

Loan Servicing Setup Guide

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Loan Servicing Setup Guide
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Table of Contents

| | |
|---|------------|
| 1. Navigation | 1-1 |
| 1.1 Audience | 1-1 |
| 1.2 Conventions Used | 1-1 |
| 1.3 Logging In | 1-1 |
| 1.4 Template and Navigation | 1-2 |
| 1.4.1 Home Screen | 1-2 |
| 1.4.2 Screens | 1-11 |
| 1.5 Common Operations | 1-12 |
| 1.5.1 Basic Operations | 1-12 |
| 1.5.2 Basic Actions | 1-13 |
| 1.5.3 Personalization Options | 1-14 |
| 1.5.4 De-supported Special characters | 1-17 |
| 1.5.5 Skip Zip Code Validation | 1-17 |
| 1.5.6 Export data to Excel | 1-18 |
| 1.6 Keyboard Compatibility | 1-19 |
| 1.6.1 Keyboard Compatibility | 1-20 |
| 1.7 Tool Tips | 1-20 |
| 1.8 Accessibility | 1-20 |
| 1.8.1 Understanding Accessibility | 1-20 |
| 1.8.2 Application Accessibility Preferences | 1-21 |
| 1.8.3 Documentation Accessibility Preferences | 1-21 |
| 2. Administration System | 2-1 |
| 2.1 System Parameters | 2-1 |
| 2.1.1 System Parameters Setup | 2-2 |
| 2.1.2 Organization Parameters | 2-4 |
| 2.1.3 Company Parameters | 2-6 |
| 2.2 Lookups | 2-7 |
| 2.3 User Defined Tables | 2-9 |
| 2.4 Audit Tables | 2-13 |
| 2.5 User Defined Parameters | 2-15 |
| 2.5.1 Formula Definition | 2-23 |
| 2.5.2 Selection Criteria | 2-24 |
| 2.6 Transaction Codes | 2-25 |
| 2.6.1 Transaction Codes sub screens | 2-29 |
| 2.7 Data Files | 2-31 |
| 2.7.1 Output tab | 2-32 |
| 2.7.2 Input tab | 2-34 |
| 2.8 Securitization | 2-38 |
| 2.9 Events | 2-40 |
| 2.9.1 Events (Existing Framework) | 2-40 |
| 2.9.2 Events (New Framework) | 2-47 |
| 2.9.3 Monitoring JMS Event Actions | 2-53 |
| 2.10 Batch Jobs | 2-53 |
| 2.10.1 Batch Jobs | 2-54 |
| 2.10.2 Batch Jobs Available | 2-58 |
| 2.11 Producer Cycles | 2-113 |

| | | |
|-----------|--|------------|
| 2.12 | Vendors | 2-115 |
| 2.12.1 | <i>Cycles Tab</i> | 2-115 |
| 2.12.2 | <i>Vendor Services Tab</i> | 2-117 |
| 2.12.3 | <i>Vendor Fees Tab</i> | 2-119 |
| 2.12.4 | <i>Invoice Rules tab</i> | 2-120 |
| 2.13 | Reports..... | 2-120 |
| 2.14 | Error Messages | 2-122 |
| 2.15 | Translation..... | 2-123 |
| 2.15.1 | <i>Setup Translation</i> | 2-124 |
| 2.15.2 | <i>Message Translation Setup</i> | 2-125 |
| 2.16 | Label Configuration | 2-128 |
| 2.17 | Seed Data..... | 2-131 |
| 2.17.1 | <i>Factory Data</i> | 2-132 |
| 2.17.2 | <i>Current Data</i> | 2-134 |
| 2.17.3 | <i>Comparison Data</i> | 2-135 |
| 2.17.4 | <i>Download Data</i> | 2-136 |
| 2.18 | Data Masking..... | 2-137 |
| 2.18.1 | <i>Setup Data Masking</i> | 2-139 |
| 2.18.2 | <i>Create data redaction policy</i> | 2-141 |
| 2.18.3 | <i>Masking User defined data</i> | 2-141 |
| 2.19 | Webhook | 2-142 |
| 2.19.1 | <i>Webhook Definition</i> | 2-143 |
| 2.19.2 | <i>Event Details</i> | 2-145 |
| 2.19.3 | <i>Monitoring Webhook Events</i> | 2-146 |
| 3. | Administration User | 3-1 |
| 3.1 | Organization | 3-1 |
| 3.2 | Companies | 3-6 |
| 3.3 | Access..... | 3-10 |
| 3.3.1 | <i>Data</i> | 3-11 |
| 3.3.2 | <i>Screen</i> | 3-12 |
| 3.3.3 | <i>Reports</i> | 3-17 |
| 3.3.4 | <i>Correspondence</i> | 3-18 |
| 3.3.5 | <i>Transaction</i> | 3-20 |
| 3.3.6 | <i>Webservice</i> | 3-23 |
| 3.4 | Users | 3-28 |
| 3.4.1 | <i>Replacement users</i> | 3-31 |
| 3.4.2 | <i>Application and Oracle Identity Manager Synchronization</i> | 3-31 |
| 3.5 | Correspondence..... | 3-31 |
| 3.5.1 | <i>Correspondence</i> | 3-32 |
| 3.5.2 | <i>Creating Correspondence</i> | 3-42 |
| 3.5.3 | <i>Generating Correspondence</i> | 3-44 |
| 3.6 | General Ledger..... | 3-46 |
| 3.6.1 | <i>General Ledger</i> | 3-46 |
| 3.7 | Queues..... | 3-53 |
| 3.7.1 | <i>Criteria Based Condition</i> | 3-56 |
| 3.7.2 | <i>Customer Service Tab</i> | 3-59 |
| 3.7.3 | <i>Call Action Results tab</i> | 3-66 |
| 3.7.4 | <i>Activity Tracking</i> | 3-68 |
| 3.7.5 | <i>User Groups Tab</i> | 3-69 |
| 3.8 | Printers | 3-70 |

| | | |
|-----------|---|------------|
| 3.9 | Intelligent Segmentation | 3-72 |
| 3.9.1 | <i>Machine Learning for Queue Creation</i> | 3-72 |
| 3.9.2 | <i>Machine Learning Data visualization</i> | 3-73 |
| 3.9.3 | <i>View Machine Learning Generated Queue</i> | 3-75 |
| 3.9.4 | <i>Create ML Based Queue</i> | 3-75 |
| 3.10 | Bank Details | 3-76 |
| 3.11 | Standard Payees | 3-79 |
| 3.12 | Check Details | 3-81 |
| 3.13 | Currencies | 3-82 |
| 3.13.1 | <i>Currency Definition</i> | 3-83 |
| 3.13.2 | <i>Currency Pair link</i> | 3-83 |
| 3.14 | Zip Codes | 3-84 |
| 3.15 | Payment Hierarchy | 3-85 |
| 3.15.1 | <i>Payment Appropriation Methods</i> | 3-86 |
| 3.15.2 | <i>Excess Payment Appropriation</i> | 3-88 |
| 4. | Product | 4-1 |
| 4.1 | Asset Types | 4-1 |
| 4.1.1 | <i>Usage/Rental Details</i> | 4-4 |
| 4.1.2 | <i>Usage Charge Matrix</i> | 4-6 |
| 4.1.3 | <i>Rental Charge Matrix</i> | 4-7 |
| 4.2 | Index Rates | 4-8 |
| 4.3 | Regulatory Rates | 4-10 |
| 4.4 | Currency Exchange | 4-12 |
| 4.5 | Scoring Parameters | 4-13 |
| 4.6 | Products | 4-15 |
| 4.6.1 | <i>Product Itemizations</i> | 4-18 |
| 4.6.2 | <i>Rate Adjustments</i> | 4-19 |
| 4.7 | Contract..... | 4-20 |
| 4.7.1 | <i>Balances</i> | 4-34 |
| 4.7.2 | <i>Amortized Balances</i> | 4-36 |
| 4.7.3 | <i>Itemizations</i> | 4-37 |
| 4.7.4 | <i>Fees</i> | 4-38 |
| 4.7.5 | <i>Behavioral Score Models</i> | 4-40 |
| 4.8 | Fees..... | 4-43 |
| 4.9 | Asset Billing Rate | 4-46 |
| 4.9.1 | <i>Asset Billing Rate Definition</i> | 4-46 |
| 4.9.2 | <i>Asset Billing Rate Details</i> | 4-48 |
| 4.9.3 | <i>Asset billing Calculations</i> | 4-50 |
| 4.9.4 | <i>Asset Billing Rate Setup - File upload</i> | 4-52 |
| 4.9.5 | <i>Asset Billing Batch Job</i> | 4-53 |
| 4.10 | Compensation | 4-55 |
| 4.11 | Commission | 4-59 |
| 4.12 | Insurance..... | 4-61 |
| 4.13 | Spreads | 4-64 |
| 4.13.1 | <i>Spread Definition</i> | 4-64 |
| 4.13.2 | <i>Spread Matrix</i> | 4-66 |
| 4.14 | Statement Messages..... | 4-68 |
| 4.15 | Letters..... | 4-69 |
| 4.16 | Subvention..... | 4-72 |
| 4.16.1 | <i>Loan Subvention Plans</i> | 4-74 |

| | |
|--|------------|
| 4.17 Escrow..... | 4-77 |
| 4.17.1 Escrow..... | 4-77 |
| Appendix A: Summary of the Application Scoring Parameters | A-1 |
| A.1 Glossary | A-1 |
| A.2 Scoring Parameters by Category | A-1 |
| A.2.1 Applicant Details / Debt Ratios | A-1 |
| A.2.2 Loan Details | A-4 |
| A.2.3 Auto Trades / Inquiries | A-4 |
| A.2.4 Bank Trades / Inquiries | A-5 |
| A.2.5 Card Trades / Inquiries | A-7 |
| A.2.6 Installment Trades / Inquiries | A-8 |
| A.2.7 Loan Finance Trades / Inquiries | A-9 |
| A.2.8 Mortgage Trades / Inquiries | A-10 |
| A.2.9 Retail Trades / Inquiries | A-11 |
| A.2.10 Revolving Trades | A-12 |
| A.2.11 Sales Finance Trades / Inquiries | A-14 |
| A.2.12 Other Trades | A-15 |
| A.2.13 Bankruptcy information | A-19 |
| A.2.14 Delinquency Information | A-20 |
| A.2.15 Derogatory Trade Information | A-21 |
| Appendix B: Late Fee Methods Definitions | B-1 |
| Appendix C: Rounding Amounts and Rate Attributes..... | C-1 |
| Appendix D: System Parameters..... | D-1 |
| D.1 Introduction..... | D-1 |
| D.2 System Parameters..... | D-1 |
| D.3 Organization Parameters | D-22 |
| D.4 Company Parameters | D-25 |
| D.5 Other Parameters..... | D-30 |
| Appendix E: Variable and Fixed Interest Rate..... | E-1 |
| E.1 Variable Interest Rate Loans | E-1 |
| E.1.1 'Rate Adjustments' for Variable Rate Loans | E-2 |
| E.2 Fixed Interest Rate Loans | E-3 |
| Appendix F: Webhooks | F-1 |
| F.1 Introduction | F-1 |
| F.2 Webhook Architecture | F-1 |
| F.3 Webhook Workflow..... | F-2 |
| F.4 Webhook Message Format..... | F-2 |
| F.5 Processing Webhook Request | F-2 |
| Appendix G: Configuration at Company Level | G-1 |
| G.1 Introduction | G-1 |
| G.2 Existing Configuration | G-1 |
| G.3 Configuration at Company Level..... | G-1 |
| G.4 Setup Company Definition | G-2 |
| G.4.1 Holiday Setup and Processing | G-3 |
| G.4.2 Batch Jobs Processing | G-3 |
| G.5 Setup Multiple Companies in Same/Different Time Zone | G-4 |
| G.5.1 Setup for New Company Added Subsequently | G-4 |
| G.6 Impact on Defining Configuration at Company Level..... | G-4 |
| G.6.1 Company Level Configuration Settings | G-4 |

| | |
|--|-----|
| G.6.2 Scheduler | G-4 |
| G.6.3 Debug Logs | G-5 |
| G.6.4 Setup Screens | G-5 |
| G.6.5 File Uploads | G-5 |
| G.6.6 Transactions | G-6 |
| G.6.7 Web Services | G-6 |
| G.6.8 Letters, Correspondence | G-6 |
| G.6.9 Reports | G-6 |
| G.6.10 Credit Bureau & Metro II | G-6 |
| G.6.11 GL | G-6 |
| G.6.12 ODD1, ODD2, ODD3 | G-6 |
| G.6.13 Migration | G-6 |
| G.6.14 Conversion | G-6 |
| G.6.15 Archive | G-7 |
| G.6.16 Purge | G-7 |
| G.6.17 Standard Payees | G-7 |
| G.6.18 Data Masking | G-7 |
| G.6.19 WFP Module | G-7 |
| G.6.20 Batch Jobs and File uploads | G-7 |
| G.6.21 Assumptions | G-7 |

1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

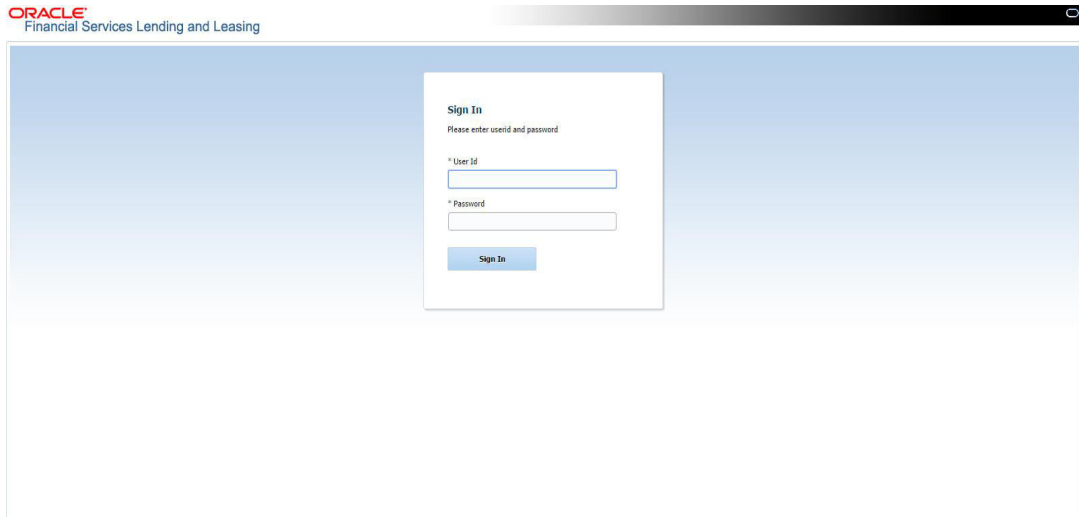
| Term | Refers to |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic | The underlined character of the tab or button |

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

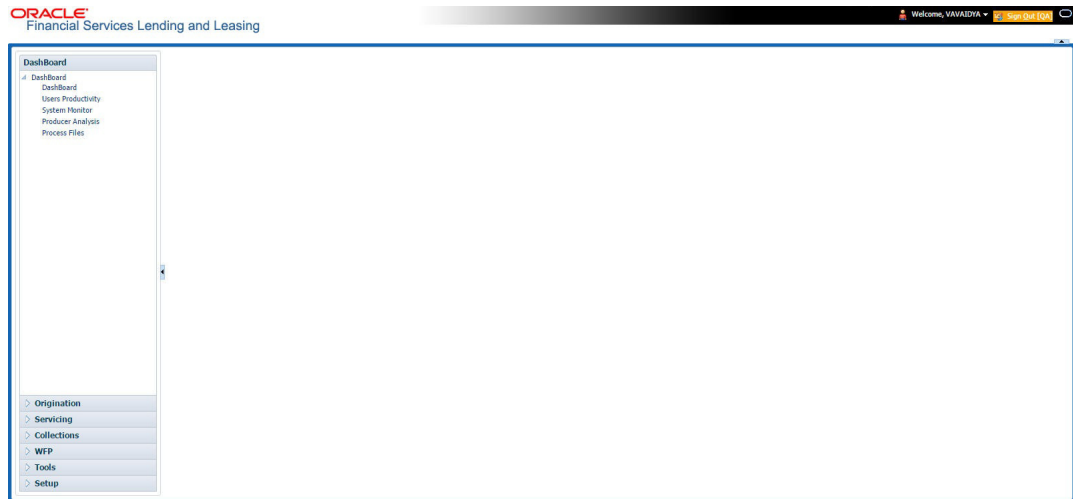
1.4.1 Home Screen

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

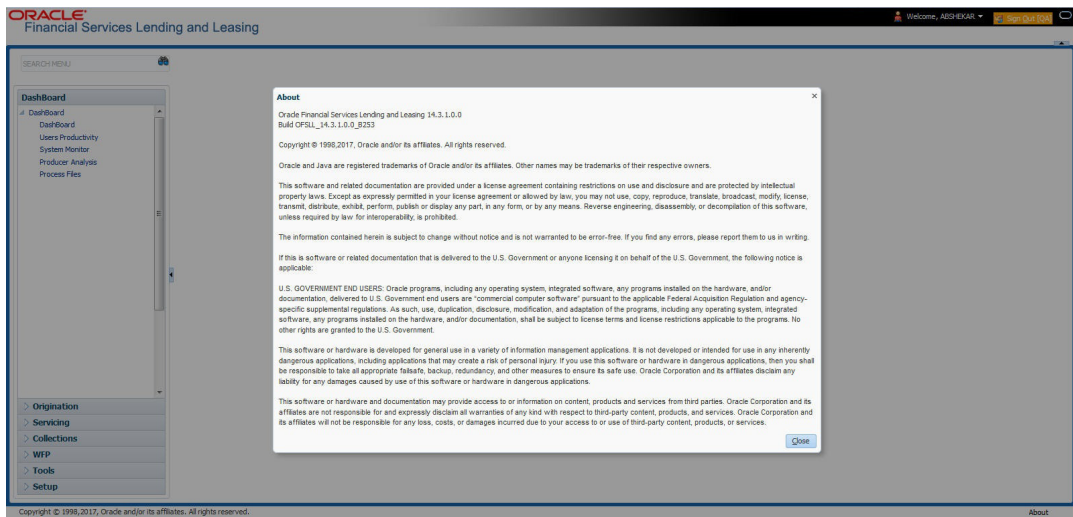
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



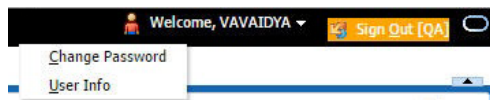
You can view the application version details and copyright information by clicking **About** link at the right bottom corner of the screen.



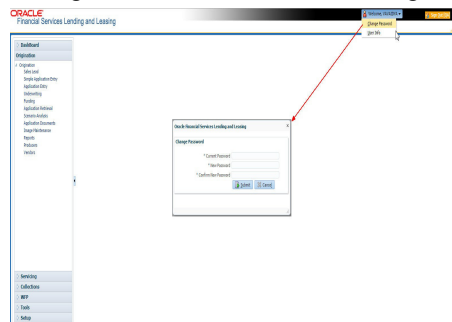
Header

In the Header, system displays the following:

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

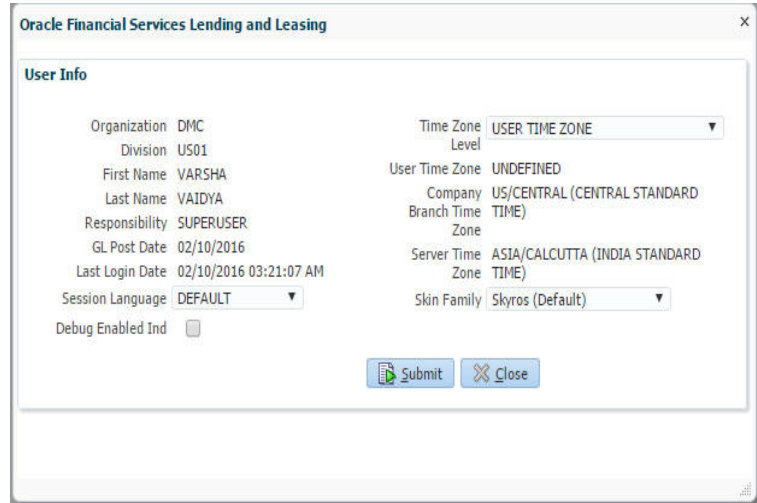


- **Change Password** – Click to change the current password.



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

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



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


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

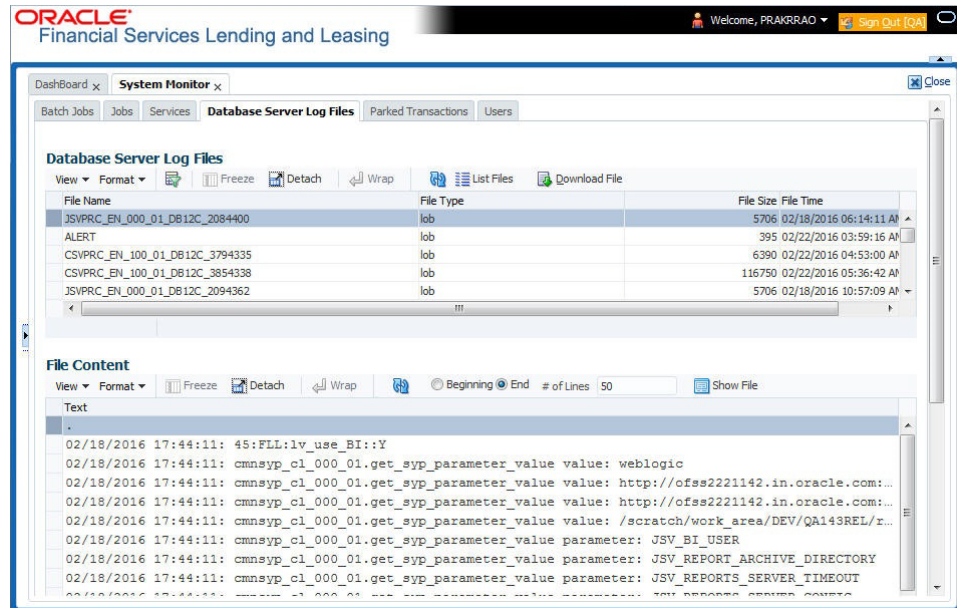
Debug Enabled Ind – Check this box to enable the debug indicator.



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

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

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

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




Click on  **Show File** button to view the selected file contents in the 'File Content' section. You can also click  **Download File** button to extract a copy of debug details.



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

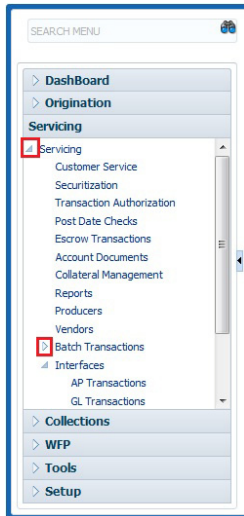
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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

- **Accessibility** – Click the link to view accessibility features of the system.
Refer accessibility document for further details.
- **NextGenUI** - This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates.
This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to 'Appendix - Oracle JET Interface' section in Servicing guide.
- **Sign Out** – Click the link to sign off from the application. You can also click on  icon to sign off from the application.

Left Window

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

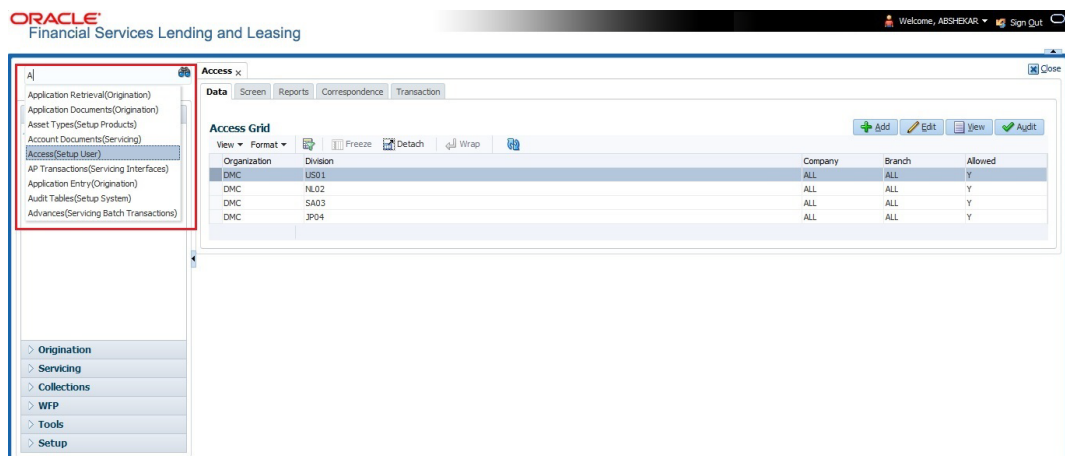


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

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

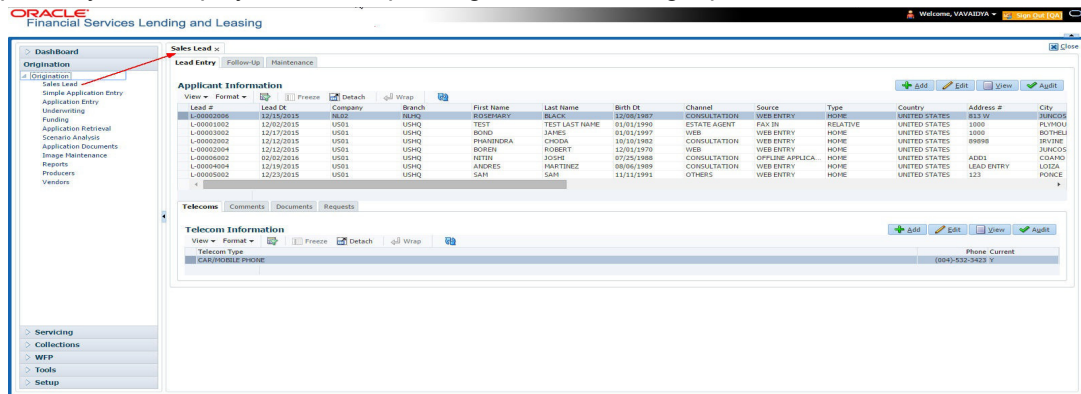
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



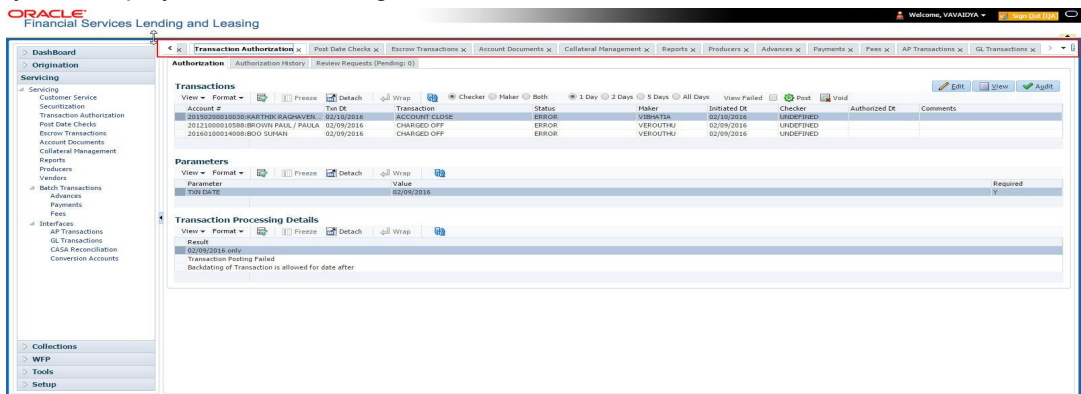
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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



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



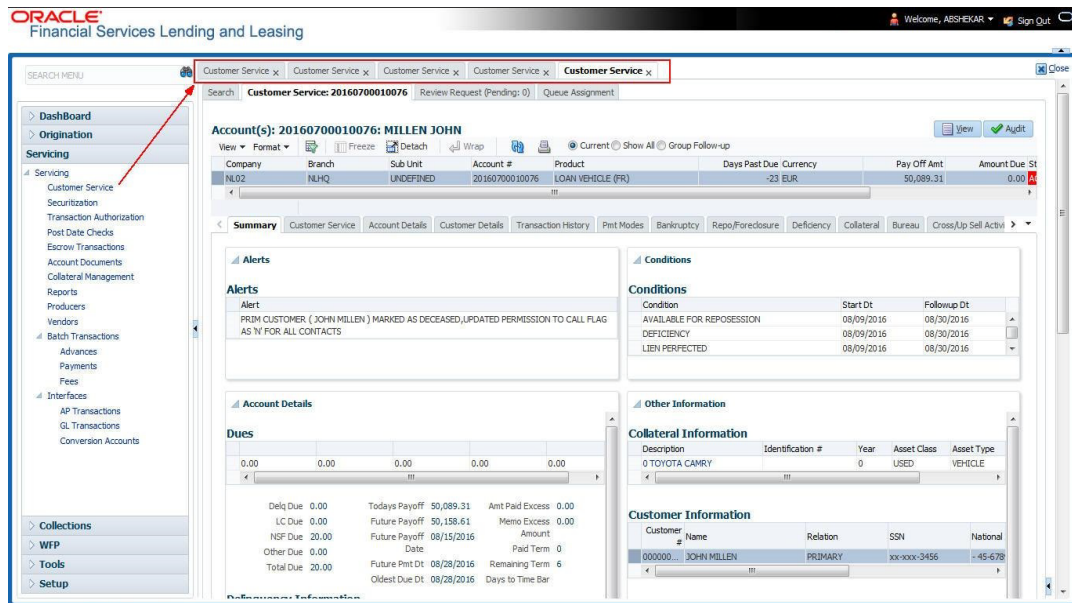
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

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

However, this option is restricted only to the following screens in Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by

clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.





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

Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

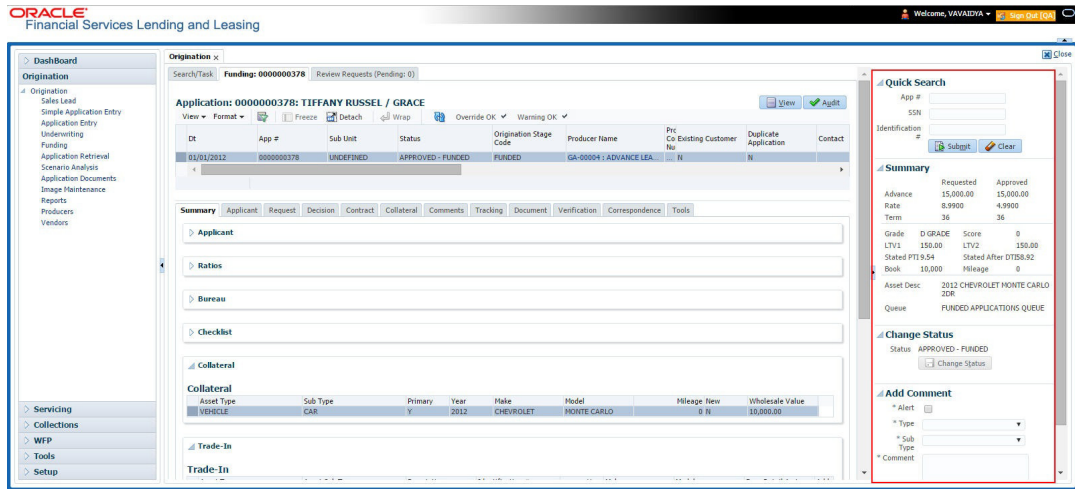
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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

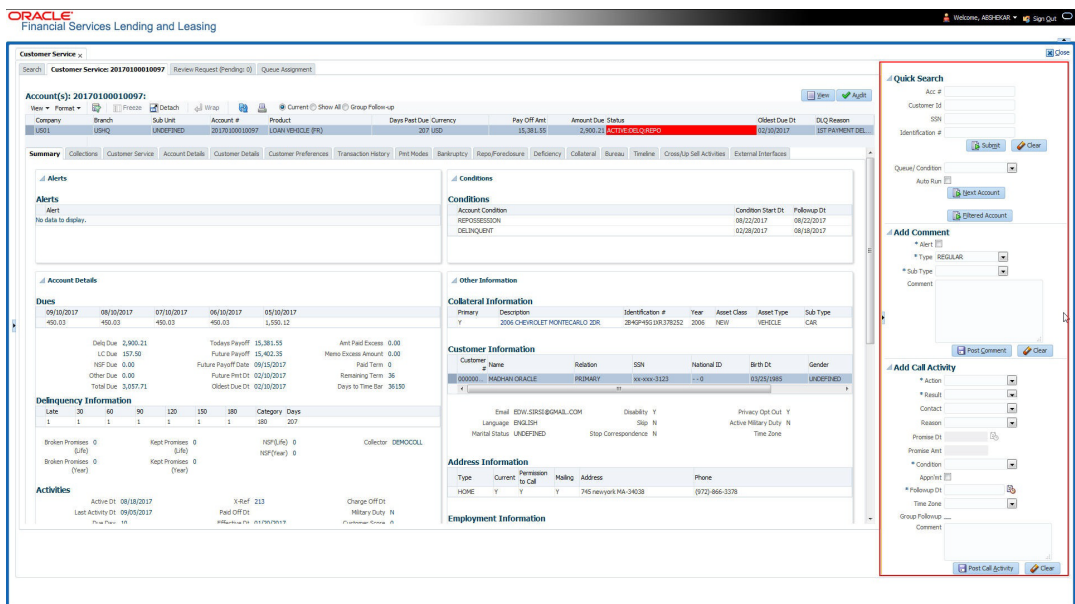


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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



Servicing and Collection Screens

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

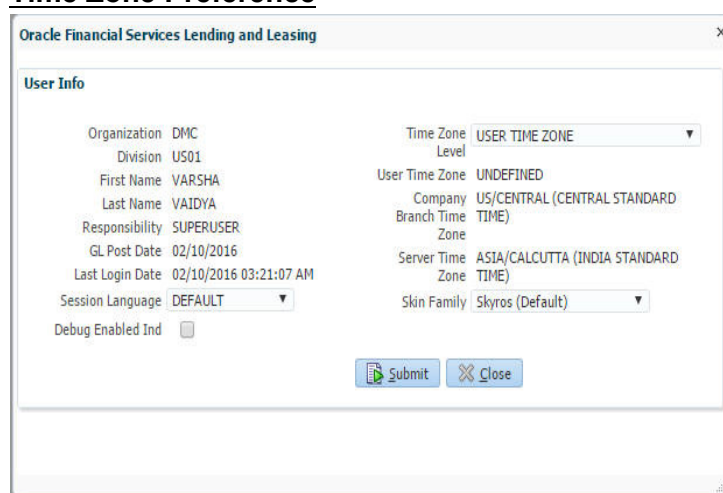


- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

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

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

1.4.1.1 Time Zone Preference



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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

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

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


1.4.2 Screens

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

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

The screenshot displays the Oracle Customer Service interface. At the top, there is a search bar with the text 'Customer Service: 20120200010231' and a 'Review Request (Pending: 0)' button. Below this, the account details for '20120200010231: YUTAKA OZAKA / AKANE' are shown. A table lists account information including Company (US01), Branch (USR1), Sub Unit (UNDEFINED), Account # (20120200010231), Product (LEASE VEHICLE), Days Past Due (0), Currency (USD), Pay Off Amt (0.00), Amount Due (0.00), Status (ACTIVE), and Oldest Due Dt (02/10/2015). Below the table, there are several tabs: Summary, Customer Service (active), Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Under the 'Call Activities' tab, there is a sub-section with its own tabs: Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, and Document Tracking. The 'Call Activities' sub-section contains a table with columns: Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointr Followup Dt, Time Zone, and Adj Followup Dt. The table shows two rows of call activity data.

| Action | Result | Contact | Reason | Cancel | Promise Dt | Promise Amt | Condition | Appointr Followup Dt | Time Zone | Adj Followup Dt | Corr |
|--------|--------|-------------------|--------|--------|------------|-------------|-----------|----------------------|------------|------------------------|------|
| AT | PH | ANSWERING MACHINE | | N | 12/30/2015 | 1,000.00 | NONE | N | 12/30/2015 | | |
| AT | PH | ANSWERING MACHINE | | N | 12/30/2015 | 1,000.00 | NONE | N | 12/30/2015 | 12/29/2015 12:30:00 PM | |

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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options
- De-supported Special characters
- Skip Zip Code Validation
- Export data to Excel

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

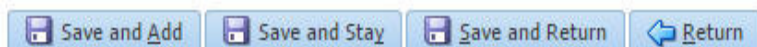
The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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




The Payment maintenance screens consist of the following actions.




The table below gives a snapshot of them:




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

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

| Basic Actions | Description |
|---|---|
|  | Click to navigate to the first record. |
|  | Click to navigate to the previous record. |
|  | Click to navigate to the next record. |

| Basic Actions | Description |
|---|------------------------------------|
|  | Click to navigate the last record. |

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

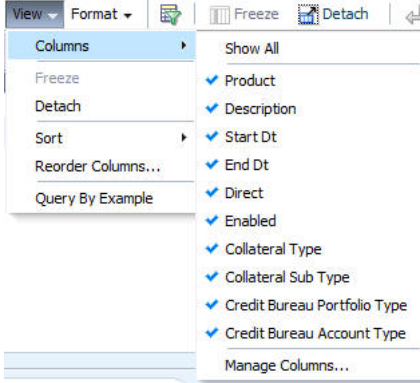
| Basic Actions | Description |
|---|---|
|  | Show File - Click to view the details of selected file. |
|  | List Files - Click to generate and view the list of files maintained in the system. |
|  | Download File - Click to download the details of selected data. |

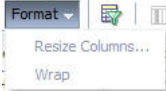
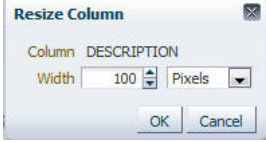

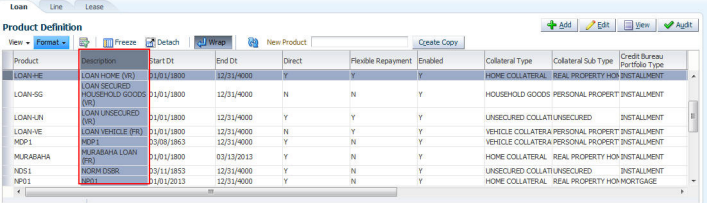


1.5.3 Personalization Options

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




The table below gives a snapshot of them:

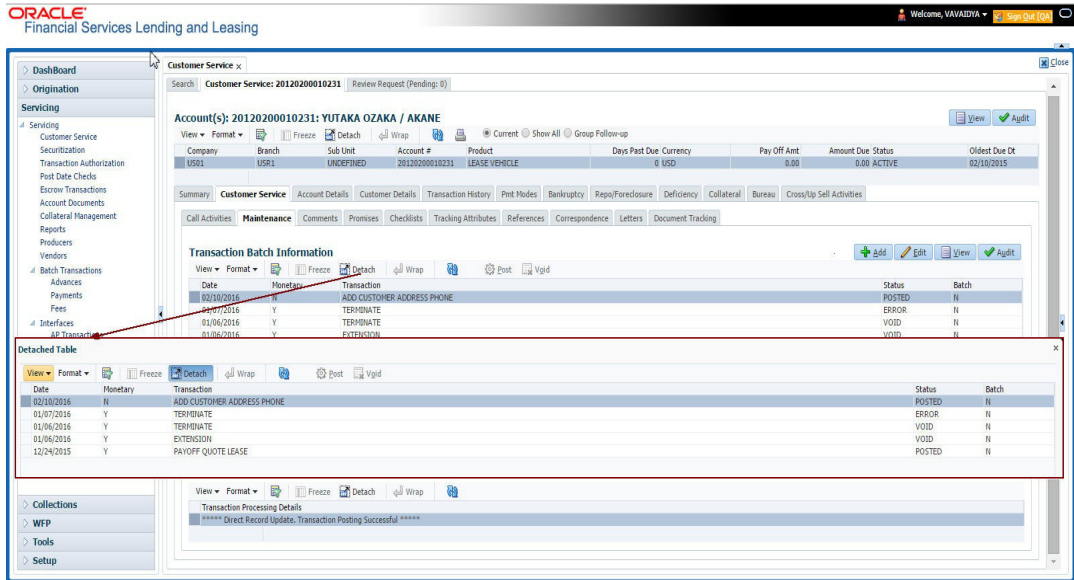
| Options | Description |
|---------|---|
| View | <p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p>  |

| Options | Description |
|---|---|
| Format | <p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p> |
| Query by Example | <p>Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.</p>  |
| Freeze | <p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p> |
| Detach | <p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p> |
| Wrap | <p>Select the column in which the data needs to be wrapped and click Wrap.</p>  |
|  | <p>Click to refresh the data in the table.</p> |
| View Last | <p>For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days.</p>  <p>You can select the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.</p> |

Print option in Customer Service screen

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

Detach

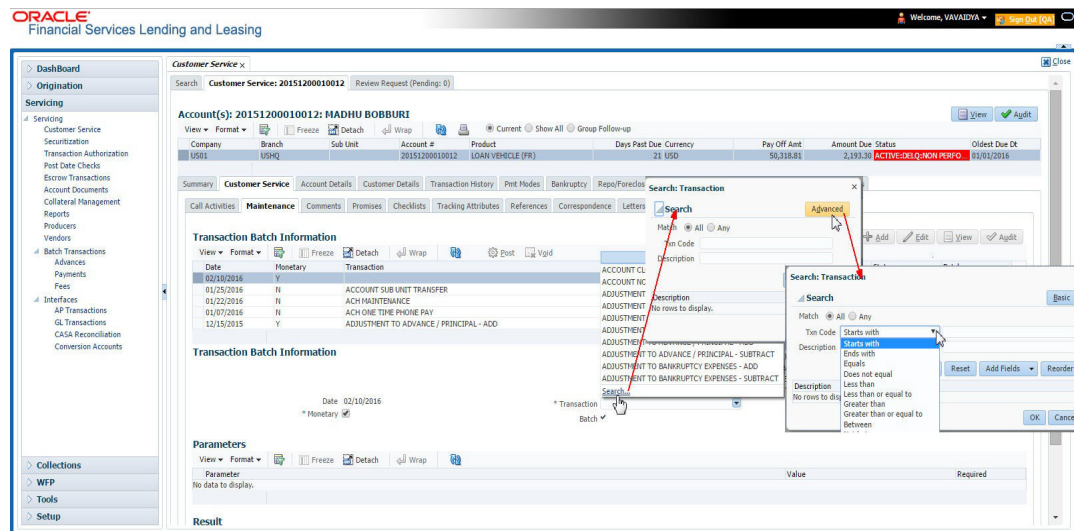


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

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

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



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

| Buttons/Menus | Do this |
|---------------|----------------------------------|
| Basic | Click 'Basic' for normal search. |

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

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

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

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

Search...

Comments

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

1.5.4 De-supported Special characters

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

< > { } | \ ^ [] `

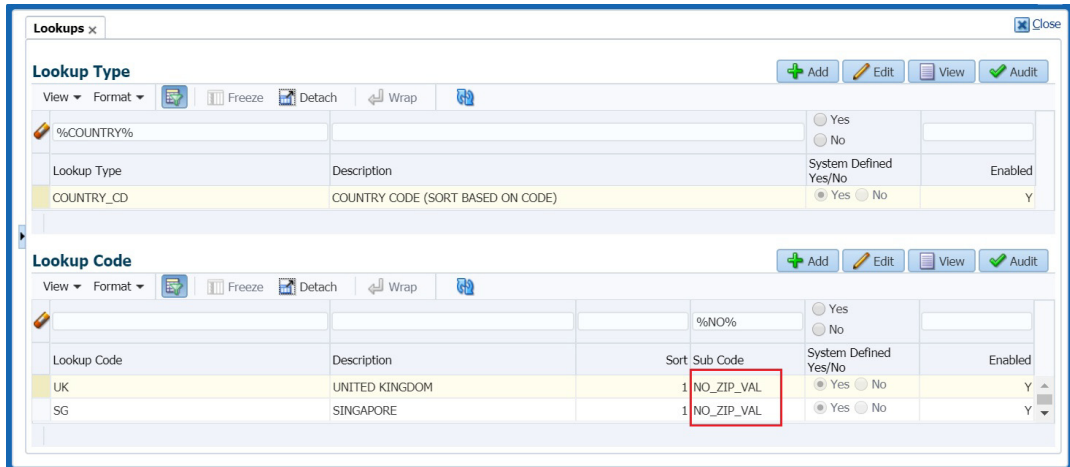
Hence, ensure that the same is not used while processing any input data in the system.

1.5.5 Skip Zip Code Validation

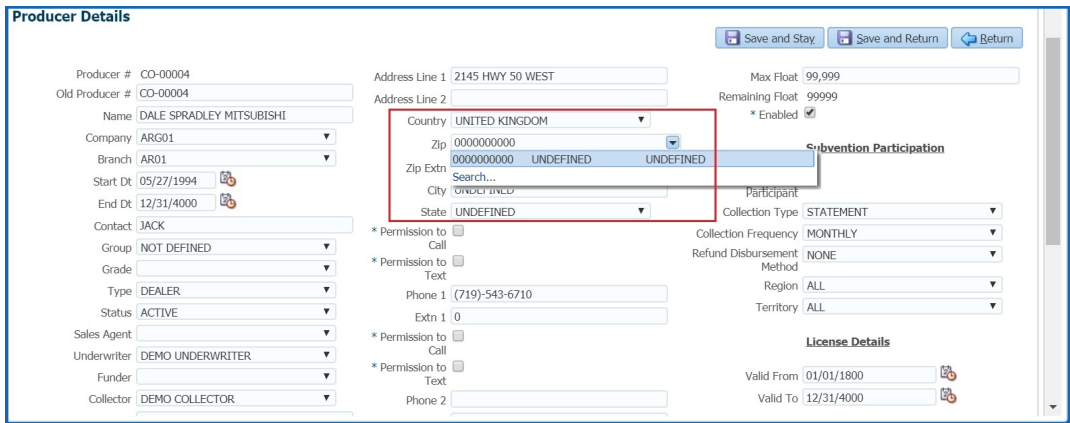
While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

Accordingly, when a specific 'Country' is selected from drop-down list which is populated based on COUNTRY_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO_ZIP_VAL against the COUNTRY_CD in lookups screen as indicated below:



On Selecting that particular Country from drop-down in any of the UI screen, only the default value '0000000000' is available for Zip field drop-down list. On selecting the same, the City and State fields are set as UNDEFINED.



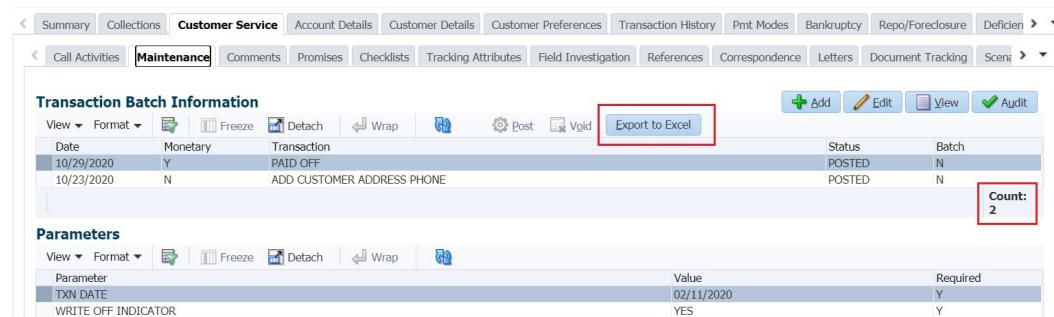
Note

Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with careful consideration and OFSLL is not responsible for any impact/mismatch resulting out of this change.

1.5.6 Export data to Excel

While working on any of the screens in User Interface, OFSLL provides a flexibility to Export the data that is displayed on screen to an Excel file. This helps to download and view the data offline especially with data intensive screens.

Clicking 'Export to Excel' option provides option to save the data to .xls file.



However, 'Export to Excel' option is currently available only to following screens and is also access controlled depending on configuration defined in setup.

- Queues/Search Results - Origination, Servicing, and Collections
- Account Information
- Balances
- Call Activities
- Maintenance
- Promises
- Due Date History
- Collateral
- Tracking Attributes
- Condition Details / Condition / Queue History

In additional, OFSLL displays the total count of records fetched from database. The count is displayed in the right bottom corner of records table. However, note that this is not the total count of all the records in the database but only the records which are fetched based on specific selection. For example, if there are 50,000 records in database and UI is fetching 1,000 records, then the count is displayed as 1,000.

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

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

1.7 Tool Tips

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

1.8 Accessibility

1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

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

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

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

1.8.3 Documentation Accessibility Preferences

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

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

2. Administration System

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

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

Navigating to Administration System

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

The System drop-down link records the following data:

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

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

2.1 System Parameters

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

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

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

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

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

- System Parameters
- Organization Parameters
- Company Parameters

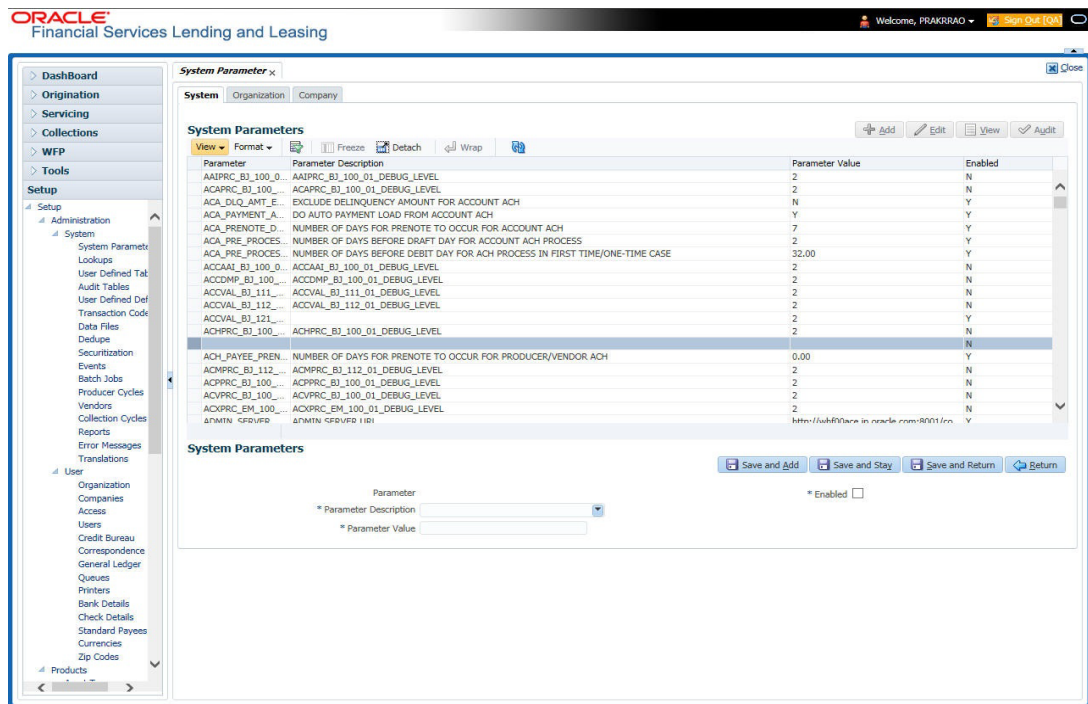
2.1.1 System Parameters Setup

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

To set up the System Parameters

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

- In the **System Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix [“System Parameters”](#) chapter.

2.1.1.1 FCUBS Integration

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

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

| Parameter | Parameter Description |
|---------------|----------------------------------|
| CMN_CORE_BANK | CORE BANKING INTERFACE INDICATOR |

Note

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

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

2.1.2 **Organization Parameters**

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

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

For example:

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

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

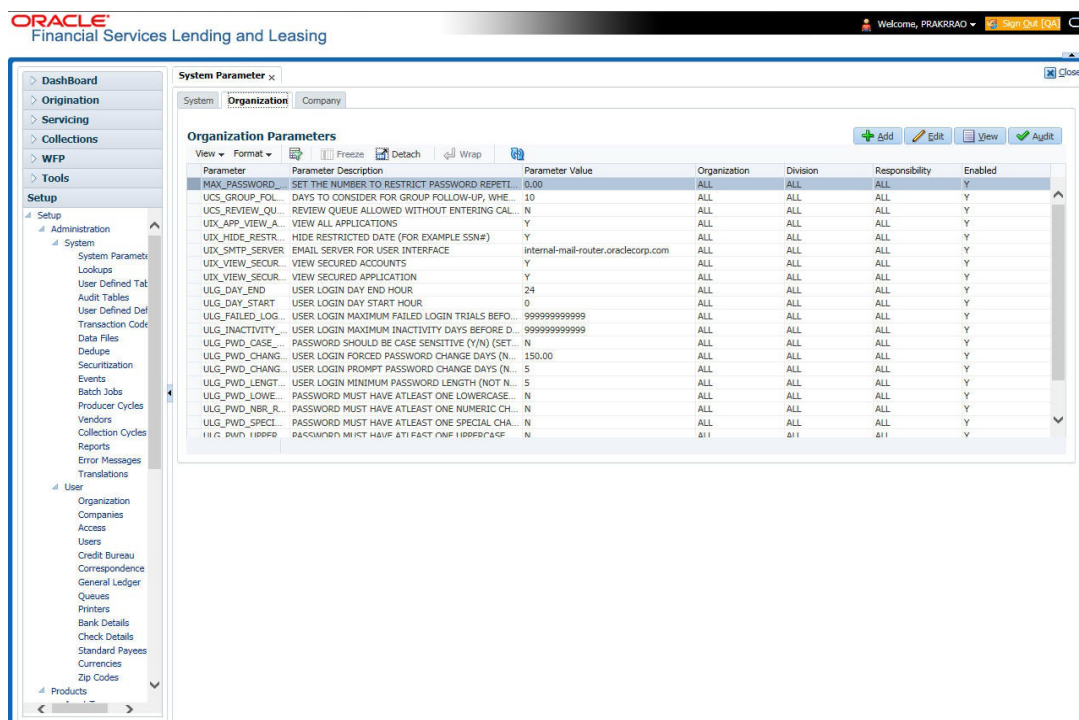
Note

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

To set up the Organization Parameters

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

2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|--|
| Parameter | Parameter of the specified parameter description is displayed here. |
| Parameter Description | Select the description of system parameter from the drop-down list. |
| Parameter Value | Specify the value for the system parameter. |
| Organization | Select the organization for which the parameter will be valid from the drop-down list. |
| Division | Select the department for which the parameter will be valid from the drop-down list. |
| Responsibility | Select the responsibility for which the parameter will be valid from the drop-down list. IMPORTANT: In selecting which organization parameter to use, the system searches for a best match using the following attributes: <ol style="list-style-type: none"> 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields. |
| Enabled | Check this box to enable the parameter. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix “[System Parameters](#)” chapter.

2.1.3 Company Parameters

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

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

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

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

To set up the Company Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > Company** tab.
2. On the **Company Parameters** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

ORACLE
Financial Services Lending and Leasing

Welcome, PRAKRAO | Sign Out

System Parameter x

System Organization **Company**

Company Parameters

| Parameter | Parameter Description | Parameter Value | Company | Division | Enabled |
|--------------------|---|---------------------|---------|----------|---------|
| AUD_ADV_REASO... | AUTO DECISION ADVERSE ACTION REASON MODEL | FICO | ALL | ALL | Y |
| AUD_SCORING_M... | APPLICATION SCORING METHOD | PRIM | ALL | ALL | Y |
| AUD_SCORING_M... | APPLICATION SCORING METHOD WITH IN ALL BUREAU | MAX_SCORE | ALL | ALL | Y |
| CBU_DATA_SET_S... | MIETRO 2 FILE DATA SELECTION CRITERIA | MONTHLY | ALL | ALL | Y |
| CBU_DATA_SET_S... | MIETRO 2 FILE DATA SELECTION CRITERIA | MONTHLY | US01 | USHQ | N |
| CBU_FILE_FORMAT | MIETRO 2 FILE FORMAT | 888 | ALL | ALL | Y |
| CMN_ASE_VALIDA... | VALIDATE ASSET MAKE MODEL DURING DATA ENTRY | N | ALL | ALL | Y |
| CMN_CMB_DEFAL... | DEFAULT PRINTER NAME | UNDEFINED | ALL | ALL | Y |
| CMN_WEEKLY_NO... | WEEKLY NON-BUSINESS DAYS | UNDEFINED | ALL | ALL | Y |
| COR_STORAGE_D... | ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE | COR_DIR_QA143REL_HQ | ALL | ALL | Y |
| DBR_JOINT_INC... | COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY | N | ALL | ALL | Y |
| DBR_JOINT_INC... | COMBINE INCOME AND DEBT WITH SPOUSE | N | ALL | ALL | Y |
| DDP_CRB_EXPIRA... | DEDUP CREDIT BUREAU EXPIRATION DAYS | 999999 | ALL | ALL | Y |
| DDP_DEDUP_DEB... | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY | N | ALL | ALL | Y |
| DDP_DEDUP_DEB... | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE | N | ALL | ALL | Y |
| DOT_STORAGE_D... | ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING | DOT_DIR_QA143REL_HQ | ALL | ALL | Y |
| ECB_EDIT_FAIL_A... | CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO... | N | ALL | ALL | Y |
| ECB_USE_APL_CU... | RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU... | Y | ALL | ALL | Y |
| FMN_IMAGE_STAT | DEFAULT IMAGE STATIC CODE FOR FAX IN SERVICE | 0 | US01 | 811 | Y |

Company Parameters

Save and Add Save and Stay Save and Return Return

Parameter
Parameter Description
Parameter Value

* Company ALL
* Branch ALL
* Enabled

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix “[System Parameters](#)” chapter.

2.2 Lookups

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

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

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

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

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

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

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

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

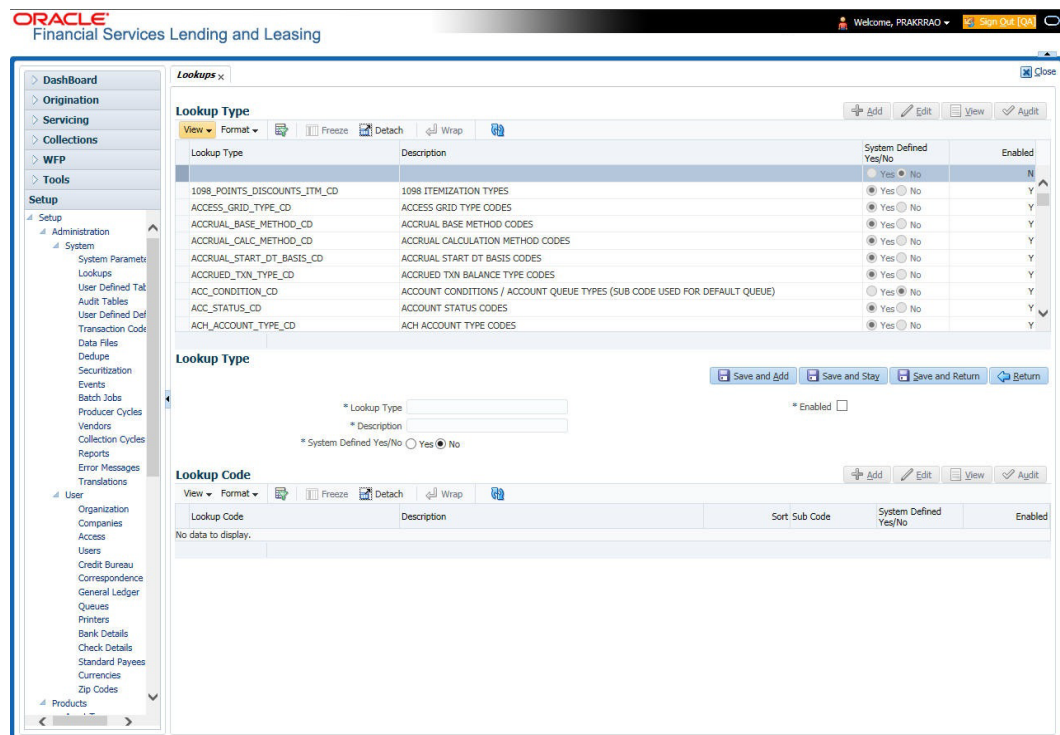
Note

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

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

To set up the Lookups

1. Click **Setup > Setup > Administration > System > Lookups**. The system displays the **Lookups** screen. The details are grouped into two:
 - Lookup Types
 - Lookup Codes
2. In the **Lookup Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-------------|--------------------------|
| Lookup Type | Specify the lookup type. |

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.3 User Defined Tables

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

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

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

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

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

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

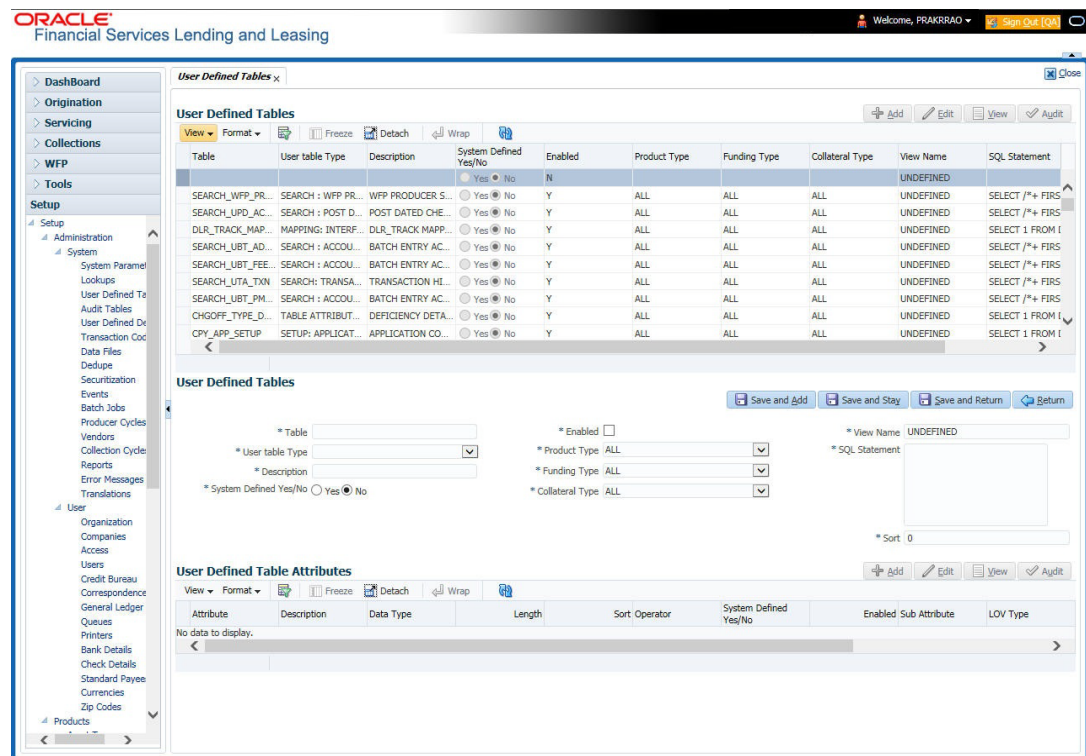
- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

Note

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

To set up the User Defined Tables

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



A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **User Defined Table Attributes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'User Defined Tables' and contains a table with the following columns: Table, User table Type, Description, System Defined Yes/No, Enabled, Product Type, Funding Type, Collateral Type, View Name, and SQL Statement. Below this is the 'User Defined Table Attributes' section, which includes a table with columns: Attribute, Description, Data Type, Length, Sort, Operator, System Defined Yes/No, Enabled, Sub Attribute, and LOV Type. At the bottom, there are input fields for adding or editing attributes, including fields for Attribute, Description, Data Type, Length, Sort, Operator, System Defined Yes/No, Enabled, Sub Attribute, LOV Type, * Attribute, * Description, * Data Type, * Length, * Sort, * Operator, * System Defined Yes/No, * Enabled, Sub Attribute, LOV Type, * LOV Validation Ind, Lookup Type, and Default Value.

A brief description of the fields is given below:

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

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.4 Audit Tables

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

- Account status history
- Audit history of specified fields

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

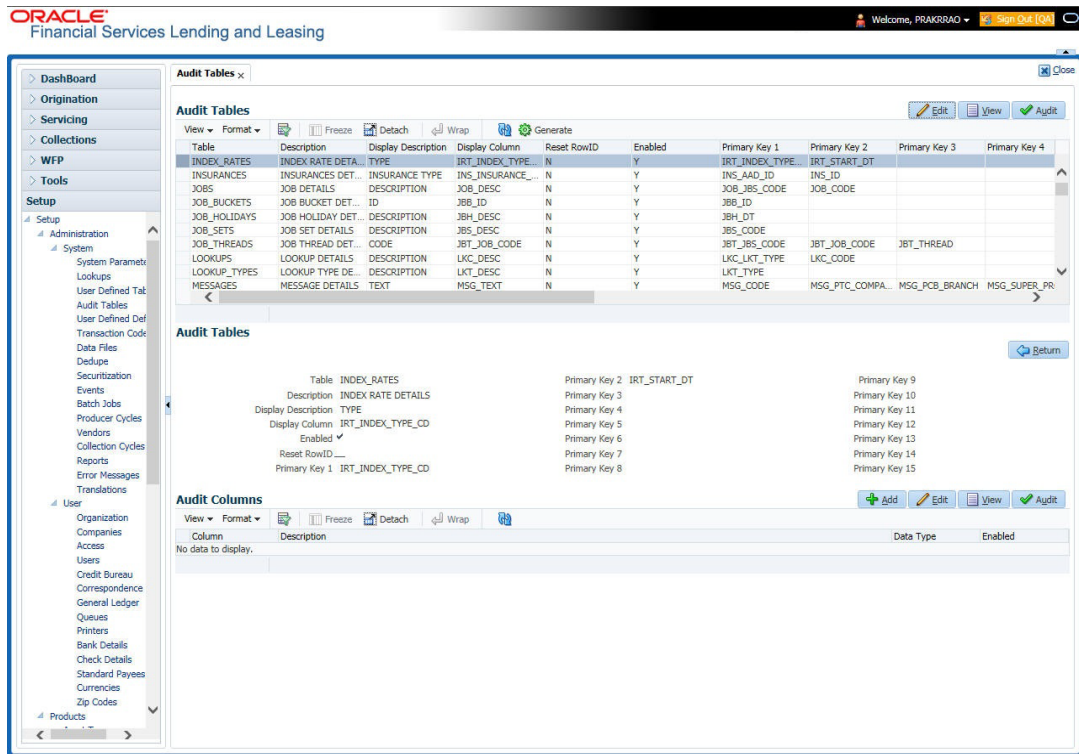
- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

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

To set up the Audit Tables

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

2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|---------------------------|--|
| Table | The table name on which audit trigger needs to be created is displayed here (the system table being audited). |
| Description | Specify the table description. |
| Display Description | Specify the column description to be displayed on audit screen. |
| Display Column | Select the table column to be displayed on audit screen from the drop-down list. |
| Enabled | Check this box to enable the audit table so that it will be considered while generating the database triggers. |
| Reset Row ID | Check this box to allow resetting the row identifier. |
| Primary Key 1 (unlabeled) | The table primary key column 1 is displayed here. (These columns define how to access the data in the table.) |
| Primary Key 2 (unlabeled) | The table primary key column 2 is displayed here. |
| Primary Key 3 (unlabeled) | The table primary key column 3 is displayed here. |
| Primary Key 4 (unlabeled) | The table primary key column 4 is displayed here. |
| Primary Key 5 (unlabeled) | Table primary key column 5 is displayed here . |

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5 User Defined Parameters

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

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

Note

Currently system supports defining user defined parameters for entities like Account and Collateral. The computed values are populated into Customer Service > Account Details > Account Information section and Servicing > Collateral Management > Collateral Details screen respectively on clicking Calculate Parameters button.

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

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

| Parameter | Description |
|--------------------|---|
| Target Parameters | <p>These parameters store values for the customizable user defined fields in user defined tables and is used for calculation based on Selection Criteria.</p> <p>These parameters are available as per the 'View Name' defined in user defined tables for each Account and Collateral Entity and persist the calculation values into the table columns of database after its first execution.</p> |
| Formula Parameters | <p>These parameters are used for computation of the target parameters. These contain the generic formula/logic that can be used for any computation based on System Defined Functions and Table Columns. These parameters does not persist the calculation values into the table columns of database.</p> |

Since system supports Account and Collateral entity types, the configurable user defined Target/Formula parameters along with selection criteria can be defined using specific table type as indicated below:

| 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 and so on is based on below User Defined Table Type:</p> <p>USER DEFINED: ACCOUNTS FORMULA PARAMETERS USER DEFINED: COMMON FORMULA PARAMETERS USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS</p> |
| | Target Parameters | <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> |

| Entity Type | Parameter Type | Description |
|-------------|--------------------|---|
| Collateral | Formula Parameters | These Formula parameters are used for computation of the target parameters for Collateral Entity. They 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 |
| | Target Parameters | These are based on User Defined Table Type: USER DEFINED: COLLATERAL TARGET PARAMETERS |
| | Selection Criteria | These are available only for Target parameters and are based on User Defined Table Type: USER DEFINED: COLLATERAL CRITERIA PARAMETERS |

Note

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

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

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

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

| User Defined Column Description | Description |
|---------------------------------|---|
| \$GL_DATE | Value of GL Date System Parameter |
| \$SYSTEM_DATE | Current System Date |
| \$COLLATERAL_VALUE | Sum of all collateral current valuation |
| \$PRIMARY_COLLATERAL_VALUE | Sum of all primary collateral current valuation |
| \$ASE_GRAND_FATHER_POINTS | Sum of all grandfather points |
| \$ASE_TIER_POINTS | Total Tier Points |
| \$INTEREST_ACCRUED | Interest Accrued on Account for a specific date. This is used to calculate Trade Equity Calculation. |

| User Defined Column Description | Description |
|------------------------------------|---|
| \$OUTSTANDING_AMOUNT | Current Account Outstanding Amount |
| \$OUTSTANDING_BAL_(BALANCE TYPE *) | This is a dynamic balance value calculation based on type variable. For example: - \$OUTSTANDING_BAL_ADV - Will calculate outstanding Advance/Principal amount - \$OUTSTANDING_BAL_LSR - Will calculate outstanding Lease Receivable amount |
| \$PAID_BAL_(BALANCE TYPE *) | This is a dynamic balance value calculation based on type variable. For example: - \$PAID_BAL_ADV - Will calculate paid Advance/Principal amount - \$PAID_BAL_LSR - Will calculate paid Lease Receivable amount |
| \$SUM_PRIN_ESC_MAX_EXPIRY_DT | This is used to calculate sum of total principal amount till Extended Service Warranty Max Expiry Date. |
| \$TOTAL_ITM_GRP_(ITM GROUP*) | This is a dynamic itemization group value calculation based on type variable. For example: - \$TOTAL_ITM_GRP_IDC - Will calculate total ITM LOAN AMOUNT DOWN PAYMENT CASH group amount - \$TOTAL_ITM_GRP_IPF - Will calculate total ITM PREPAID FEE group amount |
| \$TOTAL_ITM_(ITM*) | This is a dynamic itemization value calculation based on type variable. For example: - \$TOTAL_ITM_IDC_1 - Will calculate total ITM DOWN PAYMENT amount - \$TOTAL_ITM_IUN_4 - Will calculate total ITM CASH DOWN amount |

Both the parameters (formula and target) supports the following data types:

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

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

To enable any target parameters, ensure that there is at the least one enabled formula parameter and selection criteria defined. Also while defining target parameters, ensure that there is no circular dependency where two or more parameters are either directly or indirectly

dependent on each other. For example, If formula parameter A is defined as ACC_FIELD1 + formula parameter B, and formula parameter B is defined as ACC_FIELD2 + formula parameter A. In such a case, system displays an error indicating 'CIRCULAR DEPENDENCY DETECTED FOR PARAMETER:<<PARAMETER NAME>>'.
'

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

| Option | Trigger | Action Type |
|--|---|--|
| User Interface | <p>Clicking 'Calculate Parameters' button in Account Details screen, Account Information section.</p> <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 which is created to update UDP values asynchronously.</p> <p>Error/Validation messages received during calculation of user defined fields are displayed under Background job and not displayed in UI.</p> |
| | <p>Clicking 'Calculate Parameters' button in Collateral Management, Collateral Details screen.</p> <p>Target parameters of Frequency = None and Daily are computed and updated only for the selected collateral.</p> | |
| Batch Job for Account Target Parameters update | On executing batch jobs - USER DEFINED ROOT BATCH JOB and USER DEFINED ACCOUNT TARGET PARAMETER CALCULATOR in SET-CUP batch job-set | <p>On execution, this batch job calculates all target parameters defined for Account that satisfy the selection criteria.</p> <p>Root batch job is parent batch job and is executed first to pick all accounts eligible for calculation for the child batch job i.e. Account Target Parameter Calculator. This helps to enhance system performance.</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.</p> <p>Note that, batch job picks-up accounts only once per day and refers to company specific GL date.</p> <p>Accounts in OFSLL are associated to specific company - branch combination. Hence this batch set and job should be configured at every company branch level.</p> |

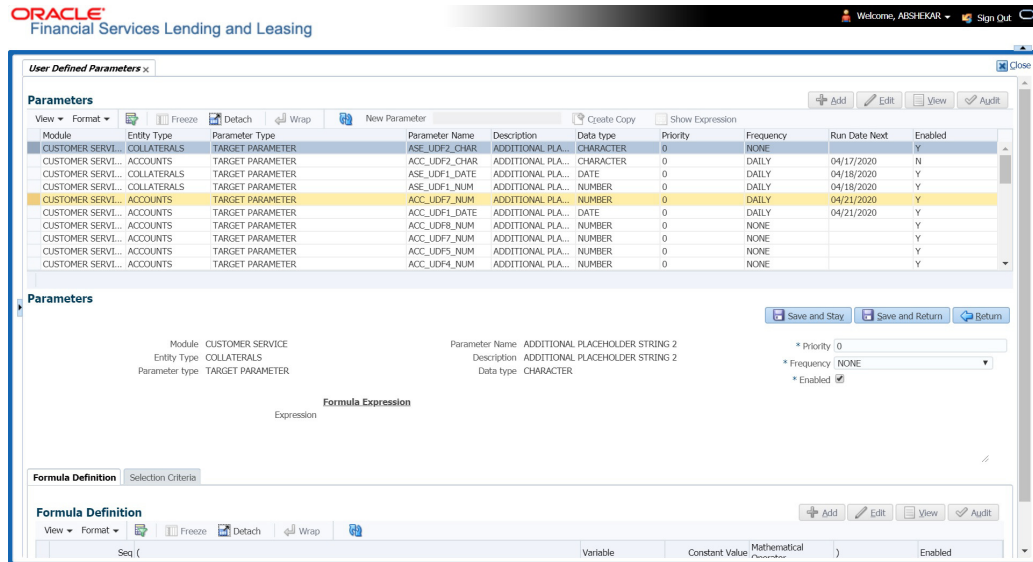
| Option | Trigger | Action Type |
|---|---|--|
| Batch Job for Collateral Target Parameters update | On executing batch jobs - USER DEFINED ROOT BATCH JOB and USER DEFINED COLLATERAL TARGET PARAMETER CALCULATOR in SET-CUP1 batch job-set | <p>On execution, this batch job calculates all target parameters defined for collateral entity that satisfy the selection criteria.</p> <p>Root batch job is parent batch job and is executed first to pick all accounts eligible for calculation for the child batch job i.e. Collateral Target Parameter Calculator. This helps to enhance system performance.</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.</p> <p>Note that, batch job picks-up accounts only once per day and refers to company = ALL GL date.</p> <p>Collateral in OFSLL are not associated to any specific company hence this batch set and job should be configured for company = All.</p> |
| Event | <p>Configured Event Action Type -</p> <ol style="list-style-type: none"> 1. UPDATE ACCOUNT USER DEFINED PARAMETERS 2. UPDATE COLLATERAL USER DEFINED PARAMETERS <p>For more details on defining event action type, refer to ‘Events (New Framework)’ section.</p> | Update Account/Collateral Target Parameters of frequency = None and Daily when specific type of changes occurs in OFSLL for Account/Collateral event entity. |
| Restful Web Service | Calculate Parameter Update Service (available in common Swagger module) | <p>When third-party system post a request to update specific or all Target Parameters for a single Account, single Collateral or all collateral associated to an account based on 'Entity Type' parameter updated in web service request.</p> <p>This parameter accepts only ACC for accounts and ASE for Collateral target parameters. Target parameter of frequency None and Daily are updated through this web service.</p> <p>Refer swagger documentation for more details.</p> |

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

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

To set up the User Defined Parameters

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



2. In the **Parameters** section, do one of the following:

- Use the 'Create Copy' feature to quickly create new parameter with the existing parameter details. For Target Parameters, select required record and click 'Create Copy'. For Formula Parameters, select required record, specify 'New Parameter' name and click 'Create Copy'. The new parameter created this way will be in disabled state by default.
- Add/Edit user defined parameter by performing any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|----------------|---|
| Module | Select the module from the drop-down list. The list is displayed based on the modules that support User Defined Parameters calculation. Currently only Customer Serving (accounts) is supported. |
| Entity Type | Select the required entity for which calculation is to be defined from the drop-down list. The list is populated based on entity type maintained in CUP_ENTITY_CD lookup code. Currently, system supports ACCOUNTS and COLLATERALS entity types. Note that, entity can be selected only while creating User Defined Parameter and the same cannot be modified in Edit mode. |
| Parameter Type | Select the type of parameter to be defined as either Target Parameter or Formula Parameter from the drop-down list. |

| Field | Do this: |
|----------------|--|
| Parameter Name | <p>For Target Parameter, system displays the list of custom fields available in user defined table for selection. Select the required Parameter from the drop-down list. By default the first field in the user defined table is selected.</p> <p>For Formula Parameter, this is a text field to record the new parameter name. Specify the name of the formula parameter.</p> |
| Description | <p>For Target Parameter, the description is auto-populated from user defined table and is Read-Only.</p> <p>For Formula Parameter, specify the description of the formula parameter.</p> |
| Data Type | <p>For Target Parameter, the data type associated for the parameter is auto-populated from user defined table and is Read-Only.</p> <p>For Formula Parameter, select the data type as one of the following from the drop-down list - INTEGER, DATE, NUMBER, or CHARACTER</p> |
| Priority | <p>Specify the order in which system should evaluate the parameter definitions while executing the batch job or on clicking 'Calculate Parameters' button.</p> <p>For example, if a formula parameter A has dependency on parameter B, then B has to be calculated first in the order and priority is set as '0'.</p> |
| Frequency | <p>Select the required frequency at which the target parameters are to be calculated from the drop-down list.</p> <p>Frequency field is applicable only for Target Parameters and the list of frequency supported is populated based on values maintained in CUP_FREQUENCY_TYPE_CD lookup code.</p> <p>Note the following:</p> <ul style="list-style-type: none"> - Frequency can be defined only in Edit mode. - Frequency is not applicable for Formula Parameters. - Frequency 'None' can be selected for target parameters that are required to be calculated on adhoc basis. |

| Field | Do this: |
|---------------|---|
| Run Date Next | <p>View the date on which the Target parameter is calculated. The Run Date Next is auto calculated based on frequency defined.</p> <p>This field is applicable only for Target parameters and for frequency other than 'None'.</p> <p>Note the following:</p> <ul style="list-style-type: none"> - For multi-company implementation, it is recommended to add same User Defined Parameter definition multiple times for each company. This in-turn updates 'Run Date Next' for each company and supports updating values at different zone based on batch job setup. - Currently the 'Run Date Next' is updated even if not all the records are computed based on selection criteria. Since this impacts to restart failed records, the same shall be addressed in subsequent patch releases. |
| Enabled | Check this box to enable the parameter definition. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1 Formula Definition

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

4. In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------|---|
| Seq | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated). |
| (| Specify a left bracket, if you need to group part of your formula definition. |

| Field: | Do this: |
|-----------------------|--|
| Variable | <p>Select the variable from the drop-down list which consists of a validated list derived from user defined table type as indicated below:</p> <ul style="list-style-type: none"> - For Number, system displays only numeric fields - For Date, system displays numeric + date fields - For String, system displays numeric + character fields <p>Parameters for 'Account' entity type in Customer Service is derived from: USER DEFINED: ACCOUNTS FORMULA PARAMETERS USER DEFINED: COMMON FORMULA PARAMETERS USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS</p> <p>Parameters for 'Collateral' entity type in Customer Service is derived from: USER DEFINED: COLLATERAL FORMULA PARAMETERS USER DEFINED: COMMON FORMULA PARAMETERS USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS</p> |
| Constant Value | <p>Specify the constant value (optional).</p> <ul style="list-style-type: none"> - For Number, system supports only numeric constants - For Date, system supports only numeric constants - For String, system supports both numeric and character constants <p>Note: System displays an error indicating 'VARIABLE OR CONSTANT VALUE IS REQUIRED' if both Variable and Constant Value or None is provided.</p> |
| Mathematical Operator | <p>Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. The list is derived and displayed based on data type / variable as indicated below:</p> <ul style="list-style-type: none"> - For Number, system allows all numeric operators (+, -, x, and %). - For Date, system supports (+ and -) operators. - For String, system supports concatenation (i.e. +) operator. |
|) | Specify a right bracket, if you are grouping part of your formula definition. |
| Enabled | Check this box to enable the formula and indicate that it is included when building a parameter definition. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the Parameters section, click 'Show Expression'. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

2.5.2 Selection Criteria

The sub tab is enabled only for Target Parameters and facilitates to define the selection criteria indicating the type of accounts to be picked for computation. The parameters are derived from user defined table - USER DEFINED: ACCOUNT CRITERIA TYPE CODE and USER DEFINED: COLLATERAL TYPE CODE as per Account and Collateral Entity type.

1. In the Selection Criteria section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. Click 'Check Criteria' for system to validate the query and display the results.

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

2.6 Transaction Codes

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

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

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

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

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

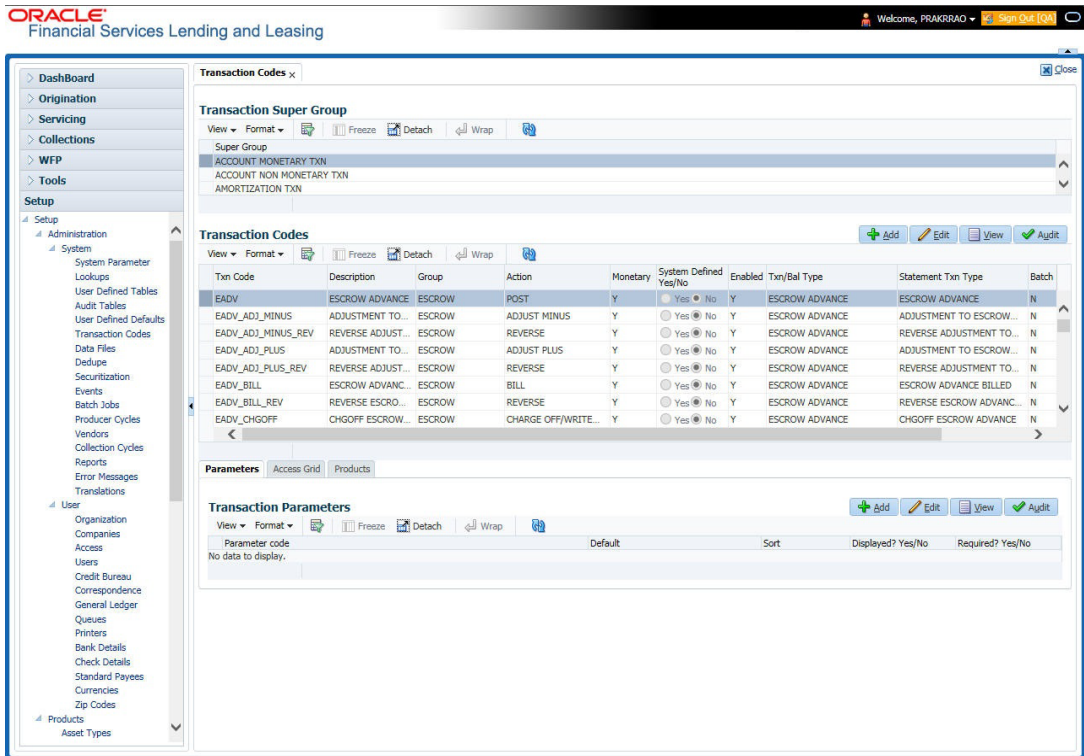
Three sub screens, Parameters, Access Grid, and Products, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

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

To set up the Transaction Codes

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

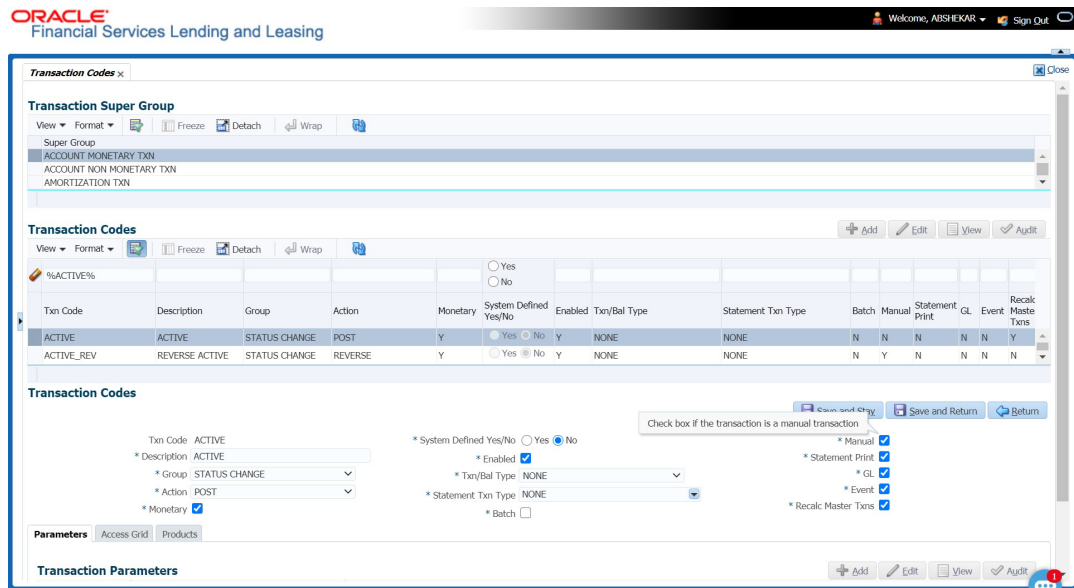


A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter



A brief description of the fields is given below:

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

| Field | Do this: |
|--------------------|--|
| GL | Check this box, if the transaction is a general ledger transaction. |
| Event | On selecting this check box, the particular Monetary/Non-Monetary transaction is considered for triggering of respective Monetary and Non-monetary transaction posting Event type. The particular Monetary/Non-Monetary transaction is available while defining Event Actions. For more information, refer to Events (New Framework) section. |
| Recalc Master Txns | Check this box for system to recalculate and repost consolidated fee at Master Account level. This is done automatically by identifying those monetary transactions which should trigger recalculation of Late Charge, Cycle Based Late Fee and Cycle Based Collection Late Fee at Master Account level when backdated transaction is posted on any Associated Account that is marked for fee consolidation. For more information, refer to 'Cycle Based Fees' and 'Fee Consolidation' sections in 'Contract' setup screen. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.1 Transaction Codes sub screens

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

Note

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

2.6.1.1 Parameters

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

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

Note

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

To set up the Parameters

1. Click **Setup > Setup > Administration > System > Transaction Codes > Parameters**.

2. In the **Transaction Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.1.2 **Access Grid**

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

To set up the Access Grid sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.1.3 Products

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

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

To set up the Products sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Products**.
2. In the **Transaction Product Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7 Data Files

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

These files are typically produced during the nightly process.

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

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

Note

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

Data Files screen consists of the following two tabs:

- Output
- Input

2.7.1 Output tab

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

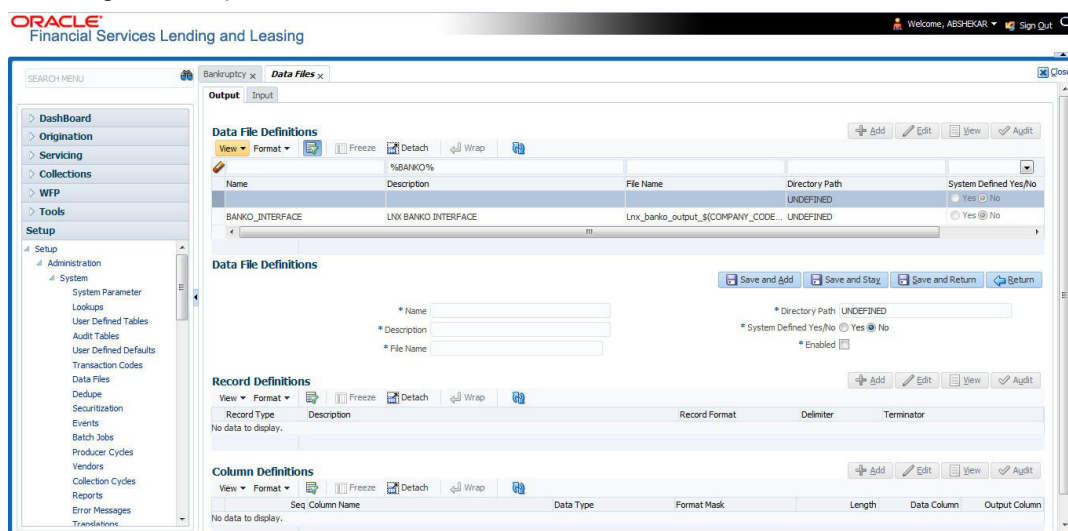
- Data File Definitions
- Record Definitions
- Column Definitions

2.7.1.1 Data File Definitions

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

To set up Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Output tab**.
2. In the **Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|----------------|---|
| Name | Specify data file type (name of data file definition). |
| Description | Specify data file description. |
| File Name | Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of _<COMPANY ID> and _<BRANCH ID> depends entirely on the associated batch process. |
| Directory Path | Specify the directory path. |

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.2 Record Definitions

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

1. In the **Record Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.3 Column Definitions

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

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.2 **Input tab**

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

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

- Input Data File Definitions
- Column Definitions

2.7.2.1 **Input Data File Definitions**

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

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

Lookup Type: INCOMING_FILE_TYPE_CD

Description: INCOMING LOG FILE TYPE CODE

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

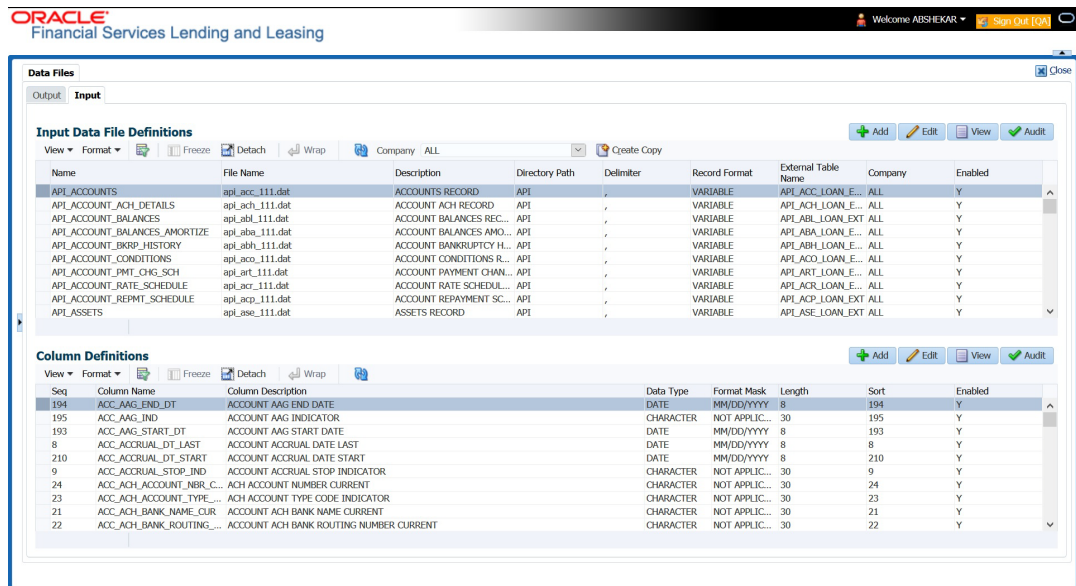
To set up Input Data File Definitions

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

- ITU_TXN_UPLOAD
- ASSET_ASE_UPLOAD
- ASSET_ATA_UPLOAD
- ASSET_ATR_UPLOAD
- ASSET_AVL_UPLOAD
- CURE_LTR
- BKRP_NEW
- BKRP_UPDATE

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

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.2.2 **Column Definitions**

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

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.2.3 Configurable Bulk Upload

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

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

For example, consider the following Column Definition details:

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

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

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

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

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

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

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

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

On executing the scheduled batch job in SET-IFP, IDDP RC_BJ_000_02 (BULK INPUT DATA INSERTION), the data in csv file is processed and is displayed in Servicing Customer Service > External Interfaces tab. Such data does not need authorization and is directly uploaded on validating the sequence, position, and format.

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

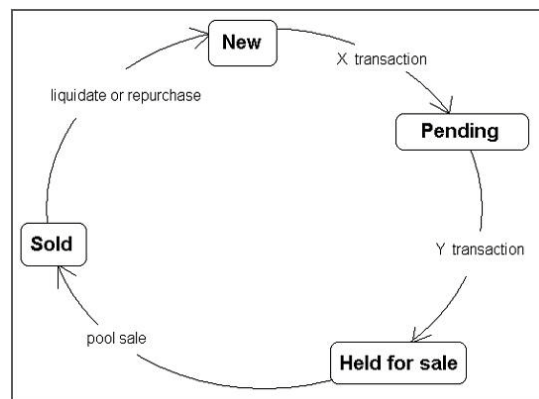
2.8 Securitization

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

The Securitization Setup screen enables you to:

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

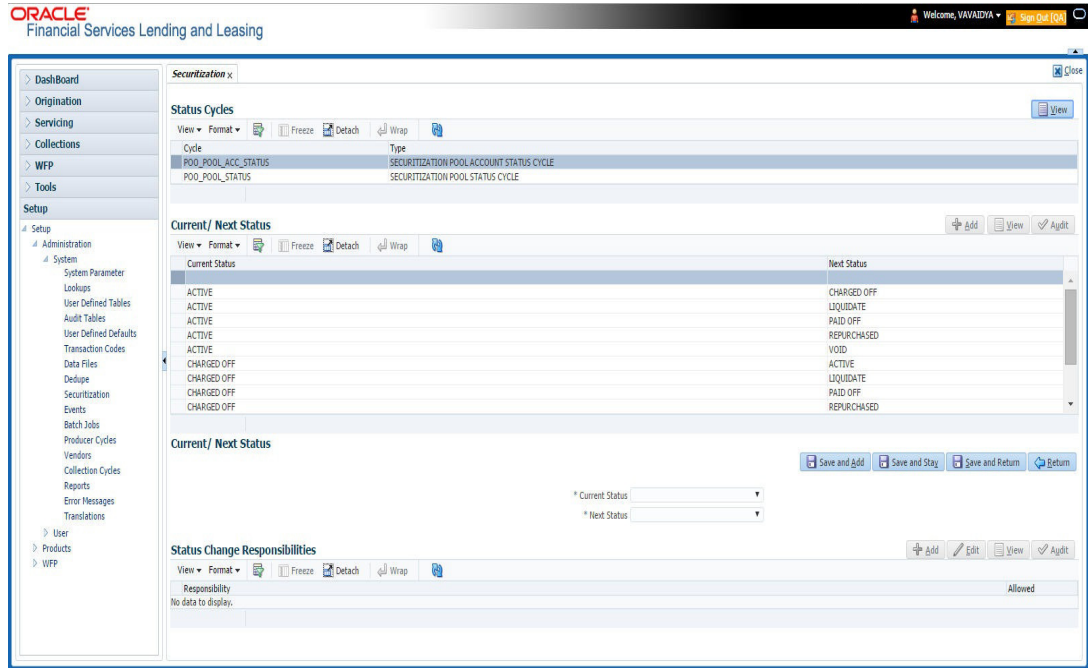
Securitization screen enables you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. The following diagram demonstrates the status cycle:



To create a cycle

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

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



A brief description of the fields is given below:

| Field: | Do this: |
|--------|----------------------|
| Cycle | View the cycle code. |
| Type | View the cycle type. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, you can define the responsibilities that are authorized to change the code. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9 Events

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

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

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

2.9.1 Events (Existing Framework)

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

Note

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

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

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

- Events Types
- Event Action Types
- Online
- Batch

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

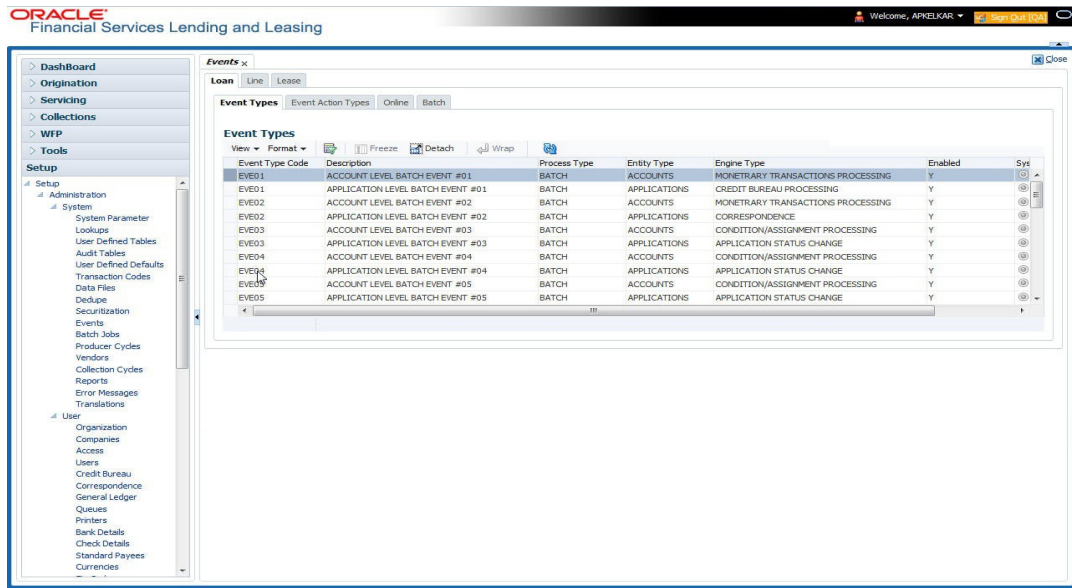
Navigating to Events

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

2.9.1.1 Event Types

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

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



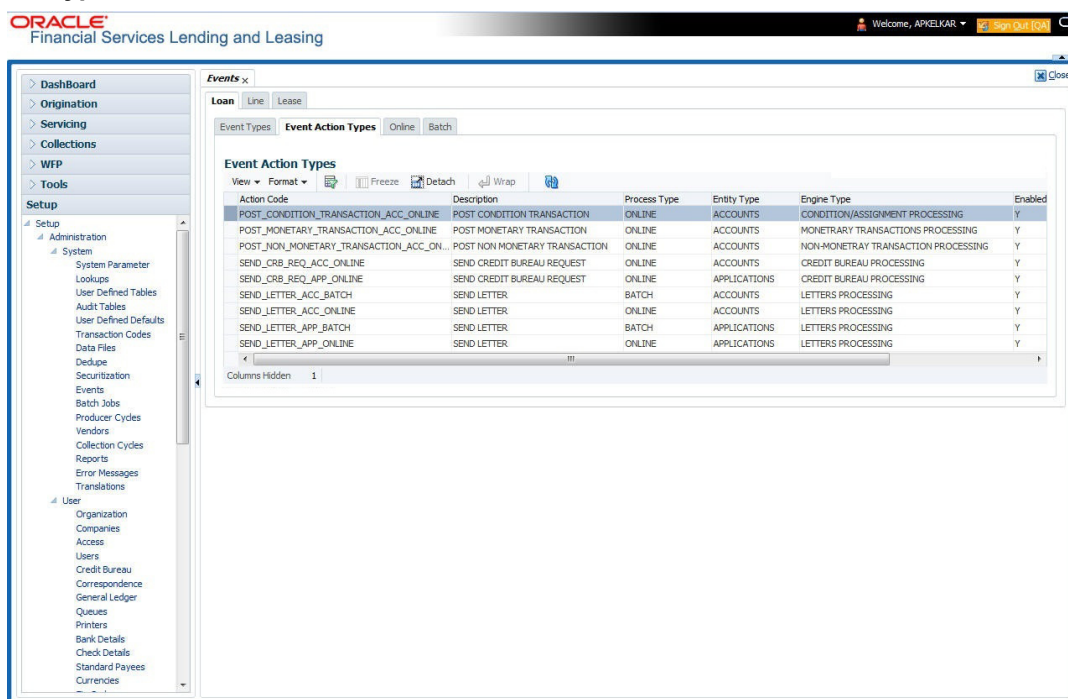
A brief description of the fields is given below:

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

2.9.1.2 Event Action Types

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

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



A brief description of the fields is given below:

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

2.9.1.3 Online

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

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

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

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

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

To view Online Event

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains a navigation menu with 'Setup' expanded to 'Administration' > 'System'. The main window is titled 'Events' and has tabs for 'Event Types', 'Event Action Types', 'Online', and 'Batch'. The 'Online' tab is active, showing a table of events and a 'Criteria Details' section.

| Event Code | Event Type | Frequency | Synchronous | Enabled |
|-----------------------------|------------|-----------|-------------|---------|
| EVE_TON_ONLINE_OPEN_SCHGOFF | | ALWAYS | S | Y |
| TEST | | DAILY | N | N |

| Seq | Parameter | Comparison Operator | Criteria Value | Logical Expression | Enabled |
|-----|----------------|---------------------|----------------|--------------------|---------|
| 1 | PRODUCT CODE | EQUAL | LOAN-IE | | Y |
| 2 | ACCOUNT STATUS | EQUAL | OPEN | | Y |

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

Criteria Details

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

A brief description of the fields is given below:

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

Actions

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

A brief description of the fields is given below:

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

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

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

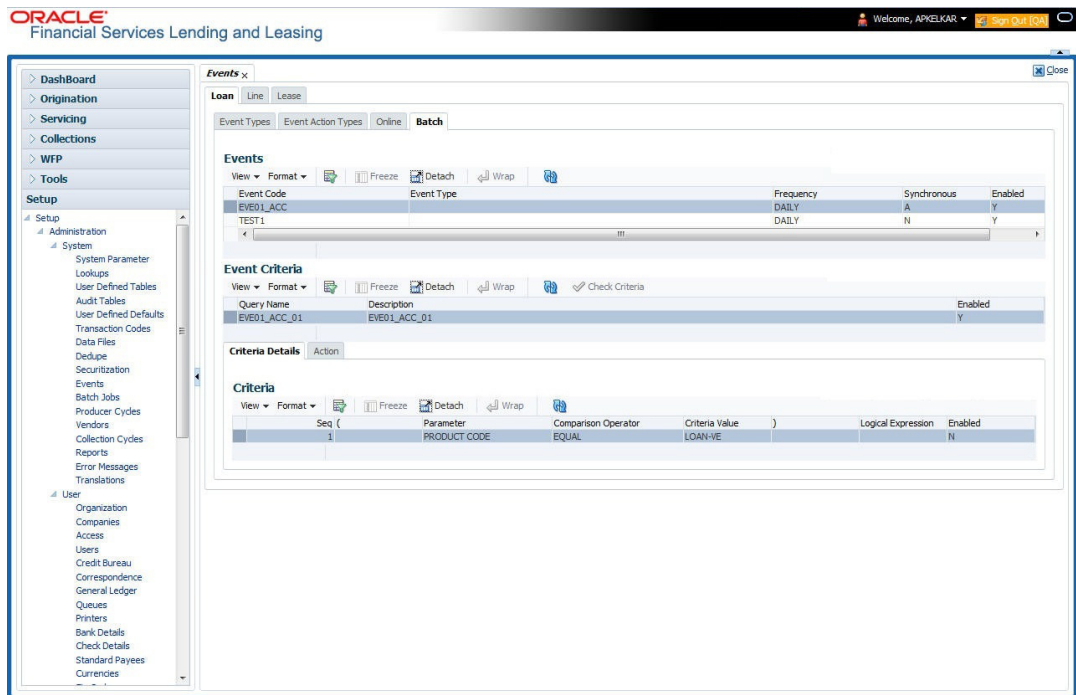
2.9.1.4 **Batch**

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

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

To view the Batch Event

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



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

Criteria Details

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

A brief description of the fields is given below:

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

Action

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

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

A brief description of the fields is given below:

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

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

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

2.9.2 Events (New Framework)

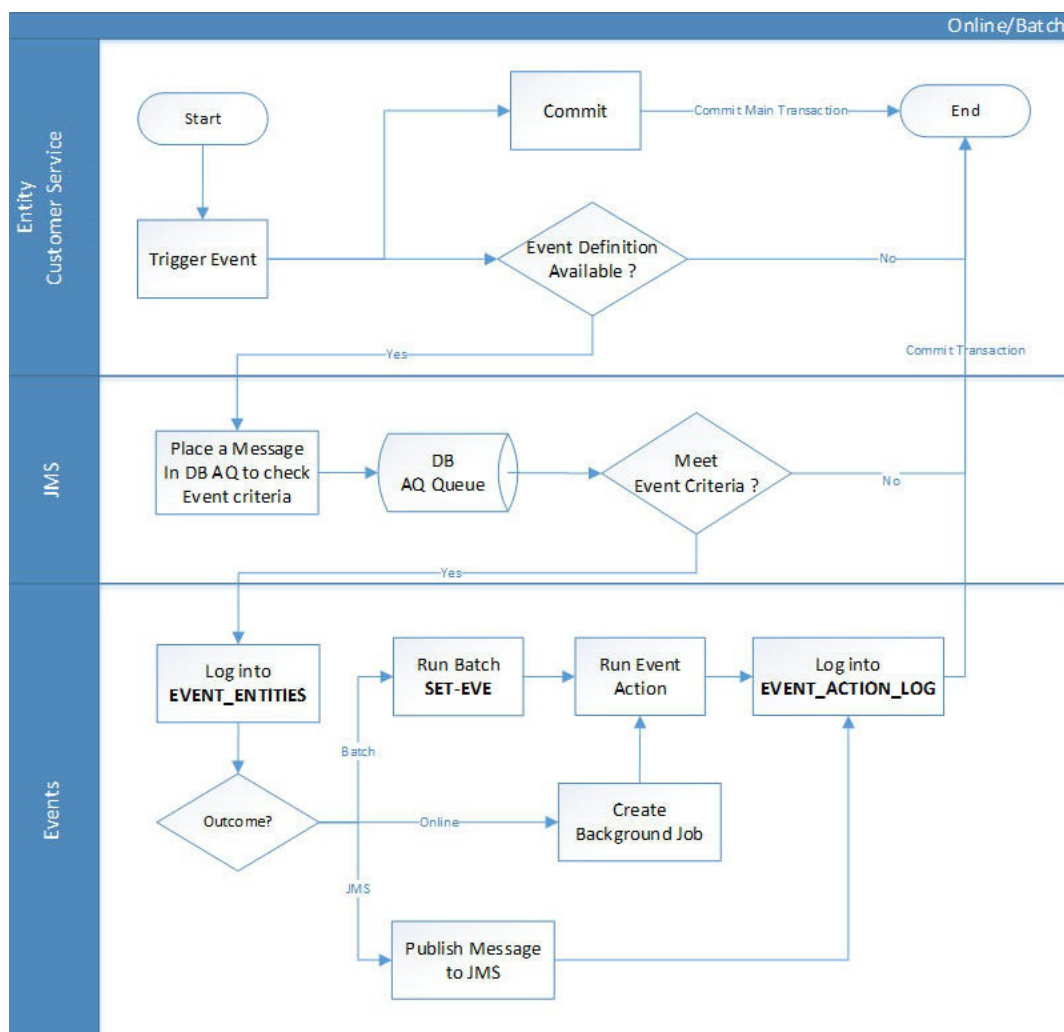
Events in OFSLL refers to user/system generated actions on the system such as updating an account condition as delinquent or moving the status of a collateral from 'INACTIVE' to

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

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

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

Events Workflow



As per the above workflow:

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

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

- Based on the Event Type, system executes the associated Event Actions.
 - If the event is configured to Batch mode, the event action is performed when the following batch jobs - EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING for the Entities Account/Application/Assets) and/or EVEPRC_BJ_100_03 (BATCH EVENTS PROCESSING for the Entities Customer/Business/Vendors/Producers) is executed.
 - If the event is configured to Online mode, system performs the corresponding actions immediately.
- If the Event Action is defined as JMS, a json message is generated with the below format. You can configure additional details into the message by using response User Defined Tables. The data added in this table will be represented in Custom Block as illustrated in the example below.

```
{
  "EventDetail": {
    "EventID": 8535,
    "EventType": "ACC_CREATE",
    "EventMessage": "ACO CREATE ACCOUNT LINE",
    "EntityNbr": "201XXXXXX9",
    "EventStartDt": "2019-04-05T02:48:35",
    "EventProcessedDt": "2019-04-05T02:48:35",
    "Custom": [
      {
        "CustomTabName": "User Defined Table 1",
        "DateData": [{
          "KeyName": "CreationDate",
          "KeyValue": "2017-12-18T00:00:00"
        }],
        "NumberData": [{
          "KeyName": "BusinessPhoneNumber",
          "KeyValue": 1234567890
        }],
        "StringData": [{
          "KeyName": "OrgName",
          "KeyValue": "Oracle"
        }]
      },
      {
        "CustomTabName": "User Defined Table 2",
        "DateData": [{
          "KeyName": "CreationDate",
          "KeyValue": "2017-12-18T00:00:00"
        }],
        "NumberData": [{
          "KeyName": "BusinessPhoneNumber",
          "KeyValue": 1234567890
        }],
        "StringData": [{
          "KeyName": "OrgName",
          "KeyValue": "Oracle"
        }]
      }
    ]
  }
}
```

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

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

Note

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

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

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

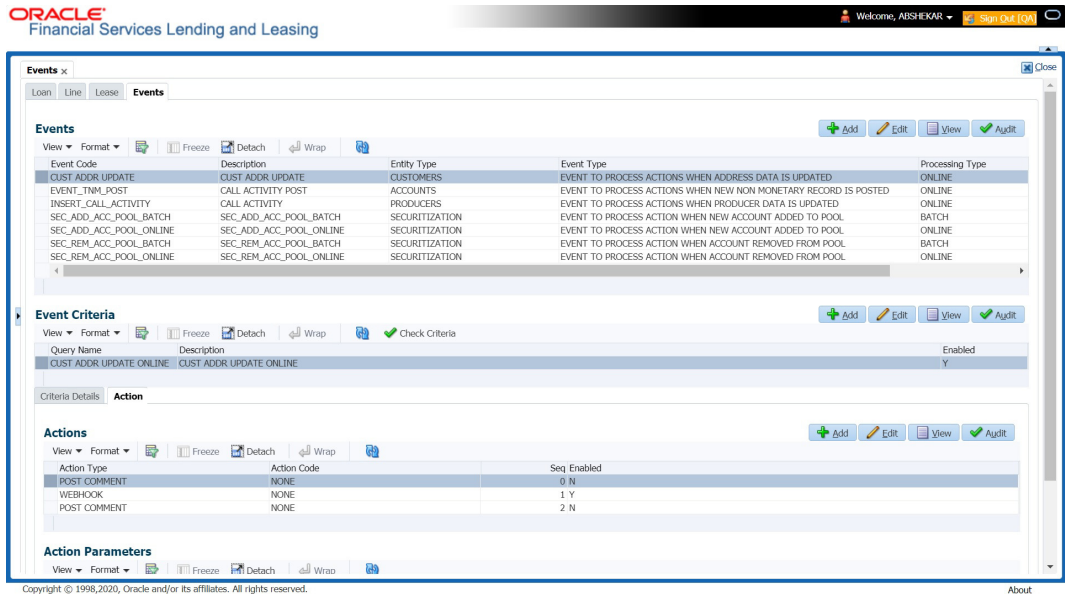
https://docs.oracle.com/cd/F40454_01/pdf/refdocs/Events_UDT_Mapping.pdf

Navigating to Events

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

To define an Event

- Click **Setup > Setup > Administration > System > Events > > Events** tab.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Event Code | Specify the unique event code. |
| Description | Specify the event description. |
| Entity Type | Select the entity type from the drop-down list. The list is populated based on EVENT_ENTITY_TYPE_CD lookup code. |

| Field: | Do this: |
|-----------------|--|
| Event Type | Select the event identification type for the entity from the drop-down list. The list is populated based on EVENT_TYPE_CD lookup code. |
| Processing Type | Specify the processing type as either ONLINE or BATCH from the drop-down list. The list is populated based on EVENT_PROCESS_TYPE_CD lookup code. - For Online events, when the event is triggered corresponding actions are processed immediately. Here all the event action executions are asynchronous and does not impact main transaction. - For Batch events, the event is triggered when the following batch jobs - EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING for the Entities Account/Application/Assets) and/or EVEPRC_BJ_100_03 (BATCH EVENTS PROCESSING for the Entities Customer/Business/Vendors/Producers) is executed and actions are processed. |
| Enabled | Check this box to activate the event type. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

3. In the **Event Criteria** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

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

5. In the **Criteria Details sub tab**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------|---|
| Seq | Specify sequence number. |
| (| Specify the opening bracket. |
| Parameter | Select the parameter from the drop-down list. |

| Field: | Do this: |
|---------------------|--|
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify the criteria value. |
|) | Specify the closing bracket. |
| Logical Expression | Select the logical operator from the drop-down list. |
| Enabled | Check this box to enable the criteria details. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Actions

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

7. In the **Action** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Action Parameters

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

9. To define the Action Parameters, in the **Action** sub tab, click Add or Edit. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

10. Click 'Load Parameters'. The applicable Action Parameters are loaded for update.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Description | System auto populate the description from user defined table based on Action code selected. |

| Field: | Do this: |
|------------|--|
| Value Type | <p>Select the value type as one of the following which is to be included during event action execution from the drop-down list. The list is populated based on EVENT_VALUE_TYPE_CODE lookup code.</p> <ul style="list-style-type: none"> - CONSTANT - SYSTEM DRIVEN - USER INPUT - COLUMN VALUE (For this value type, the Action Parameter values are displayed from User Defined Tables based on the Event Type. However, note that if the column value cannot be fetched due to multiple records or if no record exist, then action parameter value is displayed blank/null). <p>For SEND CORRESPONDENCE Action Type, there are additional parameters - USER DEFINED ELEMENT and USER DEFINED CONSTANT available in Setup > Correspondence screen to provide input during execution of Event Action. The same is available in Events screen and can be modified before triggering the event action.</p> |
| Value | <p>If the Value Type is selected as CONSTANT, specify the required action parameter value.</p> <p>If the Value Type is selected as SYSTEM DRIVEN, you can add the following values for system to derive the parameter values during the execution of the Event.</p> <ul style="list-style-type: none"> \$GLDATE - GL DATE System Parameter Value \$PAYMENTAMOUNT - Account Monthly Payment Amount \$OUTSTANDINGAMOUNT - Account Total Outstanding Amount \$RATE - Account Rate \$TOTALTERM - Account Total Term \$AVAILABLETERM - Account Available Term |
| Required | 'Y' indicates the action parameter is required, else No. |

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9.3 **Monitoring JMS Event Actions**

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

To monitor events

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

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

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

2.10 **Batch Jobs**

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

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

2.10.1 **Batch Jobs**

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

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

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

Navigating to Batch Jobs:

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

2.10.1.1 **Batch Jobs**

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

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

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

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

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

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

Configure Batch Jobs at Company Level

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

To setup a Batch job

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

Note that:

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

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing 'Batch Jobs' interface. It features a 'Batch Job Sets' table with columns: Company, Set Code, Job Set Description, Frequency, Frequency value, Start Time, Critical, Enabled, Last Run Dt, and Next. Below this, there are sections for 'Batch Jobs' and 'Batch Job Threads' with their respective tables and controls.

| Company | Set Code | Job Set Description | Frequency | Frequency value | Start Time | Critical | Enabled | Last Run Dt | Next |
|---------|----------|--------------------------|-----------|-----------------|------------|----------|---------|-------------|------|
| AUS01 | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 09:00 AM | N | N | 08/08/2003 | 09/1 |
| ALL | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 16:00 PM | N | N | 08/08/2003 | 09/1 |
| WBW_US | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 16:00 PM | N | N | 08/08/2003 | 09/1 |
| WBW_USA | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 16:00 PM | N | N | 08/08/2003 | 09/1 |
| NL02 | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 16:00 PM | N | N | 08/08/2003 | 09/1 |
| US01 | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 09:00 AM | N | N | 08/08/2003 | 09/1 |
| UK01 | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 15:00 PM | N | N | 08/08/2003 | 09/1 |
| JR04 | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 23:00 PM | N | N | 08/08/2003 | 09/1 |
| IND | SET-AA1 | ACCOUNT CREATION | DAILY | DAILY | 19:30 PM | N | N | 08/08/2003 | 09/1 |
| WWCAP | SET-ACR | ACCURALS AND DELINQUENCY | DAILY | DAILY | 22:30 PM | Y | N | 08/07/2003 | 09/1 |

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Company | Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to 'Appendix - Company Level GL Date Configuration' section. |
| Set Code | Specify the code for the batch job set. |
| Job Set Description | Specify the description for the batch job set. |
| Frequency | Select the frequency at which the job set is to be executed from the drop-down list. |
| Frequency Value | Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected. |
| Start Time | Specify the start time for the job set. |

| Field: | Do this: |
|-------------|---|
| Critical | Check this box to set job as critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail. |
| Enabled | Check this box to enable the job set. |
| Last Run Dt | The system displays the last run date of the job set. |
| Next Run Dt | Specify the next run date for job set. You can select the data from adjoining calendar icon. |
| Parent | Select the parent job set from drop-down list. |
| Dependency | Select the type of dependency on the parent from drop-down list. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Batch Job** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

- In the **Batch Job Thread** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

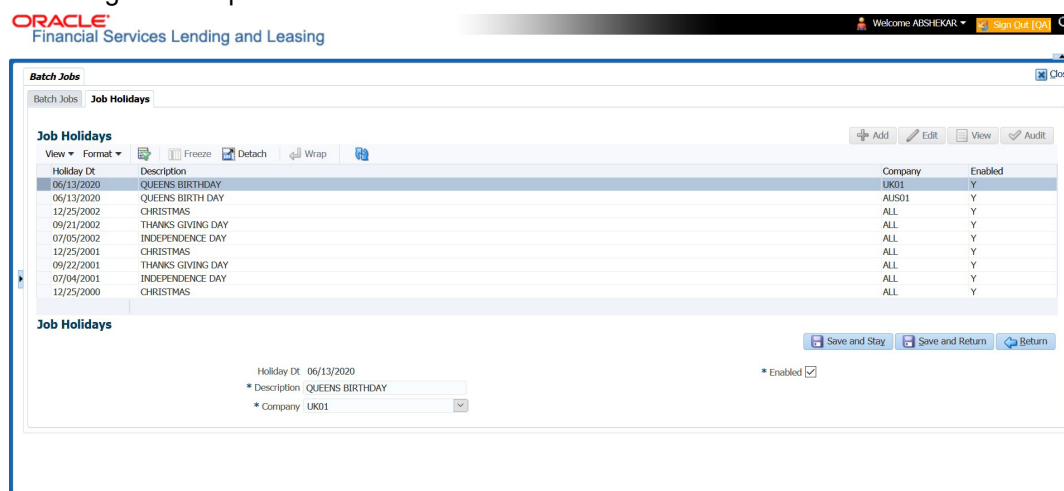
- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.10.1.2 Job Holidays

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

To define job holidays

- Click **Setup > Setup > Administration > System > Batch Jobs > Job Holidays**.
- In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

| | |
|---------------|---------------------------------------|
| Field: | Do this: |
| Enabled | Check this box to enable the holiday. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.10.2 Batch Jobs Available

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|------------------|---|-------------|-----------|------------|---------|---|
| AAE | Application Account Interface | aaiprc_bj_100_01 | APPLICATION TO ACCOUNT INTERFACE | No | Yes | No | Common | This process periodically picks up applications in 'Approved-Verified' status and creates accounts. |
| ACH | ACH Accounts | acaprc_bj_100_01 | ACCOUNT ACH PROCESSING | No | Yes | No | Common | This process produces the ACH file for the eligible customer payments. |
| ACH | ACH Producers | acpprc_bj_100_01 | PRODUCER ACH PROCESSING | Yes | Yes | No | Common | This process produces the ACH file for the eligible producer payments. |
| ACH | ACH Vendors | acvprc_bj_100_01 | VENDOR ACH PROCESSING | No | Yes | No | Common | This process produces the ACH file for the eligible vendor payments. |
| ACH | ACH Producer/Vendors/ Customer/ Third Party | acxprc_bj_100_01 | ACH Producer/Vendors/ Customer/ Third Party | Yes | Yes | No | Common | This process produces the ACH file for the eligible Producer/Vendors/ Customer/Third Party |
| AGE | Aging Applications | agaapp_bj_100_01 | APPLICATION AGING PROCESS | Yes | No | No | Common | This process puts applications into 'Aged-Application' substatus. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|-----------------------|-----------------------------|-------------|-----------|------------|---------|--|
| AGE | Aging Contracts | agcco-n_b-j_100_01 | CONTRACT AGING PROCESS | Yes | No | No | Common | This process puts contracts into 'Aged-Contract' substatus. |
| ALT-PFS | ALLOTMENT EXTRACT FILE DUMP | PFSEFT-PRC_B-J_111_01 | BACKUP EFT | No | Yes | No | Common | This process creates the Backup EFT file |
| ALT-PFS | ALLOTMENT EXTRACT FILE DUMP | PFSL-BAPRC_BJ_100_01 | POSTING ALLOTMENT PAYMENTS | No | Yes | No | Common | This process posts the payments from the allotment file received from the bank |
| ALT-PFS | ALLOTMENT EXTRACT FILE DUMP | PFSOD-DALT_B-J_100_01 | ALLOTMENT EXTRACT FILE DUMP | No | Yes | No | Common | This process sends the allotment draft notice to the bank |
| ALT-PFS | ALLOTMENT EXTRACT FILE DUMP | PFSNS-FPRC_BJ_100_01 | NSF BATCH | No | Yes | No | Common | This process posts the NSF file received from the bank |
| API | API Accounts | accaa-i_b-j_100_01 | API AAI | No | Yes | No | Common | This process creates accounts from validated conversion applications/contracts |
| API | API Accounts | accd-mp_b-j_100_01 | MOVE API_XX TO ITABS | No | Yes | No | Common | This process copies data from conversion API tables to conversion applications table |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------|--------------------|-----------------------|-------------|-------------|-------------|----------------------------|---|
| API | API Accounts | accval_bj_111_01 | VALIDATE ITABS (LOAN) | N o | Y e s | N o | L o a n | This process validate all conversion applications loan accounts by running the edits |
| API | API Accounts | accval_bj_112_01 | VALIDATE ITABS (LINE) | N o | Y e s | N o | L i n e | This process validate all conversion applications line of credit accounts by running the edits |
| API | API Accounts | acm-prc_bj_100_01 | LOAD API_COMMENTS | N o | Y e s | N o | C o m m o n | This process creates account comments from conversion applications/contracts |
| API | API Accounts | APID-MP_B-J_100_01 | LOAD API RECORDS | N o | Y e s | Y e s | C o m m o n | <p>This process directly reads data from database folder and using the external tables loads it into API tables for creating accounts.</p> <p>This eliminates the need/dependency of SQL loader and Control files.</p> <p>Ensure that account data in Input file has same structure as defined in Setup > Data Files > Input definition specifically for Loan, Line & Lease accounts.</p> |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------|--------------------|-------------|-----------|------------|---------|--|
| SET-API2 | ASYN-CHRONOUS ACCOUNT CREATION | ACX-VAL_B-J_100_01 | VALIDATE IAPP TABS | Yes | Yes | Yes | Common | <p>This process is used to validate the data from the Account On-Boarding request.</p> <p>This process is the first stage in processing asynchronous account creation using Account on-boarding web service and is controlled based on value defined in system parameter - ACCOUNT_PROCESSING_THRESHOLD.</p> |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------|--------------------------------|-------------|-----------|------------|-------------|--|
| SET-API2 | ASYN-CHRONOUS ACCOUNT CREATION | ACXAA-I_B-J_100_01 | ASYN-CHRONOUS ACCOUNT CREATION | Yes | Yes | Yes | C o m m o n | <p>This process is used for asynchronous accounts creation using Account on-boarding web service.</p> <p>This process is the next stage after successful validation of account creation request without any errors.</p> <p>Based on the request and system parameter value in ACCOUNT_PROCESSING_THRESHOLD accounts are created in the system with all the details and with Status of account as Active, Error, Void.</p> <p>Note: These Accounts can have Account Number generated externally or require OFSLL to generate these number.</p> |
| COL | Appointment Cancellation | cap-prc_b-j_100_01 | APPOINTMENT CANCEL PROCESSING | No | Yes | Yes | C o m m o n | This process cancels all the expired appointments. |
| COL | Payment Promise Processing | cppprc_b-j_100_01 | BROKEN PROMISE PROCESSING | No | Yes | No | C o m m o n | This process updates any broken promises as of the run time. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|-------------------|---------------------------|-------------|-------------|-------------|----------------------------|--|
| CRB | Credit Bureau Reporting | cbuutl_bj_100_01 | CREATE METRO2 FILE | N o | Y e s | N o | C o m m o n | This process creates the METRO2 file for Credit Bureau reporting for the specified date. |
| DOT | Document Tracking Load | dolprc_bj_000_01 | ACCOUNT DOCUMENT LOAD | N o | Y e s | Y e s | C o m m o n | This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory |
| DLX | Accounts Dialer Exclusion | ODX-PRC_BJ_100_01 | ACCOUNTS DIALER EXCLUSION | N | Y | Y | C o m m o n | This process generates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval. |
| GLP | GL Interface | gliprc_bj_100_01 | GL SUMMARIZATION | N o | Y e s | N o | C o m m o n | This process summarizes GL transactions for the day. |
| GOV | Debt Reporting IRS 1099A / 1099C | gdraap_bj_100_01 | IRS 1099-A PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-A flat file for government reporting. |
| GOV | Debt Reporting IRS 1099A / 1099C | gdrcad_bj_100_01 | IRS 1099-C PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-C flat file for government reporting. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|--|
| GOV | HMDA Reporting | ghr-prc_b-j_100_01 | IRS HMDA PROCESSING | Y e s | N o | N o | C o m m o n | This process generates the HMDA flat file for government reporting. |
| GOV | Interest Reporting IRS 1098 | girprc_b-j_100_01 | IRS 1098 PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1098 flat file for government reporting. |
| JOB | Scheduler | jsctst_b-j_000_01 | Scheduler | Y e s | Y e s | Y e s | C o m m o n | This process test the job scheduler |
| LBP | Lockbox | lboxprc_b-j_100_01 | LOAD LOCKBOX PROCESSING | N o | Y e s | N o | C o m m o n | This process loads any lockbox files available. This process can be set to run periodically throughout the day. |
| LNT | Lien Tracking | OFD-PRC_B-J_111_03 | OUTPUT LIEN TRACKING FOR DATA CHANGE | N | Y | N | C o m m o n | This process generates output file with changes in customer information such as Address/Phone no./Borrower/Co-borrower name. |
| LNT | Lien Tracking | OFD-PRC_B-J_111_04 | OUTPUT LIEN TRACKING FOR VOID ACCOUNT | N | Y | N | C o m m o n | This process generates output file for 'Void Accounts' to be sent to dealer track. |
| LTR | Collections Letter | lcolt1_b-j_100_01 | GENERATE FIRST COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the first collection letter for eligible accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| LTR | Collections Letter | lcolt2_b-j_100_01 | GENERATE SECOND COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the second collection letter for eligible accounts. |
| LTR | Collections Letter | lcolt3_b-j_100_01 | GENERATE THIRD COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the third collection letter for eligible accounts. |
| LTR | Customer Service Letter | lcspdf_b-j_111_01 | PAID IN FULL LETTER | N o | Y e s | N o | L o a n | This process generates the paid-in-full letter for the relevant accounts. |
| LTR | Customer Service Letter | lcsपो-q_b-j_111_01 | PAYOFF QUOTE LETTER | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |
| LTR | Customer Service Letter | lcsst-m_b-j_100_01 | CUSTOMER STATEMENT LETTER | N o | Y e s | N o | C o m m o n | This process generates the customer/business statement letter for requested accounts. |
| LTR | Customer Service Letter | lcswel_b-j_111_01 | WELCOME LETTER | N o | Y e s | N o | L o a n | This process generates the welcome letter for the newly funded accounts. |
| LTR | Origination Letter | loraco_b-j_111_01 | Origination Adverse Action Letter(Conditional) (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |
| LTR | Origination Letter | loradv_b-j_111_01 | Origination Adverse Action Letter (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| ODD | Coupon Book Dump File | ocn-prc_b-j_100_01 | CUSTOMER COUPON BOOK GENERATION | N o | Y e s | N o | C o m m o n | This process generates coupon books, if appropriate. |
| ODD | Output Data Dump File | odd-prc_b-j_000_01 | CREATE OUTPUT DATA DUMP FILES | Y e s | Y e s | Y e s | C o m m o n | This process creates any defined output data dump files set in the system. |
| ODD | Collections Letter | olclt1_b-j_100_01 | COLLECTION LETTER 1 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the first collection letter for eligible accounts. |
| ODD | Collections Letter | olclt2_b-j_100_01 | COLLECTION LETTER 2 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the second collection letter for eligible accounts. |
| ODD | Collections Letter | olclt3_b-j_100_01 | COLLECTION LETTER 3 FILE CREATION | N o | N o | Y e s | C o m m o n | This process generates the third collection letter for eligible accounts. |
| ODD | Origination Letter | olo-aco_b-j_100_01 | ADVERSE ACTION CONDITIONAL LETTER FILE CREATION | Y e s | N o | N o | C o m m o n | This process generates the adverse action letter for relevant applications. |
| ODD | Origination Letter | oload-v_b-j_100_01 | ADVERSE ACTION LETTER FILE CREATION | Y e s | N o | N o | C o m m o n | This process generates the adverse action letter for relevant applications. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|--------------------|---|-------------|-------------|------------|----------------------------|---|
| ODD | Customer Service Letter | olspdf_b-j_100_01 | PAID IN FULL FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the paid-in-full letter for the relevant accounts. |
| ODD | Customer Service Letter | olspo-q_b-j_100_01 | PAY OFF QUOTE FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |
| ODD | Customer Service Letter | ols-wel_b-j_100_01 | WELCOME LETTER FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the welcome letter for the newly funded accounts. |
| ODD | Producer Statement Dump File | opsprc_b-j_100_01 | DEALER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the dealer/producer statements at the specified frequency. |
| ODD | Customer Statement Dump File | ostprc_b-j_100_01 | CUSTOMER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the customer/business statement for eligible accounts. |
| PRQ | Payable Requisition Customer | pcu-prc_b-j_100_01 | CUSTOMER REFUND PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for customer/business overpayment refunds. |
| PRQ | Payable Requisition Producer | ppores_b-j_100_01 | MONTH END DEALER RESERVE PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for dealer compensation payments on month-end. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|--------------------|--------------------------------------|-------------|-----------|------------|---------|--|
| PRQ | Payable Requisition Vendor | pvn-prc_b-j_100_01 | VENDOR INVOICE PAYMENT REQUISITIONS | No | Yes | No | Common | This process creates requisitions for vendor invoice payments |
| PUR | Archive Accounts | pacarc_b-j_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | No | Yes | Yes | Common | This process archives account data from ACCOUNTS table to OACCOUNTS table. |
| PUR | Archive Accounts | pacarc_b-j_100_02 | ARCHIVE ACCOUNT DATA TO OOTABLES | No | Yes | Yes | Common | This process archives account data from OACCOUNTS table to OOACCOUNTS table. |
| PUR | Archive Applications | paparc_b-j_100_01 | ARCHIVE APPLICATION DATA TO OTABLES | Yes | No | No | Common | This process archives application-related data from APPLICATIONS to OAPPLICATIONS table. |
| PUR | Archive Applications | paparc_b-j_100_02 | ARCHIVE APPLICATION DATA TO OOTABLES | Yes | No | No | Common | This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table. |
| PUR | Archive GL | pglarc_b-j_100_01 | ARCHIVE GL DATA TO OTABLES | No | Yes | Yes | Common | This process archives General Ledger data from GL tables to OGL tables. |
| PUR | Archive GL | pglarc_b-j_100_02 | ARCHIVE GL DATA TO OOTABLES | No | Yes | Yes | Common | This process archives General Ledger data from OGL tables to OOGL tables. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---|
| PUR | Purge Job Requests | pjrjrj_b-j_100_01 | Purge Job Requests | Y e s | Y e s | Y e s | C o m m o n | This process purges job requests from the system. |
| PUR | Purge Output Data Dump | pododh_bj_100_01 | PURGE OUTPUT DATA HEADERS | N o | Y e s | Y e s | C o m m o n | This process purges Output Data Headers from the system. |
| PUR | Archive Securitization | ppaarc_bj_100_01 | ARCHIVE POOL DATA TO OTABLES | N o | Y e s | N o | C o m m o n | This process archives securitization data from TABLE to corresponding OTABLE. |
| PUR | Archive Securitization | ppaarc_bj_100_02 | ARCHIVE POOL DATA TO OOTABLES | N o | Y e s | N o | C o m m o n | This process archives securitization data from OTABLE to corresponding OOTABLE. |
| PUR | Archive Producers | pprarc_bj_100_01 | ARCHIVE PRODUCER DATA TO OTABLES | Y e s | Y e s | Y e s | C o m m o n | This process archives producer data from PRODUCERS table to OPRODUCERS table. |
| PUR | Archive Producers | pprarc_bj_100_02 | ARCHIVE PRODUCER DATA TO OOTABLES | Y e s | Y e s | Y e s | C o m m o n | This process archives producer data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Producers Txns | ppx-arc_bj_100_01 | ARCHIVE PRODUCER TXNS DATA TO OTABLES | N o | Y e s | N o | C o m m o n | This process archives producer transaction data from PRODUCERS table to OPRODUCERS table. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|--------------------|---|-------------|-----------|------------|---------|--|
| PUR | Archive Producers Txns | ppx-arc_b-j_100_02 | ARCHIVE PRODUCER TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Statements | pstarc_b-j_100_01 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives account statement and transaction data from TABLE to corresponding OTABLE. |
| PUR | Archive Statements | pstarc_b-j_100_02 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives account statement and transaction data from OTABLE to OOTABLE. |
| PUR | Terminate User | ptuus-r_b-j_100_01 | Terminate User | Yes | Yes | Yes | Common | This process terminates user satisfying the selection criteria. |
| PUR | Archive Txns (To O tables) | ptxarc_b-j_100_01 | ARCHIVE TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives data from TXNS table to OTXNS table. |
| PUR | Archive Txns (To OO tables) | ptxarc_b-j_100_02 | ARCHIVE TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives data from OTXNS table to OOTXNS table. |
| PUR | Purge User Logins | pululg_b-j_100_01 | Purge User Logins | Yes | Yes | Yes | Common | This process purges user login data from the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|------------------|---|-------------|-----------|------------|---------|--|
| PUR | Archive Vendor Assignments | pvaarc_bj_100_01 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor assignment data from TABLE to OTABLE. The criteria for archival is based on following validation - Work Order Status = Closed / Completed / Repossessed + Days mentioned in system parameter 'PVA_ARCHIVE_DAYS'. |
| PUR | Archive Vendor Assignments | pvaarc_bj_100_02 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor assignment data from OTABLE to OOTABLE based on the days mentioned in system parameter 'PVA_OARCHIVE_DAYS'. |
| PUR | Archive Vendor Invoices | pviarc_bj_100_01 | ARCHIVE VENDOR INVOICES DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Invoice Status = 'Close' + Days mentioned in system parameter 'PVI_ARCHIVE_DAYS'. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|------------------|--|-------------|-----------|------------|---------|---|
| PUR | Archive Vendor Invoices | pviarc_bj_100_02 | ARCHIVE VENDOR INVOICES DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVI_OARCHIVE_DAYS'. |
| PUR | Archive Vendors | pvearc_bj_100_01 | ARCHIVE VENDORS DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Vendor end date is less than system date - Days mentioned in system parameter 'PVE_ARCHIVE_DAYS'. |
| PUR | Archive Vendors | pvearc_bj_100_02 | ARCHIVE VENDORS DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from OTABLEs to OOTABLEs based on the days mentioned in system parameter 'PVE_OARCHIVE_DAYS'. |
| QUE | Queue Customer Service | qcsprc_bj_100_01 | CUSTOMER SERVICE QUEUE PROCESSING | No | Yes | Yes | Common | This process creates the customer service/collections queues |
| SET-QCS | QUEUES | QCCPRC_BJ_100_01 | CRITERIA BASED CONDITION POSTING | No | Yes | Yes | | This process facilitates to post criteria based conditions on Account. |

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 1 | RDB1 Contracts | rcod-mp_b-j_100_01 | LOAD CONTRACT DATA INTO T TABLES | Y e s | Y e s | N o | C o m m o n | This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Repossessions | rfod-mp_b-j_100_01 | LOAD REPO FORECLOSURE DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Producers | rprd-mp_b-j_100_01 | LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Setup | rstd-mp_b-j_100_01 | LOAD SETUP RELATED DATA INTO T TABLES | Y e s | Y e s | Y e s | C o m m o n | This process transfers the setup data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Txns | rtxd-mp_b-j_100_01 | LOAD TXN DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables |
| RDB 2 | RDB2 Accounts | racac-c_b-j_100_01 | Load Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process transfers the account data from T tables to RDB tables |
| RDB 2 | RDB2 Accounts (Derived Fields) | rac-drv_b-j_100_01 | Update Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process updates the codes with description for account RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 2 | RDB2 Applications | rapap-p_b-j_100_01 | Load Reporting Tables Applications | Y e s | N o | N o | C o m m o n | This process transfers the application data from T tables to RDB tables |
| RDB 2 | RDB2 Applications (Derived Fields) | rapdrv_b-j_100_01 | Update Reporting Tables Applications (Derived Fields) | Y e s | N o | N o | C o m m o n | This process updates the codes with description for application RDB tables |
| RDB 2 | RDB2 Asset Tracking | ratase_bj_100_01 | Load Reporting Tables Asset Tracking | N o | Y e s | N o | C o m m o n | This process transfers the account asset tracking data from T tables to RDB tables |
| RDB 2 | RDB2 Asset Tracking (Derived Fields) | ratdrv_b-j_100_01 | Update Reporting Tables Asset Tracking (Derived Fields) | N o | Y e s | N o | C o m m o n | This process updates the codes with description for account asset tracking RDB tables |
| RDB 2 | RDB2 Bankruptcy | rbkab-d_b-j_100_01 | Load Reporting Tables Bankruptcy | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from T tables to RDB tables |
| RDB 2 | RDB2 Call Activities | rca-cac_b-j_100_01 | Load Reporting Tables Call Activities | N o | N o | Y e s | C o m m o n | This process transfers the account call activities data from T tables to RDB tables |
| RDB 2 | RDB2 Deficiency | rchaof_bj_100_01 | Load Reporting Tables Deficiency | N o | N o | Y e s | C o m m o n | This process transfers the account deficiency data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|---|
| RDB 2 | RDB2 Contracts | rco-con_b-j_100_01 | Load Reporting Tables Contracts | Y e s | Y e s | N o | C o m m o n | This process transfers the account contract data from T tables to RDB tables |
| RDB 2 | RDB2 Contracts (Derived Fields) | rcodrv_bj_100_01 | Update Reporting Tables Contracts (Derived Fields) | Y e s | Y e s | N o | C o m m o n | This process updates the codes with description for account contract RDB tables |
| RDB 2 | RDB2 Repossessions | rfoafr_b-j_100_01 | Load Reporting Tables Repossessions | N o | N o | Y e s | C o m m o n | This process transfers the account repossession data from T tables to RDB tables |
| RDB 2 | RDB2 Producers (Derived Fields) | rprdrv_b-j_100_01 | Update Reporting Tables Producers (Derived Fields) | N o | Y e s | N o | C o m m o n | This process updates the codes with description for producer and producer transactions RDB tables |
| RDB 2 | RDB2 Producers | rprpro_b-j_100_01 | Load Reporting Tables Producers | N o | Y e s | N o | C o m m o n | This process transfers the producer and producer transactions data from T tables to RDB tables |
| RDB 2 | RDB2 Setup | rststp_b-j_100_01 | Load Reporting Tables Setup | Y e s | Y e s | Y e s | C o m m o n | This process transfers the setup data from T tables to RDB tables |
| RDB 2 | RDB2 Txns | rtxdrv_b-j_100_01 | Load Reporting Tables Txns | N o | Y e s | Y e s | C o m m o n | This process transfers the account transaction data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|----------------------|---|-------------|-----------|------------|---------|---|
| RDB 2 | RDB2 Txns (Derived Fields) | rttxn_bj_100_01 | Update Reporting Tables Txns (Derived Fields) | No | Yes | Yes | Common | This process updates the codes with description for account transactions RDB tables |
| SEC | Pool Summary | ssm-prc_bj_100_01 | POOL SUMMARY TABLE POPULATION | No | Yes | No | Common | This process populates summary tables for all pools |
| SET-OVR | OVERPAYMENT REALLOCATIONS | PFSTX-NOVR_BJ_100_01 | OVERPAYMENT REALLOCATIONS | No | Yes | No | Common | This process handles the overpayments/overages existing on an account |
| TPE | Earning/Amortization | tam-prc_bj_100_01 | AMORTIZATION TRANSACTIONS PROCESSING | No | Yes | No | Common | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Earning/Amortization | tam-prc_bj_111_01 | MONTH END AMORTIZATION TRANSACTIONS | No | Yes | No | Loan | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Escrow Non Monetary Transactions | tenbmt_bj_100_01 | Escrow Non Monetary Batch Transactions | No | Yes | Yes | Common | This process posts escrow non monetary transactions in the background at the specified time interval. |
| TPE | Escrow Analysis & Disbursements | tesanl_bj_100_01 | Escrow Analysis Posting | No | Yes | No | Common | This process posts all approved escrow analysis to the account |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|--|
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_02 | Create batches for Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process creates company branch wise batches for customer refund requests. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_03 | Create Transaction of Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process populate customer refund request in respective batch created above |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_04 | Compute control totals for customer refund request batches | N o | Y e s | N o | C o m m o n | This process populates control totals for the bathes created for customer refund requests. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_05 | Escrow compliance checking | N o | Y e s | N o | C o m m o n | This process checks escrow-able account for compliance |
| TPE | Escrow Analysis & Disbursements | tesds-b_b-j_100_05 | Escrow disbursement posting & requisition creation | N o | Y e s | N o | C o m m o n | This process posts processed escrow disbursement and creates requisitions. |
| TPE | Non Monetary Transactions | tnbmt_b-j_100_01 | NON MONETARY TRANSACTIONS POSTING | N o | Y e s | Y e s | C o m m o n | This process posts non monetary transactions in the background at the specified time interval. |
| TPE | Compensation | tpr-com_b-j_111_01 | Compensation | N o | Y e s | N o | L o o a n | This process creates transaction for month-end producer compensation |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---|-------------|-------------|------------|----------------------------|---|
| TPE | Statement | tprps-g_b-j_111_01 | Producer Statement | N o | Y e s | N o | L o a n | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Monetary Transactions | txnacr_b-j_100_01 | INTEREST ACCRUAL AND DELINQUENCY PROCESSING | N o | Y e s | N o | C o m m o n | This process posts any payment batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnact_b-j_100_01 | ACCOUNT ACTIVATION | N o | Y e s | N o | C o m m o n | This job activates new accounts i.e. changes status from PENDING to ACTIVE. |
| TPE | Monetary Transactions | txnad-v_b-j_112_01 | Advance Posting | N o | Y e s | N o | L i n e | This process posts any advance batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnan-n_b-j_100_01 | ANNIVERSARY PROCESSING | N o | Y e s | N o | C o m m o n | This process carries out the anniversary processing for eligible accounts |
| TPE | Monetary Transactions | txnbmt_b-j_100_01 | MONETARY TRANSACTIONS POSTING | N o | Y e s | N o | C o m m o n | This process posts monetary transactions in the background at the specified time interval. |
| TPE | Monetary Transactions | txnch-g_b-j_100_01 | Chargeoff Processing | N o | Y e s | N o | C o m m o n | This process charges off eligible or scheduled for chargeoff accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|-------------------|------------------------------------|-------------|-------------|------------|----------------------------|---|
| TPE | Monetary Transactions | txnchg_b-j_100_03 | Chargeoff reversal | N o | Y e s | N o | C o m m o n | On posting charge off reversal transaction, this process moves the remaining expense and fee from charge off balance to active balance. |
| TPE | Monetary Transactions | txncls_b-j_100_01 | VOID/PAID ACCOUNT CLOSE PROCESSING | N o | Y e s | N o | C o m m o n | This process closes void and paid off accounts. |
| TPE | Monetary Transactions | txnddt_b-j_100_01 | BILLING/DUE DATES PROCESSING | N o | Y e s | N o | C o m m o n | This process creates/updates the due dates for the accounts in the system. In addition, this process can also do Asset Billing using asset parameters defined for 'Home' collateral. For more details, refer to Asset Billing Rate section. |
| TPE | Monetary Transactions | txnfpd_b-j_100_01 | FIRST PMT DEDUCTION PROCESSING | N o | Y e s | N o | C o m m o n | This process posts the first payment deduction payment to the eligible accounts. |
| TPE | Monetary Transactions | txnfpr_b-j_111_01 | FIRST PMT REFUND PROCESSING | N o | Y e s | N o | L o a n | This process posts the first payment deduction payment to the eligible accounts. |
| TPE | Monetary Transactions | txnltc_b-j_100_01 | LATE CHARGE PROCESSING | N o | Y e s | N o | C o m m o n | This process assesses late charge depending on the rules, for all accounts in the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|-------------------------------------|-------------|-------------|------------|----------------------------|--|
| TPE | Monetary Transactions | txnmt-d_b-j_100_01 | MONTH END PROCESSING | N o | Y e s | N o | C o m m o n | This process populates the month end balances and carries over the balances to next month. |
| TPE | Monetary Transactions | txnpmt_b-j_100_01 | Payment Posting | N o | Y e s | N o | C o m m o n | This process does the daily accrual and delinquency processing. |
| TPE | Monetary Transactions | txnprm_b-j_100_01 | PROMOTION END PROCESSING | N o | Y e s | N o | C o m m o n | This process 'ends' the promotion on the account. |
| TPE | Monetary Transactions | txnprm_b-j_100_03 | TLP PROMOTION CANCEL PROCESSING | N o | Y e s | N o | C o m m o n | This process 'cancels' the promotion on the account. |
| TPE | Monetary Transactions | txnrat_b-j_100_01 | RATE CHANGE PROCESSING | N o | Y e s | N o | C o m m o n | This process changes the prevalent rate on an account. |
| TPE | Monetary Transactions | txnsch_b-j_100_01 | SCHEDULE FOR CHARGED OFF PROCESSING | N o | Y e s | N o | C o m m o n | This process puts the 'Schedule for Charge Off' condition on eligible accounts. |
| TPE | Monetary Transactions | txntip_b-j_100_01 | TERMINATION PROCESSING | N o | Y e s | N o | C o m m o n | This process puts the "Paid" status on eligible accounts |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|--|-------------|-----------|------------|---------|---|
| TPE | Monetary Transactions | txnytd_bj_100_01 | YEAR END PROCESSING | N | Y | N | C | This process populates the year end balances and carries over the balances to next year. |
| TPE | Usage Charge Processing | TXNUS-G_B-J_100_01 | Billing Batch job to process and post lease usage/rental fees on account | N | Y | Y | C | This process is used to derive the billing amount to be charged for Lease Usage/Rental based asset for consumed units calculated by the applicable charge matrix. |
| TPE | MOCK BILLING/DUE DATES PROCESSING | TXN-MDT_B-J_100_01 | MOCK BILLING/DUE DATES PROCESSING | Y | Y | Y | C | This process generates the future dues/balances based on the parameters defined in the criteria. This batch job is a prerequisite run for the mock statements to get generated. |
| TPE | CAPITALIZATION PROCESSING | TXNCPT_BJ_100_01 | CAPITALIZATION PROCESSING | Y | Y | Y | C | This process is used to capitalize the balance on all qualified accounts and is configured to run after running the billing batch job. |
| TPE | POST MATURITY EVER GREEN TRANSACTION PROCESSING | TXNEG-C_B-J_121_01 | POST MATURITY EVER GREEN TRANSACTION PROCESSING | | Y | | | This process is used to pick-up accounts matching the criteria for evergreen renewal, waits for maturity date based on grace days and posts Evergreen Lease transaction. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------|------------|---------|---|
| TPE | CYCLE BASED COLLECTION LATE FEE PROCESSING | TXNCB-C_B-J_100_01 | CYCLE BASED COLLECTION LATE FEE PROCESSING | Y | Y | Y | Common | This process facilitates to calculate 'Cycle based Collection Late Fee' at account level and update the balances. |
| TPE | CYCLE BASED LATE FEE PROCESSING | TXNC-BL_B-J_100_01 | CYCLE BASED LATE FEE PROCESSING | Y | Y | Y | Common | This process facilitates to calculate 'Cycle Based Late Fee' at account level and update the balances. |
| XPR | DEALER TRACK PRODUCER LOAD | XPRP-ST_EW_100_01 | DEALER TRACK PRODUCER LOAD | N | Y | Y | Common | This process dumps producer details maintained in the system into Dealer Track. System can either use MDB flow by generating out-bound JMS message if system parameter 'OUT-BOUND_DL-R_TRACK_Q' is set to 'Y' or use existing flow by making database synchronous out-bound calls to producer data dump web service. |

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|----------------------------|-------------|-----------|------------|---------|---------|
| RPT | ASSET TRACKING DETAILS | ROPAT-K_EM_100_01 | ASSET TRACKING DETAILS | No | Yes | No | Common | |
| RPT | BANK-RUPTCY ACCOUNT LIST | ROPBNK_EM_100_01 | BANK-RUPTCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | COLLECTOR ACTIVITY DETAILS | ROP-COL_EM_100_01 | COLLECTOR ACTIVITY DETAILS | No | Yes | No | Common | |
| RPT | DEFICIENCY ACCOUNT LIST | ROP-DEF_EM_100_01 | DEFICIENCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | DELINQUENT ACCOUNT LIST | ROP-DLQ_EM_100_01 | DELINQUENT ACCOUNT LIST | No | Yes | No | Common | |
| RPT | FUNDING CONTRACT LIST | ROP-FUN_EM_100_01 | FUNDING CONTRACT LIST | No | Yes | No | Common | |
| RPT | GL TXN DETAILS LIST | ROP-GLI_EM_100_01 | GL TXN DETAILS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-----------|------------|---------|---------|
| RPT | APPLICATIONS LIST | ROPORG_EM_100_01 | APPLICATIONS LIST | No | Yes | No | Common | |
| RPT | PAYMENT ALLOCATION POSTING DETAILS | ROP-PAL_EM_100_01 | PAYMENT ALLOCATION POSTING DETAILS | No | Yes | No | Common | |
| RPT | PAYMENT POSTING LIST | ROP-PMT_EM_100_01 | PAYMENT POSTING LIST | No | Yes | No | Common | |
| RPT | PAYABLE REQUISITION LIST | ROP-PRQ_EM_100_01 | PAYABLE REQUISITION LIST | No | Yes | No | Common | |
| RPT | REPOSSESSION/FORECLOSURE ACCOUNT LIST | ROPREP_EM_100_01 | REPOSSESSION/FORECLOSURE ACCOUNT LIST | No | Yes | No | Common | |
| RPT | SCHEDULE TO CHARGE-OFF LIST | ROP-SCH_EM_100_01 | SCHEDULE TO CHARGE-OFF LIST | No | Yes | No | Common | |
| RPT | TERMINATION IN PROGRESS LIST | ROP-TIP_EM_100_01 | TERMINATION IN PROGRESS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | NON MON-TETARY TXN POST-ING LIST | ROPTN-M_EM_100_01 | NON MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | MON-TETARY TXN POST-ING LIST | ROPTX-N_EM_100_01 | MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | BATCH JOB SETUP | CMN-BJB_EM_100_01 | BATCH JOB SETUP | No | Yes | No | Common | |
| RPT | BATCH JOB LOG | CMN-BJB_EM_100_02 | BATCH JOB LOG | No | Yes | No | Common | |
| RPT | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | OUN-ADE_EM_100_01 | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | No | Yes | No | Common | |
| RPT | CREDIT APPLICATIONS IMAGES BY STATUS | OUN-ADE_EM_100_02 | CREDIT APPLICATIONS IMAGES BY STATUS | No | Yes | No | Common | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | OUNUN-D_EM_11_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LOAN) | OUNUN D_EM_1 11_12 | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LOAN) | OUNUN D_EM_1 11_13 | UNDER-WRITING STATUS BY MONTH (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | OUNUN D_EM_1 11_14 | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | OUNUN D_EM_1 12_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LINE) | OUNUN D_EM_1 12_12 | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LINE) | OUNUN D_EM_1 12_13 | UNDER-WRITING STATUS BY MONTH (LINE) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | OUNUN D_EM_1 12_14 | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | OUNUN D_EM_1 21_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | OUNUN D_EM_1 21_12 | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LEASE) | OUNUN D_EM_1 21_13 | UNDER-WRITING STATUS BY MONTH (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | OUNUN D_EM_1 21_14 | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | Y e s | N o | N o | L e a s e | |
| RPT | ACCOUNT PAYABLE (ORIGINATION) | OFNAPY_EM_100_01 | ACCOUNT PAYABLE (ORIGINATION) | Y e s | N o | N o | C o m m o n | |
| RPT | ACCOUNT PAYABLE (SERVICING) | OFNAPY_EM_100_02 | ACCOUNT PAYABLE (SERVICING) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|-------------------|---------------------------------|-------------|-----------|------------|---------|---------|
| RPT | PRE-FUNDING CONTRACTS (LOAN) | OFNF-ND_EM_111_01 | PRE-FUNDING CONTRACTS (LOAN) | Yes | No | No | Loan | |
| RPT | FUNDED CONTRACTS (LOAN) | OFNF-ND_EM_111_02 | FUNDED CONTRACTS (LOAN) | Yes | No | No | Loan | |
| RPT | PRE-FUNDING CONTRACTS (LINE) | OFNF-ND_EM_112_01 | PRE-FUNDING CONTRACTS (LINE) | Yes | No | No | Loan | |
| RPT | FUNDED CONTRACTS (LINE) | OFNF-ND_EM_112_02 | FUNDED CONTRACTS (LINE) | Yes | No | No | Common | |
| RPT | PRE-FUNDING CONTRACTS (LEASE) | OFNF-ND_EM_121_01 | PRE-FUNDING CONTRACTS (LEASE) | Yes | No | No | Common | |
| RPT | FUNDED CONTRACTS (LEASE) | OFNF-ND_EM_121_02 | FUNDED CONTRACTS (LEASE) | Yes | No | No | Loan | |
| RPT | ACCOUNT PAYABLE LOG BY PRODUCER | OCSAPP_EM_100_01 | ACCOUNT PAYABLE LOG BY PRODUCER | Yes | No | No | Loan | |
| RPT | ACCOUNT PAYABLE LOG BY VENDOR | OCSAPV_EM_100_01 | ACCOUNT PAYABLE LOG BY VENDOR | Yes | No | No | Loan | |
| RPT | COLLATERAL TRACKING LOG | OCSAST_EM_100_01 | COLLATERAL TRACKING LOG | Yes | No | No | Common | |

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|------------------|---------|
| RPT | PRODUCER STATEMENT (LOAN) | OCSPS-M_EM_11_01 | PRODUCER STATEMENT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSPTX_EM_111_01 | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | OCSS-CH_EM_111_01 | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | OCSTAM_EM_11_01 | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | OCSTER_EM_111_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSTX-N_EM_11_01 | MONETARY TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | ACCOUNT LISTING (LINE) | OCSAC-C_EM_112_01 | ACCOUNT LISTING (LINE) | Y e s | N o | N o | L o a n | |
| RPT | ADVANCE POSTING LOG (LINE) | OCSADV_EM_112_01 | ADVANCE POSTING LOG (LINE) | Y e s | N o | N o | L o a n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | ADVANCE POSTING ERROR LOG (LINE) | OCSAD-V_EM_112_02 | ADVANCE POSTING ERROR LOG (LINE) | Yes | No | No | Loan | |
| RPT | PAYMENT HISTORY (LINE) | OCSP-MT_EM_112_04 | PAYMENT HISTORY (LINE) | Yes | No | No | Loan | |
| RPT | PAYMENT ALLOCATIONS LOG (LINE) | OCSP-MT_EM_112_05 | PAYMENT ALLOCATIONS LOG (LINE) | Yes | No | No | Common | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | OCSP-MT_EM_112_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |
| RPT | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LINE) | OCSS-CH_EM_112_01 | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LINE) | Yes | No | No | Common | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LINE) | OCSTAM_EM_112_01 | AMORTIZED TXNS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | OCSTER_EM_112_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | Yes | No | No | Common | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LINE) | OCSTX-N_EM_112_01 | MONETARY TXNS LOG BY GL POST DT (LINE) | Yes | No | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------|------------|----------------------------|---------|
| RPT | ACCOUNT LISTING (LEASE) | OCSAC-C_EM_1 21_01 | ACCOUNT LISTING (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT HISTORY (LEASE) | OCSP-MT_EM_ 121_04 | PAYMENT HISTORY (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG (LEASE) | OCSP-MT_EM_ 121_05 | PAYMENT ALLOCATIONS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | OCSP-MT_EM_ 121_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | OCSS-CH_EM_ 121_01 | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | OCSTAM_EM_1 21_01 | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | OCSTER_EM_12 1_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|--|-------------|-----------|-------------|----------------------------|---------|
| RPT | MONETARY TXNS LOG BY GL POST DT (LEASE) | OCSTX-N_EM_121_01 | MONE-TARY TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | BANK-RUPTCY LOG | OCOBK_EM_100_01 | BANK-RUPTCY LOG | Y e s | N o | N o | C o m m o n | |
| RPT | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | OCO-COL_EM_100_01 | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | OCO-COL_EM_100_02 | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY PRO-DUCER | OCO-COL_EM_100_03 | DELIN-QUENCY ANALYSIS BY PRO-DUCER | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | OCO-COL_EM_100_04 | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY STATE | OCO-COL_EM_100_05 | DELIN-QUENCY ANALYSIS BY STATE | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|-------------------|------------------------------|-------------|-----------|-------------|----------------------------|---------|
| RPT | PAYMENT PROMISE LOG | OCO-COL_EM_100_06 | PAYMENT PROMISE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLECTOR ACTIVITY LOG | OCO-COL_EM_100_07 | COLLECTOR ACTIVITY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DEFICIENCY LOG | OCODE-F_EM_100_01 | DEFICIENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DELINQUENCY LOG | OCODLQ_EM_100_01 | DELINQUENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | REPOSSESSION/FORECLOSURE LOG | OCOREP_EM_100_01 | REPOSSESSION/FORECLOSURE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | NON MONETARY TXNS LOG | OCOTNM_EM_100_01 | NON MONETARY TXNS LOG | N o | N o | Y e s | C o m m o n | |
| RPT | VENDOR INVOICE LOG | OCOVIN_EM_100_01 | VENDOR INVOICE LOG | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---------|
| RPT | VENDOR WORK ORDER LOG | OCOVN A_EM_100_01 | VENDOR WORK ORDER LOG | N o | N o | Y e s | C o m m o n | |
| RPT | POOL DELINQUENCY SUMMARY (LOAN) | OCS-SEC_EM_111_01 | POOL DELINQUENCY SUMMARY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | OCS-SEC_EM_111_02 | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL PAY-OFFS (LOAN) | OCS-SEC_EM_111_03 | POOL PAY-OFFS (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL RECOVERY (LOAN) | OCS-SEC_EM_111_04 | POOL RECOVERY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DELINQUENCY (LOAN) | OCS-SEC_EM_111_05 | POOL DELINQUENCY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL REPURCHASED ACCOUNTS (LOAN) | OCS-SEC_EM_111_06 | POOL REPURCHASED ACCOUNTS (LOAN) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-------------|-------------|----------------------------|--|
| RPT | POOL MONTHLY ACTIVITY (LOAN) | OCS-SEC_EM_111_07 | POOL MONTHLY ACTIVITY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL LIQUIDATED CONTRACTS (LOAN) | OCS-SEC_EM_111_08 | POOL LIQUIDATED CONTRACTS (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL TXNS LOG BY GL POST DT (LOAN) | OCS-SEC_EM_111_09 | POOL TXNS LOG BY GL POST DT (LOAN) | N o | Y e s | N o | C o m m o n | |
| SET-QRT | Real time Queues processing | QCSPR C_B-J_100_02 | Real time Queues processing | N o | Y e s | Y e s | C o m m o n | This batch job processes queues marked as real time based on refresh frequency setup in the job set. |
| TAM | MONTH END COMPENSATION DISBURSEMENT PROCESSING | TPR-COM_B-J_100_01 | MONTH END COMPENSATION DISBURSEMENT PROCESSING | N o | Y e s | N o | C o m m o n | |
| TAM | PRODUCER STATEMENTS | TPRPS-G_B-J_100_01 | PRODUCER STATEMENTS | N o | Y e s | N o | C o m m o n | |
| TAM | PRODUCER STATUS CHANGE | TPRSTA_BJ_100_01 | PRODUCER STATUS CHANGE | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| TAM | Depreciation calculator batch job | TAMDE-P_B-J_121_01 | DEPRECIATION RATE PROCESSING | Y e s | T e s | Y e s | L e a s e | This process is used to calculate the delta depreciation value of the asset from previous to current period (current indicator is set as 'Y' by default). |
| TAM | Amortization schedule batch job | TAMIMP_BJ_100_01 | IMPUTED INTEREST AMORTIZATION TRANSACTIONS PROCESSING | Y e s | Y e s | Y e s | C o m m o n | This process is used to generate Amortization schedule based on imputed interest rate for loan contracts with Imputed Interest. |
| TPE | Escrow Analysis & Disbursements | TXNCH-G_B-J_100_02 | CHARGE OFF PROCESSING FOR ACTIVE ACCOUNTS | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for chargeoff processing |
| ESC | ESCROW ANALYSIS POSTING | TESAN-L_B-J_100_01 | ESCROW ANALYSIS POSTING | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | TESAN-L_B-J_100_02 | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | N o | Y e s | N o | C o m m o n | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | TESAN-L_B-J_100_04 | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| ESC | ESCROW COMPLIANCE CHECKING | TESAN-L_B-J_100_05 | ESCROW COMPLIANCE CHECKING | No | Yes | No | Common | |
| ESC | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | TESDS-B_B-J_100_01 | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | No | Yes | No | Common | |
| PUR | ARCHIVE ACCOUNT DATA TO OTABLES | PACARC_BJ_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | No | Yes | No | Common | |
| EVE | BATCH EVENTS FOR ACCOUNTS | EVBAC-C_B-J_100_01 | BATCH EVENTS FOR ACCOUNTS | | Yes | | | |
| EVE | BATCH EVENTS FOR APPLICATIONS | EVBAP-P_B-J_100_01 | BATCH EVENTS FOR APPLICATIONS | Yes | | | | |
| EVE | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | EVB-PRC_B-J_100_01 | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | | Yes | | | |
| ODD 2 | BATCH JOB TO GENERATE METRO 2 DATA | CBUUT-L_B-J_100_02 | BATCH JOB TO GENERATE METRO 2 DATA | Yes | | | | |
| ODD 2 | BATCH JOB FOR CREATING METRO 2 DATA FILE | CBUUT-L_B-J_100_03 | BATCH JOB FOR CREATING METRO 2 DATA FILE | Yes | | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------------------|------------|---------|--|
| ODD 2 | THIRD PARTY ACH PROCESSING | ACT-PRC_B-J_100_01 | THIRD PARTY ACH PROCESSING | | Y e s | | | |
| ODD 2 | THIRD PARTY OUTPUT DATA DUMP SERVICING | OBI-PRC_B-J_100_01 | CREATE THIRD PARTY CUSTOMER FILE | | Y e s | | | This process pulls the customer account details shared in input data files for processing. |
| ESC | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | OED-PRC_B-J_100_01 | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | | Y e s | | | |
| EDF | ADR FILE | EDFADR_BJ_100_01 | ADR FILE | | Y e s | | | |
| EDF | IVR FILE | EDFIVR_BJ_100_01 | IVR FILE | | Y e s | | | |
| TPE | CONTRACTUAL PROMOTION CANCEL PROCESSING | TXN-PRM_B-J_100_04 | CONTRACTUAL PROMOTION CANCEL PROCESSING | | Y e s - - | | | |
| TPE | RATE CHANGE PROCESSING FOR BACKDATED INDEXES | TXN-RAT_B-J_100_02 | RATE CHANGE PROCESSING FOR BACKDATED INDEXES | | Y e s | | | |
| RDB 1 | LOAD ACCOUNT RELATED DATA INTO T TABLES | RACD-MP_B-J_100_01 | LOAD ACCOUNT RELATED DATA INTO T TABLES | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|-------------------|--|-------------|-----------|------------|---------|---------|
| TPE | EXPIRED INSURANCE PROCESSING | TXNINS_BJ_100_01 | EXPIRED INSURANCE PROCESSING | | Yes | | | |
| ADT | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES) | ADT-PRC_BJ_100_01 | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES) | | Yes | | | |
| RDB1 | LOAD INSURANCE DATA TO TABLES | RIND-MP_BJ_100_01 | LOAD INSURANCE DATA TO TABLES | | Yes | | | |
| AGS | SALE LEAD AGING | AGS-SAL_BJ_100_01 | SALE LEAD AGING | Yes | | | | |
| BOD | PROCESS PARKED TRANSACTIONS | JOB-BOD_BJ_000_02 | PROCESS PARKED TRANSACTIONS | | Yes | | | |
| BOD | MARK SYSTEM FOR BEGINING OF DAY | JOB-BOD_BJ_000_01 | MARK SYSTEM FOR BEGINING OF DAY | | Yes | | | |
| EOD | SET SYSTEM MODE TO END-OF-DAY | JOBEOD_BJ_000_01 | SET SYSTEM MODE TO END-OF-DAY | | Yes | | | |
| ACR | DAILY TRIAL BALANCE DATA | TABAC-C_BJ_100_01 | DAILY TRIAL BALANCE DATA GENERATION | | Yes | | | |
| LTR2 | RATE CHANGE PRE-INTIMATION LETTER | LCS-RAT_BJ_100_01 | RATE CHANGE PRE-INTIMATION LETTER | | Yes | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| BLK | BULK UPLOAD FOR PRICING SETUP | BLK-PRP_B-J_100_01 | BULK UPLOAD FOR PRICING SETUP | Yes | | | | |
| BLK | BULK UPLOAD FOR GL ATTRIBUTES | BLK-GLS_B-J_100_01 | BULK UPLOAD FOR GL ATTRIBUTES | | | | common | |
| BLK | BULK UPLOAD FOR GL TRANSLATION | BLK-GLS_B-J_100_02 | BULK UPLOAD FOR GL TRANSLATION DEFINITION | | | | common | |
| BLK | BULK UPLOAD FOR GL TRANSACTION TYPES | BLK-GLS_B-J_100_03 | BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS | | | | common | |
| BLK | BULK UPLOAD FOR GL TRANSACTION LINKS | BLK-GLS_B-J_100_04 | BULK UPLOAD FOR GL TRANSACTION LINKS | | | | common | |
| ODD 2 | RATE CHANGE LETTER FILE | OLSRAT_BJ_100_01 | RATE CHANGE LETTER FILE CREATION | | Yes | | | |
| TPE | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | TXN-DRW_B-J_111_01 | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | | Yes | | | |

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

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|---|-------------|-------------|------------|---------|--|
| PDC | PENDING PDC | PDCPN D_B- J_100_0 1 | PENDING PDC PROCESSING | | y e s | | | |
| LTR2 | PDC RENEWAL LETTER | LCSPD- C_B- J_100_0 1 | PDC RENEWAL LETTER GENERATION | | y e s | | | |
| DOT | APPLICATION DOCUMENT LOAD | DOL- PRC_B- J_000_0 2 | APPLICATION DOCUMENT LOAD | Y e s | | | | |
| ODD 2 | ONE TIME ACH POST DATED PAYMENT LETTER | OLSPD- P_B- J_100_0 1 | ONE TIME ACH POST DATED PAYMENT LETTER PROCESSING | | Y e s | | | |
| ODD 2 | OUTPUT DATA DUMP SERVICING | OST- PRC_B- J_100_0 2 | MASTER CUSTOMER STATEMENT GENERATION | | Y e s | | | This process is used to generate consolidated Account statements associated for each Master Account. |
| WFP | BILLING | WTX- BIL_B- J_132_0 1 | BILLING PROCESSING | | Y e s | | | |
| WFP | DELINQUENCY | WTX- DLQ_B- J_132_0 1 | DELINQUENCY PROCESSING | | Y e s | | | |
| WFP | LATE CHARGE | WTX- LTC_B- J_132_0 1 | LATE CHARGE ASSESSMENT | | Y e s | | | |
| WFP | STATEMENT | WTXPS- G_B- J_132_0 1 | STATEMENT GENERATION | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| WFP | RATE CHANGE | WTX-RAT_B-J_132_01 | RATE CHANGE PROCESSING | | Yes | | | |
| WFP | TERMINATION | WTX-TIP_B-J_132_01 | TERMINATION PROCESSING | | Yes | | | |
| TPE | PERIODIC MAINTAINENCE FEE | TXNPM-F_B-J_100_01 | PERIODIC MAINTAINENCE FEE PROCESSING | | | | | |
| WFP | UNIT UPLOAD | WUP-PRC_B-J_132_01 | UNIT UPLOAD | | | | common | |
| ODD 2 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | CBUUT-L_B-J_100_04 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | | | | | |
| PUR | PURGE ALL PTT TABLES | PTTPRC_BJ_100_01 | PURGE ALL PTT TABLES | | | | common | |
| TPE | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | TXN-MAC_B-J_100_01 | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | | Yes | | | |
| TPE | NON REFUND GL | TXNRF-D_B-J_100_01 | NON REFUND GL PROCESSING | | | | common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|--|
| TPE | PAYMENT ARRANGEMENT | TXNPA-P_B-J_100_01 | PAYMENT ARRANGEMENT PROCESSING | | y e s | | | |
| TPE | DELAY FEE | TXND-LY_B-J_100_01 | DELAY FEE PROCESSING | | y e s | | | |
| TPE | STATEMENT PAST MATURITY | TXNST-M_B-J_100_01 | STATEMENT PAST MATURITY PROCESSING | | y e s | | | |
| TPE | BLACK BOOK INTERFACE | VEVBB-K_B-J_100_01 | BLACK BOOK INTERFACE | | | | c o m m o n | |
| LBT | BULK NSF PAYMENT REVERSALS | TXNNS-F_B-J_100_01 | BULK NSF PAYMENT REVERSALS | | | | | |
| ACR | STOP INTEREST ACCRUAL | TXNA-CR_B-J_100_03 | STOP INTEREST ACCRUAL PROCESSING | | y e s | | | |
| QRT | CUSTOMER SERVICE REAL TIME QUEUE | QCSPR C_B-J_100_02 | CUSTOMER SERVICE REAL TIME QUEUE PROCESSING | | y e s | | | |
| ODD 2 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | OCP-PRC_B-J_100_01 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | | y e s | | | This process generates 'Customer Payment File Extract' file with individual account dues or consolidated dues at Master account level in column definitions. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|--|-------------|-------------|-------------|----------------------------|---|
| ODD 2 | MASTER ACCOUNT CUSTOMER MOCK STATE- MENT GEN- ERATION | OMSPR C_B- J_100_0 1 | MASTER ACCOUNT CUS- TOMER MOCK STATE- MENT GEN- ERATION | Y e s | Y e s | Y e s | C o m m o n | This process gen- erates Asset bill- ing Mock Statements based on preferences defined in Con- tract. |
| IFP | OFFLINE CALL ACTIVITY POSTING | ICAPRC _BJ_100 _01 | OFFLINE CALL ACTIVITY POSTING | | y e s | | | |
| ACR | RE-START INTEREST ACCRUAL | TXNA- CR_B- J_100_0 4 | RE-START INTEREST ACCRUAL | | y e s | | | |
| IFP | UPLOAD TRANSACTIONS | ITUPRC _BJ_100 _01 | UPLOAD TRANSACTIONS | | y e s | | | |
| IFP | POST UPLOADED TRANSACTIONS | ITUPRC _BJ_100 _02 | POST UPLOADED TRANSACTIONS | | y e s | | | |
| IFP | INPUT FILE PROCESS- ING - CUR- RENCY EXCHANGE RATE FILE UPLOAD | ICE- PRC_B- J_100_0 1 | CUR- RENCY EXCHANGE RATE FILE UPLOAD | Y e s | Y e s | Y e s | C o m m o n | This process extracts currency exchange rates from desired source at sched- uled intervals. |
| IFP | INPUT FILE PROCESS- ING - INPUT DATA INSERTION | IDDP RC_BJ_000 _01 | INPUT DATA INSERTION | | Y e s | | | This process updates customer account informa- tion corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Infor- mation screen. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|-------------------|---------------------------------------|-------------|-----------|------------|---------|--|
| IFP | INPUT FILE PROCESSING | IPIPRC_BJ_100_01 | PI INFORMATION FILE UPLOAD PROCESSING | Y | Y | Y | Common | This process uploads input file with PII data into the data masking screen. |
| IFP | INPUT FILE PROCESSING | IUH-PRC_BJ_100_01 | ASSET USAGE HISTORY FILE UPLOAD | Y | Y | Y | Common | This process uploads asset usage details into the system. Driven through Setup > Data File tab, when placed in corresponding folder and batch job is run, system processes the file and loads in 'External Interfaces' tab. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|-------------------|---------------------------------|-------------|-------------|------------|----------------------------|---|
| IFP | INPUT FILE PROCESSING | ICP-PRC_BJ_100_01 | CUSTOMER PAYMENT FILE UPLOAD | Y | Y | Y | C o m m o n | <p>This process uploads customer/business based payment details and are displayed in Payment Entry screen with Multi Account check box selected.</p> <p>The status of Payment batch is updated based on the value of system parameter PMT_BATCH_POSTING (PAYMENT BATCH POSTING PREFERENCE).</p> <p>If the value is set to 'P' (POSTED), payment job request is submitted and payment is posted. On successful posting, the payment record is available in Payment Maintenance screen.</p> |
| IFP | INPUT FILE PROCESSING | ISCPRC_BJ_100_01 | SECURITIZATION POOL FILE UPLOAD | | Y e s | | | This process reads the Securitization upload file and either attach or detach the accounts of the Pool. |
| IFP | INPUT FILE PROCESSING | IAD-PRC_BJ_100_01 | ACCOUNT DUES FILE UPLOAD | | Y | | | This process reads the input file to derive future prorated due on a particular account. For more information refer to 'Proration of Future Account Dues' section in Dashboard > Process Files. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|--------------------------|-------------|-----------|------------|---------|--|
| PUR | ARCHIVE PURGE JOB SET | PJR-PAC_B-J_100_01 | PURGE ACCOUNTS DATA | Y | Y | Y | Common | This process purges accounts data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRPA-P_B-J_100_01 | PURGE APPLICATION DATA | Y | Y | Y | Common | This process purges application data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP-GL_B-J_100_01 | PURGE GL TXNS DATA | Y | Y | Y | Common | This process purges general ledger transaction data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP-PA_B-J_100_01 | PURGE POOLS DATA | Y | Y | Y | Common | This process purges pools and its transactions data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP-PX_B-J_100_01 | PURGE PRODUCER TXNS DATA | Y | Y | Y | Common | This process purges producer transaction data in archival tables based on the days defined in system parameter PAC_PURGE_DAYS. |

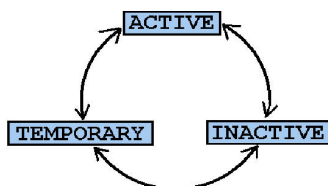
| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|-------------------|--------------------------------------|-------------|-------------|-------------|----------------------------|--|
| PUR | ARCHIVE PURGE JOB SET | PJRPTX-_BJ_100_01 | PURGE TXNS DATA | Y | Y | Y | C o m m o n | This process purges account transaction data in archival tables based on the days defined in system parameter PAC_PURGE_ - DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRPVA-_BJ_100_01 | PURGE VENDOR ASSIGNMENTS DATA | Y | Y | Y | C o m m o n | This process purges vendor assignment data in archival tables based on the days defined in system parameter PAC_PURGE_ - DAYS. |
| REV 1 | Revenue Recognition job set | REVREC_ BJ_100_01 | DAILY REVENUE RECOGNITION PROCESSING | Y e s | Y e s | Y e s | C o m m o n | This process is used to validate if Account Revenue Recognition Equity is 'greater than or equal to' Target Revenue Recognition Equity and update the Current Qualification Indicator. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|--|-------------|-------------|-------------|----------------------------|--|
| REV2 | Revenue Recognition job set | REVREC_BJ_100_02 | MONTH END REVENUE RECOGNITION PROCESSING | Y e s | Y e s | Y e s | C o m m o n | This process is used to validate the status of 'Account Revenue Recognition Qualifier indicator' and update the following fields: - Account Revenue Recognition Qualifier Month End indicator (after month end processing) - Account Revenue Recognition Qualifier Date - Last Account Revenue Recognition Qualifier Date |
| SET-EVE | BATCH EVENTS PROCESSING | EVE-PRC_BJ_100_01 | BATCH EVENTS PROCESSING | Y e s | Y e s | Y e s | C o m m o n | This process is used for BATCH EVENTS PROCESSING for the Entities Account/ Application/Assets. |
| SET-EVE2 | EVENTS PROCESSING FOR CUSTOMER AND BUSINESS | EVE-PRC_BJ_100_03 | BATCH EVENTS PROCESSING (CUSTOMER AND BUSINESS ENTITIES) | Y e s | Y e s | Y e s | C o m m o n | This process is used for BATCH EVENTS PROCESSING for the Entities Customer/ Business/Vendors/ Producers. |

2.11 Producer Cycles

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

For example,



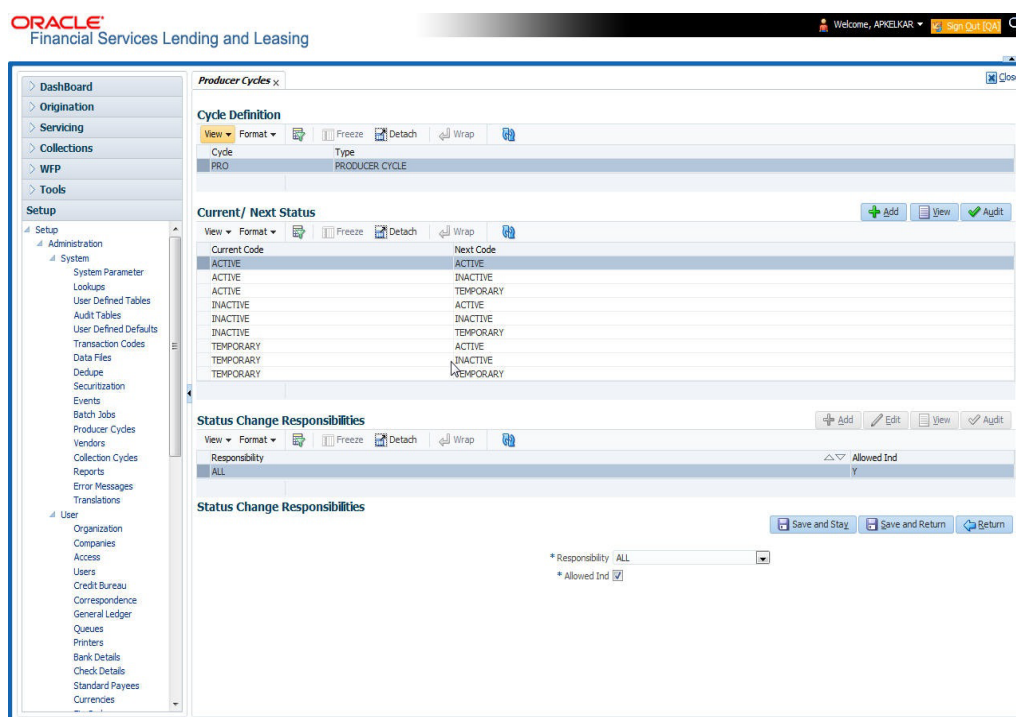
The Producer Setup screen also defines the user responsibilities capable of changing the producer status.

Note

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

To set up Producer Cycles

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



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

| Field: | View This: |
|--------|--------------------------|
| Cycle | Displays the cycle name. |
| Type | Displays the cycle type. |

4. In the **Cycle/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

2.12 Vendors

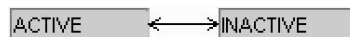
During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the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

- Cycles
- Vendor Services
- Vendor Fees

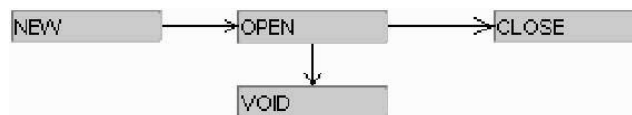
2.12.1 Cycles Tab

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

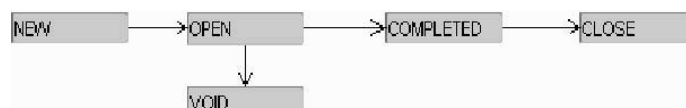
- You can define vendor status cycle and restrict the status change based on responsibility.



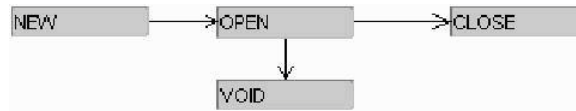
- You can define vendor invoice status cycle and restrict the status change based on responsibility.



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



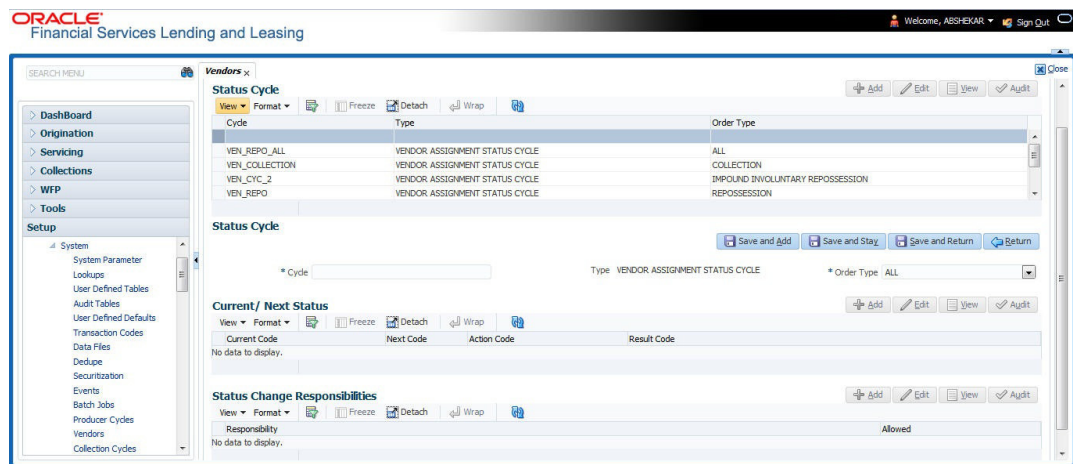
- You can define vendor invoice payment status cycle and restrict the status change based on responsibility.



To set up the vendor cycles

1. Click **Setup > Setup > Administration > System > Vendors > Cycles**. The screen contains three sections:

- Status Cycle
- Current/Next Status
- Status Change Responsibilities



2. In the **Status Cycle** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

| Field: | Do this: |
|-------------|---|
| Action Code | Select the call activity action code from the drop down list. |
| Result Code | Depending on the call activity action code, you can select the result code from the drop down list. |

Note

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

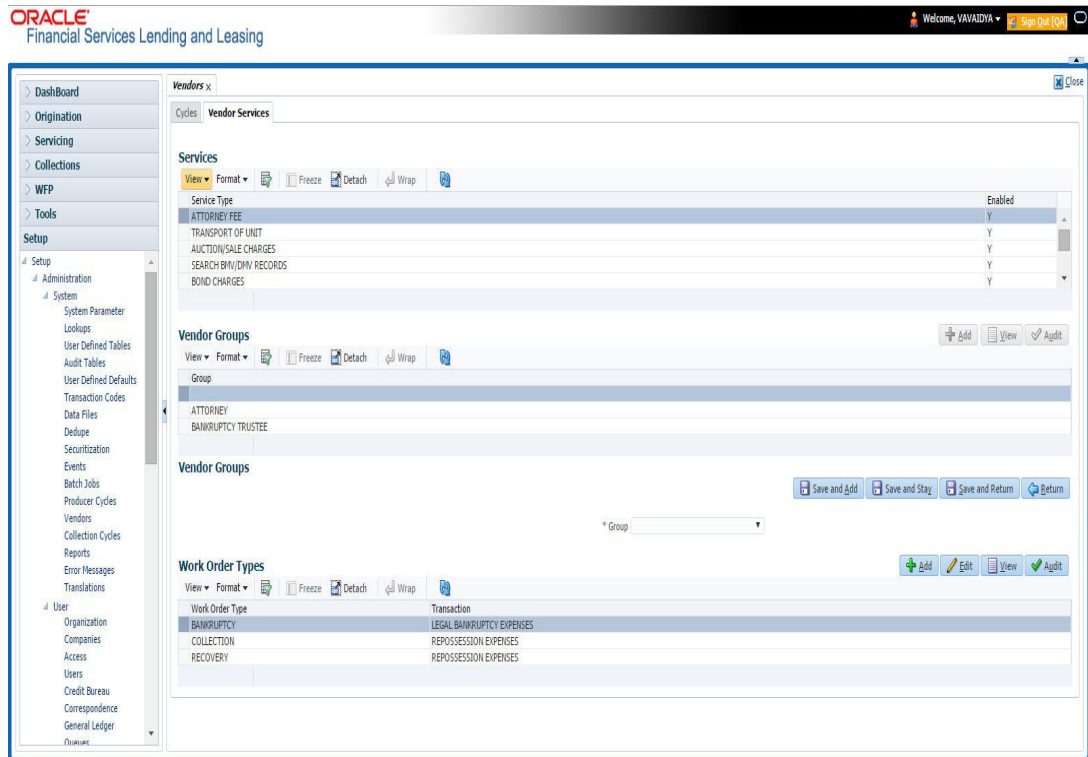
2.12.2 **Vendor Services Tab**

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

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

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

- Work Order Types



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

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

3. In the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the **Work Order Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

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

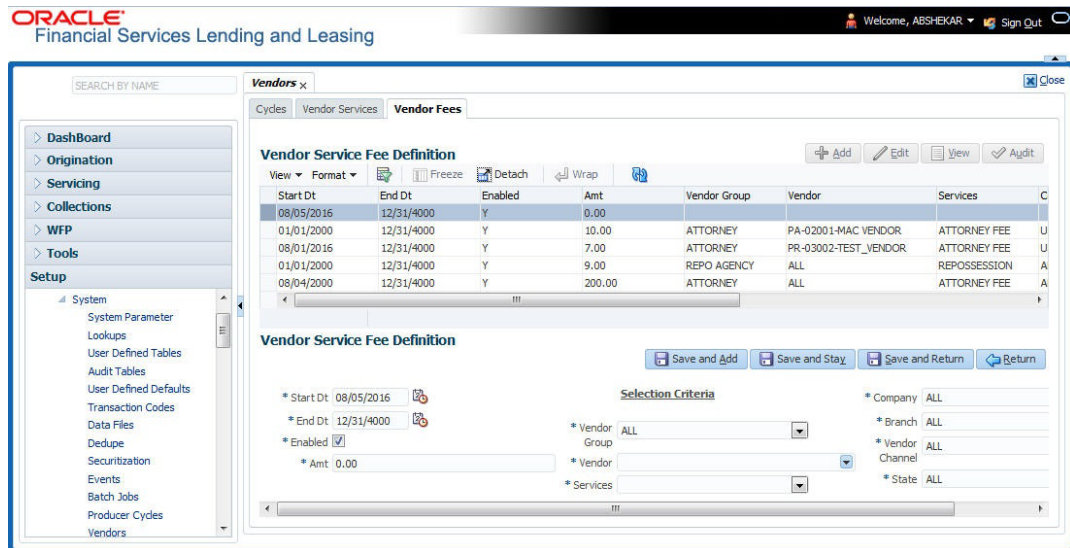
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.12.3 Vendor Fees Tab

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

To define vendor fees

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



2. In the **Vendor Service Fee Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.12.4 Invoice Rules tab

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

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

To define invoice rules

1. Click **Setup > Setup > Administration > System > Vendors > Invoice Rules**.
2. In the **Invoice Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

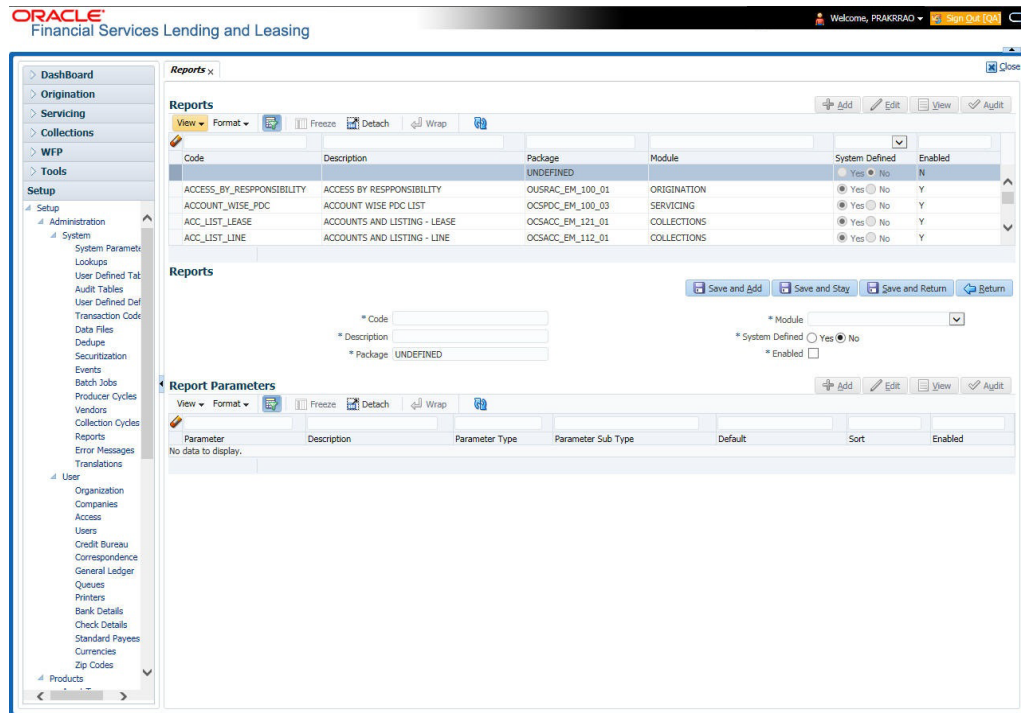
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.13 Reports

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

To set up the Reports

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



A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Report Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.14 Error Messages

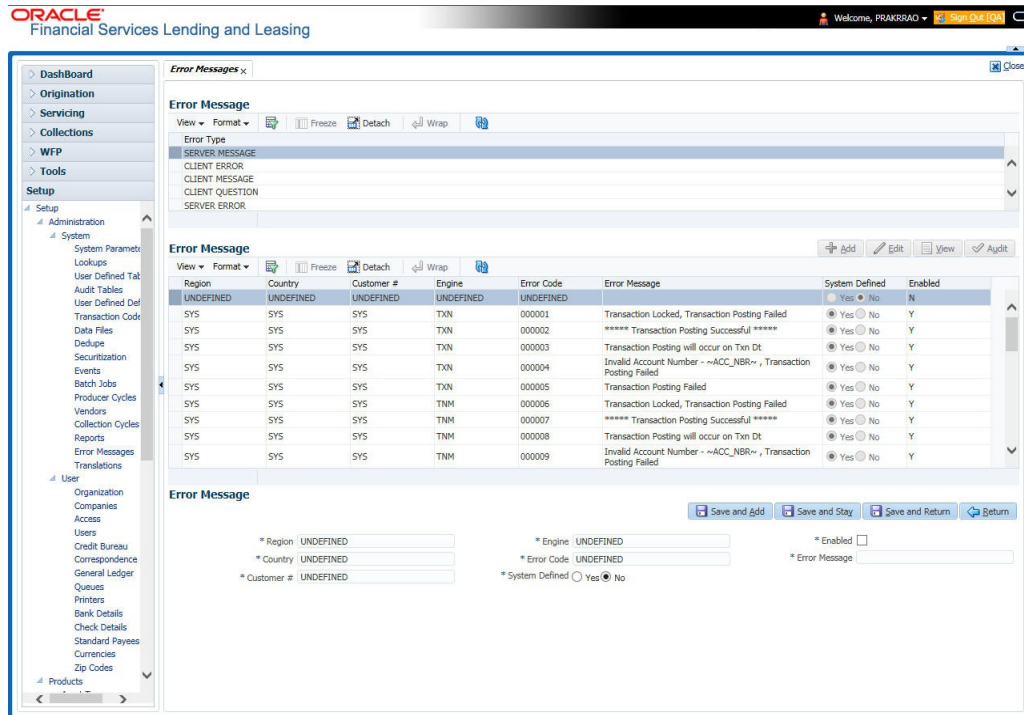
In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

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

To set up the Error Messages Setup screen

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

- In the **Error Messages** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.15 Translation

You can setup translation properties.

Navigating to Translation

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

2.15.1 Setup Translation

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

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

To set up the Translation Setup

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

The screenshot displays the Oracle Financial Services Lending and Leasing Setup Translation interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The main interface is divided into several sections:

- Source Type:** A dropdown menu showing 'ASSIGNMENTS' as the selected source type. Other options include ASSET TYPES, AUDIT TABLES, AUDIT TABLE COLUMNS, and CALL ACTION TYPES.
- Translation Data:** A table with columns for Key 1 through Key 6, System Defined, Enabled, and Desc 1. The table lists various setup items, including '30-DAY DELQ', 'AGED_APP_QUEUE', 'AGED_CON_QUEUE', 'AJITHA_QUEUE', 'AJK', 'APPROVED_APP...', 'B-1', 'BKRP_CH_13', 'BKRP_CH_7', 'C1', 'CONTRACT_QUEUE', 'DATA_ENTRY_QU...', 'DEF', 'DELQ_DAYS_0_30', and 'DELQ_DAYS_30+'. Each row has radio buttons for 'System Defined' and 'Enabled'.
- Populate All:** A button located in the top right corner of the Translation Data section.
- Translation Data (Detailed View):** A section below the table showing details for a selected item, including 'Key 1 30-DAY DELQ', 'System Defined' (Yes/No), 'Enabled' (Yes/No), and 'Desc 1 30 DAYS DELQ ACCOUNTS'.

Note

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

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

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

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

Note

You cannot add a new record.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

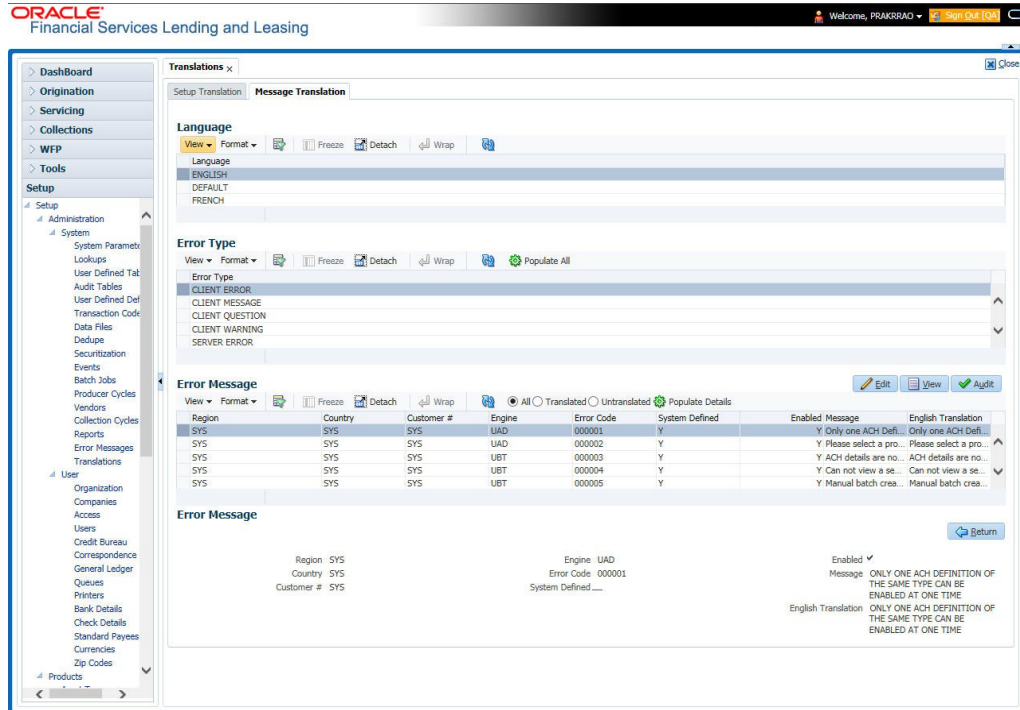
2.15.2 **Message Translation Setup**

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

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

To set up the Message Translation Setup

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



Note

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

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

If you have new entries and are unsure as to which error messages have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
5. In the **Error Message** section, select:
 - **All** – to view all the records (both translated and un-translated) in the Error Message section.
 - **Translated** – to view all the translated records in the Error Message section.
 - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Language setup

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

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

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

Note

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

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

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

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

2.16 Label Configuration

The Label Configuration screen facilitates for field label customizations to modify the default field's label which are provided as part of seed data during product installation / upgrade.

Using this screen, you can modify the field's User Defined Label, update Tooltip, set Default Value (if required), set display (Y/N) option and enable / disable the field. The changes done here are populated to respective screen in the application.

Note

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

Fields in the UI are categorized into two types:

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

Note the following:

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

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

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

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

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

Note

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

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

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

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

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

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

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

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

To customize Label Configuration

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

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

3. Select the required record and click 'Edit'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. Click 'Update'. System refreshes the cache automatically and fetches the updated field details from database server to display in header section.

2.17 Seed Data

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

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

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

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

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

Navigating to Seed Data screen

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

2.17.1 Factory Data

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

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

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

To View Factory Data

Click **Setup > Setup > Administration > System > Seed Data > Factory Data** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Seed Data screen. The interface includes a navigation menu on the left with 'Setup' selected. The main area is titled 'Seed Data x' and has three tabs: 'Factory Data', 'Current Data', and 'Comparison Data'. The 'Factory Data' tab is active, displaying a table with columns: Table, Type, Key Column, Key Column Type, Other Columns, Other Column Types, and Count. The table lists three rows: FLEY_TABLE_ATTRIBUTES, JOBS, and JOB_SETS. Below the table is a 'Factory Data Details' section with a 'Select' dropdown set to 'All' and a list of key column data entries with checkboxes for selection.


| Table | Type | Key Column | Key Column Type | Other Columns | Other Column Types | Count |
|-----------------------|----------------|------------|-----------------|---------------|--------------------|-------|
| FLEY_TABLE_ATTRIBUTES | COMBINATION... | FTA_FTB... | VARCHAR2 | FTA_SORT | NUMBER | 28 |
| JOBS | COMBINATION... | JOB_BES... | VARCHAR2 | JOB_SORT | NUMBER | 1 |
| JOB_SETS | COMBINATION... | JBS_CODE | VARCHAR2 | JBS_DESC | DATE | 3 |

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

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

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

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

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

2.17.1.1 Update/Skip Seed Data

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

To Update/Skip Data

The 'Current Data' section displays the following details:

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

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

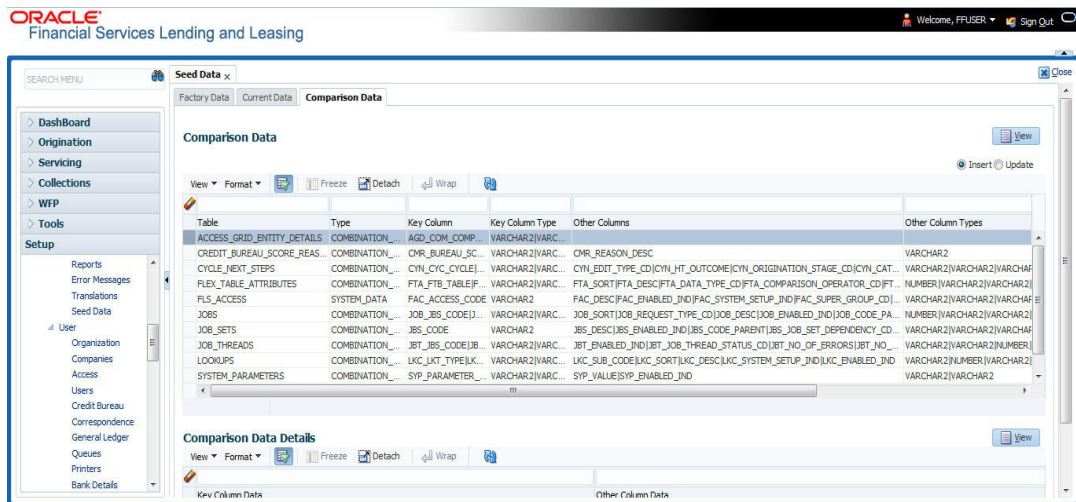
| Field | View this: |
|-------------------|--|
| Key Column Data | Displays the unique identifier column names. |
| Other Column Data | Displays the non unique identifier column names. |

2.17.3 Comparison Data

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

To View Comparison Data

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




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

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

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

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

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

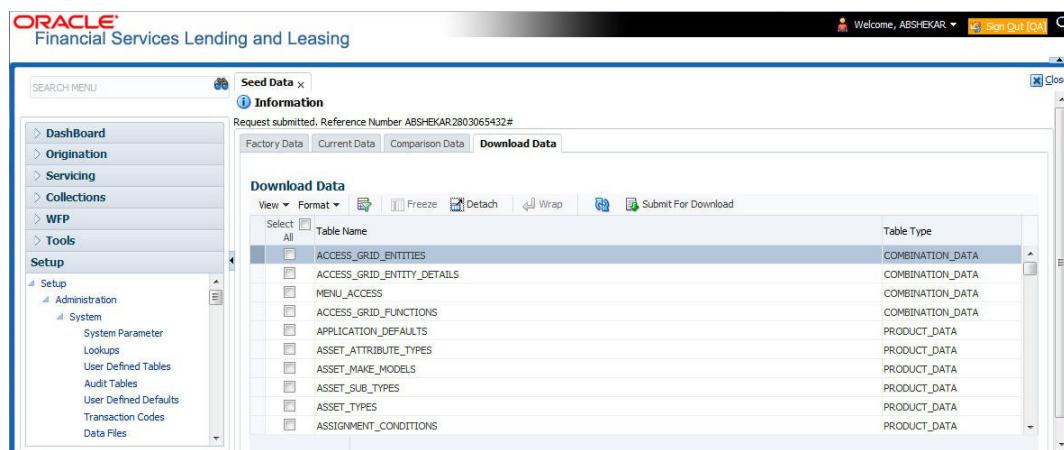
2.17.4 Download Data


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

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

To Download Data

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



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

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

2.18 Data Masking

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

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

The data masking process involves the following steps:

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

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

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

Masking Format

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

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

Note

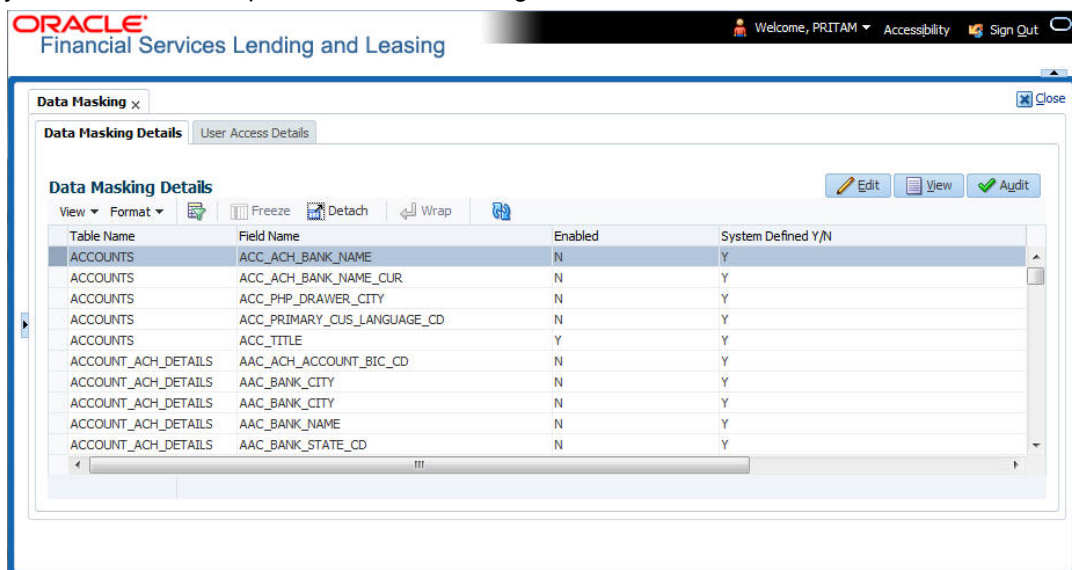
It is recommended to avoid modifying masked data for user(s) with masked responsibility. However, while editing masked data (if permitted) requires to input full data replacing the masked characters. For example, editing a masked SSN (xxx.xx.xxxx) requires to specify all nine digits of SSN and not just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

2.18.1 Setup Data Masking

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

2.18.1.1 Data Masking Details

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



1. In the Data Masking Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

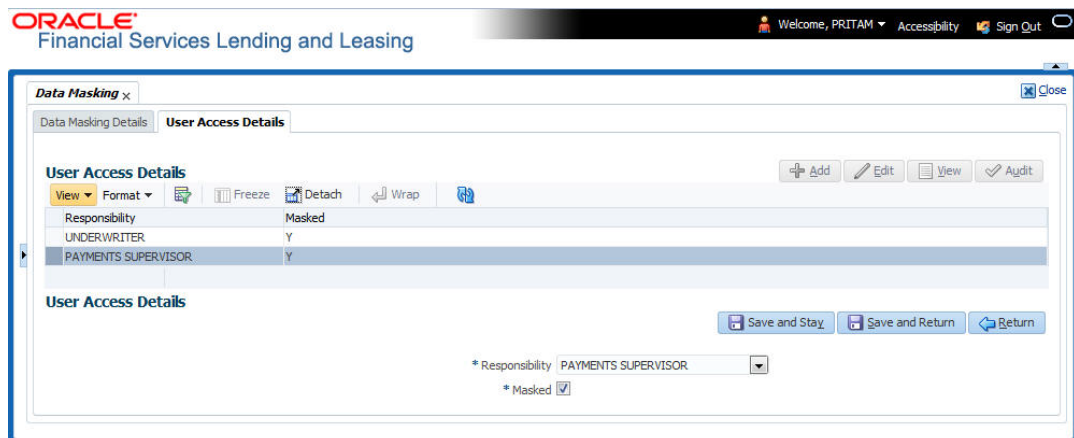
| Field | Do this: |
|----------------|--|
| Table Name | View the table name which contains the selected field details. |
| Field Name | View the selected field name. |
| Enabled | Check this box to enable masking of the selected field. |
| System Defined | View the type of seed data maintained in the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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.18.1.2 User Access Details

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

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



2. In the User Access Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.18.2 Create data redaction policy

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

To create data redaction policy

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

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

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

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

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

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

Note

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

2.18.3 Masking User defined data

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

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

For example, BUSINESS_APPL_DETAILS,BSD_LEGAL_NAME,N

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

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

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

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

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

Note

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

2.19 Webhook

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

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, the Oracle logo and 'Financial Services Lending and Leasing' are visible. The user is logged in as 'Welcome ABSHEKAR' with a 'Sign Out (0)' button. The main window is titled 'Webhook x' and contains two sections:

Webhook

| Channel | Authentication Mode | Bureau | Enabled |
|-------------------|---------------------|--------|---------|
| webhook1 | OAuth2.0 | Bureau | Y |
| cred bureau efx | BASIC | EFX | Y |
| external cred rep | BASIC | EXT | Y |
| webhook | OAuth2.0 | | Y |
| business webhook | BASIC | | Y |
| ext | BASIC | | Y |
| webhook_oauth | OAuth2.0 | | Y |
| test bureau | BASIC | CSC | Y |
| 123 | BASIC | EFX | N |
| cred bureau exp | BASIC | EXP | Y |

Event Details

| Event | Event Criteria | Service End Point | Event Message | Enabled |
|-------------------------------------|---------------------------------|-------------------|---------------|---------|
| EVENT_NEW_PRODUCER_UPDATE | EVENT_NEW_PRODUCER_UPDATE | basic | WEBHOOK | Y |
| EVENT_NEW_PRODUCER_STATEMENT_CREATE | EVENT_NEW_PRODUCER_STATEMENT... | basic | WEBHOOK | Y |
| EVENT_COLLATERAL_CREATION | EVENT_COLLATERAL_CREATION_HOME | basic | WEBHOOK | Y |
| EVENT_NEW_CUST_CREATION | EVENT_NEW_CUST_CREATION | basic | WEBHOOK | Y |
| EVENT_CUST_UPDATE | EVENT_CUST_UPDATE | basic | WEBHOOK | Y |
| EVENT_NEW_ADDRESS_CREATE | EVENT_NEW_ADDRESS_CREATE | basic | WEBHOOK | Y |
| EVENT_NEW_TEL_CREATE | EVENT_NEW_TEL_CREATE | basic | WEBHOOK | Y |
| EVENT_TEL_UPDATE | EVENT_TEL_UPDATE | basic | WEBHOOK | Y |
| TEST | TEST | basic | WEBHOOK | Y |
| TEST_ANK | TST_01 | basic | WEBHOOK | Y |

2.19.1 Webhook Definition

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

To setup Webhook Definition

1. Select Setup > Administration > System > Webhook.
2. In the **Webhook** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

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

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

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

For example:

Client Secret Key

```
ZXIKMGVYQWIPaUpLVjFRaUxDSmhiR2NpT2IKSVV6VXhNaUo5LmV5SnpkV0lp
T2IKWFJVSKIUMDIMSWI3aVEwaEJUazVGVENJNkIrVIWRVZTVGtGTVNVNVVS
VkpHUVVORkxVOUJWVIJTWpBaUxDSnBjM01pT2IKUFJsTk1URjIYUIVKSVQw
OUxJaXdpWlhod0lqb3hOVFUxTmptnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0
RRNU1qTjkuemxMb0lzdWduek1FRnhyblcxYXJleXNMSFliSmVQd0R5SUxvdDdU
aXZDMEFVUktEbm5WcDJPWmRiT1pJald5aHNfSWxNaG1IV1dWZUF0YmZRUnl
1X2c=
```

Cipher Text for HMAC SHA 256

```
GET:RVhURVJOQUxJTIRFUkZBQ0UtT0FVVEgyMA==:application/json:https://  
Hostname:Port/webhook_oauthqa/service/api/resources/webhook/test
```

Generated Sample 'X-Hmac' header

```
OFSLL:F/jj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=
```

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

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

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

For example.

Client Secret Key

```
T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndlbGNvbWUx
```

Cipher Text for HMAC SHA 256

```
POST:ewogICAgIlJlcXVlc3RUeXBlljoglk9VVEJpVU5Elgp9:application/json:http://  
Hostname:Port/webhook/service/api/resources/webhook/basic
```

Generated Sample 'X-Hmac' header

```
OFSLL:q6xCpZrnudfB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=
```

2.19.2 Event Details

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


To define Event Details

1. Select Setup > Administration > System > Webhook.
2. Select the required definition in **Webhook** section.
3. In the Event Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

| Field | Do this: |
|---------|--|
| Enabled | Select this check box to enable the event details in the system. |

4. Click  button and add the event details to the list.
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.19.3 **Monitoring Webhook Events**

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

To monitor Webhook events

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

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

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

3. Administration User

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

Navigating to Administration User

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

The User drop-down link records the following data:

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

3.1 Organization

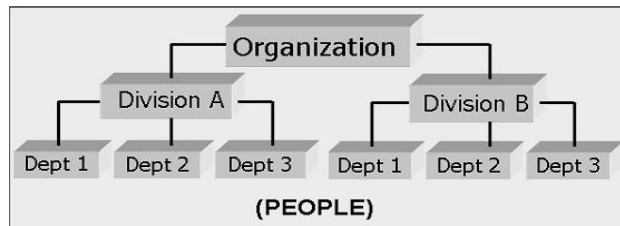
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications and accounts.(The Companies screen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

Note

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

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

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



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

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

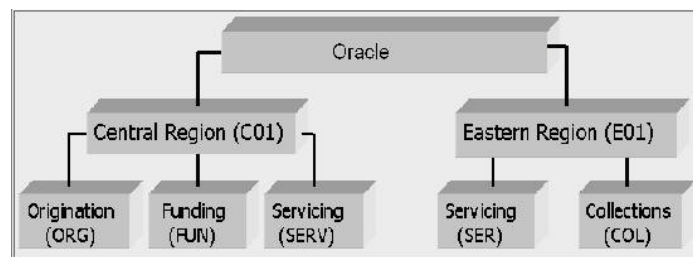
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



Note

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

To setup the Organization screen

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

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

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup > Setup > Administration > User > Organization > Department Definition**.
7. On the **Department Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click **Setup > Setup > Administration > User > Organization > Display Format**.
10. On the **Display Format** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

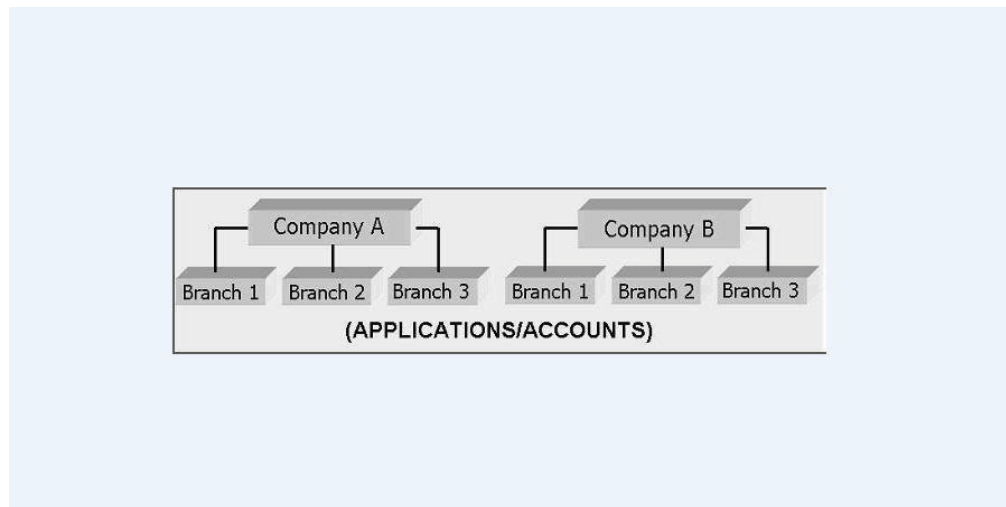
3.2 Companies

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

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

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

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



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

Company: C-0001TrustOne Financial CorpTOFC

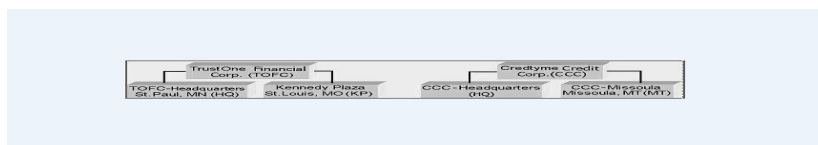
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

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

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

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

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

To setup the Companies

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

| Company | Name | Short Name | Currency | Enabled | Country | City | State | Company Time Zone | Address Line 1 | Address Line 2 | Zip |
|---------|---------------|------------|-------------------|---------|----------------|-------------|-----------|-------------------|----------------|----------------|--------|
| C-0001 | DEMO BANK USA | USD1 | US DOLLAR | Y | UNITED STATES | MINNEAPOLIS | MINNESOTA | WET | LINE1 | LINE2 NW | 55344 |
| C-0002 | DEMO BANK NL | NLD2 | NEW ZEALAND DO... | Y | NETHERLANDS | AMSTERDAM | SETME | US/CENTRAL | LINE1 | LINE2 | 1016R |
| C-0003 | DEMO BANK SA | SA03 | RIAL OMANI | N | SAUDI ARABIA | JEDDAH | SETME | US/CENTRAL | LINE1 | LINE2 | 2 |
| C-0004 | DEMO BANK JP | JP04 | YEN | Y | JAPAN | TOKYO | SETME | ASIA/TOKYO | LINE1 | LINE2 | 078-82 |
| C-0005 | DEMO BANK UK | UK01 | POUND STERLING | Y | UNITED KINGDOM | LONDON | TEXAS | EUROPE/LONDON | UK1 | UK2 | WC2N |

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

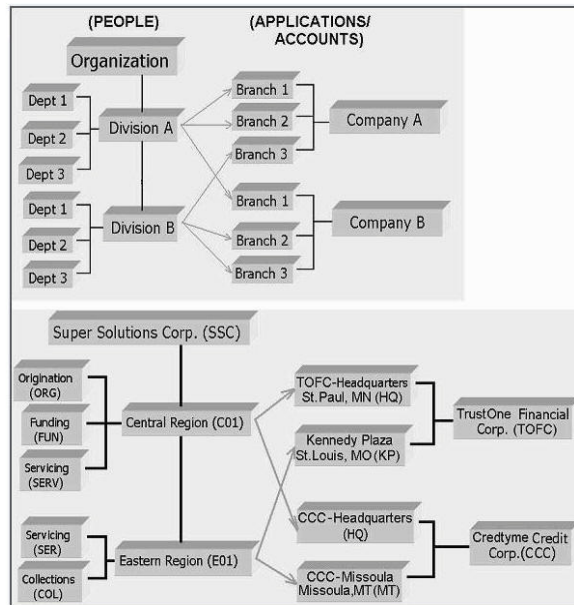
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3 Access

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

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

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



To setup the Access

1. Click **Setup > Setup > Administration > User > Access**. The system displays the Access screen. In this screen, you can control the access privileges of the user for the following categories:

- Data
- Screen
- Reports
- Correspondence
- Transaction
- Webservice

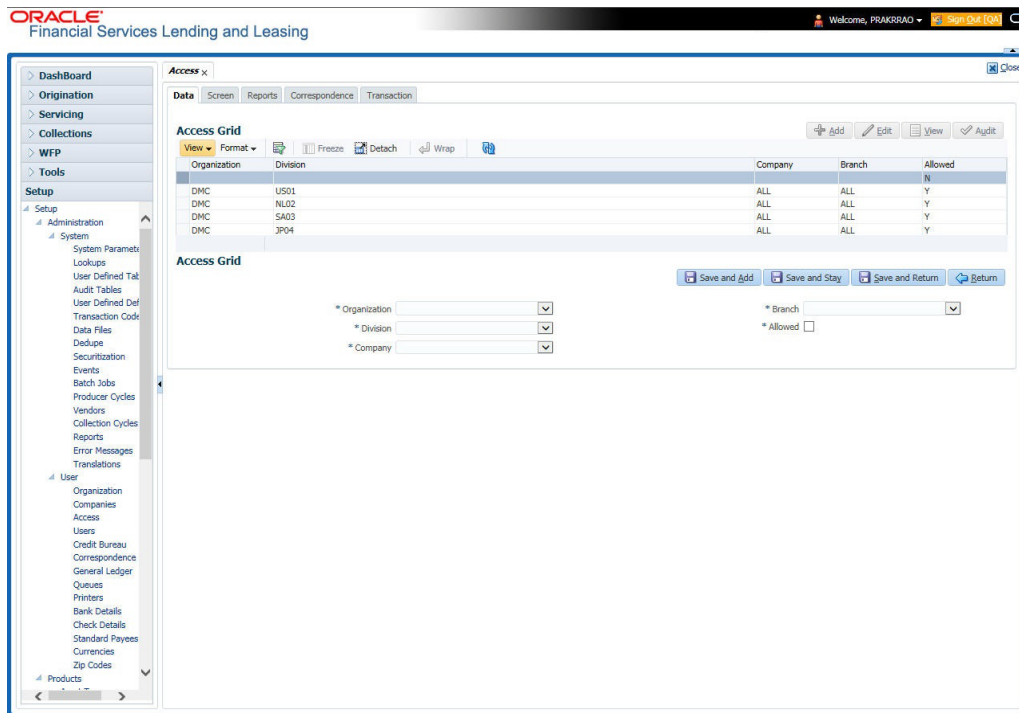
3.3.1 Data

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

To setup the Data

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

- In the **Access Grid** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.2 Screen

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

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

For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

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

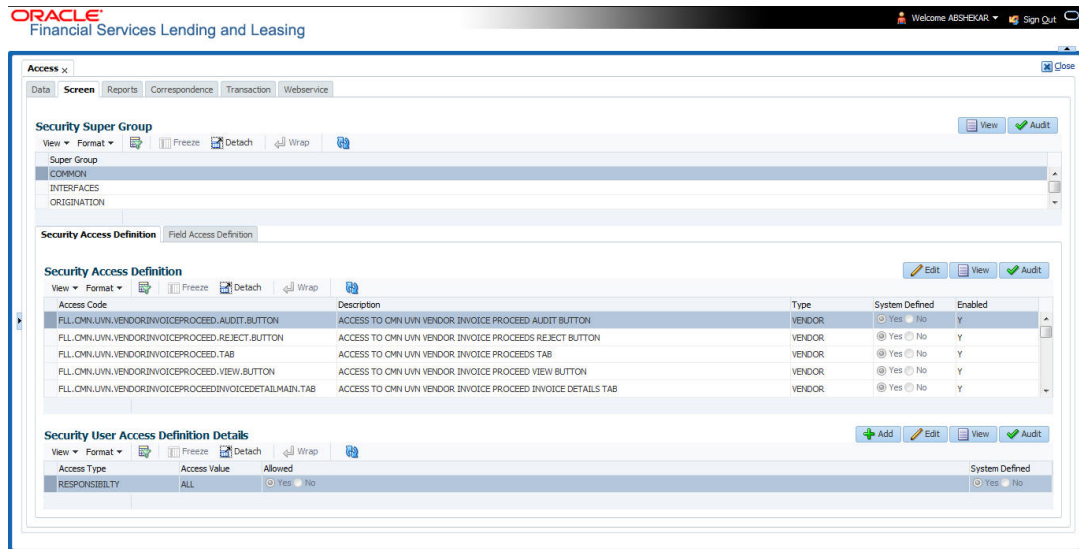
The screen allows you to restrict access to different screens and fields using the following tabs:

- Security Access Definition
- Field Access Definition

3.3.2.1 Security Access Definition

To set the Screen Security

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



3. In the **Security Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

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

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

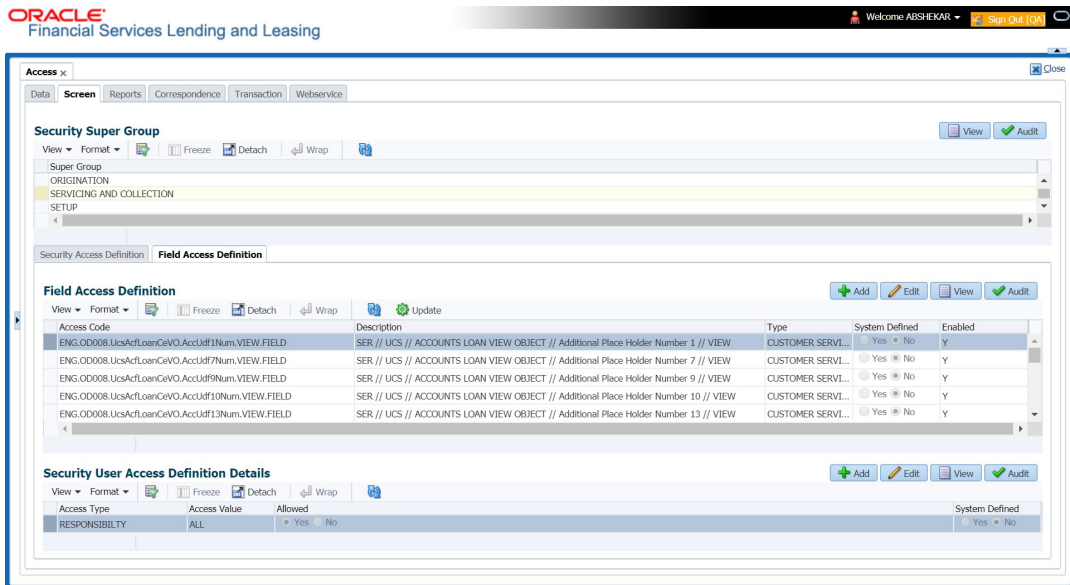
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.2.2 **Field Access Definition**

The Field Access Definition tab facilitates for field customization in the User Interface (UI) screen. In this tab, you can do the following:

- Enable User Defined Fields (UDFs) to be displayed in respective UI which are provided as part of product installation/upgrade
- Allow or restrict user access to base non-mandatory fields and UDFs maintained in the system

- Regroup base fields to another section in UI



Note the following:

- The Field Access Definition tab displays User defined Fields maintained in the system for which you can specifically define access permissions based on user responsibility.
- The base mandatory fields are loaded automatically and Access Responsibility is set to ALL by default during product installation/upgrade. The same cannot be modified and hence are not displayed in this tab.
- Field access and customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.
- Field labels can further be customized in Administration > System > [Label Configuration](#) screen.

Before defining field access, refer to the table below which indicates the possible combinations of a particular field being displayed and allowed to edit in UI.

| View Type | Access | Result |
|-----------|--------|-----------------------|
| VIEW | NO | NON VIEWABLE |
| VIEW | YES | VIEWABLE AND EDITABLE |
| LOCK | NO | READONLY |
| LOCK | YES | VIEWABLE AND EDITABLE |

To add/enable new User Defined Fields

1. In the 'Field Access Definition' section, click 'Add' and populate the following details:

| Field: | Do this: |
|----------|---|
| Language | Select the language of the user(s) who will have access to this field from the drop-down list. |
| Division | Select the division or group within the organization to which the user belongs from the drop-down list. |

| Field: | Do this: |
|----------------|--|
| Object Name | Select the Object Name from the drop-down list. You can use the search option to query based on specific name. The list is populated based on the combination of Language and Division selected above. |
| Field Name | Select the field to be updated from the drop-down list. The list is displayed based on the object selected. |
| Access Type | Select the access type as one of the following from the drop-down list. View - to display and make the field editable. Lock - to only display the field. Note: Option defined here takes precedence with the display (Y/N) option selected in Setup > Administration > System > Label Configuration tab. |
| System Defined | Select 'Yes', if the field access definition is system defined. Select 'No', if the field access definition is manually defined. |
| Enabled | Check this box to enable the field access definition. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. Click 'Update'. System refreshes the cache and automatically updates the Field Access Details from database to display in header section.

After updating the required changes in screen, you need to logout and re-login for changes to be effective. This is basically to refresh session cache and update Field Access information from database server. Though, there is 'Update' option, clicking on the same only refreshes the cache and reloads the record.

To enable/disable Base fields

1. In the 'Field Access Definition' section, click 'Edit' and populate the following details::

| Field: | Do this: |
|----------------|--|
| Access Code | View the access code defined for the field. |
| Description | View the access code description. You can modify the details if required. |
| Type | By default, system displays the name of the group inside which the field is displayed in UI. To move the field to a different group, select the required type from the drop-down list. |
| System Defined | Select 'Yes', if the screen field access definition is system defined. Select 'No', if the screen field access definition is manually defined. |
| Enabled | Check this box to enable the field access definition. |

3.3.2.3 Security User Access Definition Details

The 'Security User Access Definition Details' sub tab is available only for base - non mandatory fields and user defined fields. In the 'Security User Access Definition Details' sub tab you can defined field access and set restrictions to specific user responsibility.

1. In the 'Security User Access Definition Details' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Access Type | Select RESPONSIBILITY as the access type from the drop-down list since access to field is based on responsibility by default. This field is disabled during edit. |
| Active Value | Select the user role who needs to have access to this field from the drop-down list. |
| Allowed | Select 'Yes' to allow access to this field or 'No' to deny access to this field. |
| System Defined | Select 'Yes', if the field user access definition is system defined. Select 'No', if the field user access definition is manually defined. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.3 Reports

In the Reports screen you can control access to generate certain reports.

To set up Reports

1. Click **Setup > Setup > Administration > User > Access > Reports.**
2. In the **Reports** section, you can view the following information:

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Access x' and shows the 'Reports' section. The 'Reports' table lists various reports with their respective modules and descriptions. Below the table, the 'Reports User Access Definition' section allows users to configure access for a specific report. The 'Access Type' is set to 'RESPONSIBILITY', 'Access Value' is set to 'RESPONSIBILITY', 'Allowed' is set to 'Yes', and 'System Defined' is set to 'No'. The 'Save and Add' button is highlighted.

| Code | Module | Description | Enabled |
|-------------------------|-------------|----------------------------------|---------|
| LOAN_BOARDING_RPT | SERVICING | LOAN BOARDING REPORT | Y |
| NEW_LN_URLD_EDITS | SERVICING | NEW LOAN UPLOAD - EDITS | Y |
| ACCOUNT_WISE_PDC | SERVICING | ACCOUNT WISE PDC LIST | Y |
| ACC_LIST_LEASE | COLLECTIONS | ACCOUNTS AND LISTING - LEASE | Y |
| ACC_LIST_LINE | COLLECTIONS | ACCOUNTS AND LISTING - LINE | Y |
| ACC_LIST_LOAN | COLLECTIONS | ACCOUNTS AND LISTING - LOAN | Y |
| ACC_PAYABLE_ORIGINATION | ORIGINATION | ACCOUNT PAYABLE(ORIGINATION) | Y |
| ACC_PAYABLE_SERVICING | SERVICING | ACCOUNT PAYABLE(SERVICING) | Y |
| ACC_PAY_LOG_CUSTOMER | SERVICING | ACCOUNTS PAYABLE LOG BY CUSTOMER | Y |
| ACC_PAY_LOG_PRODUCER | SERVICING | ACCOUNTS PAYABLE LOG BY PRODUCER | Y |

A brief description of the fields is given below:

| Field | View this: |
|-------------|---|
| Code | Displays the code of the report. |
| Module | Displays the code of the report from the drop-down list. |
| Description | Displays the description of the report. |
| Enabled | Displays whether the report definition is enabled or not. |

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Access Type | Select the access grid function type from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value. |
| System Defined Yes/No | Select 'Yes', if the report user access definition entry is system defined. Select 'No', If the report user access definition entry is manually defined. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.4 **Correspondence**

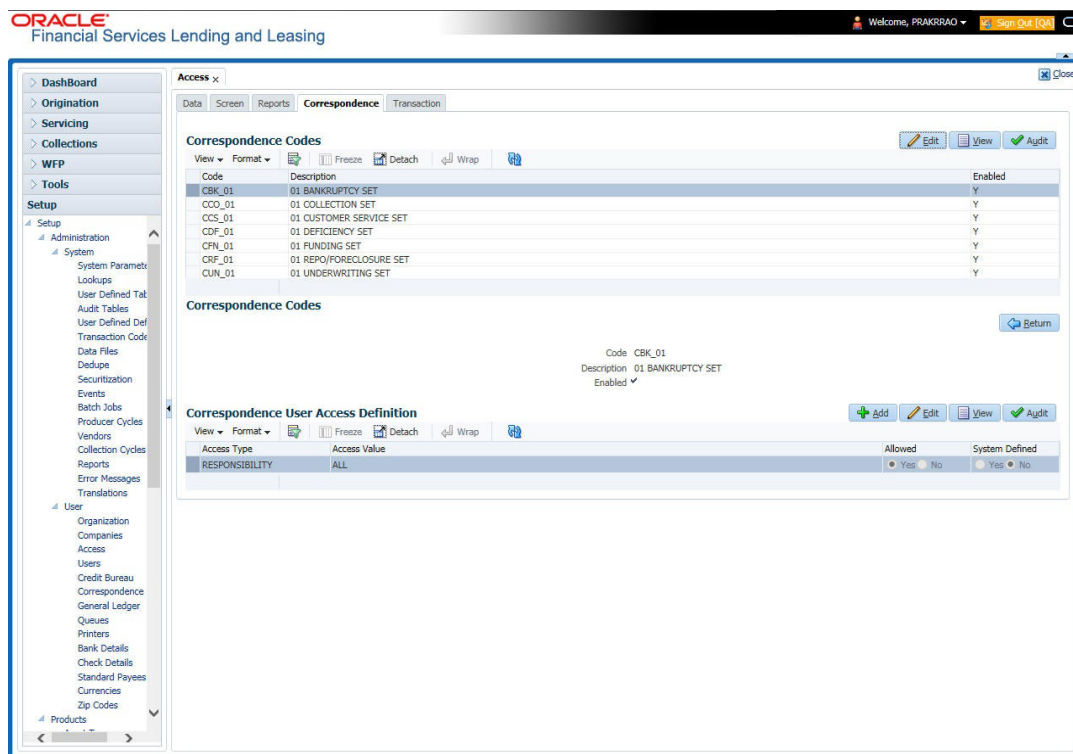
The Correspondence screen allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To setup the Correspondence

1. Click **Setup > Setup > Administration > User > Access > Correspondence**.

- In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Code | The system displays the correspondence code name you want to work with. |
| Description | The system displays the description for the correspondence code (display only). |
| Enabled | Check this box to enable the selected correspondence code entry. |

- In the **Correspondence User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Access Type | Select the access grid function type from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value. |
| System Defined Yes/No | Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.5 Transaction

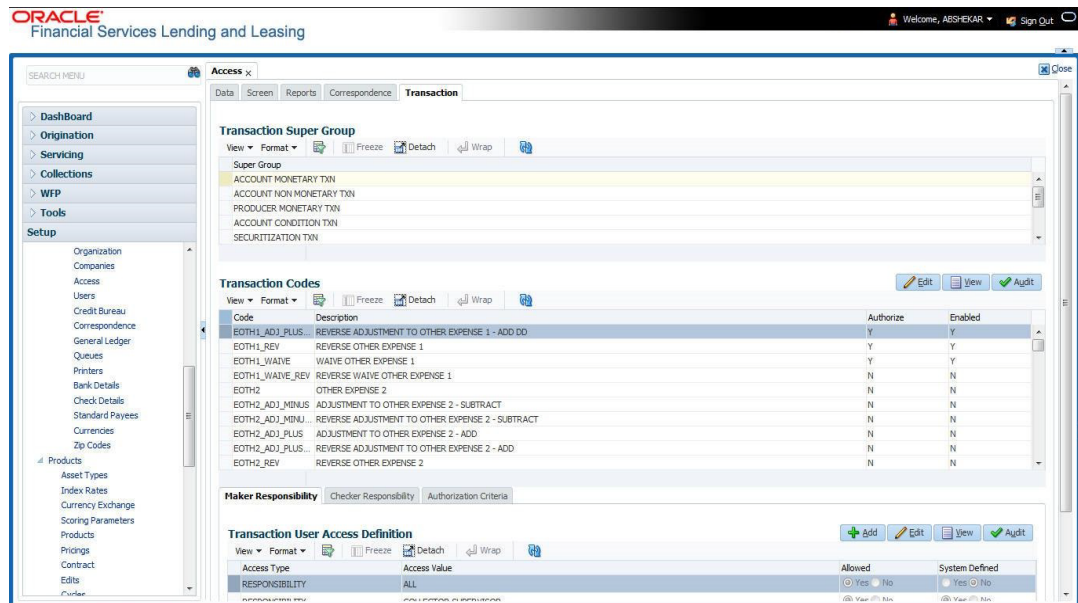
The transaction screen allows you to view and restrict access to the following account transactions maintained in the system.

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- PRODUCER MONETARY TXN
- ACCOUNT CONDITION TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS
- FEE ASSESSMENTS
- ESCROW ANALYSIS AND DISBURSEMENTS

Along with restricting access, you can also define authorization permissions for monetary transactions. While defining authorization permissions, you can allow transactions to Authorize through assigned Maker/Check responsibilities with/without having specific authorization criteria defined. However, authorization criteria can be defined only for monetary transactions which needs authorization.

To define access/authorization rights for Transaction

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.



3. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------|---|
| Code | The system displays the transaction code you want to work with. |

| Field: | Do this: |
|-------------|--|
| Description | Specify/Edit the description for the transaction. |
| Authorize | <p>Check this box to enable authorization by another user. Such transactions can be authorized on the Authorization tab of Transaction Authorization screen in Servicing Module.</p> <p>Note: For monetary transactions, system allows you to define both Maker and Checker authorization in the Maker and Checker Responsibility tabs respectively. For non-monetary transactions, you can define maker responsibility for authorization.</p> <p>When the Authorization check box is not selected, any new transactions posted will not go for authorization.</p> <p>For more information, please refer the Transaction Authorization (Maker-Checker) chapter in the Oracle Financial Services Lending and Leasing User Guide.</p> |
| Enabled | Select this box to enable the transaction. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

You can define the authorization restrictions using the following sub tab:

- Maker Responsibility
- Checker Responsibility
- Authorization Criteria

Note

'Checker Responsibility' and 'Authorization Criteria' tabs are available only for monetary transactions (i.e. Authorize flag set to 'Y').

To define Maker Responsibility

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Maker Responsibility** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|--|
| Access Type | Select 'RESPONSIBILITY' as the access type from the drop-down list. |
| Access Value | Select the user responsibility from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value. |

| Field: | Do this: |
|----------------|---|
| System Defined | Select 'Yes', if the transaction user access definition entry is system defined. Select 'No', if the transaction user access definition entry is manually defined. |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To define Checker Responsibility

When a particular monetary transaction needs checker authorization you can define the same in 'Checker Responsibility' tab and also specify the Authorization Criteria for the transaction.

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
4. In the **Checker Responsibility** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Access Type | Select 'CHECKER RESPONSIBILITY' as the access type from the drop-down list. |
| Access Value | Select the user responsibility from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry in the Transaction Codes section, based on the access type and value. |
| System Defined | Select 'Yes', if the transaction user access definition entry is system defined. Select 'No', if the transaction user access definition entry is manually defined. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To define Authorization Criteria

You can define conditional authorization by creating a sql statement based on required criteria. For example, you can define a condition to allow transaction authorization in an account for amount greater than 500.

1. Click **Setup > Setup > Administration > User > Access > Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.
3. In the **Transaction Codes** section, select the monetary transaction with the Authorize flag as 'Y'.
4. In the **Authorization Criteria** section, you can add/edit the following details in the 'Criteria Name' and 'Criteria Details' section.

- In the **Criteria Name** section perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Name | Specify a name for the criteria. |
| Description | Specify a description for the criteria. |
| Authorization Level | Specify the level of authorization responsibility in numeric value. Note: You will need to specify the same value as defined for each user within 'Checker Responsibility' Lookup Type (CHECKER_RESPONSIBILITY_CD) in Setup > Administration > System > Lookups screen. |
| Enabled | Select this box to enable the criteria. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Criteria Details** section perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Seq | Specify a sequence number. |
| (| Specify the open/entry criteria. |
| Parameter | Select the transaction parameter from the drop-down list. The list displays transaction parameters for the selected transaction and the parameters in user defined table 'INP_BMP_ACC'. |
| Comparison Operator | Select the comparison operator from the drop-down list. |
| Criteria Value | Specify the required criteria value for validation. |
|) | Specify the close/exit criteria. |
| Logical Expression | Select the logical operator from drop-down list. |
| Enabled | Select this box to enable the criteria. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- Click **Check Criteria** to validate the correctness of the statement and to resolve errors, if any.

You can add multiple checker responsibility and define multiple selection criteria for each checker responsibility.

3.3.6 Webservice

The Webservice screen in Access setup allows you to configure access to the available RESTful webservices in the system. The associated seed data for all the RESTful

webservices are loaded during product installation and process of installing the same is detailed in the Installation guide.

As an administrator/superuser, you can Enable/Disable Web Service access to users based on their responsibility and ensure that only authorized user have access to specific type of data in the system. Following list indicates some of the available RESTful webservices in the system and the complete list is made available in swagger JSON file shared in OTN library.

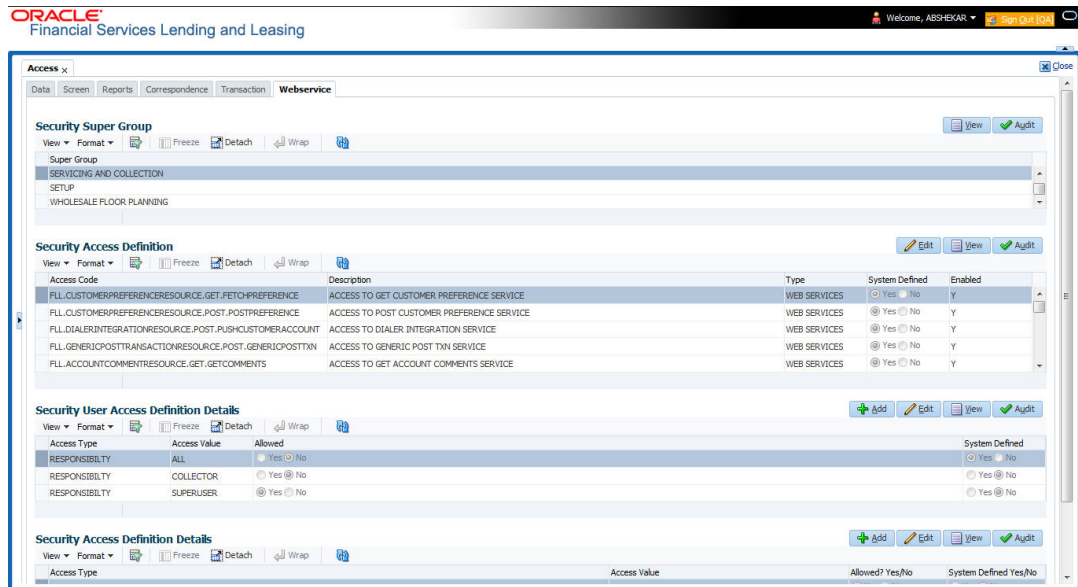
- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service
- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service
- Application Comment POST Service
- Application Document GET Service
- Application Document POST Service
- Account Comment GET Service
- Account Comment POST Service
- Account Document GET Service
- Account Document POST Service
- Process File Upload Service
- Process File Download Service
- Process File List Service
- Product Service
- Asset Service
- Asset Sub-Type Service
- Scheduler Force ReSubmit
- Remarketing GET Service
- Remarketing POST Service
- Invoice GET Service

- Invoice POST Service

To setup the Webservice access

1. Click **Setup > Setup > Administration > User > Access > Webservice**. The screen consists of the following tabs:

- Security Super Group
- Security Access Definition
- Security User Access Definition Details
- Security Access Definition Details (This sub tab is available only for 'SERVICING AND COLLECTION' Super Group).



2. The 'Security Super Group' section, contains the following super group categories for selection:

- COMMOM
- INTERFACES
- ORIGATION
- SERVICING and COLLECTIONS
- SETUP
- WHOLESALE FLOOR PLANNING

3. Select the required Super Group and the associated data in sub tabs are categorized accordingly.

4. In the 'Security Access Definition' section, you can view the following field details and edit only the 'Description' and 'Enabled' status of selected Security Access Definition.

| Field: | Do this: |
|----------------|--|
| Access Code | The system displays the webservice access code. |
| Description | The system displays the description of the associated webservice access code and can be edited for required changes. |
| Type | The system displays the type of security access definition. |
| System Defined | If selected as 'Yes', the security access definition entry is system defined. If selected as 'No', the security access definition entry is manually defined. |

| Field: | Do this: |
|---------|---|
| Enabled | Check this box to enable the selected webservice access code. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field: | Do this: |
|----------------|---|
| Access Type | Select 'Responsibility' (default) as the access type from the drop-down list. For this access type to be available in the drop-down list, ensure that the Lookup Type 'ACCESS_GRID_TYPE_CD' is maintained in the system. |
| Access Value | This field is 'Read-only' for 'System Defined' Security Access Definitions which are loaded as part of seed data during installation. For non-system defined Security Access Definitions, select the access value which is the user responsibility who needs to have access to this webservice from the drop-down list. For user responsibilities to be populated in the drop-down list, ensure that the Lookup Type 'RESPONSIBILITY_CD' is maintained in the system. |
| Allowed | Select 'Yes' to allow user access to this webservice or 'No' to deny access. By default, 'No' is selected. |
| System Defined | Select 'Yes', if the webservice user access definition entry is system defined. Select 'No', if the webservice user access definition entry is manually defined. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Security Access Definition Details

If you have selected the Security Super Group as 'SERVICING and COLLECTIONS', there is an additional sub section 'Security Access Definition Details' enabled. This sub tab facilitates you to further restrict and control access to specific type of data within the accessible RESTful web services. The restriction can be defined based on specific 'Account Condition' or 'Account Status'.

For example, out of all the account types maintained in the system you can restrict data access to only delinquent account(s) to a particular user responsibility by selecting Access Type as 'Account Condition' and Access Value as 'Delinquent',

Controlling web service data access to permitted user(s)

For any user to access web service data, you need to define atleast one positive (allowed) definition defined in 'Security Access Definition Details' section. Else, webservice data is not displayed for that particular user even if that user responsibility has permissions to access web service.

OFSLL supports multiple user conditions on an Account and system requires to have atleast one account condition defined as 'Allowed' in setup to display the data. In case, even if any one of the account condition is defined as 'Not Allowed' in setup, then system does not allow to access the data.

During the following scenarios, data is either displayed/not displayed in Webservice screen:

| Scenario | Data displayed |
|---|--|
| No condition is available on the account and also no condition defined in setup | Data is displayed since there is no restriction. |
| Condition is available on the account but not defined in setup | Data is not displayed since restriction is applied |
| Multiple conditions are available on the account and one condition is defined in setup as 'Allowed' | Data is displayed |
| Multiple conditions are available on the account and one condition is defined in setup as 'Not Allowed' | Data is not displayed |

Whenever user with specific responsibility tries to access the restricted data, following type of error messages are displayed:

- For POST/PUT service, system displays error as 'Access denied' with HTTP Error Code 401.
- For GET service with single account record, system displays error message as 'No data found' with http error code 400.
- For GET service with multiple account records, of which some have access restriction and other don't, then system displays only the unrestricted records and does not display the restricted records. In such a case, error message is not displayed.

Note

When multiple user access definitions are defined in the system, while processing the data access request to a web service OFSLL first validates for any access restrictions on the user responsibility. If not, then validates the same against 'ALL' responsibility before displaying the data in Webservice screen.

For example, if data access restriction is defined for ALL and SUPERUSER responsibilities. when logged in with SUPERUSER responsibility, the data restriction of SUPERUSER is applied. In case, if the user logs in with any other responsibility other than SUPERUSER, then restriction defined for 'ALL' is applied.

To define Security Access Definition Details

1. Click **Setup > Setup > Administration > User > Access > Webservice** tab.
2. Select the module in Security Super section as 'SERVICING and COLLECTIONS'.
3. Select the user responsibility in 'Security User Access Definition Details' section.
4. In the **Security Access Definition Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field | Do this: |
|-----------------------|---|
| Access Type | Select the access function type (as either ACCOUNT CONDITION OR ACCOUNT STATUS) that is being used to control the user access from the drop-down list. |
| Access Value | Select the access value from the drop-down list. The list is sorted based on the Access Type selected. Also, based on a lookup associated with the Access Type multiple entries for each access type can be created as long as each has a different access value. |
| Allowed? Yes/No | Select 'Yes' if the access is allowed and 'No' if the access is not allowed. This indicates whether the selected combination of Access Type and Access Value is allowed to access the data. |
| System Defined Yes/No | Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. However, system defined entries cannot be modified. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4 Users

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

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

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

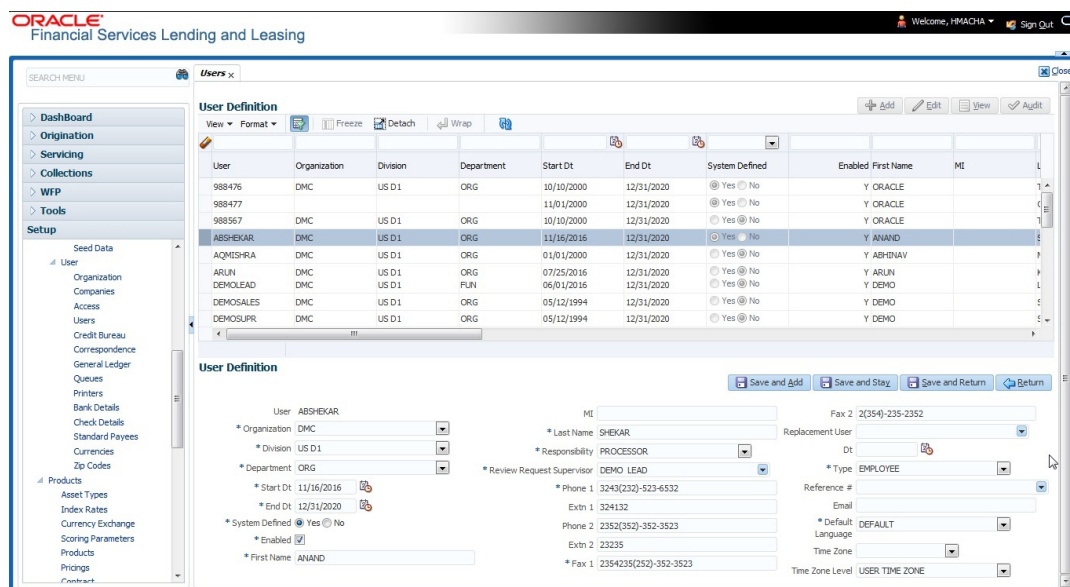
Note

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

To set up the Users screen

1. Click **Setup > Setup > Administration > User > Users**. The system displays the Users screen.

- In the **User Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

| Field: | Do this: |
|---------------------------|---|
| Responsibility | Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens. |
| Review Request Supervisor | Select the supervisor responsibility who can also review and respond to review requests from the drop-down list. The list displays the corresponding Review Request Supervisors who are either one or more levels higher from the above selected user 'Responsibility' as maintained in 'RESPONSIBILITY_CD' lookup code. |
| Phone 1 | Specify the user's primary phone number. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the user's alternate phone number. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the user's primary fax number. |
| Fax 2 | Specify the user's alternate fax number. |
| Replacement User | Select the user ID of the replacement user from the drop-down list. |
| Dt | Specify the date from when the replacement is effective. You can also select from the adjoining calendar icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'. |
| Type | Select the user type from the drop-down list. |
| Reference # | Specify the reference number for the user from the drop-down list. |
| Email | Specify user's email address. |
| Default language | Select the default language from the drop-down list. |
| Time Zone | Select the required Time Zone from the drop-down list, The specified time zone would be applicable at company level. |
| Time Zone Level | Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4.1 Replacement users

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
3. Also updates the Producer Management screen with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending and Leasing or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.

3.5 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

| TYPE OF CORRESPONDENCE: | AD HOC | PREDEFINED |
|--|--------|------------|
| Created automatically | | X |
| Created manually | X | X |
| Generated for accounts | X | X |
| Generated for applications | X | X |
| Set up with the Correspondence link | X | |
| Set up with the Letters link on the Product link | | X |

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

3.5.1 Correspondence

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

Navigating to Correspondence

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

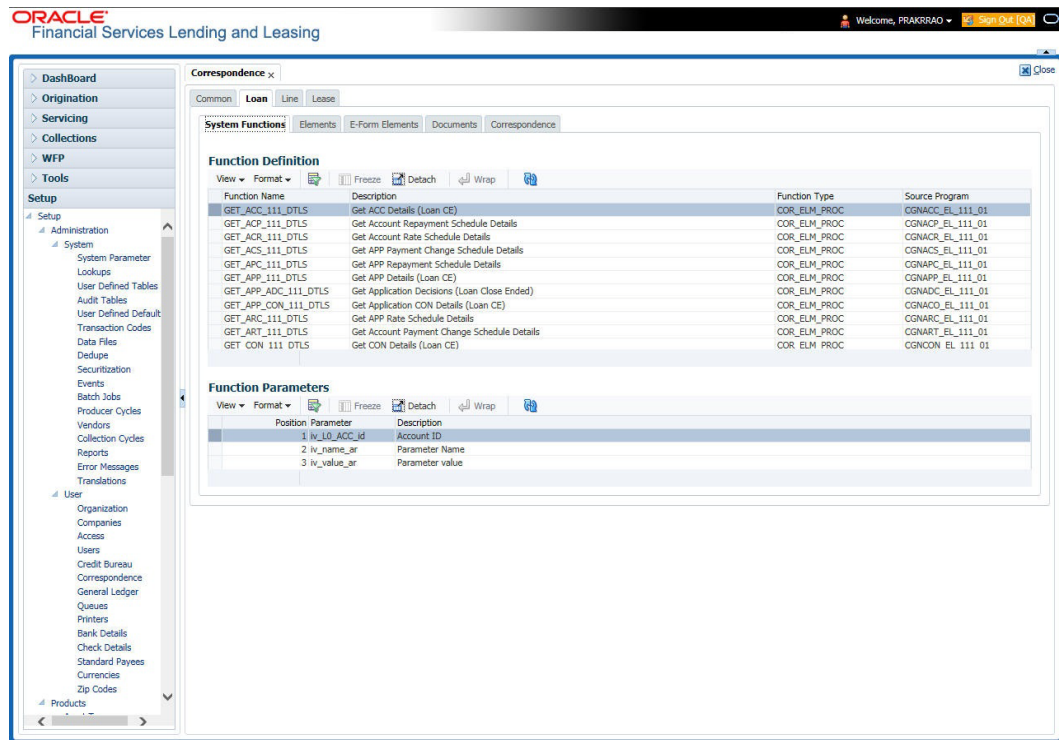
3.5.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Loan product in the system. These are attributes from the database.

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

To view the predefined system functions

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



A brief description of the fields is given below:

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

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

A brief description of the fields is given below::

| Field: | View this: |
|-----------|----------------------------------|
| Position | Displays the parameter position. |
| Parameter | Displays the function parameter. |

| | |
|---------------|--|
| Field: | View this: |
| Description | Displays the function parameter description. |

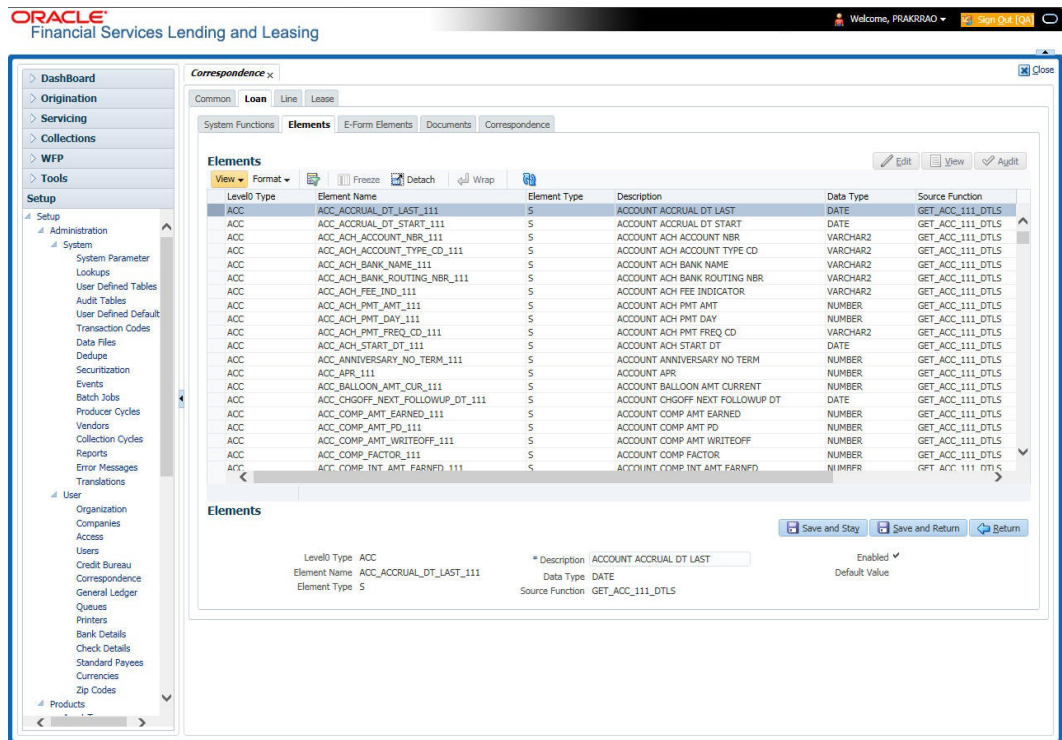
3.5.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

To view the Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > Elements**
2. On the **Element Definitions** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter. You cannot add a new record.



A brief description of the fields is given below:

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

| | |
|---------------|-----------------------------|
| Field: | Do this: |
| Default Value | Displays the default value. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

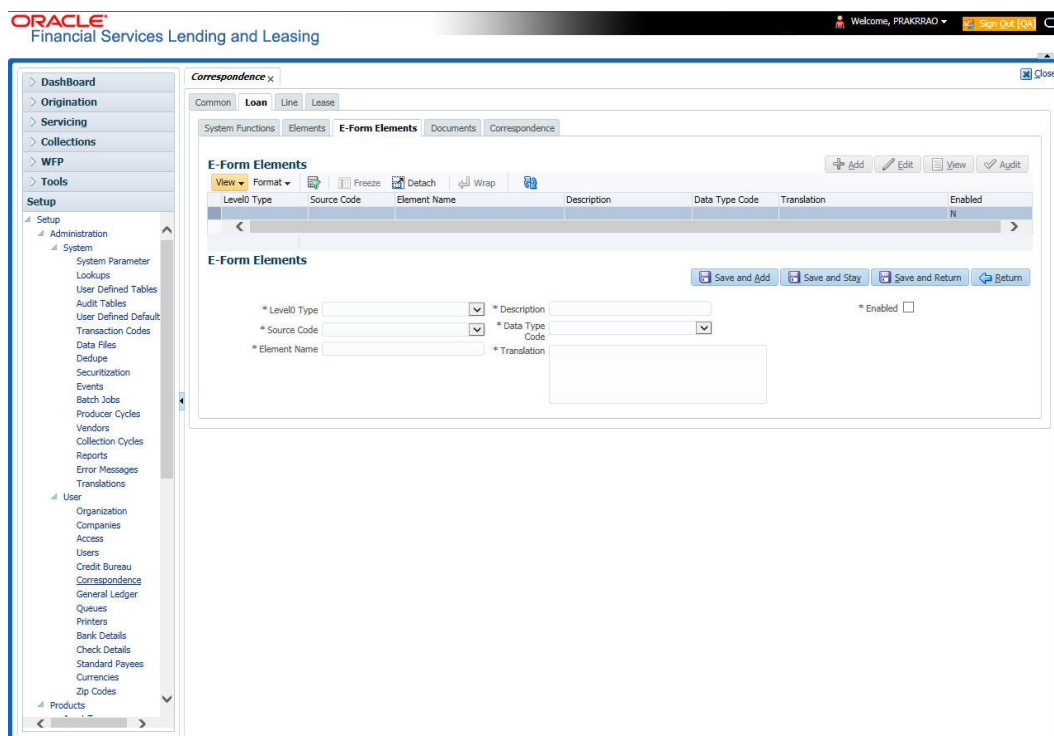
For example,

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

To setup the E-forms Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > E-Form Elements**

- In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Level0 Type | Select the element Level0 type from the drop-down list. |
| Source Code | Select the element e-form source code from the drop-down list. |
| Element Name | Specify the element name (the name used in the external form). |
| Description | Specify the element description. |
| Data Type Code | Select the element data type code from the drop-down list. |
| Translation | Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list. |
| Enabled | Check this box to enable the e-form element. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.1.4 Documents

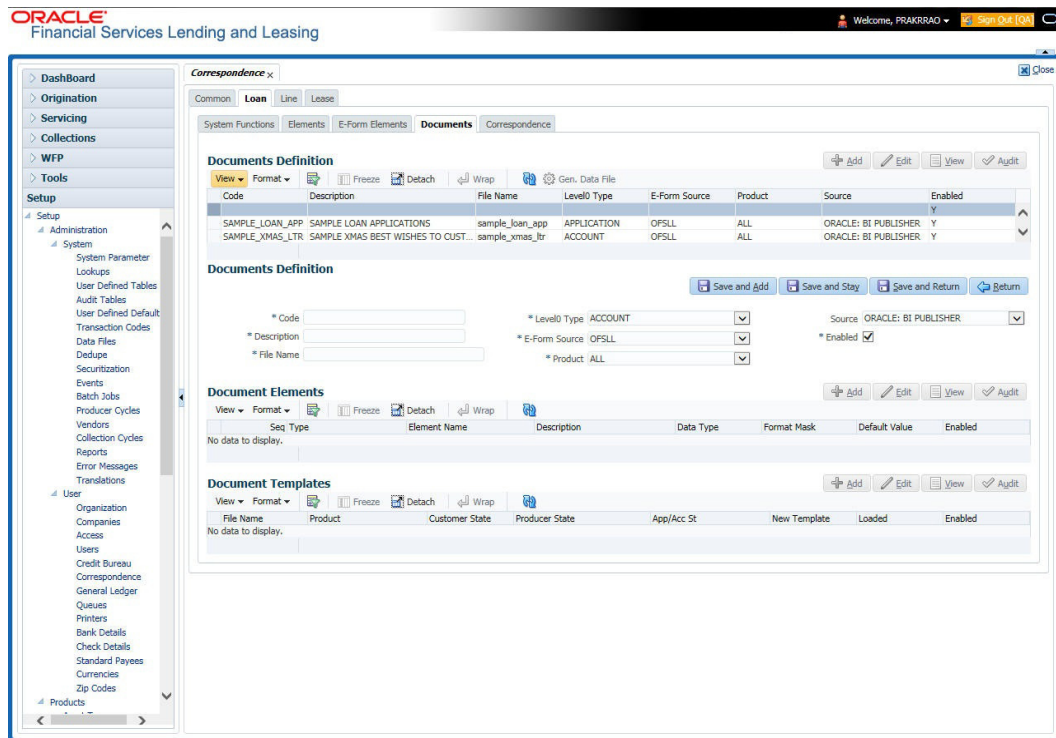
The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

To setup documents to be compiled in correspondence

1. Click **Setup > Setup > Administration > User > Correspondence > Loan > Documents**.
2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Code | Specify the document code to define the name for the new document. |
| Description | Specify the document description for the new document. This entry appears in the Correspondence section on the Request screen, when you generate an ad hoc correspondence. |
| File Name | Specify the document file name for the resulting file (Word or XFDF document). Ensure that the name specified here is same as the BIP Template name since system refers to this file name for generating the correspondence. |
| Level0 Type | Select the level0 type from the drop-down list. |
| E-form Source | Select the element e-form source from the drop-down list. |

| Field: | Do this: |
|---------|--|
| Product | Select the document product from the drop-down list. |
| Source | Select the document source type from the drop-down list. |
| Enabled | Check this box to enable the document definition. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Seq | Specify the sequence number to order the document elements. |
| Type | Select element type from the following from the drop-down list. This list provides the following options: <i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen. <i>Constant</i> . <i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen. <i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen. <i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated. |
| Element Name | Select the element name from the drop-down list. |
| Description | Specify element description. Notes: 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field. |
| Data Type | Select the element data type from the drop-down list. |
| Format Mask | Select the element format mask from the drop-down list. |
| Default Value | Specify the element default value. |
| Enabled | Check this box to include the element in the document. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| File Name | Specify the file name to define the name for the new template. |
| Product | Select the product for which the template is valid, from the drop-down list. |
| Customer State | Select the customer state for which the product is valid, from the drop-down list. |
| Producer State | Select the Producer state for which the product is valid, from the drop-down list. |
| App/Acc St | Select the Applicant/Account state for which the product is valid, from the drop-down list. |
| New Template | Check this box to load the template as a new template. |
| Loaded | Check this box to indicate that the template is loaded. |
| Enabled | Check this box to enable the template. |

Note

You can define multiple templates for each document and the template file name (BIP template) is picked based on following criteria – Product and Producer / Account / Customer State.

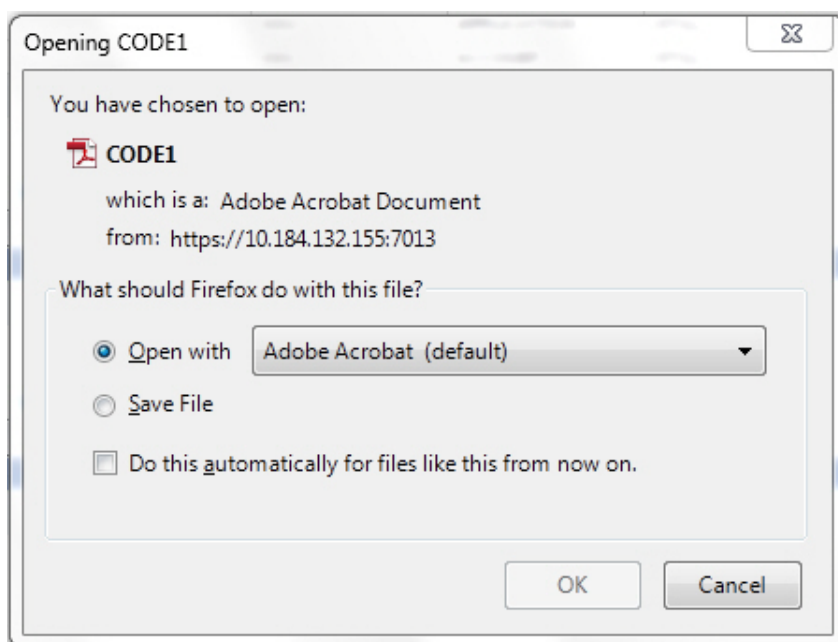
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence

To generate a data file for a document

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

The system displays a new screen with the following options:



- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
 - Save File – Select to save the data file on your system.
3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

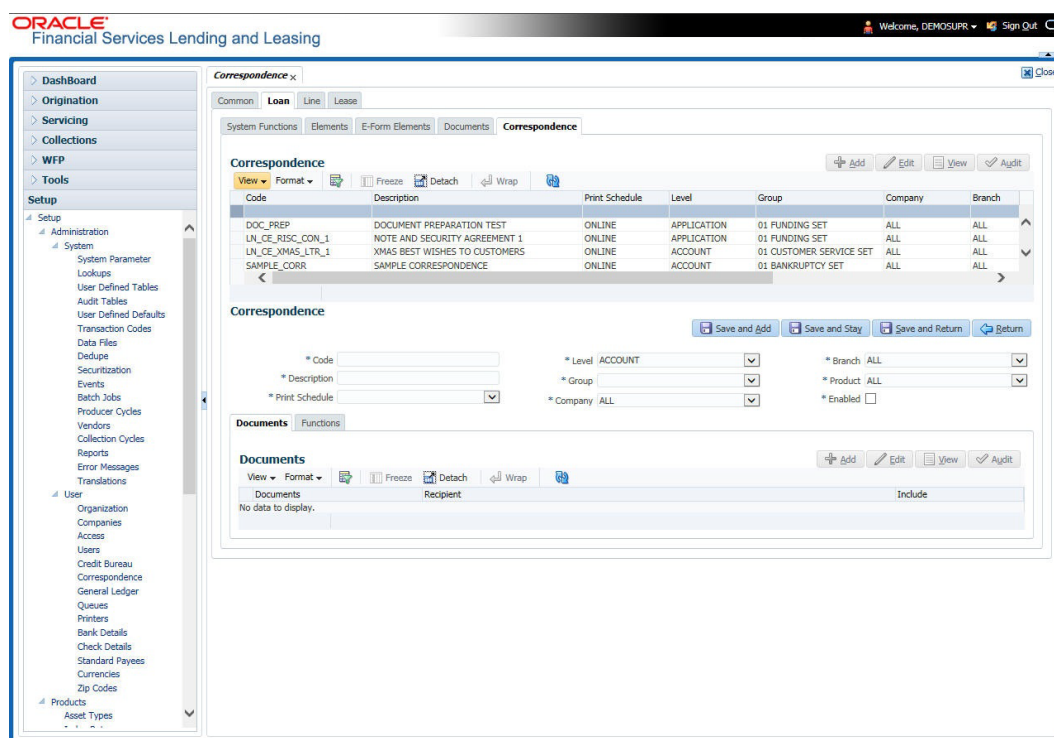
3.5.1.5 Correspondence

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

To set up a correspondence set

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

- In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- Click **Setup > Setup > Administration > User > Correspondence > Loan > Correspondence > Documents**.
- In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

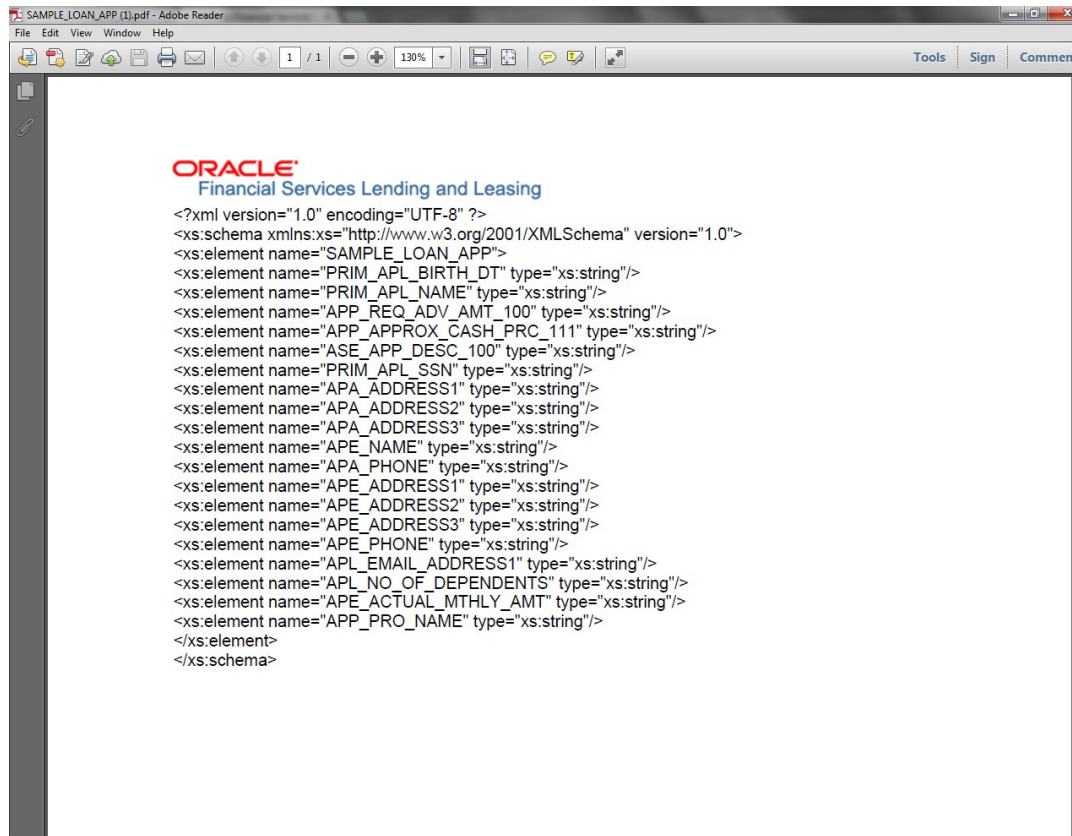
| Field: | Do this: |
|---------------|---|
| Function | Select the correspondence functions from the drop-down list. |
| Execute When? | Select when to execute the correspondence function from the drop-down list. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
2. In the **Document Elements** section, add the elements required in the correspondence.

3. Click on Gen.Data File to generate PDF file of the report.



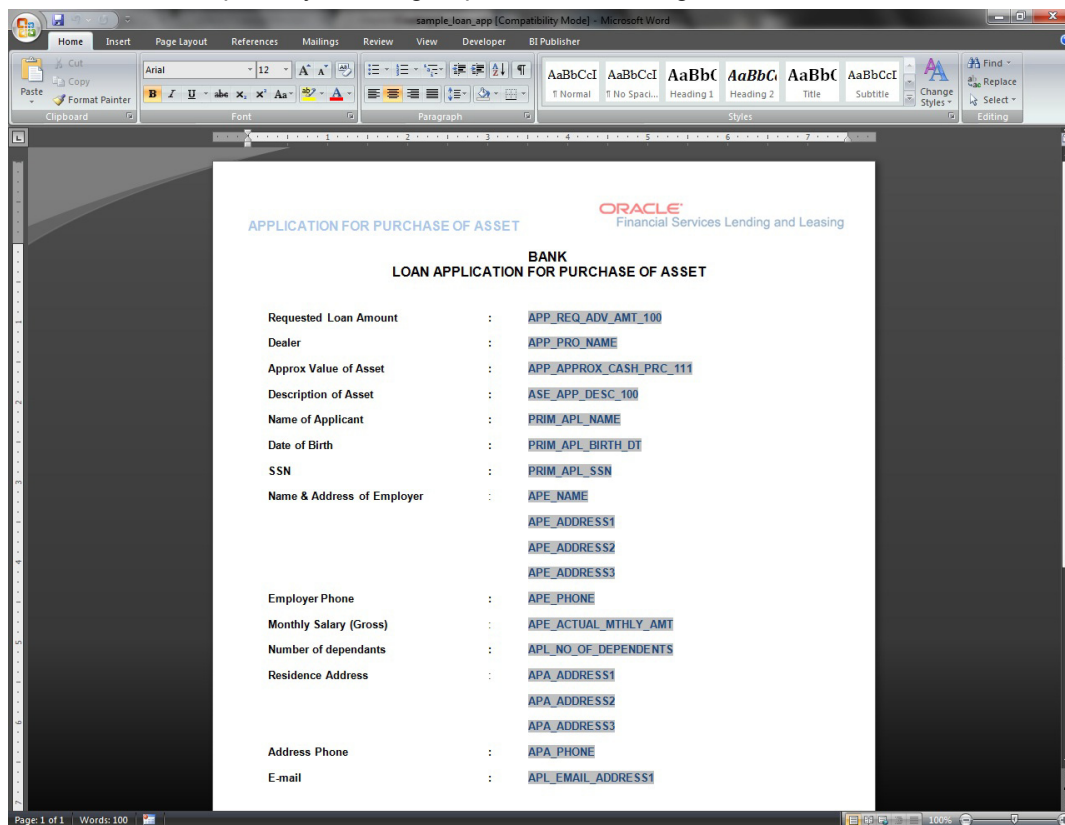
4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example: SAMPLE_LOAN_APP.xml.*
5. Open MS Word.

Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example: SAMPLE_LOAN_APP.xml.*

7. Create the template by inserting required elements tag.



8. The template created in MS Word should be saved with **.rtf** extension. *For Example:* SAMPLE_LOAN_APP.rtf

Note

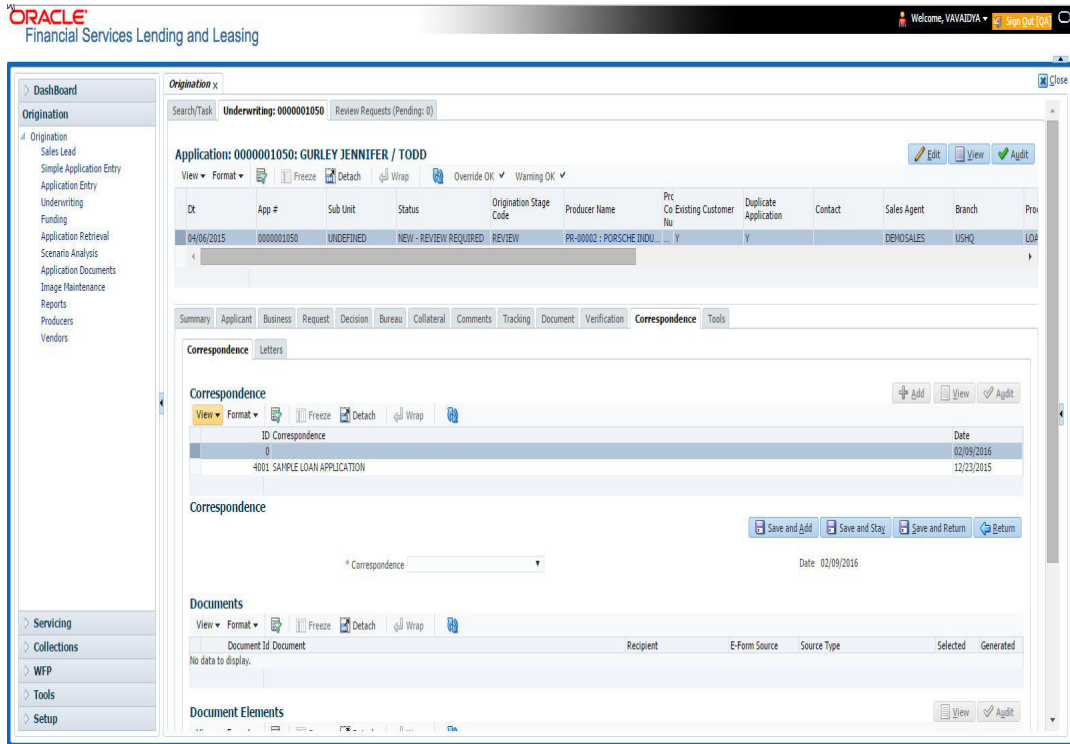
The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".
10. After the data model creation, launch the correspondence screen and click Correspondence tab.
11. You can setup a correspondence with the created doc.

3.5.3 Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.
2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add**.

3. Select the created **Correspondence**. Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.



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

APPLICATION FOR PURCHASE OF ASSET

ORACLE
Financial Services Lending and Leasing

**BANK
LOAN APPLICATION FOR PURCHASE OF ASSET**

| | | |
|---------------------------------------|---|---------------------------------|
| Requested Loan Amount | : | 20000.00 |
| Dealer | : | |
| Approx Value of Asset | : | .00 |
| Description of Asset | : | 2005 TOYOTA CAMRY |
| Name of Applicant | : | ANDREW WATT |
| Date of Birth | : | 07/15/1975 |
| SSN | : | XXXXX2147 |
| Name & Address of Employer | : | 58, EAST 19TH STREET |
| | | HOLTSVILLE NY 00544 |
| Employer Phone | : | 0 |
| Monthly Salary (Gross) | : | 552230.00 |
| Number of dependants | : | 0 |
| Residence Address | : | 34, WEST 69TH ST N BCH N |
| | | NEW YORK MA 01730 US |
| Address Phone | : | 0 |
| E-mail | : | ANDREW.WATT@XYZ.COM |

I declare that the information given in the application is true to the best of my knowledge and belief

Signature of the Applicant _____

3.6 General Ledger

The application's General Ledger Setup screen can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the system interface that enables you to:

- Map system transactions to your GL transactions.
- Define the requirements for header and derived segments

The system supports the bulk uploading of general ledger setup data. This enables you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

Accounting Company Definition

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing Oracle Financial Services Lending and Leasing GL Interface. The accounting company is based upon the portfolio company set up in the system. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have its own GL set up.

3.6.1 General Ledger

In **Setup > Setup > Administration > User > General Ledger > General Ledger**, you can setup data that needs to be setup in the system to export transactions to the user's general ledger application.

The system uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values. The segment is grouped into four categories:

1. Translation Definition
2. Attribute Definitions
3. Transaction Definition
4. Transaction Links

Navigating to General Ledger

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > General Ledger > General Ledger**.
2. In the **Company** section of the **General Ledger** screen, select the portfolio company you want to work with.

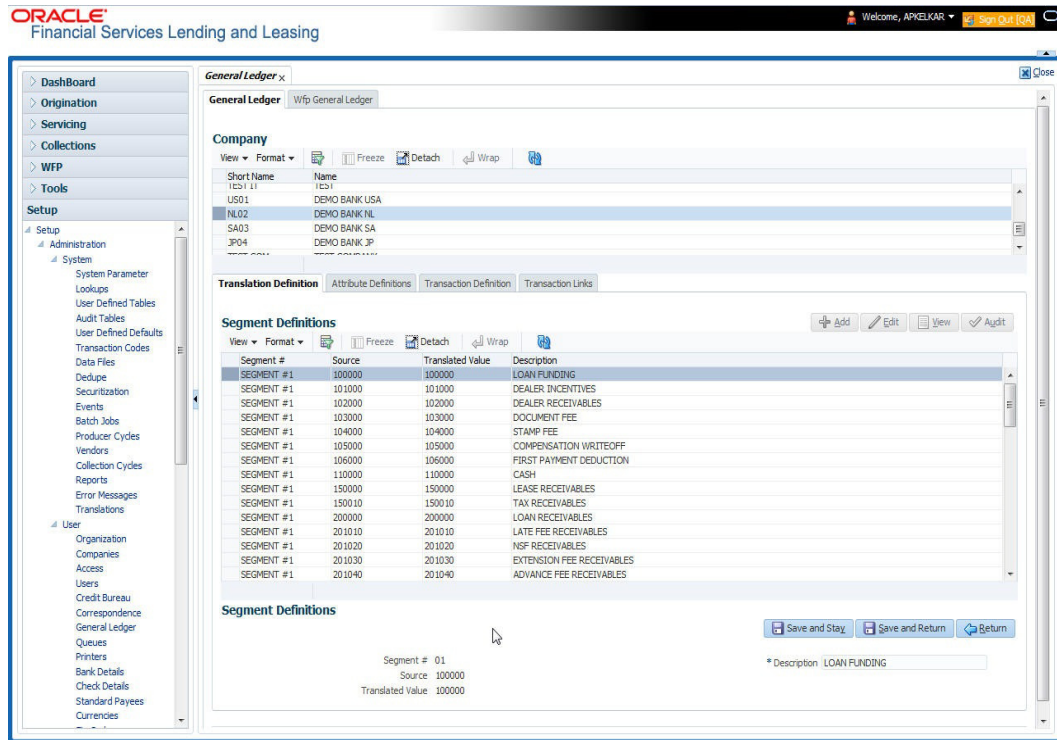
3.6.1.1 Translation Definition

GL segment values are defined on the Translation Definition.

To setup the Translation Definition

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Translation Definition**.

- In the **Segment Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------|---|
| Segment # | Select the segment number. the system can support up to 10 segments, from the drop-down list. Valid values range from 01 to 10. |
| Source | <p>Specify the Source to record a “direct value” or “translated value”.</p> <p>Direct Value: In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the “Translated Value” field. This would contain a list of all the valid values for each segment (for example, GL account number).</p> <p>Translated Value: In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular segment. For example, if the value 02 value in the Segment # field is derived using the branch of the customer as a source criteria, then the entry would read as:</p> <p>Segment #: 02 Source: CB-001 Translated Value: HQ Description: HEADQUARTERS</p> <p>Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).</p> |

| Field: | Do this: |
|------------------|---|
| Translated Value | Specify the actual segment value. All valid segment values for all segments are defined here. |
| Description | Specify the description of the segment. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.2 Attribute Definitions

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

The Attributes Definitions screen records the Header and Detail segments. Both are recorded on the Attribute Definitions screen in the Segment Type field.

Note

The Header and Detail segment attributes that you configure should be part of accounts or transactions table as configured in the following views - TXN_ACC_EVW and TXN_TXN_EVW.

Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. The system supports 10 configurable header segments. For each header segment, you can defined specific Account and Transaction attributes which are used as the criteria to categorize the transactions to GL segment. However, note that a header segment must be an account attribute.

By default, the first five header segments (1 to 5) are updated with sample data provided as part of seed data during the base installation / upgrade.

The first five sample segments are:

| Segment # | Attribute Name | Description |
|-----------|-------------------------|----------------------------------|
| 01 | ACC_PRODUCT_TYPE_CD | Product Type |
| 02 | TXN_BACKDATE_IND | Backdated Transaction |
| 03 | ACC_PRD_PRODUCT | Product Code |
| 04 | ACC_STATUS_CD | Account Status |
| 05 | ACC_NON_PERFORM_TYPE_CD | Account Non-performing Indicator |

This means that the system will allow the account attributes listed above to be used as criteria for categorizing the transactions. Here header segment name defined can be either from Accounts/Transactions table (TXN_ACC_EVW/TXN_TXN_EVW). Segment selections depend on the values in the header segment fields. You can define all the 10 header segments.

Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. The detail segments can be configured to direct values (like the natural account) or derived values. Natural account here can be a constant value which is not part of any existing Account or Transaction table.

By default, the first four detail segments (1 to 4) are updated with sample data provided as part of seed data during the base installation / upgrade. Following are the sample detail segments provided in the system:

| Segment # | Attribute Name | Description |
|-----------|---------------------------|--|
| 01 | ACC_CON- STANT_GL_ATTR | The natural account number in the GL for the transaction |
| 02 | ACC_PCB_BRANCH | Customer Branch |
| 03 | ACC_POO_POOL | Account Pool |
| 04 | ACC_SUBUNIT_CD | Account Sub Unit |

All the 10 available detail segments can be defined. One of the segments can be the “natural account.” (A natural account is an account from the client’s master listing of all general ledger accounts, or “chart of accounts”) The Details segment Attribute name defined can be either from Accounts/Transactions table or a constant value (ACC_CONSTANT_GL_ATTR).

Note

Ensure to have careful consideration while adding a header or detail segment. For any additional programming support, consult Oracle Financial Services Software.

To setup the Attribute Definitions

1. Click **Setup > Setup > Administration > User > General Ledger > wfpGeneral Ledger > Attribute Definitions**.
2. In the **Attribute Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Segment Type | Select the segment type from the drop-down list. |
| Segment # | Select the required segment out of 10 segments from the drop-down list. |
| Attribute Name | Select the attribute name from the drop-down list to indicate the value is to be populated in attributes. The list is populated with only 'Enabled' attributes and based on account parameters maintained in User Defined Table GL ATTRIBUTES available in Setup > Administration > System > User Defined Tables screen. The same is configurable and you add/update account parameters. |

| Field: | Do this: |
|-------------|--|
| Description | View the attribute description maintained in GL ATTRIBUTES User Defined Table. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.3 Transaction Definition

The Transaction Definition screen enables you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions sub screen, the Transaction Code column contains GL transactions defined by the client team. The Segments section contains a Debt and Credit section. These are both detail segments.

To setup Transaction Definition

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Definition**.
2. In the **GL Transactions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------|---|
| Transaction Code | Specify unique GL transaction code. |
| Description | Specify description for the GL transaction. |
| Product Type | Specify the product type. |
| Backdated Txn | Specify the back dated transactions. |
| Product | Specify the product. |
| Status | Specify the status. |
| Enabled | Check this box to enable the transaction. |
| Attribute 5 | Specify the header attribute 5. |
| Attribute 6 | Specify the header attribute 6. |
| Attribute 7 | Specify the header attribute 7. |
| Attribute 8 | Specify the header attribute 8. |
| Attribute 9 | Specify the header attribute 9. |
| Attribute 10 | Specify the header attribute 10. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Segments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Sort Seq | Specify the sort sequence (optional). |
| Enabled | Check this box to enable the segment. |
| Debit section | |
| Debit ACC # | Select the segment value from the drop-down list. |
| Branch | Select the segment value from the drop-down list. |
| Segment #3 | Select the segment value from the drop-down list. |
| Segment #4 | Select the segment value from the drop-down list. |
| Segment #5 | Select the segment value from the drop-down list. |
| Segment #6 | Select the segment value from the drop-down list. |
| Segment #7 | Select the segment value from the drop-down list. |
| Segment #8 | Select the segment value from the drop-down list. |
| Segment #9 | Select the segment value from the drop-down list. |
| Segment #10 | Select the segment value from the drop-down list. |
| Credit section | |
| Credit ACC # | Select the segment value from the drop-down list. |
| Branch | Select the segment value from the drop-down list. |
| Segment #3 | Select the segment value from the drop-down list. |
| Segment #4 | Select the segment value from the drop-down list. |
| Segment #5 | Select the segment value from the drop-down list. |
| Segment #6 | Select the segment value from the drop-down list. |
| Segment #7 | Select the segment value from the drop-down list. |
| Segment #8 | Select the segment value from the drop-down list. |
| Segment #9 | Select the segment value from the drop-down list. |
| Segment #10 | Select the segment value from the drop-down list. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

As mentioned in the **Attributes Definitions screen** section, the system can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).

Entering DERIVED in the Segment Number field instructs the system to look for the derived value from the segments defined in the Segments Definition section on the Translation Definition screen.

Let's take an example:

Company: ABC BANK

Transaction Code: ADV

Description: ADVANCE

Product Type: FUNDING TRANSACTION

Branch: CB-001

Segment #1: 200000

Segment #2: DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, the system interprets segment #2 as follows:

The system will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

IMPORTANT: The derived segment logic can be used for all segments except for the one designated as the natural account segment.

CAUTION: Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact Oracle Financial Services Software inc. in case you want to change the logic or add new derived segments.

“Best Match Feature” for General Ledger (GL) Transactions

The system provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), the system allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For example,

Assume you have set up the following four late charge fee GL transactions based on product and status.

GL Transactions section

| Transaction Code | Description | PRODUCT | STATUS |
|-------------------------|--------------------|----------------|---------------|
| FLC_A | LATE CHARGE | LOAN AUTO | |
| FLC_AA | LATE CHARGE | LOAN AUTO | ACTIVE |
| FLC_B | LATE CHARGE | LOAN ATV | |

| Transaction Code | Description | PRODUCT | STATUS |
|------------------|-------------|----------|--------|
| FLC_BB | LATE CHARGE | LOAN ATV | ACTIVE |

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_B.

3.6.1.4 Transaction Links

The system enables you to map the various transactions to your General Ledger transaction types with the Transaction Links screen. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition screen.

To setup the Transaction Links

1. Click **Setup > Setup > Administration > User > General Ledger > General Ledger > Transaction Links**.
2. In the **Transaction Links** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

| Field: | Do this: |
|---------------------|--|
| Transaction Code | Specify the transaction code. |
| Description | Select the transaction description from the drop-down list. |
| GL Transaction Code | Specify the corresponding GL transaction code. |
| Description | Select the GL transaction description from the drop-down list. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

You can have more than one transaction mapped to a user-defined GL transaction. In that case, the system summarizes all the transactions to the GL transaction. For example, the system uses separate transaction codes for fees, such as LATE_FEE and SERVICING_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all transactions to that defined transaction.

You could also have one transaction linked to more than one GL transaction. The system will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG_LC and CHGR_LC transactions, then the system will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG_LC is used for "active" accounts and CHGR_LC is used for "charged off" accounts. In this case, the system will identify the correct GL transaction depending on the account status.

3.7 Queues

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

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

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

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

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

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

1. Origination Queues
2. Customer Service Queues.

Customer service queues

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

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

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

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

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

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

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

- General collections
- Bankruptcy
- Foreclosure
- Repossession

- Deficiency

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

Note

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

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

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

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

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

| QUEUE | CONDITION | | |
|-------|-----------|-------|-----|
| | Open | Close | NA |
| Open | YES | NO | NO |
| Close | NO | YES | YES |
| NA | YES | NO | NO |

1. Condition: **Open**, Queue: **Open**

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

Note

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

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

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

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

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

3.7.1 Criteria Based Condition

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

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

For example,

- You can define specific conditions to Send Letters, Post Transaction and so on if Account Maturity date is less than 90 days from current system date.
- You can post a condition to allow Extension transactions on an account if 50% of financed amount is received.
- When there is a natural calamity, you can post a condition to allow Extension transactions on Accounts belonging to that particular zip code.

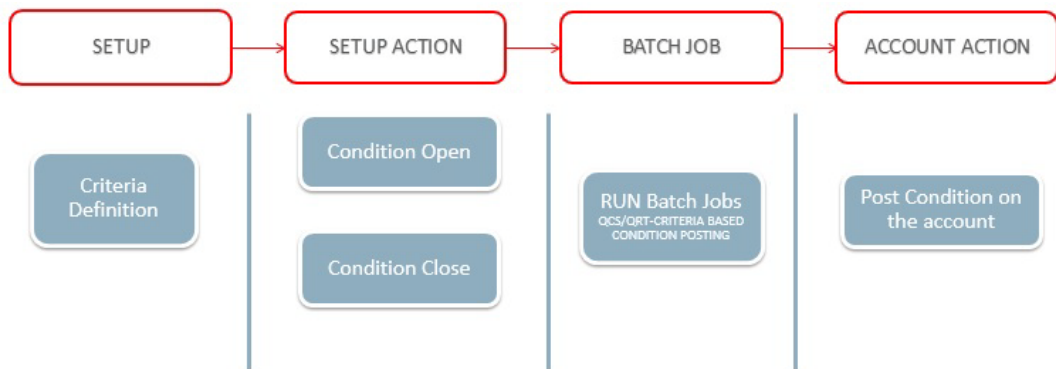
However, note that the following conditions are controlled only by the system and cannot be defined to process automatically.

- DELINQUENT
- SCHEDULE FOR CHARGE OFF

- PAYOFF/TERMINATION IN PROGRESS
- NON ACCRUAL
- BANKRUPTCY
- DEFICIENCY
- REPOSSESSION
- FORECLOSURE

In the Criteria Based Condition screen, you can setup Criteria Definitions and define Actions to Open or Close a condition on account. This in-turn is processed during the execution of automated batch job QCCPRC_BJ_100_01 (CRITERIA BASED CONDITION POSTING) in SET-QCS batch job set and while executing the batch job QCCPRC_BJ_100_02 in SET_QRT batch job set.

At account level once the condition is opened/closed, system posts a comment with the Criteria definition details.



3.7.1.1 Criteria Definition

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

To Setup Criteria Definition

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Criteria Based Condition' and contains a table of criteria definitions. Below the table, there is a detailed view for the 'ANKS_LINKED_CRITERIA' definition, including fields for Name, Description, Start Dt, End Dt, Seq, Company, Branch, and Enabled. The 'Criteria Details' section shows a list of criteria with columns for Seq, Parameter, Comparison Operator, Criteria Value, Logical Operator, and Enabled.

| Name | Description | Start Dt | End Dt | Seq | Company | Branch | Enabled |
|----------------------|----------------------------|------------|------------|-----|---------|--------|---------|
| ANKS_LINKED_CRITERIA | ANKS_LINKED_CRITERIA | 06/01/2019 | 12/31/2020 | 0 | IND | INDB | N |
| ANKS_02 | LINKED_02 | 06/01/2019 | 06/30/2020 | 0 | ALL | ALL | N |
| TST01 | TST_LDF | 12/01/2018 | 06/30/2020 | 0 | ALL | ALL | N |
| DSDS | SDSDS | | | 0 | ALL | ALL | N |
| TEST_MAC_CONDITION | CONDITION BASED ON COMPANY | 01/01/2019 | 01/01/2020 | 0 | AUS01 | ALL | Y |
| TEST15 | TEST | 09/01/2019 | 10/27/2019 | 0 | ALL | ALL | N |
| TST_02 | TST_USER_DEFINED_FIELDS | 12/03/2018 | 07/28/2020 | 1 | ALL | ALL | Y |
| TST_I | TEST_I | 01/01/2000 | 01/01/2020 | 1 | ALL | ALL | N |

| Seq | Parameter | Comparison Operator | Criteria Value | Logical Operator | Enabled |
|-----|-------------------------------|---------------------|----------------|------------------|---------|
| 0 | ACCOUNT LINKED ACCOUNT NUMBER | EQUAL | 20190500011841 | OR | Y |
| 1 | PRODUCT CODE | LIKE | 94.% | | Y |

2. In the **Criteria Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.1.2 **Criteria Details**

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

1. Click the **Setup > Setup > Administration > User > Queues > Criteria Based Condition tab.**
2. **Select the required Criteria definition.**
3. In the **Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.1.3 **Conditions**

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

1. Click the **Setup > Setup > Administration > User > Queues > Criteria Based Condition tab.**
2. Select the required **Criteria definition**, define **Criteria** and click **Conditions** tab.
3. In the **Condition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.2 **Customer Service Tab**

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is no longer working that queue

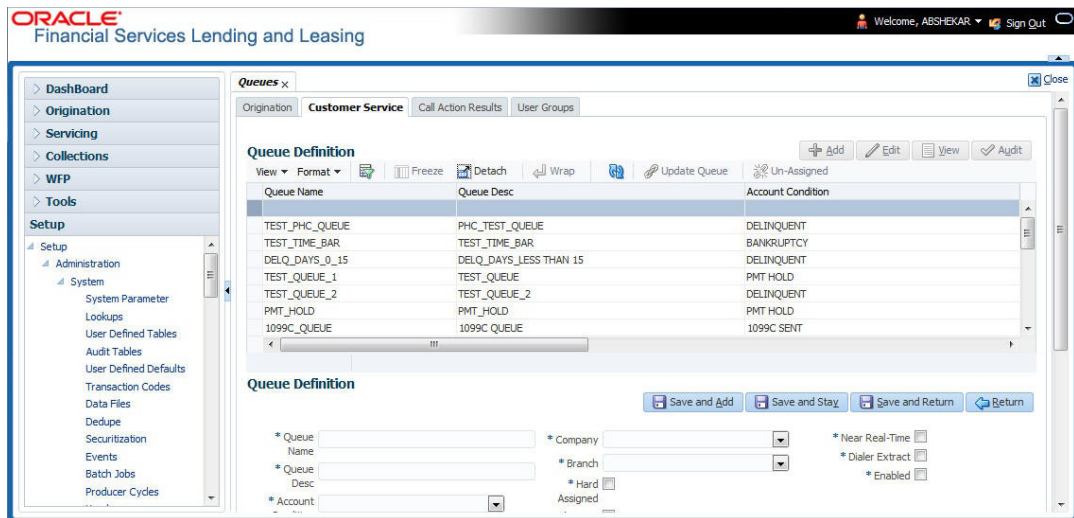
Customer Service command buttons

The Customer Service screen contains following three command buttons:

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

To set up the Customer Service queues

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



A brief description of the fields is given below:

| Field: | Do this: |
|------------|---------------------|
| Queue Name | Specify queue name. |

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click the **Setup > Setup > Administration > User > Queues > Customer Service > Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

| Field: | Do this: |
|---------|--|
| Enabled | Check this box to enable the selection criteria. |

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

A brief description of the fields is given below:

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

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
10. Click **Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users**.
11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

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

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Name | Select user name from the drop-down list. |
| # Assigned | Specify number of accounts assigned. |
| Hard Assigned | Check this box to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature). |

| Field: | Do this: |
|---------|---------------------------|
| Enabled | Check this box to enable. |

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

A brief description of the fields is given below::

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

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

Note

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

20. In the **User Group** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

21. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
22. (Optional) Click 'Un-Assigned' button to un-assign all the users of the group in the queue.

Note the following:

- If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.
- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.

- Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

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

Group Follow-up

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

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

For example,

Suppose a customer holds three accounts, one that’s 30 days delinquent and in the 0_30_DAYS_DEL queue, one that’s 60 days delinquent and in the 30_60_DAYS_DEL queue and one that’s 90 days delinquent and in the 90+_DAYS_DEL.

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

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

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

Using the Hard Assigned feature

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

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

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

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

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

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

To remove a user

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

Queue Activity

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

1. In the Queue Activity Definition section, Click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

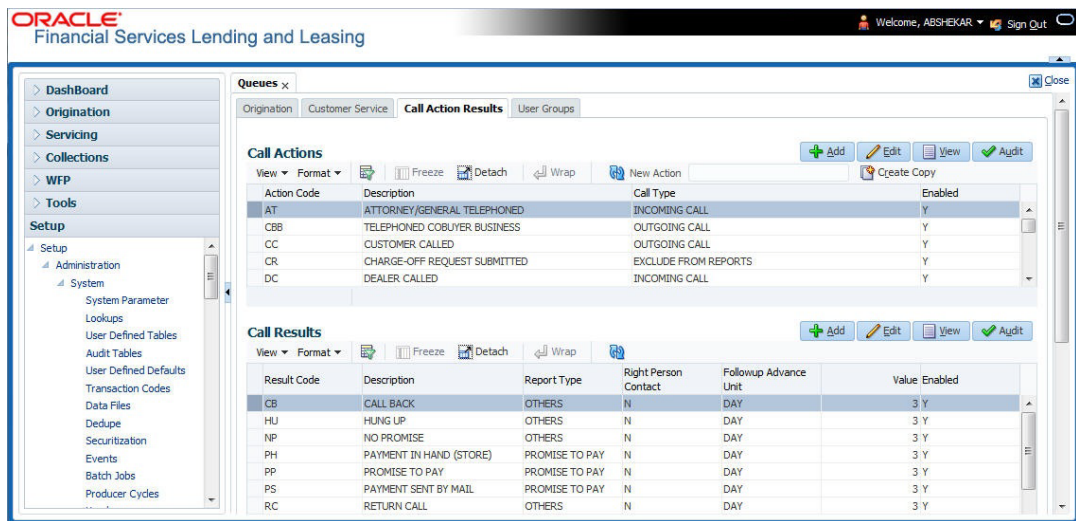
| Field: | Do this: |
|---------------|---|
| Activity Code | Select the Activity Code from the drop-down list. The list displays only those activities which are Enabled in Queues > Activity Tracking tab. In case the same 'Activity' is disabled in Queues > Activity Tracking tab after adding it here,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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.3 Call Action Results tab

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

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



A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below:

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

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

7. In the **Conditions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

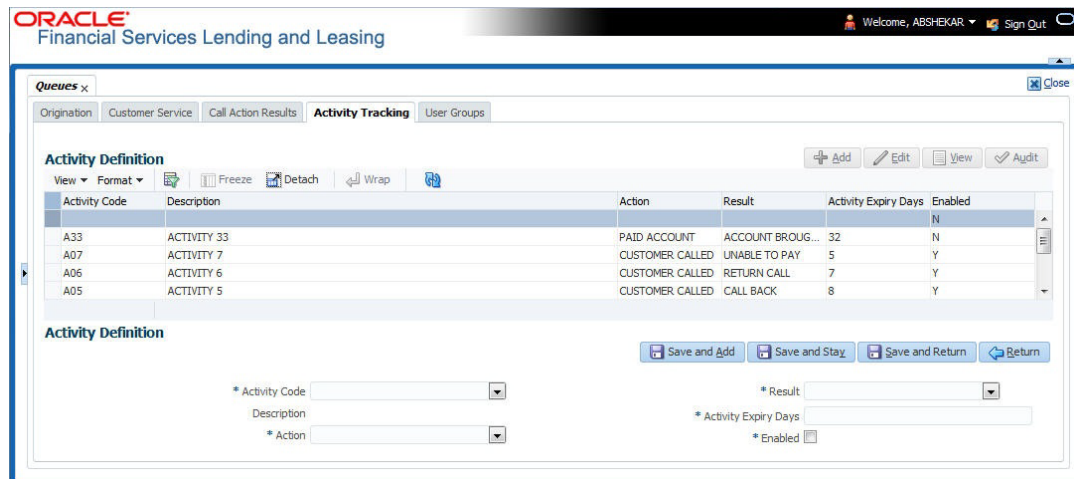
| Field: | Do this: |
|----------------|---|
| Responsibility | Select the responsibility that can perform the action result from the drop-down list. |
| Allowed | Select 'Yes' if access is allowed. |
| Enabled | Check this box to enable the responsibility. |

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.4 Activity Tracking

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

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



1. In the Activity Definition section, Click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

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

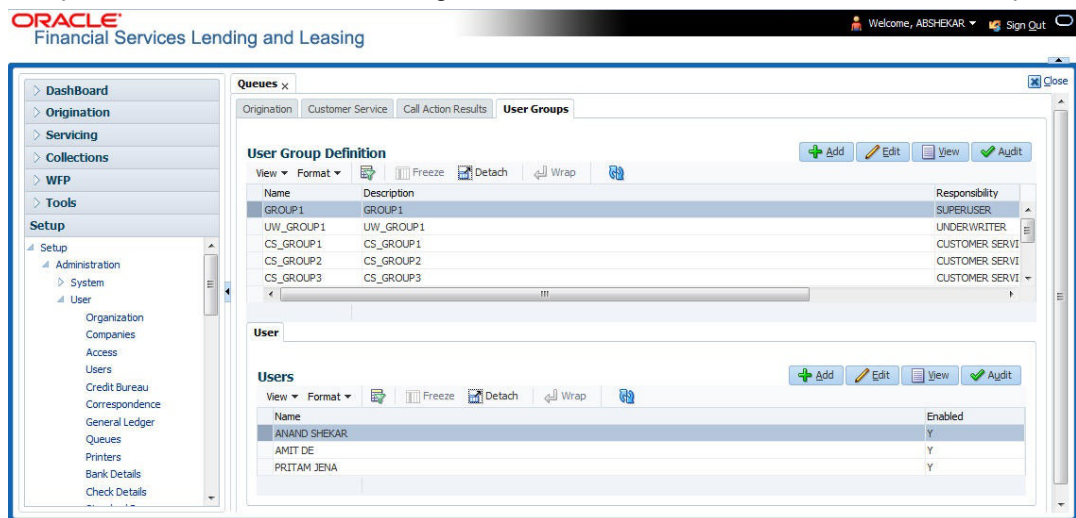
| Field: | Do this: |
|----------------------|---|
| Activity Expiry Days | Specify the number of days after which the activity has to expire (i.e. status set 'N'). An activity code in 'N' status can be used to associate new action for tracking. |
| Enabled | Check this box to enable the activity. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.5 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.



To define a User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To add Users to User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, select the required User Group.
3. In the **Users** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------|--|
| Name | Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group. |
| Enabled | Check this box to enable the user. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.8 Printers

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

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

Special printer names

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

| Name | Description |
|-----------|---|
| UNDEFINED | Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document. |
| ARCHIVE | Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server. |
| EMAIL | For Loan origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Loans or to the producer in the case of in-direct Loans. |
| FAX | For Loans origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters. |

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

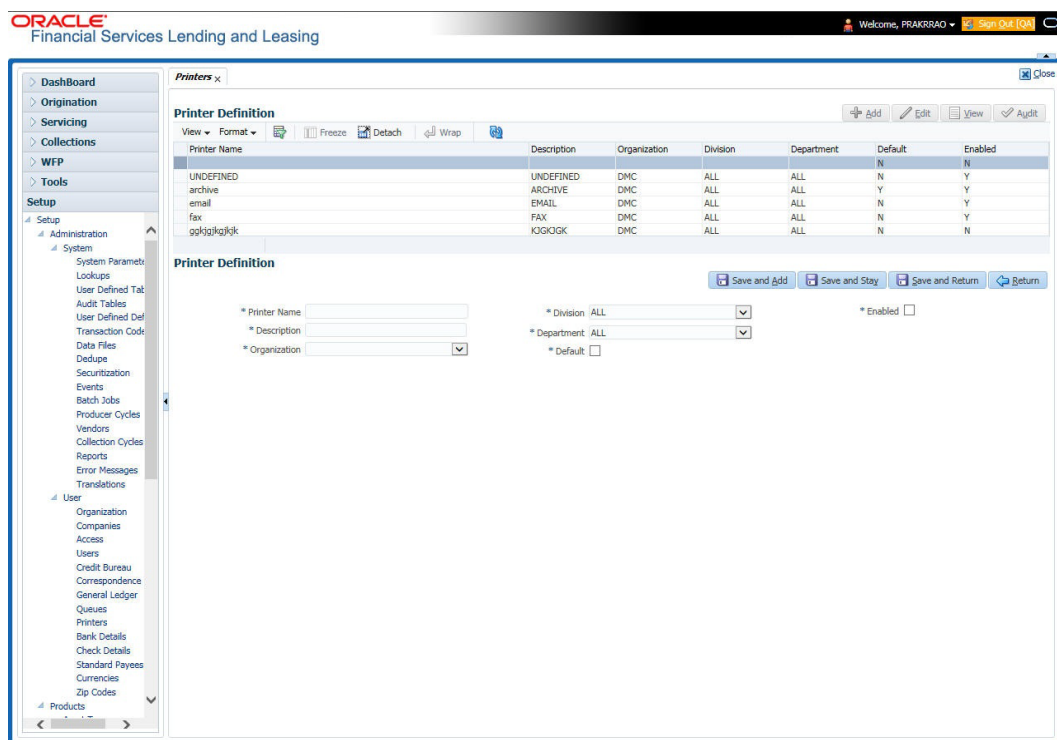
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

| Name | Description |
|-----------------------|---|
| JET4050+ARCHIVE | Prints the document with the jet4050 printer and archives the document. |
| FAX+ARCHIVE | Faxes and archives the document. |
| EMAIL+ARCHIVE+JET4050 | E-mails, archives, and prints the document with the jet4050 printer. |

To set up the Printers

1. Click **Setup > Setup > Administration > User > Printers**. The system displays the Printers screen
2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9 Intelligent Segmentation

OFSLL is equipped to leverage the Machine Learning (ML) feature of Oracle Database to suggest and create Customer Servicing Queues by analysing the current system data. Using this functionality, system automatically identifies the possible Queue/Segmentation for Account data using the Machine Learning Algorithm thereby creating an Intelligent Segmentation.

This helps to automate the manual process of queue creation which is otherwise done by identifying different segments of Accounts and assigning day to day Customer Service Activities. Further queue processing workflow continues as detailed in '[Queues](#)' section.

3.9.1 Machine Learning for Queue Creation

The Intelligent Segmentation screen in OFSLL is based on the Oracle JavaScript Extension Toolkit (Oracle JET) framework. This facilitates to identify different clusters of data and create queues.

In order to access the Intelligent Segmentation screen from the User Interface menu link, you need to enable the system parameter FLL_SET_JET_INTELLIGENTSEG_URL (JET INTELLIGENT SEGMENTATION URL). For more details on installing and deploying this feature in OFSLL, refer to Installation Manual.

In this screen, you do the following:

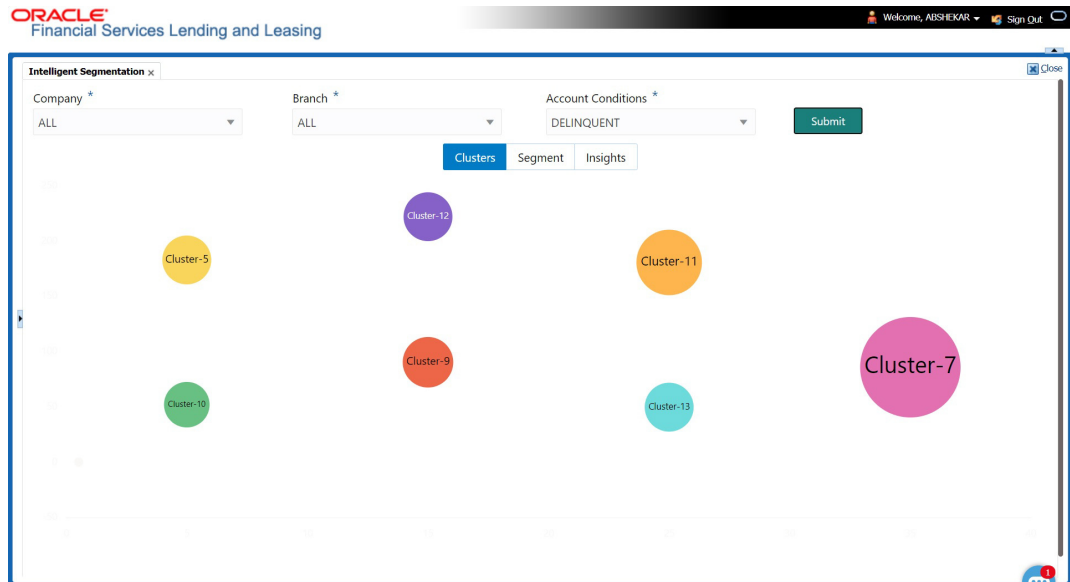


- Identify Cluster of Data for a given Account Condition.
- View hierarchy of cluster and list of accounts falling into different levels of cluster.
- Create a queue by selecting Cluster

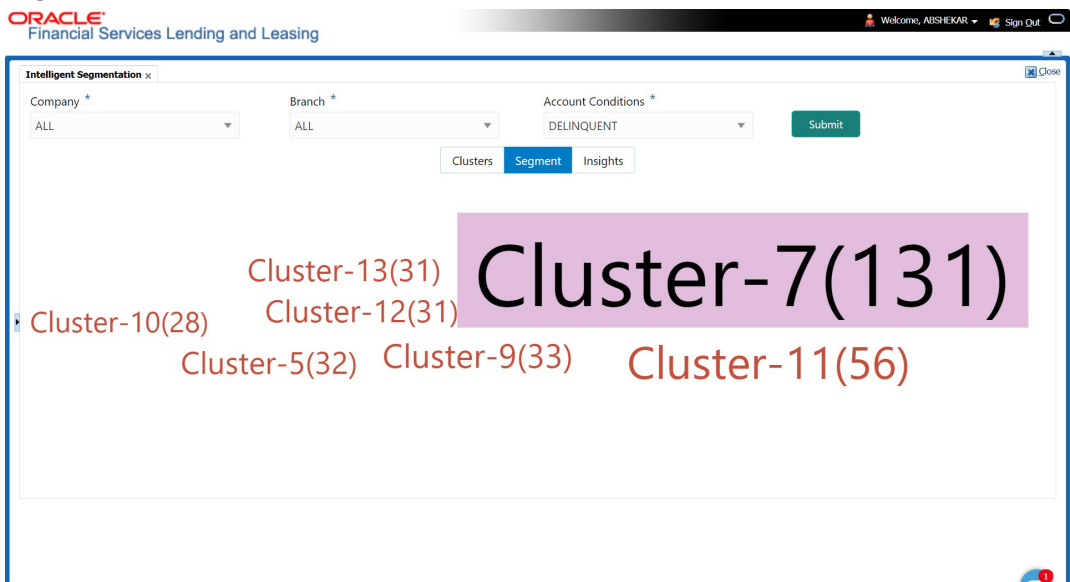
3.9.2 Machine Learning Data visualization

The data generated by the system is represented in the following view formats.

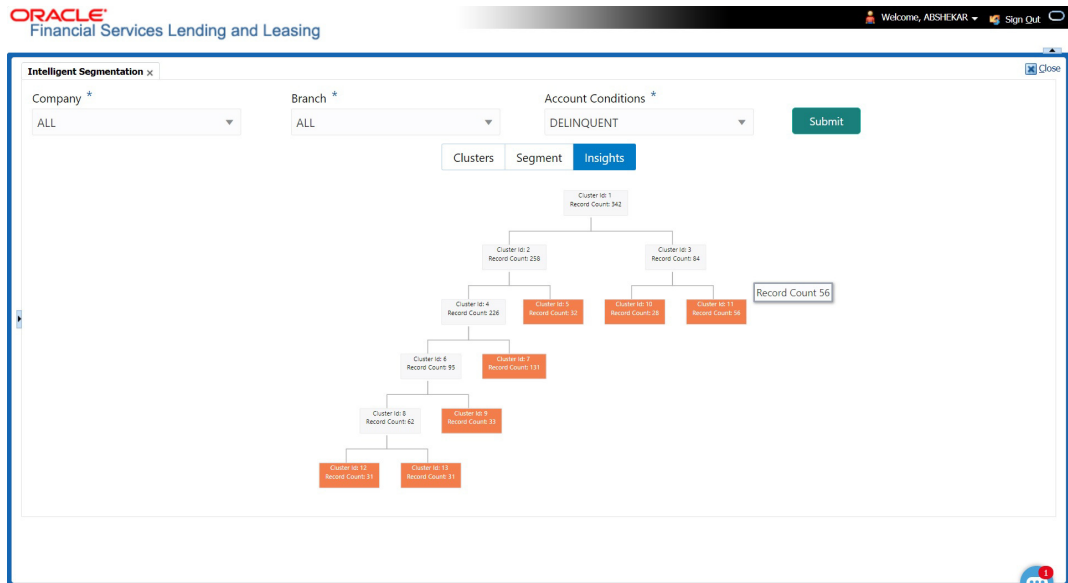
3.9.2.1 Cluster view



3.9.2.2 Segment View



3.9.2.3 Insights View



3.9.2.4 Selection Criteria Attributes

Clicking on any of the data segment system displays dynamic record details (Attribute Name and Attribute Value) along with the option to create queue.

Records of Cluster - 7 ×

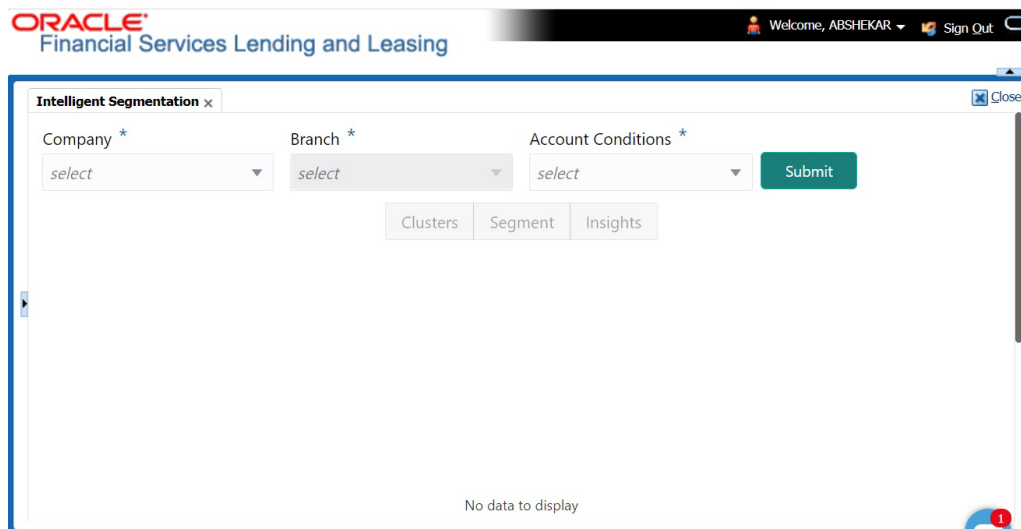
[Create](#)

| ATTRIBUTE_NAME | ATTRIBUTE_VALUE |
|---------------------------|--------------------|
| ACC_COLLATERAL_TYPE_CD | HOME |
| ACC_DLQ_CATEGORY | 180 |
| ACC_DLQ_DAYS | 211.857 to 392.714 |
| ACC_DUE_TOTAL_AMT | 0 to 29612.1 |
| ACC_OUTSTANDING_TOTAL_AMT | -10985 to 62604.5 |

3.9.3 View Machine Learning Generated Queue

To view ML based queue

1. Click **Setup > Setup > Administration > User > Intelligent Segmentation**. The following screen is displayed:



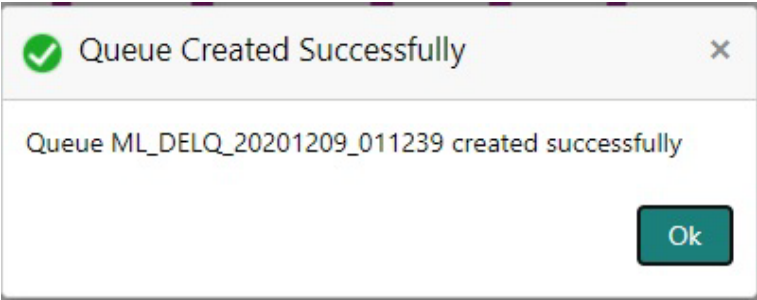
2. Select the following option:

| Field: | Do this: |
|--------------------|--|
| Company | Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access. |
| Branch | Select the branch within the company from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |
| Account Conditions | Select the required account conditions. There are various Account Conditions which are either posted 'automatically' by the system (like updating DELQ delinquency condition on account) or 'manually' through a transaction or call activity. |

3. Click 'Submit'. System generates different data segments based on above selected combination using a background job process. By default, the data is represented in clusters and can be viewed on other view formats as detailed in '[Machine Learning Data visualization](#)' section.

3.9.4 Create ML Based Queue

On generating the data segments in the Intelligent Segmentation screen, you can further drill down to each cluster and view details with different selection criteria. However, the details of each record is based on the data maintained in the system.

| Button | Action |
|--------|---|
| Create | <p>Clicking on this option creates a Queue in OFSLL and the selection criteria of the Queue is populated with the Cluster Attributes. The queue sequence is based on Queue name/Description and is displayed as a confirmation message in the format 'Queue ML <Account Condition > <Date YYYYMMDD > <Time HHMMSS> created successfully'.</p>  <p>The newly created queue is available in Setup > Administration > User > Queues screen.</p> |

Note that following with ML generated Queues:

- All Queues are created in 'Disabled' status with Selection Criteria 'Enabled'.
- Priority is defaulted to 0.
- Company/Branch is defaulted to selected combination.
- Hard Assigned/Group Follow-up/Near Real-Time/Dialler actions are marked as disabled.

3.10 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

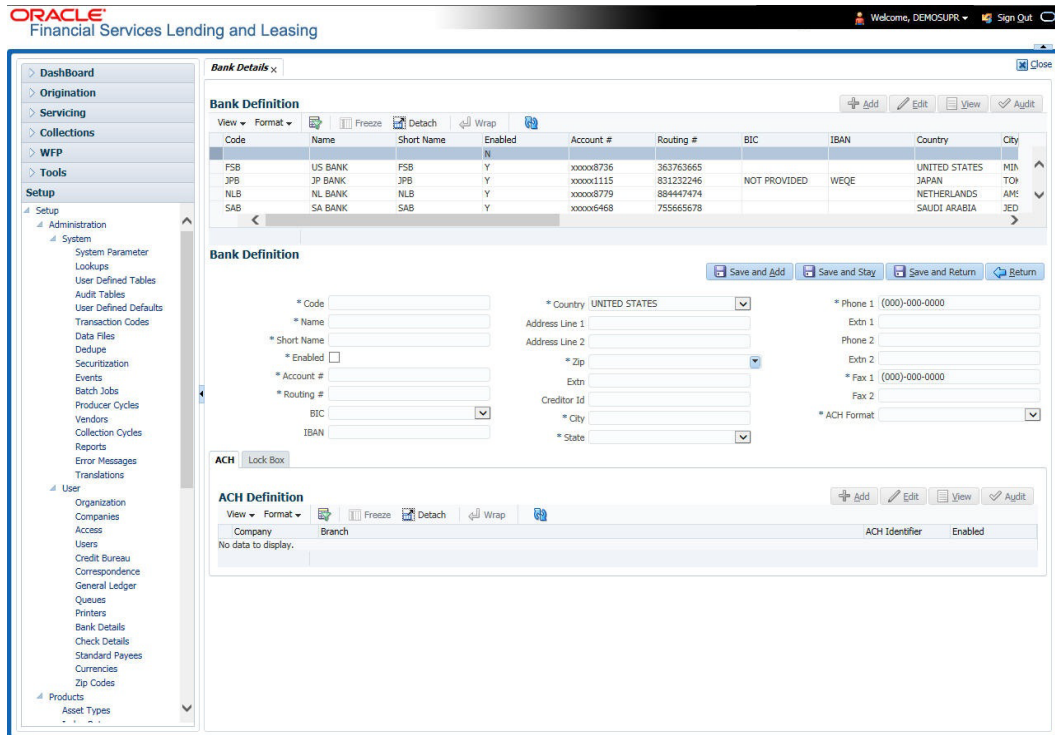
Note

This is "behind the scenes" information that the system uses for payments and does not appear on any other forms.

To set up the Banks

1. Click **Setup > Setup > Administration > User > Bank Details** link. The system displays the Bank Details screen.

2. In the **Banks Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Code | Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank). |
| Name | Specify the name for the bank. |
| Short Name | Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files). |
| Enabled | Check this box to enable and indicate this as an active bank |
| Account # | Specify the account number used for banking transactions with the bank. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. |
| Routing # | Specify the routing number of the bank. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |

| Field: | Do this: |
|----------------|--|
| IBAN | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p> |
| Country | Select the country where the bank is located, from the drop-down list. |
| City | Specify the city where the bank is located. |
| State | Select the state where the bank is located, from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the bank. |
| Address Line 2 | Specify the address line 2 for the bank. |
| Zip | Specify the zip code where the bank is located, from the drop-down list. |
| Extn | Specify the extension of the zip code where the bank is located. |
| Creditor Id | Specify the creditor identification details. |
| Phone 1 | Specify the primary phone number of the bank. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the bank. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the bank. |
| Fax 2 | Specify the alternate fax number for the bank. |
| ACH Format | <p>Select the ACH format accepted by this bank from the drop-down list. The list displays the following options:</p> <ul style="list-style-type: none"> - NACHA Format - SEPA Format |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup > Setup > Administration > User > Bank Details > ACH**.
5. On the **ACH Definition** sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| ACH Identifier | Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank. |
| Enabled | Check this box to enable the ACH and indicate this as an active ACH identifier. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup > Setup > Administration > User > Bank Details > Lock Box**.
8. On the **Lock Box** sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Lock Box Identifier | Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank. |
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| Enabled | Check this box to enable the lock box. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.11 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

Note

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

To set up the Standard Payees

1. Click **Setup > Setup > Administration > User > Standard Payee**. The system displays the Standard Payees screen.

2. In the **Payee Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Payee # | Specify the payee number (Identifier for the payee). |
| Name | Specify the payee name. |
| Pmt Mode | Select the payment method for the payee from the drop-down list. |
| Enabled | Check this box to enabled the payee. |
| Country | Select the country where the payee is located from the drop-down list. |
| City | Specify the city where the payee is located. |
| State | Select the state where the payee is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the payee (optional). |
| Address Line 2 | Specify the address line 2 for the payee (optional). |
| Zip | Select the zip code where the payee is located from the drop-down list. |
| Extn | Specify the extension of the zip code where the payee is located. |
| Phone 1 | Specify the primary phone number for the payee. |
| Phone 2 | Specify the alternate phone number for the payee. |
| Bank Name | Specify the payee ACH bank name used by the standard payee. |
| Routing # | Specify the payee ACH bank routing number of bank used by the standard payee. |

| Field: | Do this: |
|---------------|--|
| Account Type | Select the payee type of ACH bank account maintained by the Standard Payee from the drop-down list. |
| ACH Account # | Specify the payee ACH bank account number. |
| Company | Select the company from the drop-down list. The list is populated with Company definitions based on the Country selected. |
| Branch | Select the branch drop-down list. The list is populated with Company branch based on the Country selected. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |
| IBAN | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p> |
| Start Dt | Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon. |
| Comment | Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

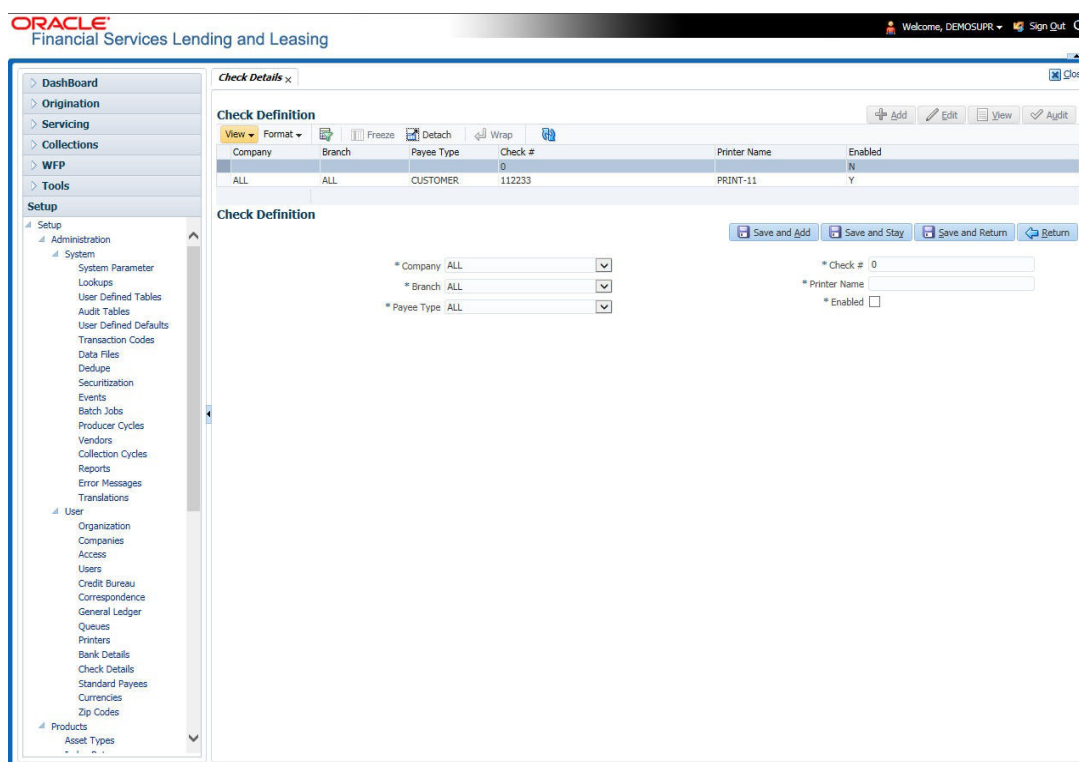
3.12 Check Details

The Check Details screen allows you to set up check details.

To setup the Check Details

1. Click **Setup > Setup > Administration > User > Check Details**. The system displays the Check Details screen.

- In the **Check Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Payee Type | Select the payee type from the drop-down list. |
| Check # | Specify the check number (required). |
| Printer Name | Specify the printer name (required). |
| Enabled | Check this box to enable the check details entry. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.13 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

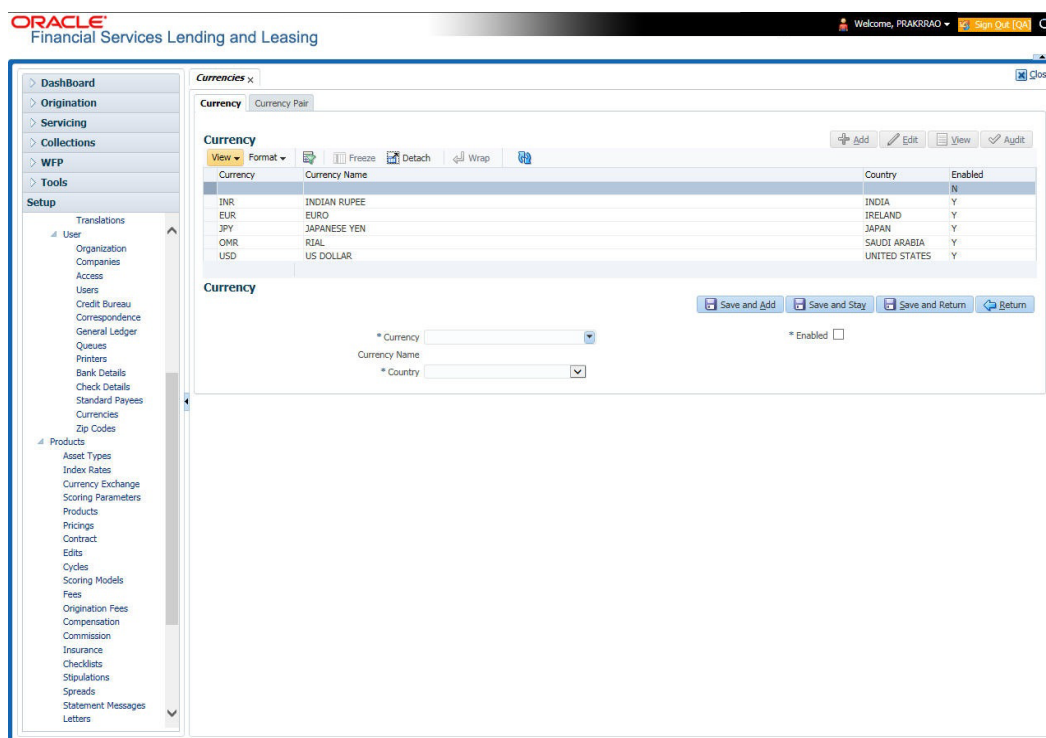
- Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:
 - Currency Definition
 - Currency Pair Definition

3.13.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.
2. In the **Currency** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Currency | Select the currency you want to define, from the drop-down list. |
| Currency Name | The system displays the currency name based on the currency selected. |
| Country | Select the country for which the currency is defined, from the drop-down list. |
| Enabled | Check this box to enable the currency entry. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

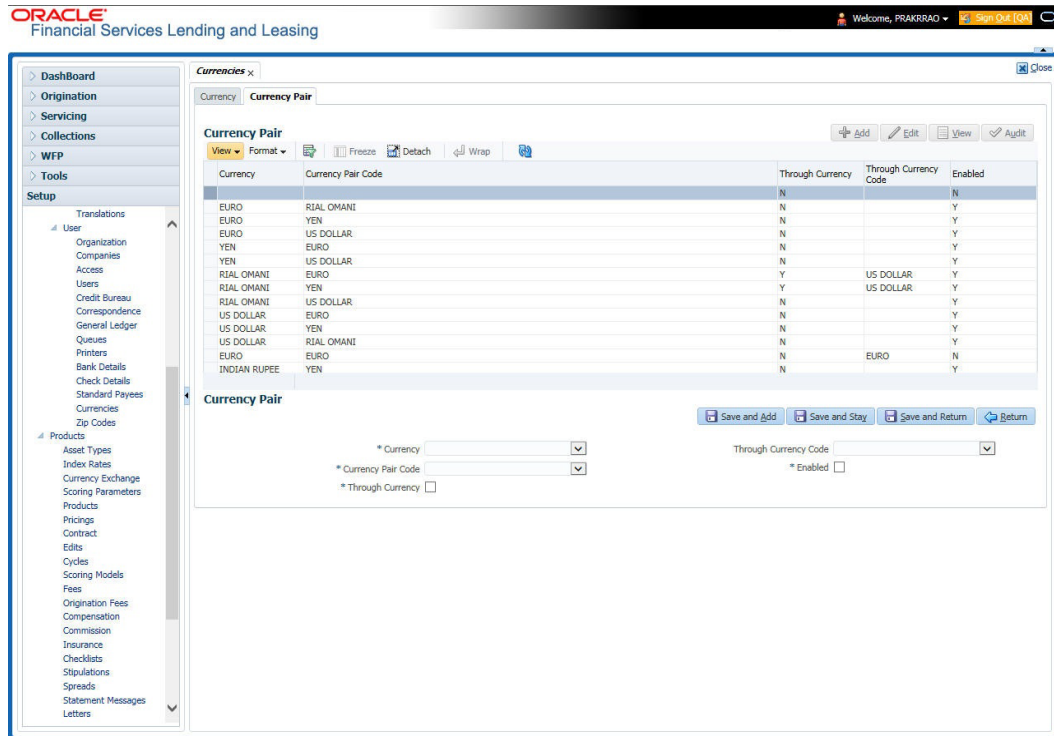
3.13.2 Currency Pair link

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

To set up the currency pair definition information:

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

- In the **Currency Pair Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

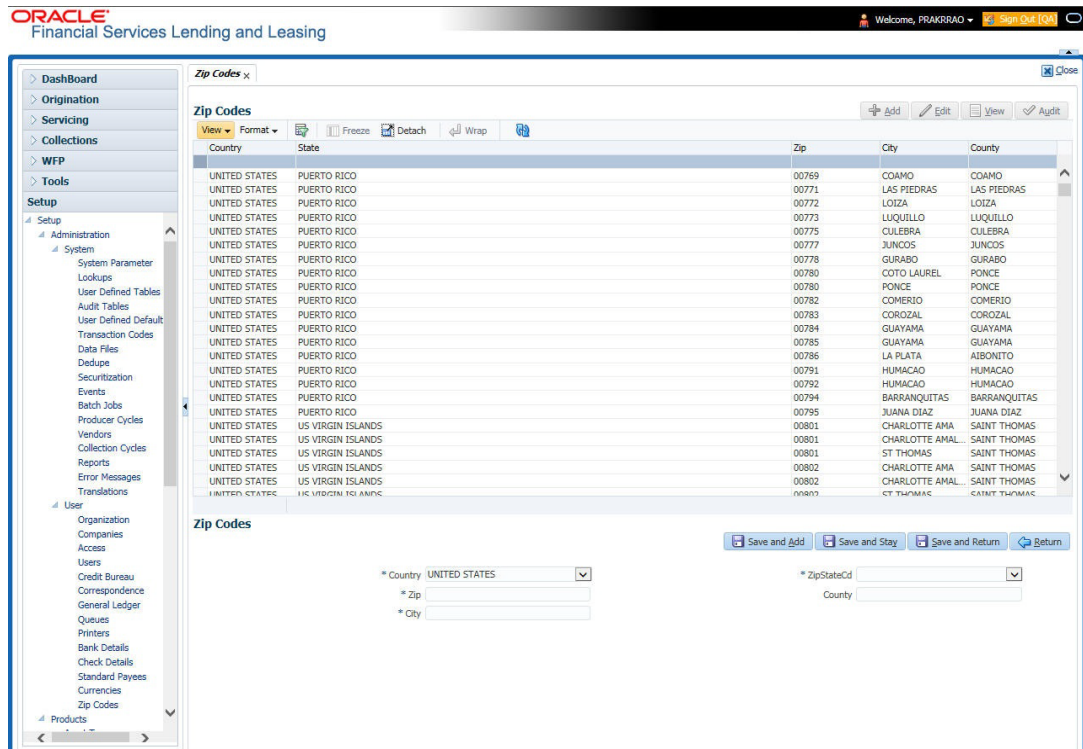
3.14 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

- Click **Setup > Setup > Administration > User > ZipCodes**. The system displays the Zip Codes screen

- In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

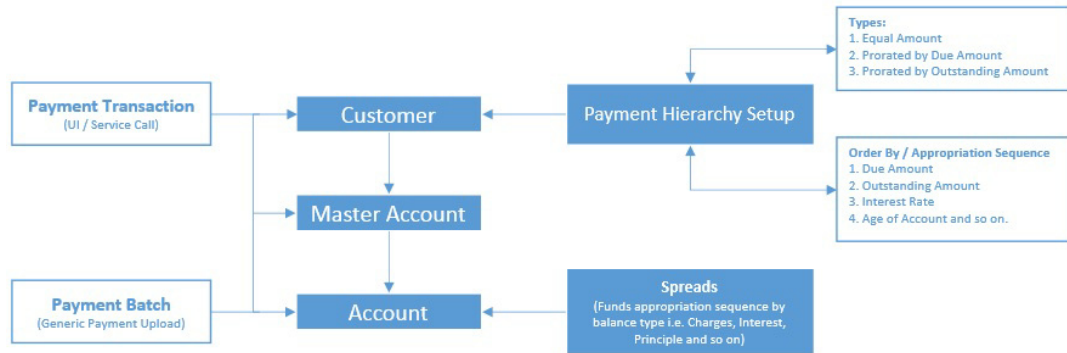
| Field: | View this: |
|----------|---|
| Country | Select the country from the drop-down list. |
| State | Select the state from the drop-down list. |
| Zip Code | Specify the zip code (required). |
| City | Specify the city. |
| County | Specify the county. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.15 **Payment Hierarchy**

The Payment Hierarchy screen facilitates to define hierarchy definition along with payment appropriation, excess payment handling, account selection criteria and sort order. These details are required by the system to allocate payments to the matching accounts of a customer, when customer based payments are being processed in 'Payment Entry' screen.

Below is an illustration on how payment hierarchy is used to post customer based payments.



Any Payment transaction generated in the system either from UI / Web Service Call or through a Payment Batch (Generic Payment Upload) can be directly posted to an Account or at Customer level.

- If payment is posted directly to an Account, the funds are allocated based on the defined spread with funds appropriation sequence of balance type i.e. Charges, Interest, Principle and so on.
- If payment is posted at Customer level having two accounts and if the payment amount is less than the due, then appropriation sequence is required. Else, one of the account can have a short fall with payment allocation.

In such case, the Payment Hierarchy determines the sequence of payment as to which account is to be appropriated first and which is to be appropriate next. This is based on 'order by clause' and 'appropriation sequence' defined.

Also the Balance Type determines the distribution type as one of the following:

- Equally to all the accounts
- Prorated by Due amount (i.e. highest due or lowest due first)
- Prorated by Outstanding Amount.

Once the account is narrowed down and payment amount is decided, then based on spread the payment is appropriated. This gives additional flexibility for defining payment modes at the master account level.

If Payment Hierarchy is not defined while funding an application or needs correction, the same can be done by posting 'MASTER ACCOUNT PAYMENT HIERARCHY MAINTENANCE' non-monetary transaction in Servicing > Maintenance > Transaction Batch Information section. At Customer level, Payment hierarchy can be updated by posting CUSTOMER MAINTENANCE transaction.

3.15.1 Payment Appropriation Methods

While creating Hierarchy definition in the Payment Hierarchy screen, you can use any of the following payment appropriation methods available in Hierarchy Type field. On selecting the specific Hierarchy definition at Application or Account level, the defined method is used to allocate payments to corresponding accounts.

However in all the methods, the payment criteria is also used for identifying the due accounts and careful consideration is required while defining the same.

| Method | Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|---|--------------------------|--------------|--------------------|----------------|----|-----|----------------------|----|-----|----------------------|-----|-----|--|------------------|--------------------------|--------------|----------------|------|------|------|----------------|------|---------|------|----------------------|------|---------|------|----------------------|------|---------|------|
| EQUAL AMOUNT | <p>To allocate payment equally to all the accounts picked.</p> <p>This is traditional method of payment allocation in which the total payment amount received is divided and adjusted equally to all customer linked accounts.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DUE AMOUNT RATIO | <p>To allocate payment based on the ratio of amount due on all accounts.</p> <p>In this method, the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of amount due on each account using the below formula.</p> $\frac{\text{Amount Due} * \text{Payment Amount}}{\text{Total Due Amount}}$ <p>Following is an illustration on payment allocation:</p> <table border="1"> <thead> <tr> <th></th> <th>Amount Due</th> <th>Outstanding Amount</th> </tr> </thead> <tbody> <tr> <td>Master Account</td> <td>30</td> <td>200</td> </tr> <tr> <td>Associated Account 1</td> <td>50</td> <td>250</td> </tr> <tr> <td>Associated Account 2</td> <td>100</td> <td>400</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th></th> <th>Due Amount Ratio</th> <th>Outstanding Amount Ratio</th> <th>Equal Amount</th> </tr> </thead> <tbody> <tr> <td>Payment Amount</td> <td>\$90</td> <td>\$90</td> <td>\$90</td> </tr> <tr> <td>Master Account</td> <td>\$15</td> <td>\$21.18</td> <td>\$30</td> </tr> <tr> <td>Associated Account 1</td> <td>\$25</td> <td>\$26.47</td> <td>\$30</td> </tr> <tr> <td>Associated Account 2</td> <td>\$50</td> <td>\$42.35</td> <td>\$30</td> </tr> </tbody> </table> | | Amount Due | Outstanding Amount | Master Account | 30 | 200 | Associated Account 1 | 50 | 250 | Associated Account 2 | 100 | 400 | | Due Amount Ratio | Outstanding Amount Ratio | Equal Amount | Payment Amount | \$90 | \$90 | \$90 | Master Account | \$15 | \$21.18 | \$30 | Associated Account 1 | \$25 | \$26.47 | \$30 | Associated Account 2 | \$50 | \$42.35 | \$30 |
| | Amount Due | Outstanding Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Master Account | 30 | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Associated Account 1 | 50 | 250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Associated Account 2 | 100 | 400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Due Amount Ratio | Outstanding Amount Ratio | Equal Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment Amount | \$90 | \$90 | \$90 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Master Account | \$15 | \$21.18 | \$30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Associated Account 1 | \$25 | \$26.47 | \$30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Associated Account 2 | \$50 | \$42.35 | \$30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OUTSTANDING BALANCE RATIO | <p>To allocate payment based on the ratio of total outstanding due on all accounts.</p> <p>Similar to above, even in this method the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of outstanding amount due on each account using the below formula.</p> $\frac{\text{Outstanding Balance} * \text{Payment Amount}}{\text{Total Outstanding Balance}}$ <p>This method can be selected if the received payment amount is equal to total outstanding due on all linked accounts indicated in Customer Service > Transaction History > Balances screen.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACCOUNT COLUMN BASED | <p>To allocate payment based on hierarchy order.</p> <p>In this method, the due accounts are identified based on the defined selection criteria and the payment appropriation is done as per the sequence of due accounts defined either in ascending/descending order.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

During payment appropriation, system allocates the payment amount only up to the total of resulted accounts and remaining amount (if any) are processed based on the excess payment method value.

While onboarding accounts through web services, system considers the value of system parameter PMT_HIERARCHY_CODE to default the payment allocation in Customer/ Business Details screen after account activation.

Also while onboarding if the Payment Hierarchy is not passed as part of the request (Applicant/Application), then system parameter value is considered.

3.15.2 Excess Payment Appropriation

During or after payment appropriation, there can be a residual amount pending for allocation. For example, \$0.01 remains when \$100 is equally paid to 3 accounts. In such case the residual amount is transferred to last account in the hierarchy sequence. However, note that system performs this residual payment allocation only once.

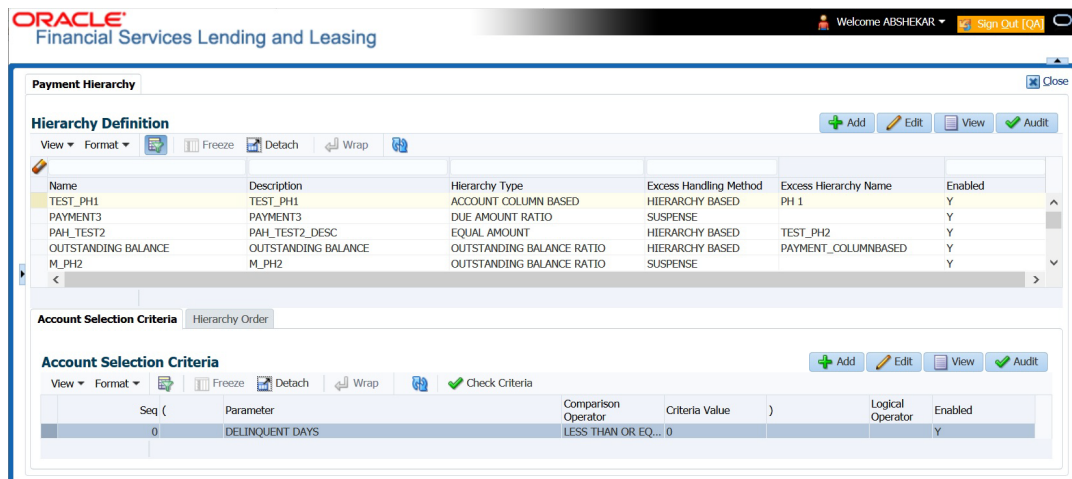
In other case where there is an excess payment received which is more than account dues, the same can be processed for payment allocation using any of the following 'Excess Handling Method' while defining the Hierarchy Definition.

| Method | Description |
|-----------------|--|
| SUSPENSE | To post the excess amount as suspense on Customer or Master account. |
| HIERARCHY BASED | To allocate the excess payment based on any of the Hierarchy Definitions maintained in the system. |

Based on the selection, system re-allocates the excess amount to corresponding accounts.

To set up payment hierarchy

1. Click **Setup > Setup > Administration > User > Payment Hierarchy**.
2. In the Hierarchy Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | View this: |
|-------------|---|
| Name | Specify an unique name for the hierarchy definition. |
| Description | Specify the description for the hierarchy definition. |

| Field: | View this: |
|------------------------|---|
| Hierarchy Type | <p>Select one of the following type of payment allocation method from the drop-down list. The list is populated based on the PMT_HIERARCHY_TYPE_CD lookup.</p> <ul style="list-style-type: none"> - EQUAL AMOUNT - DUE AMOUNT RATIO - OUTSTANDING BALANCE RATIO - ACCOUNT COLUMN BASED <p>For more information on the above methods, refer to 'Payment Appropriation Methods' section.</p> <p>You can define multiple Hierarchy definitions with same Hierarchy type.</p> |
| Excess Handling Method | <p>Select one of the following type of excess payment allocation method to be used with payment hierarchy definition from the drop-down list. The list is populated based on PMT_HIERARCHY_EXCESS_METHOD_CD lookup.</p> <ul style="list-style-type: none"> - SUSPENSE - HIERARCHY BASED <p>For more information on the above methods, refer to 'Excess Payment Appropriation' section.</p> |
| Excess Hierarchy Name | <p>This field is enabled and is mandatory if the Excess Handling Method is selected as 'Hierarchy Based'.</p> <p>Select the Hierarchy Definition from the drop-down list. This list is populated with all the pre-defined and enabled hierarchy definitions maintained in the system.</p> <p>For more information on the above methods, refer to 'Excess Payment Appropriation' section.</p> |
| Enabled | By default this check box is enabled for new hierarchy definition. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Account Selection Criteria

This sub tab facilitates to define the account selection criteria that is used to identify due account for payment allocation. Atleast one valid account selection criteria is required for all the Hierarchy Types.

1. In the Account Selection Criteria section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

| Field: | Do this: |
|-----------|---|
| Seq | Specify sequence numbers. |
| (| Specify left bracket. |
| Parameter | Select the parameter from the drop-down list. The list is populated based on the values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table. |

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. You can click 'Check Criteria' for system to validate the query and display the results.

Hierarchy Order

This sub tab facilitates you to define hierarchy order that is used to sort the due account for payment allocation. This sub tab is enabled only for 'ACCOUNT COLUMN BASED' Hierarchy type.

1. In the Hierarchy Order section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields is given below:

| Field: | Do this: |
|------------|--|
| Seq | Specify sequence number. |
| Sort Field | Select sort field from the drop-down list. The list is populated based on values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table. |
| Order | Select sort order as either Ascending or Descending from the drop-down list. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup > Setup > Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Index Rates
- Regulatory Rates
- Currency Exchange
- Scoring Parameters
- Products
- Contract
- Fees
- Asset Billing Rate
- Insurances
- Spreads
- Statement Messages
- Letters
- Subvention
- Escrow

This chapter explains how to setup the screens associated with each one.

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

| Collateral Type | Description |
|--------------------|---|
| Home collateral | Homes, manufactured housing, or any real estate collateral. |
| Vehicle collateral | All vehicle types, such as cars, trucks, and motorcycles. |

| Collateral Type | Description |
|--------------------------------------|--|
| Household goods and other collateral | All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums. |
| Unsecured collateral | All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.) |

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup > Setup > Products > Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface for setting up Asset Types. The main table lists existing asset types and their associated collateral types. Below this, the 'Asset Sub Type' section shows a form for defining a new sub-type, with fields for 'Asset Sub Type', 'Description', and 'Asset Property Type'. The 'Asset Attributes' section at the bottom is currently empty, showing a table with columns for 'Attribute/Addon', 'Description', 'Default', and 'Value Enabled'.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|-------------------------|
| Asset Type | Specify the asset type. |

| Field: | Do this: |
|-----------------|--|
| Description | Specify the description for the asset. (This is the asset type which will appear throughout the system). |
| Collateral Type | Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account. |
| Company | Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Loans using this asset type. This may be ALL or a specific company. |
| Branch | Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Loans using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields. |
| Enabled | Check this box to enable the asset type and indicate that the asset type is currently in use. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Asset Sub Type | Specify the asset sub type. |
| Description | Specify the description for the asset subtype |
| Asset Property Type | Select the type of property from the drop-down list. |
| Enabled | Check this box to enable the asset sub type. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup > Setup > Products > Assets > Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Attribute/Addon | Displays the asset attribute or addon name for the selected asset). |
| Description | Select the description for the asset attribute/addon from the drop-down list. |
| Default | Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |
| Value | Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |
| Enabled | Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click the **Setup > Setup > Products > Assets > Makes and Models**.
10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Make | Specify asset make. |
| Model | Specify asset model. |
| Style | Specify asset style type. |
| Model Year | Specify asset model year. |
| Enabled | Check this box to enable the asset make and model and indicate that it is included on fields for this asset type. |

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.1.1 **Usage/Rental Details**

The Usage / Rental Details sub tab allows you to define Usage/Rental definition details to categorize the incoming asset usage/rental data based on different parameters. The details maintained here are populated in Origination screen for billing calculation and can also be modified based on requirement.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Usage/Rental Details' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

2. A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Agreement Type | <p>Select the agreement type as one of the following from the drop-down list. The selected Agreement Type defines the criteria for pricing selection during billing calculation.</p> <ul style="list-style-type: none"> - USAGE - RENTAL - USAGE RENTAL <p>Note: Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:</p> <p>For Usage Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Calc Method • Usage Cycle • Min Usage • Max Usage • Discount % • Usage Rollover / Advance • Usage Term Calc Method <p>For Rental Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Discount % • Discount Amount • Security Deposit <p>For Usage Rental Agreement Type, the following fields are editable:</p> <ul style="list-style-type: none"> • Usage Cycle • Max Usage • Discount % • Discount Amount • Security Deposit |
| Calc Method | <p>Select the calculation method as one of the following from the drop-down list.</p> <ul style="list-style-type: none"> - TIERED (billing is based on the defined Usage/Rental Charge Matrix) - NON-TIERED (system automatically chooses the applicable slab based on the final usage value) |
| Usage Cycle | <p>Select the frequency of billing the asset usage from the drop-down list. This field is disabled for RENTAL agreement type.</p> |
| Min Usage | <p>Specify the minimum usage value of the allowed range. This field is disabled for RENTAL agreement type.</p> |
| Max Usage | <p>Specify the maximum usage value of the allowed range. This field is disabled for RENTAL agreement type.</p> |
| Discount % | <p>Specify the percentage of discount exempted from final billing.</p> |

| Field: | Do this: |
|-------------------------------|---|
| Usage Rollover / Advance | <p>Select the type of asset usage calculation as one of the following:</p> <ul style="list-style-type: none"> - ROLLOVER (remaining usage balance is carried forward to next cycle) - NO-ROLLOVER (remaining usage balance is not carried forward) - ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utilized upfront) - ADVANCE (total usage limit for current cycle can be utilized upfront) <p>Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and 'NO-ROLLOVER' option is applicable by default.</p> |
| Reset Frequency | <p>Specify the reset frequency of the billing cycle. This field is disabled for RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods of asset usage billing.</p> |
| Usage Term Calc Method | <p>Select the type of asset usage term for billing calculation as one of the following from the drop-down list:</p> <ul style="list-style-type: none"> - ACTUAL - here the current details updated/received is treated as the final record for usage term calculation. - AVERAGE - here system takes the average of usage details received in previous cycles for usage term calculation. <p>The calculation method selected here is populated to 'Elastic Term Calc Method' field in Origination/Servicing Collateral screen. This field is disabled for RENTAL and USAGE RENTAL agreement type.</p> |
| Discount Amount | <p>If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the discount amount allowed upfront from the final billing. This field is disabled for USAGE agreement type.</p> |
| Security Deposit | <p>If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the security deposit amount paid upfront for the term. This field is disabled for USAGE agreement type.</p> |
| Excess Rent Collection Method | <p>If you have selected the Agreement Type as USAGE RENTAL, select one of the following type of Charge Matrix to be used to derive the Excess Rent Collection Method from the drop-down list.</p> <ul style="list-style-type: none"> - USING USAGE MATRIX - USING RENTAL MATRIX |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.1.2 **Usage Charge Matrix**

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Usage Charge Matrix' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Billing Cycle | Select the frequency of the billing cycle for the asset from the drop-down list. |
| Units From | Specify the minimum number of units from which the current usage charge matrix is applicable. |
| Charge Per Unit | Specify the amount to be charged for every unit. |
| Charge Type | Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup. <ul style="list-style-type: none"> - BASE (Units considered as base and chargeable at base rate) - EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle) - EXCESS LIFE (Units exceeding the total contracted units and chargeable considering excess life cycle) Excess life is not applicable for Rental agreement type. |
| Enabled | Check this box to enable the charge matrix for usage calculation. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.1.3 Rental Charge Matrix

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - [Usage Based Leasing](#) chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

1. In the 'Rental Charge Matrix' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------|--|
| Billing Cycle | Select the frequency of the billing cycle for the asset from the drop-down list. |
| Rental Duration From | Specify the minimum duration for which the rental charge is applicable. |
| Charge Per Cycle | Specify the amount to be charged for every rental cycle. |

| Field: | Do this: |
|-------------|---|
| Charge Type | <p>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</p> <ul style="list-style-type: none"> - BASE (Chargeable units exceeding from base units allowed) - EXCESS CYCLE (Chargeable units exceeding from billing cycle units) - EXCESS LIFE (Chargeable units exceeding the total contract term) <p>Excess life is not applicable for Rental / Usage, Rental agreement types.</p> |
| Enabled | Check this box to enable the charge matrix for usage calculation. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

`interest rate = index rate + margin rate.`

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

Note

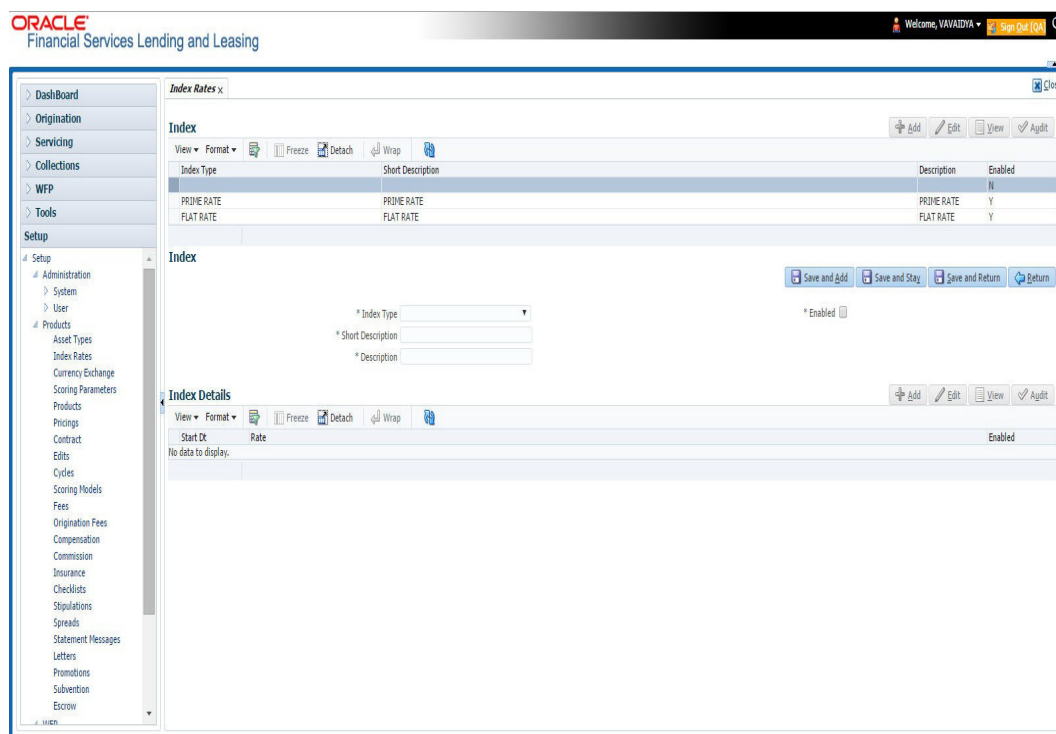
You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

To set up Index Rates

1. Click **Setup > Setup > Products > Index Rates**.

- In the **Index** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.:



- A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|---|
| Index Type | Select the type of index from the drop-down list. |
| Short Description | Specify a short description of the index. |
| Description | Specify the index description. |
| Enabled | Check this box to activate the index type. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.

Note

The history appears in descending order, with the most current record at the top.

- In the **Index Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------|---|
| Start Dt | Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon. |

| Field: | Do this: |
|---------|---|
| Rate | Specify the new index rate effective from above mentioned date as a percentage. Note: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000. |
| Enabled | Check this box to activate the index rate effective from start date mentioned above. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Variable rate functionality is not extended to pre-compute accounts.

4.3 Regulatory Rates

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

To set up Regulatory Rates

1. Click **Setup > Setup > Products > Regulatory Rates**.
2. In the 'Regulatory Rates Definition' section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the 'Regulatory Rates Definition' window in Oracle Financial Services Lending and Leasing. At the top, there's a table with columns: Name, Description, Start Dt, End Dt, Enabled, Rate, Company, Branch, Billing Cycle, Product, Asset Class, Asset Type, and Sub Type. Below the table, there are two main sections: 'Regulatory Rates' and 'Selection Criteria'. The 'Regulatory Rates' section includes fields for Name, Description, Start Dt, End Dt, Enabled (checkbox), and Rate. The 'Selection Criteria' section includes dropdown menus for Company, Branch, Billing Cycle, Product, Asset Class, Asset Type, Sub Type, Asset Make, Asset Model, State, and Currency. There are also 'Save and Stay', 'Save and Return', and 'Return' buttons at the bottom right.

3. A brief description of the fields is given below:

| Field: | Do this: |
|---------------------------|---|
| Regulatory section | |
| Name | Specify an unique name for the regulatory rate definition. This field is not editable once you save the record. |
| Description | Specify a description for the regulatory rate definition. |

| Field: | Do this: |
|-----------------------------------|---|
| Start Dt | Select the start date from when the regulatory rate definition is effective using the adjoining calendar. |
| End Dt | Select the end date up to when the regulatory rate definition is effective using the adjoining calendar. |
| Enabled | Check this box to enable the regulatory rate definition. |
| Rate | Specify the regulatory interest rate to be used for calculation. The rate specified here is populated to Origination > Contract screen while defining loan contract with imputed interest. |
| Selection Criteria section | |
| Company | Select the company for the instrument from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |
| Billing Cycle | Select the billing cycle frequency for the instrument as one of the following from the drop-down list. <ul style="list-style-type: none"> • MONTHLY (Default) • WEEKLY • BI WEEKLY • QUARTERLY • SEMI ANNUAL • ANNUAL |
| Product | Select the product for the instrument from the drop-down list. This may be ALL or a specific product defined in the system. |
| Asset Class | Select the asset class for the instrument from the drop-down list. This may be ALL or a specific asset class. The list is populated based on Class setup defined in the system. |
| Asset Type | Select asset type for the instrument from the drop-down list. This may be ALL or a specific asset type. The list is populated based on Asset Types setup defined in the system. |
| Sub Type | Select the asset sub type for the instrument from the drop-down list. This may be ALL or a specific asset sub type. The list is populated based on Asset Types setup defined in the system. |
| Asset Make | Specify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available option for selection. |
| Asset Model | Specify the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available option for selection. |
| State | Select the state for the instrument from the drop-down list. This may be ALL or a specific state. |

| | |
|---------------|---|
| Field: | Do this: |
| Currency | Select the currency for the instrument from the drop-down list. This may be ALL or a specific currency. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC_BJ_100_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

To set up the Currency Exchange

1. Click **Setup > Setup > Products > Currency Exchange**.
2. In the **Currency Exchange Rates** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

| Currency | Currency Pair | Effective Dt and Time | Rate | Enabled |
|----------|---------------|------------------------|----------|---------|
| EUR | JPY | 12/23/2015 05:50:49 AM | 0.0000 | N |
| EUR | JPY | 12/23/2015 05:50:49 AM | 4.0000 | Y |
| EUR | JPY | 12/24/2015 12:48:25 AM | 2.9000 | Y |
| EUR | JPY | 01/24/2016 11:55:30 PM | 0.0000 | N |
| EUR | JPY | 08/14/2012 06:12:42 AM | 39.3324 | Y |
| EUR | USD | 08/14/2012 06:12:42 AM | 1.2360 | Y |
| JPY | EUR | 08/14/2012 06:12:42 AM | 0.0102 | Y |
| JPY | USD | 08/14/2012 06:12:42 AM | 0.0128 | Y |
| OMR | EUR | 08/14/2012 06:12:42 AM | 2.1014 | Y |
| OMR | JPY | 08/14/2012 06:12:42 AM | 203.7920 | Y |
| OMR | USD | 08/14/2012 06:12:42 AM | 2.5973 | Y |
| USD | EUR | 08/14/2012 06:12:42 AM | 0.8091 | Y |
| USD | JPY | 08/14/2012 06:12:42 AM | 78.8900 | Y |
| USD | OMR | 08/14/2012 06:12:42 AM | 55.7165 | Y |
| EUR | JPY | 12/23/2015 05:50:49 AM | 3.5000 | Y |
| EUR | JPY | 12/23/2015 05:50:49 AM | 3.6000 | Y |
| EUR | OMR | 12/23/2015 05:52:38 AM | 5.1000 | Y |
| EUR | JPY | 12/24/2015 12:16:26 AM | 4.5000 | Y |
| EUR | JPY | 12/24/2015 12:48:25 AM | 3.9000 | Y |

A brief description of the fields is given below:

| | |
|-------------------------|--|
| Field: | Do this: |
| Currency | Select the currency being exchanged from the drop-down list. |
| Currency Pair | Select the currency to be paired with from the drop-down list. |
| Effective Date and Time | Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon. |
| Rate | Specify the exchange rate (required). |

| | |
|---------------|--|
| Field: | Do this: |
| Enabled | Check this box to activate the currency exchange rate. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.5 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

While the system's pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

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

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

To set up the Scoring Parameters

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

1. Click **Setup > Setup > Products > Scoring Parameters**.
2. In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface for setting up Scoring Parameters. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The main content area is titled 'Scoring Parameters' and contains a table of parameters and a detailed configuration form.

| Parameter | Description | Data Type | Scoring Type | Enabled |
|---------------|------------------|-----------|-------------------|---------|
| BEHAVIORAL_SC | BEHAVIORAL SCORE | NUMBER | BEHAVIORAL SCO... | Y |
| FICO_SCORE | FICO SCORE | NUMBER | CREDIT SCORING | Y |
| JC | JC | NUMBER | CREDIT SCORING | N |
| TEST | TEST | CHARACTER | CREDIT SCORING | N |

The detailed configuration form for 'BEHAVIORAL_SCORE' shows the following fields:

- Parameter: BEHAVIORAL_SCORE
- Description: BEHAVIORAL SCORE
- Data Type: NUMBER
- Scoring Type: BEHAVIORAL SCORING
- Enabled:

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

| Seq | Variable | Constant Value | Mathematical Operator | Enabled |
|-----|--------------|----------------|-----------------------|---------|
| 1 | ACC_DLO_DAYS | | | Y |

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Parameter | Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. |
| Description | Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2. |
| Data Type | Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter. |
| Scoring Type | Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING. |
| Enabled | Check this box to enable and indicate that the scoring parameter is available. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

4. In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Seq | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated). |
| (| Specify a left bracket, if you need to group part of your formula definition. |
| Variable | Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list. |
| Constant Value | Specify the constant value (optional). You can specify varchar values which includes Numbers, Alphabets/ letters, special character/symbols. |
| Mathematical Operator | Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. |
|) | Specify a right bracket, if you are grouping part of your formula definition. |

| Field: | Do this: |
|---------|---|
| Enabled | Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Parameters** section, click **Show Expression**.

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

4.6 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product such as the description, start and end dates, collateral type and sub type, credit bureau reporting attributes, billing cycle, index and rate calculation attributes.

System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle 'frequency' can be defined:

- BILL_CYCLE_CD
- LOAN_BILL_CYCLE_CD - For Loan accounts, the Biennial and Triennial billing cycles are applicable only for 'Standard' Product Category and for both Advance and Arrears type of Rent Collection Methods - Advance (if First Payment Date is equal to Contract Date) and Arrears (if First Payment Date is greater than Contract Date). However, these billing cycles are allowed for Balloon Methods N and N+1 and 'not allowed' for Flexible repayment > Skip Months.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

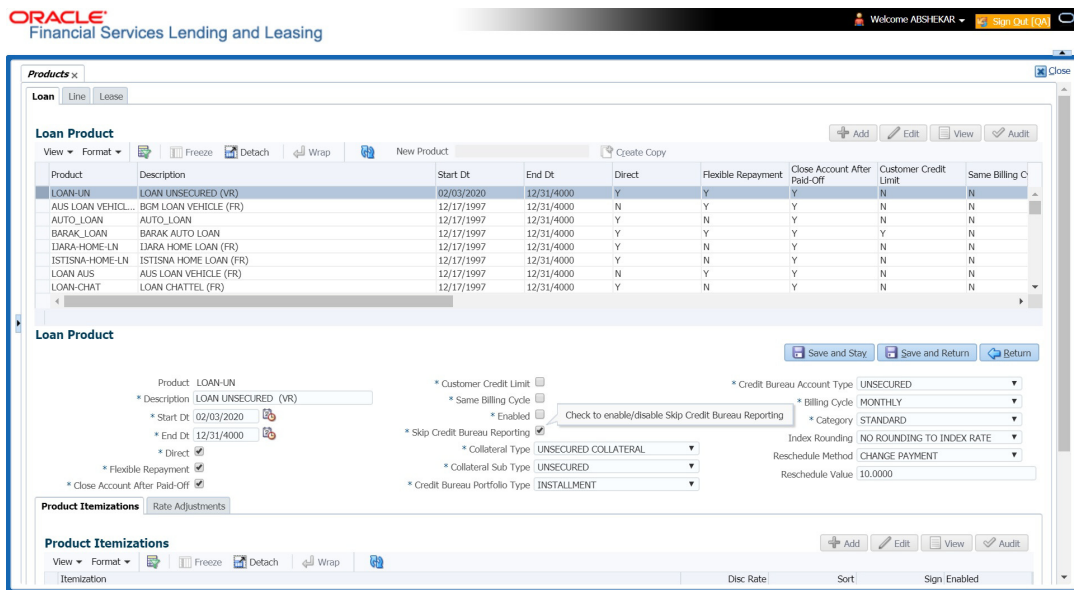
The Rate Adjustments section is used to define the frequency of rate change allowed during interest rate calculations.

To set up the Product

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

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

- In the Product Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------------|--|
| Product | Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique. |
| Description | Specify the description of the product. (This is the product description as it appears throughout the system). |
| Start Dt | Specify the start date for the product. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the product. You can even select the date from the adjoining Calendar icon. |
| Direct | Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.) |
| Flexible Repayment | Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab > Contract sub tab > Replacement sub tab of Funding screen. Note: On the Repayment sub screen of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected. |

| Field: | Do this: |
|-------------------------------|--|
| Close Account After Paid-Off | <p>Check this box to allow the account to be closed once the account is paid off i.e. system closes the account after the number of days specified in the system parameter has elapsed. This option is selected by default.</p> <p>If not selected, system ignores the system parameter and does not close the account even if the account is paid off i.e. system keeps the accounts active so that the equity can be traded with other accounts. For information on accounts trading, refer to 'Appendix - Trading of Accounts' chapter.</p> <p>Note: If the business practice of a financial institution is 'not' to close the accounts then this Indicator need to be unchecked. Mainly in the Vacation Ownership where a Timeshare Loan can be traded anytime even if the account is paid-off, this feature is used.</p> |
| Customer Credit Limit | <p>Check this box to enable 'Customer Credit Limit' tab in Origination module. Using the 'Customer Credit Limit' tab, an underwriter can define a specific credit limit for the customer while funding the first application and based on that credit limit, subsequent applications can be funded.</p> <p>For more information, refer to 'Customer Credit Limit' details in User Guide.</p> |
| Same Billing Cycle | <p>Check this box to set the same billing cycle (supported only billing cycles Monthly and Weekly) for all the future applications funded for an existing customer.</p> |
| Enabled | <p>Check this box to activate the product.</p> <p>Note: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products.</p> |
| Skip Credit Bureau Reporting | <p>Check this box to skip credit bureau reporting of all Accounts funded with this product type - i.e. on funding an application, that particular account is enabled with this parameter and is excluded when the metro II batch job is run for credit bureau reporting.</p> <p>This option can also be enabled/disabled at individual account level in Servicing by posting 'Skip Credit Bureau Reporting Maintenance' non-monetary transaction.</p> <p>However note that existing behaviour of 'Stop Bureau Account' condition would still be applicable.</p> |
| Collateral Type | <p>Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.</p> |
| Collateral Sub Type | <p>Select the collateral sub type for the product, from the drop-down list.</p> |
| Credit Bureau Portfolio Type* | <p>Select the credit bureau portfolio type for the product, from the drop-down list.</p> |

| Field: | Do this: |
|-----------------------------|--|
| Credit Bureau Account Type* | Select the account type for the product, from the drop-down list. *Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus. |
| Billing Cycle | Select the billing cycle for the product, from the drop-down list.if |
| Category | Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes. |
| Index Rounding | Select the index rate rounding factor for the product, from the drop-down list. Note: For more information, refer Appendix C: Rounding Amounts and Rate Attributes. |
| Reschedule Method | Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change. |
| Reschedule Value | Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in loan payment amount for Variable and Fixed rate loans during originating, funding, and servicing. For more information, refer [Variable and Fixed Interest Rate](#).

4.6.1 Product Itemizations

1. Click **Setup > Setup > Administration > User > Products > Products > Loan > Product Itemizations**.
2. In the Product Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Itemization | Select the itemization type for the product selected in product definition section, from the drop-down list. |
| Discount Rate | Specify the discount rate. |
| Sort | Specify the sort order. |

| Field: | Do this: |
|---------|---|
| Sign | Select +ve for a positive number and -ve for a negative number. Note: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount. |
| Enabled | Check this box to indicate that this product itemization is currently available. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.6.2 Rate Adjustments

1. Click **Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments**.
2. On the Rate Adjustments subtab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------|---|
| Seq | Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number. |
| Adjustment Frequency | Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system: RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE RATE CHANGE OCCURS AT MATURITY |
| Period | Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years. |
| # of Adjustments | Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the product every five years and will happens 2 times before switching to the next adjustment frequency. |
| Enabled | Check this box to indicate that this rate adjustment is currently available. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

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

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

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

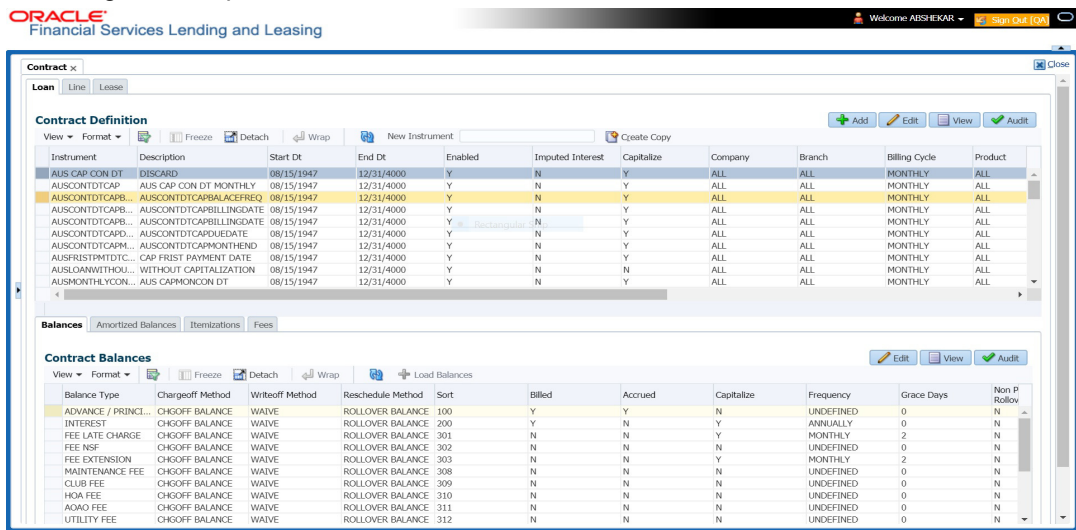
System supports ‘Biennial’ (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle ‘frequency’ can be defined:

- BILL_CYCLE_CD
- LOAN_BILL_CYCLE_CD - For Loan accounts, the Biennial and Triennial billing cycles are applicable only for ‘Standard’ Product Category and for both Advance and Arrears type of Rent Collection Methods - Advance (if First Payment Date is equal to Contract Date) and Arrears (if First Payment Date is greater than Contract Date). However, these billing cycles are allowed for Balloon Methods N and N+1 and ‘not allowed’ for Flexible repayment > Skip Months.

To set up the Contract

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > Products > Contract > Loan**
2. On the Contract Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|--|
| Instruments section | |
| Instrument | Specify the code identifying the instrument. |
| Description | Specify the description of the instrument being defined. |
| Start Dt | Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon |
| Enabled | If you check this box, the system will consider this contract definition when selecting a instrument for an application. Note: Once the field is enabled load balances button in balances sub tab will be disabled |
| Selection Criteria section | |
| Company | Select the company for the instrument from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |
| Billing Cycle | Select the billing cycle selected from the drop-down list. |
| Product | Select the product for the instrument from the drop-down list. This may be ALL or a specific product. |

| Field: | Do this: |
|------------------------|---|
| State | Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for the instrument from the drop-down list. IMPORTANT: By selecting which type to use, the system searches for a best match using the following attributes: <ol style="list-style-type: none"> 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields. |
| Pricing | Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing. |
| Accrual section | |
| Rent Accrual Method | Select the accrual method used to calculate interest accrual for this instrument from the drop-down list. |
| Base Method | Select the base method used to calculate interest accrual for this instrument from the drop-down list. |
| Start Dt Basis | Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle). |
| Start Days | Specify the number of days for which the interest accrual is to be calculated. |
| Time Counting Method | Select the time counting method used to calculate interest accrual for this instrument from the drop-down list. |
| Installment Method | Select the payment installment method from the drop-down list. Note: the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose: Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS) -or- If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS). |

| Field: | Do this: |
|--|--|
| Int Amortization Freq | Select the interest amortization frequency from the drop-down list. |
| <p>Imputed Interest</p> <p>This section allows you to enable/disable the imputed interest calculation options in Origination > Contract screen. These options are required while funding a loan application with imputed interest for system to calculate 'Imputed Interest Amortization Schedule'. For more information, refer to 'Imputed Interest' section in Loan Origination User guide.</p> | |
| Imputed Interest | Check this box to enable imputed interest related fields in Origination >Contract screen. By default, this option is un-checked. |
| <p>Capitalization section</p> <p>This section allows you to define capitalization parameters which helps to capitalize the corresponding account balances to the principal balance of the account based on specific frequency. For example, you can capitalize the accumulated Interest or Late Fees to principal balance of the account.</p> <p>You can either capitalize all the balances based on same frequency or define different frequency for each type of balance. Balance capitalization is processed during the execution of batch job TXNCPT_BJ_100_01 (CAPITALIZATION PROCESSING) which is executed after running the billing batch job.</p> <p>Note: Capitalization parameters can also be updated by posting 'CAPITALIZATION MAINTENANCE' monetary transaction.</p> | |
| Capitalize | <p>Check this box to enable capitalization parameters for the contract. By default, this option is un-checked.</p> <p>The option is available only for the following product types:</p> <ul style="list-style-type: none"> - Interest Bearing Loans and Mortgage Loans - Interest Rate Method Lease - Average daily balance Method Line of Credit |
| Frequency | <p>Select the required capitalization frequency from the drop-down list. The list contains the following types of frequency to either capitalize all the balances based on same frequency or define different frequency for each type of balance.</p> <ul style="list-style-type: none"> - Based on specific intervals such as Monthly, Quarterly, Annual and so on. - Based on contract Billing Frequency, Billing Date, or Due date. - Specifically on every Month End. - Or - - Based on Balance Frequency to define different capitalization frequency for each balance. This can further be defined in Balances sub tab. |

| Field: | Do this: |
|-------------------------------|---|
| Capitalization Start Basis | Select the capitalization start date from the drop-down list as either Contract Date or First Payment Date to calculate the capitalization frequency accordingly. However, this field is not enabled for Billing date or Due Date type of capitalization frequency. |
| Grace Days | Specify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified. |
| Cap Tolerance Amt | Specify the capitalization tolerance amount which is the minimum amount to qualify for capitalization. Any amount less than this is not considered for capitalization of balances. This helps to avoid capitalization of nominal or decimal amounts. Note: There is no specific accounting maintained for non-capitalized decimals with reference to setup. |
| Rebate section | |
| Pre Compute | Check this box to indicate that this is a precomputed loan. |
| Rebate Method | Select the rebate calculation method from the drop-down list. |
| Rebate Term Method | Select the rebate term method from the drop-down list. |
| Rebate Min Fin Chg Mthd | Select the rebate minimum finance charge calculation method from the drop-down list. |
| Min Finance Charge | Specify the minimum finance charge value. |
| Acquisition Charge Amt | Specify the acquisition charge amount. |
| Scheduled Dues section | |
| Due Day Min | Specify the minimum value allowed for the due day for this instrument. |
| Due Day Max | Specify the maximum value allowed for the due day for this instrument. Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7. |
| Max Due Day Change / Year | Specify the maximum number of due day changes allowed within a given year for this instrument. |
| Max Due Day Change / Life | Specify the maximum number of due day changes allowed over the life of a product funded with this instrument. |

| Field: | Do this: |
|--------------------------------|---|
| Max Due Day Change Days | Specify the maximum number of days a due date can be moved. |
| Pmt Tolerance Amt* | Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed. |
| Pmt Tolerance%* | Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the greater of these two values. |
| Promise Tolerance Amt* | Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied). |
| Promise Tolerance %* | Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied). The system uses the greater of these two values. |
| Billing section | |
| Prebill Days | Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month. |
| Billing Type | Select the billing type for accounts funded using this instrument from the drop-down list. |
| Billing Method | Select the billing method for accounts funded using this instrument from the drop-down list. |
| Balloon Method | Select the balloon payment method for accounts funded using this instrument from the drop-down list. |
| Multiple Billing Asset Rate | Check this box to indicate if multiple asset rates are applicable for one billing period. System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period. |

| Field: | Do this: |
|----------------------------|---|
| Delinquency section | |
| Late Charge Grace Days | Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account. |
| Stop Accrual Days | Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency. |
| Delq Grace Days | Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters. |
| Time Bar Years | Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999. |
| Cure Letter Gen Days | Specify the number of delinquency days to initiate cure letter generation. |
| Cure Letter Valid Days | Specify the number of days during which the issued cure letter is valid. Usually financial institutions will start the collection activities after the lapse of cure letter validity date. |
| Delq Category Method | Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting. |
| Accrual Post Maturity | Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. |

| Field: | Do this: |
|---------------------------------|--|
| | <p>Cycle Based Fees - This section allows to define the parameters for calculating cycle based fees at individual account level. Using the below parameters, system derives the Cycle Base Fees and updates the account balances on processing the following batch jobs - TXNCBC_BJ_100_01 (CYCLE BASED COLLECTION LATE FEE PROCESSING) and TXNCBL_BJ_100_01 (CYCLE BASED LATE FEE PROCESSING). For more information, refer to 'Fee Consolidation Maintenance' section in Appendix chapter.</p> <p>System calculates the below type of fee in combination of associated and master account and is assessed only when total due crosses 'Threshold' amount (that is defined in Setup > Products > Contract > Fees tab and Setup > Products > Fees screen):</p> <p>Fee Late Charge (FLC)</p> <ul style="list-style-type: none"> • Percentage of sum of payment due • Percentage of sum of standard payment • Percentage of sum of billed amount <p>Cycle Based Collection Late Fee</p> <ul style="list-style-type: none"> • Flat amount • Percentage of sum of payment due • Percentage of sum of standard payment • Percentage of sum of billed amount • Percentage of payment due • Percentage of standard payment • Percentage of billed amount • Percentage of total due amount • Percentage of sum of total due amount <p>Cycle Based Late Fee</p> <ul style="list-style-type: none"> • Flat amount • Percentage of sum of total due amount • Percentage of sum of payment due • Percentage of sum of standard payment • Percentage of sum of billed amount • Percentage of total due amount • Percentage of payment due • Percentage of standard payment • Percentage of billed amount |
| Cycle Based Collection Late Fee | <p>Check this box to enable cycle based collection late fee assessment on the account.</p> <p>If selected, the balance type CYCLE BASED COLLECTION LATE FEE is made available in the Balances tab which further allows to define how system should derive the balances when an account is booked and funded.</p> <p>If unchecked (default), system does not display the 'Cycle based Collection Late Fee' balance in Contract > Balances tab on clicking 'Load Balances' button.</p> |

| Field: | Do this: |
|---|---|
| Cycle Based Late Fee | <p>Check this box to enable cycle based late fee assessment on the account.</p> <p>If selected, the balance type CYCLE BASED LATE FEE is made available in the Balances tab which further allows to define how system should derive the balances when an account is booked and funded.</p> <p>If unchecked (default), system does not display the 'Cycle Based Late Fee' balance in Contract >Balances tab on clicking 'Load Balances' button.</p> |
| Cycle Based Collection Late Fee Grace Days | Specify the number of grace days allowed before cycle based collection late fee is assessed on the account. This field is enabled only if the Cycle Based Collection Late Fee option is checked above. |
| Cycle Based Late Fee Grace Days | Specify the number of grace days allowed before cycle based late fee is assessed on the account. This field is enabled only if the Cycle Based Late Fee option is checked above. |
| Fee Consolidation - If Cycle Based Late Fee is assessed based on above parameters, this section allows to enable/disable the option to consolidate the late fee at Master Account level. | |
| Late Charge at Master Account | Check this box to allow system to consolidate the late charge assessment at master account level. |
| Cycle Based Collection Late Fee at Master Account | <p>Check this box to allow system to consolidate the cycle based collection late fee assessment at master account level.</p> <p>Ensure that, the option 'Cycle Based Collection Late Fee' is also checked for fee consolidation at Master Account level.</p> |
| Cycle Based Late Fee at Master Account | <p>Check this box to allow system to consolidate cycle based late fee assessment at master account level.</p> <p>Ensure that, the option 'Cycle Based Late Fee' is also checked for fee consolidation at Master Account level.</p> |
| Extension section | |
| Max Extn Period / Year | Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year. |
| Max Extn Period / Life | Specify the maximum number of terms that the contract may be extended, within the life of the loan. |
| Max # Extn / Year | Specify the maximum number of extensions that may be granted within a given rolling calendar year. |
| Max # of Extn / Life | Specify the maximum number of extensions that may be granted within the life of the loan. |
| Minimum # Payments | Specify the minimum number of payments that must be made before extension. |
| Extension Gap in Months | Specify the gap between previous extension provided in the account and current one as specific number of months. |

| Field: | Do this: |
|---|---|
| Advance Details section | |
| Multi Disbursements Allowed | Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.) |
| Min Initial Advance | Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding. |
| Max Initial Advance | Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding. |
| Late Charge Allowed | Check this box to allow disbursement period late charge. |
| Min Advance | Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance. |
| Max Advance | Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance. |
| Billing Allowed | Check this box to allow stage funding with draw period billing. |
| Draw Period Billing Method | Select the method for billing during the draw period from the drop-down list. |
| Reschedule Ind | Select this check box to indicate that the rescheduling is allowed at the draw period. |
| Rate Cap & Adjustments section | |
| Max Rate Inc / Year | Specify the maximum rate increase allowed in a year. |
| Max Rate Inc / Life | Specify the maximum rate increase allowed in the life of the loan. |
| Max Rate Dec / Year | Specify the maximum rate decrease allowed in a year. |
| Max Rate Dec / Life | Specify the maximum rate decrease allowed during the life of the loan. |
| Max # Adjust / Year | Specify the maximum number of rate changes allowed in a year. |
| Max # Adjust / Life | Specify the maximum number of rate changes allowed during the life of the loan. |

| Field: | Do this: |
|--|---|
| Min Int Rate (Floor) | Specify the minimum rate. |
| Max Int Rate (Ceiling) | Specify the maximum rate. |
| Payment Caps section | |
| Max Pmt Inc / Year | Specify the maximum payment increase allowed in a year. |
| Max Pmt Inc / Life | Specify the maximum payment increase allowed in the life of the loan. |
| Statement section | |
| <p>This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In 'Vacation Ownership' industry, such statements are required to forecast future dues based on current 'Timeshare' holdings.</p> <p>The selected preference here are propagated to Application > Contract screen when the instrument is loaded.</p> | |
| Mock Statement Req | <p>Select this check box to indicate if the account is to be include in Mock statement Generation.</p> <p>Note: Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.</p> |
| Mock Start Month | <p>Select the start month of Mock Statements period from the drop-down list.</p> <p>Note: During the 'Mock Statement Next Run Date' validation if next run date is less than Contract Date or GL Date, system moves the 'Mock Start Month' to same month of next year. For more information, refer to 'Mock Statement Maintenance' in Appendix - Non Monetary transactions sections.</p> |
| Mock Statement Cycles | Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date. |
| Mock Pre Statement Days | Specify the number of Pre bill days for Mock Statements generation. |
| Stmt Preference Mode | <p>Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.</p> <p>The selected preference will be propagated to Application > Contract screen when the instrument is loaded.</p> |
| Other section | |
| 1st Pmt Deduction Allowed | Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds. |

| Field: | Do this: |
|------------------------|---|
| 1st Pmt Refund Allowed | Check this box to indicate that refunding first payment deductions to the producer is allowed. |
| 1st Pmt Deduction Days | Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction. |
| 1st Pmt Refund Days | Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund. |
| Refund Allowed | Check this box to indicate that refunding of customer over payments are allowed. |
| Refund Tolerance Amt | Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected. |
| Anniversary Period | Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52. |
| WriteOff Tolerance Amt | Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived. |
| Pre Pmt Penalty | Check this box, if there is a prepayment penalty charged for accounts funded using this instrument. |
| % of Term for Penalty | Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected. |
| Recourse | Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan. |
| Max Recourse% | Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected. |
| Pay Off Fee Allowed | Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract. Note: This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter. |
| Escrow Allowed | Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.) |
| Repmt Currency | Select the designated repayment currency for this contract from the drop-down list. |

| Field: | Do this: |
|----------------------------|--|
| PDC Security Check | Check this box to indicate that post dated checks are the method of repayment for this contract. |
| Default Pmt Spread | Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list. |
| Calendar Method | Select the required calendar method for this contract from the drop-down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri. |
| ACH Fee Ind | Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected. |
| Track Down Payment Balance | Select this check box for system to validate if 'Down Payment Balance' is loaded. This helps to record the Down Payment balance Agreed and Paid by the customer. If selected, system validates if Down Payment Balance is loaded in the contract setup. However, system does not validate Down Payment Balance if unchecked. This check box is available only for Loan and Lease contracts. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified "draw period."

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple

disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen's Contract screen to the Funding screen's Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

-
- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen's Contract link.

-
2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen's Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

-
1. REQUIRED: ADV DRAW END DATE
 2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
 3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding screen's Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM

-or-

- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

-or-

- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.7.1 Balances

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

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

To set up the Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Balances**.
2. On the Balances sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|----------------------------|
| Balance Type | Displays the balance type. |

| Field: | Do this: |
|--|---|
| Chargeoff Method | Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off. |
| Writeoff Method | Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID. |
| Reschedule Method | Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled. |
| Sort | Specify the sort order of how account balances will appear on the Customer Service form's Balance screen. |
| Billed | Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due. |
| Accrued | Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account. |
| Non Performing Rollover | Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared). |
| Non Performing Balance Type | Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal). |
| Enabled | Check this box to indicate that this balance type will be created when the account is booked and funded |
| <p>This section is applicable if the capitalization frequency is selected as Balance Frequency for the contract and allows you to define capitalization parameters for a specific type of account balance such as 'Interest'.</p> <p>Note: The value of parameters defined in this section supersedes the values defined in header section.</p> | |
| Capitalize | Check this box to enable capitalization parameters for the selected balance type. By default, this option is un-checked. Note: The option is disabled for 'Advance / Principal' type of Loan or Line contracts and for Lease Receivables. |

| Field: | Do this: |
|------------|---|
| Frequency | Select the capitalization frequency from the drop-down list. Frequency can be selected using any of the following options: <ul style="list-style-type: none"> - Based on specific intervals such as Monthly, Quarterly, Annual and so on. - Based on contract Billing Frequency, Billing Date, Due date. - Specifically on every Month End. |
| Grace Days | Specify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

4.7.2 Amortized Balances

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

To set up the Amortization Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Amortized Balances**.
2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Amortize Balance Type | Select the amortize transaction type from the drop-down list. |
| Amortization Method | Select the amortization method used to calculate the net amortization amount from the drop-down list. |
| Cost/Fee method | Select the amortization cost/fee method. |
| Sort | Specify the sort sequence to define the order of the amortize balances. |
| Enabled | Check this box to enable the amortize balance to be created when the account is booked and funded. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7.3 Itemizations

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

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

To set up the Itemizations

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

A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|--|
| Itemization | Select the itemization from the drop-down list. |
| Disbursement Type | Select the disbursement type from the drop-down list. |
| Transaction | Select the funding transaction type from the drop-down list. |
| Itemization Type | Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans. |
| Sort | Specify the sort order to define the order of the itemization transactions. |

| Field: | Do this: |
|---------------------------|---|
| Sign | If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve. |
| Enabled | Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded. |
| Amortize Balance | Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances. |
| Refund Calculation Method | Select the refund calculation method from the drop-down list |
| Taxable | Check this box, if the itemization type is taxable. However, note that the taxable option defined in Setup > Administration > System > Sale Tax screen will supersede with this preference. |
| Seller Pmt | Check this box to enable seller payment |
| Escrow | Select the escrow from the drop-down list. |
| Itemization Formula | Select the itemization formula description from the drop-down list. |
| Refund Calculation Method | Check this box to enable Refund calculation Method. |
| Escrow Required | If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.) |
| Discount. Rate | Specify the discount rate for the itemization. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7.4 **Fees**

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

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

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the

loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

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

To set up the Fees

1. Click **Setup > Setup > Administration > User > Products > Contract > Loan > Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------|--|
| Type | Select the fee type from the drop-down list. |
| Txn Amt From | Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied. |
| Amount Financed From | Specify the minimum value of amount financed on the contract. Note: This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing. |
| Method | Select the method of calculating the fee to be assessed from the drop-down list. |
| Frequency | Select the frequency of calculating the fee to be assessed from the drop-down list. |
| Threshold Amt | This field is enabled only if the Contract Fee type is either CYCLE BASED COLLECTION LATE FEE or CYCLE BASED LATE FEE. Specify the threshold amount which is less than or equal to minimum fee amount to be assessed. Based on this amount, system calculates and posts the Cycle Based Collection Late Fee or Cycle Based Late Fee based on the account. If calculated fee amount is less than threshold amount, fee is posted with transaction amount = 0. If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic. |
| Min Amt | Specify the minimum fee amount to be assessed. |
| Max Amt | Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |
| Enabled | Check this box to create the selected contract fee when the account is booked and funded. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7.5 Behavioral Score Models

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Loan > Behavioral Score Models**.
2. In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Scoring Models" and shows a table of existing Behavioral Score Models. Below the table, there are sections for "Score Models" (with input fields for Model, Description, Start Dt, End Dt, Enabled, Max Score, Company, Branch, Product, and Currency), "Parameters" (with a table for parameter details), and "Range Definition" (with input fields for Value From and Value To).

| Model | Description | Start Dt | End Dt | Enabled | Max Score | Company | Branch | Product | Currency |
|----------|---------------|------------|------------|---------|-----------|---------|--------|-------------------|----------|
| LOAN_BS | TESTBS | 12/15/2016 | 12/31/4000 | N | 0 | ALL | ALL | ALL | ALL |
| LOAN_SM | SCORING MODEL | 12/16/2015 | 12/31/4000 | N | 100 | ALL | ALL | ALL | ALL |
| LOAN_SMS | LOAN | 12/16/2015 | 12/31/4000 | N | 0 | ALL | ALL | LOAN VEHICLE (FR) | ALL |

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Model | Specify the code for the scoring model. |
| Description | Specify a description of the scoring model. |
| Start Dt | Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the scoring model. |
| Result section | |
| Max Score | Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) |
| Selection Criteria section | |
| Company | Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field). |
| Product | Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency. |
| Bureau Score Reasons | Check this box if bureau score reason is applicable. |
| Auto Decision | Check this box if auto decision is applicable. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

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

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

Note

- A character parameter range definition should contain the exact value of the parameter.
 - Each scoring parameter should have range definitions defined that encompass all of the values that might result.
-

5. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
8. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company
2. Branch
3. Product

4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

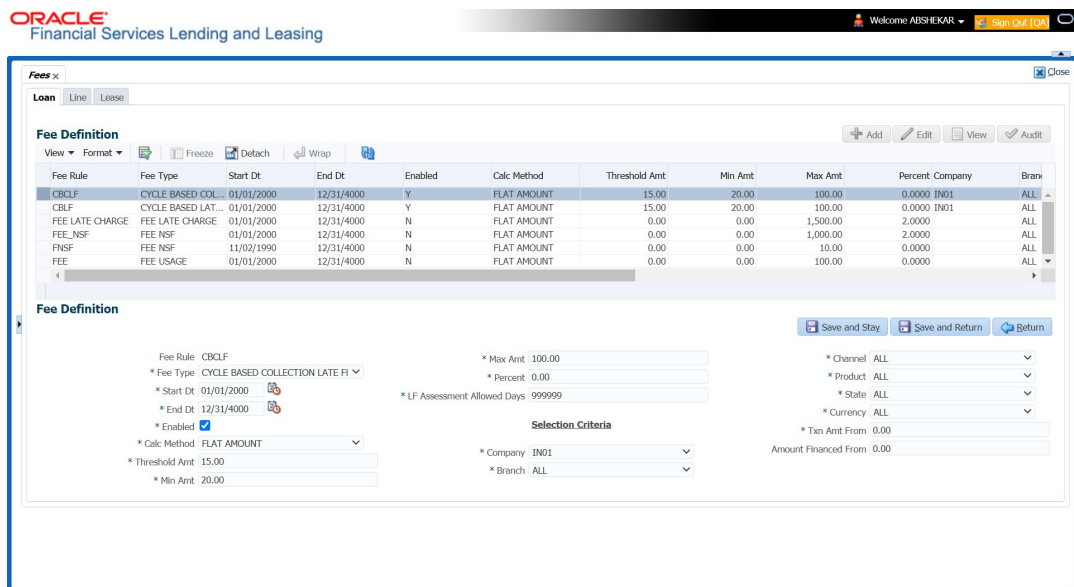
On the ranked rows, the first row is returned as the best match.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Fees > Loan**.
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------|--|
| Fee Rule | Specify the fee rule used to identify the particular fee definition. |
| Fee Type | Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type. |
| Start Dt | Specify the start date. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date. You can even select the date from the adjoining Calendar icon. |

| Field: | Do this: |
|-----------------------------------|--|
| Enabled | Check this box to enable the fee. |
| Calc Method | Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From'). |
| Threshold Amt | This field is enabled only if the Contract Fee type is either CYCLE BASED COLLECTION LATE FEE or CYCLE BASED LATE FEE. Specify the threshold amount which is less than or equal to minimum fee amount to be assessed. Based on this amount, system calculates and posts the Cycle Based Collection Late Fee or Cycle Based Late Fee based on the account. If calculated fee amount is less than threshold amount, fee is posted with transaction amount = 0. If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic. |
| Min Amt | Specify the minimum amount for the fee. |
| Max Amt | Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |
| Selection Criteria section | |
| Company | Select the portfolio company from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup. |
| State | Select the state for this fee, from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency. |

| Field: | Do this: |
|----------------------|--|
| Txn Amt From | <p>Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).</p> <p>IMPORTANT:</p> <p>When you select the fee to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) <p>Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.</p> <p>It is also recommended that you define a default printer for an Organization, Division and Department.</p> |
| Amount Financed From | <p>Specify the minimum value of amount financed on the contract.</p> <p>Note: This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.</p> |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9 Asset Billing Rate

In Asset Billing Rate screen you can setup the various parameters associated with 'Home' collateral which serves as the input for 'Asset Billing' batch job to process and post the dues on to respective accounts in the system.

The chapter consists of following sections:

- [Asset Billing Rate Definition](#)
- [Asset Billing Rate Details](#)
- [Asset billing Calculations](#)
- [Asset Billing Rate Setup - File upload](#)
- [Asset Billing Batch Job](#)

4.9.1 Asset Billing Rate Definition

In the Asset Billing Rate Definition tab you can create and maintain 'Timeshare' specific Home collateral and account details of an account which are used as a selection criteria.

To set up Asset Billing Rate Definition

1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.

2. In the Asset Billing Rate Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of fields are given below:

| In this field: | Do this: |
|---------------------------|---|
| Name | Enter a unique name for Asset Billing Rate definition. This field is not editable after saving the record or during EDIT. |
| Description | Enter the description for Asset Billing Rate definition. |
| Enabled | Check this box to enable the record. |
| Selection Criteria | |
| Company | Select the portfolio company from the drop-down list. This list is populated based on Enabled Company definitions maintained in the system. |
| Branch | Select the portfolio branch from the drop-down list. |
| Product | Select the type of product associated with the collateral from the drop-down list. |
| State | Select the state to which the account operates from the drop-down list. |
| Channel | Select the channel from the drop-down list. |
| Asset Type | Select asset type from the drop-down list. The list is populated based on assets setup. |
| Asset Sub Type | Select the asset sub type from the drop-down list. |
| Club Name | Select the Club Name from the drop-down list. |
| Phase Number | Select the Phase Number from the drop-down list. |
| Site of Inventory | Select the Site of Inventory from the drop-down list. |
| Building | Select the Building from the drop-down list. |

| In this field: | Do this: |
|---|--|
| Unit | Select the Unit from the drop-down list. |
| Week | Select the Week from the drop-down list. |
| Room/Unit Type | Select the Room/Unit Type from the drop-down list. |
| Usage Type | Select the Usage Type from the drop-down list. |
| Resort Identifier | Select the Resort Identifier from the drop-down list. |
| Min Points | Specify the minimum points for the asset billing definition. |
| Max Points | Specify the maximum points for the asset billing definition. |
| Association Id | Select the Association Id from the drop-down list. |
| Club Indicator | Check this box to indicate Club Indicator. |
| Plus Membership Type | Check this box to indicate Plus Membership Type. |
| PR Marking | Check this box to indicate PR Marking. |
| Signature Grand Father | Check this box to indicate Signature Grand Father. |
| Additional Attributes - This section consists of additional 15 configurable fields as indicated below 5 check boxes - Membership 1-5 Opt 5 drop-down lists - Other Attribute 1-5 5 Calendar fields - Other Attribute 5-10 | |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9.2 **Asset Billing Rate Details**

In the Asset Billing Details sub tab, you can define Transactions, their Calculation Method, and other parameters which are posted by Billing Batch Job.

Note that once a record is created in this section, the same is available in Read-Only mode and you can only Enable or Disable the record in Edit mode.

To set up Asset Billing Rate Details

1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
2. In the Asset Billing Rate Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of fields are given below:

| In this field: | Do this: |
|-------------------|---|
| Start Date | Select the date of asset billing from adjoining calendar. |

| In this field: | Do this: |
|-----------------------|--|
| Transaction | Select the transaction from the drop-down list. This list is populated with transactions where the Transaction code = FOTH%. |
| Calc Method | Select one of the following calculation method from drop-down list. - Flat Amt - Rate - Flat Amt + Rate - Tiered Rate - Slab Formula For more information on above calculation methods, refer to ' Asset billing Calculations ' section. |
| Flat Amt | Specify the flat amount or fixed amount to be charged during asset billing calculation. This field is available if the Calc Method is Flat Amt, Flat Amt + Rate, and Slab based Formula. |
| Rate | Specify the rate for asset billing calculation. This field is available if the Calc Method is Rate and Flat Amt + Rate. |
| Frequency | Select the frequency of asset billing calculation from the drop-down list. The list is populated based on frequency maintained in lookup code. |
| % of Calc Amt | Specify the percentage of amount for calculation. By default, this is set to 100. |
| Base Points | Specify the base points for asset billing calculation. By default this is set to 1 since a value is required system does not allow to enter '0'. This field is available if the Calc Method is Rate, Flat Amt + Rate, Tiered Rate, and Slab Formula. |
| Slab Points | Specify the slab points for asset billing calculation. This field is available if the Calc Method is Slab Formula. |
| % Increase | Specify the percentage increase in each slab for asset billing calculation. This field is available if the Calc Method is Slab Formula. |
| Min Amt | Specify the base minimum amount to be configured for the resulted transaction amount. If the resulted Transaction Calculation Amount is less than the Min Amt defined here, system posts the transaction with Min Amt. |
| Max Amt | Specify the maximum amount to be configured for the resulted transaction amount. |

| In this field: | Do this: |
|---------------------|---|
| Billing Year | Specify the year in which the Rate is applicable. The Billing Year is stamped in billing amount transaction description only for FOTH% transactions. |
| Enabled | Check this box to enable the Asset Billing Rate. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9.2.1 **Tiered Rate Details sub tab**

The Tiered Rate Details sub tab you can define 'points' specific tiers with different rates. This sub tab is enabled only if the transaction calculation method is selected as 'Tiered Rate' in Asset Billing Rate Details section. For calculation details, refer to '[Tiered Rate Calculation](#)' section.

To set up Tiered Rate Details

1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
2. In the Tiered Rate Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of fields are given below:

| In this field: | Do this: |
|--------------------|--|
| From Points | Specify the points from where the respective rate is applicable. |
| Rate | Specify the rate for defined points range. |
| Enabled | Check this box to enable Tiered Rate detail |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9.3 **Asset billing Calculations**

This section explains the following calculation methods based on which the Asset Billing is processed in the system:

- Flat Amount Calculation
- Rate Calculation
- Flat Amt + Rate Calculation
- Tiered Rate Calculation
- Slab Formula Calculation

4.9.3.1 **Flat Amount Calculation**

In 'Flat Amount' calculation, system calculates the Transaction Amount using below formula:

| Frequency | Billing Cycle | Transaction Amount Calculation |
|-----------|---------------|--------------------------------|
| Annual | Monthly | (Flat Amt/12) |
| Monthly | Annual | (Flat Amt*12) |

| Frequency | Billing Cycle | Transaction Amount Calculation |
|-------------|---------------|--------------------------------|
| Annual | Quarterly | (Flat Amt/4) |
| Quarterly | Annual | (Flat Amt*4) |
| Annual | Semi Annual | (Flat Amt/2) |
| Semi Annual | Annual | (Flat Amt*2) |
| Annual | Annual | (Flat Amt /1) |

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

4.9.3.2 **Rate Calculation**

In 'Rate' calculation, system calculates the Transaction Amount using below formula:

| Frequency | Billing Cycle | Transaction Amount Calculation |
|-------------|---------------|--|
| Annual | Monthly | (Rate/12)*(Billing Points at collateral / Base Points) |
| Monthly | Annual | (Rate*12)*(Billing Points at collateral / Base Points) |
| Annual | Quarterly | (Rate/4)*(Billing Points at collateral / Base Points) |
| Quarterly | Annual | (Rate*4)*(Billing Points at collateral / Base Points) |
| Annual | Semi Annual | (Rate/2)*(Billing Points at collateral / Base Points) |
| Semi Annual | Annual | (Rate*2)*(Billing Points at collateral / Base Points) |
| Annual | Annual | (Rate/1)*(Billing Points at collateral / Base Points) |

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

4.9.3.3 **Flat Amt + Rate Calculation**

In 'Flat Amt + Rate' calculation, system calculates the Transaction Amount using below formula.

Transaction Amount = Flat Amt + Rate * (Billing Points at Collateral/Base Points)

Note

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

4.9.3.4 **Tiered Rate Calculation**

In 'Tiered Rate' calculation, system selects the 'Asset Billing Rate Details' using the Billing Points at Asset and other asset parameters and calculates the transaction amount by deriving the rate from Tiered Rate table.

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

For example, if an Asset has 1.5 million points and the range is maintained as - for first million points rate=0.66 with Base Points =1000 and for remaining points rate=0.60 with Base Points = 1000, the Transaction Amount = 1million * (0.66/1000) + 0.5 million * (0.6/1000) = 660 + 300 = 960.

Note the following:

- If the range for specific points are not maintained correctly, the same is considered as '0' rate and in-turn the Transaction Amount derived also becomes '0'.
For example, if Billing Points are 8000 but if range maintained points is from 10000 with Rate = 0.55 and Base Points = 1, the transaction amount results as (0*(8000/1) =0).
- Rate is adjusted based on Frequency and Billing Cycle as mention in 'Rate' Method.

4.9.3.5 Slab Formula Calculation

In 'Slab Formula' calculation, system calculates the Transaction Amount using below formula.

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

The resultant amount will always be rounded-up.

For example,

$$\begin{aligned}\text{Transaction Amount} &= [491.32 + \{ \{ (61000 - 5000) / 2500 \} * \{ (30.4 / 100) * 491.32 \} \}] \\ &= [491.32 + [\text{Round-up } \{ 22.4 \} * \{ 149.36 \}]] \\ &= [491.32 + 3435.28] \\ \text{Transaction Amount} &= 3926.6\end{aligned}$$

Note

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

4.9.4 Asset Billing Rate Setup - File upload

The data in Asset Billing Rate screen can also be created and updated from an external file through SET-IFP input file upload process. While doing so, ensure that the file format of Header and Details record are maintained in required order and the input file is placed in upload area.

During the scheduled batch job run, the asset billing batch job picks-up the data in input file and loads on to the system to create Asset Billing Rate setup records.

However, before processing the details, system performs the following validations:

- If Name of the record is unique and duplicate record is not being updated.
- For Tiered Rate, the details are added only if the Calc Method = Tiered Rate. If not, system displays an error indicating 'Tiered Rate Details are not required for <Calc Method>' and the record is added in bad file.
- For update to existing record details, only Enable/Disable option is supported. If there is a mismatch in the name of the record, batch job errors out with message 'Record not found' and the record is added in bad file.
- For new records, all the fields are mandatory and default values are applicable.

- Values provided in fields which are of lookup type are validated with lookup code. In case of mismatch, batch job errors out with message 'Lookup value not matching' and the record is added in bad file.
- Negative values is not added for number fields.
- Base Point's field does not contain negative, '0', or decimal values.

4.9.5 **Asset Billing Batch Job**

The billing batch job TXNDDT_BJ_100_01 (BILLING/DUE DATES PROCESSING) facilitates to process the asset billing dues on account for 'Home' collateral and posts the corresponding transactions.

Listed below is the sequence of processing steps:

1. Billing batch job picks-up the Vacation Ownership (VO) parameters from Servicing > Account > Collateral (Home) > Vacation Ownership tab.
 - The required accounts for Asset billing batch job processing is selected based on the type of account selected in 'Due Amt Account Type' field. I.e. in 'Vacation Ownership Details' section if the 'Billing' option is checked and the Due Amt Account Type is selected as Current or Linked or Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account or Linked Account of current Account or Master Account of current Account respectively.
 - In addition, system includes the asset billing points of Linked Account/Associated Account only if the status of those accounts are in any of the status defined in lookup code 'ACC_STATUS_BILLING_CD' (ACCOUNT STATUS FOR ASSET BILLING CODES). Account statuses which are not maintained in the lookup code are excluded for asset billing calculation. However, If no statuses are maintained in the lookup, then system will consider all statuses for consolidation.
 - If billing flag is checked and Due Amt Account Type = Current Account, billing batch job posts the transactions based on Asset Billing Rate setup in 'Current' account.
 - If billing flag is checked and Due Amt Account Type = Linked Account, billing batch job post the transactions based on Asset Billing Rate setup in 'Linked Account of current Account'.
 - If billing flag is checked and Due Amt Account Type = Master Account, billing batch job post the transactions based on Asset Billing Rate setup in 'Master Account of current Account'.

Before the due calculation, batch job validates VO parameters with the following:

- If the selected Usage Type sub code is 'FULL', system considers Full points for rate derivation and 'Billing points' is considered for Transaction Amount calculation.
- If the selected Usage Type sub code is 'HALF', system considers 'Billing Points' for Transaction Amount calculation but rate is derived using full points.
- If the 'First Year Proration' check box is selected, then the rate is derived using full points and the Transaction Amount is calculated based on prorated points (not on full points).
- The prorated points are calculated based on Asset 'Usage Start Date'.
 - If the usage start date year is equal to first due year, then system prorates the points as indicated in example below:
 If First Due Date = 01/01/2018, Usage Start Date = 01/10/2018,
 Prorated Points = Billing Points * (13-1)/12= Billing Points *1
 If First Due Date = 01/01/2018, Usage Start Date = 03/10/2018
 Prorated Points = Billing Points * (13-3)/12= Billing Points*10/12

Note: Number '13' here is used as constant.

- If the usage start date year is before the due date year, system considers the full points for calculating the Transaction Amount and no proration is required here.
2. Batch job looks of best matching Asset Rate details and Asset Billing definition in Setup.
 3. Batch job checks for status (Y/N) of 'Multiple Billing Asset Rate' indicator at Account Details > Contract > Billing level to decide if multiple asset rates are applicable for one billing period or not.
 - If 'N', system picks the latest rate which is less than or equal to DUE DATE. In this case only one best match record is fetched to derive Transaction Amount and no multiple asset rates are applicable for one billing period.
 - If 'Y', system fetches multiple rates only when rate End Date (i.e. rate start date + rate frequency) ends with one or more cycle(s) before the next due date. This implies that current rate record does not cover the entire billing period.
 - However, if 'Multiple Billing Asset Rate' is set to Y but there is no 'Rate' available for Due period beyond the Rate End date, system applies the same rate that is picked for Due Period which is Less than or Equal to Due End Date.
 4. Batch job posts the matched transactions at account level based on calculation method. The following Asset Billing Rate Details are stamped on the transaction posted:
 - Asset Id (Assets)
 - Asset Rate Id (Asset Billing Rate Definition)
 - Asset Rate Details Id (Asset Billing Rate Details)
 - Rate Start Date (Asset Billing Rate Details)
 - Rate Frequency (Asset Billing Rate Details)
 - Calculation Method (Asset Billing Rate Details)
 - Rate (Asset Billing Rate Details)
 - In case of Tiered Rate, Effective Rate is stamped
 - Base Points (Asset Billing Rate Details)
 - Slab Points (Asset Billing Rate Details)
 - % Increase (Asset Billing Rate Details)
 - Billing Year (Asset Billing Rate Details)

On posting the transactions, following validations and outcome are handled:

- If the respective balance for transaction is missing, batch job fails with an error message indicating 'Account #: Transaction posting failed Balance not available' in Batch > Request Results block and does not process the account due amount calculation.
 - This can be rectified by posting 'Add balance to Account' non-monetary transaction. For more information, refer to Appendix - Non-Monetary transactions section in Servicing User Guides.
- If the transaction posting failed due to an issue in Access grid configuration or Product configuration at transaction codes, batch job displays error indicating 'Account #: Transaction posting failed <Reason>' and does not process the account due amount calculation.
- If the Resulted transaction amount is less than Min Amount defined, batch job considers the Min amount and posts the transaction.
- If the Resulted transaction amount is greater than Max Amount defined, batch job considers the Max amount and posts the transaction.

4.10 Compensation

With the Compensation screen, you can define compensation plans for producers who supply the financial institution with applications for loans. These compensation plans can be set up at various levels depending upon your organization's needs.

This information is used on the Compensation sub tab on the Origination > Application > Contract tab. The Compensation Plan field lists the plans available based on the contract in use for the application. When you click **Load** on the Compensation sub tab, the system adds the information setup on the Compensation screen.

Compensation can be paid to a producer in a number of ways:

| Payment calculation method: | Description: |
|---|--|
| AS EARNED | The compensation amount is paid out in pieces over the life of the product based upon the interest earned. |
| PAY AS U GO | The compensation amount is paid out in pieces over the life of the product based upon the interest received by virtue of the payment. |
| UPFRONT | The entire compensation amount is paid at the time of booking the loan. |
| UPFRONT MONTH END | The entire compensation amount is paid at the month-end of booking the loan. |
| UPFRONT MONTH END (amortize spread formula) | The amount financed will be amortized at a rate equal to the difference between the contract rate and buy rate. The finance charge thus derived would be considered the base compensation amount. the system then allows this base compensation to be split into two components: 1) Upfront compensation amount 2) Remaining compensation amount. The disbursement method will apply to the remaining compensation portion (total compensation minus the upfront amount). |

Compensations can be charged back from a producer, if a product is prematurely paid or charged off. The charge back amount can be calculated using the following methods:

- Earned
- Percentage

You can specify whether the unearned portion or a certain percentage of the total compensation is to be charged back in case of early payoff or charge off.

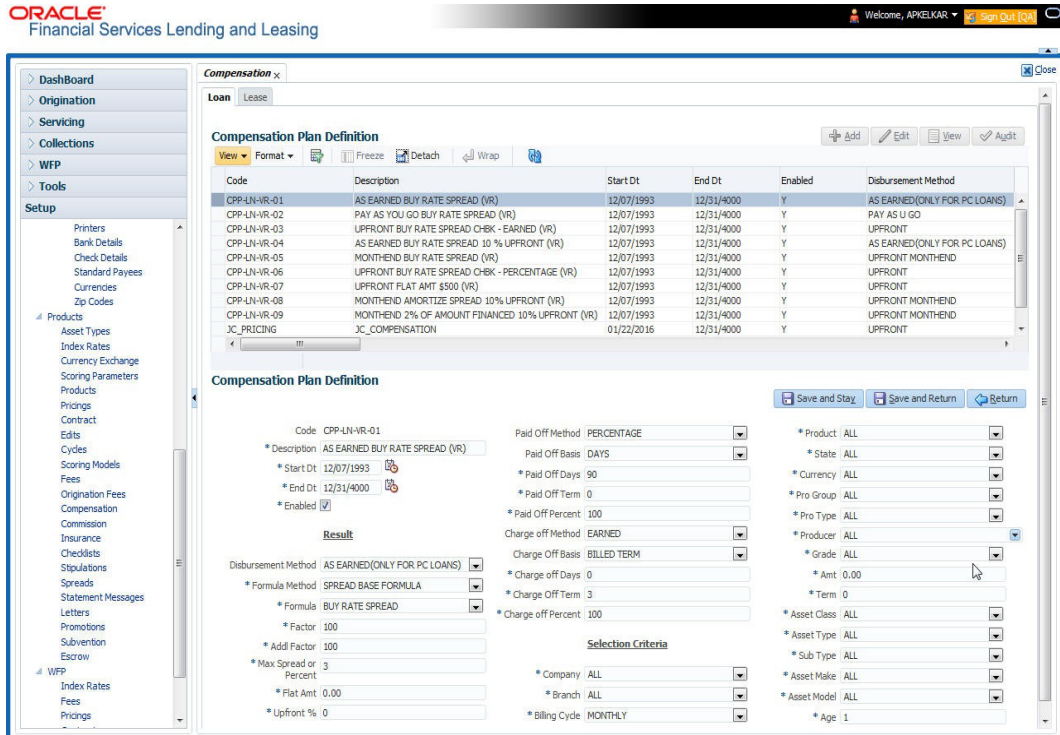
The period for which the charge back plan can remain active can be set up according to:

- Number of days
- Term (number of months)

To set up the Compensation

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

2. In the Compensation Plan Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|--|
| Code | Specify the compensation code. |
| Description | Specify a description of the compensation plan being defined. |
| Start Dt | Specify the start date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Result section | |
| Disbursement Method | Select the method for calculating the compensation disbursement to be paid, from the drop-down list. |

| Field: | Do this: |
|-----------------------|--|
| Formula Method | Select the type of formula to be used to calculate the compensation to be paid, from the drop-down list. The system uses following formula methods: FLAT AMOUNT - Flat amount is paid. SPREAD BASE FORMULA - A formula based on the spread between the buy rate and the interest rate offered to the consumer is used. PERCENTAGE OF AMOUNT FINANCED - To calculate the compensation based on percentage of amount financed. |
| Formula | Select the formula to be used to calculate Compensation, from the drop-down list. The list is sorted with available option based on Formula method selected. |
| Factor | Specify the compensation factor; that is, the percentage applied to the compensation to be paid. If this value is not 100.00, it will reduce the compensation amount. |
| Addl Factor | Specify the additional compensation factor. If this value is not 100.00, it will further reduce the compensation amount. |
| Max Spread Or Percent | Specify the maximum compensation Spread. This limits the Spread on which compensation will be paid. Spreads exceeding this value will be treated as if the spread was the specified value. |
| Flat Amt | Specify the flat compensation amount. |
| Upfront% | Specify the percentage of the compensation allocated upfront. |
| Paid Off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is paid early,. |
| Paid Off Basis | Select the basis used to determine the amount of compensation to be recovered from the producer, from the drop-down list, if the amount is paid early. |
| Paid Off Days | Specify the number of days in which the compensation can be recovered, if the Basis is selected as Days. |
| Paid Off Term | Specify the term in which the compensation can be recovered, if the Basis is selected as Term. |
| Paid Off Percent | Specify the percent of the compensation that will be recovered by producer, if the amount is paid off. |
| Charge off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is charge off. |
| Charge off Basis | Select the basis used to determine the amount of compensation to recover from the producer, from the drop-down list, if the product is charged off as uncollectable. |

| Field: | Do this: |
|-----------------------------------|--|
| Charge off Days | Specify the number of days in which compensation can be recovered, if the Basis is DAYS. |
| Charge off Term | Specify the number of terms in which compensation can be recovered, if the Basis is TERM. |
| Charge off Percent | Specify the percent of the compensation that will be recovered by producer if the account is charged off as uncollectable, and the charge off basis is PERCENTAGE. |
| Selection Criteria section | |
| Company | Select the portfolio company, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch within the company for the selected compensation plan, from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. |
| Billing Cycle | Select the billing cycle for the compensation plan, from the drop-down list. |
| Product | Select the product for the selected compensation plan, from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup. |
| State | Select the state for the selected compensation plan, from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for the selected compensation plan, from the drop-down list. This may be ALL or a specific currency. |
| Pro Group | Select the producer group for the compensation plan, from the drop-down list. This may be ALL or a specific producer group. |
| Pro Type | Select the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type. |
| Producer | Select the producer for the compensation plan, from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type. |
| Grade | Select the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade. |
| Amt | Specify the minimum amount financed for the compensation plan. |
| Term | Specify the minimum term for the compensation plan. |
| Asset Class | Select the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type. |
| Asset Type | Select asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup. |

| Field: | Do this: |
|-------------|---|
| SubType | Select the asset sub type for this compensation plan, from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup. |
| Asset Make | Specify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. |
| Asset Model | View the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). |
| Age | Specify the asset age. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.11 Commission

The Commission screen allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for lease sold by the dealer and entered in the Itemization sub screen during lease origination. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

You can select one of the following two system-defined methods to calculate the commissions:

- Flat amount
- Percentage of itemization amount.

To set up the Lease Commission Plan

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Commission > Lease**.
2. In the Commission Plan Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, the Oracle logo and 'Financial Services Lending and Leasing' are visible. The main window is titled 'Commission Plan Definition' and contains a table with the following data:

| Code | Description | Start Dt | End Dt | Enabled | Calculation Method | Value | Commission Itemization |
|-------------|---------------------|------------|------------|---------|--------------------|-------|------------------------|
| BIWEEK_COMM | BIWEEKLY COMMISSION | 04/05/2000 | 12/31/4000 | Y | FLAT AMOUNT | 12.45 | ITM SUBVENTION |

Below the table, the 'Commission Plan Definition' form is shown. It includes the following fields and options:

- Code:** BIWEEK_COMM
- Description:** BIWEEKLY COMMISSION
- Start Dt:** 04/05/2000
- End Dt:** 12/31/4000
- Enabled:**
- Calculation Method:** FLAT AMOUNT
- Value:** 12.45
- Commission Itemization:** ITM SUBVENTION
- Selection Criteria:**
 - Company: ALL
 - Branch: ALL
 - Billing Cycle: BI WEEKLY
 - Product: ALL
 - State: ALL
 - Currency: ALL
 - Pro Group: ALL
 - Pro Type: ALL
 - Producer: ALL
 - Grade: ALL
 - Amt: 0.00
 - Term: 0
 - Asset Class: ALL
 - Asset Type: ALL
 - SubType: ALL
 - Asset Make: ALL
 - Asset Model: ALL
 - Age: 0
 - Ins/Warranty Itemization: ITM CREDIT INSURANCE LIFE

A brief description of the fields is given below:

| Field: | Do this: |
|---|---|
| Code | Specify the commission code. |
| Description | Specify the commission plan description. |
| Start Dt | Specify the start date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Results section | |
| Calculation Method | Select the commission calculation method as either 'Flat Amount' or 'Percentage of Itemization Amount' from the drop-down list. |
| Value | Specify the commission value. |
| Commission Itemization | Select the commission itemization from the drop-down list. |
| Selection Criteria section | |
| IMPORTANT: | |
| When you select commission to use, the system searches for a best match using fields in this section. Hence, Oracle Financial Services Software recommends creating one version of each compensation where ALL is the value in these fields when you have the option. | |
| Company | Select the portfolio company associated with the commission, from the drop-down list. |
| Branch | Select the portfolio branch associated with the commission, from the drop-down list. |
| Billing Cycle | Select the billing cycle associated with the commission, from the drop-down list. |
| Product | Select the product associated with the commission, from the drop-down list. |
| State | Select the state associated with the commission, from the drop-down list. |
| Currency | Select the currency associated with the commission, from the drop-down list. |
| Pro Group | Select the producer group associated with the commission, from the drop-down list. |
| Pro Type | Select the producer type associated with the commission, from the drop-down list. |
| Producer | Select the producer associated with the commission, from the drop-down list. |

| Field: | Do this: |
|--------------------------|---|
| Grade | Select the credit grade associated with the commission, from the drop-down list. |
| Amt | Specify the minimum itemization amount associated with the commission. |
| Term | Specify the minimum insurance, warranty term associated with the commission, from the drop-down list. |
| Asset Class | Select the asset class associated with the commission, from the drop-down list. |
| Asset Type | Select the asset associated with the commission, from the drop-down list. |
| SubType | Select the asset sub type associated with the commission, from the drop-down list. |
| Asset Make | Select the asset make associated with the commission, from the drop-down list. |
| Asset Model | Select the asset model associated with the commission, from the drop-down list. |
| Age | Specify the asset age associated with the commission. |
| Ins/Warranty Itemization | Select the insurance or warranty itemization associated with the commission, from the drop-down list. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.12 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on "Rule of 78" or "Actuarial" method. As the customer might cancel the insurance in mid term of the Lease, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the Lease. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

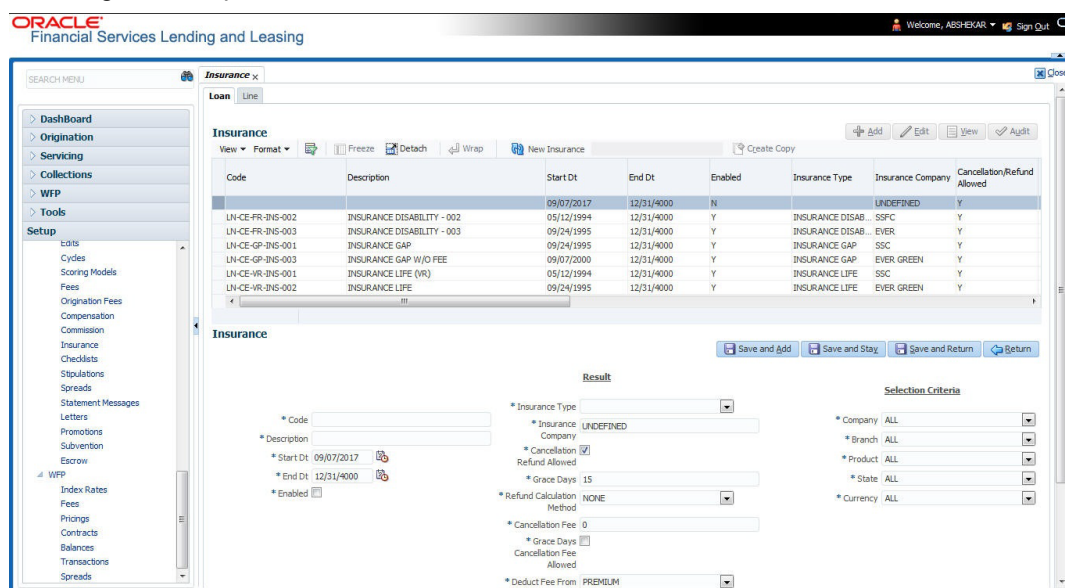
The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

To set up the Insurances

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Insurance > Loan**.
2. In the Insurance Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------|---|
| Code | Specify the code associated with the insurance product. |
| Description | Specify a brief description of the insurance product. |
| Start Dt | Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to allow the offering of this insurance product. |
| Result section | |
| Insurance Type | Select the insurance types available for financing, from the drop-down list. |
| Insurance Company | Specify the name of the company through which the insurance product is offered. |
| Cancellation /Refund Allowed | Check this box to allow the insurance rebate or refund for cancellation or paid-off. |
| Grace Days | Specify the number of grace days allowed for cancellation without charging a cancellation fee. |
| Refund Calculation Method | Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list. |

| Field: | Do this: |
|--------------------------------------|---|
| Cancellation Fee | Specify the amount of the cancellation fee to be charged when the insurance is cancelled. |
| Grace Day's Cancellation Fee Allowed | Check this box to allow cancellation fees during grace period. |
| Deduct Fee From | Select one of the followings option from the drop-down list to deduct the cancellation fee: Premium amount - which is deducted upfront before computation Rebate amount - which is deducted after computation |
| Selection Criteria Section | |
| Company | Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies. |
| Branch | Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company. |
| Product | Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products. |
| State | Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states. |
| Currency | Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button in the Insurance Definition section to create copy of selected record with details.
5. In the Insurance Details section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------------|---|
| Insurance Sub Type | Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE. |
| Term From | Specify the minimum term for the insurance sub type. |
| Rate | Specify the rate for premium calculation per \$1,000.00 for the insurance sub type. |
| Max Coverage Amt | Specify the maximum coverage amount covered by the insurance sub type. |
| Enabled | Check this box to enable the insurance. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.13 Spreads

The Spreads screens allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (Payment Maintenance) screens.

Depending on account status and condition, you can also define various combinations of spreads for same account using the Spread Matrix, which can be defaulted when particular accounts are selected for payments.

The Spreads screens consists of the following tabs:

- Spread Definition
- Spread Matrix

4.13.1 Spread Definition

The Spread Definition section is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

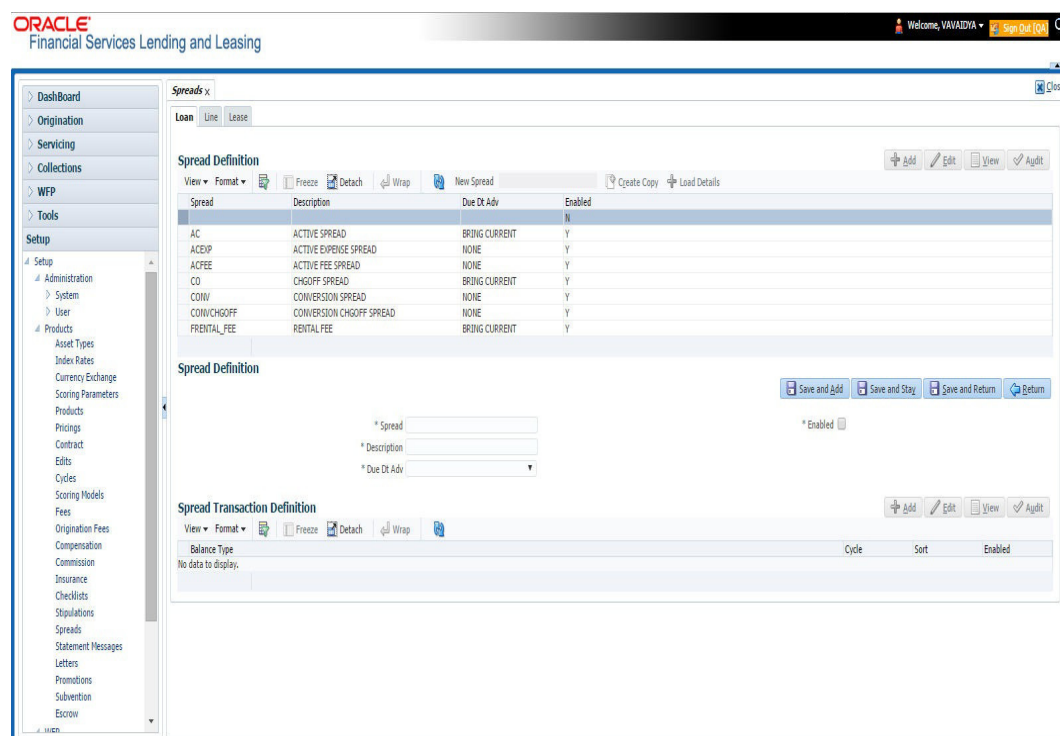
The Spreads screen records the order in which balances are satisfied when a payment is applied to an account. (Unless someone indicates otherwise, payments will be applied against each balance type, in sort order, until either there is no remaining balance, or the payment has been completely allocated.)

To set up the Spreads

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Spreads > Loan > Spread Definition**.

In the Spread Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Spread | Specify the code identifying the spread. |
| Description | Specify the description for the spread. (This usually reflects when this spread is used.) |
| Due Dt Adv | <p>Select the due date advancement code that determines how payments applied using this spread will affect due amounts, from the drop-down list. The system uses the following predefined Due Dt Adv Codes:</p> <p>NONE – Payments applied using this spread will not affect the due amounts of the account in any way</p> <p>BRING CURRENT – The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts</p> <p>FUTURE – The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts.</p> <p>FUTURE WITH PRINCIPAL, INTEREST THEN ESCROW</p> <p>FUTURE WITH ESCROW, THEN PRINCIPAL AND INTEREST</p> |
| Enabled | Check this box to enable the spread. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. In the Spread Transaction Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|--|
| Balance Type | Select the balance type to allocate a portion of the received payment, from the drop-down list. Note: Oracle Financial Services Software recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread. |
| Cycle | Specify the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can go back by only five cycles. Cycle will have a value of 0 for loans. |
| Sort | Specify the sort order in which the balance type has payments allocated against it. |
| Enabled | Check this box for the system to consider this spread transaction when allocating payments. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To Load Details

1. Create a record in Spread Definition section, with Enabled check box unchecked.
2. Click **Load Details** button, the system will load the spread transaction definition details.

4.13.2 Spread Matrix

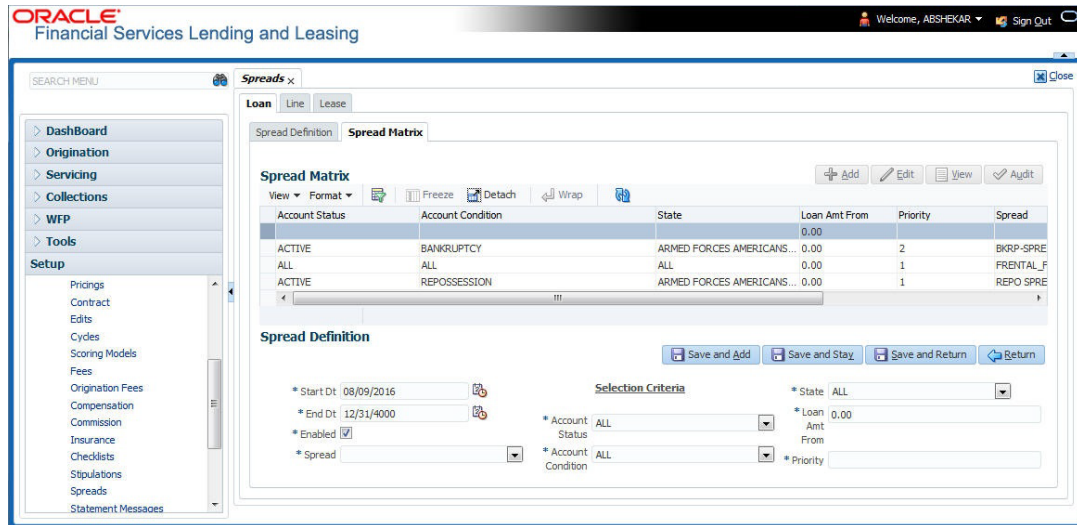
The Spread Matrix tab in Spreads screens allows you to define and maintain different combinations of spreads depending on a particular account status, Conditions, Primary Customer State, Amount Financed and Priority.

When there are multiple spreads defined for an account with different conditions, you can set the priority for the system to sequence the same.

The details maintained here are used to default the 'Spread' when a particular account is selected in the Payment Entry or Payment Maintenance screen.

To set up the Spread Matrix Details

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Products > Spreads > Loan > Spread Matrix**.



2. In the Spread Matrix section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| | |
|---------------------------|---|
| Field: | Do this: |
| Start Dt | Select the start date for the spread from the adjoining calendar. |
| End Dt | Select the end date for the spread from the adjoining calendar. |
| Enabled | This check box is selected by default indicating that the spread is enabled. |
| Spread | Select the required product active spread from the drop-down list. |
| Selection Criteria | |
| Account Status | Select the account status for the spread from the drop-down list. |
| Account Condition | Select the account condition for the spread from the drop-down list. Note: You can define multiple conditions for the same account. |
| State | Select the state of the primary applicant from the drop-down list. |
| Loan Amt From | Specify the value of Loan amount from where the system should consider the current spread. |

| Field: | Do this: |
|----------|--|
| Priority | Specify the priority when there are multiple conditions posted on the same account. System considers the least numbered priority as first in the sequence. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.14 Statement Messages

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

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

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

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Statement Messages > Loan**.
2. In the Statement Messages section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface for the Statement Messages screen. The top navigation bar includes the Oracle logo and the text "Financial Services Lending and Leasing". The main content area is titled "Statement Messages" and features a table with the following data:

| Seq Code | Start Dt | End Dt | Enabled | Text | Company | Branch | Product | Currency | Producer |
|----------|------------|------------|---------|-------------------|---------|--------|---------|----------|----------|
| 1 | | 12/31/4000 | N | | | | | | |
| 1 0001 | 12/07/1990 | 12/31/4000 | Y | FOR ALL YOUR I.E. | ALL | ALL | ALL | ALL | ALL |

Below the table, there are input fields for the following fields:

- * Seq: 1
- * Code: (empty)
- * Start Dt: 12/31/4000
- * End Dt: 12/31/4000
- * Enabled:
- * Text: FOR ALL YOUR I.E.
- * Company: ALL
- * Branch: ALL
- * Product: ALL
- * Currency: ALL
- * Producer: (empty)

Buttons for "Save and Add", "Save and Stay", "Save and Return", and "Return" are visible at the bottom right of the form area.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Seq | Specify the sort sequence of how the statement message should be printed. |
| Code | Specify the message code identifying the statement message. |
| Start Dt | Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the message. |
| Result section | |
| Text | Specify the text of the statement message. |
| Selection Criteria section | |
| Company | Select the company for the statement message from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. |
| Product | Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency. |
| Producer | <p>Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.</p> <p>IMPORTANT: By selecting which message to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Company 2. Branch 3. Product 4. Producer 5. Currency <p>Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.</p> |

4.15 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or "trigger events." Each letter has its own trigger event. For example, you can configure the system to

automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

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

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.

- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

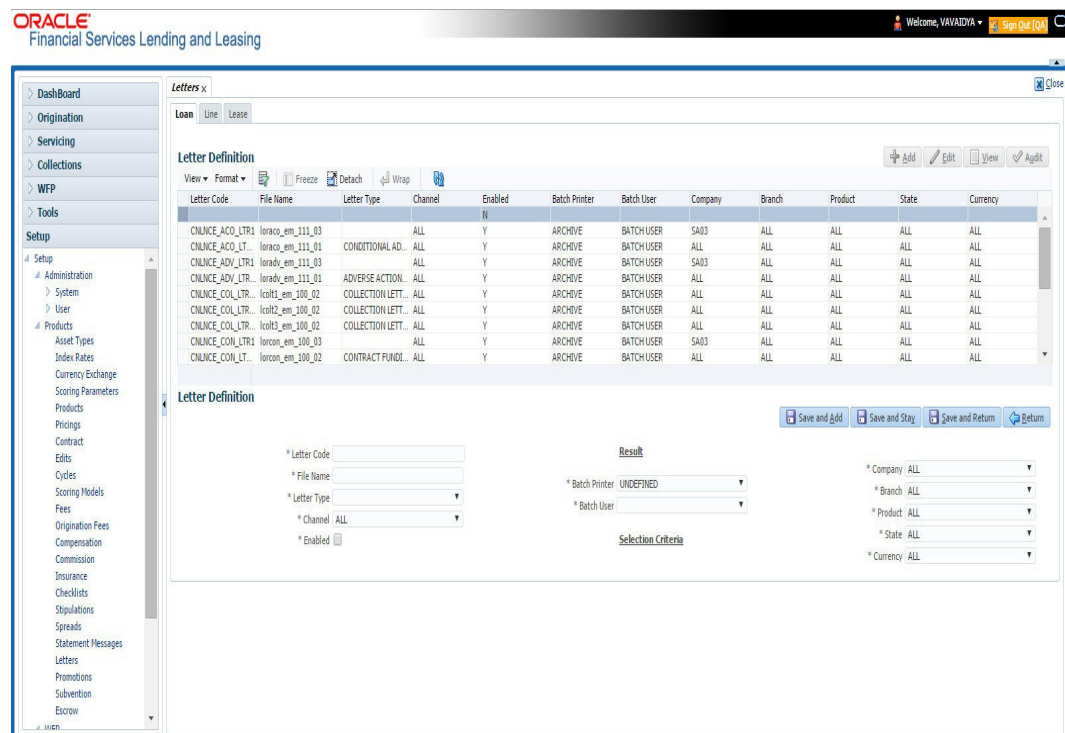
The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

1. Company
2. Branch
3. Product
4. State
5. Currency

On the ranked rows, the first row is returned as the best match.

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Letters > Loan**.
2. In the Letter Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Letter Code | Specify the code for the letter. |
| File Name | Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server. |
| Letter Type | Select the type of letter you want to generate from the drop-down list. |

| Field: | Do this: |
|-----------------------------------|---|
| Channel | Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel. |
| Enabled | Check this box to enable this letter definition. |
| Result section | |
| Batch Printer | Select the batch printer being used to generate the letter from the drop-down list. |
| Batch User | Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH. |
| Selection Criteria section | |
| Company | Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |
| Product | Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product. |
| State | Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.16 Subvention

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

Subvention Types

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

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

Loan subvention types:

- Rate
- Cash bonus

- Buy down

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

Example

Subvention plan:

- “Summer Special Event”
Subvention sub-plans for above plan:
- 1.9% for 36 months
- or -
- 2.99% for 48 months
- or -
- 3.99% for 60 months
- or -
- \$1500.00 cash bonus

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

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

Oracle Financial Services Lending and Leasing supports following collection methods:

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

Subvention Refund

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

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

1. Days
2. Term

The system provides the following methods for refund amount calculation:

1. Earned
2. Percentage

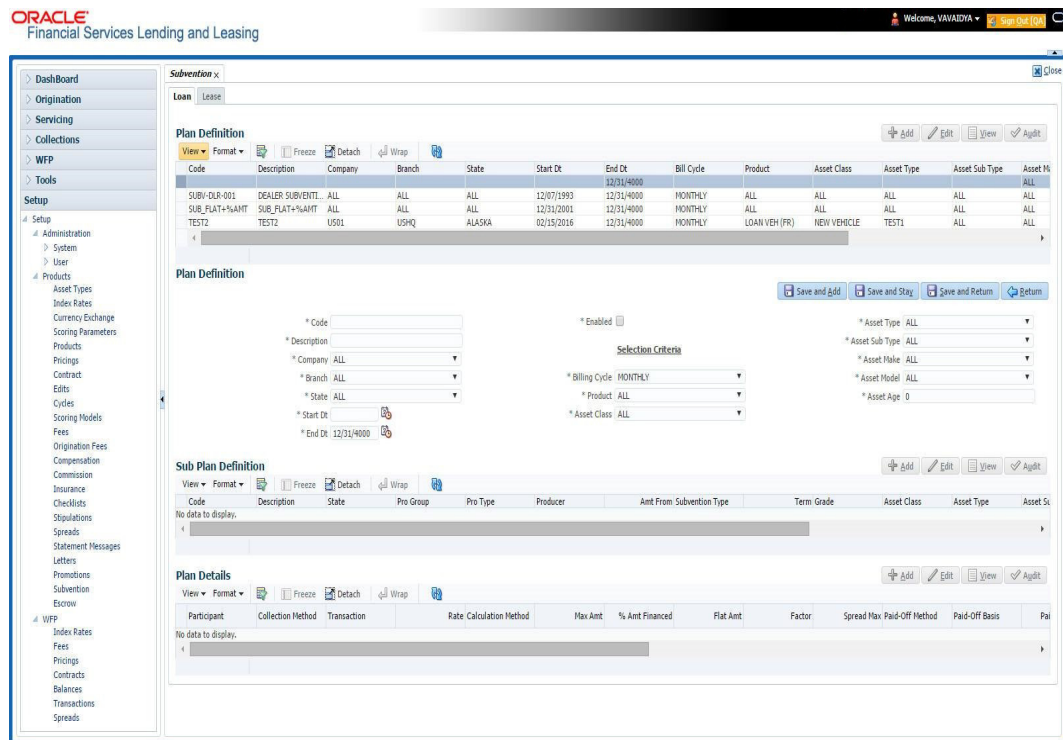
The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

4.16.1 Loan Subvention Plans

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

To set up the Loan Subvention Plans screen.

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



A brief description of the fields is given below:

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

| Field: | Do this: |
|---------------------------|---|
| Branch | Select the branch name from the drop-down list. |
| State | Select the state from the drop-down list. |
| Start Date | Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon. |
| End Date | Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon. |
| Enabled | Check this box to activate the record. |
| Selection Criteria | |
| Billing Cycle | Select billing cycle from the drop-down list. |
| Product | Select the product from the drop-down list. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Asset Sub Type | Select asset sub type from the drop-down list. |
| Asset Make | Select asset make from the drop-down list. |
| Asset Model | Select the asset model from the drop-down list |
| Asset Age | Specify the asset age. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Sub Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|---|
| Code | Specify the subvention sub plan code. |
| Description | Specify the subvention sub plan description (required). |
| State | Select the state from the drop-down list. |
| Pro Group | Select the producer group from the drop-down list. |
| Pro Type | Select the producer type from the drop-down list. |
| Producer | Select the producer from the drop-down list. |
| Enabled | Check this box to activate the record. |
| AmtFrom | Specify the amount. |
| Subvention Type | Select the subvention type from the drop-down list. |

| Field: | Do this: |
|---------------|---|
| Grade | Select the grade from the drop-down list. |
| Term | Specify the term. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list |
| AssetMake | Select asset make from the drop-down list. |
| AssetModel | Select the asset model from the drop-down list |
| Age | Specify asset age. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. In the **Plan Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------------|--|
| Participant | Select the participant from the drop-down list. |
| Collection Method | Select the collection method for the subvention plan from the drop-down list. |
| Transaction | Select the transaction code from the drop-down list. |
| Rate | Specify the subvention rate. |
| Enabled | Check this box to activate the record. |
| <u>Calculation section:</u> | |
| Method | Select the subvention calculation method from the drop-down list. The list displays the following values: - SPREAD DEFAULT - SPREAD DEFAULT - (minus) PRESENT VALUE - FLAT AMOUNT - % OF AMT FINANCED - % OF AMT FINANCED + FLAT AMOUNT |
| Override | Check this box to allow overriding the rate at the time of underwriting / funding. |
| Max Amt | Specify the maximum subvention amount. |

| Field: | Do this: |
|-------------------------------------|--|
| % Amt Financed | Specify the percentage of amount financed to derive the Subvention Amount. For example: If Amount Financed = 100\$, and % of Amt Financed = 5%, then the Subvention Amount = $100 * 0.05 = 5\$$ |
| Flat Amt | Specify the flat amount. |
| Factor | Specify the subvention factor. |
| Spread Max | Specify the maximum subvention spread value. |
| <u>Refund section:</u> | |
| Paid Off Method | Select the method from the drop-down list, if the account is paid-off early. |
| Paid Off Basis | Select the basis from the drop-down list, if the account is paid-off early. |
| Paid Off Period | Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early. |
| Paid Off Percent | Specify the refund percentage, if the account is paid-off. |
| Charge Off Calc Method | Select the calculation method from the drop-down list, if the account is charged-off. |
| Charge Off Basis | Select the charge off basis from the drop-down list. |
| Charge Off Period | Select the charge off period from the drop-down list. |
| Charge Off Percent | Select the charge off percent from the drop-down list. |
| <u>Amortization section:</u> | |
| Balance Type | Select the amortize balance type from the drop-down list. |
| Method | Select the amortize method from the drop-down list. |
| Frequency | Select the amortize frequency from the drop-down list. |
| Cost / Fee | Select the cost / fee from the drop-down list. |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.17 **Escrow**

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

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

4.17.1 **Escrow**

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

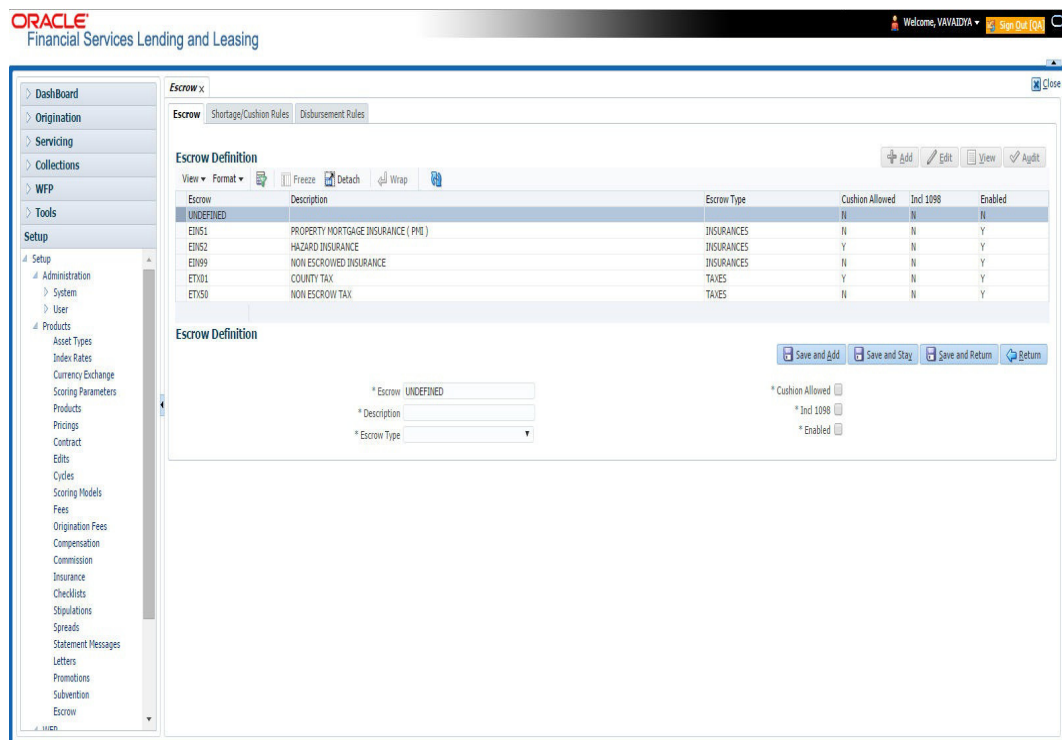
Navigating to Escrow

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

4.17.1.1 Escrow

To setup Escrow

1. Click **Setup > Setup > Products > Escrow > Escrow**.
2. In the **Escrow Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

| | |
|---------------|---|
| Field: | Do this: |
| Enabled | Check this box to enable the escrow definition. |

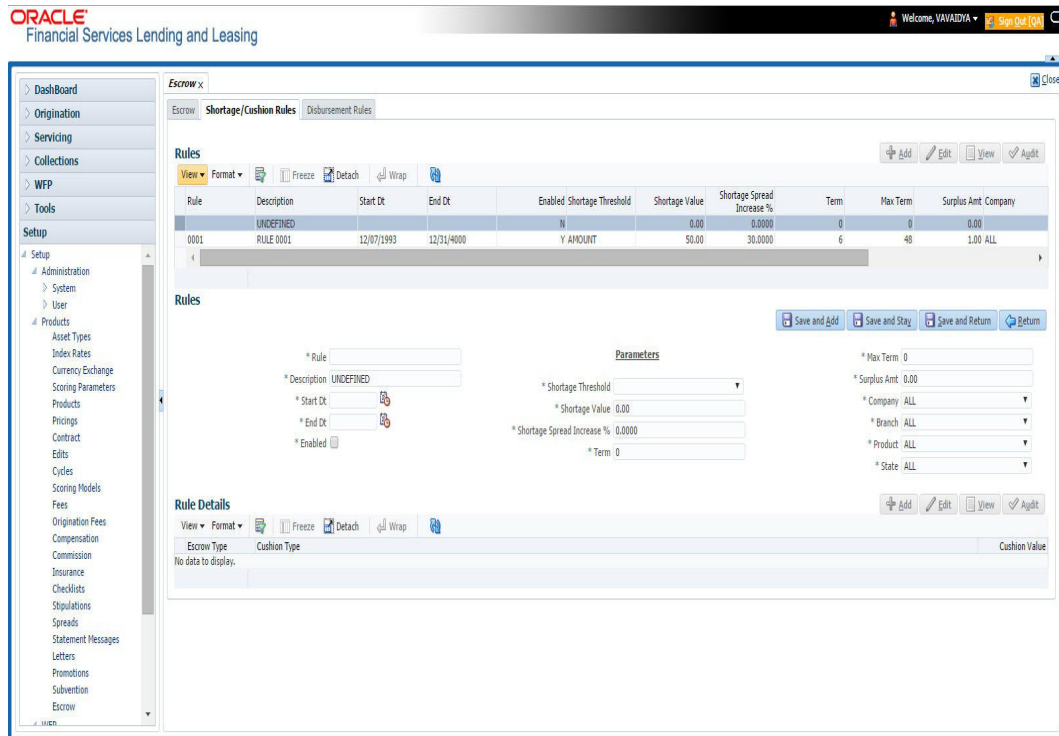
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.17.1.2 Shortage/Cushion Rules

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

To setup Shortage/Cushion Rules

1. Click **Setup > Setup > Products > Escrow > Shortage/Cushion Rules**.
2. In the **Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| | |
|---------------|--|
| Field: | Do this: |
| Rule | Specify the rule code. This is protected against update and cannot be changed after initial set up. |
| Description | Specify the rule description. |
| Start Dt | Specify the start date for this rule. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify end date for this rule. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the rule. |

| Field: | Do this: |
|---------------------------|--|
| Parameters section | |
| Shortage Threshold | Select the shortage threshold, either an amount or number of installations, from the drop-down list. |
| Shortage Value | Specify shortage threshold value. |
| Shortage Spread Increase% | Specify shortage spread increase percent. |
| Term | Specify shortage spread term. |
| Max Term | Specify the maximum amount of shortage spread terms. |
| Surplus Amt | Specify surplus threshold amount for this rule. |
| Company | Select the company for this rule from the drop-down list. |
| Branch | Select the branch for this rule from the drop-down list. |
| Product | Select the product for this rule from the drop-down list. |
| State | Select state for this rule (required). IMPORTANT: When you select which escrow rule to use, the system searches for a best match using the following attributes: 1. Company 2. Branch 3. Product 4. State Hence, the system recommends creating one version of each rule, where ALL is the value in these fields. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Rule Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

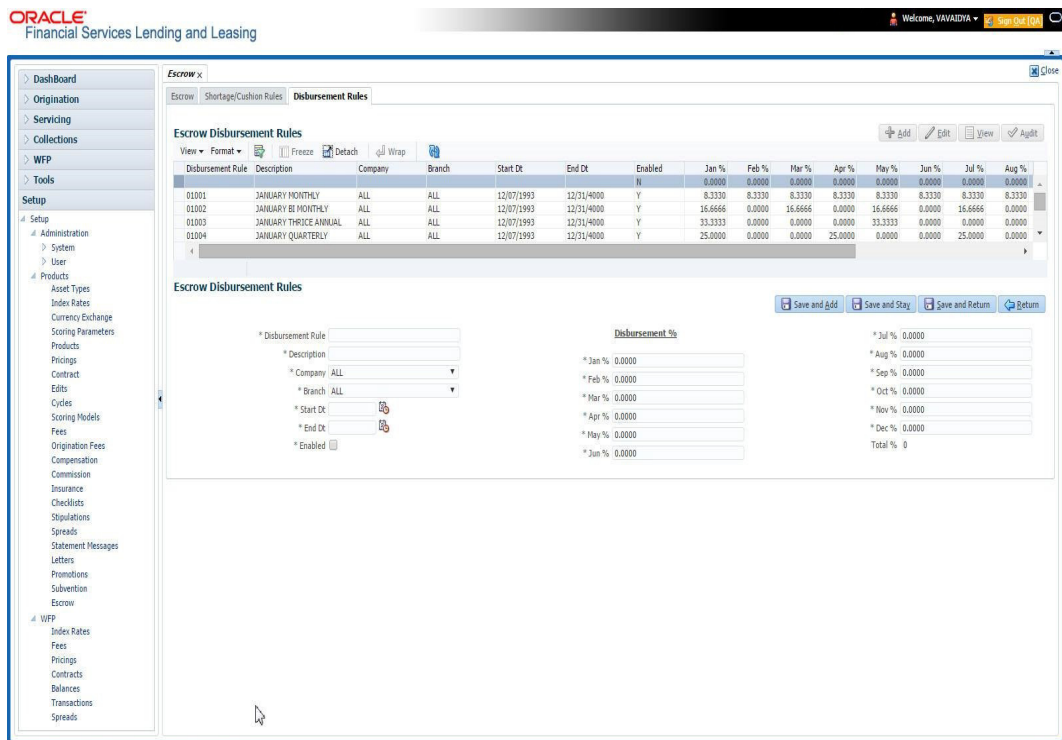
While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

4.17.1.3 Disbursement Rules

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

To setup Disbursement Rules

1. Click **Setup > Setup > Products > Escrow > Disbursement Rules**.
2. In the **Escrow Disbursement Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|---|
| Disbursement Rule | Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up. |
| Description | Specify the description. |
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Start Dt | Specify the start date. You can even select the date from the adjoining calendar icon. |
| End Dt | Specify the end date. You can even select the date from the adjoining calendar icon. |

| Field: | Do this: |
|-----------------------------|--|
| Enabled | Check this box to enable this disbursement rule. |
| Disbursement section | |
| Jan% | Specify the percent to be disbursed in January. |
| Feb% | Specify the percent to be disbursed in February. |
| Mar% | Specify the percent to be disbursed in March. |
| Apr% | Specify the percent to be disbursed in April. |
| May% | Specify the percent to be disbursed in May. |
| Jun% | Specify the percent to be disbursed in June. |
| Jul% | Specify the percent to be disbursed in July. |
| Aug% | Specify the percent to be disbursed in August. |
| Sep% | Specify the percent to be disbursed in September . |
| Oct% | Specify the percent to be disbursed in October. |
| Nov% | Specify the percent to be disbursed in November. |
| Dec% | Specify the percent to be disbursed in December. |
| Total% | Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 per cent . |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

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

Appendix A: Summary of the Application Scoring Parameters

A.1 Glossary

| Term | Description |
|---------------------------|---|
| DEROG / DEROGATORY | Account has had chargeoffs, collections, bankruptcy, or repossession. |
| MINOR DELINQUENCY | Less than or equal to 60 days delinquent. |
| MAJOR DELINQUENCY | Greater than 60 days delinquent. |
| DEBT RATIO | Debt / Available credit. |
| DEBT TO INCOME RATIO | Debt / Income. |
| “APPLICANT STATED” | Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in the system. |
| “APPLICANT CREDIT BUREAU” | Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form. |
| LOAN FINANCE | Refers to companies that provide the loan but are not selling the actual object financed, if any. Example: An independent auto finance company. |
| SALES FINANCE | Refers to companies that provide the object being financed in addition to the financing. Example: Marshall Fields card. |

A.2 Scoring Parameters by Category

A.2.1 Applicant Details / Debt Ratios

A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.3 Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.

A.2.1.4 Applicant Credit Bureau Debt Ratio

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

A.2.1.5 Applicant Credit Bureau FICO Score

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.7 Applicant Credit Bureau Loan Fin Debt Ratio

This is the sum of all loan finance type lease balances and the sum of all loan finance type credit limits. For installment loan lease, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

A.2.1.9 Applicant Credit Bureau Open Public Records

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.10 Applicant Credit Bureau Public Records

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loan, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.14 Applicant Debt Ratio Stated After Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.15 Applicant Debt Ratio Stated Before Requested Loan Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.16 Applicant Debt To Income Ratio Stated After Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested Loan Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.18 Applicant Payment To Income Ratio Stated

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.19 Applicant Prior Customer

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

A.2.1.20 Applicant Revolving Debt Ratio Stated

This is the sum of all revolving type loan amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.21 Applicant Stated Employment Period (In Months)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

A.2.1.22 Applicant Stated Monthly Income

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.

A.2.1.23 Applicant Stated Monthly Liability

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

A.2.1.24 Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

A.2.2 Loan Details

A.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the "Approx Price" field on the Application Entry form's Loan screen in the system.

A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form's Loan screen in the system.

A.2.3 Auto Trades / Inquiries

A.2.3.1 Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.2 Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.3 Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.4 Applicant Credit Bureau Auto Inquiries

This is the number of automobile-related credit inquiries the have been made to the bureau.

A.2.3.5 Applicant Credit Bureau Auto Trades

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.6 Applicant Credit Bureau Current Auto Trades

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.3.7 Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.8 Applicant Credit Bureau Satisfactory Auto

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.3.9 Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.4 Bank Trades / Inquiries

A.2.4.1 Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.2 Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.3 Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.4 Applicant Credit Bureau Bank Inquiries

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

A.2.4.5 Applicant Credit Bureau Bank Trades

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loan.

A.2.4.6 Applicant Credit Bureau Bank Trades

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.4.7 Applicant Credit Bureau Bank Trades

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.8 Applicant Credit Bureau Bank Trades

This parameter shows the "current" revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

A.2.4.9 Applicant Credit Bureau Bank Trades

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.4.10 Applicant Credit Bureau Bank Trades

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.4.11 Applicant Credit Bureau Bank Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.5 Card Trades / Inquiries

A.2.5.1 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.2 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.3 Applicant Credit Bureau Bank Trades

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.4 Applicant Credit Bureau Bank Trades

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

A.2.5.5 Applicant Credit Bureau Card Trades

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.6 Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.5.7 Applicant Credit Bureau Open Card Trades

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.8 Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.5.9 Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.6 Installment Trades / Inquiries

A.2.6.1 Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.2 Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.3 Applicant Credit Bureau 6month Inst Trades

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.4 Applicant Credit Bureau Current Inst Trades

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.6.5 Applicant Credit Bureau Inst Trades

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.6 Applicant Credit Bureau Open Inst Trades

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.6.8 Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.7 Loan Finance Trades / Inquiries

A.2.7.1 Applicant Credit Bureau 12month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.2 Applicant Credit Bureau 24month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.3 Applicant Credit Bureau 6month Loan Fin Trades

This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.4 Applicant Credit Bureau Current Loan Fin Trades

Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.7.5 Applicant Credit Bureau Loan Fin Trades

This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.6 Applicant Credit Bureau Loan Finance Inquiries

This is the number of loan finance inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.7.7 Applicant Credit Bureau Open Loan Finance Trades

This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.8 Applicant Credit Bureau Satisfactory Loan Fin

Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.7.9 Applicant Credit Bureau Worst Loan Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.8 Mortgage Trades / Inquiries

A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.8.5 Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.9 Retail Trades / Inquiries

A.2.9.1 Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.2 Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.3 Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.4 Applicant Credit Bureau Current Retail Trades

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.9.5 Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.6 Applicant Credit Bureau Retail Inquiries

This is the number of retail inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.9.7 Applicant Credit Bureau Retail Trades

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.8 Applicant Credit Bureau Satisfactory Retail

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.9.9 Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.10 Revolving Trades

A.2.10.1 Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.2 Applicant Credit Bureau 24month Rev Trades

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.3 Applicant Credit Bureau 6month Rev Trades

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.4 Applicant Credit Bureau Current Rev Trades

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.10.5 Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

A.2.10.7 Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.

NOTE

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

Note

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

A.2.10.10 Applicant Credit Bureau Rev Trades

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.10.12 Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.11 Sales Finance Trades / Inquiries

A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.6 Applicant Credit Bureau Sales Fin Trades

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.12 Other Trades

A.2.12.1 Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.2 Applicant Credit Bureau 24month Trades

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.3 Applicant Credit Bureau 6month Trades

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

A.2.12.5 Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

A.2.12.6 Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

A.2.12.7 Applicant Credit Bureau Collections

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

A.2.12.8 Applicant Credit Bureau Current Trades

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.12.9 Applicant Credit Bureau Inquiries

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.12.10 Applicant Credit Bureau Inquiries 12m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

A.2.12.11 Applicant Credit Bureau Inquiries 24m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

A.2.12.12 Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

A.2.12.13 Applicant Credit Bureau Judgments

This is a count of the number of judgments against the applicant in the credit bureau.

A.2.12.14 Applicant Credit Bureau Liens

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

A.2.12.15 Applicant Credit Bureau Newest Inquiry

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

A.2.12.16 Applicant Credit Bureau Newest Trade

This is the number of months between now and the newest trade in the bureau for that applicant.

A.2.12.17 Applicant Credit Bureau Oldest Inquiry

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

A.2.12.18 Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

A.2.12.19 Applicant Credit Bureau Open Collection Trades

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

A.2.12.20 Applicant Credit Bureau Open Collections

This is the number of open collections in the bureau for that applicant.

A.2.12.21 Applicant Credit Bureau Open Judgments

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

A.2.12.22 Applicant Credit Bureau Open Liens

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

A.2.12.23 Applicant Credit Bureau Open Trades

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.24 Applicant Credit Bureau Past Due 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.25 Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.26 Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.27 Applicant Credit Bureau Past Due 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.28 Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.29 Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.30 Applicant Credit Bureau Past Due 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.31 Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.32 Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.33 Applicant Credit Bureau Past Due Now

This is the number of trades on which the applicant is currently past due, according to the bureau.

A.2.12.34 Applicant Credit Bureau Repossessions

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

A.2.12.35 Applicant Credit Bureau Satisfactory Trades

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

A.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

A.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

A.2.12.39 Applicant Credit Bureau Worst Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.13 Bankruptcy information

A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

A.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

A.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

A.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system's Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

A.2.14 Delinquency Information

A.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

A.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

A.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

A.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

A.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

A.2.15 Derogatory Trade Information

A.2.15.1 Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.2 Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.3 Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

A.2.15.4 Applicant Credit Bureau Derog Trades

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

A.2.15.5 Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

A.2.15.6 Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

A.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

A.2.15.8 Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

Appendix B: Late Fee Methods Definitions

FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

For example, if the FLAT AMOUNT late fee is set at \$25, and the account is \$900 overdue, then the late fee assessed will be \$25. For each month the account is overdue, regardless of the amount, the late fee assessed will be \$25.

PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

For example, if the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only \$90 of a \$200 standard payment is due, then the late fee will be \$9 (10% of 90).

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then every month the late fee is computed only on the amount due for that month (\$300 or part of \$300) -- not on \$900.

PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

For example, if you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was \$500, and the account was due for \$2000, then the late fee will be \$50 (10% of 500). In other words, every month the system computes the late fee using monthly standard payment amount (\$500), irrespective of the amount paid by the customer.

If the customer pays \$400 out of \$500, the system still computes the late fee using \$500, and not on \$100.

FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of "flat" late fees. If an account is overdue, then the system assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, then a new late charge will not be created, even if the payment made does not fulfill the current amount due.

For example, if a customer is assessed a late fee of \$25 for 1/2005, and makes his \$200 standard payment in 2/2005, that person cannot be assessed a new \$25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just \$199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a \$25 late fee for 2/2005.

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of “percentage of payment due” late fees. If an account is overdue, then the system assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only \$90 of a \$200 standard payment was due, then the late fee would be \$9.

If \$3000 on a loan with a standard payment of \$200 was due, the late fee would be \$20. However, if a customer was assessed a late fee of \$9 for 1/2005, and makes his \$200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

Note

The system computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then the system computes the late fee every month with the amount due for that month (\$300 or part of \$300) and not on \$900.

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of “percentage of standard payment” late fees. If an account becomes overdue, then the system assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is \$200, then \$20 (10% of 200) is owed. If only \$90 of a \$200 standard payment was due, then the late fee would still be \$20.

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of \$20 for 1/2005, and makes the \$200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the system could assess a late fee for 2/2005.

Appendix C: Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD in setup screen (Setup > Administration > System > System Parameters > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR in setup screen (Setup > Administration > System > System Parameters > System tab).

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

| Method | Result |
|--------|--------|
| Round | 234.14 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 2: Amount: 234.134

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 3: Amount: 234.1319999

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of .25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate line of credits.

Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples

| Type | Value |
|----------------|-------|
| Current rate: | 5.125 |
| Round of rate: | 5.25 |

| Type | Value |
|----------------|-------|
| Current rate: | 5.124 |
| Round of rate: | 5.00 |

INDEX RATE ROUNDED TO NEAREST 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

| Type | Value |
|------------------|--------------|
| Current rate: | 5.325 |
| Rate rounded to: | 5.375 |

| Type | Value |
|------------------|--------------|
| Current rate: | 5.312 |
| Rate rounded to: | 5.250 |

Appendix D: System Parameters

D.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- [System Parameters](#)
- [Organization Parameters](#)
- [Company Parameters](#)
- [Other Parameters](#)

Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

D.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

| Parameter | Description |
|------------------------|--|
| ACA_DLQ_AMT_EXCLUDED | This parameter is used to exclude delinquency amount for account ACH |
| ACA_PAYMENT_AUTO_LOAD | This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment. |
| ACA_PRENOTE_DAYS | This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric. |
| ACA_PRE_PROCESS_DAYS | This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric. |
| ACH_PAYEE_PRENOTE_DAYS | This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric |

| Parameter | Description |
|-------------------------------|---|
| ADMIN_SERVER_URL | This parameter is used to define the admin server URL |
| ADR_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for ADR file location |
| ADR_PROCESSED_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for ADR file location |
| AGE_APPROVED_CONDITIONED_DAYS | This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Application. Input parameter value is numeric with no upper limit. |
| AGE_CONTRACT_DAYS | This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input parameter value is numeric with no upper limit. |
| ASC_COL_SER_ENABLED_IND | This parameter is used as the Collection Servicing Enabled Indicator |
| CAC_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for CAC file location |
| CAC_PROCESSED_DIRECTORY | This parameter is used to define the Oracle Directory Object Name for CAC file location |
| CHECK_PRINT_PREVIEW | Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No). |
| CMN_AMOUNT_ROUND_FACTOR | This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only. |
| CMN_AMOUNT_ROUND_METHOD | This parameter is used to define the amount round method during system set-up and would be applicable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: ROUND: Rounded to nearest number higher or lower RAISE: Rounded to the nearest higher number CUTOFF: Truncate the digits without rounding or raising |
| CMN_APP_ACC_TITLE_FN_LN | This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option. |
| CMN_APP_SERVER_HOME | This parameter is used to set the Application Server Home Directory. Input parameter value is user defined. |
| CMN_CURRENT_MODEL_YEAR | This parameter is used to default the Current Model Year. |
| CMN_DEBUG_LEVEL | This is the Common Debug Level |

| Parameter | Description |
|------------------------------------|---|
| CMN_DEBUG_METHOD | This parameter allows to define the location to which generic debug logs (other than Alert/Warning and GRI) are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the alert log file. |
| CMN_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing files/documents are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch jobs available in SET-IFP (input file processing) Batch Job Set. |
| CMN_GL_POST_DT | This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL. |
| CMN_HTTP_PROXY- Y_PORT | This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined. |
| CMN_HTTP_PROXY_- SERVER | This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above. |
| CMN_INT_360_ACCRU- AL_DAYS_MTHD | This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is 'US' or 'EU' representing American and European method of interest accrual for 360 days. |
| CMN_TEST_TOOL_LOG- GING | This parameter is used to set testing tool logging parameter |
| CMN_SCHEMA_ID | This is used to specify the schema identifier for all users. |
| CMN_SCHEMA_NAME | This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined. |
| CMN_SCHEMA_PASS- WORD | This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network. |
| CMN_SERVER_HOME | This parameter captures the Server Home Directory. Input parameter value is user defined. |
| CMN_- SERVER_TEMP_DIR | This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined. |

| Parameter | Description |
|------------------------------|---|
| CMN_SER_ENVIRONMENT_FILE | This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined. |
| CMN_WALLET_PASSWORD | This parameter is used to specify the common wallet password. Input parameter value is user defined. |
| CMN_WALLET_PATH | This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined. |
| CPP_NO_OF_PROMISES | This parameter is used to define the maximum number of promises/chances allowed for a customer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit. |
| CPP_PROMISE_HELD_DAYS | This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit. |
| CRD_CHS_BIN | This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing) |
| CRD_CHS_CUR_CODE | This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined. |
| CRD_CHS_DIR_PATH | This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined. |
| CRD_CHS_IND_TYPE | This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined. |
| CRD_CHS_MERCHANT_ID | This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined. |
| CRD_CHS_REMOTE_HOST_NAME | This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined. |
| CRD_CHS_SEC_REMOTE_HOST_NAME | Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined. |
| CRD_CHS_TIMEOUT | This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric. |

| Parameter | Description |
|-----------------------------|--|
| CRD_CHS_USR_ID | This parameter captures the user id for CHASE interface which is required whenever the System needs to access/seek authorizations/process payments for credit cards etc. Input parameter value is user defined. |
| CRD_PTB_REMOTE_HOST_NAME | This is the Protobase Remote Host Name |
| CRD_PTB_REMOTE_HOST_PORT | This is the Protobase Remote Host Port |
| CRD_PTB_TIMEOUT | This is the Protobase Timeout Value |
| CRD_SOURCE_TYPE_CD | This is the Source Type Code |
| DDT_CREATE_DUE_DATE_HISTORY | This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/No). |
| DECISION_BUY_RATE_TOLERANCE | This parameter is used to define the variance in buy rate |
| EDF_DIALER_ACCT_TYPE | This parameter is used to set up the account number reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number. |
| FLL_BPEL_PROCESS | This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No). |
| ICA_INPUT_FILE_FORMAT | This parameter is used to define the input call activity file format |
| IFD_DIRECTORY | This parameter is used to define the Oracle directory object name for IFD file location |
| IFD_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for IFD file location |
| INCOMING_LOB_PURGE_DAYS | This parameter is used to define the incoming process file table purge days |
| INPUT_DIRECTORY | This parameter is used to define the Oracle directory object name for INPUT file location |
| ITU_DIRECTORY | This parameter is used to define the Oracle directory object name for ITU file location |
| ITU_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for ITU file location |
| IVR_DIRECTORY | This parameter is used to define the Oracle directory object name for IVR file location |

| Parameter | Description |
|-------------------------------------|--|
| IVR_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for IVR file location |
| JSC_TIMEOUT | This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds. |
| JSV_ARCHIVE_SERVER_CONFIG | This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined. |
| JSV_ARCHIVE_SERVER_URL | This parameter is used to specify the archive server url. Input parameter value is user defined. |
| JSV_BI_PASSWORD | This parameter is used to define the BI Publisher Password |
| JSV_BI_USER | This parameter is used to define the BI Publisher User ID |
| JSV_TEMPORARY_DIRECTORY | This parameter is used to define Oracle directory object name for Job Service Temp file location |
| JSV_BI_PASSWORD-JSV_REPORTS_RUNTIME | This parameter is to specify the reports runtime program. Input parameter value is user defined. |
| JSV_REPORTS_RUNTIME_CMDFILE | This parameter is used to specify the reports runtime command file. Input parameter value is user defined. |
| JSV_REPORTS_SERVER_CONFIG | This parameter is used to specify the configuration file for reports server. Input parameter value is user defined. |
| JSV_REPORTS_SERVER_URL | This is used to specify the URL for the reports server. Input parameter value is user defined. |
| JSV_REPORT_ARCHIVE_DIRECTORY | This is used to specify the path and directory of Reports archive, input parameter value being numeric. |
| JSV_SMTP_SERVER | This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined. |
| JSV_TIMEOUT | This is to specify the polling interval for the job service during time out. Input parameter value is numeric. To check whether it represents minutes/seconds. |
| JSV_USE_BI_PUBLISHER | This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No). |
| JSV_USE_REPORTS_SERVER | This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No). |
| LBX_TXN_GROUPING_CNT | This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric. |

| Parameter | Description |
|----------------------------------|---|
| LCO_COL_LET- TER1_GEN_DAYS | This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |
| LCO_COL_LET- TER2_GEN_DAYS | This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |
| LCO_COL_LET- TER3_GEN_DAYS | This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric. |
| LIEN_RELEASE_DAYS | This parameter is used to define the Lien Release Days |
| LOCKBOX_DIRECTORY | This parameter is used to define the Oracle directory object name for Lockbox file location |
| LOCKBOX_PRO- CESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for processed Lockbox file location |
| LOR_ADVERSE_AC- TION_GEN_DAYS | This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric. |
| LOG_LOB_PURGE_DAYS | This parameter is used to log files header table purge days |
| MAX_AGED_TXN_AU- THORIZE_DAYS | This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days. |
| MAX_VOID_TXN_AU- THORIZE_DAYS | This parameter is used to set the maximum days to authorize transaction |
| OCP_CUSTOMER_P- MT_SITE_ID | This parameter is used to set the customer payment extract file site id |
| OCP_IN- CLUDE_ACH_ACC | This parameter is used to set the customer payment extract including ach accounts |
| OUTGO- ING_LOB_PURGE_DAYS | This parameter is used to define the outgoing process file table purge days |
| OUTPUT_DIRECTORY | This parameter is used to define Oracle directory object name for OUTPUT file location |
| PAC_ARCHIVE_DAYS | This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric. |
| PAC_OARCHIVE_DAYS | This parameter is used to define the number of days for archiving accounts from 'O' tables i.e. old tables. Input parameter value is numeric |
| PAP_ARCHIVE_DAYS | This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric. |

| Parameter | Description |
|-----------------------|--|
| PAP_OARCHIVE_DAYS | This parameter is used to define the number of days for archiving applications from 'O' tables. Input parameter value is numeric. |
| PCU_CHECK_REFUND_DAYS | This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric. |
| PDC_PRE_PROCESS_DAYS | This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric. |
| PENDING_PDC_DAYS | This parameter value will define the number of days before the initiation day for pending PDC accounts. |
| PGL_ARCHIVE_DAYS | This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric |
| PGL_OARCHIVE_DAYS | This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric. |
| PJR_PURGE_DAYS | This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric. |
| POD_PURGE_DAYS | This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric. |
| PPA_ARCHIVE_DAYS | This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric. |
| PPA_OARCHIVE_DAYS | This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric |
| PPR_ARCHIVE_DAYS | This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric. |
| PPR_OARCHIVE_DAYS | This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric. |
| PPX_ARCHIVE_DAYS | This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric. |
| PPX_OARCHIVE_DAYS | This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric. |
| PJR_COPY_PURGED_DATA | This parameter is used to copy data into purge tables |

| Parameter | Description |
|--------------------|---|
| PST_ARCHIVE_DAYS | This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric. |
| PST_OARCHIVE_DAYS | This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric. |
| PTT_PURGE_DAYS | This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric. |
| PTX_ARCHIVE_DAYS | This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric. |
| PTX_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric. |
| PUL_PURGE_DAYS | This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric. |
| PVA_ARCHIVE_DAYS | This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric. |
| PUP_ARCHIVE_DAYS | This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric |
| PUP_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric |
| PVA_OARCHIVE_DAYS | This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric. |
| PVI_ARCHIVE_DAYS | This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric. |
| PVI_OARCHIVE_DAYS | This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric. |
| RAC_LOAD_FREQUENCY | This parameter is used to specify Accounts RDH Load Frequency |
| RAP_LOAD_FREQUENCY | This parameter is used to specify Applications RDH Load Frequency |
| RAT_LOAD_FREQUENCY | This parameter is used to specify Asset Tracking RDH Load Frequency |

| Parameter | Description |
|--------------------------------|--|
| RBK_LOAD_FREQUENCY | This parameter is used to specify Bankruptcy Details RDH Load Frequency |
| RCA_LOAD_FREQUENCY | This parameter is used to specify Call Activities RDH Load Frequency |
| RCH_LOAD_FREQUENCY | This parameter is used to specify Deficiency Details RDH Load Frequency |
| RCO_LOAD_FREQUENCY | This parameter is used to specify Contracts RDH Load Frequency |
| RFO_LOAD_FREQUENCY | This parameter is used to specify Repo-Foreclosure RDH Load Frequency |
| RPR_LOAD_FREQUENCY | This parameter is used to specify Producers Rdh Load Frequency |
| RST_LOAD_FREQUENCY | This parameter is used to specify Setup Data RDH Load Frequency |
| RTX_LOAD_FREQUENCY | This parameter is used to specify Txns RDH Load Frequency |
| SALESAGENT_MAIL_SEND_IND | This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no) |
| SCORING_PARAMETER_ALERT | This parameter is used to set the scoring parameter alert |
| SQL_DIRECTORY | This parameter is used to set the Oracle directory object name for SQL file location |
| TES_ANA_PRE_PROCESSES_CYCLES | This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric. |
| TES_DSB_ANALYSIS_PERCENT | This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric. |
| TES_DSB_PRE_PROCESS_DAYS | This is used to specify the number of days for pre-process for escrow disbursements. Input parameter value is numeric. |
| TPE_AMORTIZE_ACCRUED_INT_ONLY | This parameter is used to specify that system has to amortize accrued interest at month end |
| TPE_APPLY_LTC_FROM_CURR_DUE_DT | This parameter is used for pyramid law fee method to apply late charge from current due date |
| TPE_ESC_ANALYSIS_DELQ_AMT | Parameter considers billed but uncollected amount for escrow analysis |
| TPE_EXCESS_PAYMENT_TO_MEMO | Excess payment on the account will be moved to memo payment. |

| Parameter | Description |
|------------------------------------|---|
| TPE_EXCLUDE_ESC_LTC | This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No). |
| TPE_EXT_CY- CLES_BACKDATED | This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit |
| TPE_FUTURE_PAYOFF_- DAYS | The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during monetary transactions posting. |
| TPE_GL_RE- FUND_HOLD_DAYS | This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric. |
| TPE_MAX_CY- CLES_BACKDATED | This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric. |
| TPE_MIN_1098_INT_AMT _PAID | This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mortgage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their business. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account. |
| TPE_OLDEST_- DUE_DT_NEW_MTHD | This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No). |
| TPE_PAID_TO_CLOSE_- DAYS | This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric. |
| TPE_PAYMENT_TO_- MULTI_ACCOUNTS | This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No). |
| TPE_PAYOFF_VAL- ID_THRU_DAYS | This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric. |
| TPE_PMT_POST_EOD | This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD. |
| TPE_SCHGOFF_DLQ_- DAYS | This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify) |

| Parameter | Description |
|--------------------------------|--|
| TPE_SCHGOFF_REVIEW_DAYS | This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric. |
| TPE_SCRA_DEFAULT_INTEREST_RATE | This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts). |
| TPE_SHOW_BACKDATE_WARNING | This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated |
| TPE_STMT_INC_ALL_TXNS | This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No). |
| TPE_STOP_COMP_DELQ_DAYS | This parameter is used to stop computation when delq days > 60 |
| TPE_TXN_POST_DEFAULT_GLDATE | This parameter is used to default GL date in date type parameters during txn posting (y/n) |
| TPE_VOID_TO_CLOSE_DAYS | This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric. |
| UIX_DEFAULT_IMAGE_PATH | This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined. |
| UIX_DIRECT_LOAN_COMBO_ULN_UFN | This parameter when set to yes allows underwriting and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No). |
| UIX_INCOMING_FILE_PATH | This parameter is used to specify incoming file path of app server |
| UIX_LOCAL_COUNTRY_CD | Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined. |
| UIX_LOCK_UNLOCK_AND_COPY | This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No). |
| UIX_MAX_ACC_SEARCH_ROWS | This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric. |
| UIX_MAX_APP_SEARCH_ROWS | This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric. |

| Parameter | Description |
|--------------------------------|--|
| UIX_OUTGOING_FILE_PATH | This parameter is used to specify outgoing file path of app server |
| UIX_REPORTS_SERVER_CONFIG | This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL. |
| UIX_REPORTS_SERVER_URL | This parameter sets the URL for Reports server. Input parameter value is user defined. |
| UIX_SHOW_LN_VARIABLE_RATE_TABS | This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/No). This is not required for OFSLL. |
| UIX_UTILITIES_SERVLET_URL | This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL. |
| UPR_PRO_NBR_SYS_GENERATED | This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation. |
| VEV_NADA_TOKEN_URL | This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined. |
| VEV_NADA_UPDATE_DAY | This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric. |
| VEV_NADA_URL | This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined. |
| VEV_NADA_USER_ID | This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined. |
| VEV_NADA_USER_PASSWORD | This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined. |
| VEV_VALUATION_REGION | This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined. |

| Parameter | Description |
|-----------------------------------|---|
| VEV_VALUATION_ SOURCE_CD | This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG |
| WFP_DIRECTORY | This parameter is used to specify the Oracle directory object name for WFP file location |
| WFP_MAX_CY- CLES_BACKDT | This parameter is used to specify the back dated cycles date for WFP. |
| WFP_PROCESSED_DI- RECTORY | This parameter is used to define oracle directory object name for wfp file location. |
| WFP_REVERSE_TX- N_IND | This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No). |
| XAE_DEALUPD_MAX_AL- LOWED_DAYS | This parameter is used to define the max allowed days for Deal Update |
| XAE_DEALUPD_AL- LOWED_IND | This parameter is used to indicate whether deal update is allowed or not |
| OUTBOUND_CALL_Q | This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server. |
| ACA_PRE_PROCESS_ DAYS_FIRST | This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case |
| IPR_PROCESSED_DI- RECTORY | This parameter is used to define the Oracle directory object name for processed IPR file location |
| IPR_DIRECTORY | This parameter is used to define the Oracle directory object name for IPR file location |

| Parameter | Description |
|-------------------------------|--|
| UIX_PWD_MGMT_EXTERNAL_URL | This parameter is used to set external password management url, if applicable |
| UIX_PWD_MGMT_EXTERNAL | This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/N)). |
| ICU_PROCESSED_DIRECTORY | This parameter is used to define the Oracle directory object name for processed ICU file location |
| ICU_DIRECTORY | This parameter is used to define the Oracle directory object name for ICU file location |
| UIX_BILL_CYCLE_ALLOWED_IND | This parameter is used to indicate whether Billing cycle is allowed at the application level |
| CMN_EOD_SLEEP_MINS | This parameter is used to set in minutes the EOD sleep time |
| CMN_CORE_BANK_TXN_CD | This parameter is used to set code for OFSLL and Core Banking integration |
| UIX_DIRECT_DISB_MANUAL_SELECT | This parameter will allow manual selection of disbursement mode for direct loans |
| ICC_DLQ_AMT_EXCLUDED | This parameter enabling will exclude delinquency amount for CASA account |
| CMN_CORE_BANK_IND | This parameter is used to set whether OFSLL can integrate with Core Banking. |
| BKRP_FILE_REC_LIMIT | This parameter is used to set the limit of total number of records allowed to be added in the 'Input Data File' shared from external interface. Note: if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created. |
| UVN_VEN_NBR_SYS_GENERATED | This parameter is used to validate if 'Vendor Number' has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen. |
| METRO_WITHOUT_COLL_IND | This parameter indicates whether Metro II reporting is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity. However when Collections module is being used, the Collateral status is tracked with the repossession details updated in 'Repo/Foreclosure' screen of Collections module. |

| Parameter | Description |
|---|--|
| METROII - FIRST_DELQ_DT_ADD - DAY | <p>This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file.</p> <p>By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.</p> |
| DAYS_TO_PULL_CR- B_REPORT | <p>This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.</p> |
| XWS_ACS_RESP - MULTI_RECORD_IND | <p>This parameter is used to indicate if multiple records exist in the response file received for account search.</p> <p>Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter"</p> <p>However, when this parameter is set to 'Yes', system only indicates that there are multiple records/rows in response file.</p> |
| GRI_DLQ_DAYS_AU- TO_STATUS_CHG | <p>This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status.</p> |
| TPE_PMT_POSTING - CLS_ACCOUNT | <p>This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.</p> <p>Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.</p> |
| TPE_BACKDT_P- MT_POSTING | <p>This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions:</p> <ul style="list-style-type: none"> - Paid off - Charged-off - Account under activation - Account under conversion - Non-performing Account - PC2 SI (Pre-computed to Simple Interest) Reschedule <p>Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.</p> |

| Parameter | Description |
|--------------------------------|--|
| EXP_PA - SOFT_PULL_IND | This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score. |
| PMT_BATCH_POSTING | This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process. |
| POOL_ACTIVE_AC- COUNTS_ONLY | This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only 'Active' status accounts since the same is enabled (value set to 'Y') by default. To add accounts with other status such as Active, Paid Off, Charged Off, Void, Terminate. and so on, set the value of system parameter to 'N'. |
| AUTO_GEN_ACC_NBR_- CONV | This parameter is used for conversion accounts to decide option of account number generation. If the value of parameter is set to 'Y' the account number is automatically generated in OFSLL during conversion and if the value is 'N', then external reference number (generated in third party system) itself is appended as the account number. |
| OUTBOUND_DL- R_TRACK_Q | <p>This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into Dealer Track.</p> <p>MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout.</p> <p>In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).</p> |
| OUTBOUND_ROUTE- ONE_Q | <p>This parameter defines the settings for batch job 'SET_XPR' to either use MDB (Message Driven Bean) flow (if value set to 'Y') or existing work flow (if value set to 'N') to dump producer details maintained in the system into ROUTEONE.</p> <p>MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout.</p> <p>In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).</p> |

| Parameter | Description |
|---|--|
| GRI_WEBSERVICE_LOG_IND | <p>This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system.</p> <p>The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.</p> |
| PVE_ARCHIVE_DAYS | This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric. |
| PVE_OARCHIVE_DAYS | This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric. |
| LBX_DR_CR_VALIDATE_LOCKBOX_DR_CR_BATCH_TOTALS_IND | This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation. |
| PAP_PURGE_DAYS | This parameter allows to define the number of days after which the application data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| PAC_PURGE_DAYS | This parameter allows to define the number of days after which the accounts data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| CMN_SED_FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |
| CMN_EDF_FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the incoming or outgoing data from Dialer Interface is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.</p> <p>The same is used by the batch jobs EDFADR_BJ_100_01 and EDFIVR_BJ_100_01 which are available in SET-EDF Batch Job Set.</p> |
| CMN_FAX_FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing Fax data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |

| Parameter | Description |
|----------------------------------|--|
| CMN_RED_- FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the outgoing details of Data Masking Policy (i.e. Redaction policy output file) is to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE.</p> <p>The same is used by the batch job REDPRC_BJ_100_01 available in SET-RED Batch Job Set.</p> |
| CMN_WFP_- FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the incoming or outgoing WFP Unit details are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.</p> <p>The same is used by the batch job WUPPRC_BJ_132_01 available in SET-WFP Batch Job Set.</p> |
| CMN_AUD_- FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE.</p> |
| CMN_LBT_- FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the incoming or outgoing Lockbox files are to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE.</p> <p>The same is used by the batch jobs LBXPRC_BJ_100_01 and LBXSEP_BJ_100_01 available in SET-LBT Batch Job Set.</p> |
| CMN_ODD_- FILE_PROCESS_TO_LOB | <p>This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be processed. If set to 'Y', system processes the data from LOB and if set to 'N', system processes the data from FILE.</p> <p>The same is used by the batch job ODDPRC_BJ_000_01 available in SET-ODD3 Batch Job Set.</p> |
| CMN_ALERT_DE- BUG_METHOD | <p>This parameter allows to define the location to which Alert and Warning logs are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the alert log file.</p> |
| CMN_GRI_WS_DE- BUG_METHOD | <p>This parameter allows to define the location to which GRI (Generic Recovery Interface) web service logs are to be written. If set to 'ADVANCE_QUEUE', system writes the logs in Logs table and if set to 'UTL_FILE', system generates the log file.</p> |

| Parameter | Description |
|--|---|
| UIX_CUSTOM- ER_BASED_PMT_IND | <p>If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts.</p> <p>To facilitate customer based payments, 'Customer/Business #' and 'Payment Hierarchy' fields along with 'Populate Accounts' button are enabled in 'Payment Entry' screen to specify required values.</p> |
| PMT_HIERARCHY_CODE | <p>In this parameter, you can specify a payment hierarchy which is populated by default in Customer Details and Business Details (if applicable) screen after account activation.</p> <p>However, the specified value is selected by default only if there is a matching hierarchy definition enabled record maintained in Setup > Administration > User > Payment Hierarchy screen. Else, 'Equal Amount' value is selected which in-turn adjusts the payment equally to all customer/business linked accounts.</p> <p>Note: System does not consider this parameter value while 'creating account using existing customer/business details' since the default selection is done during the creation of existing customer / business account.</p> |
| EVI_MAX_RE- TRY_COUNT | <p>This parameter records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parameter can be modified if the maximum re-trigger attempts is to be less than 5 times.</p> |
| UIX_CUSTOM_LA- BEL_ENABLED_IND | <p>This parameter indicates if the field label customizations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens.</p> <p>If set to 'Y', system refers data from database</p> <p>If set to 'N', system refers data from XLIB file.</p> |
| UIX_MASTER_AC- C_BASED_PMT_IND | <p>If this parameter is set to 'Y' and is 'Enabled', system accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts.</p> <p>To facilitate master account based payments, 'Master Account #' field is enabled in 'Payment Entry' screen.</p> |
| TPE_PMT_RE- FUND_CURRENCY_S- RC_CD | <p>This parameter indicates the currency in which payment refund has to be processed in the system as either 'Payment Currency' or 'Account Currency'. The same is considered during payment refund operation in Payment Maintenance screen.</p> |

| Parameter | Description |
|---|--|
| AUTO_GEN_ACTIVE_TX- N_CONV | <p>This parameter if enabled, auto posts a dummy ACTIVE transaction on all 'migrated accounts' during the schedule batch job run. This in-turn allows to post RESCISSION / VOID transaction specifically for migrated accounts by selecting the dummy transaction from Customer Service > Maintenance screen or Transaction History transactions tab,</p> <p>For more information, refer 'Voiding an Account' section Servicing user guides.</p> |
| FLL_CMN_JET_JWT_EN- ABLED_IND (JET JWT TOKEN ENA- BLE INDICATOR) | <p>This parameter if set to 'Y', enables the 'Account Dash- board' screen in Servicing LHS menu. This screen is based on Oracle JET framework and facilitates to view Account summary details maintained in the system. For information on screen functionality, refer to Servicing User Manuals and for details on deployment and configuration, refer to Installation Manuals.</p> |
| FLL_CMN_JET_JWT_TO- KEN_URL (JET JWT TOKEN GENER- ATION URL) | <p>Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-app-shell/<token></p> |
| FLL_SER_JET_AC- C_CREATE_URL (JET SIMPLE ACCOUNT CREATE URL) | <p>Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-app-shell?root=accountonboarding</p> |
| FLL_SER_JET_ACC_- DASHBOARD_URL (JET ACCOUNT DASH- BOARD URL) | <p>Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-app-shell?root=accountdetailsdashboard</p> |
| FLL_SET_JET_INTELLI- GENTSEG_URL (JET INTELLIGENT SEG- MENTATION URL) | <p>Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-app-shell?root=queuecreation</p> |
| ACCOUNT_PROCESS- ING_THRESHOLD (ACCOUNT ON-BOARD- ING ASYNCHRONOUS PROCESSING THRESH- OLD) | <p>This parameter allows to restrict the number of accounts that can be created 'synchronously' using Account on-boarding WebService.</p> <p>However, creating accounts asynchronously in the system is further processed by the below batch jobs based on val-ued defined in this parameter.</p> <p>SET-API2 (ASYNCHRONOUS ACCOUNT CREATION)</p> <p>-- ACXVAL_BJ_100_01 (VALIDATE IAPP TABS)</p> <p>-- ACXAAI_BJ_100_01 (ASYNCHRONOUS ACCOUNT CREATION)</p> |

D.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

1. Organization
2. Division
3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

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

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

| Parameter | Description |
|----------------------------|--|
| MAX_PASSWORD_HISTORY_CHECK | This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit. |
| UCS_GROUP_FOLLOWUP_DAYS | This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The pre-requisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric. |
| UCS_REVIEW_QUEUE_ALLOWED | This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No). |
| UIX_APP_VIEW_ALL_APPS | The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of 'ALL' being a lower order match than an exact match. Input parameter value is Boolean (Yes/No). |

| Parameter | Description |
|------------------------------|--|
| UIX_HIDE_RESTRICTED_DATA | This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX-XX-456) |
| UIX_SMTP_SERVER | This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag. |
| UIX_VIEW_SECURED_ACCOUNTS | This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective. |
| UIX_VIEW_SECURED_APPLICATION | This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective. |
| ULG_DAY_END | This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error. |
| ULG_DAY_START | This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error |
| ULG_FAILED_LOGIN_TRIALS_MAX | This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 999999999999. |

| Parameter | Description |
|---------------------------------|---|
| ULG_INACTIVITY_DAYS_- MAX | This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999. |
| ULG_PWD_CASE_SENSI- TIVE_REQ | This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to N. |
| ULG_PWD_CHANGE_- DAYS_ACTUAL | This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 999999999999. |
| ULG_PWD_CHANGE_- DAYS_PROMPT | This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric. |
| ULG_PWD_LENGTH_MIN | This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input. |
| ULG_PWD_LOW- ER_CHAR_REQ | This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in uppercase only. |
| ULG_PWD_NBR_REQ | This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character. |
| ULG_PWD_SPE- CIAL_CHAR_REQ | This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character. |
| ULG_PWD_UP- PER_CHAR_REQ | This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in lowercase only. |
| ULG_WEEK_END | This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc. |

| Parameter | Description |
|--------------------------|--|
| ULG_WEEK_START | This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric. |
| CRB_ERROR_VALIDATION_IND | <p>This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.</p> <p>When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application number(s). If not, a 'Warning' message is display and request is accepted for processing.</p> <p>Note: Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.</p> |
| OCP_CUST_PMT_PREF | This parameter MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE is used to decide the basis of dues consolidation at master account level based on the parameter values selected. For more information, refer to 'Outbound Customer Extracts To Payment Agencies Batch' section. |

D.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

| Parameter | Description |
|----------------------|--|
| AUD_ADV_REASON_MODEL | This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page. |

| Parameter | Description |
|--------------------------------|--|
| AUD_SCORING_METHOD | This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade). |
| AUD_SCORING_METHOD_IN_BUREAU | This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Minimum Score. If Maximum score is set-up in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus. |
| CBU_DATA_SET_SIZE | Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly. |
| CBU_FILE_FORMAT | Metro 2 file format definition, user need to select from the parameter value drop down. |
| CMN_ASE_VALIDATE_MAKE_MODEL | This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No). |
| CMN_CMB_DEFAULT_PRINTER | This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'. |
| CMN_WEEKLY_NONBUSINESS_DAYS | This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'. |
| COR_STORAGE_DIRECTORY | This parameter is used to specify the path/location for Oracle directory object template for correspondence documents. Input parameter value is 'SETME'; if none is specified and parameter enabled, 'UNDEFINED'. |
| DBR_JOINT_INC_DEBT_WITH_2NDRY | This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/No). |
| DBR_JOINT_INC_DEBT_WITH_SPOUSE | This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/No). |

| Parameter | Description |
|-------------------------------|--|
| DDP_CRB_EXPIRATION_DAYS | This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit. |
| DDP_DE-DUP_DEBT_WITH_2NDRY | This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No). |
| DDP_DE-DUP_DEBT_WITH_SPOUSE | This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No). |
| DOT_STORAGE_DIRECTORY | This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'. |
| ECB_EDIT_FAIL_ANY_APL | This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify. |
| ECB_USE_APL_CURRENT_SCORE_CRH | This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No). |
| LOR_AUTOMATIC_CON-FUND_FAX | This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved. |
| LOG_STORAGE_DIRECTORY | This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined. |
| LOR_AUTOMATIC_APPROVAL_FAX | This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved. |
| LOR_AUTOMATIC_REJECTION_FAX | This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the rejection fax in the pre-defined template whenever an application is declined. |

| Parameter | Description |
|-------------------------------|--|
| MAX_LEAD_DAY_AGE | This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit. |
| MULTI_OFFER | Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific application. |
| MULTI_OFFER_MAX_NUMBER | This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value. |
| MULTI_OFFER_MAX_TERM | This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric. |
| MULTI_OFFER_MIN_TERM | This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric. |
| MULTI_OFFER_PMT_TOLERANCE | For Multi offer variance in payment is defined in this parameter. |
| MULTI_OFFER_TERM_VAR | For multi offer Term variance will be defined in the parameter. |
| PRESENT_VALUE_COMPUTE_RATE | This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate). |
| RATE_CHG_LTR_PRE_PROCESS_DAYS | This parameter is used to set up the number of days prior to rate change effective date to generate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit. |
| STM_GEN_AFTER_MATURITY_IND | This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity. |
| UIX_RUN_AAI_ACT | This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No). |
| UIX_UCS_CAC_MAX_FOLLOWUP_DAYS | This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit. |

| Parameter | Description |
|--------------------------------|---|
| UIX_UCS_CAC_MAX-_PROMISE_DAYS | This parameter is used to set up the maximum number of days allowed for customers who promise to pay when following up for delinquent accounts. Input parameter value is numeric. |
| AUD_QUEUE_INITIAL_CRB_FAILED | This parameter enabling will Queue the application if any bureau failed. |
| UIX_UCS_CUA_MAX-_FOLLOWUP_DAYS | This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system. |
| XSL_TAX_INTERFACE | This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as 'Manual'. |
| CMN_SYSTEM_UNDER-_MAINTENANCE | This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No). |
| CMN_GL_POST_DT | This parameter is used to define the GL Post Date of Company in MM/DD/YYYY format. The same is also updated by Scheduler if ENABLED. |
| PTX_TX-N_LAST_PURGE_DT | This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date. |
| PUP_TUP_LAST_PURGE_DT | This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date. |
| JSC_START_OF_BUSINESS_TIME | This parameter is used to set the start of business time. Input parameter value is time in 24 hour format. |
| CMN_PROMISE_FUTURE_MTHD | <p>This parameter helps to define the future promise handling method in the system.</p> <p>When multiple 'Promise to Pay' records are defined on an account and if any one of the promise is not satisfied i.e. if there is no credit / Payment transaction of the corresponding amount on the promise date, then system uses any of the following method defined in this parameter to update the future promises.</p> <ul style="list-style-type: none"> - No Action on future promises (default) - Mark current and future promises as broken - Mark current as broken but future promise as cancelled |

D.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

| Parameter | Description |
|--|---|
| CRB_MAX_BU- REAU_PULL | This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric. |
| CRB_ALL_APL_BU- REAU_PULL | This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N). |
| CBU_FILE_FREQUENCY | This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly. |
| JOINT_DE- DUP_SPOUSE_LIABILI- TIES | This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No). |
| JOINT_DEDUP_ALLAP- L_LIABILITIES | This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No). |
| ASC_COL_SER_ENA- BLED_IND | This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N). |
| CMN_TEST_TOOL_LOG- GING | This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No). |
| ICA_INPUT_FILE_FOR- MAT | This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format. |
| JSV_BI_USER | This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user). |
| JSV_BI_PASSWORD | This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user). |
| PJR_COPY_PURGED_- DATA | This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No). |
| PUP_ARCHIVE_DAYS | This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric. |

| Parameter | Description |
|-------------------------------------|--|
| PUP_OARCHIVE_DAYS | This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric. |
| TPE_APPLY_LTC_- FROM_CURR_DUE_DT | This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No). |
| TPE_EXCESS_PAY- MENT_TO_MEMO | This parameter will make excess payment to the memo payment by marking this Parameter as YES. |
| TPE_STOP_COMP_DELQ _DAYS | This parameter is enabled to stop computation if the account is delinquent for more than 60 days. |

Appendix E: Variable and Fixed Interest Rate

E.1 Variable Interest Rate Loans

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

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

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

Note

Interest rate = Index rate + Margin rate.

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

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

Variable rate calculation for Lease is supported for 'Interest Rate' calculation method only. During product setup, on selecting the lease calculation method as 'Interest Rate', the following fields are enabled and also the 'Rate Adjustments' sub tab is available to specify the details:

- Flexible Repayment
- Index Rounding
- Reschedule Method
- Reschedule Value

Note the following for lease variable rate calculation:

- The index rate changes are bound by 'Rate Cap & Adjustments' and 'Payment Caps' which are defined at Setup > Contract level.
- If the change payment is greater than 'Max Pmt Inc/ Life', system does not post 'Rate Change' and 'Term Change' transactions and displays an error indicating 'Rate Change not allowed, as new payment amount exceeds max increase life' to avoid impact on residual value usage.

During the Product setup, you can define and control the changes in loan payment amount using 'Reschedule Method' and 'Reschedule Value' fields.

The screenshot shows the 'Products' setup screen for a 'Loan Product'. The 'Reschedule Method' dropdown menu is highlighted with a red box, showing options 'UNDEFINED' and 'CHANGE PAYMENT'. Other fields visible include 'Product', 'Description', 'Start Dt', 'End Dt', 'Direct', 'Flexible Repayment', 'Enabled', 'Collateral Type', 'Collateral Sub Type', 'Credit Bureau', 'Portfolio Type', 'Credit Bureau', 'Account Type', 'Billing Cycle', 'Category', 'Index Rounding', and 'Reschedule Value'.

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

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

E.1.1 'Rate Adjustments' for Variable Rate Loans

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

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

Note

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

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

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

For example:

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

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

E.2 Fixed Interest Rate Loans

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

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

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

| Index Rates | | | |
|----------------------|-------------------|-------------|---------|
| Index | | | |
| Index Type | Short Description | Description | Enabled |
| PRIME RATE | PRIME RATE | PRIME RATE | Y |
| FLAT RATE | FLAT RATE | FLAT RATE | Y |
| Index Details | | | |
| Start Dt | Rate | Enabled | |
| 05/12/1994 | 0.0000 | Y | |

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

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

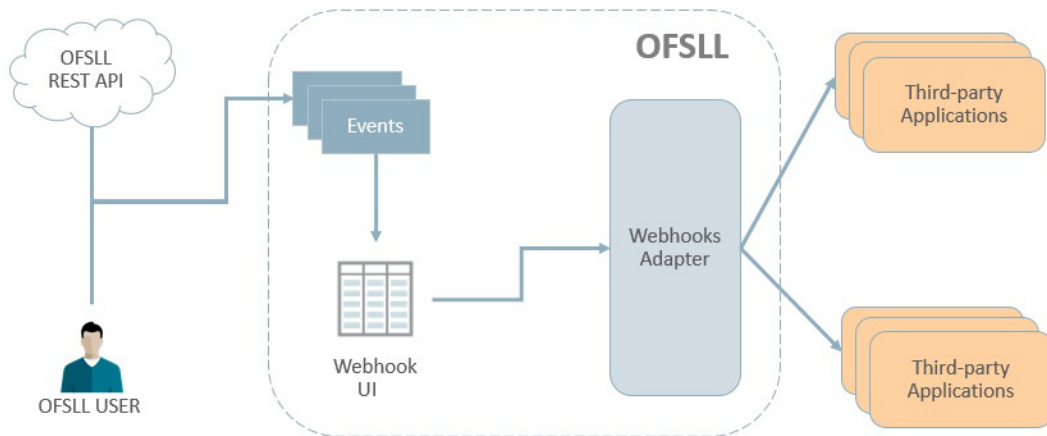
Appendix F: Webhooks

F.1 Introduction

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

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

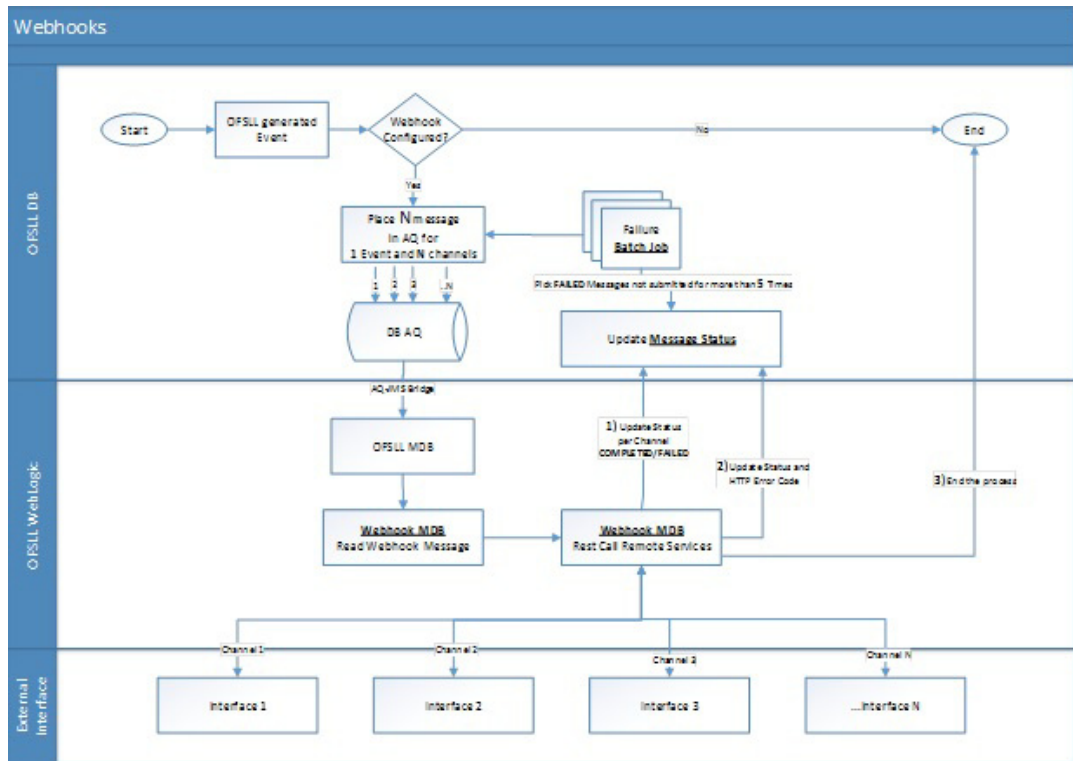
F.2 Webhook Architecture



As per the above image:

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

F.3 Webhook Workflow



As per the above workflow:

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

F.4 Webhook Message Format

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

F.5 Processing Webhook Request

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

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

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

- The system parameter `EVI_MAX_RETRY_COUNT` records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parameter can be modified if the maximum re-trigger attempts is to be less than 5 times.
- The batch job `EVEPRC_BJ_100_02` in SET-EVE batch job set picks the FAILED status messages for re-trigger and considers the above system parameter to control the maximum attempts to re-trigger.
- The system parameter `CMN_HTTP_CONNECTION_TIMEOUT` determines the maximum allowed response time (in seconds) from the third-party application. If response time exceeds than the system parameter configured value, then the status of request is updated as FAILED with 500 HTTP Status Code.
- If the system is running behind a firewall/proxy network, OFSLL provides below system parameters to configure proxy details.

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

Appendix G: Configuration at Company Level

G.1 Introduction

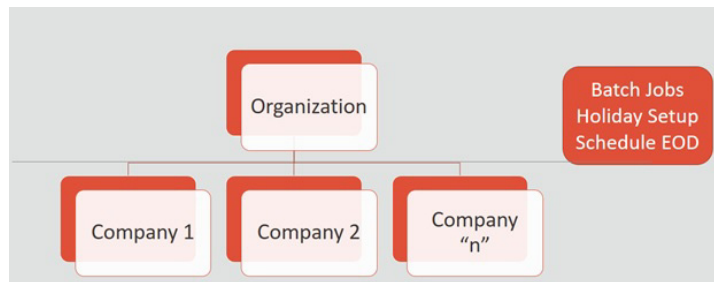
OFSLL supports defining multiple Portfolio Companies in an Organization and facilitates to configure these Portfolio Companies to operate in different time zones. The nightly batch jobs for processing can also be configured to run as per the operating hours of the Portfolio Companies.

Using this, system can be configured in Setup to either process at Organization level or at Company level. To process at Organization level, no specific change is required since it is the default setup.

The below details in this section is intended to give an overview of the changes required to setup the system to process at Company level.

G.2 Existing Configuration

In the default setup, there is no definition of GL date at company level and this implies that organization can define the independent companies to which accounts belongs. But the EOD scheduling and job run happens at organization level and 'not' at each company level. Also the GL date is defined at 'System Parameters' Level.



G.3 Configuration at Company Level

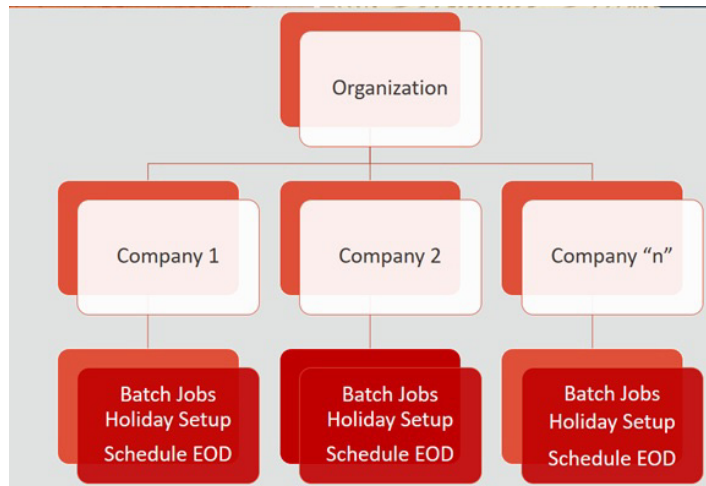
In the configuration at Company level (not Branch level), the following options are supported:

- To configure only one EOD schedule for one or all companies - Configure batch jobs at ALL level with or without having multiple company definitions. If OFSLL is upgraded from earlier to current release version, this helps to continue with existing ALL company level scheduling of batch job run.
- To configure EOD for each company independently - Define GL date at each Company level to schedule and run batch jobs at each company level. The scheduler changes the GL date of specific company, after successful completion of batch job run.

However in this setup, note that:

- It is advised to 'Enable' flag at ALL GL date level, but disable batch jobs at ALL level so that scheduler does the rollover of date but does not pick-up batch jobs for EOD run.
- After EOD run, system rollovers the GL date or ALL company entry, after completion of run of other specific company GL date rollover.
- Ensure the Company parameter 'System Under Maintenance' is also set to Y for corresponding company during EOD run of same company.
- Company Start of Business Time can be configured at company level. If the parameter value is set to '0500', it implies that scheduler rollovers the GL date based on this time.

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



G.4 Setup Company Definition

In this setup, define the company and company parameters.

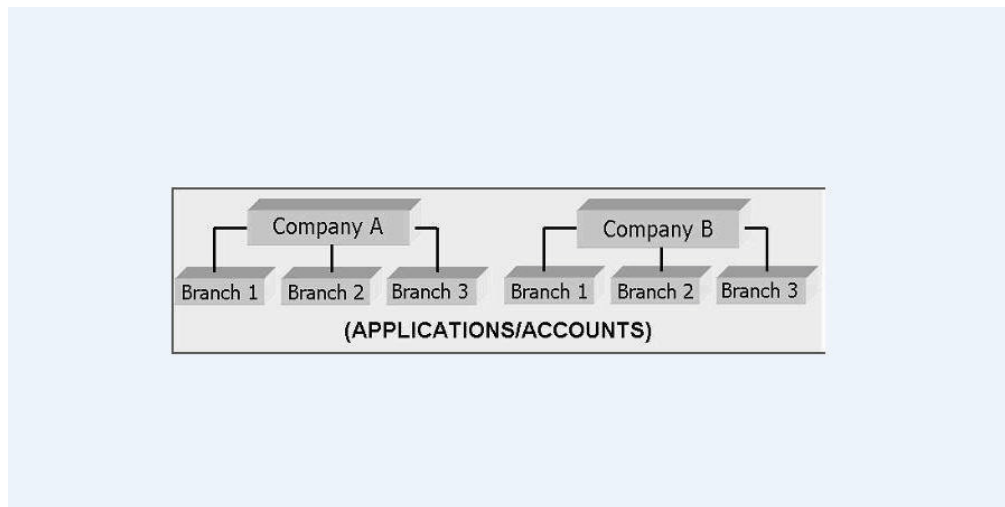
1. Define Company and date format
 - Define the company in 'Companies Definition' screen and ensure to maintain 'Company Time Zone'.
 - Define company code with 'Alphanumeric' characters only.
 - Ensure to define the 'Display Format' organization Definition ' Division Definition ' Display Formats.

Note

Fixed simple date format definition is one time setup for each company and Admin user is not expected to change it again in life time. Currently it is allowed to select only MM/DD/YYYY format.

2. Define the following company parameters:
 - The default shipped seed data of Company level GL date is set to All.
 - GL POST DATE - COMPANY IN MM/DD/YYYY FORMAT (UPDATED BY SCHEDULER IF ENABLED)
 - CMN_SYSTEM_UNDER_MAINTENANCE - SYSTEM UNDER MAINTENANCE
 - JSC_START_OF_BUSINESS_TIME (COMPANY START OF BUSINESS TIME (24HR FORMAT)
 - PTX_TXN_LAST_PURGE_DT - LAST PURGE DATE OF TXNS
 - PUP_TUP_LAST_PURGE_DT - LAST PURGE DATE OF TXNS UPLOAD

Example: The following is an illustration on how 3 companies are defined with 3 different time Zones in USA, UK and Australia.



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

G.4.1 Holiday Setup and Processing

The holiday defined in setup is processed as indicated below:

- Scheduler picks up the jobs for EOD run based on 'Next Date and time' set at each batch job level.
- After successful completion of job run for the individual company, system rollovers the date for respective company.
- Once the EOD run and date rollover is completed for individual company, system verifies the 'Enabled' indicator for 'All' company. If none of batch jobs are enabled - rollovers the ALL GL date.
- If '01 Jan 2020' is recorded as holiday in setup, scheduler will/will not execute the batch jobs based on the Batch job holiday maintenance and subsequently rollovers the next date to 02 Jan 2020, at proper start of business time for the company.

G.4.2 Batch Jobs Processing

The default shipped seed data of Batch Jobs is set to All. Define the company and copy the batch jobs. Note that the 'Copy' option copies all the batch jobs at one go.

G.5 Setup Multiple Companies in Same/Different Time Zone

- Define company level time zone using the field 'Company Time Zone at Companies Definition screen.
- This parameter is used to consider the Company level and Start of Business Time. The same can be configured to the same time zone or different time zone for scheduler to process EOD / BOD.
- Company wise file upload facility is supported as follows:
As part of creating company, following are automated:
 - Directory objects in db is created
 - System parameter is created for directories
 - External table is created for selected uploads - collateral and txn upload automatically
 - Physical directories are not created
 - Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

G.5.1 Setup for New Company Added Subsequently

For New Company Added Subsequently (not on Day zero), follow the same steps to be followed on Day zero setup. Raise SR to execute script of directory creation of new company for file upload.

G.6 Impact on Defining Configuration at Company Level

System displays the following details at each configured Company level.

G.6.1 Company Level Configuration Settings

Company level LOV selection is available at following screens to configure:

- System Monitor > Batch Jobs
- System Monitor > Jobs > Batch
- System Monitor > Jobs > Background
- System Monitor > Jobs > Credit Request
- System Monitor > JMS Queues > Messages
- System Monitor > Events
- Data Files > Input folder

G.6.2 Scheduler

Once the batch jobs are completed for that specific company, scheduler picks-up the company specific scheduled batch jobs and updates the GL Post Date of that specific company.

Note

- No two companies should be configured to run jobs by scheduler at the same time.

- Ensure to setup the Parent and child batch jobs with marginal difference in time set-up to get picked-up by the scheduler.
-

G.6.3 Debug Logs

- Batch level Debug logs are maintained at system parameter level and allowed to enable / disable debug batch job logging at system parameter level only.
- System allows to enable batch job level debug jobs by enabling in User Defined Table.
- The debug log file generated is appended with 'Company Name'.
- The date format in debug logs is MM/DD/YYYY - standard format only, irrespective of logs generated for any company.

G.6.4 Setup Screens

All setup screens refers to system date for validation. Example: Start and End Date.

G.6.5 File Uploads

If only ALL Company Definition is used, the file upload process continues to use the existing folder and infrastructure.

- As part of creating company, following are automated:
 - Directory objects in db is created
 - System parameter is created for directories
 - External table is created for selected uploads - collateral and txn upload automatically
 - Physical directories are not created
 - Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

G.6.5.1 Input File

- Changes are accepted in same file structure and input file has to be placed under input/directory/company specific folder.
- In case certain file does not have company definition like 'Asset Upload', the same can be placed in any company folder to process and upload records.
- Some input files are not programmed to refer Data Files > Input file definitions and hence any date in the file will follow MM/DD/YYYY format. For example, Call activity posting, promise date are to be given in the same format.
- Some input files are programmed to refer Data Files > Input file definitions and hence system expects the date in the file as defined as date format in definition.

G.6.5.2 Output File

Output file name is appended with 'Company Name' and is generated in one folder.

Note

A script 'crt_company_directories.sh' is provided with installer in the path 'core_db\ofslldb.zip\dba_utils\' to create directories and to create folders for each defined Company. The same is to be run during installation. Also, the CLOB indicator is retained at system parameter level.

G.6.6 Transactions

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

G.6.7 Web Services

- GL date of service refers to company level GL date.
- 'Company' has to be passed for certain web services to take reference of corresponding company GL date.

G.6.8 Letters, Correspondence

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

G.6.9 Reports

- Changes are done to report template and reports are generated with 'Company Name' appended to file and generated data for specific company, where the job is run.
- Date format in report is not controlled by company level display format and refers to the report template.

G.6.10 Credit Bureau & Metro II

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

G.6.11 GL

Current GL Setup (Attributes, Translations and Transaction Links and so on) is at Company level and hence there is no impact.

G.6.12 ODD1, ODD2, ODD3

If job is run at company level,

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

G.6.13 Migration

For all screens where company has been added, the default value ALL is provided and user is expected to enable this in seed data screen.

G.6.14 Conversion

No specific impact since API tables have definition of company. User can upload the conversion files based on company.

G.6.15 Archive

Parameter to specify the archive days are defined at system level but user can run the Archive batch jobs at each company level and the same archives data for that specific company.

G.6.16 Purge

Parameter to specify the purge days and following parameters are moved to company level.

- PTX_TXN_LAST_PURGE_DT - LAST PURGE DATE OF TXNS
- PUP_TUP_LAST_PURGE_DT - LAST PURGE DATE OF TXNS UPLOAD

G.6.17 Standard Payees

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

G.6.18 Data Masking

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

G.6.19 WFP Module

Not handled.

G.6.20 Batch Jobs and File uploads

For list of batch jobs and File uploads handled to run at company level, refer to product release notes.

G.6.21 Assumptions

System considers the criteria defined for company in Queues > Criteria Based Condition screen and ignores the branch level differentiation across application. Hence, even if user defines multiple records (as indicated below), system considers the combination as same and executes records are company level.

Company = AUS and Branch = ALL

Company = AUS and Branch = Sydney

ORACLE
Financial Services Lending and Leasing

Welcome ABSHEKAR | Sign Out | Logout

Queues | Criteria Based Condition | Customer Service | Call Action Results | Activity Tracking | User Groups

Criteria Definition | Add | Edit | View | Audit

| Name | Description | Start Dt | End Dt | Seq | Company | Branch | Enabled |
|----------------------|----------------------------|------------|------------|-----|---------|--------|---------|
| ANKS_LINKED_CRITERIA | ANKS_LINKED_CRITERIA | 06/01/2019 | 12/31/2020 | 0 | IND | INDB | N |
| ANKS_02 | LINKED_02 | 06/01/2019 | 06/30/2020 | 0 | ALL | ALL | N |
| TST01 | TST_UDF | 12/01/2018 | 06/30/2020 | 0 | ALL | ALL | N |
| DSDS | SUSDS | | | 0 | ALL | ALL | N |
| TEST_MAC_CONDITION | CONDITION BASED ON COMPANY | 01/01/2019 | 01/01/2020 | 0 | AUSD1 | ALL | Y |
| TEST15 | TEST | 09/01/2019 | 10/27/2019 | 0 | ALL | ALL | N |
| TST_02 | TST USER DEFINED FIELDS | 12/03/2018 | 07/28/2020 | 1 | ALL | ALL | Y |
| TEST_1 | TEST_1 | 01/01/2000 | 01/01/2020 | 1 | ALL | ALL | N |

Criteria Definition | Save and Stay | Save and Return | Return

Name: ANKS_LINKED_CRITERIA | End Dt: 12/31/2020 | Seq: 0 | Enabled:

* Description: ANKS_LINKED_CRITERIA | * Company: IND | * Branch: INDB | Start Dt: 06/01/2019

Criteria Details | Conditions

Criteria | Add | Edit | View | Audit

| Seq | Parameter | Comparison Operator | Criteria Value | Logical Operator | Enabled |
|-----|-------------------------------|---------------------|----------------|------------------|---------|
| 0 | ACCOUNT LINKED ACCOUNT NUMBER | EQUAL | 20190500011841 | OR | Y |
| 1 | PRODUCT CODE | LIKE | %4% | | Y |