

Release Notes  
Oracle Financial Services Lending and Leasing  
Release 14.9.0.0.0  
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**ORACLE®**  
Financial Services

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# 1. Release Notes

## 1.1 Background / Environment

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

## 1.2 Purpose

The purpose of this Release notes is to highlight the enhancements and bug fixes included in the Oracle Financial Services Lending and Leasing Release 14.9.0.0.0

## 1.3 Abbreviations

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

Abbreviation	Detailed Description
FI	Financial Institute

## 1.4 **Product Summary**

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

## 1.5 **Release Highlights**

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

## 2. Enhancements

Enhancement	Description
<b>Functional Enhancements</b>	
Capitalization of balances	OFSLL supports capitalization (i.e. adding a balance to Principal / Advance / LEASE RECEIVABLE) of balances (say Interest etc.,) which usually is the industry practice in few regions across the globe.
Extension Transaction Enhancements	Extension and Extension override transactions are enhanced to include new parameters to drive extension posting with / without considering the Paid flag on due buckets.
NSF (Non-Sufficient Funds) Handling on Paid off Accounts	System is enhanced to automatically reverse the Paid off status on account and posts NSF fee on account if a payment is marked as NSF in return file.
Payoff Quote for selected Accounts	System provides a facility to generate Payoff Quote for Selected Accounts (One/Multiple) under a Master Account directly using the transaction posting screen.  Note: This feature is not available in web service.
Termination for selected Accounts	System provides a facility to post Terminate transaction for selected lease accounts (One/Multiple) under a Master Account directly using the transaction posting screen.  Note: This feature is not available in web service.
Auto Post Ever Green Transaction on Maturity	System supports auto posting of Ever Green transaction on Lease accounts on or after maturity date + grace days; if it qualifies the criteria defined in contract. Also new contract criteria parameters are added to post evergreen transaction automatically.
User Defined Parameters Phase 2	Existing UDP feature enables customers to store business specific data, perform calculation on the fields and show the result in user interface. Following new features have been added as part of this release: <ul style="list-style-type: none"> <li>Extended the support for calculation of user defined fields to Collateral entity along with existing support to accounts.</li> <li>Support for calculation of user-defined fields at different frequency like daily, monthly, quarterly and so on.</li> </ul>
Customer Payment Extract File	Customer Payment Extract output interface file has been enhanced to include summed up dues for Master and its Associated accounts.
Line Extension	Existing Extension transaction is enhanced to support extension for Line Accounts. An extension fee can also be configured to be assessed when an account receives an extension.
Account Number in AP Transactions	Introduced a facility to search with 'Account Number' in 'AP Transactions' 'Payee' column for 'Producer' and 'Third Party' disbursements.
Account Stop Correspondence	Introduced a facility to Stop/Start correspondence for an account and continue for the other accounts (for the same customer).

Enhancement	Description
Billing Points Consolidation	Provided ability to consolidate Billing points based on 'Consolidate Points at Master' flag and 'Points Consolidation Type' similar to Actual points consolidation and Ability to on-board standalone Actual Points when 'Points Consolidation' flag is set to N at Master Account
Payment Maintenance Error Message	When an existing Suspense payment is modified and reposted with new payment details, 'Payment Id' in warning message is different from actual "Payment Id at Payment Record. This error has been rectified as part this enhancement.
Credit Bureau Reporting (Metro II) Enable/Disable	<p>As a part of the Timeshare Business, there is no need to report the due/Maintenance accounts to the credit Bureau. To identify and avoid reporting these accounts, following changes are done as part of this enhancement.</p> <ul style="list-style-type: none"> <li>• Ability to enable/Disable Credit Bureau Reporting based on the Product Level flag-Skip Credit Bureau Reporting.</li> <li>• Non-Monetary Transaction to update the Flag</li> <li>• Changes to Metro-II process to consider Skip Credit Bureau Reporting.</li> </ul>
REPO on SCRA Accounts	<p>In US region, in case of active military duty personal, financial institutions are not supposed to repossess any collateral attached to the credit facility availed even if the account become delinquent.</p> <p>To comply with this regulation, OFSLL restricts user to repossess the collateral (i.e. posting of REPOSSESSION condition on account through call activity), if 'Borrower on military duty' transaction posted on account. However, the above regulation has some exception. Financial institution is allowed to repossess the collateral, if customer who is on military duty voluntarily offers to repossess the same. Now system allows voluntary repossession even if active military duty condition exists on the account.</p>
Zip Code validation Enhancement	Provided the ability to skip the Zip code validations for a specific Country based on a Lookup Sub Code at Country Lookup. This is to support countries without any ZIP code practice.
Index Margin Rate Change Transaction Enhancements <i>** Feb 2022 – Revision Amendment done to Note section in 2.17 Index/Margin Rate Change Transaction Enhancements.</i>	<p>Index Margin rate Change Transaction has been enhanced to support Change Payment when Margin Rate is posted in Transaction.</p> <p>Currently, on posting of Index/ margin rate change transaction, system does not trigger 'Change Payment' transaction on account.</p>
<b>Technical Enhancements</b>	

Enhancement	Description
Technical Changes	<ul style="list-style-type: none"> <li>• Oracle Database 19 C qualification</li> <li>• 'C' to Java migration for TransUnion (US) consumer credit bureau interface</li> <li>• Metro II file generation via 'C' is deprecated from the release.</li> <li>• Transactions sequencing is enabled for Multiple Instances in RAC (Real Application Clusters) Environment. With this, Transactions can be posted in the order of creation in RAC Environment.</li> </ul>
<b>Web Services Enhancements</b>	
New Web service	New REST service(s) introduced: <ul style="list-style-type: none"> <li>• User Update Service</li> </ul>
Existing Web Services Enhancements	Updated following REST services <ul style="list-style-type: none"> <li>• Account on-boarding</li> <li>• Calculate Parameter Update Service</li> <li>• Account Details Service</li> </ul>



## 2.1 Capitalization of balances

### 2.1.1 Overview

This feature gives a flexibility for user to choose the balances to capitalize at defined frequency. Adding the balance to the ADVANCE / PRINCIPAL/ LEASE RECEIVABLE.

### 2.1.2 Description

#### Applicability of changes

Capitalization of balances supported for following methods:

- Loan – IBL, MTZ (Mortgage Loans)
- Lease – Interest Rate Method
- Line – Average Daily Balance Method
- **Note:** WFP is not in scope of development.

#### **Changes in Setup → Contract**

1. Following changes are done in setup → Contract screen.

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Default Values	Field Validation and Comments
Capitalize	Indicates capitalization is allowed or not	Y	Checkbox	N	Capitalization related fields enabled for following: Loan → IBL, MTZ Lease → Interest Rate Method Line → Average daily balance Method
Capitalization Frequency	Indicates the capitalization frequency	Y	LOV	Undefined	This field enabled only if the 'Capitalize' flag value = Y. There frequency at which the balance to be capitalized.
Capitalization Start Basis	Indicates the capitalization start date	Y	LOV	Undefined	This field <b>not</b> enabled, if the Capitalization Frequency' is either Due Date or Billing Date.

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Default Values	Field Validation and Comments
Grace Days	Indicates days added to capitalization cycle to trigger capitalization	Y	Number	0	<p>This field enabled only if the 'Capitalize' flag value = Y.</p> <p>System triggers the execution of capitalization batch job considering the capitalization cycle + grace days.</p> <p><b>Grace Days are not applicable (i.e. ignored even if set) for Month-End option.</b></p>
Cap Tolerance Amt	Indicates how much minimum amount to be arrived to qualify the amount for capitalization.	Y	Number - Textbox	0	<p>The purpose of this field is to avoid capitalization of nominal or decimal amounts.</p> <p>System ignores to capitalize the amount, if the amount calculated for capitalization is less than the amount specified in this field.</p> <p>If the amount calculated is less than tolerance amount, system only posts 'Interest Accrual' transaction on account and does not post Capitalization transaction.</p> <p><b>Example:</b> If the amount specified as 0.99\$; any amount greater than specified would qualify for capitalization; although the interest accrual would be posted to account but does not be capitalized.</p> <p><b>Notes:</b> No specific accounting/ entry / report is maintained for this amount (as FI configuring this intentionally).</p>
<b>BALANCES TAB</b>					

Parameter Code	Description	Mandatory Y/N	Data Type/ Size	Default Values	Field Validation and Comments
Capitalize	New flag in Contract balances	Y	Checkbox	N	<p>This flag is defined as N, and system validates on SAVE, if balance adjustment flag = N at header block.</p> <p>System shows error as <b>'Not a valid Capitalization Balance'</b>, if user tries to set the flag value = Y for</p> <p>Loan / Line → Advance / Principal</p> <p>Lease → Lease Receivables</p>
Frequency	Indicates the capitalization frequency of balances.	Y	LOV	Monthly	<p>New Contract Edit implemented using Days present in each Billing Cycle; where user can configure it as Warning / error to validate the capitalization frequency w.r.t billing frequency. Default this with ERROR.</p> <p>This flag is greyed, if at header level 'capitalization frequency' is not "Balance Level" or enabled flag = N at balance level.</p>
Grace Days	Indicates days added to capitalization cycle to trigger capitalization	Y	Number - Textbox	0	<p>System triggers the execution of capitalization batch job considering the capitalization cycle + grace days.</p> <p>Grace Days are not applicable (i.e. ignored even if set) for Month-End option.</p> <p>This flag is greyed, if at header level 'capitalization frequency' is not "Balance Level" or enabled flag = N at balance level.</p> <p>Grace days should not be less than zero and greater than 31.</p>

# List of Values:

LOV Name	LOV Values	Comment
Capitalization Frequency in contract header level.  Frequency at balances level.	Show following Values:  Monthly  Quarterly  Semi-Annual  Annual  Billing Frequency (or Cycle)  Billing Date  Due Date  Month End  Balance Frequency	Weekly, Bi-Weekly [i.e. less than monthly] etc., frequency of capitalization can be set by using "Billing Frequency" option.  If the value is "Balance Frequency" then balance level frequency is referred by system or considers the balance frequency at instrument level is used for all balances indicated to be capitalized.  For Loan → MTZ, system accepts only billing frequency. If any frequency selected, show error message 'Capitalization Frequency selected is not matching with billing frequency'.
Capitalization Start Basis	Contract Date  First Payment Date	Contract Dt – Calculate the capitalization frequency from contract date.  First Payment Dt – Calculates the capitalization date from first payment date

Figure 1:

**Instruments**  
Instrument: LOAN INS AUS BRANCH1  
\* Description: DIS CONTRACT DT II  
\* Start Dt: 12/17/1997  
\* End Dt: 12/31/4000  
\* Enabled: ☒

**Capitalization**  
Capitalize: ☒  
\* Frequency: MONTHLY  
\* Capitalization Start Basis: CONTRACT DATE  
\* Grace Days: 10  
\* Cap Tolerance Amt: 10.00

\* Late Charge Grace Days: 2  
\* Stop Accrual Days: 99999  
\* Delq Grace Days: 4  
\* Time Bar Years: 99  
\* Cure Letter Gen Days: 999  
\* Cure Letter Valid Days: 0  
\* Delq Category Method: DAYS  
\* Accrual Post Maturity: ☒

\* Min Int Rate (Floor): 0.0000  
\* Max Int Rate (Ceiling): 25.0000

**Selection Criteria**  
\* Company: AUS01  
\* Branch: ALL  
\* Billing Cycle: MONTHLY  
\* Product: ALL  
\* State: ALL  
\* Currency: AUSTRALIAN DOL  
\* Pricing: AUS LOAN BRANC

**Rebate**  
\* Pre compute: ☐  
\* Rebate Method: NONE  
\* Rebate Term Method: NEAREST CURREN  
\* Rebate Min Fin Chg Method: NONE  
\* Min Finance Charge: 1.0000  
\* Acquisition Charge Amt: 0.00

**Extension**  
\* Max Extn Period / Year: 2  
\* Max Extn Period / Life: 5  
\* Max # Extn / Year: 2  
\* Max # Extn / Life: 5  
\* Minimum # Payments: 0  
\* Extension Gap in Months: 0

**Payment Caps**  
\* Max Pmt Inc / Year: 0  
\* Max Pmt Inc / Life: 0

**Statement**  
Mock Statement Req: ☐  
Mock Start Month: JANUARY  
Mock Statement Cycles:  
Mock Pre Statement Days:  
Stmnt Preference Mode: EMAIL

**Other**  
\* 1st Pmt Deduction: ☒ Allowed  
\* 1st Pmt Refund Allowed: ☒  
\* 1st Pmt Deduction Days: 0  
\* 1st Pmt Refund Days: 14  
\* Refund Allowed: ☒  
\* Refund Tolerance Amt: 1.00  
\* Anniversary Period: 12  
\* Writeoff Tolerance Amt: 5.0000  
\* Pre-Paid Penalty: ☐  
\* % of Term for Penalty: 0.0000  
\* Recourse: ☐  
\* Max Recourse %: 0.0000  
\* Pay Off Fee Allowed: ☐  
\* Escrow Allowed: ☐

**Accrual**  
\* Rent Accrual Method: INTEREST BEARIN  
\* Base Method: ACTUAL/360  
\* Start Dt Basis: EFFECTIVE DATE  
\* Start Days: 0  
\* Time Counting Method: ACTUAL DAYS  
Installment Method: EQUATED PAYME  
\* Int Amortization Freq: MONTHLY (MONT

**Scheduled Dues**  
\* Due Day Min: 1  
\* Due Day Max: 31  
\* Max Due Day Change / Year: 2  
\* Max Due Day Change / Life: 5  
\* Max Due Day Change: 15 Days  
\* Pmt Tolerance Amt: 15.00  
\* Pmt Tolerance %: 95.0000  
\* Promise Tolerance Amt: 15.00  
\* Promise Tolerance %: 95.00

**Advance Details**  
\* Multi Disbursement: ☐ Allowed  
\* Min Initial Advance: 0.00  
\* Max Initial Advance: 0.00  
\* Late Charge Allowed: ☐  
\* Min Advance: 0.00  
\* Max Advance: 0.00  
\* Billing Allowed: ☐  
\* Draw Period Billing Method: NONE  
\* Reschedule Int: ☐

**Imputed Interest**  
\* Imputed Interest: ☐

**Figure 2:**

Balance Type	Chargoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Capitalize	Frequency	Grace Days	Non Perfo Rollover
ADVANCE / PRINC...	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	100	Y	Y	N	UNDEFINED	0	N
LEASE RECEIVABLE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	150	Y	Y	Y	MONTHLY	2	N
INTEREST	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	200	Y	N	Y	MONTHLY	2	N
FEE LATE CHARGE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	301	N	N	Y	MONTHLY	2	N
FEE NSF	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	302	N	N	Y	MONTHLY	2	N
FEE EXTENSION	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	303	N	N	Y	MONTHLY	2	N
FEE ADVANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	304	N	N	Y	MONTHLY	2	N
FEE PAYOFF QUOTE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	313	N	N	Y	MONTHLY	2	N
FEE PHONE PAY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	313	N	N	Y	MONTHLY	2	N
RENTAL FEE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	314	N	N	Y	MONTHLY	2	N

### Handling Capitalization:

1. Even if user is defining one common frequency, grace days setup at instrument level, the value is copied automatically to each balance type as if they were maintained by user, upon funding of application; so that system considers that the processing happens at each balance type.
2. For Example: Currently, for IBL method of accrual, system posts the interest-accrued amount on account on certain specific scenarios like payment posting etc.
  - To support the capitalization of interest, OFSLL posts the interest on account before capitalization transaction is posted on account.
3. A new batch job (SET – TPE: TXNCPT\_BJ\_100\_01) is introduced under TPE to capitalize the balance on all qualified accounts. This batch job configured to run after running the billing batch job.
  - If Capitalization is configured at Balance level and capitalization frequency is different at balance level then interest accrual during capitalization happens, but INT balance may not be getting capitalized at that point. So even though interest was accrued and posted to INT balance type, but the capitalization of INT balance happens as per the cap frequency of INT balance type and not necessarily at every accrual.
4. New monetary transaction defined under for each balance type for capitalization as action type as post.

Example:

Contract Date = 1 Jan 2019

First Payment Date = 1<sup>st</sup> Feb 2019

Billing Frequency = Monthly

Pre Bill-Days = 5 Days

Grace Days = 2

### Next capitalization date derived as follows:

Capitalization Frequency	Cap Basis = Contract Date	Cap Basis = 1 <sup>st</sup> Payment Date	Due Date in special cases	Comment
Monthly	3 <sup>rd</sup> Feb 2019	3 <sup>rd</sup> March 2019		Monthly Cap date = 1 <sup>st</sup> Feb + 2 Grace Days
Annually	3 <sup>rd</sup> Jan 2020	3 <sup>rd</sup> Feb 2020		Annual Cap Date = 1 <sup>st</sup> Jan 2020 + 2 Grace Days
Billing Frequency	3 <sup>rd</sup> Feb 2019	3 <sup>rd</sup> March 2019		

Capitalization Frequency	Cap Basis = Contract Date	Cap Basis = 1 <sup>st</sup> Payment Date	Due Date in special cases	Comment
Billing Date	NA	NA	28 <sup>th</sup> Jan 2019	Bill Date: 26 <sup>th</sup> + 2 Grace Days
Due Date	NA	NA	3 <sup>rd</sup> Feb 2019	Due Date: 1 <sup>st</sup> Feb + 2 Grace Days
Month End	31 <sup>st</sup> Jan 2019	28 <sup>th</sup> Feb 2019		Month end of contract date

1. Transaction code mentioned in the format below is same as the balance type.

Txn Code	Description	Group	Action	Monetary	System defined	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Event
INT_CP_T	INTEREST CAPITALIZATION	INTEREST	POST	Y	Yes	Y	NONE	NONE	Y	N	Y	Y	N

2. Capitalization executes only for 'Active' Accounts.
3. System capitalizes the corresponding balance and add to Advance /Principal or Lease receivable balance, considering the frequency set at contract setup + Capitalization Grace Days.
4. System posts the transaction to negate the corresponding balance while capitalizing.
  - **Example:** If interest is capitalized, post 'Interest Capitalization' transaction to add to principal. This transaction makes the interest accrued amount till date of posting as zero.
5. At Customer Service → Transaction History → Balances, introduce two new columns 'Capitalization (+) and Capitalization (-)'.
  - Once the batch job does the capitalization, system shows the capitalized amount in corresponding adjustment bucket.
6. User is expected to post the 'Reschedule transaction' like payment change manually; if expects the rescheduling after capitalization.
7. No impact on billing amount and the capitalized amount would be collected as part of final bill (if user does not post any reschedule transaction manually).

**Note:** When a balance is capitalized, system computes interest on new overall balance subsequently.

#### **UI Changes to show 'Capitalization Details' in Origination & Servicing:**

- Funding → Contract Details tab shows the capitalization related fields in origination at header level.
- Servicing → Contract Details Tab and Account Details tab shows the capitalization related flags at header level.

- Introduced read only balances screens to show balances under Servicing → Account Details → Account Details (reflects the current applicable preferences).

## Origination → Contract Details

Contract Information			
<b>Contract</b> Contract Rcvd Dt 08/14/2019 Contract Dt 08/14/2019 Instrument DIS CONTRACT DT INSTRUMENT <a href="#">Load Instrument Details</a>		Start Dt Basis EFFECTIVE DATE Base Method ACTUAL/360 Bill Method LEVEL Bill Type STATEMENT Time Counting Method ACTUAL DAYS Installment Method EQUATED PAYMENTS Calendar Method GREGORIAN Start Days 0 Stop Accrual Days 99999 ACH Fee Ind ____	Increase Max Lifetime 0.0000 Increase Floor 0.0000 Increase Ceiling 35.0000 Decrease Per Year 0.0000 Decrease Max Lifetime 0.0000 # of Adjs / Year 99 # of Adjs / Life 999 <b>Advance</b> Stage Fund Allowed ____ Draw End Dt ____ Initial Advance Max Amt 0.00 Initial Advance Min Amt 0.00 Advance Max Amt 0.00 Advance Min Amt 0.00 Late Charge Allowed ____ Billing Allowed ____ Billing Method NONE Draw Period Rate 0.0000 <b>PDC</b> PDC Ind ____ PDC Security Ind ____ <b>Escrow</b> Allowed ____ Opt Out <input checked="" type="checkbox"/> <b>Post Maturity</b>
Amt Financed 24,000.00 Loan Term 20 Index FLAT RATE Index Rate 4.9900 Contract Margin Rate 4.9900 Contract Rate 9.9800 Balloon Method N + 1 PMTS Balloon Amt 0.00 Due Day 14 1st Pmt Dt 09/14/2019 Maturity Dt 04/14/2021 Finance Charge Amt 2,188.00 Total of Pmts 26,188.00 Down Pmt Amt 0.00 Total Sale Price 26,188.00 Payment Amt 1,309.40 Final Pmt Amt 1,309.40 Reprint Currency AUSTRALIAN DOLLAR Principal Balance 24,000.00 APR 10.1485 Verified Dt 08/14/2019 Verified By ____ Signing Dt ____ Probable Delivery Dt ____	<b>Capitalization</b> Capitalize <input checked="" type="checkbox"/> Frequency MONTHLY Capitalization Start Basis CONTRACT DATE Grace Days 2 Cap Tolerance Amt 0.00 <b>Promotion Details</b> Promotion UNDEFINED Type NONE Dly Days 0 Period Type ____ Period 0 Tolerance Amt 0.00 Index ____ Index Rate 0.0000 Promotion Margin Rate 0.0000 Promotion Rate 0.0000	Post Margin Rate 4.9900 <b>Billing</b> Pre Bill Days 3 Bill Cycle MONTHLY Multiple Billing Asset ____ Rate ____ <b>Payment Caps</b> Max Pmt Increase / Year 0 Max Pmt Increase / Life 0 <b>Others</b> Payment Mode INSTITUTION DRAFT / CHECK <b>Statement</b> Stmt Preference Mode ____ Mock Statement Req ____ Mock Start Month JANUARY Mock Statement Cycles ____ Mock Pre Statement Days 0 <b>Recourse Details</b> Recourse ____ Recourse Type NONE Recourse Reason NONE	

## Servicing → Contract Details

Contract			
<b>Contract</b> Contract Dt 08/14/2019 Amt Financed 24,000.00 Terms 20 1st Pmt Dt 09/14/2019 Maturity Dt 04/14/2021 Due Day 14 Balloon Method N + 1 PMTS Balloon Amt 0.00 Finance Charge 2,188.00 Total of Pmts 26,188.00 Down Pmt 0.00 Total Sale Price 26,188.00 Payment Amt 1,309.40 Final Pmt Amt 1,309.40 Residual Days 0 Index Type FLAT RATE Index Rate 4.99 Margin Rate (+) 4.99 Interest Rate (-) 9.98 Accrual Post Maturity <input checked="" type="checkbox"/> Maturity Index FLAT RATE Maturity Margin Rt 4.99 APR 10.15 Principal Balance 24,000.00 1st Pmt Deduction Allowed <input checked="" type="checkbox"/> 1st Pmt Deduction Days 0 1st Pmt Refund Allowed <input checked="" type="checkbox"/> 1st Pmt Refund Days 14 Instrument DIS CONTRACT DT INSTRUMENT Start Dt Basis EFFECTIVE DATE		Max Initial Advance Amt 0.00 Min Advance Amt 0.00 Max Advance Amt 0.00 Multi Disbursement Allowed ____ Draw End Dt ____ Draw Term Billing Ind ____ Billing Method UNDEFINED Draw Period Interest Rate 0.00 Late Charge Allowed ____ <b>Billing</b> Billing Cycle MONTHLY Pre Bill Days 3 Multiple Billing Asset Rate ____ <b>Rate Cap &amp; Adjustments</b> Max Rate Increase / Year 0.00 Max Rate Decrease / Life 0.00 Max Rate Increase / Year 0.00 Max Rate Decrease / Life 0.00 Max # Adjustments / Year 99.00 Max # Adjustments / Life 999.00 Min Interest Rate (Floor) 0.00 Max Interest Rate (Ceiling) 35.00 <b>Payment Cap</b> Max Pmt Increase / Year 0.00 Max Pmt Increase / Life 0.00	Recourse ____ Recourse Type ____ Recourse Reason ____ Max Recourse % 0.00 Recourse Amt 0.00 <b>Escrow</b> Escrow Allowed ____ Escrow Opt Out <input checked="" type="checkbox"/> <b>Bank Information</b> ACH Fee Ind ____ PDC ____ <b>Capitalization</b> Capitalize <input checked="" type="checkbox"/> Frequency MONTHLY Capitalization Start Basis CONTRACT DATE Grace Days 2 Cap Tolerance Amt 0.00 <b>Promotion</b> Promotion NONE Type NONE Promotional Period Type ____ Promotional Period 0 Cancellation Delq Days 0 Tolerance Amt 0.00 Index ____



**Account Information**

Save and Stay Save and Return Return

Payment Mode INSTITUTION DRAFT / CHECK

**Interest and Accruals**

Accrual Start Dt 08/14/2019  
 Last Accrual Dt 08/14/2019  
 Stop Accrual  
 Accrual Method INTEREST BEARING  
 Base Method ACTUAL/360  
 Rebate Method NONE  
 Accrued Interest 206.25  
 Index Type FLAT RATE  
 Index Rate 4.99  
 Margin Rate 4.99  
 Rate 9.98  
 Rate Start of the Year 9.98  
 Last Rate Adj Dt  
 # of Rate Adjs (Year) 0  
 # of Rate Adjs (Life) 0  
 Reschedule Method CHANGE PAYMENT  
 Reschedule Value 10.00

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

**Recurse Details**

Recurse  
 Recurse Type  
 Recurse Reason  
 Max Recurse % 0.00  
 Recurse Amt 0.00

**Cure Letter**

Start Date  
 Expiry Date

**Amortized Loans**

Extra Principal Paid 0.00

**Others**

Statement Consolidation  
 Time Zone AUSTRALIA/SYDNEY  
 Linked Account  
 Securitization Eligible  
 Close Account After Paid-Off  
 Skip Credit Bureau Reporting  
 Allow Repossession on SCRA

**Capitalization**

Capitalize  
 Frequency MONTHLY  
 Capitalization Start Basis CONTRACT DATE  
 Grace Days 2  
 Cap Tolerance Amt 0.00

**Imputed Interest**

Imputed Rate

**Custom Fields**

Collateral Value

New 'Account Balances' Tab in servicing to show capitalization preferences at balance level.

**Account(s): 20190800066059: MAC\_CAP\_DOC1 RAJESH**

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

Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency
AUS01	AUS1	UNDEFINED	20190800066059	UNDEFINED	N	LOAN UNSECURED (VR)	MONTHLY	VEHICLE LOAN OR...	6	AUD

Summary Collections Customer Service **Account Details** Customer Details Customer Preferences Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Bureau Timeline Cross/Up

Account Details **Balances** Statements Rate Schedule Insurances Condition Details Securitization Contract Information Trade Details

**Account Balances**

View Format Freeze Detach Wrap

Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Capitalize	Frequency	Grace Days	NC Rg
ADVANCE / PRINCIPAL	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	100	Y	N	N	UNDEFINED	2	N
EXPENSE BANKRUPT...	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	401	N	N	Y	MONTHLY	2	N
EXPENSE REPOS...	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	402	N	N	Y	MONTHLY	2	N
EXPENSE SERVICING	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	403	N	N	Y	MONTHLY	2	N
FEE DELAY	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	317	N	N	Y	MONTHLY	2	N
FEE EXTENSION	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	303	N	N	Y	MONTHLY	2	N
FEE LATE CHARGE	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	301	N	N	Y	MONTHLY	2	N
FEE NSF	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	302	N	N	Y	MONTHLY	2	N
MAINTENANCE FEE	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	308	N	N	Y	MONTHLY	2	N
CLUB FEE	CHG OFF BALANCE	WAIVE	ROLLOVER BALANCE	309	N	N	Y	MONTHLY	2	N

Servicing → Transaction History → Balances

**Balances** Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

**Balance Group**

Balance Group Txn Period

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

View Format Freeze Detach Wrap

Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Capitalized (-)	Capitalized (+)	Balance
ADVANCE / PRINCIPAL	0.00	24,000.00	0.00	0.00	0.00	0.00	1,305.46	25,305.46
INTEREST	0.00	1,055.90	0.00	0.00	0.00	1,055.90	0.00	0.00
FEE LATE CHARGE	0.00	90.00	0.00	0.00	0.00	0.00	0.00	60.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MAINTENANCE FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLUB FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HOA FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NOAO FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UTILITY FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINT...	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Columns Hidden:2

Current Balance Total 25,305.46

## Maintenance Transactions in servicing

New transaction is created in servicing to handle the change required in capitalization parameters:

Transaction code mentioned in the format below is same as the balance type.



Txn Code	Description	Group	Action	Monetary	System defined	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Event
CP T_MAINT	CAPITALIZATION MAINTENANCE	CAPITALIZATION GROUP	POST	Y	Yes	Y	NONE	NONE	N	Y	N	N	N

#### Transaction Parameters:

Parameter Code	Default	Sort	Displayed	Required
Date	System Date	0	Y	Y
Capitalize	N	1	Y	Y
Balance	ALL (Indicates those specific balances where the capitalization is enabled)	2	Y	Y
Frequency	Monthly	3	Y	Y
Capitalization Grace Days	0	4	Y	Y
Cap Tolerance Amt	0	5	Y	Y
Capitalize Amt till Date	N	6	Y	Y
Next Capitalization Date	Current System Date+1	7	Y	Y

#### Scenario 1:

On account, if Capitalization Indicator at account = Y and user changes the flag to N.

Action	Result
If user posts the transaction on account with Capitalization = N	System updates the capitalization flag to N and do the capitalization as on transaction date.
Capitalization Frequency	NA (Ignores, if user input any value)
Capitalization Grace Days	NA (Ignores, if user input any value)

**Validations:** Next Capitalization date set to Date Max.

#### Scenario 2:

On account, if Capitalization Indicator at account = N and user changes the flag to Y.

Action	Result
If user posts the transaction on account with Capitalization = Y	
Capitalization Frequency	System validates for valid frequency.
Capitalization Grace Days	System updates the capitalization grace days on account and capitalization should happen considering the updated grace days.
Next Capitalization Date (Including grace days)	<p>System validates, if this date is in line with given frequency. (Next cap always happen in future)</p> <p>Example: If the capitalization frequency is 'Due Date' or 'Billing Date', then this date can be one of the future due dates or bill generation dates respectively and system considers the grace days.</p> <p>OR</p> <p>If the capitalization frequency is "Month End" then this date is one of the future month end date</p> <p>OR</p> <p>For other frequencies, current GL date+1 can be entered to start and then, do it periodically.</p>

### Scenario 3:

On account, if Capitalization Indicator at account = Y and user changes the flag to Y (with different frequency)

Action	Result
If user posts the transaction on account with Capitalization = Y	Check 'Capitalization frequency'
Capitalization Frequency	
Capitalization Grace Days	<p>System changes the capitalization grace days on account and capitalization happens considering the updated grace days.</p> <p>System does not accept less than zero and greater than 31</p>

**Validations:** System ignores the capitalization date input in transaction parameter by user and auto- calculates the next capitalization date based on new frequency code / new grace days given in the transaction parameters.

### Additional Validations:

- System capitalizes the accrued balance till date and automatically post the transaction, if the transaction parameter 'Balance Capitalization' = Y. This parameter is applicable only if the capitalization flag is changed to 'N'.

- System posts ZERO AMOUNT CAPITALIZATION AMOUNT on reversal and repost (similar behaviour as 'Late Fee'), even if no amount is capitalized.
- While posting capitalization maintenance transaction, the reference of balances are taken from lookup and if the account doesn't configured with a balance, where user is trying to post the capitalization maintenance transaction, system shows error message 'Balance not configured for capitalization maintenance'.

#### **Impact on Charged off accounts**

User expected to post the 'Capitalization Maintenance' transaction manually before charging off the account and hence no specific automated action defined for charged off accounts.

#### **Impact on GL / TAM**

- New set of capitalization transactions mapped to GL to handover and hence no specific impact expected.
- Based on configured amortization balance, SET-TAM picks-up the balances for amortization and no specific impact expected.

#### **Impact on Statement**

During capitalization, a monetary transaction posted for each capitalization balance and the same would be shown under transactions in statement tab.

#### **Impact – Specific Use Cases:**

- Backdating Scenarios:
  - Backdated Payment, Backdated Disbursement, Backdated rate changes, Backdated fees is supported for products with Capitalization frequency.
  - Behaviour of system is as follows:
    - When a backdated transaction code is posted, system re-does all the transaction codes posted from current date to the date till the backdated transaction code.
- Flexible Repayment Schedule
  - No specific impact and hence supported for all types.
- Promotion
  - Interest amount balance accrued till the date of capitalization date is added to principal.
  - No specific impact and hence supported for all types.
- Capitalization post maturity
  - System continues to capitalize the interest, post maturity till the status of account is Active; if the accrual post maturity flag is set to Y.
- Delinquency
  - No impact on delinquency.
- Reschedule Transactions

To handle the impact of capitalization enhancement, changes to be taken to following existing monetary Transactions:

### **Due Date Change**

- New parameter 'Next Capitalization Date' provided to existing Due Date change transaction with default value as 'DATE MAX'.
- If the next capitalization date is not NULL, system verifies if the account is enabled for capitalization.
  - If Yes, system changes the 'Next Capitalization Date' with reference to new due date.
  - If No, system ignores and proceeds to post the transaction.
- If the capitalization date is NULL, system verifies if the account is enabled for capitalization.
  - If Yes, system retains the 'Next Capitalization Date'.
  - If No, system ignores and proceeds to post the transaction.

### **Validations:**

- 'Next capitalization date' cannot be less than transaction date.
- If the capitalization flag = Y, system ignores the date Max or if the flag value =N; system stamps the date max.

### **Extension / Extension Override**

- A new parameter 'Next Capitalization Date' provided to existing Extension / Extension Override' transaction.
- If the next capitalization date is **not NULL**, system verifies if the account is enabled for capitalization.
  - If Yes, system changes the 'Next Capitalization Date' with reference to new due date.
  - If No, system ignores and proceeds to post the transaction.
- If the capitalization date is **NULL**, system verifies if the account is enabled for capitalization.
  - If Yes, system retains the 'Next Capitalization Date'.
  - If No, system ignores and proceeds to post the transaction.

### **Validations:**

- 'Next capitalization date' cannot be less than transaction date.
- If the capitalization flag = Y, system ignores the date Max or if the flag value =N; system stamps the date max.

### **Reschedule Billing Cycle**

If billing cycle of account is changed, user is expected to post the change of capitalization frequency manually.

### **Changes in Origination → Contract**

User be able to modify the 'Capitalization Grace Days' during Origination → Funding Stage.

### **Changes in Origination → Contract Letter**

- Include details of capitalization preference and frequency in Contract and welcome letter (Loan / Line and Lease).
- Once the application gets funded, system populate theses values to servicing.

### **Changes in Servicing → Contract & Account Details**

New set of fields are added at customer service→Contract Information and account information→ account information to show Capitalization preference and frequency.

### **Impact on Web services / Conversion**

- Account details Get service → Added new tags to fetch the details of capitalization preference and frequency.
- In Account on Boarding and Conversion, system brings the values from contract level to account and capitalization run date based on capitalization frequency.

### **2.1.3 Seed Data**

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

## 2.2 Extension Transaction Enhancements

### 2.2.1 Overview

- Currently extension transaction does not differentiate the paid or unpaid balances to move the balances to future, which has impact on already OLDEST DUE DATE.
- New approach updates only the Unpaid due dates based on the OLDEST DUE DATE and retain the Paid due dates as-is. Existing approach of considering OLDEST DUE DATE continues.

### 2.2.2 Description

#### **Applicability of changes**

Loan - Extension and Extension override transactions

#### **Changes in Transaction:**

- A new transaction parameter 'Extension Basis' introduced with following options to select in LOV.
  - Oldest Due Date
  - Unpaid Dues
- If user selects the option of 'Oldest Due Date', existing approach of providing extension considering the oldest due date continues.
- If user selects the option of 'Unpaid Dues', system executes the extension transaction with reference to unpaid due buckets only.

#### **'Unpaid Due Buckets' approach:**

When the extension transaction is posted on the account, following action happens:

- The transaction moves the unpaid due dates (including partially paid) by adding the terms represented in the transaction.
- The OLDEST DUE DATE continues to be in sync with the oldest unpaid due date. Any Paid Due buckets are altered and retains the original due dates.

Example:

Initial Due Bills prior to Extension transaction:

Bill Date	Due Bill Amount	Payment Amount
4/15/2019	\$100	
3/15/2019	\$100	
2/15/2019	\$100	\$100
1/15/2019	\$100	\$100
12/15/2018	\$100	\$100

OLDEST DUE DATE = 03/15/2019

Extension Transaction Applied:

- Extension Transaction date = 04/02/2019
- Extension Terms = 3 terms
- Due Bills after Extension transaction. New Bill Dates after Extension of 3 terms is indicated below.

Bill Date	Due Bill Amount	Payment Amount
7/15/2019	\$100	
6/15/2019	\$100	
2/15/2019	\$100	\$100
1/15/2019	\$100	\$100
12/15/2018	\$100	\$100

OLDEST DUE DATE = 06/15/2019

Any payments made after the Extension transaction date continue to satisfy the new modified due dates.

**Backdated transaction scenarios:**

- If any back-dated payment is posted that has transaction date prior to Extension transaction date, the payment considered as satisfying the original due date (3/15/2019) that was existing prior to Extension transaction.
- This implies that, when the Extension transaction is reposted back the OLDEST DUE DATE is 07/15/2019 (due to the extension being applied to the 4/15/2019 due date)
- If for any reason, the payment that satisfied the 02/15/2019 due is reversed, then the process applies the Extension for this unpaid bill also.
- The Due buckets would get modified to have the following dates on the unpaid dues:

Bill Date	Due Bill Amount	Payment Amount
7/15/2019	\$100	
6/15/2019	\$100	
5/15/2019	\$100	
1/15/2019	\$100	\$100
12/15/2018	\$100	\$100

OLDEST DUE DATE = 05/15/2019

### 2.2.3 **Seed Data**

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

## 2.3 **NSF Handling**

### 2.3.1 **Overview**

Backdating of monetary transactions is allowed in OFSLL upon validating the 'ACC\_BACKDATE\_DT'. On status change, system sets the back dated date to status change date.

Typically, OFSLL posts the payment transaction on account before payment being realized (i.e., when the ACH collection file is sent to bank; assuming payment would be received)

But in case of last instalment amount (assuming all instalments are paid till date), system changes the status of account to 'PAID OFF' and if bank sends the RIP (Return in Process file), system does not allow to post NSF transaction, since status changed, and no monetary transaction allowed to post before the status change date.

### 2.3.2 **Description**

If the ACH gets the return payment file with NSF payment status, where the account status is 'Paid Off'; system automatically reverses the Paid-Off Status and post he NSF transaction on account.

- Reversal of Paid-Off Status happens only if the payment NSF is received from ACH/Lockbox.
- System reverses the Paid-off status and allow system to post payment reversal on account automatically.

### 2.3.3 **Seed Data**

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



## 2.4 Payoff Quote / Lease Termination for selected Accounts

### 2.4.1 Overview

Currently, user can post the Payoff Quote transaction either on Master Account and/or for all associate accounts under that single master account. In addition, user can post termination transaction only on individual accounts.

After this change, system provides a facility to get the Payoff Quote or post Terminate transaction for Selected Accounts (One/Multiple) under Master Account from User Interface and through Transaction.

### 2.4.2 Description

#### **New Non-Monetary Transactions:**

- Introduced a new CONSOLIDATED PAYOFF QUOTE non-monetary transaction which can be posted under customer or business entity with the following parameters:
  - Txn Date | Account(s) # | Payoff Quote Valid Up to Date | Payoff Quote Ltr Print | Lease Buyout Indicator | Comment | Assess Payoff Quote Fee
- Introduced a new TERMINATE MULTI ACCOUNT non-monetary transaction which can be posted under a customer or business entity with the following parameters
  - Txn Date | Account(s) # | Lease Buyout Indicator | Comment

#### **User Interface Changes to Support Multiple Account Payoff Quote and Termination**

Made changes in Servicing > Customer Credit Limit > Customer & Business > Master Accounts > 'Master Account Details'

- Added a new 'Transaction' LOV to show these new CONSOLIDATED PAYOFF QUOTE and TERMINATE MULTI ACCOUNT transactions.
  - Provided 'Include Master Account' checkbox for a user to decide while posting the transaction, for system to consider Master Account or not while generating the transaction
- Added the following buttons next to the 'Include Master Account' checkbox:
  - **Load Parameters** – system creates the selected transaction in **Open** status in the Customer Credit Limit > Customer / Business > Transaction tab (if user want to change the default values, user can go the transactions and modify the details and user need to click on post).
  - **Post** – This option is enabled after successful creation of transaction. On click of this button, system posts the transaction and navigates to Transaction tab.
- Added two new fields 'Product Type' and 'Funding Type' at the end of this section. System shows these new fields based on the account to which it belongs as indicated:

	Product Type	Funding Type
Loan	Loan	Closed Ended
Line	Loan	Open Ended
Lease	Lease	Close Ended

- By default, system shows only 'Transaction' LOV with NULL. That means, if the transaction LOV is NULL, then system hides the other new fields/buttons, 'Include Master Account' and 'Select' checkbox, Load Parameters, and Post buttons. If a user selects any one of the transaction, then enable these fields except post.
- Changes in Servicing > Customer Credit Limit > Customer & Business > Master Accounts > 'Associated Account Details'
  - Added new **Select All** checkbox field to the beginning of 'Associated Account Details' sections
  - Added two new fields 'Product Type' and 'Funding Type' at the end of this section. System shows these new fields based on the account to which it belongs.
  - **Action:** While click of 'Load Parameters', system identifies the list of accounts selected in this section and picks up the accounts and creates the transaction using Maser Account and/or Associated Accounts. If user select the 'Include Master Account' checkbox, then while generating the transaction system also adds the master account number in 'Account(s) #' parameter.

### CONSOLIDATED PAYOFF QUOTE Transaction Posting

- After selecting the CONSOLIDATED PAYOFF QUOTE transaction, when the user clicks on the Load Parameters, system creates the transaction with the following parameter values:
  - Txn Date = GL Date [All Company GL Date]
  - Account # = Master and/or + Selected Associated Accounts separated by comma (,)
  - Payoff Quote Valid Upto Date = GL Date
  - Payoff Quote Print Letter = N
  - Lease Buyout Indicator = N (Considers it only for lease accounts while posting the transaction to Lease Accounts).
  - Comment = 'System Posted'
- If there are any errors on any one of the accounts, then system shows the error message of respective accounts in the result.

### TERMINATE MULTI ACCOUNT Transaction Creation

- After selecting the TERMINATE MULTI ACCOUNT transaction, when the user clicks on Load Parameters, system creates the transaction with the following parameter values:
  - Txn Date = GL Date
  - Account # = Maser + Selected Associated Accounts separated by comma (,)
  - Lease Buyout Indicator = N
  - Comment = 'System Posted'
- If there are any error in any one of the selected accounts, then system rolls back the changes for all the respective accounts and shows the error message with a list of account numbers.
- If there are no errors, then system posts on to the respective accounts

### Manual Transaction Posting

- From the Customer Credit Limit > Customer / Business > Transactions screen, user can create the transaction manually and user needs to input the account number using the comma (,) separated. While posting the transaction, system parses the account numbers- using coma and validate the all account numbers belong to the same customer/business then, system posts the transaction on to the respective accounts.
- For Multiple Account Terminate, the result has only a message 'Transaction Posting Successful'.

- After successful posting of these transactions on to the Customer/Business, system creates the transaction on all the accounts which exist in these new transactions as follows:

Multiple account terminate at customer level	Terminate at master account and/or individual account
LEASE BUYOUT INDICATOR	LEASE BUYOUT INDICATOR
<Other parameters in termination>	Disposition fee = 0 Early termination fee= 0 Other fee= 0 Current usage= 0 Sale price= 0 Event type=null Process master associated accounts = N

- While posting the Consolidate Payoff Quote, system creates the transaction on individual account as follows

Multiple Account Payoff Quote at customer level	PAYOFF QUOTE at master account and/or individual account
Txn Date	TXN DATE
Payoff Quote Valid Upto Date	PAYOFF QUOTE VALID UPTO DATE
Payoff Quote Print Letter	PAYOFF QUOTE LTR PRINT
Lease Buyout Indicator	LEASE BUYOUT INDICATOR [for lease]
PAYOFF QUOTE LTR PRINT	PAYOFF QUOTE LTR PRINT
Comment	Comment
<other parameters in and PAYOFF PAYOFF_LEASE >	For Loan PROCESS MASTER ASSOCIATED ACCOUNTS = N PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS = N For Lease DISPOSITION FEE = 0 EARLY TERMINATION FEE= 0 OTHER FEE= 0 CURRENT USAGE= 0 DEPRECIATION ADJUSTMENT=0

## 2.4.3 Screen Changes

Servicing > Customer Credit Limit > Customer & Business > Master Accounts > 'Master Account Details'

Transactions | Addresses | Telecoms | Employments | Tracking Attributes | Accounts | Applications | Comments | Documents | **Master Accounts**

### Master Account Details

View Format Freeze Detach Wrap Transaction: PAYOFF\_CONSOLIDATE Include Master Account ☒ Load Parameters ☒ Post

ff Amount	Amount Due	Oldest Due Dt	Status
15,011.36	14,164.33	04/01/2017	ACTIVE:DELQ

As: CONSOLIDATED PAYOFF QUOTE  
 CONSOLIDATED PAYOFF QUOTE  
 TERMINATE MULTI ACCOUNT  
 Search...

Identification # SN50113 Company SING Branch SING-HQ Product Type LOAN Funding Type CLOSED ENDED

### Associated Account Details

View Format Freeze Detach Wrap Product Type ☒ Loan ☐ Lease ☐ Line ☐ All Statement Consolidation Only ☐ All Currencies ☐

status	Asset Type	Asset Sub Type	Collateral Description	Identification	Company	Branch	Statement Consolidation	Linked Account	Product Type	Funding Type
CTIVE:DELQ			2017 RICOH MP 6...	SN50113	SING	SING-HQ	Y	UNDEFINED	LOAN	CLOSED ENDED
CTIVE:DELQ			2017 RICOH MP 6...	SN50113	SING	SING-HQ	Y	UNDEFINED	LOAN	CLOSED ENDED
CTIVE:DELQ			2017 RICOH MP 6...	SN50113	SING	SING-HQ	Y	UNDEFINED	LOAN	CLOSED ENDED
CTIVE:DELQ			2017 RICOH MP 6...	SN50113	SING	SING-HQ	Y	UNDEFINED	LOAN	CLOSED ENDED
CTIVE:DELQ			2017 RICOH MP 6...	SN50113	SING	SING-HQ	Y	UNDEFINED	LOAN	CLOSED ENDED

Count: 5

Servicing > Customer Credit Limit > Customer & Business > Master Accounts > 'Associated Account Details'

### Associated Account Details

View Format Freeze Detach Wrap Product Type ☒ Loan ☐ Lease ☐ Line ☐ All Statement Consolidation Only ☐ All Currencies ☐

Select	Account #	Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due date	Status	Ass
<input checked="" type="checkbox"/>	ASS12-100	WITH CREDIT LIM...	LOAN VEHICLE (FR)	SINGAPORE DOLL...	MONTHLY	1,087	15011.36	14164.33	4/1/2017	ACTIVE:DELQ	
<input checked="" type="checkbox"/>	ASS12-101	WITH CREDIT LIM...	LOAN VEHICLE (FR)	SINGAPORE DOLL...	MONTHLY	1,087	15011.36	14164.33	4/1/2017	ACTIVE:DELQ	
<input checked="" type="checkbox"/>	ASS12-102	WITH CREDIT LIM...	LOAN VEHICLE (FR)	SINGAPORE DOLL...	MONTHLY	1,087	15011.36	14164.33	4/1/2017	ACTIVE:DELQ	
<input type="checkbox"/>	ASS12-104	WITH CREDIT LIM...	LOAN VEHICLE (FR)	SINGAPORE DOLL...	MONTHLY	1,087	15011.36	14164.33	4/1/2017	ACTIVE:DELQ	
<input type="checkbox"/>	ASS12-105	WITH CREDIT LIM...	LOAN VEHICLE (FR)	SINGAPORE DOLL...	MONTHLY	1,087	15011.36	14164.33	4/1/2017	ACTIVE:DELQ	

Count: 5

CONSOLIDATED PAYOFF QUOTE Transaction Posting and Result

### Transaction Batch Information

View Format Freeze Detach Wrap Post Volid

Date	Monetary	Transaction	OPEN	Status	Batch
03/23/2020	N	CONSOLIDATED PAYOFF QUOTE	OPEN	N	
03/23/2020	N	CONSOLIDATED PAYOFF QUOTE	POSTED	N	

### Parameters

View Format Freeze Detach Wrap

Parameter	Value	Required
TXN DATE	03/23/2020	Y
PAYOFF QUOTE VALID UPTO DATE	03/23/2020	Y
PAYOFF QUOTE LTR PRINT	NO	Y
COMMENTS	SYSTEM POSTED	N
ACCOUNT NUMBER	ASS12-100,ASS12-101,ASS12-102,MAS-12	Y
LEASE BUYOUT INDICATOR	NO	Y

View ▾ Format ▾ Freeze Attach Wrap

Transaction Processing Details

TOTAL PAYOFF QUOTE IN

SGD = 60045.44

\*\*\*\*\*Account #: ASS12-102 Payoff Quote\*\*\*\*\*

ADVANCE / PRINCIPAL = SGD 8,800.00

FEE LATE CHARGE = SGD 744.85

INTEREST ACCRUED = SGD 5,466.51

PAYOFF = SGD 15,011.36

INTEREST PER DIEM = SGD 4.64

\*\*\*\*\*Account #: MAS-12 Payoff Quote\*\*\*\*\*

ADVANCE / PRINCIPAL = SGD 8,800.00

INTEREST = SGD 5,466.51

FEE LATE CHARGE = SGD 744.85

PAYOFF = SGD 15,011.36

INTEREST PER DIEM = SGD 1.47

\*\*\*\*\*Account #: ASS12-100 Payoff Quote\*\*\*\*\*

ADVANCE / PRINCIPAL = SGD 8,800.00

FEE LATE CHARGE = SGD 744.85

INTEREST ACCRUED = SGD 5,466.51

PAYOFF = SGD 15,011.36

INTEREST PER DIEM = SGD 4.64

\*\*\*\*\*Account #: ASS12-101 Payoff Quote\*\*\*\*\*

ADVANCE / PRINCIPAL = SGD 8,800.00

FEE LATE CHARGE = SGD 744.85

INTEREST ACCRUED = SGD 5,466.51

PAYOFF = SGD 15,011.36

INTEREST PER DIEM = SGD 4.64

Transaction posted in Accounts : ASS12-102,MAS-12,ASS12-100,ASS12-101

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

## TERMINATE MULTI ACCOUNT Transaction Creation

**Transaction Batch Information** Add Edit View Audit

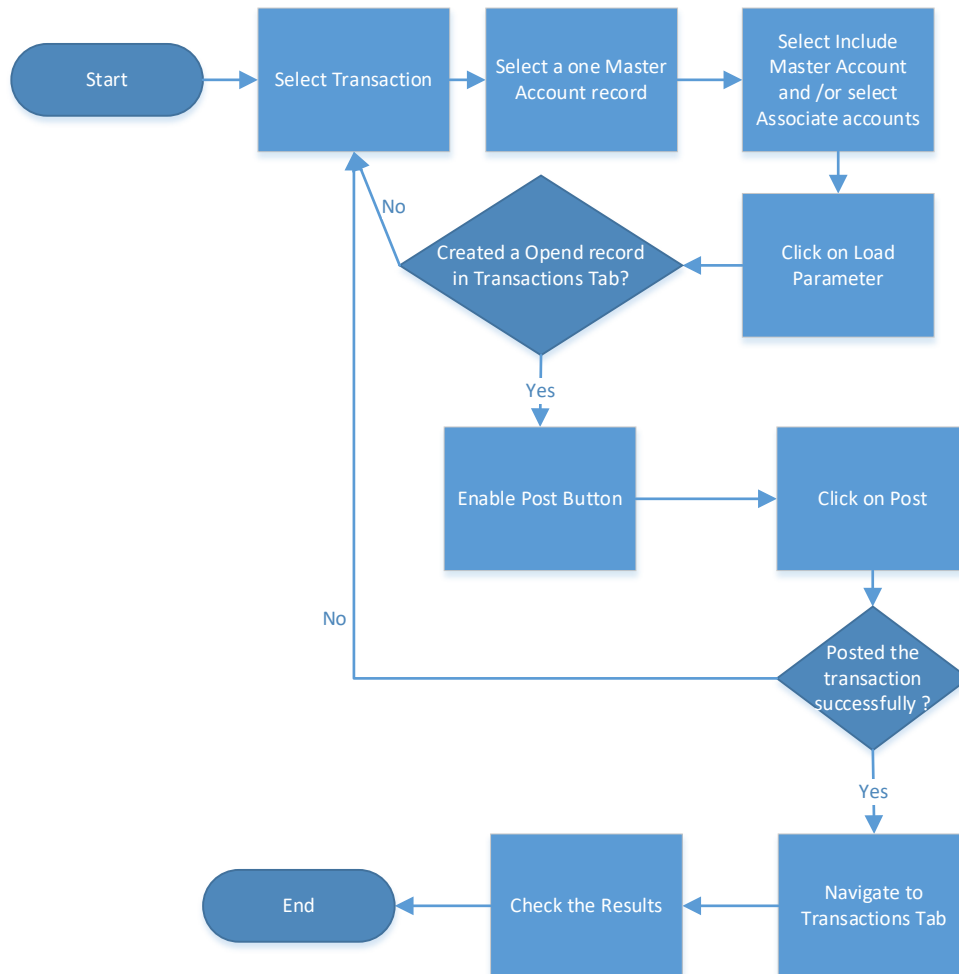
View ▾ Format ▾ Freeze Detach Wrap Post Void

Date	Monetary	Transaction	Status	Batch
03/23/2020	N	TERMINATE MULTI ACCOUNT	OPEN	N
03/23/2020	N	CONSOLIDATED PAYOFF QUOTE	POSTED	N
03/23/2020	N	CONSOLIDATED PAYOFF QUOTE	POSTED	N

**Parameters** Freeze Detach Wrap

Parameter	Value	Required
TXN DATE	03/23/2020	Y
LEASE BUYOUT INDICATOR	NO	Y
ACCOUNT NUMBER	MAS-01,ASS01-106,ASS01-107	Y
COMMENTS	SYSTEM POSTED	N

#### 2.4.4 Flow Diagram to post the transactions



#### 2.4.5 Seed Data

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

## 2.5 Auto Post Lease Ever Green Transaction on Maturity

### 2.5.1 Overview

Currently, user can post Ever Green Transaction only manually either before or after the (on) maturity. After this change, system provides a configuration to the user to post the Ever Green transaction on Lease accounts on or after maturity.

### 2.5.2 Description

#### Setup > Products > Contract > Lease screen changes

- Introduced new header “Ever Green Details” with the following fields
  - Auto Post on Maturity | Number of Unpaid Bills | Unpaid Bills % | Pmt Amount Method | Value | Grace days | EverGreen Term
- If the Calculation Method = Interest Rate, then these fields are available for input/selection with default values.
- If user select ‘Auto Post on Maturity’ flag as ‘Y,’ then system makes ‘Auto Include Residual Value’ check box as read-only.
- If user select the Calculation Method = Rent Factor, then these fields becomes read-only.

Descripti on	Input/ Selectabl e/ Display Only	Object Type	Mandat ory Y/N	Data Type / Size	Field Validatio n	Comments
Auto Post on Maturit y	Selectable	Check Box	Y	Varc har	NA	If this field is enabled, then a new batch job posta the ever green transaction
Numbe r of Unpaid Bills	Input	Text box	N	Num ber	Can't be less than 0	Number of unpaid bills that should be less than or equal to the actual unpaid bills that system to post Ever Green transaction on maturity
Unpaid Bills %	Input	Text Box	N	Num ber	Can't be less than 0 or More than 100	% of Bills unpaid on the total generated bills should be met that system to post Ever Green transaction on maturity
Pmt Amoun t Method	Selectable	LOV	N	Char	Can't be Null if 'Auto Post on Maturity' is 'Y'	New LOV with the following values  % on Maturity Bill  Fixed Amount

Description	Input/Selectable/Display Only	Object Type	Mandatory Y/N	Data Type / Size	Field Validation	Comments
Value	Input	Text Box	N	Number	If Pmt Amount Method is '% on Maturity Bill' = Can't be less than 0 or More than 100  If Pmt Amount Method is 'Fixed Amount' = can't be less than 0	The value is used based on the Pmt Amount Method  If % on Maturity Bill = Maturity Bill * Value  If Fixed Amount = Value
Grace days	Input	Text box	N	Integer	Can't be less than 0	Post Ever Green txn after these Number of days after the maturity date
EverGreen Term	Input	Text Box	N	Integer	Can't be less than 1	Post Ever Green txn with this term

#### Origination > Funding > Lease Application > Contract > Instrument

- On click of Load Details button, system loads the new fields on to application and shows these fields under 'Funding > Contract > Contract (2) after 'Usage/Rental Details' under Ever Green Details header as read only on Edit/View. This enables only for 'Lease' product.
- After funding the lease application, these fields are propagated to Servicing.

#### New Edits for Origination / Conversion / Account On-Boarding

- Providing new Edits under 'CNB\_CON\_LEASE' and 'API\_ACC\_LEASE' user defined tables, also providing under Setup > Edit > Lease > Contract Edits and Open Interface.

Description	Result	Value	Validation Check
XVL: Number of Ever Green unpaid bills cannot be greater than total terms.	Error	NA	System checks whether Ever Green Auto Post Maturity Flag = Y and Ever Green Unpaid Bills (only absolute number not % value as % is always be less or equal) > Total Contract Terms, then then system raises this edit



Description	Result	Value	Validation Check
XVL: Number of Ever Green EverGreen Terms cannot be greater than total terms.	Error	NA	System checks whether Ever Green Auto Post Maturity Flag = Y and Ever Green Extn Terms > Total Contract Terms, then system raises this edit
XVL: Number of Ever Green EverGreen Terms must be greater than zero.	Error	NA	System checks whether Ever Green Auto Post Maturity Flag = Y and Ever Green Extn Terms <= 0, then system raises this edit
XVL: Automatic Ever Green posting and including Residual value in final bill are not supported together.	Error	NA	System checks the “Auto Post on Maturity” and “Auto Include Residual” flags, if both are ‘Y’ then system raises this edit
XVL: Including Residual value in final bill is not supported with Rent Factor method	Error	NA	System checks the Auto Include Residual flag is ‘Y’ and if the Calculation Method is ‘Rent Factor’, then system raises this edit

#### **Servicing/Collections > Customer Service > Account Details > Contract Details**

After propagating the details from Origination to Servicing, system shows the details under new header “Ever Green Details” as read-only after ‘Early Termination’ section

#### **Servicing/Collections > Customer Service > Account Details**

- After propagating the details from Origination to Servicing, system also shows the details under new header “Ever Green Details” as read-only after Settlement Information
- After posting the new Ever Green Maintenance transaction, system updates the details in Account Details screen only

#### **New maintenance non-monetary transaction**

- Introduced new ‘Ever Green Maintenance’ non-monetary transaction with the following parameters to update Ever Green Details in account details tab
  - TXN DATE – can’t be less than system date
  - Auto Post on Maturity with Yes/No
  - Number of Unpaid Bills – can’t be less than Zero
  - Unpaid Bills % - Can’t be less the Zero or Greater than the 100
  - Pmt Amount Method – New LOV [% on Maturity Bill & Fixed Amount]
  - Value – Value is be used based on the Pmt Amount Method
  - Grace days - can’t be less than Zero
  - EverGreen Term - can’t be less than 1
- This transaction is allowed to post after contract date and before maturity date + grace days [Txn Date > Contract Date and Txn Date <= Maturity Date + Ever Green Grace Days]
- System allows to post only on ACTIVE account

- If the Auto Include residual flag is 'Y', system does not allow posting this transaction
- Value is be validated as
  - If Pmt Amount Method is '% on Maturity Bill' = Can't be less than 0 or More than 100
  - If Pmt Amount Method is 'Fixed Amount' = can't be less than 0

#### Transaction Results:

- On successful posting of the transaction, system shows a message Transaction Posted Successfully in the transaction result.
- If user posted a backdated transaction and if any bills are going to re-post, system re-posts the bills with new Payment Amount
- If user reversing the transaction, system retains the old Ever Green Payment amount
- In transaction results, system show New Payment Amount = Transaction 'Payment Amount'
  - User need to change the Allowed as 'Y' for 'Account Condition – Ever Green Lease' in the Access Grid to post this transaction

**Note:** Now system allows to change the payment amount using the existing LS\_CHANGE\_PMT\_AMT transaction

#### Batch Job Changes

- Introduce new Batch Job under SET-TPE as 'Post Maturity Ever Green Transaction Processing'
- When user running the batch job, system checks the following and post the Ever Green Lease transaction
  - Account should be Lease
  - Account should be Matured and crosses the ever green grace days i.e. process date should be greater than or equal to the maturity date + grace days
  - Auto Post on Maturity Flag should be 'Y'
  - Greatest of the following values should be less than or equal to the actual unpaid bills
    - 'Ever Green Details > Number of Unpaid Bills and
    - Total number of generated bills \* [Ever Green Details > Unpaid Bills %] / 100
- After all above validations are satisfied then system posts the Ever Green Lease transaction as follows
  - EXTENSION DATE = Maturity Date + Grace Days
  - EVERGREEN TERM = Account Details -> EverGreen Term
  - PAYMENT AMOUNT = If Pmt Amount Method is % on Maturity Bill then [Maturity Bill \* Value ]
    - If Pmt Amount Method is Fixed Amount then [Value]
    - COMMENT = "System Posted"

**Note:** Once the evergreen lease posted on the account, then system does not repost the same transaction again by the batch job.

**Ex:** Lease contract term is 20 months

System generated 20 bills

Lessee paid only 14 bills so, unpaid bills are  $20 - 14 = 6$

Contract Setup	Computation	Condition Satisfied?
Number of Unpaid bills = 4 Unpaid Bills % = 50	Greatest of $(4, (20 * 50)/100) = 10$ Which is greater than the actual Unpaid bills 6	Not satisfied
Number of Unpaid bills = 3 Unpaid Bills % = 25	Greatest of $(3, (20 * 25)/100) = 5$ Greatest of these values is 5, which is less than or equal to actual Unpaid bills 5	Satisfied
Number of Unpaid bills = 5 Unpaid Bills % = 20	Greatest of $(5, (20 * 20)/100) = 5$ Greatest of these values is 5, which is less than or equal to actual Unpaid bills 6	Satisfied

### Changes in the existing transaction

While posting the AUTO INCLUDE RESIDUAL VALUE with 'Y' and system is not allow posting if 'Auto Post on Maturity' is 'Y'

- Web Service changes
  - When user creating the lease account through Account On-Boarding, system populates the ever green details on to the account
  - When user posting the Delete Account web service for lease account, system also moves the ever green details
- Account Conversion changes
 

While converting the lease accounts from the legacy system, system creates the account along with the evergreen details by taking it from the instrument
- Archive and Purging
 

System does Archive/Purge these new fields after running the below batch jobs

  - PACARC\_BJ\_100\_01 - ARCHIVE ACCOUNT DATA TO OTABLES
  - PACARC\_BJ\_100\_02 - ARCHIVE ACCOUNT DATA TO OOTABLES
  - PAPARC\_BJ\_100\_01 - ARCHIVE APPLICATION DATA TO OTABLES
  - PAPARC\_BJ\_100\_02 - ARCHIVE APPLICATION DATA TO OOTABLES
  - PJRPAP\_BJ\_100\_01 - PURGE APPLICATION DATA
  - PJRPAC\_BJ\_100\_01 - PURGE ACCOUNTS DATA

## 2.5.3 Screen Changes

Setup > Products > Contract > Lease screen changes

**Ever Green Details**  
Auto Post On Maturity ☒  
Number of Unpaid Bills 5  
Unpaid Bills % 12.00  
\* Pmt Amount Method % ON MATURITY  
Value 31.00  
Grace Days 6  
Evergreen Term 1  
**Residual Details**  
Minimum Residual % 0  
Maximum Residual % 100  
Auto Include Residual Value ☐  
Residual Valuation NONE

Origination > Funding > Lease Application > Contract > Instrument

Promise Tolerance Amt 10  
Promise Tolerance % 95  
Writeoff Tolerance 10

**Usage / Rental Details**  
Agreement Type UNDEFINED

**Delinquency**  
Late Charge Grace Days 10  
Delq Grace Days 8  
Delq Category Method DAYS  
Time-Bar Years 99

**Ever Green Details**  
Auto Post On Maturity \_\_\_  
Number of Unpaid Bills 0  
Unpaid Bills % 0.00  
Pmt Amount Method  
Value 100.00  
Grace Days 0  
Evergreen Term 1

**Due Date**  
Max Due Day Change Days 15

Servicing/Collections > Customer Service > Account Details > Contract Details

**Ever Green Details**  
Auto Post On Maturity \_\_\_  
Number of Unpaid Bills 0  
Unpaid Bills % 0.00  
Pmt Amount Method  
Value 100.00  
Grace Days 0  
Evergreen Term 1

<u>Settlement Information</u>	
Effective Dt	
Good Through Dt	
Agreed Amt	
Paid Till Dt	
<u>Ever Green Details</u>	
Auto Post On Maturity	___
Number of Unpaid Bills	0
Unpaid Bills %	0.00
Pmt Amount Method	
Value	100.00
Grace Days	0
Evergreen Term	1

#### 2.5.4 Seed Data

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

## 2.6 User Defined Parameters

### 2.6.1 Overview

This feature is enhanced and extended to perform calculation not just for Account user defined fields but also for user defined fields at Collaterals.

This feature is also enhanced to support calculation for user-defined fields at different frequency like daily, monthly, quarterly etc.

### 2.6.2 Description

#### Setup Changes:

OFSLL supports adding custom/user defined fields at different entities like producers, collaterals, accounts etc. This enhancement enables customers to populate business specific calculations into these additional fields in Account and Collateral Entity.

Existing setup screen “User Defined Parameters” is enhanced to support business specific calculations for various entities and to define the frequency for target parameters calculation. A brief description of the additional fields introduced is given below:

#### Setup → Administration → System → User Defined Tables

- New set of user-defined tables are created for Formula parameters.
  - **User Defined: Common Formula Parameters:** These parameters are used for computation of target parameters across any modules.
  - **User Defined: Common Customer Service Formula Parameters:** These parameters are used for computation of target parameters for all Entities in Customer Servicing module.
  - **User Defined: Account Formula Parameters, User Defined: Collateral Formula Parameters:** These parameters are specific to Entity and cannot be used across.
- Target parameter are not hardcoded and are available as per the “View Name” defined in user-defined tables for each Account and Collateral Entity.
- Below mapping defines the user-defined table types used for defining Parameters and its Formula Definition and Selection Criteria.

Entity Type	Parameter Type	Description
Accounts	Formula Parameters	<p>Formula parameters are used for computation of the target parameters for Account Entity.</p> <p>OFSLL supports predefined set of calculation based Formula Parameters. These parameter definitions start with ' \$' in User Defined Tables.</p> <p>These parameters does not have any selection criteria.</p> <p>Existing factory shipped seed data provided by OFSLL product like GL date, System Date, ACC_DLQ_DAYS etc. is now based on below User Defined Table Type: USER DEFINED: ACCOUNTS FORMULA PARAMETERS</p> <p>USER DEFINED: COMMON FORMULA PARAMETERS</p> <p>USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS</p>

Entity Type	Parameter Type	Description
	Target Parameters	<p>These parameters persist the calculation result into the table columns of database.</p> <p>These calculations are based on formula parameters and other target parameters.</p> <p>A selection criteria is available for each calculation.</p> <p>These are based on User Defined Table Type: USER DEFINED: ACCOUNT TARGET PARAMETERS</p>
	Selection Criteria	<p>These parameters define the criteria on which accounts are picked for calculation of defined target parameters.</p> <p>These are available only for Target parameters and are based on User Defined Table Type: USER DEFINED: ACCOUNT CRITERIA PARAMETERS</p>
Collateral	Formula Parameters	<p>These Formula parameters are used for computation of the target parameters for Collateral Entity.</p> <p>These parameters are based on below User Defined Table Type: USER DEFINED: COLLATERAL FORMULA PARAMETERS USER DEFINED: COMMON FORMULA PARAMETERS USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS</p>
	Target Parameters	<p>These are based on User Defined Table Type: USER DEFINED: COLLATERAL TARGET PARAMETERS</p>
	Selection Criteria	<p>These are available only for Target parameters and are based on User Defined Table Type: USER DEFINED: COLLATERAL CRITERIA PARAMETERS</p>

### Setup → Administration → System → User Defined Parameters

**Parameters**

View Format Freeze Detach Wrap New Parameter Create Copy Show Expression

Module	Entity Type	Parameter Type	Parameter Name	Description	Data type	Priority	Frequency	Run Date Next	Enabled
CUSTOMER SERVICE	ACCOUNTS	TARGET PARAMETER	ACC_UDF1_NUM	ADDITIONAL PLACEHOLDER NUMBER 1	NUMBER	0	NONE		Y
CUSTOMER SERVICE	COLLATERALS	TARGET PARAMETER	ASE_UDF1_NUM	ASE ADDITIONAL PLACEHOLDER NUMBER 1	NUMBER	0	DAILY	03/24/2020 02:56:12 PM	Y

Formula Expression

Expression

Formula Definition Selection Criteria

**Formula Definition**

View Format Freeze Detach Wrap

Seq	Variable	Constant Value	Mathematical Operator	Enabled
0	COLLATERAL VALUE			Y

Field Name	Type	Default Values	Comments	Reference
Entity Type	LOV	ACCO UNT	System displays the list of Entities supported i.e. Accounts and Collaterals (this is to be extended in future).  Mandatory and Read-only in edit mode	New LOV CUP_ENTITY_CD
Frequency	LOV	DAILY	This field defines the frequency at which the target parameters is to be calculated.  Frequency None is used for target parameters that are required to be calculated on ad-hoc basis.  Other frequency like Daily, Monthly and Month End etc. is used for target parameters that are required to be calculated periodically through batch job.  This field is editable in Edit mode.  This field is not applicable for Formula Parameters.	New LOV CUP_FREQUENCY_TYPE_CD
Run Date Next	Date	NA	This field is applicable only for Target parameters with frequency other than "None "and defines the date on which target parameter is calculated.  When a field is defined for any frequency other than None, system defaults this value to current System Date. On successful completion of execution, this field is updated with GL Date.  This is a read only field.	NA

**Note:** In case of multi-company implementation, setup user is requested to add same definition multiple times for each company. This updates Run Date Next for each company and supports updating values at different point in time based on batch job setup.

**Limitation:**

Currently Run Date Next field is updated even though if not all the records are computed based on selection criteria. This has impact to restart failed records. This is planned be addressed in subsequent patch releases.

**Setup → Administration → System → Events**

- Existing Account UDF event action is updated to "UPDATE ACCOUNT USER DEFINED PARAMETERS".
- A new event action is created to update collateral UDF using "UPDATE COLLATERAL USER DEFINED PARAMETERS".



**Actions**

Save and Add Save and Stay Save and Return Return Load Parameters

Select the action type

\* Action Type

\* Action Code

\* Seq

UPDATE ACCOUNT USER DEFINED PARAMETERS  
POST COMMENT  
POST CALL ACTIVITY  
SEND CORRESPONDANCE  
REQUEST FOR CREDIT BUREAU  
SEND JMS MESSAGE  
SEND LETTER  
CREATE REVIEW REQUEST  
POST NON MONETARY TRANSACTION  
POST MONETARY TRANSACTION  
CREATE WORK ORDER  
UPDATE COLLATERAL USER DEFINED PARAMETERS

**Action Parameters**

View Format Freeze Detach

Description  
No data to display.

Value Type	Value	Required
------------	-------	----------

Enabled

## Customer Service Changes:

To support calculation for new entity Collateral and calculation frequency, below changes are introduced:

- Existing "Calculate Parameter" button in Customer Service > Account Details, calculate target parameters for Account and all Collaterals linked to an account.

## Customer Service → Account Details

**Account Details** Statements Rate Schedule Insurances Condition Details Securitization Contract Information Trade Details

**Account Information**

Edit View Audit

View Format Freeze Detach Wrap Calculate Parameters

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

A new "Calculate Parameter" button is introduced to Collateral Management > Collateral Details. This calculates the enabled target parameters for selected collateral that satisfies the criteria.

## Servicing → Collateral Management -> Collateral Details

**Collateral Management** x

**Collateral Details** Search

**Collateral Details**

Add Edit View Audit

View Format Freeze Detach Wrap Submit Calculate Parameters

Status	Asset Id	Asset #	Asset Class	Primary	Collateral Type	Asset Type	Sub Type	Lien Status	Lien Event Dt	Second Li
ACTIVE	2026	1046		Y		OFFICEEQUIPMEN...	AS88000	UNDEFINED		
ACTIVE	2027	1047		Y		OFFICEEQUIPMEN...	AS88000	UNDEFINED		
ACTIVE	2028	1048		Y		OFFICEEQUIPMEN...	AS88000	UNDEFINED		

Target Parameters can be updated using below:

Option	Trigger	Description
User Interface	Clicking 'Calculate Parameters' button in Account Details screen	<p>Target parameters of Frequency = None and Daily are computed and updated for an account and all collaterals associated to the account.</p> <p>System calculates and updates target parameter through background job process.</p> <p>This background process is created to update UDP values asynchronously from the current synchronously process to enhance system performance.</p> <p>Error/Validation messages received during calculation of user-defined fields are now displayed under background job and not displayed in UI.</p>
	Clicking 'Calculate Parameters' button in Collateral Management screen	<p>Target parameters of Frequency = None and Daily are computed and updated only for the selected collateral.</p> <p>System now calculates and update target parameter through background job process.</p> <p>This background process is created to update UDP values asynchronously from the current synchronously process to enhance system performance.</p> <p>Error/Validation messages received during calculation of user-defined fields are now displayed under Background job and not displayed in UI.</p>
Batch Job – Account Target Parameters	On executing batch job 'USER DEFINED ROOT BATCH JOB' and 'USER DEFINED ACCOUNT TARGET PARAMETER CALCULATOR' in SET-CUP batch job-set	<p>This batch job calculates all target parameters defined for Account that satisfy the selection criteria.</p> <p>The batch job periodically calculates for target parameters of frequency other than None and updates the Next Run Date for parameter as per frequency defined. For e.g.</p> <p>Parameter of frequency Daily, when picked up for calculation, is the next scheduled for Run Date Next + 1</p> <p>Parameter of frequency Monthly, when picked up for calculation, is the next scheduled for Run Date Next + 30 days and so on for other frequency.</p> <p>This picks an account only once per day.</p> <p>This batch job refers to company specific GL date.</p> <p>Root batch job is a parent batch job that picks all accounts, which may be eligible for calculation for the child batch job i.e. Account Target Parameter Calculator.</p> <p>This batch job is introduced to enhance performance of system.</p>

Option	Trigger	Description
Batch Job – Collateral Target Parameters	On executing batch job 'USER DEFINED ROOT BATCH JOB' and 'USER DEFINED COLLATERAL TARGET PARAMETER CALCULATOR' in SET-CUP1 batch job-set	<p>This batch job calculates all target parameters defined for Collateral entity that satisfy the selection criteria.</p> <p>The batch job periodically calculates for target parameters of frequency other than None and updates the Next Run Date for parameter as per frequency defined. For e.g.</p> <p>Parameter of frequency Monthly, when picked up for calculation, is the next scheduled for Run Date Next + 30 days and so on for other frequency</p> <p>This picks a collateral only once per day.</p> <p>Collateral in OFSLL are not associated to any specific company hence this batch set and job is be configured for company = All.</p> <p>This batch job always refers to Company = All GL date.</p> <p>Root batch job is a parent batch job that picks all collaterals, which may be eligible for calculation for the child batch job i.e. Collateral Target Parameter Calculator.</p> <p>This batch job is introduced to enhance performance of system.</p>
Event	Configured Event Action Type – 1. UPDATE ACCOUNT USER DEFINED PARAMETERS.  2. UPDATE COLLATERAL USER DEFINED PARAMETERS.	Used to update Account /Collateral Target Parameters of frequency = None and Daily when a specific event occurs in OFSLL for Account /Collateral event entity.
Restful Web Service	Calculate Parameter Update Service (available in common Swagger module)	<p>Can be used by third-party application to update specific or all Target Parameters for a single Account, single Collateral or all collateral associated to an account.</p> <p>New parameter added to Web service request is 'Entity Type'.</p> <p>This parameter accepts only ACC for accounts and ASE for Collateral target parameters.</p> <p>Refer swagger doc for more details.</p> <p>The target parameter of frequency None and Daily are calculated through this WS.</p>

### Migration Impact

- Existing factory shipped seed data for Formula Parameters, Target Parameters and Selection Criteria is mapped to new User Defined Tables and old table type are deprecated.

- Existing User Defined Parameter defined is updated to Entity Type = Accounts and Frequency = Daily.
- Existing Target, Formula Definitions and Selection criteria are migrated and mapped to new user defined tables.
- New batch jobs listed above is used for calculation of target parameters and old batch jobs is deprecated. Setup user is required to re-do setup based on multi/single company.
- New event actions are used for parameters calculation and old event action is deprecated.
- Old event actions setup maintained are migrated to new Account event action for calculation of Target parameters.

### **2.6.3 Seed Data**

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

## 2.7 Customer Extract File Enhancement

### 2.7.1 Overview

Existing Output Data File - Customer Payment Extract is enhanced to provide summed up Dues for Master and its associated accounts.

### 2.7.2 Description

- OFSLL existing Customer Payment Extract File (CUST\_PAYMENT\_EXTRACT) is enhanced to provide summed up dues for Master and its associated account as per configuration defined in Setup > Data Files > Outgoing Files
- Accounts with no Master account does not display rolled up Dues for Master column fields.
- A new system parameter 'OCP\_CUST\_PMT\_PREF' is introduced to define the Master account consolidation basis for payment file extract. The new system parameter have the following values:
  - Master and All Associated Accounts of Same Currency and Company
  - Master and All Associated accounts of Same Currency, Company and Statement Consolidation
  - Master and All Associated account of Same Product type, Currency and Company
  - Master and All Associated account of Same Product type, Currency, Company and Statement Consolidation
- Below mentioned columns are added to Existing Output File Definition for Customer Payment File Extract (CUST\_PAYMENT\_EXTRACT)

Field	Description
ACCOUNT STATUS	Displays the account status
PRODUCT CODE	Displays the product code
MASTER ACCOUNT INDICATOR	Indicator whether the account is Master account
STATEMENT CONSOLIDATION	Displays the statement consolidation indicator for account
DELQ DUE	Displays Delinquent due for an account
LC DUE	Displays Late charge due for an account
NSF DUE	Displays Non-sufficient fee due for an account
OTHER DUE	Displays Other dues for an account
TOTAL CURRENT DUE	Displays Current due for an account
TOTAL PAYOFF AMOUNT	Displays Payoff Amount for an account
MASTER ACCOUNT #	Displays Master account for an account
MASTER ACCOUNT STATUS	Displays Master account status

Field	Description
MASTER ROLLEDUP DELQ DUE	Displays Master and associated account Delinquent due as per system parameter maintained.
MASTER ROLLEDUP LC DUE	Displays Master and associated account Late Charge as per system parameter maintained.
MASTER ROLLEDUP NSF DUE	Displays Master and associated account NSF due as per system parameter maintained.
MASTER ROLLEDUP OTHER DUE	Displays Master and associated account Other due as per system parameter maintained.
MASTER ROLLEDUP TOTAL DUE	Displays Master and associated account Total due as per system parameter maintained.
MASTER ROLLEDUP TOTAL CURRENT DUE	Displays Master and associated account Total Current due as per system parameter maintained.
MASTER ROLLEDUP TOTAL PAYOFF AMOUNT	Displays Master and associated account Payoff amount as per system parameter maintained.

- Existing batch job available under SET> ODD2 for Customer Payment File Extract is enhanced for below:
  - The batch job refers Data File Definition for "Customer Payment Extract File" in Data File setup and provides Master and its associated accounts rolled up dues as per system parameter defined.
  - Generated output file does not display rolled up Dues for new Master column fields for Accounts with no Master account.

### 2.7.3 **Seed Data**

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

## **2.8 Line Extension Enhancement**

### **2.8.1 Overview**

Existing Monetary “Extension” transaction is enhanced to support extension for Line Accounts. An extension fee can also be configured to be assessed when an account receives an extension

### **2.8.2 Description**

“Extension” transaction is now allowed to be posted on Line accounts. On posting of this transaction, system does the following:

- System adjusts due date on Dues section in Customer Service > Summary and Transaction History > Due Date History tab.
- System adjusts Oldest Due Date as per Extension term.
- System adjusts maturity date for account as per Extension term.
- System also display the change with an entry on the Summary screen for Extn section and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

### **2.8.3 Seed Data**

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

## 2.9 Account Number in AP Transactions

### 2.9.1 Overview

In 'AP Transactions' screen, provided 'Account Number' at the end of the 'Payee' column for 'Producer' and 'Third Party' disbursements.

### 2.9.2 Description

Provided 'Account Number' at the end of the 'Payee' column for 'Producer' and 'Third Party' disbursements, so that user can filter based on Account Number.

**Servicing > Interfaces > AP Transactions > Producer**

Requisition Id	Company	Branch	Transaction Date	Status	Sub Status	Sub Status Dt	Payee Type	Payee	Currency	Amount	Pmt Mode
4124	SAUDJ	SARJ	01/30/2021	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS 001000010165	USD	15,300.00	ACH
18199	SAUDJ	SARJ	04/11/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS 00100001903	USD	15,300.00	ACH
18203	SAUDJ	SARJ	04/13/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS 00100001904	USD	15,300.00	ACH
18204	SAUDJ	SARJ	04/13/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS 00100001905	USD	15,300.00	ACH
18205	SAUDJ	SARJ	04/13/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS 00100001906	USD	15,300.00	ACH

Effective Dt	Description	Payment Id	Amount
01/01/2020	ITM CASH SALES-202001000100017543 THE EXTENSION 1491TRJ		25,000.00

**Servicing > Interfaces > AP Transactions > Third Party**

Requisition Id	Company	Branch	Transaction Date	Status	Sub Status	Sub Status Dt	Payee Type	Payee	Currency	Amount	Pmt Mode
18193	US01	USPD	04/08/2020	OPEN	READY		THIRD PARTY	0-00001-DECATUR AUTO AUCTION-	USD	1,300.00	INSTITUT...
18194	IL01	CO0C1	04/08/2020	OPEN	READY		THIRD PARTY	002001000031160	EUR	36,000.00	INSTITUT...
18196	IL01	CO0C1	04/08/2020	OPEN	READY		THIRD PARTY	002001000031186	EUR	36,000.00	INSTITUT...

Effective Dt	Description	Payment Id	Amount
01/01/2020	ITM AMOUNT PAID TO OTHERS ON MY BEHALF-20200100023186 NENA 3CE		36,000.00

### 2.9.3 Seed Data

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



## 2.10 Account Stop Correspondence

### 2.10.1 Overview

If a customer has more than one account (Loan, Line & Lease accounts) in OFSLL, user can Stop/Start Letters and Correspondence for an account and continue for the other account (for the same customer).

### 2.10.2 Description

- 'Account Stop Correspondence' feature ensure that the 'Account' is not picked by ODD jobs to create the Letters and Correspondence.
- In 'Customer Service > Account Details > Account Details > Statement' provided new display flag as 'Stop Correspondence'.
- New non-monetary transaction 'Account Stop Correspondence', provided to update 'Stop Correspondence' indicator details of an Account, which stops sending letters and stop correspondence generation.
- Provided facility to waterfall this transaction on Master & associated accounts if required and support in Generic File Upload.
- If individual account level stop correspondence exists then such account excluded from Master Account/Customer level Statement consolidation.
- If Master account has stop correspondence and new account boarded with 'Statement Consolidation' flag Y, then the new account automatically gets stop correspondence.
- When an Associate account is moved/Swapped from Master Account 1 to Master Account 2 and if Master Account 2 has stop correspondence and Statement Consolidation Flag Y, then the new account automatically gets stop correspondence.

#### **Validations:**

- If "Customer Stop Correspondence" already posted on an account and if user tries to post "Account Stop Correspondence" then following error message provided.
- **Error Message:** "'Customer Stop Correspondence' is already posted on the account".
- If "Account Stop Correspondence" posted and then "Customer Stop Correspondence" posted, user tries to "Start" Account level stop correspondence then that does not allow, as global customer level stop exists. Above same error message is displayed.

#### **Conversion Impact:**

'Account Stop Correspondence' provided in conversion process.

#### **Web Services:**

- In 'Account Onboarding Service' at 'ApplicationData' block provided "StopCorrespondenceIndicator" element.
- 
- In 'Account Details Service' at 'AccountDetailsSummary' block provided "StopCorrespondenceIndicator" element.

**Transaction Details:**

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

**Transaction Parameters:**

Parameter Code	Field Type	Mandatory Y/N	Display Y/N	Default Values	Comments
TXN DATE	Date	Y	Y	System Date	Transaction Date
ACCOUNT STOP CORR INDICATOR	LOV	Y	Y	NO	Stop Correspondence Indicator YES/NO lookup CD YES- Posts the Stop Correspondence.
PROCESS MASTER ASSOCIATED ACCOUNTS	LOV	Y	Y	NO	YES/NO lookup CD To define whether the transaction expected to post at Current Account or "Master Account and Associated Accounts".
PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS	LOV	Y	Y	NO	YES/NO lookup CD If the Parameter set to Y, system posts this transaction to Associated Accounts where the Product Type is equal to Current Account Product Type. If the Parameter set to N, system posts to all the Accounts under a Master Account.
STATEMENT CONSOLIDATION	LOV	Y	Y	YES	YES/NO lookup CD
REASON CODE	LOV	N	Y	NA	Reason Code for posting this transaction
COMMENT	Text Box	N	Y	NA	Provide if any related comments

- PROCESS MASTER ASSOCIATED ACCOUNTS
  - If Y, Master and all the associated accounts are considered for this transaction processing.
  - If N, transaction is posted only on respective Account #.
- PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS

- If Y, Associated account with Product and Funding type same as that of Master Account is considered for transaction processing. (Assumption: Process to master associated account = Y).
- If N, transaction posted on Master and all its associated accounts regardless of product and funding type. (Assumption: Process to master associated account = Y)
- STATEMENT CONSOLIDATION
  - If Y, system updates Master and all the associated accounts, which are having Statement, Consolidation flag 'Y' for this transaction processing. (Assumption: Process to master associated account = Y).
  - If N, system ignores statement consolidation flag and updates Master and all the associated accounts for this transaction processing. (Assumption: Process to master associated account = Y)

**Matrix for “Account Stop Correspondence” transaction processing**

Scenarios stating Stop Correspondence set to Yes/No	Acc1 with Statement Consolidation [Yes]	Acc2 with Statement Consolidation [Yes]	Acc3 with Statement Consolidation [No]	Acc4 with Statement Consolidation [No]	Comment
Customer Stop Correspondence - <b>Yes</b>	No	No	No	No	
Customer Stop Correspondence - <b>No</b>	Yes/No	Yes/No	Yes/No	Yes/No	Based on Account Level Stop Correspondence flag
Stop Correspondence at Master Account and in transaction 'STATEMENT CONSOLIDATION' parameter is <b>Yes</b>	Yes	Yes	No	No	
Stop Correspondence at Master Account and in transaction 'STATEMENT CONSOLIDATION' parameter is <b>No</b>	Yes	Yes	Yes	Yes	

## Customer Service > Account Details > Account Details > Statement:

<b>Customer Service</b> x		<b>Accrual Method</b> INTEREST BEARING <b>Base Method</b> ACTUAL/ACTUAL <b>Accrued Interest</b> 790.61 <b>Index Type</b> FLAT RATE <b>Index Rate</b> 14.00 <b>Margin Rate</b> 0.00 <b>Rate</b> 14.00 <b>Deprecation Value</b> 12,000.00 <b>Residual Value</b> 0.00 <b>Residual %</b> 0.00 <b>Rent Charge</b> 2,762.92 <b>Balloon Amt</b> 0.00 <b>Auto Include Residual Value</b> ____ <b>Residual Valuation</b> ____		<b>Total Term</b> 36 <b>Paid Term</b> 0 <b>Maturity Dt</b> 09/01/2022 <b>Security Deposit</b> 0.00 <b>Payment Hierarchy</b>		<b>Agreed Amt</b> ____ <b>Paid Till Dt</b> ____	
<b>Capitalization</b> <b>Capitalization</b> ____ <b>Frequency</b> UNDEFINED <b>Capitalization Start Basis</b> UNDEFINED <b>Grace Days</b> 0 <b>Cap Tolerance Amt</b> 0.00 <b>Cap Run Date Next</b> 12/31/4000		<b>Recourse Details</b> <b>Recourse</b> ____ <b>Recourse Type</b> ____ <b>Recourse Reason</b> ____ <b>Max Recourse %</b> 0.00 <b>Recourse Amt</b> 0.00		<b>Ever Green Details</b> <b>Auto Post On Maturity</b> ____ <b>Number of Unpaid Bills</b> 0 <b>Unpaid Bills %</b> 0.00 <b>Print Amount Method</b> ____ <b>Value</b> 100.00 <b>Grace Days</b> 0 <b>Evergreen Term</b> 1		<b>Usage/Rental Details</b> <b>Agreement Type</b> UNDEFINED <b>Payment Mode</b> INSTITUTION DRAFT / CHECK	
<b>Rate Change Details</b> <b>Rate Start of the Year</b> 14.00 <b>Last Rate Adj Dt</b> ____ <b># of Rate Adj (Year)</b> 0 <b># of Rate Adj (Life)</b> 0 <b>Reschedule Method</b> UNDEFINED <b>Reschedule Value</b> 0.00		<b>Cure Letter</b> <b>Start Date</b> ____ <b>Expiry Date</b> ____		<b>Custom Fields</b> <b>Additional Place Holder String</b> 10 <b>Additional Place Holder Number</b> 10 <b>Additional Place Holder Number</b> 11 <b>Additional Place Holder Number</b> 12 <b>Additional Place Holder Number</b> 13 <b>Additional Place Holder Number</b> 14 <b>Additional Place Holder Number</b> 15 <b>Additional Place Holder Number</b> 16 <b>Additional Place Holder Number</b> 17 <b>Additional Place Holder Number</b> 18 <b>Additional Place Holder Number</b> 19 <b>Additional Place Holder Number</b> 20 <b>Additional Place Holder Number</b> 21 <b>Additional Place Holder Number</b> 22		<b>Others</b> <b>Statement Consolidation</b> ✓ <b>Time Zone</b> AMERICA/LOS_ANGELES <b>Linked Account</b> UNDEFINED <b>Securitization Eligible</b> ____ <b>Close Account After Paid-Off</b> ✓ <b>Skip Credit Bureau Reporting</b> ✓ <b>Allow Repossession on SCRA</b> ____	
<b>Extn and Due Dates</b> <b># of Extensions (Life)</b> 0 <b># of Extension Term (Life)</b> 0 <b># of Due Day Changes (Year)</b> 0 <b># of Due Day Changes (Life)</b> 0		<b>Statement</b> <b>Smrt Preference Mode</b> ____ <b>Mock Statement Req</b> ____ <b>Mock Statement Run Date Next</b> 01/01/1800 <b>Mock Statement Cycles</b> ____ <b>Mock Pre Statement Days</b> 0 <b>Stop Correspondence</b> ▼					

### 2.10.3 Seed Data

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

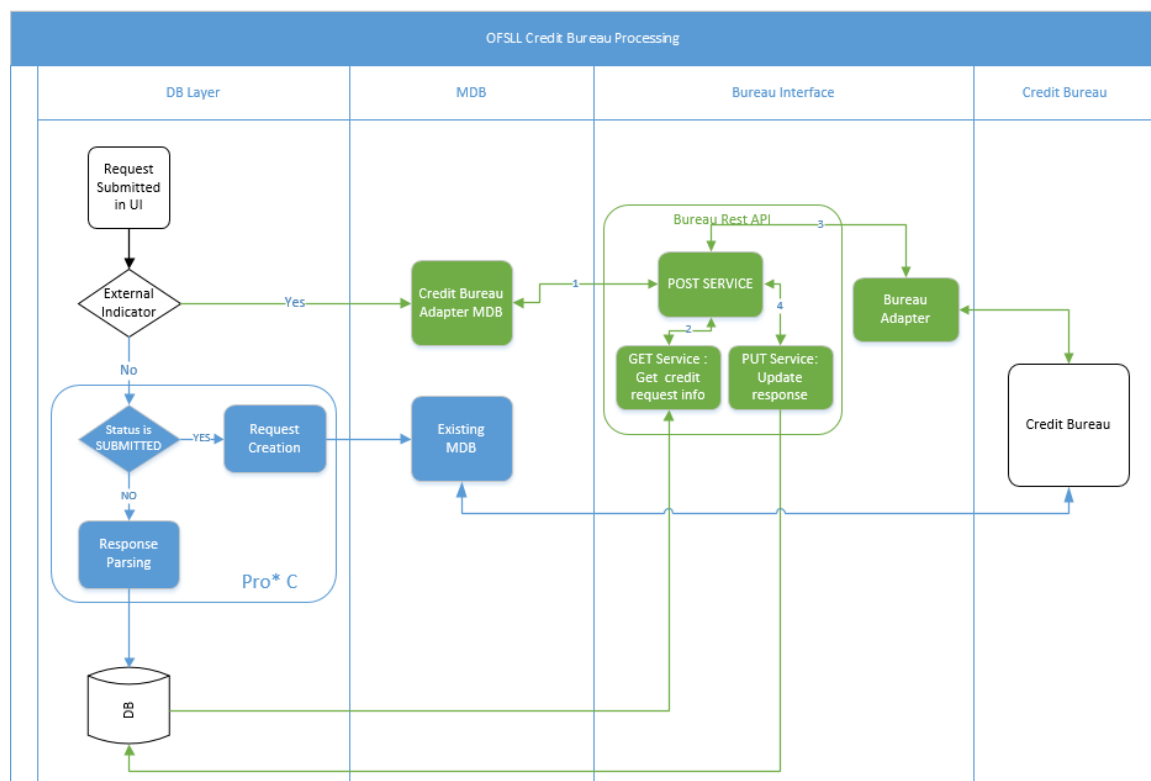
## 2.11 Credit Bureau Changes C to Java (TUC bureau)

### 2.11.1 Overview

OFSLL credit bureau processing such as request creation, bureau call, response parsing and response insertion for MDB flow was done using Pro\*C code and for non MDB flow, except for bureau call, rest all processing was done by Pro\*C code. As part of this enhancement we have moved the Pro\*C code to JAVA code for TUC bureau.

### 2.11.2 Description

- In order to move from Pro\*C code to Java, there is a change in approach for the credit bureau processing for external bureaus:
  - A new credit bureau adapter MDB sends the RequestId and BureauName to Bureau Rest API (a new post service).
  - This post service internally calls the Get Credit bureau service (new service) to get the Bureau and Customer information.
  - Once the bureau API gets the required information, it calls the Bureau Adapter, which invokes the Credit bureau, get the response and pass it back to the Bureau API.
  - Once Bureau API gets the response, it calls the Credit bureau PUT Service and update OFSLL.



#### Setup Changes:

- In the Credit Bureau>Report Formats> Credit Bureau tab, below change is done

- Existing field 'Bureau Name' is made as unique.
- System displays an error as "Bureau Already Exists" on save if user gives the same Bureau name.
- In the Credit Bureau > Report formats > Credit Bureau Report Formats tab, below changes are done.
  - Existing fields 'Company' and 'Branch' are removed.
  - Adding a new record is only allowed if there is no record in the block. If a record is available, only modification is supported
  - New section 'External Connection Details' is added after 'Business Details' with the below details.

Field Name	Type	Default Values	Comments	Reference
Connection URL	A/N	NA	Third-party Service URL	URL details are added into WebLogic Key Store
Authentication Mode	LOV	BASIC	Authentication Mode	Existing Lookup type WHK_AUTH_MODE_CD
Grant Type	LOV	NA	OAUTH 2.0 Grant Type	Existing lookup code WHK_GRANT_TYPE_CD
Token URL	A/N	NA	Third-party OAUTH 2.0 token generation URL	NA
Client ID	A/N	NA	Third-party OAUTH 2.0 client ID	NA
Client Secret	A/N	NA	Third-party OAUTH 2.0 client secret	NA
User Name	A/N	NA	Basic Authentication User Name  Or Third-party OAUTH 2.0 Resource Owner User Name  Enabled only for Resource Owner Grant Type	NA
Password	A/N	NA	Basic Authentication Password  Or Third-party OAUTH 2.0 Resource Owner Password  Enabled only for Resource Owner Grant Type	NA

Field Name	Type	Default Values	Comments	Reference
Identity Domain	A/N	NA	Third-party OAUTH 2.0 Domain Name	NA
Token Header Key	A/N	NA	Third-party HTTP header key that OFSLL should pass	NA

- UI Validations
  - Invalid Service URL
  - Require Client ID for OAUTH 2 Authentication
  - Require Client Secret for OAUTH 2 Authentication
  - Require Token URL for OAUTH 2 Authentication
  - Invalid Token URL for OAUTH 2 Authentication
  - Require Username for Basic Authentication
  - Require Password for Basic Authentication
  - Require Resource Owner User Name for OAUTH 2 Resource Owner Authentication
  - Require Resource Owner Password for OAUTH 2 Resource Owner Authentication
- The internal bureau details (Connection URL and credentials) is saved in weblogic keystores.
- Based on the external Indicator at the report format details, system either calls the internal bureau or the external adapter
- In the Credit Bureau>Report Formats> Credit Bureau Report Formats> Report Formats Details, below change is done
  - 2 new fields 'Company' and 'Branch' are added
- In the webhook setup, field 'Bureau' is removed.

### Origination Changes

In the Origination> Bureau tab, following change is done – Bureau > Consumer > Report Header > Summary 1 and Summary 2 tabs are removed.

**NOTE:** Credit bureau Changes done as part of 14.8.0.0.0 release is no more supported in this release.

### 2.11.3 Screen Changes

#### Credit Bureau > Report Formats> Credit Bureau Report Formats:

Fields 'Company' and 'Branch' are removed and new section 'External Connection Details' is added

**Credit Bureau Report Formats**

Save and Stay Save and Return Return

\* Description TRANSUNION

**Consumer Details**

\* Consumer Member Code TEST

\* Consumer Password \*\*\*\*\*

Customer Code

Auth Password Change Dt

Auth User Id

Auth Password

**Change**

New Auth User Id

New Auth User Password

**Change**

**Business Details**

Business Member Code

Auth Password Change Dt

Auth User Id

Auth Password

**Change**

New Auth User Id

New Auth User Password

**Change**

**External Connection Details**

Connection URL http://vwhf00gmy.in.oracle.com:9004/we

Authentication Mode BASIC

\* User Name YOGESH

\* Password \*\*\*\*\*

**TransUnion Details**

Market

Sub Market

Industry

**Experian Details**

Preamble

Consumer Host Code

Business Host Code

UIC

**Equifax Details**

Service Name

**Credco Details**

Origin Code

**Credit Bureau Report Formats**

Save and Stay Save and Return Return

\* Description TRANSUNION

**Consumer Details**

\* Consumer Member Code TEST

\* Consumer Password \*\*\*\*\*

Customer Code

Auth Password Change Dt

Auth User Id

Auth Password

**Change**

New Auth User Id

New Auth User Password

**Change**

**Business Details**

Business Member Code

Auth Password Change Dt

Auth User Id

Auth Password

**Change**

New Auth User Id

New Auth User Password

**Change**

**External Connection Details**

Connection URL http://vwhf00gmy.in.oracle.com:9004/we

Authentication Mode OAUTH2.0

Token URL

\* Grand Type

\* Client Id

\* Client Secret

\* Identity Domain

\* Token Header Key

**TransUnion Details**

Market

Sub Market

Industry

**Experian Details**

Preamble

Consumer Host Code

Business Host Code

UIC

**Equifax Details**

Service Name

**Credco Details**

Origin Code

#### Credit Bureau > Report Formats> Report Formats Details:

New fields 'Company' and 'Branch' are added

**Report Format Details**

Return

Company US01

Branch ALL

Report CREDIT REPORT

Report Type CREDIT REPORT

Report Class CONSUMER

Multi Request Allowed

Score Type

Addl Product

Inquiry Limit

Default

External Report



## Webhook Setup

Field 'Bureau' is removed.

**Webhook**Return

Channel ABHISHEK1  
Client Secret Key ZxKMGVYQWIPaUpLvFRaUxDS  
mhR2NpT2KSVV6VXhNaUo5Lm  
V55npkV0lpT2IKWFJVSUUMDIIMS  
Service URL https://localhost:7101/webhook  
Test Service URL https://localhost:7101/webhook/test  
Enabled

Authentication mode BASIC  
User Name  
Password

Verified

## Origination> Bureau> Consumer>Report Header

Tabs 'Summary 1' and 'Summary 2' are removed

Credit Bureau x Webhook x **Origination x**

**Consumer**

**Bureau Details**Add Edit View Audit  
IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap Submit Request

Type	Bureau	#	Status	Dt	Report
MANUAL	TUC	3	PENDING	04/09/2020	CREDIT REPORT
MANUAL	TUC	3	PENDING	04/09/2020	CREDIT REPORT
MANUAL	TUC	3	PENDING	04/09/2020	CREDIT REPORT

**Applicant/Customer Details**  
View Format Freeze Detach Wrap

Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix
PRIMARY	TUC		BUREAU TEST	PENDING	11/11/1980	xxx-xxx-7676	

**Report Header**  
View Format Freeze Detach Wrap

Bureau	First Name	MI	Last Name	SSN	Birth Dt	Mother's Maiden Name	Report Dt
--------	------------	----	-----------	-----	----------	----------------------	-----------

**Bureau Report** Trade lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statements Credit Scores

**Bureau Report**  
View Report Text PDF  
View Format Freeze Detach Wrap Print Report

### 2.11.4 Seed Data

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

## 2.12 Billing Points Consolidation

### 2.12.1 Overview

Provided ability to consolidate Billing points based on “Consolidate Points at Master flag” and Points Consolidation Type” similar to Actual points consolidation and Ability to on-board standalone Actual Points when “Points Consolidation Flag is set to “N” at Master Account.

### 2.12.2 Description

“Billing points” consolidation happens at Servicing > Master Account > Collateral > Vacation Ownership level when following criteria meets.

- Master Account level “Consolidate Points at Master = Y” and “Points Consolidation Type” should be equal to Associated Account level “Points Consolidation Type”.
- Associated Accounts status which are eligible for consolidation should be maintained in “ACC\_STATUS\_POINT\_CONS\_CD”.
- Assets under the selected Accounts should be in “Active” status and “Expiration Date of Asset” should be greater than GL date.
- **Note:** Any changes at Master Account > Asset does not trigger the Points Consolidation. It always triggers when there is an update from Associated Accounts > Assets.

The above consolidation logic is triggered from following functionalities:

- UI Funding process
- Account Onboarding
- API process
- Collateral GET/PUT/POST Services
- Collateral Create/Update File uploads
- MASTER ACCOUNT MAINTENANCE Txn
- ADD NEW ASSET
- SUBSTITUTION OF ASSET
- SET-ASE: ASEPRC\_BJ\_100\_01 (ASSET POINT CONSOLIDATION) batch job
- Account Status Update

If “Consolidate Points at Master = N” at Master Account, then system calculates the “Billing Points” based “Usage Type” (Current logic).

#### **Actual Points Consolidation**

- If Master Account > Asset level ‘Consolidate Points at Master Flag’ is set to “Y”, system triggers the points consolidation and if there are no eligible Associated Accounts for consolidation “Zero” Points should be updated.
- If the Master Account > Asset level Consolidate Points at Master Flag is set to “N”, system does not trigger the points consolidation even there are associated account > Assets with “Consolidate Points at Master Flag = Y” and eligible for consolidation.

- In this case whatever the points sent as part of Funding or Onboarding remains at Mater Account > Asset level.
  - In this case user can create standalone Master Account > Asset with non-zero Points.
- Note:** Any changes at Master Account > Asset does not trigger the Points Consolidation. It always triggers when there is an update from Associated Accounts > Assets.

### 2.12.3 Seed Data

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

## 2.13 Payment Maintenance Error Message

### 2.13.1 Overview

When an existing Suspense payment is modified and reposted with new payment details, 'Payment Id' in warning message is different from actual "Payment Id at Payment Record. This error has been rectified as part this enhancement.

### 2.13.2 Description

'Payment Id' in warning message and modified Suspense payment record are showing same "Payment Id".

The screenshot displays the Oracle Payments Maintenance window. A warning dialog box is open, stating: "Warning: Payment Id: 9006 - Invalid Account Number 0". The main window shows the "Payment Maintenance" tab with search parameters and a table of payments. The payment record for Payment Id 9006 is highlighted, showing details such as Account #, Title, Amount, Status, Spread, Payment Date, Currency, and Amount Reason.

Multi	Payment Id	Account #	Title	Account Status	Spread	Pmt Dt	Currency	Pmt Amt Reason
<input type="checkbox"/>	9006		NO ACCOUNT		ACTIVE SPREAD-LEASE	01/22/2020	US DOLLAR	1,000.00

Account #	Title	Currency	Amount Status	Spread	Reason	Error Reason
0	SUSPENSE ACCOUNT	US DOLLAR	1,000.00 POSTED	ACTIVE SPREAD-LEASE		Invalid Account Number 0

### 2.13.3 Seed Data

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

## 2.14 Credit Bureau Reporting Enable/Disable

### 2.14.1 Overview

As a part of the Timeshare Business, there is no need to report the due/Maintenance accounts to the credit Bureaus through Metro II reporting. To identify and avoid reporting these accounts, following changes are done as part of this enhancement.

- Ability to enable/Disable Credit Bureau Reporting based on the Product Level flag-Skip Credit Bureau Reporting.
- Non-Monetary Transaction to update the Flag
- Changes to Metro-II process to consider Skip Credit Bureau Reporting.

### 2.14.2 Description

A new product level flag (Skip Credit Bureau Reporting) is added for Loan, Line and Lease.

- If Skip Credit Bureau Reporting Flag is YES, then Credit Bureau Reporting of the Accounts funded with this product is not done (i.e. if Skip Credit Bureau Reporting Flag is YES then Metro-II process does not pick the account.
- If Flag is NO then Credit Bureau Reporting of the Accounts funded with this product is done, If Skip Bureau Flag is N then Metro-II pickd the record but if Stop Bureau condition exist then that account is not reported.

**Note:** So the only change to Metro-II process would be to add Skip Credit Bureau Reporting (with default value "N").

- This Skip Credit Bureau Reporting Flag is copied to the Application and then to Account once created.
- Skip Credit Bureau Reporting flag defaulted based on the product code once account is on-boarded with Product Code.
- Skip Credit Bureau Reporting flag included in Conversion Process.
- By default Skip Credit Bureau Reporting flag is set to N (no impact to existing customers).
- This Change applicable for Loan, Line and Lease.

**Note:** Existing mechanism of Stop Bureau Account condition still be applicable, as it exists today i.e. no change in that behavior:

#### Product Setup Changes

New product level flag to added "SKIP CREDIT BUERAU REPORTING".

Para meter Code	Descri ption	Mand atory Y/N	Data Type/ Size	Default Values	Field Validation and Comments
Skip Credit Burea u Repor ting	Skip Credit Bureau Reporti ng	Y	Flag	N	If Flag is YES then Credit Bureau Reporting of the Accounts funded with this product is <u>not</u> be done (i.e.), If Skip Bureau Flag is YES then Metro-II process does not pick the account.  If Flag is NO then Credit Bureau Reporting of the Accounts funded with this product is done, If Skip Bureau Flag is NO then Metro-II picks the record but if Stop Bureau condition exist then that account is not be reported.

**Loan Product**

Product: AUS LOAN VEHICLE (FR)  
 Description: BGM LOAN VEHICLE (FR)  
 Start Dt: 01/28/1998  
 End Dt: 12/31/4000  
 Direct: \_\_\_\_\_  
 Flexible Repayment: ☒  
 Close Account After Paid-Off: ☒

Customer Credit Limit: \_\_\_\_\_  
 Same Billing Cycle: \_\_\_\_\_  
 Enabled: ☒  
**Skip Credit Bureau Reporting: ☒**  
 Collateral Type: VEHICLE COLLATERAL  
 Collateral Sub Type: PERSONAL PROPERTY VEHICLE  
 Credit Bureau Portfolio Type: INSTALLMENT

Credit Bureau Account Type: AUTO  
 Billing Cycle: MONTHLY  
 Category: STANDARD  
 Index Rounding: NO ROUNDING TO INDEX RATE  
 Reschedule Method: UNDEFINED  
 Reschedule Value: 0.0000

Buttons: [Return](#)

Tabs: **Product Itemizations** | Rate Adjustments

### Non- Monetary Transaction

- A new Non-Mon txn is provided to update Skip Credit Bureau flag at the Account level.
- New Non-Monetary is provided to Modify Skip Credit Bureau Reporting flag.

Description	Group	Action	Monetary	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL
SKIP CREDIT BUREAU REPORTING MAINTENANCE	ACCOUNT NON MONETARY	POST	N	N	N	N	Y	N	N

### Transaction Parameters:

Parameter code	Sort	Type	Required
SKIP CREDIT BUREAU REPORTING	1	LOV with option as YES/NO	Y

### Output

On successful posting of the Transaction:

- If Flag is YES, then Credit Bureau Reporting of the Accounts funded with this product is not be done i.e. if Skip Bureau Flag is YES, then Metro-II process does not pick the account
- If Flag is NO then Credit Bureau Reporting of the Accounts funded with this product is done, If Skip Bureau Flag is N, then Metro-II picks the record but if Stop Bureau condition exist then that account is not be reported.

### Customer Service > Account Details - Display Skip Credit Bureau Reporting

A new display only Skip Credit Bureau Reporting flag is added in the Account details tab.  
 Customer Service → Account Details → Account Details].

**Customer Service**

Capitalize: \_\_\_\_\_  
 Frequency: UNDEFINED  
 Capitalization Start Basis: UNDEFINED  
 Grace Days: 0  
 Cap Tolerance Amt: 0.00  
 Cap Run Date Next: 12/31/4000

Max Recourse %: 0.00  
 Recourse Amt: 0.00

**Cure Letter**  
 Start Date: 4/1/2020  
 Expiry Date: \_\_\_\_\_

**Imputed Interest**  
 Imputed Rate: \_\_\_\_\_

**Extn and Due Dates**  
 # of Extensions (Year): 0  
 # of Extensions (Life): 0  
 # of Extension Term (Year): 0  
 # of Extension Term (Life): 0  
 # of Due Day Changes (Year): 0  
 # of Due Day Changes (Life): 0  
 Last Extn Dt: \_\_\_\_\_  
 Due Day Change Dt: \_\_\_\_\_

**Amortized Loans**  
 Extra Principal Paid: 0.00

**Others**  
 Statement Consolidation: ☒  
 Time Zone: \_\_\_\_\_  
 Linked Account: UNDEFINED  
 Securitization Eligible: ☒  
**Skip Credit Bureau Reporting: ☒**  
 Allow Repossession on SCRA: \_\_\_\_\_

**Statement**

Additional Place Holder String: 10  
 Additional Place Holder Number 10: \_\_\_\_\_  
 Additional Place Holder Number 11: \_\_\_\_\_  
 Additional Place Holder Number 12: \_\_\_\_\_  
 Additional Place Holder Number 13: \_\_\_\_\_  
 Additional Place Holder Number 14: \_\_\_\_\_  
 Additional Place Holder Number 15: \_\_\_\_\_  
 Additional Place Holder Number 16: \_\_\_\_\_  
 Additional Place Holder Number 17: \_\_\_\_\_  
 Additional Place Holder Number 18: \_\_\_\_\_  
 Additional Place Holder Number 19: \_\_\_\_\_  
 Additional Place Holder Number 20: \_\_\_\_\_

Buttons: [Close](#)

**Conversion/API process**

- API/Conversion/Migration process includes new Skip Credit Bureau Reporting flag.
- Based on this Flag, Metro-II process decides whether to consider the account or not.
- Refer to the logic of YES/NO in the introduction.

**Impact on Web service Changes**

Skip Credit Bureau reporting element is included in GET Account Details Web service include response.

**2.14.3 Seed Data**

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

## 2.15 Repossession on SCRA Accounts

### 2.15.1 Overview

In US region, if a person is in active military duty, financial institution is not supposed to repossess any collateral; even if the account becomes delinquent. To comply with this regulation, OFSLL restricts user to repossess the asset (i.e. posting of REPOSSESSION condition on account through call activity), if 'Borrower on military duty' transaction posted on account. But the above regulation has some exception, wherein financial institution is allowed to repossess asset, if customer who is on active military duty voluntarily offers the same. So now, user can post VOLUNTARY REPOSSESSION call activity even if the borrower is on active military duty.

### 2.15.2 Description

- A new flag "Allow Repossession on SCRA" at account level (Servicing > Account Details > others) is introduced to 'Allow REPOSSESSION on SCRA Accounts (Read Only)'.
- Default value for this field is N (Does not allow to post REPOSSESSION condition by default).
- Web Service Impact: this flag is Included in 'Get Account Details' web service.

The screenshot shows the 'Customer Service' window with various tabs and fields. The 'Others' section is expanded, showing several checkboxes and dropdowns. The 'Allow Repossession on SCRA' checkbox is highlighted with a red rectangle. Other visible fields include 'Recourse Amt: 0.00', 'Cure Letter', 'Start Date: 4/1/2020', 'Expiry Date', 'Imputed Interest', 'Imputed Rate', 'Extn and Due Dates', 'Statement Consolidation', 'Time Zone', 'Linked Account', 'Securitization Eligible', 'Close Account After Paid-Off', 'Skip Credit Bureau Reporting', and 'Statement'.

A new non-monetary transaction is introduced to maintain "Allow Repossession on SCRA" flag in Servicing > Account Details > others:

Txn Code	Description	Group	Action	Monetary	System defined	Enabled	Txn/Bal Type	State Txn Type	Batch	Manual	State Print	GL	Event
	REPOSSESSION MAINTENANCE	ACCOUNT NON MONETARY	POST	N	Yes	Y	NONE	NONE	N	Y	N	N	N



**Transaction Parameters:**

Transaction Parameter	Mandatory	Reference	Comment
Txn Date	Y	System Date	

**Validations:**

This transaction is allowed to be posted on account where SCRA indicator = Y; else show message 'Transaction not allowed, if customer is not on military duty'.

- At the time of posting transaction, if the 'Allow Repossession on SCRA' flag = N; this transaction makes this flag as Y.
- At the time of posting transaction, if the 'Allow Repossession on SCRA' flag = Y; this transaction makes this flag as N.

**Impact – If Allow Repossession on SCRA' flag = Y**

- System overrides the existing validation of not allowing user to post the condition of 'Repossession' and user is allowed to post the condition on account.
- If the flag value = N, existing behavior of NOT allowing the REPOSSESSION condition on SCRA account continues.

**Notes:**

- User is expected to post the transaction manually, if intends to allow the repossession on SCRA accounts.
- System does not technically differentiate the voluntary and involuntary work orders and hence user would be able to create Voluntary repo or involuntary repo work order types. Hence, user has to ensure to handle this operationally.

**2.15.3 Seed Data**

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

## 2.16 Zip Code validation Enhancement

### 2.16.1 Overview

Provided the ability to skip the Zip code validations for a specific Country based on a Lookup sub code at Country lookup. This is basically to support countries where no ZIP code practice is followed.

### 2.16.2 Description

Added a new Sub code to "COUNTRY\_CD" lookup to skip the Zip code validations at UI, Web Service.

- When a Country lookup value is maintained with Sub Code as "NO\_ZIP\_VAL".
  - System shows "0000000000" as lookup value in "ZIP" field and "UNDEFINED" in City and State fields.
  - If user selects "0000000000" as zip value, system defaults City and State to "UNDEFINED".
  - This facility is available in following functionalities.



Screens\_Services.xlsx

### 2.16.3 Seed Data

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

## 2.17 Index/Margin Rate Change Transaction Enhancements

### 2.17.1 Overview

Index/Margin rate Change Transaction Enhancement to support Change Payment when Margin Rate is posted in Transaction.

Currently, on posting of Index/ margin rate change transaction, system does not trigger any 'Change Payment' transaction on account.

### 2.17.2 Description

Scope of changes:

- Change has been taken in **Loan/ Lease** Products.

Changes to 'Index/ Margin Change' transaction:

- Following new parameter is added to "**Index/ Margin Change**" transaction to post a "Change Payment" child transaction along with "Index/Margin Change" transaction in case of change in overall rate (Index + Margin) of the account.
  - When the "Auto Change Payment" indicator is Y and account having the product with Reschedule method as change payment then system posts Index rate transaction and change payment transaction (behavior of this transaction follows the rate change batch job (TXNRAT\_BJ\_100\_01 - RATE CHANGE PROCESSING)).
  - When Auto Change Payment indicator is set to N, then system posts the Index rate transaction and updates the Rate in Account details. No Change Payment is posted (Existing Behaviour).

#### Transaction Parameters:

Parameter Name	Type	Default Value	Comments
Auto Post Change Payment	LOV (Yes/No)	No	

**Note:** Applicable only for Accounts having "Interest bearing" accrual method. Also, the 'Auto Post Change Payment' transaction changes the payment amount 'only if' the new calculated amount is greater than the old value.

### 2.17.3 Seed Data

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

## 2.18 Web Service Enhancements

### 2.18.1 Overview

As part of multiple enhancements, existing web services have been enhanced to handle the changes / impact or new web services created. Check swagger for more information.

### 2.18.2 Description

#### New Web Services

Service Name	Purpose / Impact
Update User Web service (Put)	New service to update the setup user details from the third party interface.

#### Changes to existing web Services

Service Name	Purpose / Impact	Feature
Account details Get service	Added new tag to fetch the details of capitalization preference and frequency.	Capitalization
Account details Get service	'AccountDetailsSummary' block provided "StopCorrespondenceIndicator" element.	Stop Correspondence
Account details Get service	Skip Credit Bureau reporting element is included in GET Account Details Web service include response.	Credit Bureau Reporting Enable/Disable
Account details Get service	Included tags to show 'Delinquency Days' and 'Next Due Date' fields,	NA
Account on boarding	System checks the capitalization parameters and set the 'Next Cap Run Date' during account on boarding	Capitalization
Account on boarding	In 'Account On boarding Service' at 'Application Data' block provided "StopCorrespondenceIndicator" element.	Stop Correspondence

### 2.18.3 Seed Data

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

## 2.19 Oracle Digital Assistant [Chat bot] - ASK

### 2.19.1 Overview

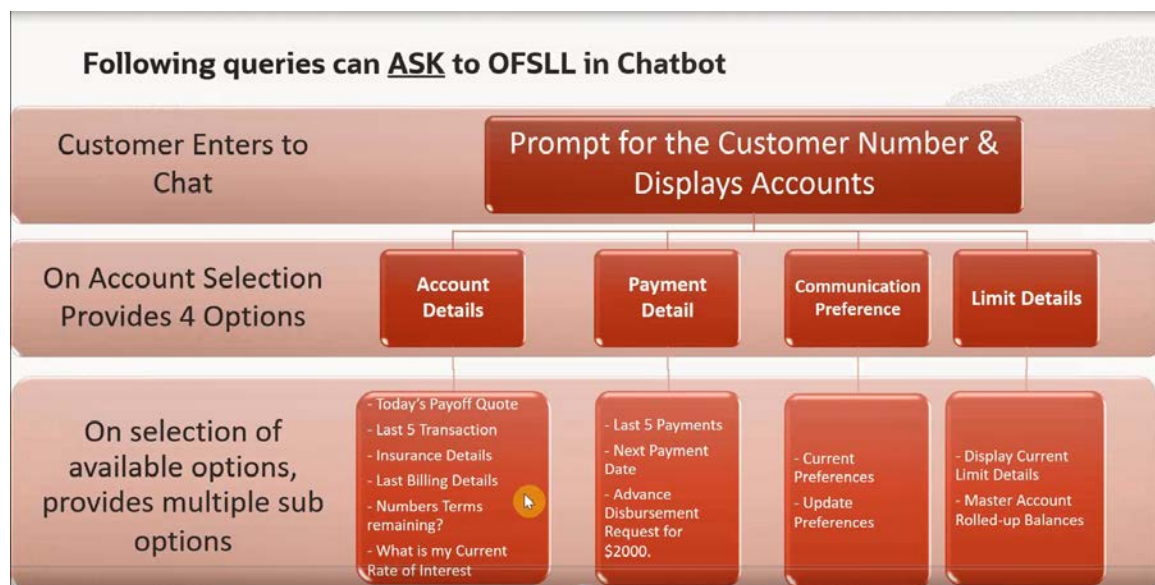
OFSLL has integrated with Oracle Digital Assistant [Chat bot] called ASK, which is an interactive system helps the end users to query and fetch the account related information and perform actions on account based on option selected in menu presented by the bot.

### 2.19.2 Description

While interacting with ASK, user has to input the basic details to query and drill down to explore multiple facilities supported out of box.

Following are the different steps / options currently available:

- Home Page of ASK prompt the user to input the 'Customer Number' and bot fetches the account number mapped to the customer number.
- On 'Account Selection' bot provides options like 'Account Details, Payment Details, Communication Preferences and Limit Details'.
- Next level to account section opens up next level of options against each option selected above like below.



---

## 3. Appendix: Seed Data

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



Adobe Acrobat  
Document

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

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## 4. Patches and Bugs

Bug Id	Bug Description	Fix Description
NA	NA	NA

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## 5. Security Fixes

-NA-



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## 6. Limitations and Open issues

-NA-

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## 7. Components of the Software

### 7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes
- Installation Guides
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link [https://docs.oracle.com/cd/F27106\\_01/index.htm](https://docs.oracle.com/cd/F27106_01/index.htm)

### 7.2 Software Components

Software Components of this patch release are as follows:

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

## 8. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.7+ & 7.0 (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.4.0
				Oracle JDK	1.8.0_241
				Application Development Framework	12.2.1.4.0
		Database Server		Oracle Database Enterprise Edition	19.3.0.0.0
		Reporting Server		Oracle Analytics Publisher	5.5.0
		Client Machines	Windows 10 (Patch Version 1703)	Microsoft Edge (64 Bit)	44.18362.449.0
				Mozilla Firefox (64 Bit)	68.7.0esr
				Google Chrome (64 Bit)	81.0.4044.113 (Official Build) (64-bit)
			Mac OS X	Apple Safari (64 Bit)	13.1

---

## 9. Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library - [https://docs.oracle.com/cd/F27106\\_01/pdf/refdocs/Licensing\\_Guide.pdf](https://docs.oracle.com/cd/F27106_01/pdf/refdocs/Licensing_Guide.pdf)

# ORACLE®

## Financial Services

Patch Release Notes  
Oracle Financial Services Lending and Leasing Release 14.9.0.0.0  
May 2020

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