'.
Comparison Opera- tor	Select the comparison operator from the drop-down list.
Criteria Value	Specify the required criteria value for validation.
)	Specify the close/exit criteria.
Logical Expression	Select the logical operator from drop-down list.
Enabled	Select this box to enable the criteria.

- 8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 9. Click **Check Criteria** to validate the correctness of the statement and to resolve errors, if any.

You can add multiple checker responsibility and define multiple selection criteria for each checker responsibility.

## 3.3.6 <u>Webservice</u>

The Webservice screen in Access setup allows you to configure access to the available RESTful webservices in the system. The associated seed data for all the RESTful



webservices are loaded during product installation and process of installing the same is detailed in the Installation guide.

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

- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service
- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service
- Application Comment POST Service
- Application Document GET Service
- Application Document POST Service
- Account Comment GET Service
- Account Comment POST Service
- Account Document GET Service
- Account Document POST Service
- Process File Upload Service
- Process File Download Service
- Process File List Service
- Product Service
- Asset Service
- Asset Sub-Type Service
- Scheduler Force ReSubmit
- Remarketing GET Service
- Remarketing POST Service
- Invoice GET Service



Invoice POST Service

#### To setup the Webservice access

- 1. Click Setup > Setup > Administration > User > Access > Webservice. The screen consists of the following tabs:
- Security Super Group
- Security Access Definition
- Security User Access Definition Details
- Security Access Definition Details (This sub tab is available only for 'SERVICING AND COLLECTION' Super Group.

ess ×							×
a Screen Reports Corresp	ondence Transa	ction Webservi	ce				
curity Super Group						Uew View	Ande
New • Format •	Economic CON Destand	h all three	EN.			a view	A vigur
The second secon	ileeze milberau	n de wish	41 <u>2</u>				
Super Group SERVICING AND COLLECTION							
SETUP							
WHOLESALE FLOOR PLANNING							-
					-		
ecurity Access Definition					/ Edit	📃 View	🖋 Audit
/iew 🔻 Format 👻 🔛	Freeze 🔐 Detad	h 🚽 Wrap	G2				
Access Code			Description	Type	System Defined	Enabled	
FLL.CUSTOMERPREFERENCERES	OURCE.GET.FETCH	PREFERENCE	ACCESS TO GET CUSTOMER PREFERENCE SERVICE	WEB SERVICES	Yes No	Y	<u>^</u>
FLL.CUSTOMERPREFERENCERES	OURCE.POST.POST	PREFERENCE	ACCESS TO POST CUSTOMER PREFERENCE SERVICE	WEB SERVICES	Yes No	Y	
FLL.DIALERINTEGRATIONRESOL	RCE.POST.PUSHCU	STOMERACCOUNT	ACCESS TO DIALER INTEGRATION SERVICE	WEB SERVICES	Yes No	Y	
FLL.GENERICPOSTTRANSACTIO	RESOURCE.POST.	GENERICPOSTTXN	ACCESS TO GENERIC POST TXN SERVICE	WEB SERVICES	Yes No	Y	
FLL.ACCOUNTCOMMENTRESOUR	CE.GET.GETCOMM	ENTS	ACCESS TO GET ACCOUNT COMMENTS SERVICE	WEB SERVICES	@ Yes 🔿 No	Y	-
ecurity User Access Defi	ition Dataile				👍 Add 🥖 Edit	Jew View	Audit
/iew 🔻 Format 👻 🔛		h 剑 Wrap	ଖ୍ୟ		•		
Access Type	Access Value	Allowed				System	Defined
RESPONSIBILITY	ALL	🔿 Yes 🎯 No				(@ Yes	No
RESPONSIBILITY	COLLECTOR	O Yes @ No				O Yes	No
RESPONSIBILITY	SUPERUSER	@ Yes 🔿 No				O Yes	No
ecurity Access Definition					👍 Add 🧪 Edit	📃 View	🛷 Aydit
View 🔻 Format 👻 🔛	Freeze Detad	h Al Wran	(49)				

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

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



Field:	Do this:
Enabled	Check this box to enable the selected webservice access code.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Security User Access Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields are given below:

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

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

## **Security Access Definition Details**

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

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

#### Controlling web service data access to permitted user(s)

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



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

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

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

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

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

#### Note

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

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

#### To define Security Access Definition Details

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



A brief description of the fields are given below:

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

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

## 3.4 <u>Users</u>

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

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

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

#### Note

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

#### To set up the Users screen

1. Click **Setup > Setup > Administration > User > Users**. The system displays the Users screen.



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

> DashBoard > Ordgination > Servicing > Collections > WFP > Tools > Setup - Setup - Setup - Setup - Setup - Setup - Setup - Corganization - Comparisation - Compa	Pefinition  Format  Format Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format  Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Form	Organization DMC	ze Detach Division US D1 US D1 US D1 US D1 US D1 US D1 US D1 US D1		Pepartment ORG ORG ORG ORG ORG ORG ORG ORG ORG ORG	Start Dt 10/10/2000 11/01/2000 10/10/2000 11/16/2016 01/01/2000 07/25/2016 06/01/2016	Eb End Dt 12/31/2020 12/31/2020 12/31/2020 12/31/2020 12/31/2020 12/31/2020	5ystem Defined           9 Yes         No	Enable	Add Crast Name Y ORACLE Y ORACLE Y ORACLE Y ANAND Y ABHINAV Y ABHINAV Y ABHINAV Y ABHINAV Y ABHINAV	dit jew MI	Agdit
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Products	* First Nam						23235		Time Zone		•	
Pricings	1 II SU INDIN	нинир				* Fax 1	2354235(252)-352-3	523	Time Zone Level	JSER TIME ZONE		-

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



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

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



## 3.4.1 <u>Replacement users</u>

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

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

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

The system updates the following when replacing users:

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

## Note

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

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

## 3.4.2 Application and Oracle Identity Manager Synchronization

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

# 3.5 <u>Correspondence</u>

The Correspondence screen enables you to setup the system's correspondence.



The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

TYPE OF CORRESPONDENCE:	AD HOC	PREDEFINED
Created automatically		Х
Created manually	Х	Х
Generated for accounts	Х	Х
Generated for applications	Х	Х
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		Х

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

#### Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

## 3.5.1 Correspondence

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

#### Navigating to Correspondence

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



## 3.5.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Loan product in the system. These are attributes from the database.

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

#### To view the predefined system functions

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

DashBoard	Correspondence ×			X
Origination	Common Loan Line Lea	56		
Servicing				
and the second	System Functions Element	nts E-Form Elements Documents Correspondence		
Collections				
WFP	Function Definition			
Tools	View 🖌 Format 🖌 🔛	👔 Freeze 🚮 Detach 🚽 Wrap		
tup	Function Name	Description	Function Type	Source Program
Setup	GET_ACC_111_DTLS	Get ACC Details (Loan CE)	COR_ELM_PROC	CGNACC_EL_111_01
	GET_ACP_111_DTLS	Get Account Repayment Schedule Details	COR_ELM_PROC	CGNACP_EL_111_01
Administration	GET_ACR_111_DTLS	Get Account Rate Schedule Details	COR_ELM_PROC	CGNACR_EL_111_01
✓ System System Parameter	GET_ACS_111_DTLS	Get APP Payment Change Schedule Details	COR_ELM_PROC	CGNACS_EL_111_01
	GET_APC_111_DTLS	Get APP Repayment Schedule Details	COR_ELM_PROC	CGNAPC_EL_111_01
Lookups	GET_APP_111_DTLS	Get APP Details (Loan CE)	COR_ELM_PROC	CGNAPP_EL_111_01
User Defined Tables Audit Tables	GET_APP_ADC_111_DTL	5 Get Application Decisions (Loan Close Ended)	COR_ELM_PROC	CGNADC_EL_111_01
Audit Tables User Defined Default	GET_APP_CON_111_DTL		COR_ELM_PROC	CGNACO_EL_111_01
Transaction Codes	GET_ARC_111_DTLS	Get APP Rate Schedule Details	COR_ELM_PROC	CGNARC_EL_111_01
	GET_ART_111_DTLS	Get Account Payment Change Schedule Details	COR_ELM_PROC	CGNART_EL_111_01
Data Files Dedupe	GET CON 111 DTLS	Get CON Details (Loan CE)	COR ELM PROC	CGNCON EL 111 01
Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages	2 iv_r	Detach of Wrap     Detach     Detacht     Detacht		
Translations				
Organization Companies Access Users Crestoproderce General Ledger Queues Printers Bank Cetalis Check Detalis Check Detalis Check Detalis Currencies Zap Codes Zap Codes Products				

A brief description of the fields is given below:

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

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

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



Field:	View this:
Description	Displays the function parameter description.

## 3.5.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

#### To view the Elements

- 1. Click Setup > Setup > Administration > User > Correspondence > Loan > Elements
- 2. On the **Element Definitions** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. You cannot add a new record.

DashBoard	C	orrespondence ×							×
Origination	C	Common Loan Lin	e Lease						
Servicing									
Collections		System Functions	Elements E-Form Elements Documents Corres	pondence					
WFP		Elements					🖉 Edit 📃 View	V Au	dit
Tools		View - Format -	🖙 🔟 Freeze 🚮 Detach 📣 Wrap	62					
tup		Level0 Type	Element Name	Element Type	Description	Data Type	Source Func	tion	
		ACC	ACC ACCRUAL DT LAST 111	5	ACCOUNT ACCRUAL DT LAST	DATE	GET ACC 1		
Setup		ACC	ACC ACCRUAL DT START 111	S	ACCOUNT ACCRUAL DT START	DATE	GET ACC 1	11 DTLS	^
4 Administration		ACC	ACC_ACH_ACCOUNT_NBR_111	S	ACCOUNT ACH ACCOUNT NBR	VARCHAR2	GET_ACC_1	11 DTLS	100
✓ System		ACC	ACC_ACH_ACCOUNT_TYPE_CD_111	S	ACCOUNT ACH ACCOUNT TYPE CD	VARCHAR2			
System Parameter		ACC	ACC ACH BANK NAME 111	S	ACCOUNT ACH BANK NAME	VARCHAR2	GET ACC 1	11 DTLS	
Lookups		ACC	ACC_ACH_BANK_ROUTING_NBR_111	S	ACCOUNT ACH BANK ROUTING NBR	VARCHAR2			
User Defined Tables		ACC	ACC_ACH_FEE_IND_111	S	ACCOUNT ACH FEE INDICATOR	VARCHAR2			
Audit Tables		ACC	ACC_ACH_PMT_AMT_111	S	ACCOUNT ACH PMT AMT	NUMBER	GET_ACC_1	11 DTLS	
User Defined Default		ACC	ACC ACH PMT DAY 111	S	ACCOUNT ACH PMT DAY	NUMBER	GET ACC 1		
Transaction Codes		ACC	ACC_ACH_PMT_FREQ_CD_111	S	ACCOUNT ACH PMT FREQ CD	VARCHAR2	GET_ACC_1	1_DTLS	
Data Files		ACC	ACC_ACH_START_DT_111	S	ACCOUNT ACH START DT	DATE	GET_ACC_1	1 DTLS	
Dedupe		ACC	ACC ANNIVERSARY NO TERM 111	S	ACCOUNT ANNIVERSARY NO TERM	NUMBER	GET ACC 1	11 DTLS	
Securitization		ACC	ACC_APR_111	S	ACCOUNT APR	NUMBER	GET_ACC_1	11_DTLS	
Events		ACC	ACC_BALLOON_AMT_CUR_111	S	ACCOUNT BALLOON AMT CURRENT	NUMBER	GET_ACC_1	11_DTLS	
Batch Jobs	•	ACC	ACC_CHGOFF_NEXT_FOLLOWUP_DT_111	S	ACCOUNT CHGOFF NEXT FOLLOWUP D	T DATE	GET_ACC_1	11_DTLS	
Producer Cycles	1	ACC	ACC_COMP_AMT_EARNED_111	S	ACCOUNT COMP AMT EARNED	NUMBER	GET_ACC_1	11_DTLS	
Vendors		ACC	ACC_COMP_AMT_PD_111	5	ACCOUNT COMP AMT PD	NUMBER	GET_ACC_1	11_DTLS	
Collection Cycles		ACC	ACC_COMP_AMT_WRITEOFF_111	S	ACCOUNT COMP AMT WRITEOFF	NUMBER	GET_ACC_1	11_DTLS	
Reports		ACC	ACC_COMP_FACTOR_111	S	ACCOUNT COMP FACTOR	NUMBER	GET_ACC_1	11_DTLS	V
Error Messages		ACC	ACC COMP INT AMT FARNED 111	5	ACCOUNT COMP INT AMT FARNED	NUMBER	GFT ACC 1	1 DTIS	
Translations		<						,	
Organization		Elements							
Companies						Save and Stay	Bave and Return	C Retu	Im
Users									
Credit Bureau			Level0 Type ACC	* Description AC	COUNT ACCRUAL DT LAST		bled 🖌		
Correspondence			Element Name ACC_ACCRUAL_DT_LAST_111	Data Type DA	ATE	Default V	alue		
General Ledger			Element Type S	Source Function GE					
Oueues									
Printers									
Bank Details									
Check Details									
Standard Pavees									
Standard Payees Currencies									

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



Field:	Do this:
Default Value	Displays the default value.

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

## 3.5.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

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

#### To setup the E-forms Elements

1. Click Setup > Setup > Administration > User > Correspondence > Loan > E-Form Elements



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

DashBoard	Correspondence ×							
Origination	Common Loan Line	Lease						
Servicing	Surtam Exections	monto E Form El	ements Documents	Correspondence				
Collections	System runchons - Ch		cilicity boconcilia	Concapondance	1			
> WFP	E-Form Element	ts					👍 Add 🖉	² Edit
Tools	View 👻 Format 👻	Freeze	Detach 🛛 🖓 Wra	P 62				
etup	Level0 Type	Source Code	Element Name		Description	Data Type Code	Translation	Enabled
Setup A Administration A System	<							N >
System Parameter Lookups User Defined Tables	E-Form Element	ts				Save and Add	Save and Stay	Save and Return
Audit Tables User Defined Default	* Level0	Туре	~	* Description			* Enable	ed 🗔
Transaction Codes	* Source	Code	~	* Data Type Code		~		
Deduje Securitzation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Companies Access Users Condit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees Currels Zip Codes								

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.
Source Code	Select the element e-form source code from the drop-down list.
Element Name	Specify the element name (the name used in the external form).
Description	Specify the element description.
Data Type Code	Select the element data type code from the drop-down list.
Translation	Select the translation for the e-form element (SQL statement frag- ment defining the element data), from the drop-down list.
Enabled	Check this box to enable the e-form element.

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

## 3.5.1.4 Documents

The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.



#### Note

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

#### To setup documents to be compiled in correspondence

- 1. Click Setup > Setup > Administration > User > Correspondence > Loan > Documents.
- 2. In the **Document Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Con	respondence ×												X
Origination	Cor	mmon Loan	ine Lei	se										
Servicing														
Collections		System Functions	Element	s E-Form Eleme	ents Documer	nts Corre	spondence							
WFP											0.0			0
		Documents I				0	The etc				4	Add 🖉 Edit	View	
Tools		View - Format Code		Freeze	Detach	Wrap File Na		Gen. Data File	E-Form Source	Product	Sourc		Enabled	
tup		Code	Ue	scription		File Na	me	Level0 Type	E-Form Source	Product	Sourc	e	Enabled	^
Setup		SAMPLE_LOAN	APP SA	MPLE LOAN APPLI	ICATIONS	sample	_loan_app	APPLICATION	OFSLL	ALL	ORAC	LE: BI PUBLISHER	Y	
Administration /		SAMPLE_XMAS	LTR SA	MPLE XMAS BEST	WISHES TO CUS	T sample	_xmas_ltr	ACCOUNT	OFSLL	ALL	ORAC	LE: BI PUBLISHER	Y	~
System Parameter														
Lookups		Documents E	efinitio	on										
User Defined Tables										Save and Add	Save and S	tay 🛛 🖬 Save ar	nd Return	C Return
Audit Tables User Defined Default														_
Transaction Codes			ode				* Level	0 Type ACCOUNT		~		CE ORACLE: BI PU	JBLISHER	~
Data Files		* Descrip	tion				* E-Form	Source OFSLL		~	* Enabl	led 🗹		
Dedupe		* File N	ame				* ;	roduct ALL		~				
Securitization														
Events Batch Jobs		Document El	ements								್ಷಣ	Add / Edit	View	Audit
Producer Cycles	2	View - Format	- 1	Freeze	Detach of	네 Wrap	62							
Vendors		Se	Туре		Element Nam			ription	Data Typ	e Fon	mat Mask	Default Value	Enable	d
Collection Cycles		No data to display												
Reports Error Messages														
Translations		Document Te	molate	C.							4	Add 🖉 Edit	View	A Audit
⊿ User		View - Format	C		Detach (	.0	65)				-0-	You & Four	E Tien	∧ Ağur
Organization		File Name	-	duct	Custom		Producer		App/Acc St		ew Template	Loaded	Enable	
Companies Access		No data to display.		ouct	Custom	er State	Producer	state	App/Acc St	N	ew remplate	Loaded	Enable	
Users														
Credit Bureau														
Correspondence														
General Ledger														
Queues Printers														
Bank Details														
Check Details														
Standard Payees														
Currencies														
Zip Codes														

Field:	Do this:
Code	Specify the document code to define the name for the new document.
Description	Specify the document description for the new document. This entry appears in the <b>Correspondence</b> section on the Request screen, when you generate an ad hoc correspondence.
File Name	Specify the document file name for the resulting file (Word or XFDF document).
	Ensure that the name specified here is same as the BIP Template name since system refers to this file name for generating the corre- spondence.
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop-down list.



Field:	Do this:
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop-down list.
Enabled	Check this box to enable the document definition.

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

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Туре	Select element type from the following from the drop-down list. This list provides the following options:
	<i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.
	Constant.
	<i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen.
	<i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.
	<i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.
Description	Specify element description.
	Notes:
	1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\".
	2. If the element is system-defined, then the system will automati- cally complete this field.
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

A brief description of the fields is given below:

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

6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
File Name	Specify the file name to define the name for the new template.
Product	Select the product for which the template is valid, from the drop- down list.
Customer State	Select the customer state for which the product is valid, from the drop-down list.
Producer State	Select the Producer state for which the product is valid, from the drop-down list.
App/Acc St	Select the Applicant/Account state for which the product is valid, from the drop-down list.
New Template	Check this box to load the template as a new template.
Loaded	Check this box to indicate that the template is loaded.
Enabled	Check this box to enable the template.

#### Note

You can define multiple templates for each document and the template file name (BIP template) is picked based on following criteria – Product and Producer / Account / Customer State.

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

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence

#### To generate a data file for a document

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



The system displays a new screen with the following options:

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

- Open with Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File Select to save the data file on your system.
- 3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

#### 3.5.1.5 Correspondence

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

#### To set up a correspondence set

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



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

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

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

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



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

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

## 3.5.2 <u>Creating Correspondence</u>

- 1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
- 2. In the **Document Elements** section, add the elements required in the correspondence.



3. Click on Gen.Data File to generate PDF file of the report.

File       Tools       Sign       Comment         CORRECE       Financial Services Lending and Leasing       */minimum       */minim       */minimum       */minim
CRACLE Financial Services Lending and Leasing xml version="1.0" encoding="UTF-8" ? <xs:schema version="1.0" xnlns:xs="http://www.w3.org/2001/XMLSchema"> <xs:schema version="1.0" xnlns:xs="http://www.w3.org/2001/XMLSchema"> <xs:schema tname="FRIM_APL_BRTH_DT" type="xs:string"></xs:schema> <xs:element name="FRIM_APL_BIRTH_DT" type="xs:string"></xs:element> <xs:element name="APL_BIRTH_DT" type="xs:string"></xs:element> <xs:element name="APL_APL_REQ_ADV_AMT_100" type="xs:string"></xs:element> <xs:element name="APL_APP_REQ_ADV_AMT_100" type="xs:string"></xs:element> <xs:element name="APL_APP_REQ_COU" type="xs:string"></xs:element> <xs:element name="APL_APP_REQ_100" type="xs:string"></xs:element> <xs:element name="APL_APP_REQ_100" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS1" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS2" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS2" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS2" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS1" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS2" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS1" type="xs:string"></xs:element> <xs:element name="APL_ADDRESS3" type="xs:string"></xs:element> <x< td=""></x<></xs:schema></xs:schema>

- 4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.
- 5. Open MS Word.

#### Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example:* SAMPLE_LOAN_APP.xml.



7. Create the template by inserting required elements tag.

9 • 6) •			atibility Mode] - Microsoft Word
Home Insert Page Layout	References Mailings Review View	Developer	BI Publisher
Arial	• 12 • A A →	∰ ∰ <b>2</b> ↓ ¶	Aubocci Habocci Habocci Habocci
te 📝 Format Painter 🖪 I 🗓 🗸 a	abe x, x' Aa* 🖄 Aa* 📑 🚍 🗮	=• 🖄 • 🖽	I Normal I No Spaci Heading 1 Heading 2 Title Subtitle Styles + Select + + Selec
Clipboard 🕞	Font Paragra		Styles 😡 Editing
· · · · · · · · · · · · · · · · · · ·		3	1 * * * 4 * * * 1 * * * 5 * * * 1 * * * 6 * * * 1 * * * 7 * * * /
	APPLICATION FOR PURCHASE	OF ASSET	Financial Services Lending and Leasing
	LOAN AP	PLICATION	BANK FOR PURCHASE OF ASSET
	Requested Loan Amount	:	APP_REQ_ADV_AMT_100
	Dealer	:	APP_PRO_NAME
	Approx Value of Asset	:	APP_APPROX_CASH_PRC_111
	Description of Asset	:	ASE_APP_DESC_100
	Name of Applicant		PRIM_APL_NAME
	Date of Birth		PRIM APL BIRTH DT
	SSN		PRIM APL SSN
	Name & Address of Employer	85	APE NAME
			APE ADDRESS1
			APE ADDRESS2
			APE ADDRESS3
	Employer Phone	:	APE PHONE
	Monthly Salary (Gross)		APE ACTUAL MTHLY AMT
	Number of dependants		APL NO OF DEPENDENTS
	Residence Address		APA ADDRESS1
	Acoucile Address		APA_ADDRESS1
			APA_ADDRESS2 APA_ADDRESS3
	Address Phone		
			APA_PHONE
	E-mail	-	APL_EMAIL_ADDRESS1

8. The template created in MS Word should be saved with **.rtf** extension. *For Example*: SAMPLE_LOAN_APP.rtf

#### Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

- 9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docld".
- 10. After the data model creation, launch the correspondence screen and click Correspondence tab.
- 11. You can setup a correspondence with the created doc.

## 3.5.3 Generating Correspondence

- 1. To generate a correspondence open the application for which the correspondence should be generated.
- 2. Click Correspondence tab. In the Correspondence section, click on Add.



3. Select the created **Correspondence.** Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.

igination Sales Lead		Underwriting: 0000001										6
igination Sales Lead		Origination x Search/Task Underwriting: 0000001050 Review Requests (Pending: 0)										
✓ Origination	View + F Dt 04/06/21 4 Summary Corresp	App #	ee Detach Sub Unit UNDEFINED	R / TODD Wap 👰 Override ( Status NEW - REVIEW REQUIRED ureau Collisteral Commen	Origination Stage Code REVIEW	Producer Name PR-00002 : PORSCHE INDU.		Duplicate Application Y	Contact	Edit Sales Agent DEMOSALES	Yiew Aag	Prov
	View	Format  Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format Format	ence	لي Wrap 🙀	-	-	-	Save and	Add 📄 🕞 Save and Str	ay 🔒 Save and	Date 02/09/2016 12/23/2015	m
	Docu	ments	* Correspor	dence	۲				Date 02/09/2016			
ervicing	View	🕶 Format 🕶 📑	Freeze 🛃 Detach	🚽 Wrap 🚯								
llections P	No data	Document Id Document to display.				Recipient	E-	Form Source	Source Type	5	ielected Generat	ed

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

LOAN A	PPLICATIO	BANK N FOR PURCHASE OF ASSET
Requested Loan Amount	:	20000.00
Dealer	:	
Approx Value of Asset	:	.00
Description of Asset	:	2005 TOYOTA CAMRY
Name of Applicant	:	ANDREW WATT
Date of Birth	:	07/15/1975
SSN	:	XXXXX2147
Name & Address of Employer	12	
		58, EAST 19TH STREET
		HOLTSVILLE NY 00544
Employer Phone	:	0
Monthly Salary (Gross)	:	552230.00
Number of dependants	:	0
Residence Address		34, WEST 69TH ST N BCH N
		NEW YORK MA 01730 US
Address Phone	:	0
E-mail	:	ANDREW.WATT@XYZ.COM
I declare that the information given	in the applicatio	n is true to the best of my knowledge and belief



# 3.6 General Ledger

The application's General Ledger Setup screen can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the system interface that enables you to:

- Map system transactions to your GL transactions.
- Define the requirements for header and derived segments

The system supports the bulk uploading of general ledger setup data. This enables you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

#### **Accounting Company Definition**

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing Oracle Financial Services Lending and Leasing GL Interface. The accounting company is based upon the portfolio company set up in the system. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have its own GL set up.

## 3.6.1 <u>General Ledger</u>

In **Setup > Setup > Administration > User > General Ledger > General Ledger**, you can setup data that needs to be setup in the system to export transactions to the user's general ledger application.

The system uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values. The segment is grouped into four categories:

- 1. Translation Definition
- 2. Attribute Definitions
- 3. Transaction Definition
- 4. Transaction Links

#### Navigating to General Ledger

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > General Ledger > General Ledger.
- 2. In the **Company** section of the **General Ledger** screen, select the portfolio company you want to work with.

#### 3.6.1.1 <u>Translation Definition</u>

GL segment values are defined on the Translation Definition.

#### To setup the Translation Definition

1. Click Setup > Setup > Administration > User > General Ledger > General Ledger > Translation Definition.



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

Financial Services Le	nding and Leasi	ing			🋔 Welcome, APKELKAR 🔻 🙀 Son Quit (Q
DashBoard	General Ledger X				[J
Origination	General Ledger W	/fp General Ledger			
Servicing					
Collections	Company				
	View - Format -	Freeze	Detach 🚽 Wrap	ଗଧ	
WFP	Short Name	Name			
Tools	165111	IE51			
tup	US01	DEMO BANK USA			
11.5 ×	NL02 SA03	DEMO BANK NL DEMO BANK SA			
Administration	3403	DEMO BANK JP			Ħ
Administration					· ·
System Parameter					
Lookups	Translation Defini	tion Attribute Definitions	Transaction Definition	Transaction Links	
User Defined Tables					
Audit Tables					
Liser Defined Defaults	Segment Defi				👍 Add 🥒 Edit 📃 Yiew 🔗 Audit
Transaction Codes ==	View - Format	- 🛱 🗍 Freeze	🕈 Detach 🛛 🚽 Wrap	62	
Data Files	Segment #	Source	Translated Value	Description	
Dedupe	SEGMENT #1	100000	100000	LOAN FUNDING	
Securitization	SEGMENT #1	101000	101000	DEALER INCENTIVES	
Events	SEGMENT #1	102000	102000	DEALER RECEIVABLES	E
Batch Jobs	SEGMENT #1	103000	103000	DOCUMENT FEE	
Producer Cycles	SEGMENT #1	104000	104000	STAMP FEE	
Vendors	SEGMENT #1	105000	105000	COMPENSATION WRITEOFF	
Collection Cycles	SEGMENT #1	106000	106000	FIRST PAYMENT DEDUCTION	
Reports	SEGMENT #1	110000	110000	CASH	
Error Messages	SEGMENT #1	150000	150000	LEASE RECEIVABLES	
Translations	SEGMENT #1	150010	150010	TAX RECEIVABLES	
⊿ User	SEGMENT #1	200000	200000	LOAN RECEIVABLES	
Organization	SEGMENT #1 SEGMENT #1	201010	201010	LATE FEE RECEIVABLES	
Companies	SEGMENT #1 SEGMENT #1	201020 201030	201020 201030	NSF RECEIVABLES EXTENSION FEE RECEIVABLES	
Access	SEGMENT #1	201030	201030	ADVANCE FEE RECEIVABLES	-
Users	SEGMENT #1	201040	201040	ADVANCE FEE RECEIVABLES	
Credit Bureau					
Correspondence	Segment Defi	nitions			
General Ledger			N	📄 Save and Stay 📄 Save and Return 🛛 🦕 Beturn	
Queues			G		
Printers		Seame	nt # 01		* Description LOAN FUNDING
Bank Details			urce 100000		Jesuipon Lower onoting
Check Details			alue 100000		
Standard Payees		Translated T			
Currencies _					

Field:	Do this:
Segment #	Select the segment number. the system can support up to 10 seg- ments, from the drop-down list. Valid values range from 01 to 10.
Source	Specify the Source to record a "direct value" or "translated value".
	<b>Direct Value</b> : In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the "Translated Value" field. This would contain a list of all the valid values for each segment (for example, GL account number).
	<b>Translated Value</b> : In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular segment. For example, if the value 02 value in the <b>Segment #</b> field is derived using the branch of the customer as a source criteria, then the entry would read as:
	Segment #: 02
	Source: CB-001
	Translated Value: HQ
	Description: HEADQUARTERS
	Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).



Field:	Do this:
Translated Value	Specify the actual segment value. All valid segment values for all segments are defined here.
Description	Specify the description of the segment.

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

## 3.6.1.2 Attribute Definitions

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

The Attributes Definitions screen records the Header and Detail segments. Both are recorded on the Attribute Definitions screen in the Segment Type field.

#### Note

The Header and Detail segment attributes that you configure should be part of accounts or transactions table as configured in the following views - TXN_ACC_EVW and TXN_TX-N_EVW.

#### Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. The system supports 10 configurable header segments. For each header segment, you can defined specific Account and Transaction attributes which are used as the criteria to categorize the transactions to GL segment. However, note that a header segment must be an account attribute.

By default, the first five header segments (1 to 5) are updated with sample data provided as part of seed data during the base installation / upgrade.

Segment #	Attribute Name	Description
01	ACC_PRODUCT_TYPE_CD	Product Type
02	TXN_BACKDATE_IND	Backdated Transaction
03	ACC_PRD_PRODUCT	Product Code
04	ACC_STATUS_CD	Account Status
05	ACC_NON_PERFORM_TYPE_CD	Account Non-performing Indicator

The first five sample segments are:

This means that the system will allow the account attributes listed above to be used as criteria for categorizing the transactions. Here header segment name defined can be either from Accounts/Transactions table (TXN_ACC_EVW/TXN_TXN_EVW). Segment selections depend on the values in the header segment fields. You can define all the 10 header segments.



## Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. The detail segments can be configured to direct values (like the natural account) or derived values. Natural account here can be a constant value which is not part of any existing Account or Transaction table.

By default, the first four detail segments (1 to 4) are updated with sample data provided as part of seed data during the base installation / upgrade. Following are the sample detail segments provided in the system:

Segment #	Attribute Name	Description
01	ACC_CON- STANT_GL_ATTR	The natural account number in the GL for the transaction
02	ACC_PCB_BRANCH	Customer Branch
03	ACC_POO_POOL	Account Pool
04	ACC_SUBUNIT_CD	Account Sub Unit

All the 10 available detail segments can be defined. One of the segments can be the "natural account." (A natural account is an account from the client's master listing of all general ledger accounts, or "chart of accounts") The Details segment Attribute name defined can be either from Accounts/Transactions table or a constant value (ACC_CONSTANT_GL_ATTR).

#### Note

Ensure to have careful consideration while adding a header or detail segment. For any additional programming support, consult Oracle Financial Services Software.

#### To setup the Attribute Definitions

- 1. Click Setup > Setup > Administration > User > General Ledger > wfpGeneral Ledger > Attribute Definitions.
- 2. In the **Attribute Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

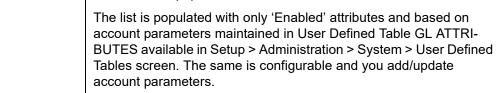
 Field:
 Do this:

 Segment Type
 Select the segment type from the drop-down list.

 Segment #
 Select the required segment out of 10 segments from the drop-down list.

 Attribute Name
 Select the attribute name from the drop-down list to indicate the value is to be populated in attributes.

 The list is populated with only 'Enabled' attributes and based on account parameters maintained in User Defined Table GL ATTRI 





Field:	Do this:
Description	View the attribute description maintained in GL ATTRIBUTES User Defined Table.

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

## 3.6.1.3 Transaction Definition

The Transaction Definition screen enables you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions sub screen, the Transaction Code column contains GL transactions defined by the client team. The Segments section contains a Debt and Credit section. These are both detail segments.

#### To setup Transaction Definition

- 1. Click Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Definition.
- 2. In the **GL Transactions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Transaction Code	Specify unique GL transaction code.
Description	Specify description for the GL transaction.
Product Type	Specify the product type.
Backdated Txn	Specify the back dated transactions.
Product	Specify the product.
Status	Specify the status.
Enabled	Check this box to enable the transaction.
Attribute 5	Specify the header attribute 5.
Attribute 6	Specify the header attribute 6.
Attribute 7	Specify the header attribute 7.
Attribute 8	Specify the header attribute 8.
Attribute 9	Specify the header attribute 9.
Attribute 10	Specify the header attribute 10.

A brief description of the fields is given below:

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

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



A brief description of the fields is given below:

Field:	Do this:
Sort Seq	Specify the sort sequence (optional).
Enabled	Check this box to enable the segment.
Debit section	
Debit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.
Credit section	
Credit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.

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

As mentioned in the **Attributes Definitions screen** section, the system can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).



Entering DERIVED in the Segment Number field instructs the system to look for the derived value from the segments defined in the Segments Definition section on the Translation Definition screen.

Let's take an example:

Company: ABC BANK

Transaction Code: ADV

**Description:** ADVANCE

Product Type: FUNDING TRANSACTION

Branch: CB-001

Segment #1: 200000

Segment #2: DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, the system interprets segment #2 as follows:

The system will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

**IMPORTANT**: The derived segment logic can be used for all segments except for the one designated as the natural account segment.

CAUTION: Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact Oracle Financial Services Software inc. in case you want to change the logic or add new derived segments.

#### "Best Match Feature" for General Ledger (GL) Transactions

The system provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), the system allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For example,

Assume you have set up the following four late charge fee GL transactions based on product and status.

Transaction Code	Description	PRODUCT	STATUS
FLC_A	LATE CHARGE	LOAN AUTO	
FLC_AA	LATE CHARGE	LOAN AUTO	ACTIVE
FLC_B	LATE CHARGE	LOAN ATV	

#### GL Transactions section



Transaction Code	Description	PRODUCT	STATUS
FLC_BB	LATE CHARGE	LOAN ATV	ACTIVE

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_B.

### 3.6.1.4 Transaction Links

The system enables you to map the various transactions to your General Ledger transaction types with the Transaction Links screen. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition screen.

#### To setup the Transaction Links

- 1. Click Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Links.
- 2. In the **Transaction Links** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Transaction Code	Specify the transaction code.
Description	Select the transaction description from the drop-down list.
GL Transaction Code	Specify the corresponding GL transaction code.
Description	Select the GL transaction description from the drop-down list.

A brief description of the fields is given below::

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

You can have more than one transaction mapped to a user-defined GL transaction. In that case, the system summarizes all the transactions to the GL transaction. For example, the system uses separate transaction codes for fees, such as LATE_FEE and SERVICING_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all transactions to that defined transaction.

You could also have one transaction linked to more than one GL transaction. The system will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG_LC and CHGR_LC transactions, then the system will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG_LC is used for "active" accounts and CHGR_LC is used for "charged off" accounts. In this case, the system will identify the correct GL transaction depending on the account status.

# 3.7 <u>Queues</u>

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



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

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

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

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

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

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

### Customer service queues

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

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

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

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

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

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

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

- General collections
- Bankruptcy
- Foreclosure
- Repossession



• Deficiency

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

#### Note

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

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

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

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

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

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

1. Condition: **Open**, Queue: **Open** 

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

#### Note

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



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

#### Note

Condition will be removed from the Summary conditions section.

#### Navigating to Queues screen

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

## 3.7.1 Criteria Based Condition

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

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

For example,

- You can define specific conditions to Send Letters, Post Transaction and so on if Account Maturity date is less than 90 days from current system date.
- You can post a condition to allow Extension transactions on an account if 50% of financed amount is received.
- When there is a natural calamity, you can post a condition to allow Extension transactions on Accounts belonging to that particular zip code.

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

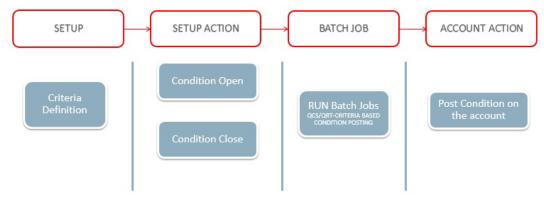
- DELINQUENT
- SCHEDULE FOR CHARGEOFF



- PAYOFF/TERMINATION IN PROGRESS
- NON ACCRUAL
- BANKRUPTCY
- DEFICIENCY
- REPOSSESSION
- FORECLOSURE

In the Criteria Based Condition screen, you can setup Criteria Definitions and define Actions to Open or Close a condition on account. This in-turn is processed during the execution of automated batch job QCCPRC_BJ_100_01 (CRITERIA BASED CONDITION POSTING) in SET-QCS batch job set and while executing the batch job QCCPRC_BJ_100_02 in SET_QRT batch job set.

At account level once the condition is opened/closed, system posts a comment with the Criteria definition details.



## 3.7.1.1 Criteria Definition

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

### **To Setup Criteria Definition**

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

eues														
rigination Criter	a Based Conditio	n Customer Sen	vice Call Actio	n Results	Activity Tracking	User Groups								
criteria Defini											de Add	/ Edit	View	Audit
View · Format ·	🛛 🛃 📗 Fre	eze 🚮 Detach	🚽 Wrap	බො	🖋 Check Criteria									
Name		Description				Sta	rt Dt	End Dt		Seq Compar	ny Branc	h	Enabled	
ANKS_LINKED_C	RITERIA	ANKS_LINKE	ED_CRITERIA			06/	01/2019	12/31/2020		0 IND	INDB		N	/
ANKS_02		LINKED_02				06/	01/2019	06/30/2020		0 ALL	ALL		N	_
TST01		TST_UDF				12/	01/2018	06/30/2020		0 ALL	ALL		N	
DSDS		SDSDS								0 ALL	ALL		N	
TEST_MAC_CON	DITION		BASED ON CON	IPANY			01/2019	01/01/2020		0 AUS01	ALL		Y	
TEST15		TEST					01/2019	10/27/2019		0 ALL	ALL		N	
TST_02			EFINED FIELDS				03/2018	07/28/2020		1 ALL	ALL		Y	
TEST_I		TEST_I				01/	01/2000	01/01/2020		1 ALL	ALL		N	`
Criteria Defini	tion													
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	Name	ANKS_LINKED_C	RITERIA			End Dt	12/31/2020		20		* Seq C			
	* Description	ANKS_LINKED_C	RITERIA			* Company	IND		$\sim$		* Enabled	1		
	Start Di	06/01/2019		12C		* Branch	INDR		~					
						Diditch	INDD							
Criteria Details	Conditions													
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	Seq (	Parameter		10				Comparis	on	Criteria Value	)	Logical	Enabled	
	0			1050				Operator			,	Operator		
_	0	ACCOUNT LINKE	D ACCOUNT NU	MBER				EQUAL		20190500011841 %L%		OR	Y	
	4	PRODUCT CODE												

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



A brief description of the fields is given below:

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

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

# 3.7.1.2 Criteria Details

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

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

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



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

## 3.7.1.3 Conditions

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

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

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

A brief description of the fields is given below:

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

# 3.7.2 Customer Service Tab

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is no longer working that queue



## **Customer Service command buttons**

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

The Customer Service screen contains following three command buttons:

#### To set up the Customer Service queues

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

DashBoard	Queues ×		
> Origination	Origination Customer Service Call	Action Results User Groups	
> Servicing			
Collections	Queue Definition		👍 Add 🥒 Edit 📃 View 🔗 Audit
> WFP	View 🔻 Format 👻 🔛 Freeze	: 🛃 Detach 🛛 🚽 Wrap 🛛 🚷 🥜 Update Queue	e 👷 Un-Assigned
	Queue Name	Queue Desc	Account Condition
> Tools			·
Setup	TEST_PHC_QUEUE	PHC_TEST_QUEUE	DELINQUENT
Setup	TEST_TIME_BAR	TEST_TIME_BAR	BANKRUPTCY
4 Administration	DELQ_DAYS_0_15	DELQ_DAYS_LESS THAN 15	DELINQUENT
⊿ System E	TEST_QUEUE_1	TEST_QUEUE	PMT HOLD
System Parameter	TEST_QUEUE_2	TEST_QUEUE_2	DELINQUENT
Lookups	PMT_HOLD	PMT_HOLD	PMT HOLD
User Defined Tables	1099C_QUEUE	1099C QUEUE	1099C SENT -
Audit Tables	۰ ( m		۱.
User Defined Defaults			
Transaction Codes	Queue Definition		
Data Files		Save and Ad	ld 🕞 Save and Stay 📄 Save and Return 🤇 🖕 Return
Dedupe			
Securitization	* Queue	* Company	* Near Real-Time
Events	Name	* Branch	* Dialer Extract
Batch Jobs	* Queue Desc	* Hard	* Enabled
Producer Cycles	* Account	* Hard Assigned	

Field:	Do this:
Queue Name	Specify queue name.



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

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

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

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



Field:	Do this:
Enabled	Check this box to enable the selection criteria.

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

A brief description of the fields is given below:

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

- 9. Perform any of the Basic Actions mentioned in Navigation chapter.
- 10. Click Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users.
- 11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

#### Note

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

Field:	Do this:				
Name	Select user name from the drop-down list.				
# Assigned	Specify number of accounts assigned.				
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, <b>Using the Hard Assigned Feature</b> ).				



Field:	Do this:
Enabled	Check this box to enable.

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

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

A brief description of the fields is given below::

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

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

#### Note

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

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

A brief description of the fields is given below:

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

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

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

Note the following:

- If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.
- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.



• Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

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

### Group Follow-up

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

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

For example,

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

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

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

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

### Using the Hard Assigned feature

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

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



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

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

#### Note

The system randomly assigns these accounts.

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

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

### To remove a user

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

### Queue Activity

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



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

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

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

# 3.7.3 Call Action Results tab

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

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

DashBoard	Queues X									0
> Origination	Origination Custon	er Service Call Action Results	User Groups							
> Servicing										
Collections	Call Actions				ſ	Add	/ Edit	View	Audit	
	View - Format -	Freeze Detach	Wrap الي	New Action			Create	Сору		
> WFP	Action Code	Description		Call Type			-	Enabled		
> Tools	AT	ATTORNEY/GENERAL TELEPHONED		INCOMING CALL				Y	*	
Setup	CBB				OUTGOING CALL			Y		
Setup     Administration	CC	CUSTOMER CALLED		OUTGOING CA	LL			Y		
	CR	CHARGE-OFF REQUEST SUBMIT	TED	EXCLUDE FROM	M REPORTS			Y		
	DC	DEALER CALLED		INCOMING CA	ш			Y	-	
System Parameter	11									
Lookups										
Lookups User Defined Tables Audit Tables User Defined Defaults	Call Results					Add	/ Edit	View	🖋 Audit	
	View - Format -	🛛 🛃 🔲 Freeze 🚮 Detach	لي Wrap	බ						
User Defined Defaults Transaction Codes	Result Code	Description	ReportType	Right Person Contact	Followup Advance Unit	•	Valu	e Enabled		
Data Files	CB	CALL BACK	OTHERS	N	DAY			3 Y	*	
Dedupe	HU	HUNG UP	OTHERS	N	DAY			3 Y	1	
Securitization	NP	NO PROMISE	OTHERS	N	DAY			3 Y		
Events	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	N	DAY			3 Y	E	
Batch Jobs	PP	PROMISE TO PAY	PROMISE TO PAY	N	DAY			3 Y		
Producer Cycles	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	N	DAY			3 Y		
	RC	RETURN CALL	OTHERS	N	DAY			3 Y		

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



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

A brief description of the fields is given below:

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

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

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

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

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

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

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



A brief description of the fields is given below:

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

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

# 3.7.4 Activity Tracking

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

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

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

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

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



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

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

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

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.

DashBoard	Queues X		
> Origination	Origination Customer Service Call Action Results User Groups		
Servicing			
Collections	User Group Definition	👍 Add 🥒 Edit 📃 View 🖌 Audit	
WFP	View 🔻 Format 👻 🔛 Freeze 🎦 Detach 🖉 Wrap 🚱		
Tools	Name Description	Responsibility	
	GROUP1 GROUP1	SUPERUSER	
etup	UW_GROUP1 UW_GROUP1	UNDERWRITER	
Setup	CS_GROUP1 CS_GROUP1     CS_GROUP2     CS_GROUP2	CUSTOMER SERVI	
Administration	CS_GROUP2 CS_GROUP2	CUSTOMER SERVI	
System		CUSTOMER SERVI +	
4 User			
Organization	User		
Companies	User		
Access			
Credit Bureau	Users	🕂 Add 🥒 Edit 📃 Yiew 🛷 Audit	
Correspondence	View 🔻 Format 🔻 📑 👔 Freeze 🚮 Detach 🖉 Wrap 🖓		
General Ledger	Name	Enabled	
Queues	ANAND SHEKAR	Y	
Printers	AMIT DE	Y	
Bank Details	PRITAM JENA	Y	

### To define a User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup >** Administration > User > Queues > User Groups.
- 2. In the **User Groups** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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



### To add Users to User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
- 2. In the **User Groups** section, select the required User Group.
- 3. In the **Users** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group.
Enabled	Check this box to enable the user.

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

# 3.8 <u>Printers</u>

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

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

### **Special printer names**

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

Name	Description
UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Loan origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Loans or to the producer in the case of in-direct Loans.
FAX	For Loans origination correspondences that can be faxed, the sys- tem generates a PDF document and will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = < PRINTER_NAME1> + < PRINTER_NAME2>



For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

Name	Description
JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+J ET4050	E-mails, archives, and prints the document with the jet4050 printer.

### To set up the Printers

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

DashBoard	Printers ×								2
Drigination									
Servicing	Printer Definition						4	Add 🖉 Edit	View 🔗 Al
	View 🗸 Format 🗸 🔛	🔲 Freeze 🚮 Detach 🥪	Wrap 🚱						
Collections	Printer Name			Description	Organization	Division	Department	Default	Enabled
WFP								N	N
Fools	UNDEFINED			UNDEFINED	DMC	ALL	ALL	N	Y
	archive			ARCHIVE	DMC	ALL	ALL	Y	Y
up	email			EMAIL	DMC	ALL	ALL	N	Y
etup	fax			FAX	DMC	ALL	ALL	N	Y
Administration ^	gakjajkajkjk			KJGKJGK	DMC	ALL	ALL	N	N
System Paramete Lookups	Printer Definition					Save and Ac	id Save and	Stay 🕞 Save	and Return 🛛 🛵 Bet
User Defined Tat Audit Tables									4-2-
User Defined Def	* Printer Name			* Division AL	L	~		* Enabled	
Transaction Code	* Description			* Department AL	L	~			
Data Files	* Organization		~	* Default					
Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translettons des Organization Companies Access Users Credit Bureau Correspondence									

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



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

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

# 3.9 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

### Note

This is "behind the scenes" information that the system uses for payments and does not appear on any other forms.

### To set up the Banks

1. Click **Setup > Setup > Administration > User > Bank Details** link. The system displays the Bank Details screen.



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

DashBoard		Bank Details ×										8	
Origination										-		100	
Servicing		Bank Definition			12					수 Add	🖉 Edit 🗌 Vier	v 🖉 A	udit
Collections		View 👻 Format 👻		ze 🚮 Detach	ራ Wrap	69							
WFP		Code	Name	Short Name	Enabled	Acco	unt #	Routing #	BIC	IBAN	Country	City	
		FSB	US BANK	FSB	Y		x8736	363763665			UNITED STATE	S MIN	
Tools		JPB	JP BANK	JPB	Y		x1115	831232246	NOT PROVID	ED WEQE	JAPAN	TOP	
tup		NLB	NL BANK	NLB	Y	20000	x8779	884447474			NETHERLANDS	AME	
etup Administration	^	SAB <	SA BANK	SAB	Y	XXXXX	x6468	755665678			SAUDI ARABIA	JED	
<ul> <li>System</li> <li>System Parameter</li> </ul>		Bank Definition											
Lookups User Defined Tables									Save and Add	Save and Stay	Save and Return	<u>Re</u>	tur
Audit Tables User Defined Defaults			* Code			* Country	UNITED STAT	ES	~	* Phone 1	(000)-000-0000		
Transaction Codes			Name			Address Line 1				Extn 1			
Data Files		* Short	Name			Address Line 2				Phone 2			
Dedupe			nabled							Extn 2			
Securitization						* Zip							
Events Batch Jobs		* Acco				Extn					(000)-000-0000		
Producer Cycles		* Rou	iting #			Creditor Id				Fax 2			
Vendors			BIC		×	* City				* ACH Format			
Collection Cycles			IBAN			* State			~				
Reports Error Messages		ACH Lock Box				5666							
Translations													
✓ User		ACH Definition								de Add	/ Edit	≪ Aud	
Organization Companies		View - Format -		eeze 🚮 Detach	Wrap 🕁	62				기는 전00	S Enr Siew	○ Agu	100
Access		Company	Branch							ACI	H Identifier Enabl	be	
Users Credit Bureau		No data to display.											
Correspondence													
General Ledger													
Queues													
Printers													
Bank Details													
Check Details													
Standard Payees													
Currencies Zip Codes													
Products													

Field:	Do this:
Code	Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank).
Name	Specify the name for the bank.
Short Name	Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).
Enabled	Check this box to enable and indicate this as an active bank
Account #	Specify the account number used for banking transactions with the bank.
	<b>Note</b> : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXX1234.
Routing #	Specify the routing number of the bank.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Country	Select the country where the bank is located, from the drop-down list.
City	Specify the city where the bank is located.
State	Select the state where the bank is located, from the drop-down list.
Address Line 1	Specify the address line 1 for the bank.
Address Line 2	Specify the address line 2 for the bank.
Zip	Specify the zip code where the bank is located, from the drop-down list.
Extn	Specify the extension of the zip code where the bank is located.
Creditor Id	Specify the creditor identification details.
Phone 1	Specify the primary phone number of the bank.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the bank.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the bank.
Fax 2	Specify the alternate fax number for the bank.
ACH Format	Select the ACH format accepted by this bank from the drop-down list. The list displays the following options:
	- NACHA Format
	- SEPA Format

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

4. Click Setup > Setup > Administration > User > Bank Details > ACH.

5. On the **ACH Definition** sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
ACH Identifier	Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank.
Enabled	Check this box to enable the ACH and indicate this as an active ACH identifier.

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

## 7. Click Setup > Setup > Administration > User > Bank Details > Lock Box.

8. On the **Lock Box** sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Lock Box Identifier	Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank.
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Enabled	Check this box to enable the lock box.

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

# 3.10 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

## Note

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

## To set up the Standard Payees

1. Click **Setup > Setup > Administration > User > Standard Payee**. The system displays the Standard Payees screen.



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

View  view  Format  View  Ann Payee  Ann Nam		Pmt Mode	Wrap 🚯								
1001 ACH		Pmt Mode	Enabled								
				Country	City	State	Address Line 1	Address Line 2	Zip	Extn	
		ACH	Y	UNITED STATES	LEXINGTON	ILLINOIS	LINE1	LINE2	85587		(012)
1002 ACH		ACH	Y	UNITED STATES	NEW JERSEY	NEW JERSEY	LINE1	LINE2	59868		(012)
Payee Definition											
									Save and Stay	Save and Return	Carl Return
	Payee # 10	001			Extn				ACH Account # 3	67554588	
	* Name ACH			City		LEXINGTON			* Company	NLL	~
	* Pmt Mode ACH			State		ILLINOIS	~		* Branch	NLL	~
	* Enabled 🗹				Phone 1	(012)-345-6789			BIC		~
	* Country UNITED STATES				Phone 2				IBAN		
	dress Line 1 LI				Bank Name	BANK OF VISA CARD				06/28/1997	
Add	dress Line 2 LI				Routing #	53847658			Comment		
	Zip 85	5587			Account Type	CHECKING	~				

Field:	Do this:
Payee #	Specify the payee number (Identifier for the payee).
Name	Specify the payee name.
Pmt Mode	Select the payment method for the payee from the drop-down list.
Enabled	Check this box to enabled the payee.
Country	Select the country where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee (optional).
Address Line 2	Specify the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located from the drop-down list.
Extn	Specify the extension of the zip code where the payee is located.
Phone 1	Specify the primary phone number for the payee.
Phone 2	Specify the alternate phone number for the payee.
Bank Name	Specify the payee ACH bank name used by the standard payee.
Routing #	Specify the payee ACH bank routing number of bank used by the standard payee.



Field:	Do this:
Account Type	Select the payee type of ACH bank account maintained by the Stan- dard Payee from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.
Company	Select the company from the drop-down list. The list is populated with Company definitions based on the Country selected.
Branch	Select the branch drop-down list. The list is populated with Company branch based on the Country selected.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Start Dt	Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon.
Comment	Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee.

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

# 3.11 Check Details

The Check Details screen allows you to set up check details.

## To setup the Check Details

1. Click **Setup > Setup > Administration > User > Check Details**. The system displays the Check Details screen.



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

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Queues									
Printers									
Bank Details									
Check Details									
Standard Payees									
Currencies									
Zip Codes									
A Products Asset Types									

A brief description of the fields is given below:

Field:	Do this:
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Рауее Туре	Select the payee type from the drop-down list.
Check #	Specify the check number (required).
Printer Name	Specify the printer name (required).
Enabled	Check this box to enable the check details entry.

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

# 3.12 Currencies

The Currencies link allows you to set up currency details.

### Navigating to currencies

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

# 3.12.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

- 1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.
- 2. In the **Currency** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Origination Fees							
Compensation							
Commission							
Insurance							
Checklists							
Stipulations							
Spreads							
Statement Messages	~						
Letters	~						

A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop- down list.
Enabled	Check this box to enable the currency entry.

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

# 3.12.2 Currency Pair link

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

To set up the currency pair definition information:

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



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

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Users		RIAL OMANI	EURO		Y	US DOLLAR	Y
Credit Bureau		RIAL OMANI	YEN		Y	US DOLLAR	Y
Correspondence		RIAL OMANI	US DOLLAR		N		Y
General Ledger		US DOLLAR	EURO		N		Y
		US DOLLAR	YEN		N		Y
Queues Printers		US DOLLAR	RIAL OMANI		N		Y
Bank Details		EURO	EURO		N	EURO	N
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Compensation							
Commission							
Insurance							
Checklists							
Stipulations							
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A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.13 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

 Click Setup > Setup > Administration > User > ZipCodes. The system displays the Zip Codes screen



2. In the **Zip Codes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Check Details							
Standard Payees Qurrences							

A brief description of the fields is given below:

Field:	View this:
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

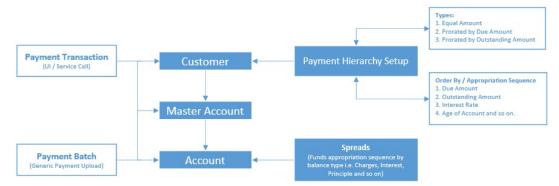
3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 3.14 Payment Hierarchy

The Payment Hierarchy screen facilitates to define hierarchy definition along with payment appropriation, excess payment handling, account selection criteria and sort order. These details are required by the system to allocate payments to the matching accounts of a customer, when customer based payments are being processed in 'Payment Entry' screen.



Below is an illustration on how payment hierarchy is used to post customer based payments.



Any Payment transaction generated in the system either from UI / Web Service Call or through a Payment Batch (Generic Payment Upload) can be directly posted to an Account or at Customer level.

- If payment is posted directly to an Account, the funds are allocated based on the defined spread with funds appropriation sequence of balance type i.e. Charges, Interest, Principle and so on.
- If payment is posted at Customer level having two accounts and if the payment amount is less than the due, then appropriation sequence is required. Else, one of the account can have a short fall with payment allocation.

In such case, the Payment Hierarchy determines the sequence of payment as to which account is to be appropriated first and which is to be appropriate next. This is based on 'order by clause' and 'appropriation sequence' defined.

Also the Balance Type determines the distribution type as one of the following:

- Equally to all the accounts
- Prorated by Due amount (i.e. highest due or lowest due first)
- Prorated by Outstanding Amount.

Once the account is narrowed down and payment amount is decided, then based on spread the payment is appropriated. This gives additional flexibility for defining payment modes at the master account level.

If Payment Hierarchy is not defined while funding an application or needs correction, the same can be done by posting 'MASTER ACCOUNT PAYMENT HIERARCHY MAINTENANCE' non-monetary transaction in Servicing > Maintenance > Transaction Batch Information section. At Customer level, Payment hierarchy can be updated by posting CUSTOMER MAINTENANCE transaction.

# 3.14.1 Payment Appropriation Methods

While creating Hierarchy definition in the Payment Hierarchy screen, you can use any of the following payment appropriation methods available in Hierarchy Type field. On selecting the specific Hierarchy definition at Application or Account level, the defined method is used to allocate payments to corresponding accounts.



However in all the methods, the payment criteria is also used for identifying the due accounts and careful consideration is required while defining the same.

Method	Description						
EQUAL	To allocate payme	ent equally to al	I the accounts picked.				
AMOUNT	This is traditional method of payment allocation in which the total payment amount received is divided and adjusted equally to all customer linked accounts.						
DUE AMOUNT RATIO	To allocate payme accounts.	ent based on the	e ratio of amount due o	on all			
	In this method, the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of amount due on each account using the below formula.						
	Amount Due	* Payment An	nount				
	Total	Due Amount					
	Following is an ill	ustration on pay	ment allocation:				
		Amount Due	Outstanding Amount				
	Master Account	30	200				
	Associated Account 1	50					
	Associated Account 2 100 400						
	Due Amount Ratio         Outstanding Amount Ratio         I           Payment Amount         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90         \$90						
	Master Account         \$15         \$21.18         \$30						
	Associated Account 1 \$25 \$26.47 \$30						
	Associated Account 2 \$50 \$42.35 \$30						
OUTSTANDING BALANCE RATIO	To allocate payment based on the ratio of total outstanding due on all accounts.         Similar to above, even in this method the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of outstanding amount due on each account using the below formula.         Outstanding Balance * Payment Amount						
	Total Outstanding Balance						
	equal to total outs	This method can be selected if the received payment amount is equal to total outstanding due on all linked accounts indicated in Customer Service > Transaction History > Balances screen.					
ACCOUNT COL-	To allocate payme	ent based on hie	erarchy order.				
UMN BASED	selection criteria	and the paymer	are identified based or appropriation is done ad either in ascending/	e as per the			

During payment appropriation, system allocates the payment amount only up to the total of resulted accounts and remaining amount (if any) are processed based on the excess payment method value.



While onboarding accounts through web services, system considers the value of system parameter PMT_HIERARCHY_CODE to default the payment allocation in Customer/ Business Details screen after account activation.

Also while onboarding if the Payment Hierarchy is not passed as part of the request (Applicant/Application), then system parameter value is considered.

# 3.14.2 Excess Payment Appropriation

During or after payment appropriation, there can be a residual amount pending for allocation. For example, \$0.01 remains when \$100 is equally paid to 3 accounts. In such case the residual amount is transferred to last account in the hierarchy sequence. However, note that system performs this residual payment allocation only once.

In other case where there in an excess payment received which is more than account dues, the same can be processed for payment allocation using any of the following 'Excess Handling Method' while defining the Hierarchy Definition.

Method	Description
SUSPENSE	To post the excess amount as suspense on Customer or Master account.
HIERARCHY BASED	To allocate the excess payment based on any of the Hierarchy Defi- nitions maintained in the system.

Based on the selection, system re-allocates the excess amount to corresponding accounts.

#### To set up payment hierarchy

- 1. Click Setup > Setup > Administration > User > Payment Hierarchy.
- 2. In the Hierarchy Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

ayment Hierarchy									X
lierarchy Definition						👍 Add	🥖 Edit	View	🖋 Audit
View • Format • 🛃 🔟 Freeze	🛃 Detach 🛛 🖨 Wrap	62					Î.	· · ·	
×									
Name	Description		Hierarchy Type	E	Excess Handling Method	Excess Hierarchy	Name	Enabled	
TEST_PH1	TEST_PH1		ACCOUNT COLUMN BA	ASED H	HIERARCHY BASED	PH 1		Y	
PAYMENT3	PAYMENT3		DUE AMOUNT RATIO	9	SUSPENSE			Y	
PAH_TEST2	PAH_TEST2_DESC		EQUAL AMOUNT	H	HIERARCHY BASED	TEST_PH2		Y	
OUTSTANDING BALANCE	OUTSTANDING BALANCE		OUTSTANDING BALAN	ICE RATIO	HIERARCHY BASED	PAYMENT_COLUM	NBASED	Y	
M_PH2	M_PH2		OUTSTANDING BALAN	ICE RATIO S	SUSPENSE			Y	
<									>
Account Selection Criteria Hierarchy	/ Order					4 Add	/ Edit	View 🗨	🖉 Audit
View - Format - 📑 🔲 Free	ze 🚮 Detach 🛛 ຝ Wrap	ලිබු	🖋 Check Criteria						
Seq ( Pa	rameter			Comparison Operator	Criteria Value	)	Logical Operator	Enabled	
0 DI	LINQUENT DAYS			LESS THAN OR EQ	0			Y	

Field:	View this:
Name	Specify an unique name for the hierarchy definition.
Description	Specify the description for the hierarchy definition.



Field:	View this:					
Hierarchy Type	Select one of the following type of payment allocation method from the drop-down list. The list is populated based on the PMT_HIERARCHYTYPE_CD lookup.					
	- EQUAL AMOUNT					
	- DUE AMOUNT RATIO					
	- OUTSTANDING BALANCE RATIO					
	- ACCOUNT COLUMN BASED					
	For more information on the above methods, refer to 'Payment Appropri- ation Methods' section.					
	You can define multiple Hierarchy definitions with same Hierarchy type.					
Excess Han- dling Method	Select one of the following type of excess payment allocation method to be used with payment hierarchy definition from the drop-down list. The list is populated based on PMT_HIERARCHY_EXCESS_METHOD_CD lookup.					
	- SUSPENSE					
	- HIERARCHY BASED					
	For more information on the above methods, refer to 'Excess Payment Appropriation' section.					
Excess Hier- archy Name	This field is enabled and is mandatory if the Excess Handling Method is selected as 'Hierarchy Based'.					
	Select the Hierarchy Definition from the drop-down list. This list is popu- lated with all the pre-defined and enabled hierarchy definitions main- tained in the system.					
	For more information on the above methods, refer to 'Excess Payment Appropriation' section.					
Enabled	By default this check box is enabled for new hierarchy definition.					

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## Account Selection Criteria

This sub tab facilitates to define the account selection criteria that is used to identify due account for payment allocation. Atleast one valid account selection criteria is required for all the Hierarchy Types.

1. In the Account Selection Criteria section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list. The list is populated based on the values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table.



Field:	Do this:
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Select logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

3. You can click 'Check Criteria' for system to validate the query and display the results.

#### **Hierarchy Order**

This sub tab facilitates you to define hierarchy order that is used to sort the due account for payment allocation. This sub tab is enabled only for 'ACCOUNT COLUMN BASED' Hierarchy type.

1. In the Hierarchy Order section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence number.
Sort Field	Select sort field from the drop-down list. The list is populated based on values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table.
Order	Select sort order as either Ascending or Descending from the drop-down list.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



# 4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

### **Navigating to Products**

In the **Setup > Setup > Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Index Rates
- Regulatory Rates
- Currency Exchange
- Scoring Parameters
- Products
- Contract
- Fees
- Asset Billing Rate
- Insurances
- Spreads
- Statement Messages
- Letters
- Subvention
- Escrow

This chapter explains how to setup the screens associated with each one.

# 4.1 <u>Asset Types</u>

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.



Collateral Type	Description
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

#### Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

### To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

- 1. Click Setup > Setup > Products > Asset Types.
- In the Asset Type section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Asset Types X						2 1
Asset Type				👍 Add 🍐	🖊 Edit 📃 View	🖌 Audit
View - Format -	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🙌 New Asset Type	Create Copy				
Asset Type	Description	Collateral Type	Company	Branch	Enabled	
BUS	BUS	VEHICLE COLLATERAL	ALL	ALL	Y	
BUS_TEST	BUS_TEST	VEHICLE COLLATERAL	ALL	ALL	Y	
CAR	CAR	VEHICLE COLLATERAL	ALL	ALL	Y	
CAR_CP	CAR_CP	VEHICLE COLLATERAL	ALL	ALL	N	
CAR_CP2	CAR_OP2	VEHICLE COLLATERAL	ALL	ALL	N	
sset Sub Type				e∯e <u>A</u> dd _	∕Edit ∐Vjew	⊘ Aud
View * Format *	🔐 📑 Freeze 🔐 Detach 📣 Wrap 🚱			u		
Asset Sub Type	Description		Asset Property Type		Enable	4
MINI BUS MINI BUS			INDERMINATE		Y	5
sset Sub Type Attributes / Addo	Asset Sub Type MINI BUS * Description MINI BUS * Asset Property Type INDERNITIATE Makes and Models Likage,Rental Details Likage Charge Matrix, Rental Charge Matrix		* Enabled 🗹	ve and Stay	Save and Return	<b>⊘</b> <u>R</u> etu
Asset Attribut	F 🔛 Freeze 🔛 Detach 📣 Wrap 🚷			of Add	Edit 📃 Yjew	≪ Aydit
Attribute/Addon	Description	Default			Value Enabled	
No data to display.						

Field:	Do this:
Asset Type	Specify the asset type.



Field:	Do this:
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list.
	<b>Note</b> : There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make <b>Loan</b> s using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make <b>Loan</b> s using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
	<b>IMPORTANT</b> : By selecting which asset type to use, the system searches for a best match using the following attributes:
	1 Company
	2 Branch
	Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

4. In the **Asset Sub Type** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 6. Click Setup > Setup > Products > Assets > Attributes/Addons.
- 7. In the **Attributes/Addons** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).
Description	Select the description for the asset attribute/addon from the drop- down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- 9. Click the Setup > Setup > Products > Assets > Makes and Models.
- 10. In the **Makes and Models** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

11. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

# 4.1.1 Usage/Rental Details

The Usage / Rental Details sub tab allows you to define Usage/Rental definition details to categorize the incoming asset usage/rental data based on different parameters. The details maintained here are populated in Origination screen for billing calculation and can also be modified based on requirement.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Usage/Rental Details' section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:
Agreement Type	Select the agreement type as one of the following from the drop-down list. The selected Agreement Type defines the criteria for pricing selection during billing calculation.
	- USAGE
	- RENTAL
	- USAGE RENTAL
	<b>Note</b> : Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:
	For Usage Agreement Type, the following fields are editable:
	Calc Method
	Usage Cycle
	Min Usage
	Max Usage
	<ul> <li>Discount %</li> </ul>
	Usage Rollover / Advance
	Usage Term Calc Method
	For Rental Agreement Type, the following fields are editable:
	<ul> <li>Discount %</li> </ul>
	Discount Amount
	<ul> <li>Security Deposit</li> </ul>
	For Usage Rental Agreement Type, the following fields are editable:
	Usage Cycle
	Max Usage
	<ul> <li>Discount %</li> </ul>
	Discount Amount
	<ul> <li>Security Deposit</li> </ul>
Calc Method	Select the calculation method as one of the following from the drop- down list.
	- TIERED (billing is based on the defined Usage/Rental Charge Matrix)
	- NON-TIERED (system automatically chooses the applicable slab
	based on the final usage value)
Usage Cycle	Select the frequency of billing the asset usage from the drop-down list. This field is disabled for RENTAL agreement type.
Min Usage	Specify the minimum usage value of the allowed range. This field is disabled for RENTAL agreement type.
Max Usage	Specify the maximum usage value of the allowed range. This field is disabled for RENTAL agreement type.
Discount %	Specify the percentage of discount exempted from final billing.



Usage Rollover / Advance       Select the type of asset usage calculation as one of the following:         - ROLLOVER (remaining usage balance is carried forward to next of - NO-ROLLOVER (remaining usage balance is not carried forward)         - ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utili upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfront)         - Reset Frequency         Specify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.         Usage Term Calc Method       Select the type of asset usage term for billing calculation as one of following from the drop-down list:         - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.         - AVERAGE - here system takes the average of usage details recei	
Advance       - ROLLOVER (remaining usage balance is carried forward to next of - NO-ROLLOVER (remaining usage balance is not carried forward)         - ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utili upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfront)         - ADVANCE (total usage limit for current cycle can be utilized upfront)         - ADVANCE (total usage limit for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defau         Reset         Frequency         Specify the reset frequency of the billing cycle. This field is disabled for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.         Usage Term         Calc Method         Select the type of asset usage term for billing calculation as one of following from the drop-down list:         - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	
<ul> <li>NO-ROLLOVER (remaining usage balance is not carried forward)</li> <li>ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utili upfront)</li> <li>ADVANCE (total usage limit for current cycle can be utilized upfront)</li> <li>ADVANCE (total usage limit for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defau</li> <li>Reset Frequency</li> <li>Specify the reset frequency of the billing cycle. This field is disabled for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.</li> <li>Usage Term Calc Method</li> <li>Select the type of asset usage term for billing calculation as one of following from the drop-down list:         <ul> <li>ACTUAL - here the current details updated/received is treated as final record for usage term calculation.</li> </ul> </li> </ul>	ycle)
forward to next cycle + total usage limit for current cycle can be utili upfront) - ADVANCE (total usage limit for current cycle can be utilized upfron Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defauReset FrequencySpecify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.Usage Term Calc MethodSelect the type of asset usage term for billing calculation as one of following from the drop-down list: - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	
Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by defauReset FrequencySpecify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.Usage Term Calc MethodSelect the type of asset usage term for billing calculation as one of following from the drop-down list: - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	zed
agreement type and 'NO-ROLLOVER' option is applicable by defaulReset FrequencySpecify the reset frequency of the billing cycle. This field is disabled RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.Usage Term Calc MethodSelect the type of asset usage term for billing calculation as one of following from the drop-down list: - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	nt)
FrequencyRENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods asset usage billing.Usage Term Calc MethodSelect the type of asset usage term for billing calculation as one of following from the drop-down list: - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	lt.
Calc Method following from the drop-down list: - ACTUAL - here the current details updated/received is treated as final record for usage term calculation.	r
final record for usage term calculation.	the
- AVERAGE - here system takes the average of usage details recei	the
in previous cycles for usage term calculation.	ved
The calculation method selected here is populated to 'Elastic Term Method' field in Origination/Servicing Collateral screen. This field is disabled for RENTAL and USAGE RENTAL agreement type.	Calc
Discount Amount If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the discount amount allowed upfront from the final billing. This field is disabled for USAGE agreen type.	nent
Security Deposit If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the security deposit amount p upfront for the term. This field is disabled for USAGE agreement typ	
Excess Rent CollectionIf you have selected the Agreement Type as USAGE RENTAL, sele one of the following type of Charge Matrix to be used to derive the Excess Rent Collection Method from the drop-down list.	ct
- USING USAGE MATRIX	
- USING RENTAL MATRIX	

## 4.1.2 Usage Charge Matrix

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.



1. In the 'Usage Charge Matrix' section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Billing Cycle	Select the frequency of the billing cycle for the asset from the drop-down list.
Units From	Specify the minimum number of units from which the current usage charge matrix is applicable.
Charge Per Unit	Specify the amount to be charged for every unit.
Charge Type	Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.
	- BASE (Units considered as base and chargeable at base rate)
	- EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle)
	- EXCESS LIFE (Units exceeding the total contracted units and chargeable considering excess life cycle)
	Excess life is not applicable for Rental agreement type.
Enabled	Check this box to enable the charge matrix for usage calculation.

A brief description of the fields is given below:

2. Perform any of the **Basic Actions** mentioned in Navigation chapter.

### 4.1.3 Rental Charge Matrix

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Rental Charge Matrix' section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Billing Cycle	Select the frequency of the billing cycle for the asset from the drop-down list.
Rental Duration From	Specify the minimum duration for which the rental charge is applicable.
Charge Per Cycle	Specify the amount to be charged for every rental cycle.



Field:	Do this:
Charge Type	Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.
	- BASE (Chargeable units exceeding from base units allowed)
	- EXCESS CYCLE (Chargeable units exceeding from billing cycle units)
	- EXCESS LIFE (Chargeable units exceeding the total contract term)
	Excess life is not applicable for Rental / Usage, Rental agreement types.
Enabled	Check this box to enable the charge matrix for usage calculation.

# 4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

interest rate = index rate + margin rate.

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

#### Note

You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

### To set up Index Rates

1. Click Setup > Setup > Products > Index Rates.



2. In the **Index** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.:

Servicing Collections WEP WEP NODE SATE PROJE SA					2		inancial Services Lend
Servicing     Index     Index       Collections     Index Frees     Detad. ↓ Wap     Image: Collections       WFP     Image: Collections     Image: Collections     Description       State     FALT BATE     PROTE BATE     PROTE BATE       Protoc     Protoc     Protoc BATE     PROTE BATE       State     FALT BATE     PROTE BATE     PROTE BATE       Protoc BATE     Protoc BATE     Protoc BATE     Protoc BATE       State     False Tate     Protoc BATE     Protoc BATE       Protoc BATE     Protoc BATE     Protoc BATE     Protoc BATE       State     False Tate     Protoc BATE     Protoc BATE       Protoc BATE     Protoc BATE     Protoc BATE     Protoc BATE       State Protoc BATE     Protoc BATE     Protoc BATE     Protoc BATE       State Protoc BATE	6				x	Index Rates	DashBoard
Servicing       Vev + Format · ② If Prece       Detad. @ Wap       Indee Type       Secretaria         Vev + Format · ③ If Prece       Detad. @ Wap       Indee Type       Perception       Description         Vev + Format · ③ If Prece       Plate BATE       PRUE BATE	A=1	A A .				Tool and	Origination
> collections         index Type	🖉 Edit 📃 Yiew 🔗 A	St Bad		78			
WPP     Index type     Product daylocal     Orecupanti       Prior     Prior     Prior     Prior       Setup     Index     Prior     Prior       Setup     Index Decorption     Prior     Prior       Setup     Prior     Prior       Setup     <	iption Enabled	Description					Collections
Folds     PRUE EATE     PRUE EATE     PRUE EATE       etup     FAT BATE     FAT BATE     PAT BATE       Stap     Index     Index       Stap     Stap     Stap       Stap     Stap     Stap       Ver     Stap     Stap       Ver     Stap     Stap       Stap     Stap     Stap       Ver     Stap     Stap       Stap     Stap     Stap       Stap     Stap     Stap       Stap     Total     Stap       Stap     Stap     Stap       Stap     Stap     Stap	N Diabled	Descriptio		Short Description		Index type	
Index     Index       Setup     A ministration       > System       > System       > Sore and £dd       > Sore and £dd <tr< td=""><td>RATE Y</td><td></td><td></td><td></td><td></td><td></td><td></td></tr<>	RATE Y						
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Areditis     Asst Type     Asst Type     Current	Save and Return	Save and Add Save and Stay				Index	Administration
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Auxis ripsi     Index Tatas       Bele Tatas     * Description       Currero Schunge     Index Details       Products     Index Details       Products     Index Details       Cortrad     Statt R       Reiders     Index Details       Cortradits     Index Details       Splations     Index Details       Statterer (Hexages     Index Details							
Currency Exchange Sorcing Pranueters Products P							
Nodets     Index Details     Trace       Prings     View + Famat + Bit     Freeze     Details     Bit       Contract     Sarte     Nodets     Index to display.       Cycles     Sartenet Models     Index to display.       Free     Organisation Freeze     Index to display.       Commission     Index to display.     Index to display.       Stature Hessages     Sartenet Hessages				Compton			
Products     View - Format - ip     Ip Freeze     Detads     Ip Minage       Prinings     Start Dr.     Rate   Edits Edits Contract Component Edits Component Edits Component Edits E	🖉 Edit 🔄 View 🔗 A	💠 Add 🥒 E			ails	Index Deta	
Subtract     Subtract Reade       Edite     Subtract daglagie       Edite     No data to daglagie       Scring Nobels     -       Frees     -       Origination Frees     -       Commission     -       Staturater (Hassagies)     -       Staturater (Hassagies)     -				eeze 🚮 Detach 🖾 Wrap 🚷	mat 🕶 🛃 🔲 Fi	View + For	
Edits     No data to display.       Cycles     Impact of display.       Scrontp Mode of Sector of	Enabled					Start Dt	
Scoring Models Fees Origination Fees Compensation Commission Insurance Checulatos Siguilations Siguilations					lay.	No data to disp	
Fees Organisation Compensation Consission Insurance Checklists Stipulations Spreads							Cycles
Origination Fees Comprision Commission Issuance Orbelities Stipulations Sprach							Scoring Models
Compession Comission Issuance Chesilists Signations Sprations							
Commission Invanies Checkliss Stepations Spreads							
Insurance Checklists Stpulation Stratement Nessages							
Chedilids Slipalatins Spreads Statement Messages							
Stipulations Spreads Statement Messages							
Spreads Statement Messages							
Statement Messages							
Letters							
Premotions							
Subvention							Subvention

3. A brief description of the fields is given below:

Field:	Do this:
Index Type	Select the type of index from the drop-down list.
Short Description	Specify a short description of the index.
Description	Specify the index description.
Enabled	Check this box to activate the index type.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.

### Note

The history appears in descending order, with the most current record at the top.

5. In the **Index Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Start Dt	Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon.



Field:	Do this:
Rate	Specify the new index rate effective from above mentioned date as a percentage.
	<b>Note</b> : For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
Enabled	Check this box to activate the index rate effective from start date mentioned above.

### Note

Variable rate functionality is not extended to pre-compute accounts.

# 4.3 <u>Regulatory Rates</u>

Regulatory rate is the interest rate offered while funding a loan contract which may or may not vary from the contract rate (market rate). The regulatory rates tab allows you to maintain various regulatory rate definitions with specific interest rates and criteria which are used in Origination > Contract screen while defining a loan contract with imputed interest. For more information, refer to 'Imputed Interest' section in Loan Origination User guide.

### To set up Regulatory Rates

- 1. Click Setup > Setup > Products > Regulatory Rates.
- 2. In the 'Regulatory Rates Definition' section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

											C
efinition									de Add	Edit Uew	
	Detach	لا Wrap 🚱									
escription	Start Dt	End Dt	Enabled	Rate	Company	Branch	Biling Cycle	Product	Asset Class	Asset Type	Sub Ty
IP-ITR2	11/29/2000	12/31/4000	Y			ALL	MONTHLY	ALL	ALL	ALL	ALL
P1-ITR2	11/29/2000	12/31/4000	Y	6.0000	ALL	ALL	MONTHLY	ALL	ALL	ALL	ALL
Name I	P-ITR2				Selection	<u>Criteria</u>			* Sub Type ALL		•
Description	IP-ITR2			* Compa	ny ALL				* Asset Make ALL		-
* Start Dt 1	1/29/2000		100	* Bran	th ALL				* Asset Model ALL		
End Dt 1	2/31/4000		100	* Billing Cy	de MONTHLY				* State ALL		
* Enabled 🔽				* Produ	ct ALL		-		* Currency ALL		
* Rate 8	.0000			* Asset Cla	es Δ11						
er (F	scription P-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-ITR2 P1-IT	scription Start Dt P-ITR2 11/29/2000 P1-ITR2 11/29/2000	Sourt Dr.         End Ot           PHTR2         11/22/2000         12/31/4000           PLTR2         11/25/2000         12/31/4000           Efinition         Interface         Interface           Resultatory Rates         Interface         Interface           Description         IMP-TTR2         Interface           End DI         11/25/2000         Interface           End DI         11/25/2000         Interface           End DI         11/25/2000         Interface           * Ended [2]         Interface         Interface	Start Dt         End Dt         Enabled           PHTR2         11/25/2000         12/31/4000         Y           P1-TR2         11/25/2000         12/31/4000         Y           Cfinition         #         #         #           Resultatory Rates         #         #         #           Name         IP=TTR2         #         #           Enabled         #         #         #           Enabled         IP=TTR2         #         #           Enabled         IP=TTR2         #         #           Faculatory Rates         #         #         #         #           Faculatory Rates         #         #         #         #         #	Beart Dt         End Ot         Enabled         Rate           PHETR         11/29/2000         12/21/4000         Y         8.0000           PLETR2         11/29/2000         12/21/4000         Y         6.0000         Integration of the state of the	Sourt D1         End D1         End D1         Enabled         Rate         Conpany           PH278         11/29/2000         12/31/4000         Y         6.0000         ALL           P1=TR2         11/29/2000         12/31/4000         Y         6.0000         ALL           Efficient         #         #         6.0000         ALL         #           Englishing         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #         #	Bart Dt.         End Dt.         End Dt.         Endled         Rate         Conpany         Branch           PHER         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL           PLITR2         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL           Efficient	Start D1         End D1         Enabled         Rate         Company         Banch         Bling Cycle           PH787         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MONTHLY           P1=T172         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MONTHLY           Efficient         T         6.0000         ALL         ALL         MONTHLY           T         School ALL         ALL         MONTHLY         T           Efficient         T         School ALL         ALL         MONTHLY           T         School ALL         ALL         MONTHLY         T           Pierrowing ALL         T         School ALL         T         T           Name         IMP-TIT2         T         School ALL         T         T           * Start D1 11/29/2000         Egg         * Start D1 11/29/2000         T         T         T         T           Fandbei 12/21/4000         Egg         * Bling Cycle MONTHLY         T         T         T	Start D1         End D1         Enabled         Rate         Company         Branch         Billing Cycle         Product           PH278         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MONTHAY         ALL           P1:1T2         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MONTHAY         ALL           Effinition         #         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         *         * <td>Start DR         End DR         Endbled         Rate         Company         Branch         Billing Cycle         Product         Asset Class           PH27         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MORTH-Y         ALL         ALL</td> <td>Set:10:         End Dt         Enabled         Rate         Company         Banch         Bling Cycle         Product         Asset Type           PH27         11/29/2000         12/31/4000         Y         6.0000         Aul         Aul         MONTHY         Aul         Soft Type         Soft Type         Soft Type         Soft Type</td>	Start DR         End DR         Endbled         Rate         Company         Branch         Billing Cycle         Product         Asset Class           PH27         11/29/2000         12/31/4000         Y         6.0000         ALL         ALL         MORTH-Y         ALL         ALL	Set:10:         End Dt         Enabled         Rate         Company         Banch         Bling Cycle         Product         Asset Type           PH27         11/29/2000         12/31/4000         Y         6.0000         Aul         Aul         MONTHY         Aul         Soft Type         Soft Type         Soft Type         Soft Type

Field:	Do this:			
Regulatory section				
Name	Specify an unique name for the regulatory rate definition. This field is not editable once you save the record.			
Description	Specify a description for the regulatory rate definition.			



Field:	Do this:						
Start Dt	Select the start date from when the regulatory rate definition is effective using the adjoining calendar.						
End Dt	Select the end date up to when the regulatory rate definition is effective using the adjoining calendar.						
Enabled	Check this box to enable the regulatory rate definition.						
Rate	Specify the regulatory interest rate to be used for calculation. The rate specified here is populated to Origination > Contract screen while defining loan contract with imputed interest.						
Selection Criteria section							
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.						
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.						
Billing Cycle	Select the billing cycle frequency for the instrument as one of the following from the drop-down list.						
	<ul> <li>MONTHLY (Default)</li> </ul>						
	WEEKLY						
	BI WEEKLY						
	QUARTERLY						
	SEMI ANNUAL						
	ANNUAL						
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product defined in the system.						
Asset Class	Select the asset class for the instrument from the drop-down list. This may be ALL or a specific asset class. The list is populated based on Class setup defined in the system.						
Asset Type	Select asset type for the instrument from the drop-down list. This may be ALL or a specific asset type. The list is populated based on Asset Types setup defined in the system.						
Sub Type	Select the asset sub type for the instrument from the drop-down list. This may be ALL or a specific asset sub type. The list is populated based on Asset Types setup defined in the system.						
Asset Make	Specify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available option for selection.						
Asset Model	Specify the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available option for selection.						
State	Select the state for the instrument from the drop-down list. This may be ALL or a specific state.						



Field:	Do this:
Currency	Select the currency for the instrument from the drop-down list. This may be ALL or a specific currency.

# 4.4 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC_BJ_100_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

### To set up the Currency Exchange

- 1. Click Setup > Setup > Products > Currency Exchange.
- 2. In the **Currency Exchange Rates** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services L	ending and Leas	ing					
DashBoard	Currency Exchange	×					
> Origination	Currency Exchan	as Dates			ale Add		≪ Audit
> Servicing		Freeze Detach	طاً Wrap		J. You	Car Jiew	Agut
Collections	Currency	Currency Pair	Effective Dt and Time		Rate	Enable	d
> WFP	EUR	JPY	12/23/2015 05:50:49 AM		0.0000	N	
	EUR	JPY	12/23/2015 05:50:49 AM		4.0000	Y	
> Tools	EUR	JPY	12/24/2015 12:48:25 AM		2.9000	Y	
Setup	INR	JPY	01/24/2016 11:55:30 PM		0.0000	N	
an a	EUR	JPY	08/14/2012 06:12:42 AM		98.3324	Y	
Transia donis	EUR	USD	08/14/2012 06:12:42 AM		1.2360	Y	
⊿ User	JPY	EUR	08/14/2012 05:12:42 AM		0.0102	Y	
Organization	JPY	USD	08/14/2012 05:12:42 AM		0.0128	Y	
Companies	OMR	EUR	08/14/2012 05:12:42 AM		2.1014	Y	
Access	OMR	JPY	08/14/2012 05:12:42 AM		203.7920	Y	
Users	OMR	USD	08/14/2012 05:12:42 AM		2.5973	Y	
Credit Bureau	USD	EUR	08/14/2012 05:12:42 AM	N	0.8091	Y	
Correspondence	USD	JPY	08/14/2012 05:12:42 AM	13	78.8900	Y	
General Ledger	USD	OMR	08/14/2012 06:12:42 AM		55.7165	Y	
Queues	EUR	JPY	12/23/2015 05:50:49 AM		3.5000	Y	
Printers	EUR	JPY	12/23/2015 05:50:49 AM		3.6000	Y	
Bank Details	EUR	OMR	12/23/2015 05:52:38 AM		5.1000	Y	
Check Details	EUR	JPY	12/24/2015 12:16:26 AM		4.5000	Y	
Standard Payees	EUR	JPY	12/24/2015 12:48:25 AM		3.9000	Y	
Currencies							
Zip Codes	Currency Exchan	Datas					
Products	Currency Exchan	ge Rates					
Asset Types					Save and Stay	Save and Return	Return
Index Rates	E)						
Currency Exchange		Currency EL	R		Rate 0.0000		
Scoring Parameters		Currency Pair JP	Y		* Enabled		
Products		Effective Dt and Time 12	/23/2015 05:50:49 AM				
Pricings							
Contract							
Edits							
Cydes							
Scoring Models							
Fees							
Origination Fees Compensation							
Commission							
Insurance							
Checklists							
Stipulations	<b>T</b> .						

Field:	Do this:
Currency	Select the currency being exchanged from the drop-down list.
Currency Pair	Select the currency to be paired with from the drop-down list.
Effective Date and Time	Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the exchange rate (required).



Field:	Do this:
Enabled	Check this box to activate the currency exchange rate.

# 4.5 <u>Scoring Parameters</u>

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

While the system's pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

### **Behavioral scoring**

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for. Behavioral scoring applies to all the three products: loans, lines of credit and leases.

This information appears on the Customer Service form in the Account Details screen's Activities section.

### To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

- 1. Click Setup > Setup > Products > Scoring Parameters.
- 2. In the **Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

	Lending and Leasing	
DashBoard	Scoring Parameters X	2 10
Origination	Parameters	🕈 Add 🥒 Edit 📃 View 🔗 Audit
Servicing	View - Format - 🔐 👔 Freeze 🚮 Detach ຝ Wrap 🔞 New Parameter	Create Copy Show Expression
Collections	Parameter Description	Data Type Scoring Type Enabled
WFP	BEHAVIORAL_SC BEHAVIORAL SCORE	NUMBER BEHAVIORALSCO Y
Tools	FIC0_SCORE FIC0 SCORE JC JC	NUMBER CREDIT SCORING Y
tup	JC JC TEST TEST	NUMBER CREDIT SCORING N CHARACTER CREDIT SCORING N
Setup 4 Administration	Parameters	
System	Turuncer 9	Save and Stay Save and Return 🗇 Return
D User		G sac and set 1 G Sac and second the Econ
Products	Parameter BEHAVIORAL_SCORE	* Scoring Type BEHAVIORAL SCORING
Asset Types	* Description BEHAVIORAL SCORE	* Enabled
Index Rates Currency Exchange	* Data Type NUMBER *	
Scoring Parameters		
Products	Formula Expression Expression	
Pricings	- Expression	
Contract		
Edits Cycles		4
Scoring Models		
Fees	Formula Definition	📌 Add 🖉 Edit 📃 View 🗸 Aud
Origination Fees	View 🔻 Format 🔻 📑 Ti Freeze 🚮 Detach 🧀 Wrap 🔯	
Compensation Commission	Seq (	Variable Constant Value Mathematical Operator ) Enabled
Insurance	1	ACC_DLQ_DAYS Y
Checklists		
Stipulations		
Spreads		
Statement Messages		
Letters Promotions		
Subvention		
Escrow	÷	



A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.



- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

# 4.6 <u>Products</u>

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product such as the description, start and end dates, collateral type and sub type, credit bureau reporting attributes, billing cycle, index and rate calculation attributes.

System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle 'frequency' can be defined:

- BILL_CYCLE_CD
- LOAN_BILL_CYCLE_CD For Loan accounts, the Biennial and Triennial billing cycles are applicable only for 'Standard' Product Category and for both Advance and Arrears type of Rent Collection Methods - Advance (if First Payment Date is equal to Contract Date) and Arrears (if First Payment Date is greater than Contract Date). However, these billing cycles are allowed for Balloon Methods N and N+1 and 'not allowed' for Flexible repayment > Skip Months.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

The Rate Adjustments section is used to define the frequency of rate change allowed during interest rate calculations.

### To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

1. On the Oracle Financial Services Lending and Leasing home screen, **Setup > Setup > Administration > User > Products > Products > Loan**.



2. In the Product Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

roducts ×									X
oan Line Lease									
oan Product							Add	🖉 Edit 📃 Vi	ew 🔗 Audit
View - Format -	🛃 🔲 Freeze 🚮 Detach ຝ Wrap 🚺	New Product			Create Copy		0 700		or vitan
Product	Description	Start	Dt	End Dt	Direct	Flexible Repayme	nt Close Account After Paid-Off	Customer Credit Limit	Same Billing C
LOAN-VE-WOCL-O	LOAN VEHICLE (FR)-RC	08/29	/2000	12/31/4000	Y	Y	Y	N	N 🔺
AFFILIATE	AFFILIATE	08/09	/2019	12/31/4000	Y	N	N	N	N
BARAK	BARAK LOAN	01/01	/2001	12/31/4000	Y	N	N	N	N
BARAK-H	BARAK HOME LOAN	01/01	/2000	12/31/4000	Y	N	Y	N	N
GG-LN-WYN-1	GG LOAN PRODUCT WYN	01/01	/1800	12/31/4000	Y	N	Y	N	N
HBL_DEMO	HBL_DEMO_LOAN	08/28		12/31/4000	Y	Y	N	Y	N
	. LOAN VEHICLE (FR)	09/17		12/31/4000	N	Y	Y	Y	N
HD_NEW_MOTOR.	. LOAN VEHICLE (FR)	09/17	/2010	12/31/4000	N	Y	Y	Y	N •
Loan Product									
							Save and Stay	Save and Return	m 🖓 <u>R</u> eturn
	Product LOAN-VE-WOCL-Q	* Cust	omer Credit	Limit 🔲			* Billing Cycle MC	ONTHLY	•
	* Description LOAN VEHICLE (FR)-RC	* S	ame Billing	Cycle 🔲			* Category ST	ANDARD	•
	* Start Dt 08/29/2000		* Ena	abled				ROUNDING TO INDE	X RATE
	* End Dt 12/31/4000		* Collateral	Type VEHICLE COI	LLATERAL	v	Reschedule Method CH		T NATE T
	* Direct 🕑	* Co	llateral Sub	Type PERSONAL P	ROPERTY VEHICLE	v	Reschedule Value 0.0		
* Flovi	ble Repayment 🕑	* Credit Bure	au Portfolio	Type INSTALLMEN	п	v	Reschedule Value	000	
	After Paid-Off 🕑	* Credit Bure	au Account	Type AUTO		•			
Product Itemizatio	ns Rate Adjustments								

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Flexible Repayment	Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab > Contract sub tab > Replacement sub tab of Funding screen.
	<b>Note</b> : On the Repayment sub screen of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected.

Field:	Do this:
Close Account After Paid-	Check this box to allow the account to be closed once the account is paid off i.e. system closes the account after the number of days specified in the system parameter has elapsed. This option is selected by default.
Off	If not selected, system ignores the system parameter and does not close the account even if the account is paid off i.e. system keeps the accounts active so that the equity can be traded with other accounts. For information on accounts trading, refer to 'Appendix - Trading of Accounts' chapter.
	<b>Note</b> : If the business practice of a financial institution is 'not' to close the accounts then this Indicator need to be unchecked. Mainly in the Vacation Ownership where a Timeshare Loan can be traded anytime even if the account is paid-off, this feature is used.
Customer Credit Limit	Check this box to enable 'Customer Credit Limit' tab in Origination module. Using the 'Customer Credit Limit' tab, an underwriter can define a specific credit limit for the customer while funding the first application and based on that credit limit, subsequent applications can be funded.
	For more information, refer to 'Customer Credit Limit' details in User Guide.
Same Billing Cycle	Check this box to set the same billing cycle (supported only billing cycles Monthly and Weekly) for all the future applications funded for an existing customer.
Enabled	Check this box to activate the product.
	<b>Note</b> : You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop- down list.
Credit	Select the account type for the product, from the drop-down list.
Bureau Account Type*	* <b>Note</b> : The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.if
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.

Field:	Do this:
Index Rounding	Select the index rate rounding factor for the product, from the drop-down list.
	<b>Note</b> : For more information, refer Appendix C: Rounding Amounts and Rate Attributes.
Reschedule Method	Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change.
Reschedule Value	Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change.

### Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in loan payment amount for Variable and Fixed rate loans during originating, funding, and servicing. For more information, refer <u>Variable and Fixed Interest Rate</u>.

## 4.6.1 **Product Itemizations**

# 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Product Itemizations.

2. In the Product Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number.
	<b>Note</b> : The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.
Enabled	Check this box to indicate that this product itemization is currently available.

A brief description of the fields is given below:

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



# 4.6.2 Rate Adjustments

- 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments.
- 2. On the Rate Adjustments subtab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number.
Adjustment Frequency	Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system:
	RATE CHANGE OCCURS EVERY X YEARS
	RATE CHANGE OCCURS EVERY X MONTHS
	RATE CHANGE OCCURS EVERY X DAYS
	RATE CHANGE OCCURS EVERY BILLING DATE
	RATE CHANGE OCCURS EVERY DUE DATE
	RATE CHANGE OCCURS AT MATURITY
Period	Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years.
# of Adjustments	Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the product every five years and will happens 2 times before switching to the next adjustment frequency.
Enabled	Check this box to indicate that this rate adjustment is currently available.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7 <u>Contract</u>

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product



- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Selection Criteria
- Accrual
- Rebate
- Imputed Interest
- Scheduled Dues
- Billing
- Delinquency
- Payment Caps
- Extension
- Advance Details
- Rate Cap And Adjustments

Items defined in the contract are "locked in" when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, for example; INS-LOAN: VEHICLE.

System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle 'frequency' can be defined:

- BILL_CYCLE_CD
- LOAN_BILL_CYCLE_CD For Loan accounts, the Biennial and Triennial billing cycles are applicable only for 'Standard' Product Category and for both Advance and Arrears type of Rent Collection Methods - Advance (if First Payment Date is equal to Contract Date) and Arrears (if First Payment Date is greater than Contract Date). However, these billing cycles are allowed for Balloon Methods N and N+1 and 'not allowed' for Flexible repayment > Skip Months.

### To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > Products > Contract > Loan



2. On the Contract Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

an Line Lease												
												_
ontract Definit	1000 U								📲 Add 🖕	/ Edit 📃 Vjew	🛷 Aydi	t
View - Format -	🕞 🔲 Freeze 🚮 Detad	۱ 🖓 Wrap	New Instri	ument		Create Copy						
Instrument	Description	Start Dt	End Dt	Enabled	Imputed Interest	Company	Branch	Billing Cycle	Product	State	Currency	
INS-LOAN-HE-STG	LOAN INSTRUMENT STAGE F	12/30/1996	12/31/4000	N	N	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-HE-VR	LOAN INSTRUMENT HOME (VR)	01/01/2005	12/31/4000	Y	N	ALL	ALL	MONTHLY	LOAN HOME (VR)	ALL	ALL	
INS-LOAN-IJARA	LOAN INSTRUMENT-IJARA	12/30/1996	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C1	01/29/1995	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	1
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C10	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	U
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C16	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C2	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C3	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C4	11/30/2000	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL	ALL	
INS-LOAN-IMPUTE	INS-LOAN-IMPUTED-C5	11/30/2000	12/31/4000	Y	Y	ALL	ALL	WEEKLY	ALL	ALL	ALL	-
•				m								
NS-LOAN-IMPUTE												•

Field:	Do this:
Contract Definition	on section
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application.
	<b>Note:</b> Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria	section
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.



Field:	Do this:
Currency	Select the currency for the instrument from the drop-down list.
	<b>IMPORTANT</b> : By selecting which type to use, the system searches for a best match using the following attributes:
	1. Billing Cycle
	2. Start Date
	3. Company
	4. Branch
	5. Product
	6. State
	Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop- down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.
	Note:
	If you select the Effective Date, then the interest is calculated from the Contract date.
	If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Start Days	Specify the number of days for which the interest accrual is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.
Installment	Select the payment installment method from the drop-down list.
Method	<b>Note</b> : the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose:
	Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)
	-or-
	If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.



Field:	Do this:		
Imputed Interest	Imputed Interest		
This section allows you to enable/disable the imputed interest calculation options in Origination > Contract screen. These options are required while funding a loan application with imputed interest for system to calculate 'Imputed Interest Amortization Schedule'. For more information, refer to 'Imputed Interest' section in Loan Origination User guide.			
Imputed Interest	Check this box to enable imputed interest related fields in Origination >Contract screen. By default, this option is un-checked.		
Rebate section			
Pre Compute	Check this box to indicate that this is a precomputed loan.		
Rebate Method	Select the rebate calculation method from the drop-down list.		
Rebate Term Method	Select the rebate term method from the drop-down list.		
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.		
Min Finance Charge	Specify the minimum finance charge value.		
Acquisition Charge Amt	Specify the acquisition charge amount.		
Scheduled Dues	section		
Due Day Min	Specify the minimum value allowed for the due day for this instrument.		
Due Day Max	Specify the maximum value allowed for the due day for this instrument.		
	<b>Note</b> : If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.		
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.		
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.		
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.		
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.		



Field:	Do this:
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed.
	The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied).
	The system uses the greater of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this instrument from the drop-down list.
Balloon Method	Select the balloon payment method for accounts funded using this instrument from the drop-down list.
Multiple Billing Asset Rate	Check this box to indicate if multiple asset rates are applicable for one billing period.
	System considers billing period 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.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.

Field:	Do this:
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account.
	A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Time Bar Years	Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999.
Cure Letter Gen Days	Specify the number of delinquency days to initiate cure letter gener- ation.
Cure Letter Valid Days	Specify the number of days during which the issued cure letter is valid. Usually financial institutions will start the collection activities after the lapse of cure letter validity date.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form.
	<b>Note</b> : This value does not affect credit bureau reporting.
Accrual Post	Check this box to indicate that this is the post maturity default rate.
Maturity	Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Extension section	1
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	



Field:	Do this:	
Multi Disbursements Allowed	Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)	
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.	
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.	
Late Charge Allowed	Check this box to allow disbursement period late charge.	
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.	
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.	
Billing Allowed	Check this box to allow stage funding with draw period billing.	
Draw Period Billing Method	Select the method for billing during the draw period from the drop- down list.	
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.	
Rate Cap & Adjus	Rate Cap & Adjustments section	
Max Rate Inc / Year	Specify the maximum rate increase allowed in a year.	
Max Rate Inc / Life	Specify the maximum rate increase allowed in the life of the loan.	
Max Rate Dec / Year	Specify the maximum rate decrease allowed in a year.	
Max Rate Dec / Life	Specify the maximum rate decrease allowed during the life of the loan.	
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.	
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.	
Min Int Rate (Floor)	Specify the minimum rate.	



Field:	Do this:	
Max Int Rate (Ceiling)	Specify the maximum rate.	
Payment Caps se	ction	
Max Pmt Inc / Year	Specify the maximum payment increase allowed in a year.	
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan.	
Statement section	1	
Account level. Gen a future date and to Associated Accour	to define the preferences for Mock Statement generation at Master herating a Mock Statement helps to mock the asset billing process with o get an upfront statement indicating future dues of Master and hts. In 'Vacation Ownership' industry, such statements are required to as based on current 'Timeshare' holdings.	
The selected prefe instrument is loade	rence here are propagated to Application > Contract screen when the ed.	
Maak Statement	Select this check box to indicate if the account is to be include in Mock statement Generation.	
Mock Statement Req	<b>Note</b> : Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.	
	Select the start month of Mock Statements period from the drop- down list.	
Mock Start Month	<b>Note</b> : During the 'Mock Statement Next Run Date' validation if next run date is less than Contract Date or GL Date, system moves the 'Mock Start Month' to same month of next year. For more information, refer to 'Mock Statement Maintenance' in Appendix - Non Monetary transactions sections.	
Mock Statement Cycles	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.	
Mock Pre Statement Days	Specify the number of Pre bill days for Mock Statements generation.	
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.	
	The selected preference will be propagated to Application > Contract screen when the instrument is loaded.	
Other section		
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds.	
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.	



Field:	Do this:
1st Pmt Deduction Days	Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction.
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this instrument.
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.
Recourse	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract.
	<b>Note</b> : This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.



Field:	Do this:
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this contract from the drop- down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included.
	<b>Note</b> : The ACH Fee/Direct Debit Fee balance will be displayed in <b>Balances</b> sub tab only when this checkbox is selected.
Track Down Payment Balance	Select this check box for system to validate if 'Down Payment Balance' is loaded. This helps to record the Down Payment balance Agreed and Paid by the customer.
	If selected, system validates if Down Payment Balance is loaded in the contract setup. However, system does not validate Down Payment Balance if unchecked. This check box is available only for Loan and Lease contracts.

### **Extension of Terms**

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

### **Staged Funding**

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified "draw period."

#### To create a multiple disbursement contract for a transaction

- 1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
  - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen's Contract screen to the Funding screen's Contract screen.



### Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

 Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

#### Note

This information appears in the Advance section of the Funding screen's Contract link.

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen's Edits screen.

#### Note

For more information, see the Edits link (Edits screen) section in this chapter.

- 1. REQUIRED: ADV DRAW END DATE
- 2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
- 3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT PREBILL DAYS

These edits appear on the Funding screen's Verification screen.

### Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

### **Disbursements for staged funding**

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
   -or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM



The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

• ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

-or-

• ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

### Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

### Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

## 4.7.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

### To set up the Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Balances.
- 2. On the Balances sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.



Field:	Do this:
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type.
	<b>Note</b> : (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

## 4.7.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

### To set up the Amortization Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Amortized Balances.
- 2. In the Amortization Balances section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7.3 <u>Itemizations</u>

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

### To set up the Itemizations

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Itemizations.
- 2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
- 3. On the Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:						
Itemization	Select the itemization from the drop-down list.						
Disbursement Type	Select the disbursement type from the drop-down list.						
Transaction	Select the funding transaction type from the drop-down list.						
Itemization Type	Select the itemization type from the drop-down list. Notes:						
	1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding.						
	2. The itemization type "Prefunding Txns" is available only for loans.						
Sort	Specify the sort order to define the order of the itemization transactions.						
Sign	If the itemized transaction increases the group balance, click +ve. -or-						
	If the itemized transaction decreases the group balance, click -ve.						
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.						
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. <b>Note</b> : Advance itemizations do not affect amortize balances.						
Refund Calculation Method	Select the refund calculation method from the drop-down list						
Taxable	Check this box, if the itemization type is taxable. However, note that the taxable option defined in Setup > Administration > System > Sale Tax screen will supersede with this preference.						
Seller Pmt	Check this box to enable seller payment						
Escrow	Select the escrow from the drop-down list.						
Itemization Formula	Select the itemization formula description from the drop-down list.						
Refund Calculation Method	Check this box to enable Refund calculation Method.						
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)						
Discount. Rate	Specify the discount rate for the itemization.						



### 4.7.4 <u>Fees</u>

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

### Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

### To set up the Fees

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Fees.
- 2. In the Fees section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:						
Туре	Select the fee type from the drop-down list.						
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.						
Amount	Specify the minimum value of amount financed on the contract.						
Financed From	<b>Note</b> : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.						
Method	Select the method of calculating the fee to be assessed from the drop- down list.						
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.						
Min Amt	Specify the minimum fee amount to be assessed.						
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.						



Field:	Do this:
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

### 4.7.5 <u>Behavioral Score Models</u>

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Behavioral Score Models.
- 2. In the Score Models section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Scoring Models x										
Origination	Loan Line Lease										
Servicing	Credit Score Models	Behavioral Score Models									
Collections	and a second sec										
WFP	Score Models								🕂 Add 🖉 Edit	🗌 View 🔗 Audit	
Tools	View - Format -	Freeze R	Vetach ຝ Wrap	New Behavioral Model		Create Copy					
up	Model	Description		Start Dt	End Dt	Enabled	Max Score Company	Branch	Product	Currency	
				02/15/2016	12/31/4000	N	0				
tup 🔺	LOAN_BS	TESTBS		12/12/2015	12/31/4000	N	0 ALL	ALL	ALL	ALL	
Administration	LOAN_SM	SCRORING MODEL		12/16/2015	12/31/4000	N	100 ALL	ALL	ALL	ALL	
<ul> <li>System</li> <li>User</li> <li>Products</li> </ul>	LOAN_SMS	LOAN		12/16/2015	12/31/4000	N	0 ALL	ALL	LOAN VEHICLE	(FR) ALL	
Asst Types Index Pates Correro: Eichange Products Products Edits Cycles Soning Models Fees Orgination Pees Compensation	Score Models Parameters View + Format +		15/2016 🙆 31/4000 🕹	2	* Max Scor * Compan		Caue a	* B * Pr * Cur	and Stay 문 Save a anch ALL soluct ALL effe Add / Edit	nd Return 🕼 <u>B</u> etur v v v v v v v v v v v v v	
Commission	Parameter		Max Value E	nabled							
Insurance Checklists	No data to display.										
Stipulations Spreads	Range Definitio								🕂 Add 🖉 Edit	🗌 View 🔗 Audit	
Statement Messages	View - Format -	🛱 📗 Freeze 🚮 🕻	Vetach 🖉 Wrap	2							
Letters Promotions	Value From No data to display.	Value From							Percent / V	alue Enabled	



A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Result section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteri	a section
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box if bureau score reason is applicable.
Auto Decision	Check this box if auto decision is applicable.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.



### Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- 5. In the Parameters section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

A brief description of the fields is given below:

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- 7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
- 8. In the Range Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated:
	% Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.
	% Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.
	Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.



Field:	Do this:
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

9. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 4.8 <u>Fees</u>

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

- 1. Company
- 2. Branch
- 3. Product



- 4. Application state
- 5. Transaction amount
- 6. Start date
- 7. End date
- 8. Currency

On the ranked rows, the first row is returned as the best match.

#### Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

#### To set up the Fee

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Fees > Loan.
- 2. In the Fee Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Fees ×									×
Origination		Loan Une Lease									
Servicing		10 10 10 10 10									
Collections		Fee Definition							de Add		Audit
		View - Format -	Freeze	Detach	Wrap				*		
WFP			-			house	Contraction of the				
Tools		Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent Company	
etup		EXT1CE	FEE EXTENSION	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
Currencies	*	FEE-SELECTION-1	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Zip Codes		FEE_LN	FEE LATE CHARGE	07/21/2016	12/31/4000	N	FLAT AMOUNT	500.00	1,000.00	4.9900 ALL	
		FEES-SELECTION	FEE LATE CHARGE	07/13/2000	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Asset Types		LC 1CE	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	PERCENTAGE OF P	20.00	30.00	5.0000 ALL	
Index Rates		LTC_3	FEE LATE CHARGE	07/22/2015	12/31/4000	Y	FLAT AMOUNT	60.00	60.00	0.0000 ALL	
Currency Exchange		LTC_2	FEE LATE CHARGE	07/22/2010	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
Scoring Parameters		NSF1CE	FEE NSF	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
Products		PHP1CE	FEE PHONE PAY	05/12/1994	12/31/4000	Y	FLAT AMOUNT	0.00	999.00	0.0000 ALL	
Pricings	1	PPP3CE	FEE PREPAYMENT	. 05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
Contract	12	•		I	le l						•
Edits											
Cycles		Fee Definition							Save and Stay	Save and Return	C Return
Scoring Models									Save and Stay	Save and Return	C Ketum
Fees		Fee	ule EXTICE			* Max Amt			* Channel All		•
Origination Fees			ype FEE EXTENSION		-						
Compensation						Percent	0.00		* Product ALL		-
Commission		* Star	t Dt 05/12/1994	20					* State ALL		
Insurance		* End	Dt 12/31/4000	20		1	Selection Criteria		* *		
Checklists		* Enab	Nod 🔽	-				0-02	* Currency ALL		
Stipulations						Company	ALL	-	* Txn Amt From 0.00		
Spreads		* Calc Method FLAT AMOUNT			* Branch	ALL	★ Amou	nt Financed From 0.00			
Statement Messages		* Min /	Amt 20.00				201V		and a subscription of the		
Letters											

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.



Field:	Do this:
Enabled	Check this box to enable the fee.
Calc Method	Select one of the following method of calculating the fee, from the drop-down list.
	If 'Flat Amount' is selected, then minimum fee will be charged.
	If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From').
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Selection Crit	eria section
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.



Field:	Do this:
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).
	IMPORTANT:
	When you select the fee to use, the system searches for a best match using the following attributes:
	1 Company
	2 Branch
	3 Product
	4 State
	5 Amount (Txn Amt From)
	6 Effective/start date (Start Dt)
	Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.
	It is also recommended that you define a default printer for an Organization, Division and Department.
Amount	Specify the minimum value of amount financed on the contract.
Financed From	<b>Note</b> : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.9 Asset Billing Rate

In Asset Billing Rate screen you can setup the various parameters associated with 'Home' collateral which serves as the input for 'Asset Billing' batch job to process and post the dues on to respective accounts in the system.

The chapter consists of following sections:

- Asset Billing Rate Definition
- Asset Billing Rate Details
- Asset billing Calculations
- Asset Billing Rate Setup File upload
- Asset Billing Batch Job

## 4.9.1 Asset Billing Rate Definition

In the Asset Billing Rate Definition tab you can create and maintain 'Timeshare' specific Home collateral and account details of an account which are used as a selection criteria.



### To set up Asset Billing Rate Definition

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.

sset Billing Rate										
sset Billing Rat	e Definition						•	ት Add 🧪 Edit	🔲 View 🛛 🖌	Audit
View  Format	Freeze	🚮 Detach 🛛 🤘	Wrap 🔂				_			
Name	Description	Enabled	Company	Branch	Product	State	Channel	Asset Type	Asset Sub	Туре
ITR2_PPS3	ITR1	Y	SG01	SGHQ	LOAN HOME (VR)	ALL	ALL	ALL	ALL	
ITR2_PPS8	ITR1	Y	SG01	SGHQ	LINE HE (VR)	ALL	ALL	ALL	ALL	
SG_RATE	SG RATE	Y	SG01	SGHQ	ALL	ALL	ALL	ALL	ALL	
SG_FLAT_AMOUNT	SG FLAT AMOUNT	Y	SG01	SGHQ	ALL	ALL	ALL	ALL	ALL	
ITR2_UDX_TESTI	ITR2_UDX_TESTI	Y	SG01	SGHQ	ISTISNA HOME LO	ALL	ALL	ALL	ALL	
<										>
sset Billing Rat							•	🔓 Add 🛛 🥖 Edit	🗌 View 🛛 🖋	Audi
/iew ▼ Format ▼	Freeze	🛃 Detach 🛛 🦕	Wrap 🚱							
Start Date	Transaction	Calc Method	Flat Amt	Rate	Frequency	% of Calc Amt	Min Amt	Max Amt	Base Point	5
data to display.										

2. In the Asset Billing Rate Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of fields are given below:

In this field:	Do this:
Name	Enter a unique name for Asset Billing Rate definition. This field is not editable after saving the record or during EDIT.
Description	Enter the description for Asset Billing Rate definition.
Enabled	Check this box to enable the record.
Selection Criteria	
Company	Select the portfolio company from the drop-down list. This list is populated based on Enabled Company definitions main- tained in the system.
Branch	Select the portfolio branch from the drop-down list.
Product	Select the type of product associated with the collateral from the drop-down list.
State	Select the state to which the account operates from the drop- down list.
Channel	Select the channel from the drop-down list.
Asset Type	Select asset type from the drop-down list. The list is populated based on assets setup.
Asset Sub Type	Select the asset sub type from the drop-down list.
Club Name	Select the Club Name from the drop-down list.
Phase Number	Select the Phase Number from the drop-down list.
Site of Inventory	Select the Site of Inventory from the drop-down list.
Building	Select the Building from the drop-down list.



In this field:	Do this:
Unit	Select the Unit from the drop-down list.
Week	Select the Week from the drop-down list.
Room/Unit Type	Select the Room/Unit Type from the drop-down list.
Usage Type	Select the Usage Type from the drop-down list.
Resort Identifier	Select the Resort Identifier from the drop-down list.
Min Points	Specify the minimum points for the asset billing definition.
Max Points	Specify the maximum points for the asset billing definition.
Association Id	Select the Association Id from the drop-down list.
Club Indicator	Check this box to indicate Club Indicator.
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.
Signature Grand Father	Check this box to indicate Signature Grand Father.
Additional Attributes - indicated below	This section consists of additional 15 configurable fields as
5 check boxes - Member	ship 1-5 Opt
5 drop-down lists - Other	Attribute 1-5
5 Calendar fields - Other	Attribute 5-10

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 4.9.2 Asset Billing Rate Details

In the Asset Billing Details sub tab, you can define Transactions, their Calculation Method, and other parameters which are posted by Billing Batch Job.

Note that once a record is created in this section, the same is available in Read-Only mode and you can only Enable or Disable the record in Edit mode.

### To set up Asset Billing Rate Details

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- 2. In the Asset Billing Rate Details section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of fields are given below:

In this field:	Do this:
Start Date	Select the date of asset billing from adjoining calendar.



In this field:	Do this:
Transaction	Select the transaction from the drop-down list.
	This list is populated with transactions where the Transaction code = FOTH%.
Calc Method	Select one of the following calculation method from drop- down list.
	- Flat Amt
	- Rate
	- Flat Amt + Rate
	- Tiered Rate
	- Slab Formula
	For more information on above calculation methods, refer to 'Asset billing Calculations' section.
Flat Amt	Specify the flat amount or fixed amount to be charged during asset billing calculation.
	This field is available if the Calc Method is Flat Amt, Flat Amt + Rate, and Slab based Formula.
Rate	Specify the rate for asset billing calculation. This field is avail- able if the Calc Method is Rate and Flat Amt + Rate.
Frequency	Select the frequency of asset billing calculation from the drop-down list. The list is populated based on frequency maintained in lookup code.
% of Calc Amt	Specify the percentage of amount for calculation. By default, this is set to 100.
Base Points	Specify the base points for asset billing calculation. By default this is set to 1 since a value is required system does not allow to enter '0'.
	This field is available if the Calc Method is Rate, Flat Amt + Rate, Tiered Rate, and Slab Formula.
Slab Points	Specify the slab points for asset billing calculation. This field is available if the Calc Method is Slab Formula.
% Increase	Specify the percentage increase in each slab for asset billing calculation. This field is available if the Calc Method is Slab Formula.
Min Amt	Specify the base minimum amount to be configured for the resulted transaction amount.
	If the resulted Transaction Calculation Amount is less than the Min Amt defined here, system posts the transaction with Min Amt.
Max Amt	Specify the maximum amount to be configured for the resulted transaction amount.



In this field:	Do this:
Billing Year	Specify the year in which the Rate is applicable.
	The Billing Year is stamped in billing amount transaction description only for FOTH% transactions.
Enabled	Check this box to enable the Asset Billing Rate.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 4.9.2.1 Tiered Rate Details sub tab

The Tiered Rate Details sub tab you can define 'points' specific tiers with different rates. This sub tab is enabled only if the transaction calculation method is selected as 'Tiered Rate' in Asset Billing Rate Details section. For calculation details, refer to 'Tiered Rate Calculation' section.

### To set up Tiered Rate Details

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- In the Tiered Rate Details section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of fields are given below:

In this field:	Do this:
From Points	Specify the points from where the respective rate is applicable.
Rate	Specify the rate for defined points range.
Enabled	Check this box to enable Tiered Rate detail

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.

## 4.9.3 Asset billing Calculations

This section explains the following calculation methods based on which the Asset Billing is processed in the system:

- Flat Amount Calculation
- Rate Calculation
- Flat Amt + Rate Calculation
- Tiered Rate Calculation
- Slab Formula Calculation

## 4.9.3.1 Flat Amount Calculation

In 'Flat Amount' calculation, system calculates the Transaction Amount using below formula:

Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Monthly	(Flat Amt/12)
Monthly	Annual	(Flat Amt*12)



Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Quarterly	(Flat Amt/4)
Quarterly	Annual	(Flat Amt*4)
Annual	Semi Annual	(Flat Amt/2)
Semi Annual	Annual	(Flat Amt*2)
Annual	Annual	(Flat Amt /1)

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.9.3.2 Rate Calculation

In 'Rate' calculation, system calculates the Transaction Amount using below formula:

Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Monthly	(Rate/12)*(Billing Points at collateral / Base Points)
Monthly	Annual	(Rate*12)*(Billing Points at collateral / Base Points)
Annual	Quarterly	(Rate/4)*(Billing Points at collateral / Base Points)
Quarterly	Annual	(Rate*4)*(Billing Points at collateral / Base Points)
Annual	Semi Annual	(Rate/2)*(Billing Points at collateral / Base Points)
Semi Annual	Annual	(Rate*2)*(Billing Points at collateral / Base Points)
Annual	Annual	(Rate/1)*(Billing Points at collateral / Base Points)

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.9.3.3 Flat Amt + Rate Calculation

In 'Flat Amt + Rate' calculation, system calculates the Transaction Amount using below formula.

### Transaction Amount = Flat Amt + Rate * (Billing Points at Collateral/Base Points)

Note

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

### 4.9.3.4 <u>Tiered Rate Calculation</u>

In 'Tiered Rate' calculation, system selects the 'Asset Billing Rate Details' using the Billing Points at Asset and other asset parameters and calculates the transaction amount by deriving the rate from Tiered Rate table.



## Transaction Amount = (Tiered Rate) * (Tiered Points / Base Points)

For example, if an Asset has 1.5 million points and the range is maintained as - for first million points rate=0.66 with Base Points =1000 and for remaining points rate=0.60 with Base Points = 1000, the Transaction Amount = 1million * (0.66/1000) + 0.5 million * (0.6/1000) = 660 + 300 = 960.

Note the following:

• If the range for specific points are not maintained correctly, the same is considered as '0' rate and in-turn the Transaction Amount derived also becomes '0'.

For example, if Billing Points are 8000 but if range maintained points is from 10000 with Rate = 0.55 and Base Points = 1, the transaction amount results as  $(0^{*}(8000/1) = 0)$ .

• Rate is adjusted based on Frequency and Billing Cycle as mention in 'Rate' Method.

### 4.9.3.5 Slab Formula Calculation

In 'Slab Formula' calculation, system calculates the Transaction Amount using below formula.

### Transaction Amount = [Flat Amt] + Ceil[\{Billing Points - Base Points)/Slab Points}*\{%Increase / 100)*Flat Amt}]]

The resultant amount will always be rounded-up.

For example,

Transaction Amount =  $[491.32+[{(61000-5000)/2500}^{(30.4/100)*491.32}]]$ 

= [491.32+ [Round-up {22.4}*{149.36}]]

= [491.32+3435.28]

Transaction Amount = 3926.6

#### Note

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

## 4.9.4 Asset Billing Rate Setup - File upload

The data in Asset Billing Rate screen can also be created and updated from an external file through SET-IFP input file upload process. While doing so, ensure that the file format of Header and Details record are maintained in required order and the input file is placed in upload area.

During the scheduled batch job run, the asset billing batch job picks-up the data in input file and loads on to the system to create Asset Billing Rate setup records.

However, before processing the details, system performs the following validations:

- If Name of the record is unique and duplicate record is not being updated.
- For Tiered Rate, the details are added only if the Calc Method = Tiered Rate. If not, system displays an error indicating 'Tiered Rate Details are not required for <Calc Method>' and the record is added in bad file.
- For update to existing record details, only Enable/Disable option is supported. If there is a mismatch in the name of the record, batch job errors out with message 'Record not found' and the record is added in bad file.
- For new records, all the fields are mandatory and default values are applicable.



- Values provided in fields which are of lookup type are validated with lookup code. In case of mismatch, batch job errors out with message 'Lookup value not matching' and the record is added in bad file.
- Negative values is not added for number fields.
- Base Point's field does not contain negative, '0', or decimal values.

## 4.9.5 Asset Billing Batch Job

The billing batch job TXNDDT_BJ_100_01 (BILLING/DUE DATES PROCESSING) facilitates to process the asset billing dues on account for 'Home' collateral and posts the corresponding transactions.

Listed below is the sequence of processing steps:

1. Billing batch job picks-up the Vacation Ownership (VO) parameters from Servicing > Account > Collateral (Home) > Vacation Ownership tab.

Before the due calculation, batch job validates VO parameters with the following:

- If the selected Usage Type sub code is 'FULL', system considers Full points for rate derivation and 'Billing points' is considered for Transaction Amount calculation.
- If the selected Usage Type sub code is 'HALF', system considers 'Billing Points' for Transaction Amount calculation but rate is derived using full points.
- If the 'First Year Proration' check box is selected, then the rate is derived using full points and the Transaction Amount is calculated based on prorated points (not on full points).
- The prorated points are calculated based on Asset 'Usage Start Date'.
  - If the usage start date year is equal to first due year, then system prorates the points as indicated in example below:

If First Due Date = 01/01/2018, Usage Start Date = 01/10/2018,

Prorated Points = Billing Points * (13-1)/12= Billing Points *1

If First Due Date = 01/01/2018, Usage Start Date = 03/10/2018

Prorated Points = Billing Points * (13-3)/12= Billing Points*10/12

Note: Number '13' here is used as constant.

- If the usage start date year is before the due date year, system considers the full points for calculating the Transaction Amount and no proration is required here.
- 2. Batch job looks of best matching Asset Rate details and Asset Billing definition in Setup.
- Batch job checks for status (Y/N) of 'Multiple Billing Asset Rate' indicator at Account Details > Contract > Billing level to decide if multiple asset rates are applicable for one billing period or not.
  - If 'N', system picks the latest rate which is less than or equal to DUE DATE. In this case
    only one best match record is fetched to derive Transaction Amount and no multiple
    asset rates are applicable for one billing period.
  - If 'Y', system fetches multiple rates only when rate End Date (i.e. rate start date + rate frequency) ends with one or more cycle(s) before the next due date. This implies that current rate record does not cover the entire billing period.
  - However, if 'Multiple Billing Asset Rate' is set to Y but there is no 'Rate' available for Due period beyond the Rate End date, system applies the same rate that is picked for Due Period which is Less than or Equal to Due End Date.
- 4. Batch job posts the matched transactions at account level based on calculation method. The following Asset Billing Rate Details are stamped on the transaction posted:
  - 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
- Base Points (Asset Billing Rate Details)
- Slab Points (Asset Billing Rate Details)
- % Increase (Asset Billing Rate Details)
- Billing Year (Asset Billing Rate Details)

On posting the transactions, following validations and outcome are handled:

- If the respective balance for transaction is missing, batch job fails with an error message indicating 'Account #: Transaction posting failed Balance not available' in Batch > Request Results block and does not process the account due amount calculation.
  - This can be rectified by posting 'Add balance to Account' non-monetary transaction. For more information, refer to Appendix - Non-Monetary transactions section in Servicing User Guides.
- If the transaction posting failed due to an issue in Access grid configuration or Product configuration at transaction codes, batch job displays error indicating 'Account #: Transaction posting failed <Reason>' and does not process the account due amount calculation.
- If the Resulted transaction amount is less than Min Amount defined, batch job considers the Min amount and posts the transaction.
- If the Resulted transaction amount is greater than Max Amount defined, batch job considers the Max amount and posts the transaction.

# 4.10 <u>Compensation</u>

With the Compensation screen, you can define compensation plans for producers who supply the financial institution with applications for loans. These compensation plans can be set up at various levels depending upon your organization's needs.

This information is used on the Compensation sub tab on the Origination > Application > Contract tab. The Compensation Plan field lists the plans available based on the contract in use for the application. When you click **Load** on the Compensation sub tab, the system adds the information setup on the Compensation screen.

Payment calculation method:	Description:
AS EARNED	The compensation amount is paid out in pieces over the life of the product based upon the interest earned.
PAY AS U GO	The compensation amount is paid out in pieces over the life of the product based upon the interest received by virtue of the payment.

Compensation can be paid to a producer in a number of ways:



Payment calculation method:	Description:
UPFRONT	The entire compensation amount is paid at the time of booking the loan.
UPFRONT MONTH END	The entire compensation amount is paid at the month-end of booking the loan.
UPFRONT MONTH END (amortize spread formula)	The amount financed will be amortized at a rate equal to the difference between the contract rate and buy rate. The finance charge thus derived would be considered the base compensation amount. the system then allows this base compensation to be split into two components:
	1) Upfront compensation amount
	2) Remaining compensation amount.
	The disbursement method will apply to the remaining compensation portion (total compensation minus the upfront amount).

Compensations can be charged back from a producer, if a product is prematurely paid or charged off. The charge back amount can be calculated using the following methods:

- Earned
- Percentage

You can specify whether the unearned portion or a certain percentage of the total compensation is to be charged back in case of early payoff or charge off.

The period for which the charge back plan can remain active can be set up according to:

- Number of days
- Term (number of months)

#### To set up the Compensation

On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Compensation > Loan.



2. In the Compensation Plan Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE [®] Financial Services I	Len	ding and Leasing						🛔 Welcome, APKELKAR 🔻	¥g Sign <u>O</u> ut [C
> DashBoard		Compensation $_{\times}$							6
> Origination		Loan Lease							
Servicing									
		Compensation Plan I	Definition				cija j	dd 🥒 Edit 📃 View	✓ Audit
Collections		View 🔻 Format 👻 🔛	Freeze Detach 🚽 W	ap 🚯					
> WFP			Seek)	- va	T				
Tools		Code	Description		Start Dt	End Dt	Enabled	Disbursement Method	
ietup		CPP-LN-VR-01	AS EARNED BUY RATE SPREAD (V		12/07/1993	12/31/4000	Y	AS EARNED (ONLY FOR I	PC LOANS)
Printers		CPP-LN-VR-02	PAY AS YOU GO BUY RATE SPREA		12/07/1993	12/31/4000	Y	PAY AS U GO	
Printers Bank Details	С.	CPP-LN-VR-03	UPFRONT BUY RATE SPREAD CHE		12/07/1993	12/31/4000	T	UPFRONT	
Check Details		CPP-LN-VR-04	AS EARNED BUY RATE SPREAD 1		12/07/1993	12/31/4000	T	AS EARNED (ONLY FOR I	PC LOANS)
		CPP-LN-VR-05	MONTHEND BUY RATE SPREAD (V		12/07/1993	12/31/4000	f.	UPFRONT MONTHEND	E
Standard Payees		CPP-LN-VR-06	UPFRONT BUY RATE SPREAD CH	R - PERCENTAGE (VR)	12/07/1993	12/31/4000	1	UPFRONT	
Currencies		CPP-LN-VR-07	UPFRONT FLAT AMT \$500 (VR)	AN UNTRANT AND	12/07/1993	12/31/4000	T	UPFRONT	
Zip Codes		CPP-LN-VR-08	MONTHEND AMORTIZE SPREAD :		12/07/1993	12/31/4000	Y	UPFRONT MONTHEND	
Products		CPP-LN-VR-09	MONTHEND 2% OF AMOUNT FIN	ANCED 10% UPFRONT (		12/31/4000	Y	UPFRONT MONTHEND	
Asset Types		JC_PRICING JC_COMPENSATION 01/22/2016 12/31/4000				Y.	UPFRONT		
Index Rates		<							,
Currency Exchange									
Scoring Parameters		Compensation Plan I	Definition						
Products		compensation r and	, children				Save and Sta	y 🔒 Save and Return	A Data
Pricings							Save and Sta	2 Save and Keturn	Return
Contract									
Edits		Code C	PP-LN-VR-01	Paid Off Method	PERCENTAGE		* Product #	LL.	-
Cydes	-	* Description A	S EARNED BUY RATE SPREAD (VR)	Paid Off Basis	DAYS		* State	11	-
Scoring Models		* Start Dt 1	2/07/1993						
Fees				* Paid Off Days	90		* Currency A	LL	
Origination Fees		* End Dt 1		* Paid Off Term	0		* Pro Group A	LL	-
Compensation		* Enabled 🔽		* Paid Off Percent	100		* Pro Type	II.	
Commission			tesult	Charge off Method			* Producer		
Insurance Checklists			1997 Date and the second second	Charge Off Basis			* Grade A		
Stipulations	=	Disbursement Method A	S EARNED (ONLY FOR PC LOANS)						
Soreads				* Charge off Days	0		* Amt 0	.00	Go .
Statement Messages			PREAD BASE FORMULA	* Charge Off Term	3		* Term 0		
Letters		* Formula BUY RATE SPREAD * Factor 100 * Addl Factor 100		Charge off Percent			* Asset Class		
Promotions				unarge off Percent	100				
Subvention				Selection Criteria		* Asset Type	LL		
Escrow							* Sub Type #	LL.	
✓ WFP		* Max Spread or 3 Percent		• Company	ALL		* Asset Make	U.	
Index Rates		* Flat Amt 0	~						
Fees				* Branch	ALL	*	* Asset Model A	LL	-
		* Upfront % 0		* Biling Cycle	2012		* Age 1		

Field:	Do this:		
Code	Specify the compensation code.		
Description	Specify a description of the compensation plan being defined.		
Start Dt	Specify the start date for the compensation plan. You can even select the date from the adjoining Calendar icon.		
End Dt	Specify the end date for the compensation plan. You can even select the date from the adjoining Calendar icon.		
Enabled	Check this box to enable the compensation plan.		
Result section			
Disburseme nt Method	Select the method for calculating the compensation disbursement to be paid, from the drop-down list.		



Field:	Do this:
Formula Method	Select the type of formula to be used to calculate the compensation to be paid, from the drop-down list. The system uses following formula methods:
	FLAT AMOUNT
	- Flat amount is paid.
	SPREAD BASE FORMULA
	- A formula based on the spread between the buy rate and the interest rate offered to the consumer is used.
	PERCENTAGE OF AMOUNT FINANCED
	- To calculate the compensation based on percentage of amount financed.
Formula	Select the formula to be used to calculate Compensation, from the drop- down list. The list is sorted with available option based on Formula method selected.
Factor	Specify the compensation factor; that is, the percentage applied to the compensation to be paid. If this value is not 100.00, it will reduce the compensation amount.
Addl Factor	Specify the additional compensation factor. If this value is not 100.00, it will further reduce the compensation amount.
Max Spread Or Percent	Specify the maximum compensation Spread. This limits the Spread on which compensation will be paid. Spreads exceeding this value will be treated as if the spread was the specified value.
Flat Amt	Specify the flat compensation amount.
Upfront%	Specify the percentage of the compensation allocated upfront.
Paid Off Method	Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is paid early,.
Paid Off Basis	Select the basis used to determine the amount of compensation to be recovered from the producer, from the drop-down list, if the amount is paid early.
Paid Off Days	Specify the number of days in which the compensation can be recovered, if the Basis is selected as Days.
Paid Off Term	Specify the term in which the compensation can be recovered, if the Basis is selected as Term.
Paid Off Percent	Specify the percent of the compensation that will be recovered by producer, if the amount is paid off.
Charge off Method	Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is charge off.
Charge off Basis	Select the basis used to determine the amount of compensation to recover from the producer, from the drop-down list, if the product is charged off as uncollectable.



Field:	Do this:
Charge off Days	Specify the number of days in which compensation can be recovered, if the <b>Basis</b> is DAYS.
Charge off Term	Specify the number of terms in which compensation can be recovered, if the <b>Basis</b> is TERM.
Charge off Percent	Specify the percent of the compensation that will be recovered by producer if the account is charged off as uncollectable, and the charge off basis is PERCENTAGE.
Selection Crit	teria section
Company	Select the portfolio company, from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch within the company for the selected compensation plan, from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Billing Cycle	Select the billing cycle for the compensation plan, from the drop-down list.
Product	Select the product for the selected compensation plan, from the drop- down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for the selected compensation plan, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the selected compensation plan, from the drop- down list. This may be ALL or a specific currency.
Pro Group	Select the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.
Pro Type	Select the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.
Producer	Select the producer for the compensation plan, from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.
Grade	Select the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.
Amt	Specify the minimum amount financed for the compensation plan.
Term	Specify the minimum term for the compensation plan.
Asset Class	Select the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.
Asset Type	Select asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.



Field:	Do this:
SubType	Select the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.
Asset Make	Specify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.
Asset Model	View the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only).
Age	Specify the asset age.

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.

# 4.11 Commission

The Commission screen allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for lease sold by the dealer and entered in the Itemization sub screen during lease origination. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

You can select one of the following two system-defined methods to calculate the commissions:

- Flat amount
- Percentage of itemization amount.

### To set up the Lease Commission Plan

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Commission > Lease.
- 2. In the Commission Plan Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Commission × Commission Plan De	afinition							👍 Add 🥒 Edit 📃	yew   ⊘ Aydit
View - Format -		69						· · · · ·	
4	BIWEEKLY COMMISSION		2	1					
Code	Description	Start Dt	En	d Dt	Enabled	Calculation Method		Value Commission Item	ization
BIWEEK_COMM	BIWEEKLY COMMISSION	04/05/20	00 12	/31/4000	Y	FLAT AMOUNT		12.45 ITM SUBVENTION	N
•	m								۲
Commission Plan De	efinition								
							Save an	d Stay 🛛 🗟 Save and Ret	urn 🖕 Beturn
							( our on	a profit Differentiation	
	C 1 000000 00000								
	Code BIWEEK_COMM				Selection Crit	eria	* Producer	ALL	
,	* Description BIWEEKLY COMMISSION				Selection Crit	eria	* Producer * Grade	ALL	
	* Description BIWEEKLY COMMISSION * Start Dt 04/05/2000			* Compar		eria V	* Producer	ALL	
	Description BIWEEKLY COMMISSION     Start Dt 04/05/2000     Bo     total 12/31/4000			* Compar * Brani	ALL		* Producer * Grade	ALL ALL 0.00	
	* Description BIWEEKLY COMMISSION * Start Dt 04/05/2000			* Bran	ALL		* Producer * Grade * Amt	ALL ALL 0.00 0	
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	* Description BIWERKY COMMISSION * Start Dt 04/05/2000  * End Dt 12/31/4000  * Enabled			* Branı * Biling Cyc * Produ	hy ALL ch ALL de BIWEEKLY ct ALL	×	* Producer * Grade * Amt * Term * Asset Class	ALL ALL 0.00 0 ALL ALL	•
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Field:	Do this:
Code	Specify the commission code.
Description	Specify the commission plan description.
Start Dt	Specify the start date associated with the commission. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date associated with the commission. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the compensation plan.
Results section	on
Calculation Method	Select the commission calculation method as either 'Flat Amount' or 'Percentage of Itemization Amount' from the drop-down list.
Value	Specify the commission value.
Commission Itemization	Select the commission itemization from the drop-down list.
Selection Crit	eria section
IMPORTANT:	
this section. He	ect commission to use, the system searches for a best match using fields in ence, Oracle Financial Services Software recommends creating one n compensation where ALL is the value in these fields when you have the
Company	Select the portfolio company associated with the commission, from the drop-down list.
Branch	Select the portfolio branch associated with the commission, from the drop-down list.
Billing Cycle	Select the billing cycle associated with the commission, from the drop- down list.
Product	Select the product associated with the commission, from the drop-down list.
State	Select the state associated with the commission, from the drop-down list.
Currency	Select the currency associated with the commission, from the drop-down list.
Pro Group	Select the producer group associated with the commission, from the drop-down list.
Pro Type	Select the producer type associated with the commission, from the drop- down list.
Producer	Select the producer associated with the commission, from the drop-down list.



Field:	Do this:
Grade	Select the credit grade associated with the commission, from the drop- down list.
Amt	Specify the minimum itemization amount associated with the commission.
Term	Specify the minimum insurance, warranty term associated with the commission, from the drop-down list.
Asset Class	Select the asset class associated with the commission, from the drop- down list.
Asset Type	Select the asset associated with the commission, from the drop-down list.
SubType	Select the asset sub type associated with the commission, from the drop- down list.
Asset Make	Select the asset make associated with the commission, from the drop- down list.
Asset Model	Select the asset model associated with the commission, from the drop- down list.
Age	Specify the asset age associated with the commission.
Ins/Warranty Itemization	Select the insurance or warranty itemization associated with the commission, from the drop-down list.

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.

## 4.12 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on "Rule of 78" or "Actuarial" method. As the customer might cancel the insurance in mid term of the Lease, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the Lease. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

#### To set up the Insurances

You can either define new Insurance details or specify a new code in the **New Insurance** field and click **Create Copy** to create a copy of selected insurance with details.



- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Insurance > Loan**.
- 2. In the Insurance Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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DashBoard								-		
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etup		LN-CE-FR-INS-003	INSURANCE DISABILITY - 0		09/24/1995	12/31/4000	Y	INSURANCE DISAB.	EVER	Y
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Contracts Balances				Cancella	tion Fee Allowed					
Transactions										
Transactions Spreads	-				ee From PREMIL					

Field:	Do this:
Code	Specify the code associated with the insurance product.
Description	Specify a brief description of the insurance product.
Start Dt	Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to allow the offering of this insurance product.
Result section	n
Insurance Type	Select the insurance types available for financing, from the drop-down list.
Insurance Company	Specify the name of the company through which the insurance product is offered.
Cancellation /Refund Allowed	Check this box to allow the insurance rebate or refund for cancellation or paid-off.
Grace Days	Specify the number of grace days allowed for cancellation without charging a cancellation fee.
Refund Calculation Method	Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list.



Field:	Do this:
Cancellation Fee	Specify the amount of the cancellation fee to be charged when the insurance is cancelled.
Grace Day's Cancellation Fee Allowed	Check this box to allow cancellation fees during grace period.
Deduct Fee From	Select one of the followings option from the drop-down list to deduct the cancellation fee:
	Premium amount - which is deducted upfront before computation
	Rebate amount - which is deducted after computation
Selection Crit	eria Section
Company	Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies.
Branch	Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company.
Product	Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products.
State	Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.
Currency	Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. Click 'Create Copy' button in the Insurance Definition section to create copy of selected record with details.
- 5. In the Insurance Details section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE.
Term From	Specify the minimum term for the insurance sub type.
Rate	Specify the rate for premium calculation per \$1,000.00 for the insurance sub type.
Max Coverage Amt	Specify the maximum coverage amount covered by the insurance sub type.
Enabled	Check this box to enable the insurance.

6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



# 4.13 Spreads

The Spreads screens allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (Payment Maintenance) screens.

Depending on account status and condition, you can also define various combinations of spreads for same account using the Spread Matrix, which can be defaulted when particular accounts are selected for payments.

The Spreads screens consists of the following tabs:

- Spread Definition
- Spread Matrix

## 4.13.1 Spread Definition

The Spread Definition section is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

The Spreads screen records the order in which balances are satisfied when a payment is applied to an account. (Unless someone indicates otherwise, payments will be applied against each balance type, in sort order, until either there is no remaining balance, or the payment has been completely allocated.)

#### To set up the Spreads

You can either define new Spread Definition details or specify a new name in the **New Spread** field and click **Create Copy** to create a copy of selected spread definition with details.

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Products > Spreads > Loan > Spread Definition.



In the Spread Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Field:	Do this:
Spread	Specify the code identifying the spread.
Description	Specify the description for the spread. (This usually reflects when this spread is used.).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts, from the drop-down list. The system uses the following predefined Due Dt Adv Codes:
	NONE – Payments applied using this spread will not affect the due amounts of the account in any way
	BRING CURRENT – The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts
	FUTURE – The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts.
	FUTURE WITH PRINCIPAL, INTEREST THEN ESCROW
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Enabled	Check this box to enable the spread.



- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- 3. In the Spread Transaction Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Select the balance type to allocate a portion of the received payment, from the drop-down list.
	<b>Note</b> : Oracle Financial Services Software recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.
Cycle	Specify the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can go back by only five cycles. Cycle will have a value of 0 for loans.
Sort	Specify the sort order in which the balance type has payments allocated against it.
Enabled	Check this box for the system to consider this spread transaction when allocating payments.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### **To Load Details**

- 1. Create a record in Spread Definition section, with Enabled check box unchecked.
- 2. Click Load Details button, the system will load the spread transaction definition details.

## 4.13.2 Spread Matrix

The Spread Matrix tab in Spreads screens allows you to define and maintain different combinations of spreads depending on a particular account status, Conditions, Primary Customer State, Amount Financed and Priority.

When there are multiple spreads defined for an account with different conditions, you can set the priority for the system to sequence the same.

The details maintained here are used to default the 'Spread' when a particular account is selected in the Payment Entry or Payment Maintenance screen.



### To set up the Spread Matrix Details

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Products > Spreads > Loan > Spread Matrix.

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2. In the Spread Matrix section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Start Dt	Select the start date for the spread from the adjoining calendar.
End Dt	Select the end date for the spread from the adjoining calendar.
Enabled	This check box is selected by default indicating that the spread is enabled.
Spread	Select the required product active spread from the drop-down list.
Selection Crit	eria
Account Status	Select the account status for the spread from the drop-down list.
Account Condition	Select the account condition for the spread from the drop- down list.
	<b>Note</b> : You can define multiple conditions for the same account.
State	Select the state of the primary applicant from the drop-down list.
Loan Amt From	Specify the value of Loan amount from where the system should consider the current spread.



Field:	Do this:
Priority	Specify the priority when there are multiple conditions posted on the same account. System considers the least numbered priority as first in the sequence.

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.

# 4.14 Statement Messages

The Messages screen allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statement's screen on the Customer Service screen.

#### To set up the Messages

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Statement Messages > Loan.
- 2. In the Statement Messages section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Scoring Parameters		* End Dt 12/31/4000							* Producer		
Products	1	* Enabled				Selection Criteria			FIUUUCCI		
Pricings					* Company	AU	•				
Contract Edits					Company	ALL					
Cycles											
Scoring Models											
Fees											
Origination Fees											
Compensation											
Commission											
Insurance											
Checklists											
Stipulations											
Spreads Statement Messages											
Letters											
Promotions Subvention											



A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Crite	ria section
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.
	<b>IMPORTANT</b> : By selecting which message to use, the system searches for a best match using the following attributes:
	1. Company
	2. Branch
	3. Product
	4. Producer
	5. Currency
	Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.

# 4.15 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or "trigger events." Each letter has its own trigger event. For example, you can configure the system to



automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.
	STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid.
	This letter is sent to the account holders as a reminder to make their payments.

The system supports the following types of letters:

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.



• Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

- 1. Company
- 2. Branch
- 3. Product
- 4. State
- 5. Currency

On the ranked rows, the first row is returned as the best match.

#### To set up the Letters

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Administration > User > Products > Letters > Loan.
- 2. In the Letter Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services Le	nung and Least	9											
> DashBoard	Letters ×												<u>x</u>
> Origination	Loan Line Lease												
Servicing													
> Collections	Letter Definitio										de Add		√ Audit
> WEP	View - Format -	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	🚹 Detach 🛛 🖓 Wra	P 🚻									
> Tools	Letter Code	File Name	Letter Type	Channel	Enabled	Batch Printer	Batch User	Company	Branch	Produc	t State	Currency	
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ietup		loraco_em_111_03	CONDITIONAL AD.		v	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	_
Setup		R1 lorady_em_111_03	CONDITIONAL AD.	ALL	Y	ARCHIVE	BATCHUSER	SA03	ALL	ALL	ALL	ALL	
4 Administration		R lorady em 111 01	ADVERSE ACTION.		Ŷ	ARCHIVE	BATCHUSER	ALL	ALL	ALL	ALL	ALL	_
> System		R lcolt1 em 100 02	COLLECTION LETT.		Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
D User	CNLNCE_COL_LTP	R lcolt2_em_100_02	COLLECTION LETT.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
Products	CNLNCE_COL_LTP	R lcolt3_em_100_02	COLLECTION LETT.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
Asset Types		R1 lorcon_em_100_03		ALL	Y	ARCHIVE	BATCH USER	SA03	ALL	ALL	ALL	ALL	
Index Rates Currency Exchange	CNLNCE_CON_LT.	lorcon_em_100_02	CONTRACT FUNDL.	ALL	Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	٣
Scoring Parameters Products Pricings Contract	Letter Definitio	n								Save and Add	Save and Stay	Save and Return	C Return
Edits		* Letter Code					Result						
Cycles		* File Name				* Batch Printer	INDEEDICO	,			* Company ALL		۲
Scoring Models		* Letter Type		۲							* Branch ALL		۲
Fees		* Channel		,		* Batch User		۲			* Product ALL		Ŧ
Origination Fees Compensation		* Enabled					Selection Crite	ria			* State ALL		۳
Commission			_					_			* Currency ALL		۲
Checilists Stipulations Spreads Statement Messages Letters Promotions Subvention Exrow													

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <file name="">.rep on your server.</file>
Letter Type	Select the type of letter you want to generate from the drop-down list.



Field:	Do this:
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	n
Batch Printer	Select the batch printer being used to generate the letter from the drop- down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Crit	eria section
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.16 <u>Subvention</u>

The Subvention Setup screen's loan Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

## Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format is the rate subvention for vehicle loans. Rate subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loans to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus



Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

#### Example

Subvention plan:

"Summer Special Event"

Subvention sub-plans for above plan:

1.9% for 36 months

- or -

• 2.99% for 48 months

- or -

• 3.99% for 60 months

- or -

• \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Туре	Details
UPFRONT	The entire subvention amount is collected at the booking of the Loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subven- tion statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement.

Oracle Financial Services Lending and Leasing supports following collection methods:

#### **Subvention Refund**

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

- 1. Days
- 2. Term

The system provides the following methods for refund amount calculation:



- 1. Earned
- 2. Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

## 4.16.1 Loan Subvention Plans

The Loan Subvention Plans screen allows you to set up subventions for Loans.

#### To set up the Loan Subvention Plans screen.

- 1. On the Oracle Financial Services Lending and Leasing home screen, Click **Setup > Setup > Products > Subvention > Loan**.
- 2. The system displays the **Loan** Subvention screen. The details are grouped into three.
  - Plan Definition
  - Sub Plan Definition
  - Plan Details.
- 3. In the **Plan Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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gination	Loan Lease												
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lections	Plan Definition			-							4 Add	🖉 Edit 📃 View	🖉 Aydit
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ls	Code	Description	Company	Branch	State	Start Dt	End Dt 12/31/4000	Bill Cycle	Product	Asset Class	Asset Type	Asset Sub Typ	Asset ALL
	SUBV-DLR-001	DEALER SUBVENTI.		ALL	ALL	12/07/1993	12/31/4000	MONTHLY	ALL	ALL	ALL	ALL	ALL
5	SUB_FLAT+%AMT TEST2	SUB_FLAT+%AMT TEST2	ALL US01	ALL USHO	ALL ALASKA	12/31/2001 02/15/2016	12/31/4000 12/31/4000	MONTHLY	ALL LOAN VEH (FR)	ALL NEW VEHIC	ALL LE TEST1	ALL	ALL
dministration System User	4	16312	0301	prev	ADADIA	02/13/2010	12/31/1000	HOWINEI	CORR VER (PK)	NEW VEHIC	LE IESII	ALL	ALL
oducts Asset Types Index Rates	Plan Definition								E s	ave and Add	Save and Stay	Save and Return	C Return
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Scoring Parameters Products		* Description	in							* ;	Asset Sub Type ALL		
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Contract		* Bran	h ALL	8	•	* Billing	Cycle MONTHLY		•		* Asset Model ALL		۲
Edits Cycles		* Sta	te ALL	13	•	* Pro	duct ALL				* Asset Age 0		
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Checklists	Code	Description	State	Pro Group	Pro Type	Producer	Amt Fi	rom Subvention Type	Te	rm Grade	Asset Class	Asset Type	Asse
Stipulations Spreads Statement Messages	No data to display.												
Letters Promotions Subvention Escrow	Plan Details View • Format •	Freeze	🚰 Detach 🛛 👌	🚽 Wrap 🙀							d <mark>r ∆</mark> dd ,	✓ Edit Uiew	≪ Aydi
FP Index Rates	Participant No data to display.	Collection Method	Transaction	R	ate Calculation Method	Max Ar	nt % Amt Finan	iced Flat Am	t Fac	tor Spi	read Max Paid-Off Meth	od Paid-Off Basis	
Fees	4												

Field:	Do this:
Code	Specify the subvention plan code.
Description	Specify the subvention plan description.
Company	Select the company name from the drop-down list.



Field:	Do this:
Branch	Select the branch name from the drop-down list.
State	Select the state from the drop-down list.
Start Date	Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon.
End Date	Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon.
Enabled	Check this box to activate the record.
Selection Crite	ria
Billing Cycle	Select billing cycle from the drop-down list.
Product	Select the product from the drop-down list.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Asset Sub Type	Select asset sub type from the drop-down list.
Asset Make	Select asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list
Asset Age	Specify the asset age.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

5. In the **Sub Plan Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Code	Specify the subvention sub plan code.
Description	Specify the subvention sub plan description (required).
State	Select the state from the drop-down list.
Pro Group	Select the producer group from the drop-down list.
Pro Type	Select the producer type from the drop-down list.
Producer	Select the producer from the drop-down list.
Enabled	Check this box to activate the record.
AmtFrom	Specify the amount.
Subvention Type	Select the subvention type from the drop-down list.



Field:	Do this:
Grade	Select the grade from the drop-down list.
Term	Specify the term.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Sub Type	Select asset sub type from the drop-down list
AssetMake	Select asset make from the drop-down list.
AssetModel	Select the asset model from the drop-down list
Age	Specify asset age.

6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7. In the **Plan Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Participant	Select the participant from the drop-down list.	
Collection Method	Select the collection method for the subvention plan from the drop-down list.	
Transaction	Select the transaction code from the drop-down list.	
Rate	Specify the subvention rate.	
Enabled	Check this box to activate the record.	
Calculation section:		
Method	Select the subvention calculation method from the drop-down list. The list displays the following values:	
	- SPREAD DEFAULT	
	- SPREAD DEFAULT - (minus) PRESENT VALUE	
	- FLAT AMOUNT	
	- % OF AMT FINANCED	
	- % OF AMT FINANCED + FLAT AMOUNT	
Override	Check this box to allow overriding the rate at the time of under- writing / funding.	
Max Amt	Specify the maximum subvention amount.	



Field:	Do this:		
% Amt Financed	Specify the percentage of amount financed to derive the Subven- tion Amount.		
	For example: If Amount Financed = 100\$, and % of Amt Financed = 5%, then the Subvention Amount = 100 * 0.05 = 5\$		
Flat Amt	Specify the flat amount.		
Factor	Specify the subvention factor.		
Spread Max	Specify the maximum subvention spread value.		
Refund section:			
Paid Off Method	Select the method from the drop-down list, if the account is paid- off early.		
Paid Off Basis	Select the basis from the drop-down list, if the account is paid-c early.		
Paid Off Period	Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early.		
Paid Off Percent	Specify the refund percentage, if the account is paid-off.		
Charge Off Calc Method	Select the calculation method from the drop-down list, if the account is charged-off.		
Charge Off Basis	Select the charge off basis from the drop-down list.		
Charge Off Period	Select the charge off period from the drop-down list.		
Charge Off Percent	Select the charge off percent from the drop-down list.		
Amortization section	<u>n</u> :		
Balance Type	Select the amortize balance type from the drop-down list.		
Method	Select the amortize method from the drop-down list.		
Frequency	Select the amortize frequency from the drop-down list.		
Cost / Fee	Select the cost / fee from the drop-down list.		

Perform any of the Basic Actions mentioned in Navigation chapter.

## 4.17 <u>Escrow</u>

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow screen contains subsection that allow you to set up these features.

This chapter explains the Escrow screen and how to set up escrow in the system.

## 4.17.1 Escrow

The Escrow Definition screen allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.



## **Navigating to Escrow**

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   Products > Escrow. The Escrow details can be setup across three subsections:
  - Escrow
  - Shortage/Cushion Rules
  - Disbursement Rules

## 4.17.1.1 Escrow

## To setup Escrow

- 1. Click Setup > Setup > Products > Escrow > Escrow.
- 2. In the **Escrow Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE Financial Services L	ending and Leasing				🛔 Welcome, VAV.	AIDYA 🔻 🍇 Sign <u>O</u> ut [QA]	
	N (management)						
DashBoard	Escrow X					2	
> Origination	Escrow Shortage/Cush	ion Rules Disbursement Rules					
Servicing							
Collections	Escrow Definition			a	Add / Edit	🗌 View 🔗 Audit	
WFP	View 🔻 Format 🕶 🚦	💱 🔟 Freeze 🚮 Detach 📣 Wrap 🚷					
	Escrow	Description	Escrow Type	Cushion Allowe	d Incl 1098	Enabled	
Tools	UNDEFINED		THENDAMORE	N	N	N Y	
etup	EIN51 EIN52	PROPERTY MORTGAGE INSURANCE ( PMI ) HAZARD INSURANCE	INSURANCES INSURANCES	Y	N N	Y	
Setup	EIN99	NON ESCROWED INSURANCE	INSURANCES	N	N	Y	
Administration	ETX01	COUNTY TAX	TAXES	Y	N	Y	
System	ETX50	NON ESCROW TAX	TAXES	N	N	Y	
User							
Products Asset Types	Escrow Definition						
Index Rates			F	Save and Add 🛛 🗟 Save an	d Stav 🔒 Save	e and Return 🛛 🧔 Return	
Currency Exchange							
Scoring Parameters		* Escrow UNDEFINED	* Cusi	ion Allowed			
Products	4	* Description		* Ind 1098			
Pricings			* Enabled				
Contract		* Escrow Type					
Edits							
Cycles							
Scoring Models							
Fees Origination Fees							
Compensation Commission							
Insurance							
Checklists							
Stipulations							
Spreads							
Statement Messages							
Letters							
Promotions							
Subvention							
Ferrow							
4 WED	*						

A brief description of the fields is given below:

Field:	Do this:
Escrow	Specify the escrow code. This is protected against update and cannot be changed after initial set up.
Description	Specify the escrow description.
Escrow Type	Select the escrow type, usually INSURANCES or TAXES from the drop-down list.
Cushion Allowed	Check this box if the escrow you are defining allows for cushion.
	<b>Note</b> : Cushion rules are used to determine how much cushion should be retained.
Incl 1098	Check this box to include in 1098 reporting.



Field:	Do this:
Enabled	Check this box to enable the escrow definition.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 4.17.1.2 Shortage/Cushion Rules

In Shortage/Cushion Rules, you can review and set up escrow analysis shortage/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and if there is a predicted shortage, how to eliminate it by increasing payment.

## To setup Shortage/Cushion Rules

- 1. Click Setup > Setup > Products > Escrow > Shortage/Cushion Rules.
- 2. In the **Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

	ending and Leasi	•									
DashBoard	Escrow X										×
Origination	Escrow Shortage/	Cushion Rules Disburs	ement Rules								
Servicing											
Collections	Rules								di⊫ <u>A</u> dd		✓ Audit
WFP	View 🔻 Format 🕶	Freeze	Detach 🕼 Wrap	61			Shortage Spread				
Tools	Rule	Description	Start Dt	End Dt	Enabled Shortage Threshold	Shortage Value	Increase %	Term	Max Term	Surplus Amt Cor	ipany
ıp	0001	UNDEFINED RULE 0001	12/07/1993	12/31/4000	N Y AMOUNT	0.00	0.0000 30.0000	0	0 48	0.00 1.00 ALL	
tup	0001	KOLE UUUI	12/07/1995	12/31/4000	T ANOUNT	30.00	50.0000	0	10	1.00 ALL	
User Products Asset Types Index Rates Currency Echange Scoring Parameters Products Products Products Contract Edits Cycles Scoring Models Fees Origination Fees	Rules Rule Details View + Format +	* Rule * Description * Start Dt * Enabled	6 6 0	8	Parama * Shortage Threshold * Shortage Value 0.00 * Shortage Spread Increase % 0.0000 * Term 0	eters		Save and <u>A</u> dd	Save and Stay  Max Term 0  Surplus Amt 0.00  Company All  Company All  Troduct All  State All  Anticology	Save and Return	T T T
Compensation Commission Insurance Checklists Stipeads Spreads Statement Messages Letters Promotions Subvention Excrow	Escrow Type No data to display.	Cushion Type									Cushion Val

A brief description of the fields is given below:

Field:	Do this:
Rule	Specify the rule code. This is protected against update and cannot be changed after initial set up.
Description	Specify the rule description.
Start Dt	Specify the start date for this rule. You can even select the date from the adjoining Calendar icon.
End Dt	Specify end date for this rule. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the rule.



Field:	Do this:					
Parameters section						
Shortage Threshold	Select the shortage threshold, either an amount or number of install- ments, from the drop-down list.					
Shortage Value	Specify shortage threshold value.					
Shortage Spread Increase%	Specify shortage spread increase percent.					
Term	Specify shortage spread term.					
Max Term	Specify the maximum amount of shortage spread terms.					
Surplus Amt	Specify surplus threshold amount for this rule.					
Company	Select the company for this rule from the drop-down list.					
Branch	Select the branch for this rule from the drop-down list.					
Product	Select the product for this rule from the drop-down list.					
State	Select state for this rule (required).					
	<b>IMPORTANT</b> : When you select which escrow rule to use, the system searches for a best match using the following attributes:					
	1. Company					
	2. Branch					
	3. Product					
	4. State					
	Hence, the system recommends creating one version of each rule, where ALL is the value in these fields.					

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Rule Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Escrow Type	Select escrow type from the drop-down list.
Cushion Type	Select cushion type from the drop-down list.
Cushion Value	Specify cushion value.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



## Note

While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

## 4.17.1.3 Disbursement Rules

The Rules screen allows you to define the disbursement rules for your escrow.

#### To setup Disbursement Rules

- 1. Click Setup > Setup > Products > Escrow > Disbursement Rules.
- 2. In the **Escrow Disbursement Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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> Origination	Escrow Shortane/Cus	thion Rules Disbursement	Rules												
	and an and a second		ituites												
Servicing	Escrow Disburse	amont Puloc										de Add	/ Edi	t View	A rule
Collections		Freeze Deta	ach all Wran	64								8 Coo	0 Lu	C. Tren	A vigue
WFP	Disbursement Rule		Company	Branch	Start Dt	End Dt	Enabled	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %
Tools		beschpton	company	Contrain 1	Start Bt	Div De	N	0.0000	0.0000	0.0000	0.0000		0.0000	0.0000	0.0000
tup	01001	JANUARY MONTHLY	ALL	ALL	12/07/1993	12/31/4000	Y	8.3330	8.3330	8.3330	8.3330		8.3330	8.3330	8.3330
ietup	01002	JANUARY BI MONTHLY	ALL	ALL	12/07/1993	12/31/4000 12/31/4000	Y	16.6666	0.0000	16,6666	0.0000		0.0000	16.6666	0.0000
Administration	01003	JANUARY THRICE ANNUAL JANUARY QUARTERLY	ALL	ALL	12/07/1993 12/07/1993	12/31/4000	Y	33.3333 25.0000	0.0000	0.0000	0.0000		0.0000	0.0000 25.0000	0.0000
> System	4	South Construction	HEL	nes	10/07/1555	10,010,0000		230000							•
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Products	Escrow Disburse	amont Puloc													
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Products		* Description							* Aug % 0.0000						
Pricings					* Jan % 0.0000				* Sep % 0.0000						
Contract Edits		* Company ALL			* Feb % 0.0000										
Cycles		* Branch ALL	-	۲	* Mar % 0.0000					* Oct % 0.0000					
Scoring Models	1	* Start Dt	13		* Apr % 0.0000				* Nov % 0.0000						
Fees		* End Dt	1		* May % 0.0000				* Dec % 0.0000						
Origination Fees		* Enabled 📃			* Jun % 0.0000						Total % 0				
Compensation						200110	010000								
Commission Insurance															
Checklists															
Stipulations															
Spreads															
Statement Messages															
Letters															
Promotions															
Subvention															
Escrow															
WFP															
Index Rates															
Fees															
Pricings															
Contracts															
Balances															
Transactions Spreads		S													

A brief description of the fields is given below:

Field:	Do this:
Disbursement Rule	Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up.
Description	Specify the description.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Specify the start date. You can even select the date from the adjoining calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining calendar icon.



Field:	Do this:					
Enabled	Check this box to enable this disbursement rule.					
Disbursement section						
Jan%	Specify the percent to be disbursed in January.					
Feb%	Specify the percent to be disbursed in February.					
Mar%	Specify the percent to be disbursed in March.					
Apr%	Specify the percent to be disbursed in April.					
May%	Specify the percent to be disbursed in May.					
Jun%	Specify the percent to be disbursed in June.					
Jul%	Specify the percent to be disbursed in July.					
Aug%	Specify the percent to be disbursed in August.					
Sep%	Specify the percent to be disbursed in September .					
Oct%	Specify the percent to be disbursed in October.					
Nov%	Specify the percent to be disbursed in November.					
Dec%	Specify the percent to be disbursed in December.					
Total%	Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent .					

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

#### Note

You cannot save the disbursement rule, if the Total% is not equal to 100.



# Appendix A: Summary of the Application Scoring Parameters

## A.1 Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
"APPLICANT STATED"	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Applica- tion Entry form in the system.
"APPLICANT CREDIT BUREAU"	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
LOAN FINANCE	Refers to companies that provide the loan but are not sell- ing the actual object financed, if any.
	<b>Example</b> : An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing.
	Example: Marshall Fields card.

## A.2 Scoring Parameters by Category

## A.2.1 Applicant Details / Debt Ratios

## A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

## A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

## A.2.1.3 Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.



## A.2.1.4 Applicant Credit Bureau Debt Ratio

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

## A.2.1.5 Applicant Credit Bureau FICO Score

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

## A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

## A.2.1.7 Applicant Credit Bureau Loan Fin Debt Ratio

This is the sum of all loan finance type lease balances and the sum of all loan finance type credit limits. For installmentloan lease, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

## A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

## A.2.1.9 Applicant Credit Bureau Open Public Records

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### A.2.1.10 Applicant Credit Bureau Public Records

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.



## A.2.1.14 Applicant Debt Ratio Stated After Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### A.2.1.15 Applicant Debt Ratio Stated Before Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### A.2.1.16 Applicant Debt To Income Ratio Stated After Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### A.2.1.18 Applicant Payment To Income Ratio Stated

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### A.2.1.19 Applicant Prior Customer

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

#### A.2.1.20 Applicant Revolving Debt Ratio Stated

This is the sum of all revolving type loan amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

## A.2.1.21 Applicant Stated Employment Period (In Months)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

#### A.2.1.22 Applicant Stated Monthly Income

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.



For example, the applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.

## A.2.1.23 Applicant Stated Monthly Liability

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

## A.2.1.24 Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

## A.2.2 Loan Details

## A.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the "Approx Price" field on the Application Entry form's Loan screen in the system.

#### A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form's Loan screen in the system.

## A.2.3 Auto Trades / Inquiries

## A.2.3.1 Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.3.2 Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

## A.2.3.3 Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

### A.2.3.4 Applicant Credit Bureau Auto Inquries

This is the number of automobile-related credit inquiries the have been made to the bureau.

#### A.2.3.5 Applicant Credit Bureau Auto Trades

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.3.6 Applicant Credit Bureau Current Auto Trades

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.



## A.2.3.7 Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.3.8 Applicant Credit Bureau Satisfactory Auto

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.3.9 Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.4 Bank Trades / Inquiries

#### A.2.4.1 Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.4.2 Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.4.3 Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.4.4 Applicant Credit Bureau Bank Inquiries

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.



## A.2.4.5 Applicant Credit Bureau Bank Trades

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loan.

#### A.2.4.6 Applicant Credit Bureau Bank Trades

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.4.7 Applicant Credit Bureau Bank Trades

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.4.8 Applicant Credit Bureau Bank Trades

This parameter shows the "current" revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

#### A.2.4.9 Applicant Credit Bureau Bank Trades

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

#### NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### A.2.4.10 Applicant Credit Bureau Bank Trades

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.4.11 Applicant Credit Bureau Bank Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure



9 = charge-off

## A.2.5 Card Trades / Inquiries

#### A.2.5.1 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

## A.2.5.2 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.5.3 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.5.4 Applicant Credit Bureau Bank Trades

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

## A.2.5.5 Applicant Credit Bureau Card Trades

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.5.6 Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.5.7 Applicant Credit Bureau Open Card Trades

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

## A.2.5.8 Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.5.9 Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late



4 = 90-119 days late

- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.6 Installment Trades / Inquiries

## A.2.6.1 Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

## A.2.6.2 Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

## A.2.6.3 Applicant Credit Bureau 6month Inst Trades

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.6.4 Applicant Credit Bureau Current Inst Trades

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.6.5 Applicant Credit Bureau Inst Trades

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.6.6 Applicant Credit Bureau Open Inst Trades

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.6.8 Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current



- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.7 Loan Finance Trades / Inquiries

#### A.2.7.1 Applicant Credit Bureau 12month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.7.2 Applicant Credit Bureau 24month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.7.3 Applicant Credit Bureau 6month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.7.4 Applicant Credit Bureau Current Loan Fin Trades

Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.7.5 Applicant Credit Bureau Loan Fin Trades

This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.7.6 Applicant Credit Bureau Loan Finance Inquiries

This is the number of loan finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### A.2.7.7 Applicant Credit Bureau Open Loan Finance Trades

This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.



## A.2.7.8 Applicant Credit Bureau Satisfactory Loan Fin

Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.7.9 Applicant Credit Bureau Worst Loan Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.8 Mortgage Trades / Inquiries

#### A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.8.5 Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.



## A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.9 Retail Trades / Inquiries

#### A.2.9.1 Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.9.2 Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.9.3 Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.9.4 Applicant Credit Bureau Current Retail Trades

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.



## A.2.9.5 Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.9.6 Applicant Credit Bureau Retail Inquiries

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### A.2.9.7 Applicant Credit Bureau Retail Trades

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.9.8 Applicant Credit Bureau Satisfactory Retail

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.9.9 Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.10 Revolving Trades

#### A.2.10.1 Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.10.2 Applicant Credit Bureau 24month Rev Trades

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.



## A.2.10.3 Applicant Credit Bureau 6month Rev Trades

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.10.4 Applicant Credit Bureau Current Rev Trades

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.10.5 Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

#### A.2.10.7 Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.

#### NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

## A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

#### A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

#### Note

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### A.2.10.10 Applicant Credit Bureau Rev Trades

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.



## A.2.10.12 Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

#### 1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.11 Sales Finance Trades / Inquiries

#### A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.11.6 Applicant Credit Bureau Sales Fin Trades

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.



## A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

#### A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.12 Other Trades

#### A.2.12.1 Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.12.2 Applicant Credit Bureau 24month Trades

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.12.3 Applicant Credit Bureau 6month Trades

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

## A.2.12.5 Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

#### A.2.12.6 Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

#### A.2.12.7 Applicant Credit Bureau Collections

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

#### A.2.12.8 Applicant Credit Bureau Current Trades

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### A.2.12.9 Applicant Credit Bureau Inquiries

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### A.2.12.10 Applicant Credit Bureau Inquiries 12m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

#### A.2.12.11 Applicant Credit Bureau Inquiries 24m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

#### A.2.12.12 Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

#### A.2.12.13 Applicant Credit Bureau Judgments

This is a count of the number of judgments against the applicant in the credit bureau.

#### A.2.12.14 Applicant Credit Bureau Liens

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

#### A.2.12.15 Applicant Credit Bureau Newest Inquiry

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

#### A.2.12.16 Applicant Credit Bureau Newest Trade

This is the number of months between now and the newest trade in the bureau for that applicant.



## A.2.12.17 Applicant Credit Bureau Oldest Inquiry

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

#### A.2.12.18 Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

#### A.2.12.19 Applicant Credit Bureau Open Collection Trades

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

#### A.2.12.20 Applicant Credit Bureau Open Collections

This is the number of open collections in the bureau for that applicant.

#### A.2.12.21 Applicant Credit Bureau Open Judgments

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

#### A.2.12.22 Applicant Credit Bureau Open Liens

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

#### A.2.12.23 Applicant Credit Bureau Open Trades

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.12.24 Applicant Credit Bureau Past Due 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

#### A.2.12.25 Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.26 Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.27 Applicant Credit Bureau Past Due 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.



## A.2.12.28 Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.29 Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.30 Applicant Credit Bureau Past Due 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.31 Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.32 Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### A.2.12.33 Applicant Credit Bureau Past Due Now

This is the number of trades on which the applicant is currently past due, according to the bureau.

#### A.2.12.34 Applicant Credit Bureau Repossessions

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

#### A.2.12.35 Applicant Credit Bureau Satisfactory Trades

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### A.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

#### A.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.



## A.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

#### A.2.12.39 Applicant Credit Bureau Worst Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

## A.2.13 Bankruptcy information

#### A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

#### A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

#### A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

#### A.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

#### A.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.



## A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

#### A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

#### A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

#### A.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

#### A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

#### A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

#### A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

#### A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

#### A.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system's Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

## A.2.14 Delinquency Information

#### A.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.



## A.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

#### A.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

#### A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

#### A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

#### A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

#### A.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

#### A.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

## A.2.15 Derogatory Trade Information

#### A.2.15.1 Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### A.2.15.2 Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### A.2.15.3 Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?



## A.2.15.4 Applicant Credit Bureau Derog Trades

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

#### A.2.15.5 Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

#### A.2.15.6 Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

#### A.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

#### A.2.15.8 Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.



# **Appendix B: Late Fee Methods Definitions**

## FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

For example, if the FLAT AMOUNT late fee is set at \$25, and the account is \$900 overdue, then the late fee assessed will be \$25. For each month the account is overdue, regardless of the amount, the late fee assessed will be \$25.

## PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

For example, if the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only \$90 of a \$200 standard payment is due, then the late fee will be \$9 (10% of 90).

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then every month the late fee is computed only on the amount due for that month (\$300 or part of \$300) -- not on \$900.

## PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

For example, if you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was \$500, and the account was due for \$2000, then the late fee will be \$50 (10% of 500). In other words, every month the system computes the late fee using monthly standard payment amount (\$500), irrespective of the amount paid by the customer.

If the customer pays \$400 out of \$500, the system still computes the late fee using \$500, and not on \$100.

## FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of "flat" late fees. If an account is overdue, then the system assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, then a new late charge will not be created, even if the payment made does not fulfill the current amount due.

For example, if a customer is assessed a late fee of \$25 for 1/2005, and makes his \$200 standard payment in 2/2005, that person cannot be assessed a new \$25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just \$199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a \$25 late fee for 2/2005.

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.



## PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account is overdue, then the system assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only \$90 of a \$200 standard payment was due, then the late fee would be \$9.

If \$3000 on a loan with a standard payment of \$200 was due, the late fee would be \$20. However, if a customer was assessed a late fee of \$9 for 1/2005, and makes his \$200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

#### Note

The system computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then the system computes the late fee every month with the amount due for that month (\$300 or part of \$300) and not on \$900.

## PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, then the system assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is \$200, then \$20 (10% of 200) is owed. If only \$90 of a \$200 standard payment was due, then the late fee would still be \$20.

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of \$20 for 1/2005, and makes the \$200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the system could assess a late fee for 2/2005.



# **Appendix C: Rounding Amounts and Rate Attributes**

## **Rounding Amounts**

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

**Rounding** will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

**Raising** will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD in setup screen (Setup > Administration > System > System Parameters > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR in setup screen (Setup > Administration > System > System Parameters > System tab).

## Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

#### Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

### Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

#### Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13



#### Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

## **Rate Attributes**

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate line of credits.

#### Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

- 1. NO ROUNDING TO INDEX RATE
- 2. INDEX RATE ROUNDED TO NEAREST .25
- 3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

#### Examples

Туре	Value
Current rate:	5.125
Round of rate:	5.25
Туре	Value
<b>Type</b> Current rate:	<b>Value</b> 5.124

INDEX RATE ROUNDED TO NEAREST 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).



## Examples:

Туре	Value
Current rate:	5.325
Rate rounded to:	5.375
Туре	Value
Type Current rate:	<b>Value</b> 5.312



# **Appendix D:System Parameters**

## D.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- System Parameters
- Organization Parameters
- <u>Company Parameters</u>
- Other Parameters

#### Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

## D.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

Parameter	Description
ACA_DLQ_AMT_EX- CLUDED	This parameter is used to exclude delinquency amount for account ACH
ACA_PAYMENT_AU- TO_LOAD	This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.
ACA_PRENOTE_DAYS	This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric.
ACA_PRE_PROCESS DAYS	This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric.
ACH_PAYEE_PRENOTE DAYS	This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric



Parameter	Description
ADMIN_SERVER_URL	This parameter is used to define the admin server URL
ADR_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
ADR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
AGE_APPROVED_CON- DITIONED_DAYS	This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Application. Input parameter value is numeric with no upper limit.
AGE_CONTRACT_DAYS	This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input param- eter value is numeric with no upper limit.
ASC_COL_SER_ENA- BLED_IND	This parameter is used as the Collection Servicing Ena- bled Indicator
CAC_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
CAC_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
CHECK_PRINT_PREVIEW	Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).
CMN_AMOUNT_ROUND_ FACTOR	This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only.
CMN_AMOUNT_ROUND_ METHOD	This parameter is used to define the amount round method during system set-up and would be applicable for all calcu- lated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUT- OFF: <b>ROUND</b> : Rounded to nearest number higher or lower <b>RAISE</b> : Rounded to the nearest higher number <b>CUTOFF</b> : Truncate the digits without rounding or raising
CMN_APP_ACC_TI- TLE_FN_LN	This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option.
CMN_APP SERVER_HOME	This parameter is used to set the Application Server Home Directory. Input parameter value is user defined.
CMN_CURRENT_MOD- EL_YEAR	This parameter is used to default the Current Model Year.
CMN_DEBUG_LEVEL	This is the Common Debug Level



Parameter	Description
CMN_DEBUG_METHOD	This parameter allows to define the location to which generic debug logs (other than Alert/Warning and GRI) are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system gen- erates the alert log file.
CMN FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing files/documents are to be pro- cessed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.
	The same is used by the batch jobs available in SET-IFP (input file processing) Batch Job Set.
CMN_GL_POST_DT	This parameter is used to specify the General Ledger Post- ing date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL.
CMN_HTTP_PROX- Y_PORT	This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.
CMN_HTTP_PROXY SERVER	This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT men- tioned above.
CMN_INT_360_ACCRU- AL_DAYS_MTHD	This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all cal- culations with interest. Currently two methods are sup- ported. Input parameter value is 'US' or 'EU' representing American and European method of interest accrual for 360 days.
CMN_TEST_TOOL_LOG- GING	This parameter is used to set testing tool logging parame- ter
CMN_SCHEMA_ID	This is used to specify the schema identifier for all users.
CMN_SCHEMA_NAME	This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.
CMN_SCHEMA_PASS- WORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
CMN_SERVER_HOME	This parameter captures the Server Home Directory. Input parameter value is user defined.
CMN SERVER_TEMP_DIR	This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.



Parameter	Description
CMN_SER_ENVIRON- MENT_FILE	This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined.
CMN_WALLET_PASS- WORD	This parameter is used to specify the common wallet pass- word. Input parameter value is user defined.
CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a customer who is delin- quent and promises to pay. Input parameter value is numeric with no upper limit.
CPP_PROMISE_HELD DAYS	This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit.
CRD_CHS_BIN	This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card pay- ments processing)
CRD_CHS_CUR_CODE	This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined.
CRD_CHS_DIR_PATH	This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_IND_TYPE	This is used to specify the industry type for CHASE pay- ment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_MER- CHANT_ID	This captures the merchant ID number for CHASE pay- ment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_RE- MOTE_HOST_NAME	This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined.
CRD_CHS_SEC_RE- MOTE_HOST_NAME	Similar to the previous parameter this captures the sec- ondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.
CRD_CHS_TIMEOUT	This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric.



Parameter	Description
CRD_CHS_USR_ID	This parameter captures the user id for CHASE interface which is required whenever the System needs to access/ seek authorizations/process payments for credit cards etc. Input parameter value is user defined.
CRD_PTB_RE- MOTE_HOST_NAME	This is the Protobase Remote Host Name
CRD_PTB_RE- MOTE_HOST_PORT	This is the Protobase Remote Host Port
CRD_PTB_TIMEOUT	This is the Protobase Timeout Value
CRD_SOURCE_TYPE_CD	This is the Source Type Code
DDT_CREATE_DUE DATE_HISTORY	This parameter must be enabled to create a due date his- tory for any account. Due date history sub tab under Trans- action history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/ No).
DECI- SION_BUY_RATE_TOL- ERANCE	This parameter is used to define the variance in buy rate
EDF_DIALER_ACCT TYPE	This parameter is used to set up the account number refer- ence for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.
FLL_BPEL_PROCESS	This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No).
ICA_INPUT_FILE_FOR- MAT	This parameter is used to define the input call activity file format
IFD_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location
IFD_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle directory object name for IFD file location
INCOM- ING_LOB_PURGE_DAYS	This parameter is used to define the incoming process file table purge days
INPUT_DIRECTORY	This parameter is used to define the Oracle directory object name for INPUT file location
ITU_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
ITU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle directory object name for ITU file location
IVR_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location



Parameter	Description
IVR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle directory object name for IVR file location
JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds.
JSV_ARCHIVE SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
JSV_ARCHIVE SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Pass- word
JSV_BI_USER	This parameter is used to define the BI Publisher User ID
JSV_TEMPORARY_DI- RECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
JSV_BI_PASSWORD- JSV_REPORTS_RUNT- IME	This parameter is to specify the reports runtime program. Input parameter value is user defined.
JSV_REPORTS_RUNT- IME_CMDFILE	This parameter is used to specify the reports runtime com- mand file. Input parameter value is user defined.
JSV_REPORTS SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
JSV_REPORTS SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
JSV_REPORT_AR- CHIVE_DIRECTORY	This is used to specify the path and directory of Reports archive, input parameter value being numeric.
JSV_SMTP_SERVER	This parameter specifies the SMTP server used by job ser- vice for sending email messages. Input parameter value is user defined.
JSV_TIMEOUT	This is to specify the polling interval for the job service dur- ing time out. Input parameter value is numeric. To check whether it represents minutes/seconds.
JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).
JSV_USE_REPORTS SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
LBX_TXN_GROUP- ING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.



Parameter	Description
LCO_COL_LET- TER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LCO_COL_LET- TER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LCO_COL_LET- TER3_GEN_DAYS	This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LIEN_RELEASE_DAYS	This parameter is used to define the Lien Release Days
LOCKBOX_DIRECTORY	This parameter is used to define the Oracle directory object name for Lockbox file location
LOCKBOX_PRO- CESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed Lockbox file location
LOR_ADVERSE_AC- TION_GEN_DAYS	This parameter is used to specify the number of days after the third collection letter post which the adverse action let- ter is to be generated. Input parameter value is numeric.
LOG_LOB_PURGE_DAYS	This parameter is used to log files header table purge days
MAX_AGED_TXN_AU- THORIZE_DAYS	This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days.
MAX_VOID_TXN_AU- THORIZE_DAYS	This parameter is used to set the maximum days to author- ize transaction
OCP_CUSTOMER_P- MT_SITE_ID	This parameter is used to set the customer payment extract file site id
OCP_IN- CLUDE_ACH_ACC	This parameter is used to set the customer payment extract including ach accounts
OUTGO- ING_LOB_PURGE_DAYS	This parameter is used to define the outgoing process file table purge days
OUTPUT_DIRECTORY	This parameter is used to define Oracle directory object name for OUTPUT file location
PAC_ARCHIVE_DAYS	This parameter is used to define number of days for peri- odic archiving of account. Input parameter value is numeric.
PAC_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving accounts from 'O' tables i.e. old tables. Input parameter value is numeric
PAP_ARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.



Parameter	Description
PAP_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications from 'O' tables. Input parameter value is numeric.
PCU_CHECK_REFUND DAYS	This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric.
PDC_PRE_PROCESS DAYS	This parameter value will define the number of days prior to the due day, regular account PDC process should be ini- tiated. Input parameter value is numeric.
PENDING_PDC_DAYS	This parameter value will define the number of days before the initiation day for pending PDC accounts.
PGL_ARCHIVE_DAYS	This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric
PGL_OARCHIVE_DAYS	This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric.
PJR_PURGE_DAYS	This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric.
POD_PURGE_DAYS	This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.
PPA_ARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric.
PPA_OARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric
PPR_ARCHIVE_DAYS	This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric.
PPR_OARCHIVE_DAYS	This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric.
PPX_ARCHIVE_DAYS	This is used to specify the days after which producer trans- actions are to be archived. Input parameter value is numeric.
PPX_OARCHIVE_DAYS	This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric.
PJR_COPY_PURGED DATA	This parameter is used to copy data into purge tables



Parameter	Description
PST_ARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric.
PST_OARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric.
PTT_PURGE_DAYS	This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric.
PTX_ARCHIVE_DAYS	This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.
PTX_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric.
PUL_PURGE_DAYS	This parameter is used to specify the number of days post which the User login details are to be purged. Input param- eter value is numeric.
PVA_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.
PUP_ARCHIVE_DAYS	This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric
PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric
PVA_OARCHIVE_DAYS	This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric.
PVI_ARCHIVE_DAYS	This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.
PVI_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
RAC_LOAD_FREQUENCY	This parameter is used to specify Accounts RDH Load Fre- quency
RAP_LOAD_FREQUENCY	This parameter is used to specify Applications RDH Load Frequency
RAT_LOAD_FREQUENCY	This parameter is used to specify Asset Tracking RDH Load Frequency



Parameter	Description
RBK_LOAD_FREQUENCY	This parameter is used to specify Bankruptcy Details RDH Load Frequency
RCA_LOAD_FREQUENCY	This parameter is used to specify Call Activities RDH Load Frequency
RCH_LOAD_FRE- QUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency
RCO_LOAD_FRE- QUENCY	This parameter is used to specify Contracts RDH Load Frequency
RFO_LOAD_FREQUENCY	This parameter is used to specify Repo-Foreclosure RDH Load Frequency
RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Fre- quency
SALESAGENT MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
SCORING_PARAME- TER_ALERT	This parameter is used to set the scoring parameter alert
SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
TES_ANA_PRE_PROCES S_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.
TES_DSB_ANALY- SIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.
TES_DS- B_PRE_PROCESS_DAYS	This is used to specify the number of days for pre-process for escrow disbursements. Input parameter value is numeric.
TPE_AMORTIZE_AC- CRUED_INT_ONLY	This parameter is used to specify that system has to amor- tize accrued interest at month end
TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
TPE_ESC_ANALY- SIS_DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis
TPE_EXCESS_PAY- MENT_TO_MEMO	Excess payment on the account will be moved to memo payment.



Parameter	Description
TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
TPE_EXT_CY- CLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
TPE_FUTURE_PAYOFF DAYS	The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during monetary transac- tions posting.
TPE_GL_RE- FUND_HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
TPE_MAX_CY- CLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.
TPE_MIN_1098_INT_AMT _PAID	This parameter is used to specify the lower limit or mini- mum interest amount paid for 1098 i.e. Mortgage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their business. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
TPE_OLDEST DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
TPE_PAID_TO_CLOSE DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
TPE_PAYMENT_TO MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/ No).
TPE_PAYOFF_VAL- ID_THRU_DAYS	This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric.
TPE_PMT_POST_EOD	This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD.
TPE_SCHGOFF_DLQ DAYS	This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)



Parameter	Description
TPE_SCHGOFF_RE- VIEW_DAYS	This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.
TPE_SCRA_DEFAULT_IN- TEREST_RATE	This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parame- ter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts.
TPE_SHOW_BACK- DATE_WARNING	This parameter is used to define whether a warning mes- sage is to be shown if monetary transaction is backdated
TPE_ST- M_INC_ALL_TXNS	This parameter is enabled to define whether all transac- tions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).
TPE_STOP_COMP_DELQ _DAYS	This parameter is used to stop computation when delq days > 60
TPE_TXN_POST_DE- FAULT_GLDATE	This parameter is used to default GL date in date type parameters during txn posting (y/n)
TPE_VOID_TO_CLOSE DAYS	This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric.
UIX_DEFAULT_IMAGE PATH	This parameter is used to define the default image direc- tory maintained for the purpose of online attachment of document images to an application using documents main- tenance section under Account documentation. Input parameter value is user defined.
UIX_DIRECT_LOAN COMBO_ULN_UFN	This parameter when set to yes allows underwriting and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No).
UIX_INCOMING_FILE PATH	This parameter is used to specify incoming file path of app server
UIX_LOCAL_COUN- TRY_CD	Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined.
UIX_LOCK_UN- LOCK_AND_COPY	This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No).
UIX_MAX_ACC SEARCH_ROWS	This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric.
UIX_MAX_APP SEARCH_ROWS	This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric.



Parameter	Description
UIX_OUTGOING_FILE PATH	This parameter is used to specify outgoing file path of app server
UIX_REPORTS SERVER_CONFIG	This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL.
UIX_REPORTS SERVER_URL	This parameter sets the URL for Reports server. Input parameter value is user defined.
UIX_SHOW_LN_VARIA- BLE_RATE_TABS	This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/No). This is not required for OFSLL.
UIX_UTILITIES_SERV- LET_URL	This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL.
UPR_PRO_NBR_SYS- _GENERATED	This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation.
VEV_NADA_TOKEN_URL	This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.
VEV_NADA_UPDATE DAY	This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parame- ter value is numeric.
VEV_NADA_URL	This parameter is used to set the URL for vehicle evalua- tion interface NADA. Input parameter value is user defined.
VEV_NADA_USER_ID	This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.
VEV_NADA_USER_PASS- WORD	This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.
VEV_VALUATION_RE- GION	This parameter is used to define the default region for vehi- cle evaluation. Input parameter value is the region name, and is user defined.



Parameter	Description
VEV_VALUATION SOURCE_CD	This parameter is used to specify the default vehicle evalu- ation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG
WFP_DIRECTORY	This parameter is used to specify the Oracle directory object name for WFP file location
WFP_MAX_CY- CLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
WFP_PROCESSED_DI- RECTORY	This parameter is used to define oracle directory object name for wfp file location.
WFP_REVERSE_TX- N_IND	This parameter is enabled to define the WFP reversal indi- cator. Input parameter value is Boolean (Yes/No).
XAE_DEALUPD_MAX_AL- LOWED_DAYS	This parameter is used to define the max allowed days for Deal Update
XAE_DEALUPD_AL- LOWED_IND	This parameter is used to indicate whether deal update is allowed or not
OUTBOUND_CALL_Q	This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server.
ACA_PRE_PROCESS DAYS_FIRST	This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case
IPR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle directory object name for processed IPR file location
IPR_DIRECTORY	This parameter is used to define the Oracle directory object name for IPR file location



Parameter	Description
UIX_PWD_MGMT_EX- TERNAL_URL	This parameter is used to set external password manage- ment url, if applicable
UIX_PWD_MGMT_EX- TERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MAN-AGEMENT IS EXTERNAL (Y/N)).
ICU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle directory object name for processed ICU file location
ICU_DIRECTORY	This parameter is used to define the Oracle directory object name for ICU file location
UIX_BILL_CYCLE_AL- LOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
CMN_CORE_BANK_TX- N_CD	This parameter is used to set code for OFSLL and Core Banking integration
UIX_DIRECT_DISB_MAN- UAL_SELECT	This parameter will allow manual selection of disbursement mode for direct loans
ICC_DLQ_AMT_EX- CLUDED	This parameter enabling will exclude delinquency amount for CASA account
CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can inte- grate with Core Banking.
BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total number of records allowed to be added in the 'Input Data File' shared from external interface.
	<b>Note</b> : if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created.
UVN_VEN_NBR_SYS- _GENERATED	This parameter is used to validate if 'Vendor Number' has to be auto generated (if set to Y) or to be specified manu- ally in the Vendor details screen.
METRO_WITHOUT_COL- L_IND	This parameter indicates whether Metro II reporting is han- dled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity.
	However when Collections module is being used, the Col- lateral status is tracked with the repossession details updated in 'Repo/Foreclosure' screen of Collections mod- ule.



Parameter	Description
METROII FIRST_DELQ_DT_ADD	This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file.
DAY	By default the parameter is 'disabled' indicating that the ini- tial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.
DAYS_TO_PULL_CR- B_REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
XWS_ACS_RESP MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search.
	Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter"
	However, when this parameter is set to 'Yes', system only indicates that there are multiple records/rows in response file.
GRI_DLQ_DAYS_AU- TO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status.
TPE_PMT_POSTING CLS_ACCOUNT	This parameter is used to define the payment posting crite- ria for Closed - Paid Off/ Charged-off accounts.
	Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Pay- ment Upload' file are posted to a 'Suspense' account.
TPE_BACKDT_P- MT_POSTING	This parameter is used to define the payment posting crite- ria for backdated payments for the following type of account conditions:
	- Paid off
	- Charged-off
	- Account under activation
	- Account under conversion
	- Non-performing Account
	- PC2 SI (Pre-computed to Simple Interest) Reschedule
	Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.



Parameter	Description
EXP_PA SOFT_PULL_IND	This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFER- ENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.
POOL_ACTIVE_AC- COUNTS_ONLY	This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only 'Active' status accounts since the same is enabled (value set to 'Y') by default. To add accounts with other status such as Active, Paid Off, Charged Off, Void, Terminate. and so on, set the value of system parameter to 'N'.
AUTO_GEN_ACC_NBR CONV	This parameter is used for conversion accounts to decide option of account number generation. If the value of parameter is set to 'Y' the account number is automatically generated in OFSLL during conversion and if the value is 'N', then external reference number (generated in third party system) itself is appended as the account number.
OUTBOUND_DL- R_TRACK_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into Dealer Track.
	MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout.
	In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the sta- tus (success or failure).
OUTBOUND_ROUTE- ONE_Q	This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into ROUTEONE.
	MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout.
	In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the sta- tus (success or failure).

Parameter	Description
GRI_WEBSER- VICE_LOG_IND	This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system.
	The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.
PVE_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.
PVE_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
LBX_DR_CR_VALI- DATE_AMT_IND	This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation.
PAP_PURGE_DAYS	This parameter allows to define the number of days after which the application data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted.
PAC_PURGE_DAYS	This parameter allows to define the number of days after which the accounts data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted.
CMN_SED FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.
CMN_EDF FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing data from Dialer Interface is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.
	The same is used by the batch jobs EDFADR_BJ_100_01 and EDFIVR_BJ_100_01 which are available in SET-EDF Batch Job Set.
CMN_FAX FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing Fax data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.



Parameter	Description
CMN_RED FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing details of Data Masking Policy (i.e. Redaction policy output file) is to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system pro- cesses the data from FILE.
	The same is used by the batch job REDPRC_BJ_100_01 available in SET-RED Batch Job Set.
CMN_WFP FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing WFP Unit details are to be pro- cessed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.
	The same is used by the batch job WUPPRC_BJ_132_01 available in SET-WFP Batch Job Set.
CMN_AUD FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', sys- tem processes the data from FILE.
CMN_LBT FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing Lockbox files are to be pro- cessed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.
	The same is used by the batch jobs LBXPRC_BJ_100_01 and LBXSEP_BJ_100_01 available in SET-LBT Batch Job Set.
CMN_ODD FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be pro- cessed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE.
	The same is used by the batch job ODDPRC_BJ_000_01 available in SET-ODD3 Batch Job Set.
CMN_ALERT_DE- BUG_METHOD	This parameter allows to define the location to which Alert and Warning logs are to be written. If set to 'ADVANCE QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the alert log file.
CMN_GRI_WS_DE- BUG_METHOD	This parameter allows to define the location to which GRI (Generic Recovery Interface) web service logs are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system gener- ates the log file.

Parameter	Description
UIX_CUSTOM- ER_BASED_PMT_IND	If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts.
	To facilitate customer based payments, 'Customer/Busi- ness #' and 'Payment Hierarchy' fields along with 'Popu- late Accounts' button are enabled in 'Payment Entry' screen to specify required values.
PMT_HIERARCHY_CODE	In this parameter, you can specify a payment hierarchy which is populated by default in Customer Details and Business Details (if applicable) screen after account acti- vation.
	However, the specified value is selected by default only if there is a matching hierarchy definition enabled record maintained in Setup > Administration > User > Payment Hierarchy screen. Else, 'Equal Amount' value is selected which in-turn adjusts the payment equally to all customer/ business linked accounts.
	<b>Note</b> : System does not consider this parameter value while 'creating account using existing customer/business details' since the default selection is done during the creation of existing customer / business account.
EVI_MAX_RE- TRY_COUNT	This parameter records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parame- ter can be modified if the maximum re-trigger attempts is to be less than 5 times.
UIX_CUSTOM_LA- BEL_ENABLED_IND	This parameter indicates if the field label customizations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens.
	If set to 'Y', system refers data from database
	If set to 'N', system refers data from XLIB file.
UIX_MASTER_AC- C_BASED_PMT_IND	If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts.
	To facilitate master account based payments, 'Master Account #' field is enabled in 'Payment Entry' screen.
TPE_PMT_RE- FUND_CURRENCY_S- RC_CD	This parameter indicates the currency in which payment refund has to be processed in the system as either 'Pay- ment Currency' or 'Account Currency'. The same is consid- ered during payment refund operation in Payment Maintenance screen.



# D.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

- 1. Organization
- 2. Division
- 3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

When determining which parameter to use, OFSLL system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of 'ALL' being a lower order match than an exact match.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

Parameter	Description
MAX_PASSWORD_HISTO- RY_CHECK	This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit.
UCS_GROUP_FOL- LOWUP_DAYS	This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account con- dition as the selected account and bear the same cus- tomer ID. The pre-requisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric.
UCS_REVIEW QUEUE_ALLOWED	This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No).
UIX_AP- P_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organiza- tion, Division and Responsibility fields, with values of 'ALL' being a lower order match than an exact match. Input parameter value is Boolean (Yes/No).



Parameter	Description
UIX_HIDE_RESTRICT- ED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX- XX-456)
UIX_SMTP_SERVER	This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag.
UIX_VIEW_SE- CURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified respon- sibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. <b>Note</b> : While creating application, selecting appropriate applicant's classification would be essential for this param- eter to be effective.
UIX_VIEW_SE- CURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility lev- els. <b>Note</b> : While creating application, selecting appropriate applicant's classification would be essential for this param- eter to be effective.
ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error
ULG_FAILED_LOGIN_TRI- ALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 9999999999999.

Parameter	Description
ULG_INACTIVITY_DAYS MAX	This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.
ULG_PWD_CASE_SENSI- TIVE_REQ	This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to N.
ULG_PWD_CHANGE DAYS_ACTUAL	This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 99999999999999.
ULG_PWD_CHANGE DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric.
ULG_PWD_LENGTH_MIN	This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input.
ULG_PWD_LOW- ER_CHAR_REQ	This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in uppercase only.
ULG_PWD_NBR_REQ	This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character.
ULG_PWD_SPE- CIAL_CHAR_REQ	This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character.
ULG_PWD_UP- PER_CHAR_REQ	This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in lowercase only.
ULG_WEEK_END	This parameter enables to set the last day of the week when a user can have access to the system. Input param- eter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc.



Parameter	Description
ULG_WEEK_START	This parameter is used to set the start day of the week when a user is allowed to access the system. Input param- eter value is numeric.
CRB_ERROR_VALIDA- TION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days per- mitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.
	When the number of days is less than or equal to the per- mitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application num- ber(s). If not, a 'Warning' message is display and request is accepted for processing.
	<b>Note</b> : Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.

## D.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

Parameter	Description
AUD_ADV_REASON MODEL	This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parame- ters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page.
AUD_SCORING_METHOD	This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applica- ble parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade).



Parameter	Description
AUD_SCORING METHOD_IN_BUREAU	This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Max- imum Score and Minimum Score. If Maximum score is set- up in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maxi- mum score from the different bureaus.
CBU_DATA_SET_SIZE	Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.
CBU_FILE_FORMAT	Metro 2 file format definition, user need to select from the parameter value drop down.
CMN_ASE_VALIDATE MAKE_MODEL	This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No).
CMN_CMB_DE- FAULT_PRINTER	This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'.
CMN_WEEKLY_NONBUSI- NESS_DAYS	This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'.
COR_STORAGE_DIREC- TORY	This parameter is used to specify the path/location for Ora- cle directory object template for correspondence docu- ments. Input parameter value is 'SETME'; if none is specified and parameter enabled, 'UNDEFINED'.
DBR JOINT_INC_DEBT_WITH_ 2NDRY	This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parame- ter value is Boolean (Yes/No).
DBR JOINT_INC_DEBT_WITH_ SPOUSE	This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parame- ter value is Boolean (Yes/No).
DDP_CRB_EXPIRATION DAYS	This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit.
DDP_DE- DUP_DEBT_WITH_2NDRY	This parameter defines whether the system should de- dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's lia- bilities. Input parameter value is Boolean (Yes/No).

Parameter	Description
DDP_DE- DUP_DEBT_WITH_SPOU SE	This parameter defines whether the system should de- dupe credit bureau liabilities for Spouse, in addition to de- duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
DOT_STORAGE_DIREC- TORY	This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'.
ECB_EDIT FAIL_ANY_APL	This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify.
ECB_USE_APL_CUR- RENT_SCORE_CRH	This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).
LOR_AUTOMATIC_CON FUND_FAX	This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre- defined template whenever an application is approved.
LOG_STORAGE_DIREC- TORY	This parameter is used to define the Oracle storage direc- tory. Input parameter value is user (System Administrator) defined.
LOR_AUTOMATIC_AP- PROVAL_FAX	This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre- defined template whenever an application is approved.
LOR_AUTOMATIC_RE- JECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the rejection fax in the pre-defined template whenever an application is declined.
MAX_LEAD_DAY_AGE	This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit.
MULTI_OFFER	Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific applica- tion.



Parameter	Description					
MULTI_OFFER_MAX- _NUMBER	This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value.					
MULTI_OFFER_MAX- _TERM	This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.					
MULTI_OF- FER_MIN_TERM	This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.					
MULTI_OFFER_PMT_TOL- ERANCE	For Multi offer variance in payment is defined in this parameter.					
MULTI_OFFER_TERM VAR	For multi offer Term variance will be defined in the parame- ter.					
PRESENT_VALUE_COM- PUTE_RATE	This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate).					
RATE_CHG_L- TR_PRE_PROCESS DAYS	This parameter is used to set up the number of days prior to rate change effective date to generate rate change let- ters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit.					
STM_GEN_AFTER_MATU- RITY_IND	This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity.					
UIX_RUN_AAI_ACT	This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No).					
UIX_UCS_CAC_MAX FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.					
UIX_UCS_CAC_MAX- _PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who promise to pay when fol- lowing up for delinquent accounts. Input parameter value is numeric.					
AUD_QUEUE_INI- TIAL_CRB_FAILED	This parameter enabling will Queue the application if any bureau failed.					
UIX_UCS_CUA_MAX FOLLOWUP_DAYS	This parameter will allow the user to maintain the Collec- tions maximum follow-up days that are allowed in the sys- tem.					



Parameter	Description				
XSL_TAX_INTERFACE	This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as 'Manual'.				
CMN_SYSTEM_UNDER MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).				
CMN_GL_POST_DT	This parameter is used to define the GL Post Date of Com- pany in MM/DD/YYYY format. The same is also updated by Scheduler if ENABLED.				
PTX_TX- N_LAST_PURGE_DT	This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date.				
PUP_TUP_LAST_PURGE_ DT	This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date.				
JSC_START_OF_BUSI- NESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.				

# D.5 <u>Other Parameters</u>

The following additional set of parameters are also available to control system specific data and other administration process.

Parameter	Description				
CRB_MAX_BU- REAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.				
CRB_ALL_APL_BU- REAU_PULL	This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N).				
CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly.				
JOINT_DE- DUP_SPOUSE_LIABILI- TIES	This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No).				
JOINT_DEDUP_ALLAP- L_LIABILITIES	This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No).				



Parameter	Description					
ASC_COL_SER_ENA- BLED_IND	This parameter is used for enabling the Collection Servic- ing Indicator. Input parameter value is Boolean (Y/N).					
CMN_TEST_TOOL_LOG- GING	This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).					
ICA_INPUT_FILE_FOR- MAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.					
JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).					
JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).					
PJR_COPY_PURGED DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).					
PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.					
PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric.					
TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).					
TPE_EXCESS_PAY- MENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.					
TPE_STOP_COMP_DELQ _DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.					



# Appendix E:Variable and Fixed Interest Rate

## E.1 Variable Interest Rate Loans

A variable interest rate loan is one in which the interest component of the payable loan can fluctuate over time. This fluctuation can be either due to periodic changes in index rate or varying interest rates in the market. Accordingly, the loan payment amount may increase or decrease depending on the variable interest rate.

For Variable rate loans, the interest rate basically consists of two components:

- Index rate The index rate component is based on the financial market and may fluctuate accordingly.
- Margin rate The margin rate component is the fixed rate, which normally does not change during life of the loan.

#### Note

Interest rate = Index rate + Margin rate.

During loan origination and up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the loan is funded, the interest rate on the loan may change when the index rate changes. This interest rate change may causes changes in the loan's repayment amount, if specified in the terms of the contract.

Oracle Financial Services Lending and Leasing supports the variable rate functionality for closed-end loans during the originating, funding, and servicing of new products and loans with interest rates based on various industry-standard interest rate indices.

Variable rate calculation for Lease is supported for 'Interest Rate' calculation method only. During product setup, on selecting the lease calculation method as 'Interest Rate', the following fields are enabled and also the 'Rate Adjustments' sub tab is available to specify the details:

- Flexible Repayment
- Index Rounding
- Reschedule Method
- Reschedule Value

Note the following for lease variable rate calculation:

- The index rate changes are bound by 'Rate Cap & Adjustments' and 'Payment Caps' which are defined at Setup > Contract level.
- If the change payment is greater than 'Max Pmt Inc/ Life', system does not post 'Rate Change' and 'Term Change' transactions and displays an error indicating 'Rate Change not allowed, as new payment amount exceeds max increase life' to avoid impact on residual value usage.



During the Product setup, you can define and control the changes in loan payment amount using 'Reschedule Method' and 'Reschedule Value' fields.

View          Format         Freeze         Detach         Wrap         New Product         Create Copy           Product         Bacription	Repayment
Product Description Start Dt End Dt Direct Flexible f	Repayment
	Repayment
12/31/4000 Y N	
	^
< III	•
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Description	
* Description Type Rounding	
* Description Type Rounding * Start Dt Collateral Reschedule	
Description     Type     Rounding     Start Dt     Dt	
Description     Type     Rounding     Start Dt     Dt     Collateral     End Dt     12/31/4000     Credt     Direct     Direct     Direct     Direct     Direct     Direct	
Description     Type     Rounding     Start Dt     Description     Type     Rounding     Collateral     End Dt     12/31/4000     Direct     Direct	
* Description     Type     Type     Rounding     * Start Dt     Ed     * Collateral     Col	
Type     Index       * Start Dt     Type     Rounding       * Start Dt     Collateral     Reschedule       * End Dt     12/31/4000     Sub Type       * Direct IV     Bureau     Reschedule       * Flexible     Portfolio Type     Value	

- When Reschedule Method is selected as 'UNDEFINED', no payment changes are allowed.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified as '0', loan payment amount changes every time depending on the variable rate.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified in percentage (i.e. 5%, 10%) loan payment amount changes only when the variable rate increases upto the defined percentage. (For example, if change percentage is specified as 10%, loan payment amount changes only if the variable rate increases by 10%. Else, no change is allowed.)

Hence the impact of variable rates on loan payment amount can be controlled to stop negative amortization.

#### E.1.1 <u>'Rate Adjustments' for Variable Rate Loans</u>

Every loan contract can have different limits on interest rate change as indicated below:

- Allowed amount for each minimum and maximum interest rate change
- Number of minimum and maximum interest rate changes allowed within a year and life of the account

#### Note

These limits are enforced when processing the interest rate change on the loan.

OFSLL supports such Adjustable-Rate Mortgages (ARM) by defining them accordingly in the 'Rate Adjustment' tab of Product setup screen.

In the 'Rate Adjustment' tab (Setup > Products screen > 'Rate Adjustment' tab), multiple records can be created depending on the limits defined for each ARM's.

For example:

• For a particular ARM if interest rate change is allowed only once in a year, then a corresponding record in Rate Adjustments tab can created with following field details:



- Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '1', and # of Adjustment '1'.
- For a particular ARM if interest rate change is allowed only once in 5 years during life of a loan, then a corresponding record in Rate Adjustments tab can created with following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '5', and # of Adjustment '1'.
- Similarly, for an ARM if desired number of interest rate changes are to be allowed during first 10 years of a loan, the record in Rate Adjustments tab can have the following field details:
  - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '10', and # of Adjustment 'any value upto 999'.

## E.2 Fixed Interest Rate Loans

Fixed interest rate loan is one in which the rate of interest remains fixed from funding till the loan's entire term. Hence, the loan payment amount does not change with fluctuations in index rate or market rates.

In Oracle Financial Services Lending and Leasing, fixed interest rate loans can be defined in the following way:

 Create a 'FLAT RATE' Index Type record in Index Rates screen (Setup > Products > Index Rates) with Rate=0.00

Index Rates $_{\times}$		X					
Index		💠 Add 🖉 Edit 📃 View 🖌 🖋 Audit					
View • Format •	🖙 🗊 Freeze 🚮 Detach 📣 Wrap 🚯						
Index Type	Short Description	Description Enabled					
PRIME RATE	PRIME RATE	PRIME RATE Y					
FLAT RATE	FLAT RATE	FLAT RATE Y					
Index Details		💠 Add 🛛 🥒 Edit 📄 Yjew 🗋 🖋 Audit					
View  Format	🖙 🔟 Freeze 🚮 Detach 📣 Wrap						
Start Dt	Rate	Enabled					
05/12/1994	0.0000	Y					

• Select this Index Type record during Origination/Servicing for Fixed Rate loans.

Since the index rate is always zero for this Index Type, the loan interest rate will always be the Margin rate (i.e. contract rate) which does not change during life of the loan.



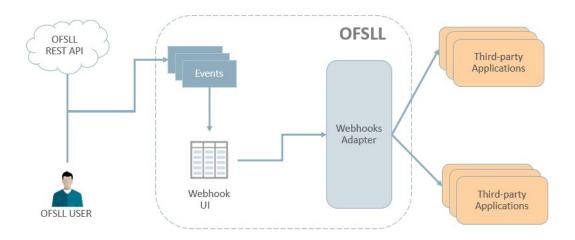
# **Appendix F:Webhooks**

## F.1 Introduction

The Webhook option in OFSLL extends the support of interfacing with third-party applications by sending REST API based notifications of changes through system generated Webhook event actions.

In the Webhook integrated model, it is the server to client direction of conversation in which the server pushes data to the client that hosts an HTTP based API endpoint. OFSLL uses the existing weblogic key-store to register third-party application credentials such as User Name, Password and SSL/TSL Certificate.

# F.2 <u>Webhook Architecture</u>

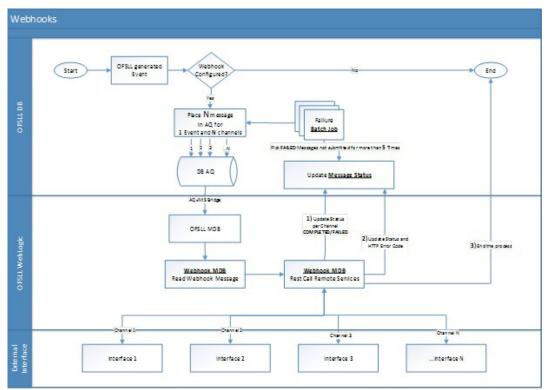


As per the above image:

- A change in the base system can either be triggered by an user performed action or through REST API call.
- The 'Events' refer to system generated information indicating the change in system which is to be propagated to third-party applications that are interfaced with OFSLL. For more information on configuring events in the system, refer to Events section.
- The 'Webhook UI' is the Webhook setup screen in which Webhook definitions (channel) and Event Details are defined by registering third-party applications that are interested in OFSLL events. For more information on configuring Webhook in the system, refer to Webhook section.
- The 'Webhook Adapter' is Webhook MDB (Message Driven Bean) and is used to propagate OFSLL messages to thrid-party applications.



# F.3 <u>Webhook Workflow</u>



As per the above workflow:

- On defining WEBHOOK, a WEBHOOK action is added to Events framework.
- Based on the Event definition defined in setup, system triggers Events.
- For all Events with WEBHOOK as the associated action, AQ JMS message is generated and the same is consumed by WEBHOOK MDB adapter. If there is one Event subscribed to 5 channels then system places 5 WEBHOOK messages into MDB.
- WEBHOOK MDB read the channel configuration detail from both Database and WebLogic CSF to propagate JSON message.
- Based on the outcome of call to the third-party application, system updates the STATUS and HTTP response code for the message.
- A retry batch job picks the failed messages and then resubmit into AQ. The number of retries is based on System Parameter which cannot exceed more than 5.

## F.4 <u>Webhook Message Format</u>

Webhook Events are published in json message format. This message content can be customized using Response User Defined Tables. For more information on json message format, refer to Events section.

# F.5 Processing Webhook Request

- When an event is triggered in OFSLL, system checks if there are any Webhook actions defined for different channels.
- If there are multiple registries available, OFSLL creates multiple WEBHOOK messages to propagate event details to the third-party applications.
- WEBHOOK MDB reads the messages and generates response based on User Defined Table available for individual Events.



- When response data is generated, system generates POST request to third-party applications and marks these requests as COMPLETED on successful notification.
- If the third-party notification is failed, OFSLL updates the message as FAILED.
- On receiving the notifications, OFSLL expects third-party application's POST service to return one of the following HTTP status code:

HTTP Status Code	MDB Dashboard Status	Description
2XX, 3XX	COMPLETED	
4XX	FAILED	Need to resubmit manually. MDB will update retry count to 5
5XX	FAILED	Will be resubmitted by batch job

- The system parameter EVI_MAX_RETRY_COUNT records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parameter can be modified if the maximum re-trigger attempts is to be less than 5 times.
- The batch job EVEPRC_BJ_100_02 in SET-EVE batch job set picks the FAILED status messages for re-trigger and considers the above system parameter to control the maximum attempts to re-trigger.
- The system parameter CMN_HTTP_CONNECTION_TIMEOUT determines the maximum allowed response time (in seconds) from the third-party application. If response time exceeds than the system parameter configured value, then the status of request is updated as FAILED with 500 HTTP Status Code.
- If the system is running behind a firewall/proxy network, OFSLL provides below system parameters to configure proxy details.

System Parameter	Description
CMN_HTTP_PROXY_ENABLED_I ND	PROXY INDICATOR FOR ALL OUTSIDE HTTP/HTTPS CONNECTION
CMN_HTTP_PROXY_PORT	HTTP PROXY SERVER PORT FOR OUTGOING HTTP CONNECTIONS
CMN_HTTP_PROXY_SERVER	HTTP PROXY SERVER FOR OUTGOING HTTP CONNECTIONS



# Appendix G:Configuration at Company Level

## G.1 Introduction

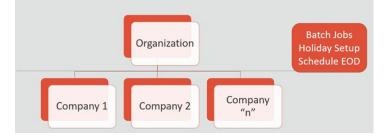
OFSLL supports defining multiple Portfolio Companies in an Organization and facilitates to configure these Portfolio Companies to operate in different time zones. The nightly batch jobs for processing can also be configured to run as per the operating hours of the Portfolio Companies.

Using this, system can be configured in Setup to either process at Organization level or at Company level. To process at Organization level, no specific change is required since it is the default setup.

The below details in this section is intended to give an overview of the changes required to setup the system to process at Company level.

# G.2 Existing Configuration

In the default setup, there is no definition of GL date at company level and this implies that organization can define the independent companies to which accounts belongs. But the EOD scheduling and job run happens at organization level and 'not' at each company level. Also the GL date is defined at 'System Parameters' Level.



# G.3 <u>Configuration at Company Level</u>

In the configuration at Company level (not Branch level), the following options are supported:

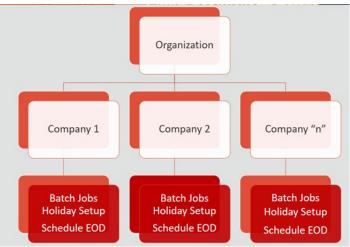
- To configure only one EOD schedule for one or all companies Configure batch jobs at ALL level with or without having multiple company definitions. If OFSLL is upgraded from earlier to current release version, this helps to continue with existing ALL company level scheduling of batch job run.
- To configure EOD for each company independently Define GL date at each Company level to schedule and run batch jobs at each company level. The scheduler changes the GL date of specific company, after successful completion of batch job run.

However in this setup, note that:

- It is advised to 'Enable' flag at ALL GL date level, but disable batch jobs at ALL level so that scheduler does the rollover of date but does not pick-up batch jobs for EOD run.
- After EOD run, system rollovers the GL date or ALL company entry, after completion of run of other specific company GL date rollover.
- Ensure the Company parameter 'System Under Maintenance' is also set to Y for corresponding company during EOD run of same company.
- Company Start of Business Time can be 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.



# G.4 <u>Setup Company Definition</u>

In this setup, define the company and company parameters.

- 1. Define Company and date format
  - Define the company in 'Companies Definition' screen 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

Fixed simple date format definition is one time setup for each company and Admin user is not expected to change it again in life time. Currently it is allowed to select only MM/DD/ YYYY format.

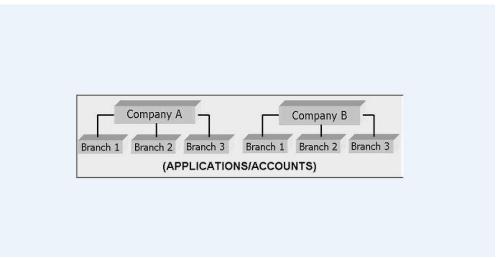
2. Define the following company parameters:

The default shipped seed data of Company level GL date is set to All.

- 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



Example: The following is an illustration on how 3 companies are defined with 3 different time Zones in USA, UK and Australia.



Parameter	USA	UK	AUS
GL Post Date	31 Dec 2019	02 Jan 2020	02 Jan 2020
CMN_SYSTEM_UNDER_MAINTENANCE	Y	Ν	Ν
JSC_START_OF_BUSINESS_TIME	0500	0500	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

### G.4.1 Holiday Setup and Processing

The holiday defined in setup is processed as indicated below:

- 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 verifies the 'Enabled' indicator for 'All' company. If none of batch jobs are enabled rollovers the ALL GL date.
- If '01 Jan 2020' is recorded as holiday in setup, scheduler will/will not execute the batch jobs based on the Batch job holiday maintenance and subsequently rollovers the next date to 02 Jan 2020, at proper start of business time for the company.

## G.4.2 Batch Jobs Processing

The default shipped seed data of Batch Jobs is set to All. Define the company and copy the batch jobs. Note that the 'Copy' option copies all the batch jobs at one go.



# G.5 <u>Setup Multiple Companies in Same/Different Time</u> Zone

- Define company level time zone using the field 'Company Time Zone at Companies Definition screen.
- This parameter is used to consider the Company level and Start of Business Time. The same can be configured to 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 are automated:

- Directory objects in db is created
- System parameter is created for directories
- External table is created for selected uploads collateral and txn upload automatically
- Physical directories are not created
- Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

#### G.5.1 Setup for New Company Added Subsequently

For New Company 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.

## G.6 Impact on Defining Configuration at Company Level

System displays the following details at each configured Company level.

#### G.6.1 Company Level Configuration Settings

Company level LOV selection is available at following screens to configure:

- System Monitor > Batch Jobs
- System Monitor > Jobs > Batch
- System Monitor > Jobs > Background
- System Monitor > Jobs > Credit Request
- System Monitor > JMS Queues > Messages
- System Monitor > Events
- Data Files > Input folder

#### G.6.2 Scheduler

Once the batch jobs are completed for that specific company, scheduler picks-up the company specific scheduled batch jobs and updates the GL Post Date of that specific company.

#### G.6.3 <u>Debug Logs</u>

- Batch level Debug logs are maintained at system parameter level and allowed to enable / disable debug batch job logging at system parameter level only.
- System allows to enable batch job level debug jobs by enabling in User Defined Table.



- The debug log file generated is appended with 'Company Name'.
- The date format in debug logs is MM/DD/YYYY standard format only, irrespective of logs generated for any company.

### G.6.4 <u>Setup Screens</u>

All setup screens refers to system date for validation. Example: Start and End Date.

#### G.6.5 <u>File Uploads</u>

If only ALL Company Definition is used, the file upload process continues to use the existing folder and infrastructure.

- As part of creating company, following are automated:
  - Directory objects in db is created
  - System parameter is created for directories
  - External table is created for selected uploads collateral and txn upload automatically
  - Physical directories are not created
  - Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

#### G.6.5.1 Input File

- Changes are accepted in same file structure and input file has to be placed under input/ directory/company specific folder.
- In case certain file does not have company definition like 'Asset Upload', the same can be placed in any company folder to process and upload records.
- Some 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. For example, Call activity posting, promise date are to be given 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.

#### G.6.5.2 Output File

Output file name is appended with 'Company Name' and is generated in one folder.

#### Note

A script 'crt_company_directories.sh' is provided with installer in the path 'core_db\ofslldb.zip\dba_utils\' to create directories and to create folders for each defined Company. The same is to be run during installation. Also, the CLOB indicator is retained at system parameter level.

#### G.6.6 <u>Transactions</u>

- Monetary transaction refers to the company specific GL date.
- Non-Monetary transactions refers to system date.
- Transactions data in the account continues to show the dates with reference to 'Fixed simple date format' maintained at company level.



## G.6.7 <u>Web Services</u>

- GL date of service refers to company level GL date.
- 'Company' has to be passed for certain web services to take reference of corresponding company GL date.

### G.6.8 Letters, Correspondence

- Letters are generated based on company level batch job run.
- Date format in letter is not controlled by company level display format and refers to the letter template.

### G.6.9 Reports

- Changes are done to report template 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 refers to the report template.

## G.6.10 Credit Bureau & Metro II

- Bureau pull does not have any impact to handle because user has to select the specific company and then bureau triggers the pull from UI.
- Metro II No impact. System generates file for all companies; but based on product level flag and with configured setup.

## G.6.11 <u>GL</u>

Current GL Setup (Attributes, Translations and Transaction Links and so on) is at Company level and hence there is no impact.

## G.6.12 ODD1, ODD2, ODD3

If job is run at company level,

- ODD1 (Producer ACH, Adverse Action letters, Adverse Action Condition Letter file) job generates the data at company level.
- ODD2 (Account ACH, Vendor ACH, Statement, Letter File and so on) job generates the data at company level.
- ODD3 job generates the data at company level.

### G.6.13 Migration

For all screens where company has been added, the default value ALL is provided and user is expected to enable this in seed data screen.

### G.6.14 Conversion

No specific impact since API tables have definition of company. User can upload the conversion files based on company.

## G.6.15 Archive

Parameter to specify the archive days are defined at system level but user can run the Archive batch jobs at each company level and the same archives data for that specific company.



## G.6.16 Purge

Parameter to specify the purge days and following parameters are 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

## G.6.17 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.

### G.6.18 Data Masking

Not handled and hence data masking can be configured at organization level only.

#### G.6.19 WFP Module

Not handled.

#### G.6.20 Batch Jobs and File uploads

For list of batch jobs and File uploads handled to run at company level, refer to product release notes.

#### G.6.21 <u>Assumptions</u>

System considers the criteria defined for company in Queues > Criteria Based Condition screen and ignores the branch level differentiation across application. Hence, even if user defines multiple records (as indicated below), system considers the combination as same and executes records are company level.

Company = AUS and Branch = ALL

Company = AUS and Branch = Sydney

eues													2
gination Criteria	Based C	ondition	Customer Servi	ice Call Acti	on Results	Activity Tracking	User Groups						
											<i>2</i>		0.1.11
riteria Definiti			annuga.		-					🕂 Add	🖉 Edit	View	Audit
View   Format		Freeze	Contract of Contra	Wrap 🖌	60	🖋 Check Criteria							
Name			Description				Start Dt	End Dt	Seq Compar		h	Enabled	
ANKS_LINKED_CR	ITERIA		ANKS_LINKED	D_CRITERIA			06/01/2019	12/31/2020	0 IND	INDB		N	
ANKS_02			LINKED_02				06/01/2019	06/30/2020	0 ALL	ALL		N	
TST01			TST_UDF				12/01/2018	06/30/2020	0 ALL	ALL		N	
DSDS			SDSDS						0 ALL	ALL		N	
TEST_MAC_COND	TION		CONDITION E	BASED ON CO	MPANY		01/01/2019	01/01/2020	0 AUS01	ALL		Y	_
TEST15			TEST				09/01/2019	10/27/2019	0 ALL	ALL		N	
TST_02			TST USER DE	FINED FIELDS	6		12/03/2018	07/28/2020	1 ALL	ALL		Y	
TEST_I			TEST_I				01/01/2000	01/01/2020	1 ALL	ALL		N	`
Name ANKS_LINKED_CRITERIA * Description ANKS_LINKED_CRITERIA Stort DL 06/01/2019		E.		End Dt 12/31/2020 * Company IND	<b>1</b>		Save and Stay  * Seq (  * Enabled			Ca Return			
		Start Dt 06	/01/2019		60	)	* Branch INDB	~					
Criteria Details	Condition	s											
Criteria										ofen Add	/ Edit	View	🖉 Audit
View 🔻 Format 🔻	-	Freez	e 🛃 Detach	🚽 Wrap	6	l.							
	Seq (		rameter					Comparison Operator	Criteria Value	)	Logical Operator	Enabled	
	0		COUNT LINKED	ACCOUNT NU	IMBER			EQUAL	20190500011841		OR	Y	
	1	PR	ODUCT CODE					LIKE	96L96			Y	

