

WFP Setup Guide

Oracle Financial Services Lending and Leasing

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WFP Setup Guide
May 2021
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Oracle Financial Services Lending and Leasing User Documentation

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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

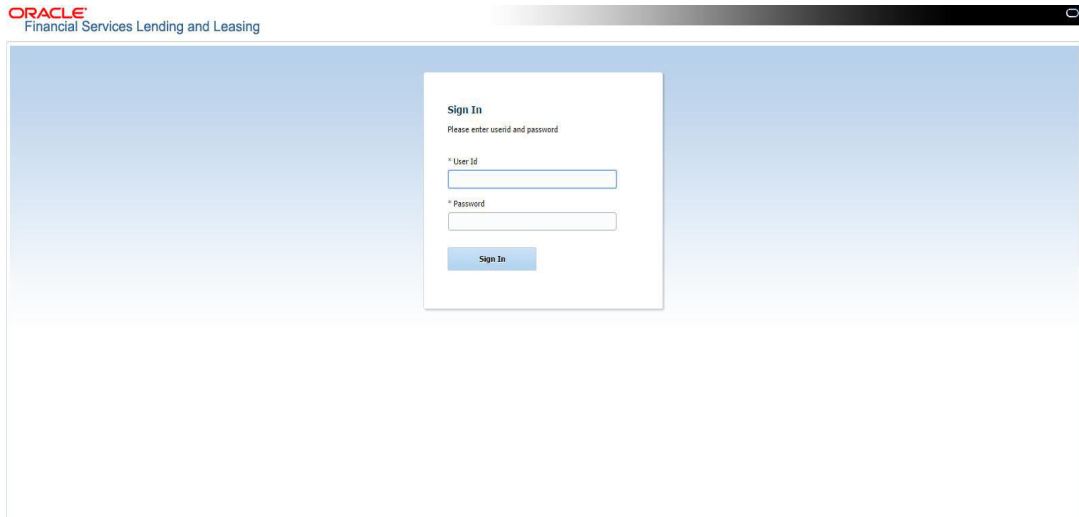
| Term | Refers to |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic | The underlined character of the tab or button |

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

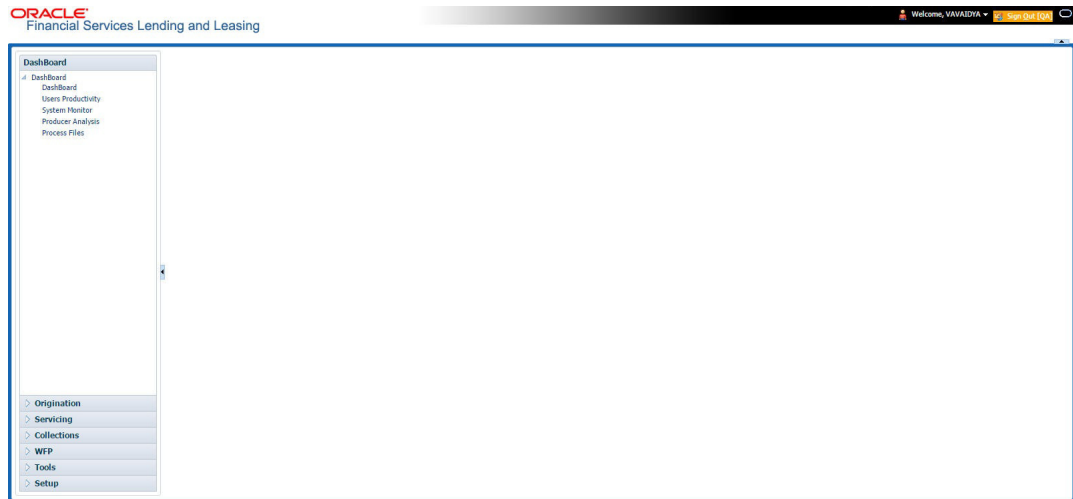
1.4.1 Home Screen

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



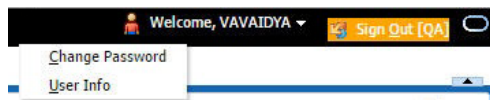
You can view the application version details and copyright information by clicking **About** link at the right bottom corner of the screen.



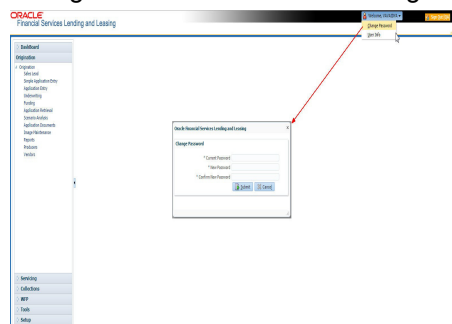
Header

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.

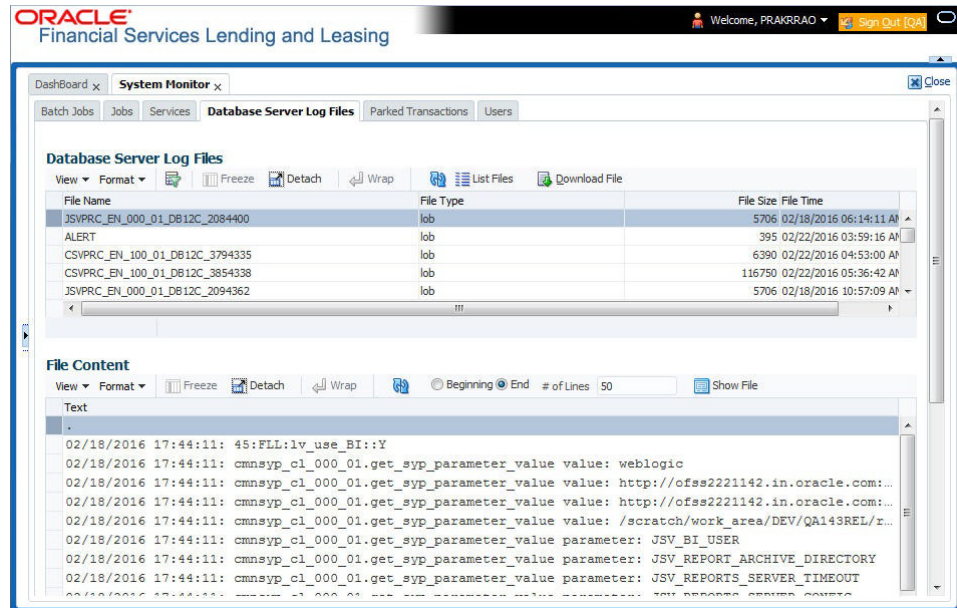
Debug Enabled Ind – Check this box to enable the debug indicator.



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.

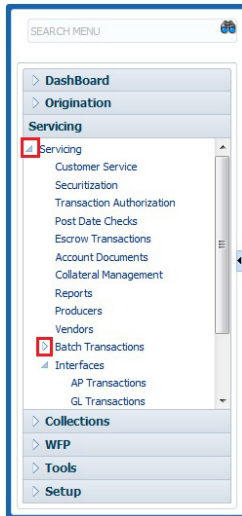
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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.

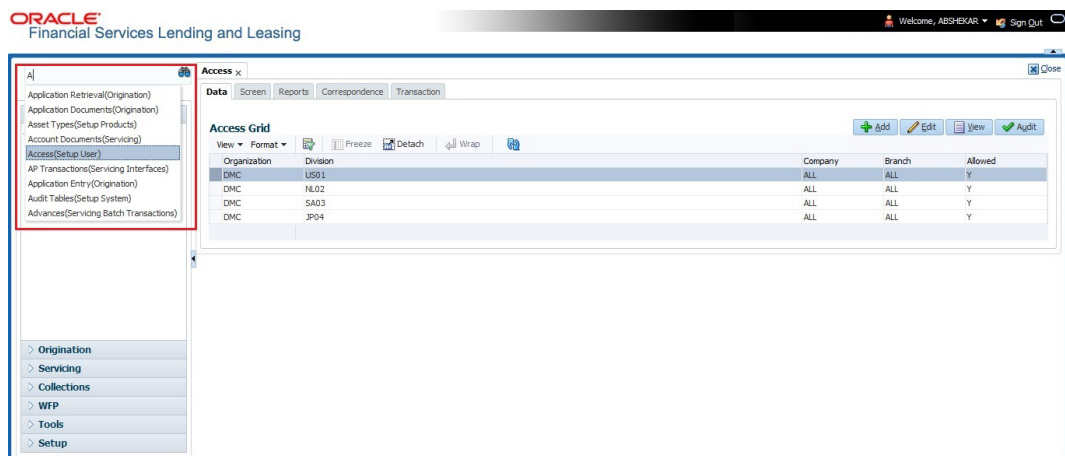


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

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.

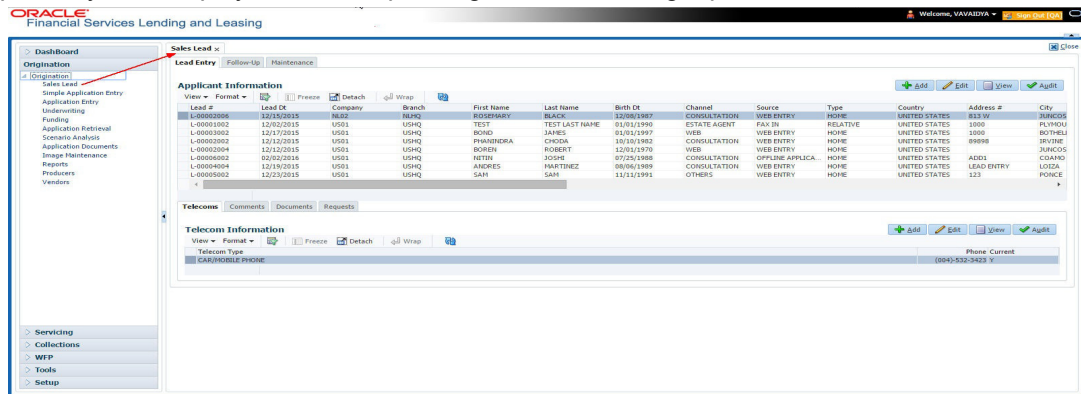
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



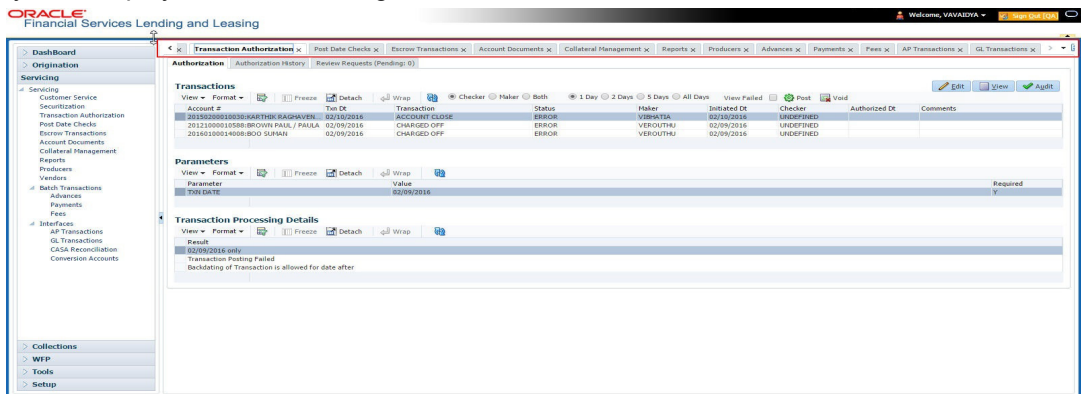
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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



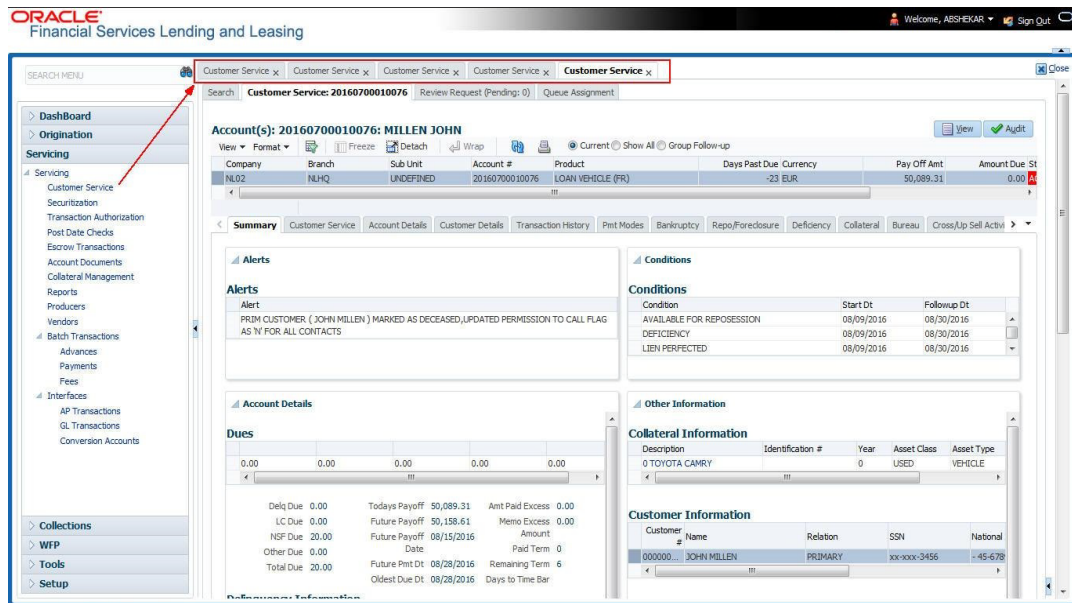
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

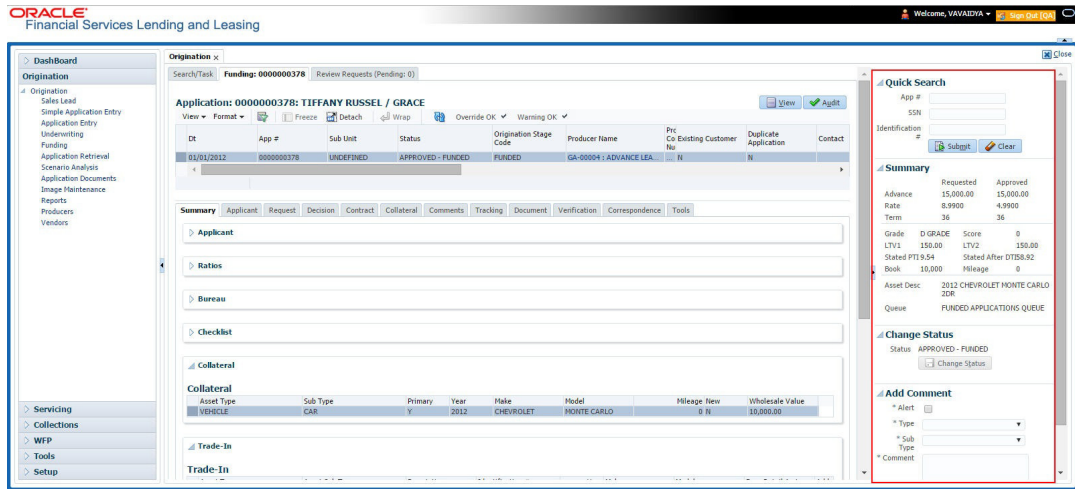
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

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:

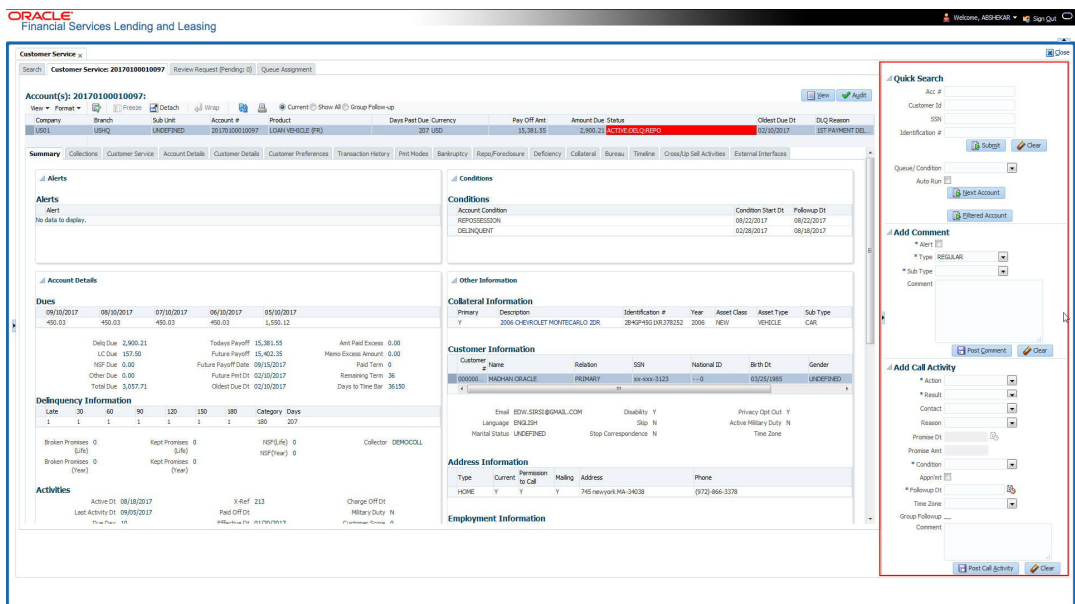


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found 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:

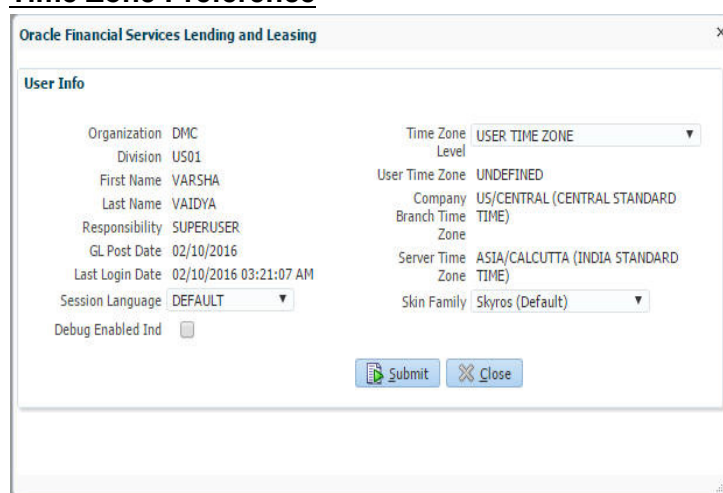


- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple 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 'YUTAKA OZAKA / AKANE' are shown, including company (US01), branch (USR1), sub unit (UNDEFINED), account number (20120200010231), and product (LEASE VEHICLE). The account status is 'ACTIVE' with a due date of '02/10/2015'. A horizontal tab bar is visible, with 'Customer Service' selected. Below the tabs, there is a 'Call Activities' section with a table of call records. The table has columns for Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointr Followup Dt, Time Zone, and Adj Followup Dt. Two call records are shown, both with a result of 'PH' and contact 'ANSWERING MACHINE'.

| Action | Result | Contact | Reason | Cancel | Promise Dt | Promise Amt | Condition | Appointr Followup Dt | Time Zone | Adj Followup Dt | Cor |
|--------|--------|-------------------|--------|--------|------------|-------------|-----------|----------------------|------------|------------------------|-----|
| 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.

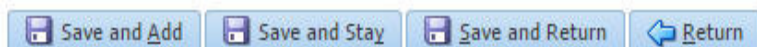
The table below gives a snapshot of them:

| 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:

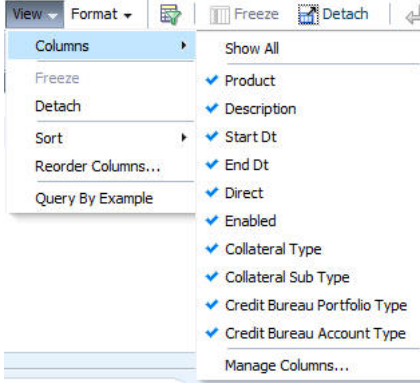
| Basic Actions | Description |
|---|---|
|  | Show File - Click to view the details of selected file. |
|  | List Files - Click to generate and view the list of files maintained in the system. |
|  | Download File - Click to download the details of selected data. |

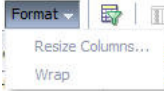
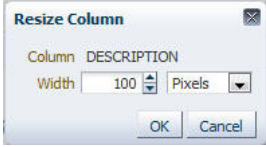
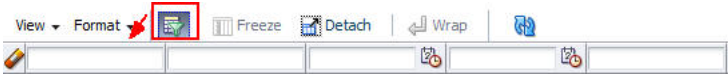
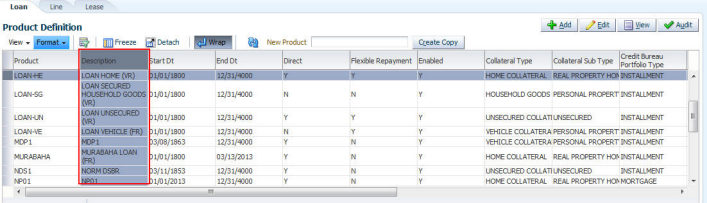


1.5.3 Personalization Options

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:

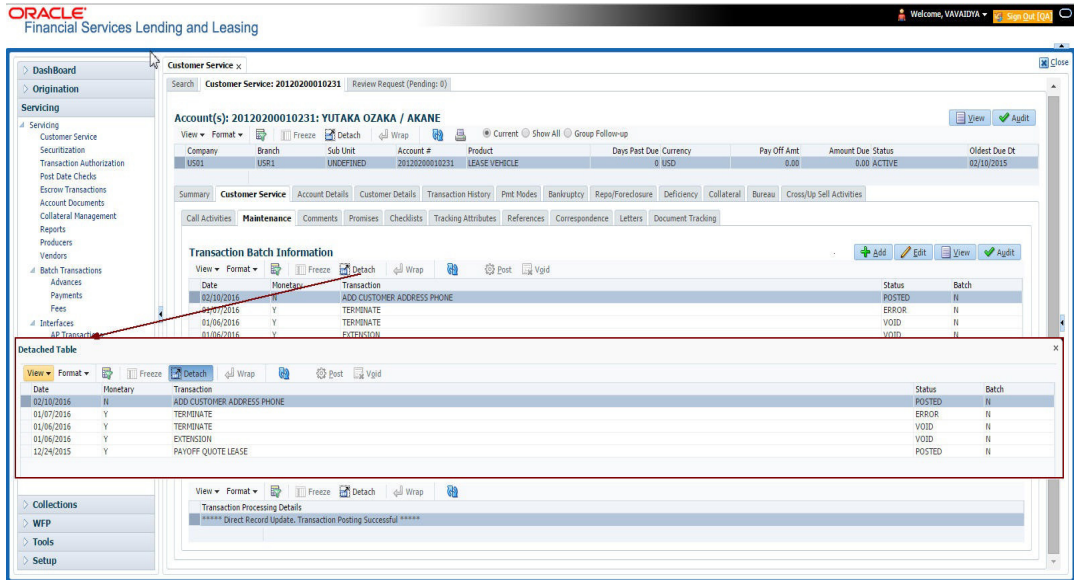
| Options | Description |
|---------|---|
| View | <p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally, the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

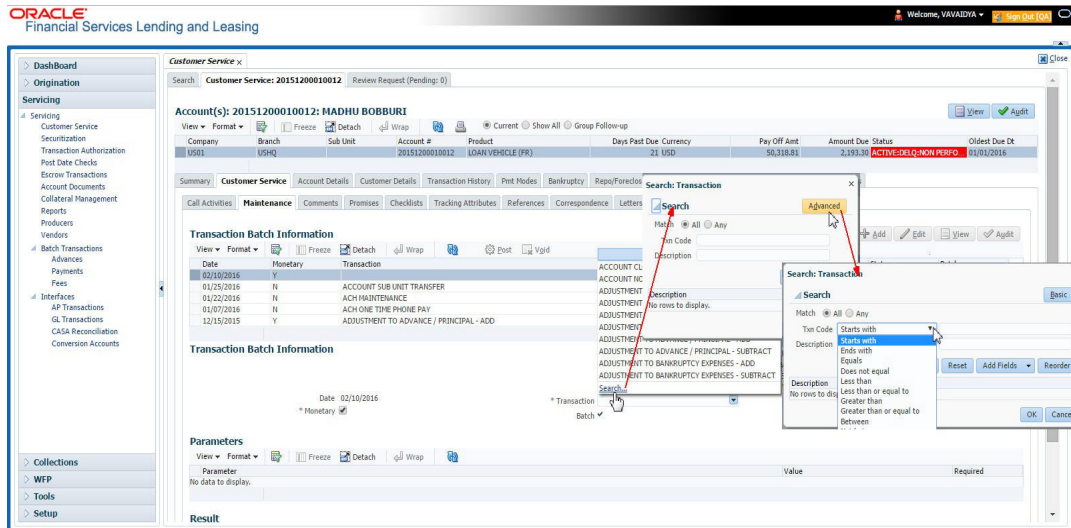


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

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.

< > { } | \ ^ [] `

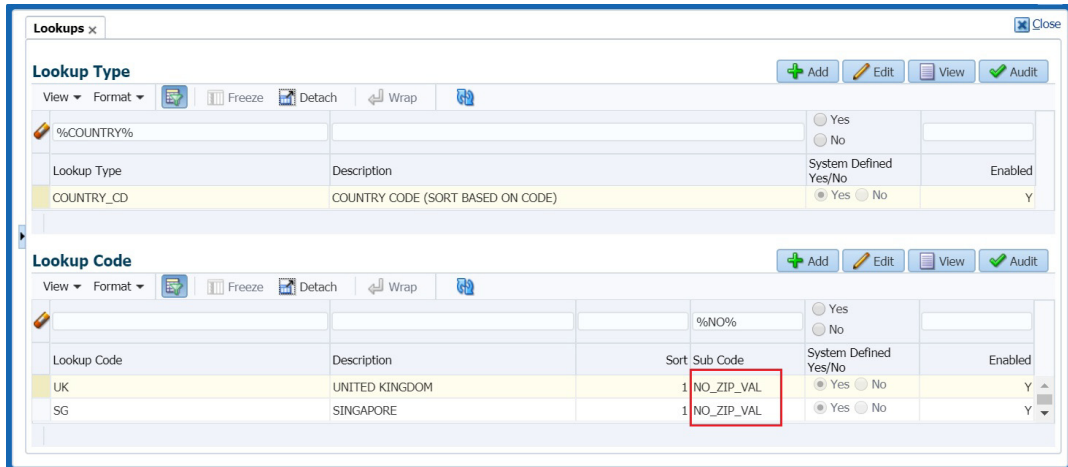
Hence, ensure that the same is not used while processing any input data in the system.

1.5.5 Skip Zip Code Validation

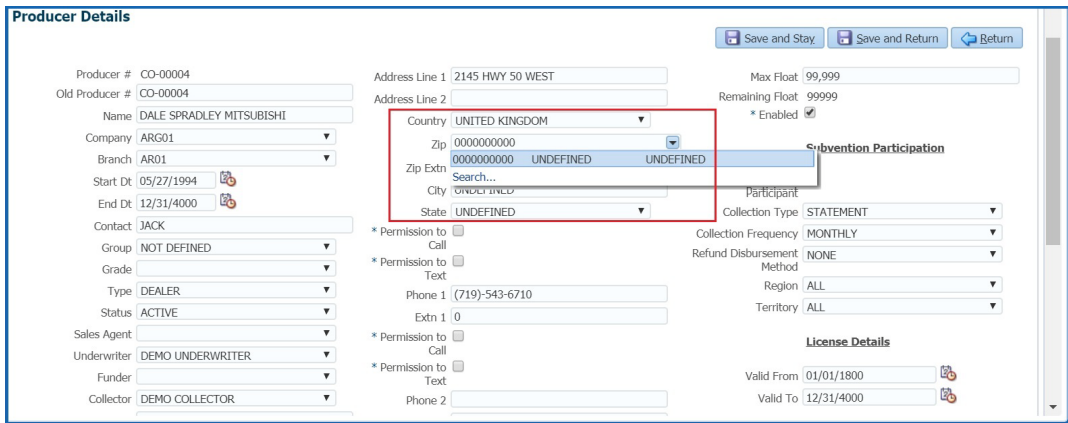
While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

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.



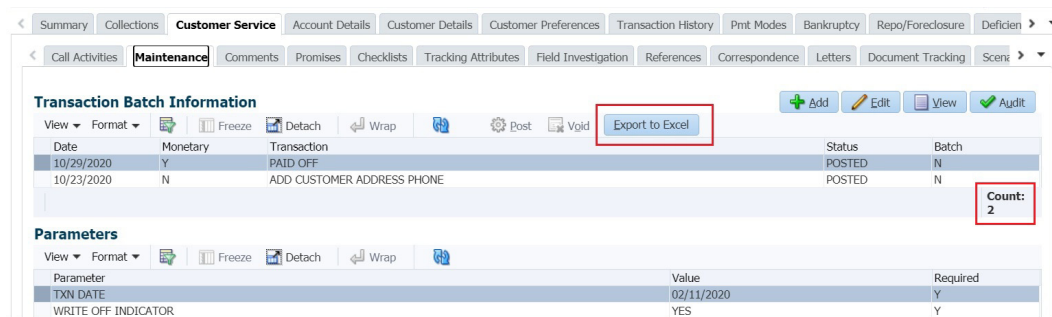
Note

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. Wholesale Floor Planning Setup

This chapter explains how to use the Wholesale Floor Planning Setup window to set up the WFP module in Oracle Financial Services Lending and Leasing.

Note

Although WFP is a separate module, it uses the Oracle Financial Services Lending and Leasing system's seed data, as well as lookup codes defined on the Setup menu's Administration form. The Wholesale Floor Planning Setup form only records setup data specific to the WFP module (just as the Setup menu's Product module records data specific to the Loan, Line of Credit, and Lease modules.)

Please do not set up the Wholesale Floor Planning module until after you have completed all other aspects of Oracle Financial Services Lending and Leasing setup.

2.1 Set up the WFP Lookups

Note

For more information about lookups, see this section of the **Lookups link (Lookups Setup Screen)** in the **Administration System Setup** of this guide.

To set up the WFP lookups

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration screen's link bar, click the **System** drop-down link, then click **Lookups**.
4. In the **Lookups Setup** screen's **Lookup Types** section, the following lookup codes apply to the WFP module:

2.1.1 Set up the WFP Parameters

| Lookup Type: | Description: |
|------------------------------|--|
| WFP_ACCR_BASE_DAYS_CD | BASE DAYS FOR COMPUTING ACCRUALS IN WFP |
| WFP_ADJUSTMENT_REASONS_CD | BATCH FILE ADJUSTMENT REASONS |
| WFP_ADJUSTMENT_TYPES_CD | BATCH UNITS FILE ADJUSTMENT TYPES |
| WFP_BATCH_STATUS_TYPES_CD | BATCH UNITS FILE STATUS TYPES |
| WFP_CL_ALTER_ACTIONS_CD | ALTERATION ACTION ON CREDIT LINES IN WFP |
| WFP_CL_ALTER_REASONS_CD | CREDIT LINE CHANGE REASONS |
| WFP_CONDITION_REASONS_CD | UNIT CONDITION REASONS |
| WFP_DELAY_DAY_BASIS_CD | DELAY DAY BASIS |
| WFP_FEE_CALC_METHODS_CD | FEE CALCULATION METHODS |
| WFP_GL_HEADER_SEGMENTS | GL HEADER SEGMENTS (SUB CODE USED FOR LABELS IN GLIS03) |
| WFP_LEVEL_IND_CD | SUB-TRANSACTION LEVEL INDICATORS |
| WFP_MONETARY_REASONS_CD | MONETARY TRANSACTION REASONS |
| WFP_PMT_MODES_CD | PAYMENT MODES OR METHODS |
| WFP_PMT_REASONS_CD | PAYMENT REASONS |
| WFP_PMT_STATUS_TYPES_CD | PAYMENT STATUS TYPES |
| WFP_PMT_TYPES_CD | PAYMENT TYPES |
| WFP_PRODUCER_STATUS_TYPES_CD | WHOLESALE PRODUCER STATUS |
| WFP_RATE_REASONS_CD | RATE CHANGE REASONS |
| WFP_RESCHED_REASONS_CD | UNIT RE-SCHEDULING REASONS |
| WFP_TXN_ACTION_TYPES_CD | TRANSACTION ACTION TYPES FOR FLOOR PLANNING |
| WFP_TXN_BALANCE_TYPE_CD | WHOLESALE FLOOR PLAN WFP WBT BALANCE CD CODES |
| WFP_TXN_SUB_TYPES_CD | TRANSACTION SUB TYPES (SUB CODE USED FOR INDICATING BALANCE) |
| WFP_TXN_TYPES_CD | FLOOR PLANNING TRANSACTION TYPES |
| WFP_UNIT_ASSET_TYPE_CD | WHOLESALE FLOOR PLAN ASSET TYPES |
| WFP_UNIT_COND_ACTION_CD | ACTION ASSOCIATED WITH THE WFP UNIT CONDITION |

| Lookup Type: | Description: |
|----------------------------|---|
| WFP_UNIT_COND_REASONS_CD | UNIT CONDITION REASONS |
| WFP_UNIT_COND_TYPES_CD | UNIT CONDITION TYPES |
| WFP_UNIT_STATUS_REASONS_CD | UNIT STATUS CHANGE REASON |
| WFP_UNIT_STATUS_TYPES_CD | UNIT STATUS TYPES |
| WFP_UNIT_TYPES_CD | FLOOR PLAN UNIT TYPES |
| WFP_WCP_CEIL_INDEX_CD | WHOLESALE FLOOR PLAN WFP WCP CEIL INDEX CD CODES |
| WFP_WCP_MARGIN_INDEX_CD | WHOLESALE FLOOR PLAN WFP WCP MARGIN INDEX CD CODES |
| WFP_WCP_UNIT_CD | WHOLESALE FLOOR PLAN WFP WCP UNIT CD CODES |
| WFP_WFR_FEE_CALC_METHOD_CD | WHOLESALE FLOOR PLAN WFP WFR FEE CALC METHOD CD CODES |
| WFP_WIB_LEVEL_IND_CD | WHOLESALE FLOOR PLAN WIB LEVEL INDICATOR CODES |

The following parameters apply to the WFP module:

- WFP_MAX_CYCLES_BACKDT
- WFP_REVERSE_TXN_IND

Wholesale Floor Planning parameters are set up at the system level.

System level parameters

In setting up system level parameters for wholesale floor planning, you will need to know the answer to the following two questions:

- The number of cycles back dated
- Which transactions use the reverse indicator?

Note

For more information about system level parameters, see this section of **Parameters link (Parameters Setup screen)** in the **Administration System Setup** of this guide.

To set up the WFP parameters at the system level

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration Setup link bar, click the **System** drop-down link, then click **Parameters**.
4. Click the **Parameters** drop-down link, then click **System**.
5. On the **System Parameters Setup** screen's **System Parameters** section, search for and set up the following parameters:

Parameter:

WFP_MAX_CYCLES_BACKDT

Description:

WFP TRANSACTION NO.OF CYCLES BACKED

Parameter Value:

Type the number of cycles backed.

Parameter:

WFP_REVERSE_TXN_IND

Description:

WFP REVRESAL OF TXN INDICATOR

Parameter Value:

Type the number of cycles backed.

3. Index Rates

3.1 Introduction

The Index Rates maintains your organization’s history of periodic changes in index rates as it applies to wholesale floor planning. It allows you to define the interest rate for the loans extended to the producers by type of credit line. The index rate provides the base rate for a credit line where:

$$\text{interest rate} = \text{index rate} + \text{margin rate}.$$

An index type can have different rates depending on the start date. For each index type, the Index Rates section records the interest rate and the start date after which the rate is applicable. If you do not want to use a variable index rate, you can use the flat rate index.

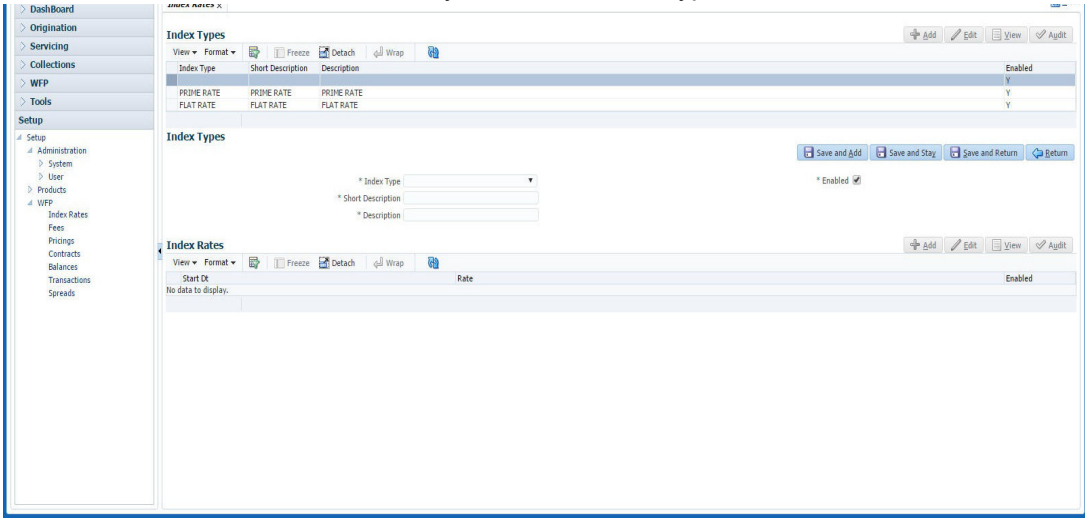
3.2 Index Rate Link

While you can add new rates for an existing index type, you cannot modify or delete existing index rates.

To use the Index Rates link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Index Rates**

1. In the **Index Types** section, select the record you want to work with. **Note:** PRIME RATE and FLAT RATE are the default, system defined rate types.



Note the Following:

- If you choose, use **Search Criteria** to limit the display of records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.

2. In the **Index Types** section, enter, view, or edit the following information

| In this field: | Do this: |
|-------------------|-----------------------------------|
| Index Type | Select the index type (required). |

| | |
|--------------------------|---|
| In this field: | Do this: |
| Short Description | Enter the short description of the index rate type (required). |
| Description | Enter the longer description of the index rate type (required). |
| Enabled | Select to enable the index rate type. |

3. In the **Index Rates** section, select the record you want to work with.

Note the following:

- If you choose, use **Search Criteria** to limit the display of index rates records.
- If you are entering a new record, click **Add**.

4. In the **Index Rates** section, enter the following information

| | |
|-----------------------|--|
| In this field: | Do this: |
| Start Date | Enter the start date of the index rate. Note: This cannot be less than current date (required). |
| Rates | Enter the rate. Note: For a particular index type, multiple rates cannot be entered in the Index Rates section with the same start date (required). |
| Enabled | Select to enable the index rate. |

5. Click **Save** in the Index Types section.

For example,

Using the data in the sample graphic, let's assume the current date is February 5, 2009 (10/30/2008).

The entries in the Index Rates section for a PRIME RATE include:

| Start Date | Rate |
|-------------------|-------------|
| 01/29/2009 | 3.0 |
| 10/16/2008 | 12.0 |
| 10/03/2008 | 8.0 |

In this scenario 8.0% will be the rate used by Oracle Financial Services Lending and Leasing to compute interest on October 10, 2008.

4.1 Introduction

The Fees link allows you to define the method of computing the various producer, credit line, and unit level fees. You can define different fee calculations for a state, producer, and credit line.

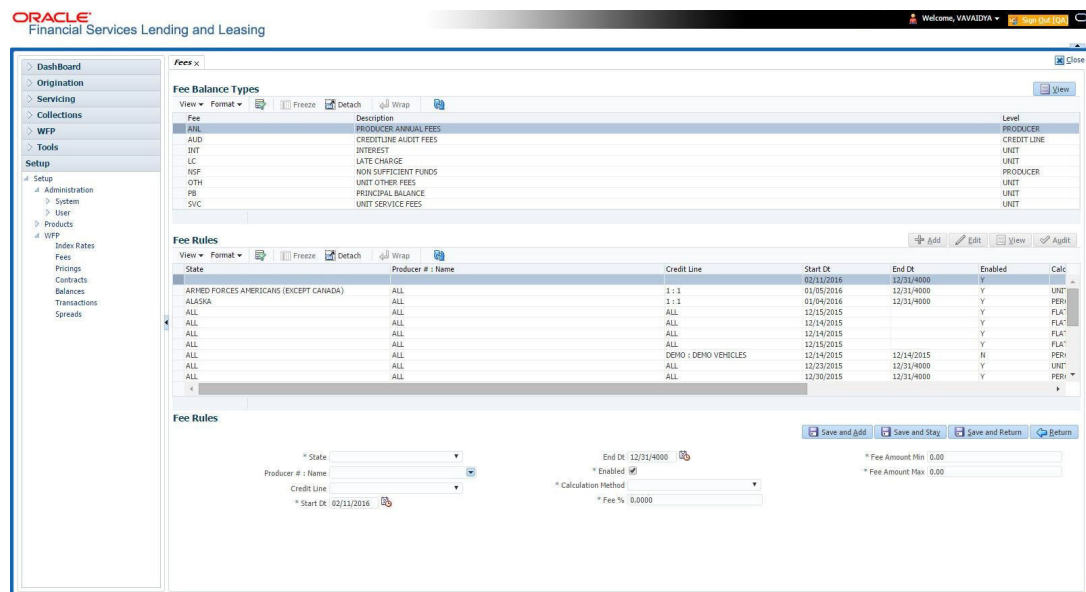
Note

The Fee Rules section on the Fees link displays all the system defined balance types, even those disabled on the Balance Types screen. This is necessary for Oracle Financial Services Lending and Leasing to retain the fee rules associated with the balance type in case any are already associated with any existing units.

4.2 Fees Link

To use the Fees link

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



1. In the **Fee Balances Types** section, select the record you want to work with.

Note

If you choose, use **Search Criteria** to limit the display of instrument records.

2. In the **Fee Balances Types** section, view the following information:

| In this field: | View this: |
|--------------------|---|
| Fee | The system defined fee types applicable for WFP (display only). |
| Description | The balance description of the fee type (display only). |

| | |
|-----------------------|---|
| In this field: | View this: |
| Level | View the balance type level at which a fee is applicable: PRODUCER, CREDITLINE, or UNIT (display only). |

3. In the **Fee Rules** section, select the record you want to work and click **Show** in the **Details** column.

Note the following:

- If you choose, use **Search Criteria** to limit the display of the fee rule records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.

4. In the **Fee Rules** section, enter, view, or edit the following information:

| | |
|---------------------------|---|
| In this field: | Do this: |
| State | Select state initials (required). |
| Producer #: Name | Select the producer (optional). |
| Credit Line | Select the credit line (optional). |
| Start Date | Start the date from when the fee rule is applicable (required). |
| End Date | Start the date till which the fee rule is applicable. A blank field indicates no end date (optional). |
| Enabled | Select to enable this fee rule. |
| Calculation Method | Select the calculation method. If the calculation method is FLAT, then Fee% field should have the value 0.0 and the Fee Amount - Maximum field would have the same value as that in the Fee Amount - Minimum field. Oracle Financial Services Lending and Leasing uses the Fee Amount - Minimum field for fee calculation (required). |
| Fee% | Enter the fee percentage (required). |
| Fee Amount Minimum | Enter the minimum fee amount that would be charged to the producer (required). |
| Fee Amount Maximum | Enter the maximum fee amount that would be charged to the producer (required). |

5. Click **Save** on the Fee Balance Types section.

FLEXCUBE WFP supports the following types of fees and calculation methods:

| Description | Level | Calculation Methods supported |
|----------------------|--------------|--------------------------------------|
| NON SUFFICIENT FEES | PRODUCER | FLAT |
| PRODUCER ANNUAL FEES | PRODUCER | FLAT |

| Description | Level | Calculation Methods supported |
|------------------------|-------------|---|
| CREDIT LINE AUDIT FEES | CREDIT LINE | FLAT |
| LATE CHARGE | UNIT | FLAT PERCENTAGE OF PAYMENT DUE PERCENTAGE OF BALANCE PAYMENT UNIT CHARGE |
| UNIT SERVICE FEES | UNIT | FLAT |
| UNIT OTHER FEES | UNIT | FLAT |

| In this field: | Do this: |
|-------------------------------|---|
| Unit | Select the unit type. This describes the type of unit to which the pricing applies (required). |
| Start Date | Enter the start date. This is the date after which the pricing plan would be in use and available in maintenance. Note: The start date of a pricing plan cannot be less than the current date (required). |
| End Date | Enter the end date. This is the date after which the pricing plan would not be available. Note: The end date cannot be less than the current date or start date (optional). |
| Enabled | Select to enable the pricing policy. |
| Initial Adv% | Enter the initial advance percent. This indicates what percent of the value of the unit is given to the producer as an advance (loan). For example, if the value of a new vehicle is \$10,000 and the loan given to the producer is \$8,000 then the initial advance percent is 80 percent (optional). |
| Term | Enter the total term in months. This indicates the maximum term (in months) of the credit line (optional). |
| Current Yr Curtailment | Enter the percent of outstanding principal which need to be recovered from the producer each month in the current year. |
| Prior Year Curtailment | Enter the prior year curtailment percent (optional). |
| Margin Rate | Enter the margin rate. The interest rate equals the index rate plus margin rate. Index rate is the applicable interest rate for the selected index type (optional). |
| Ceiling Index | Select the ceiling index code. This indicates the index on which the interest rate ceiling would be based (optional). |
| Ceiling Rate | Enter the ceiling margin rate. This defines the ceiling for interest. The ceiling rate equals the ceiling index rate plus the ceiling margin rate. For example, if the index rate is three percent, the margin rate is one and a half percent, and the ceiling rate is five percent, then the interest rate is four and a half percent. If the index rate increases to four percent, the interest rate will be five percent and not five and a half percent (optional). |

2. Click **Save** in the Pricing Details section.

6. Contracts

6.1 Introduction

The Contract link allows you to define the terms and conditions of your contracts. Contracts can be defined according to company, branch, and type of unit. You can add new contracts and modify the existing ones.

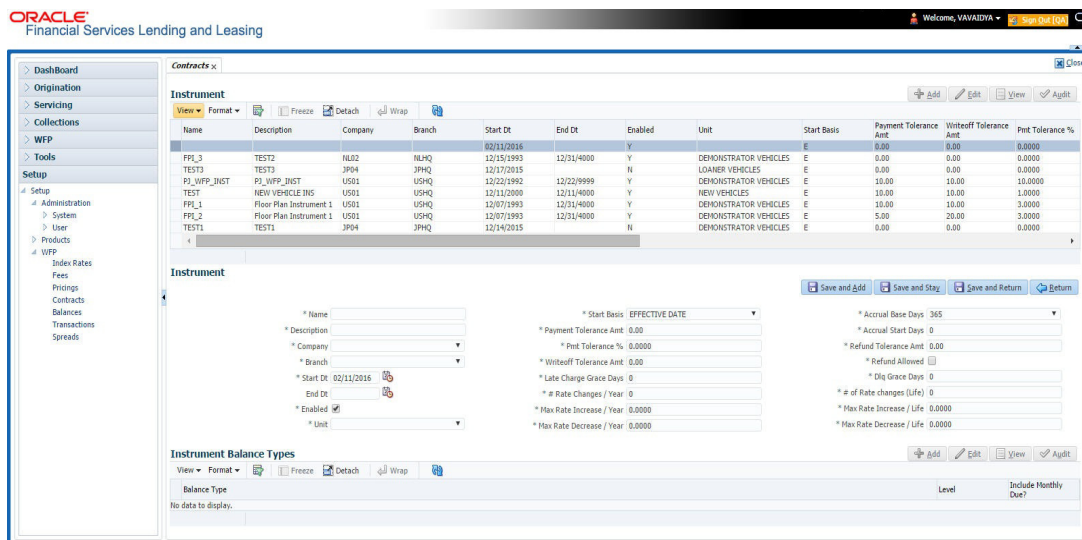
6.2 Contracts Link

Oracle Financial Services Lending and Leasing selects which instrument to offer based on whether:

- The instrument company/ branch matches the producer company/ branch. **Note:** We recommend setting up an instrument where the company / branch is ALL/ ALL to ensure proper performance in Oracle Financial Services Lending and Leasing
- The contract date at unit level should be between the instrument start and end date
- The instrument is enabled.

To use the Contract link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Contracts**



In the **Instrument** section, select the record you want to work with and click **Show** in the **Details** column.

- If you choose, use **Search Criteria** to limit the display of records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.

1. In the **Instrument** section, enter, view, or edit the following information:

| In this field: | Do this: |
|----------------|---|
| Name | Enter the unique name of the instrument (required). |

| In this field: | Do this: |
|----------------------------------|--|
| Description | Enter the instrument description. This entry should briefly describe the instrument (required). |
| Company | Select the company for which the instrument is applicable (required). |
| Branch | Select the branch of the company for which the instrument is applicable (optional). |
| Start Date | Enter the start date. This is the date after which the instrument is in use and is available on the Wholesale Floor Planning Maintenance form (required). |
| End Date | Enter the end date after which the instrument is invalid and unavailable on the Wholesale Floor Planning Maintenance form. While this field can be empty, it cannot be less than the current date or start date (required). A blank field indicates no end date (optional). |
| Enabled | Select to enable the contract instrument. |
| Unit | Select the unit type (required). This field links the policies to contracts. There should be at least one enabled contract for every unique unit type (required). |
| Start Basis | Select the accrual start date basis. This indicates the date from which the interest rate would be calculated. For example, a start basis that equals the payment date implies that the interest rate calculation starts with the first payment date (required). |
| Payment Tolerance Amount | Enter the payment tolerance amount. This defines the acceptable shortfall in the monthly payment in dollars for which no penalty would be imposed (required). |
| Writeoff Tolerance Amount | Enter the writeoff tolerance amount. This is the tolerance acceptable while a unit gets paid off. The unit will be considered paid even if payment is falling short of actual due by this amount (required). |
| Pmt Tolerance% | Enter the payment tolerance percent. This defines the acceptable percent of the monthly payment due which no penalty would be imposed. For example, the tolerance can be set for 95 percent of payment due (required). |
| Late Charge Grace days | Enter the late charge grace days. This is the number of days after the payment due date during which no late fee would be charged (required). |
| # Rate Changes/ Year | Enter the number of rate changes in a year. This is the maximum number of times the rate can be changed in a year for a unit. Note: The number of rate changes in a year cannot exceed the number of rate changes for the life of the contact (required). |
| Max Rate Increase Year | Enter the maximum rate increase in a year. This is the ceiling limit for rate increases in a year (required). |

| In this field: | Do this: |
|--------------------------------|--|
| Max Rate Decrease Year | Enter the maximum rate decrease in a year. This is the floor limit for rate decreases in a year (required). |
| Accrual Base Days | Select the accrual base days. This is the number of days the instrument assumes in a year for interest computation: 360, 365, or 366. If the accrual base is selected as 365, the interest computation would be based on actual days (365) and the base would be 365. However, in this case, if the year happens to be a leap year and the actual day's computation includes the month of February, then the additional day of leap year is not considered (required). |
| Accrual Start Days | Enter the accrual start days. This is the number of days after which interest accrual starts once the instrument is in use (required). |
| Refund Tolerance Amount | Enter the refund tolerance amount. If the refund due to the producer is more than this, the tolerance amount is refunded. Note: You cannot complete this field if the Refund Allowed box is selected (required). |
| DIq Grace Days | Enter the delinquency grace days. This is the number of days after the payment due date during which the account will not be considered delinquent (required). |
| # Rate Change Life | Enter the number or rate changes in life. This is the maximum number of times the rate can be changed during the life of the contract (required). |
| Max Rate Increase Life | Enter the maximum rate increase in life of loan. This is the ceiling limit for rate increase during the entire life of the contract (required). |
| Max Rate Decrease Life | Enter the maximum rate decrease in life. This is the floor limit for rate decrease during the entire life of the contract (required). |
| Refund Allowed | If selected, this check box indicates this instrument allows a refund in case the producer pays in excess of what is due (required). |

The Instrument Balance Types section allows you to define the balance type for the selected instrument at the producer, credit line, or unit level.

2. In the **Instrument Balance Types** section, select the record you want to work with.

- If you choose, use **Search Criteria** to limit the display of records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.

3. In the **Instrument Balance Types** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---------------------|--|
| Select | If selected, indicates that this is the current record. |
| Balance Type | Select the balance type (required). |
| Level | View the level indicator. This entry is based on the selected Balance Type and is non-editable (required). |

| In this field: | Do this: |
|------------------------------|--|
| Include Monthly Due ? | Select to compute the minimum monthly payment. |

4. Click **Save** in the Instrument section.

7. Balances

7.1 Introduction

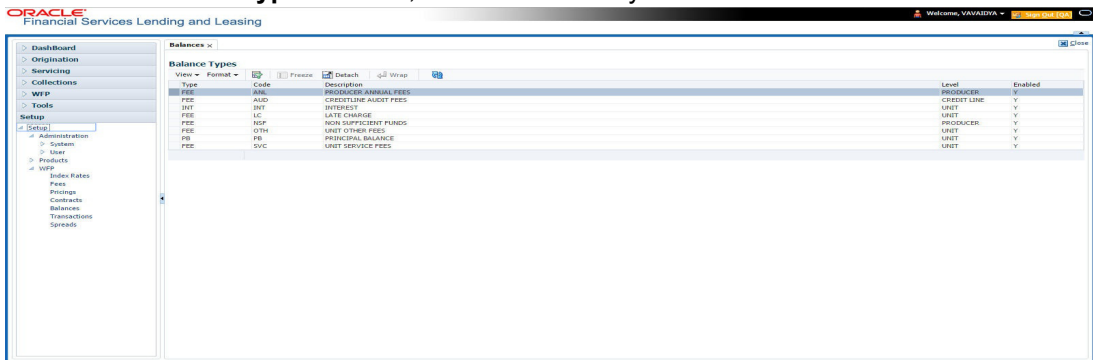
The Balance Types link displays the various types of balance types computed for each producer (or “dealer”) set up in the WFP module. The balances defined in the Balance Types section are fixed, system defined, and set up during WFP installation. You cannot add or modify any balance types. However, you can choose not to use a balance type by clearing its Enabled check box.

7.2 Balances Link

To view the Balance Types link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Balances**

1. In the **Balance Types** section, select the record you want to work with.



Note

If you choose, use **Search Criteria** to limit the display of records.

2. In the **Balance Types** section, view the following display only information:

| In this field: | View this: |
|--------------------|--|
| Type | The transaction type. |
| Code | The balance code. |
| Description | The description. |
| Level | The balance level. This indicates whether the balance is computed at PRODUCER, CREDIT LINE, or UNIT level. |
| Enabled | Select to enable the balance types. When this check box is clear, Oracle Financial Services Lending and Leasing will not compute this balance from that date on for all new producers, credit lines, or units. |

Note

The balance types PRINCIPAL BALANCE and INTEREST should be enabled at the UNIT level.

8. Transactions

8.1 Introduction

The Transactions records the system defined, consolidated list of transaction codes available in the WFP module.

The transaction codes defined on this screen are fixed, system defined, and set up during WFP installation; you cannot modify them. However, you can choose not to use a transaction code by clearing its Enabled check box. You can also choose which transactions affect the general ledger by selecting the GL check box.

The transaction codes defined here are available on the Wholesale Floor Planning Maintenance form.

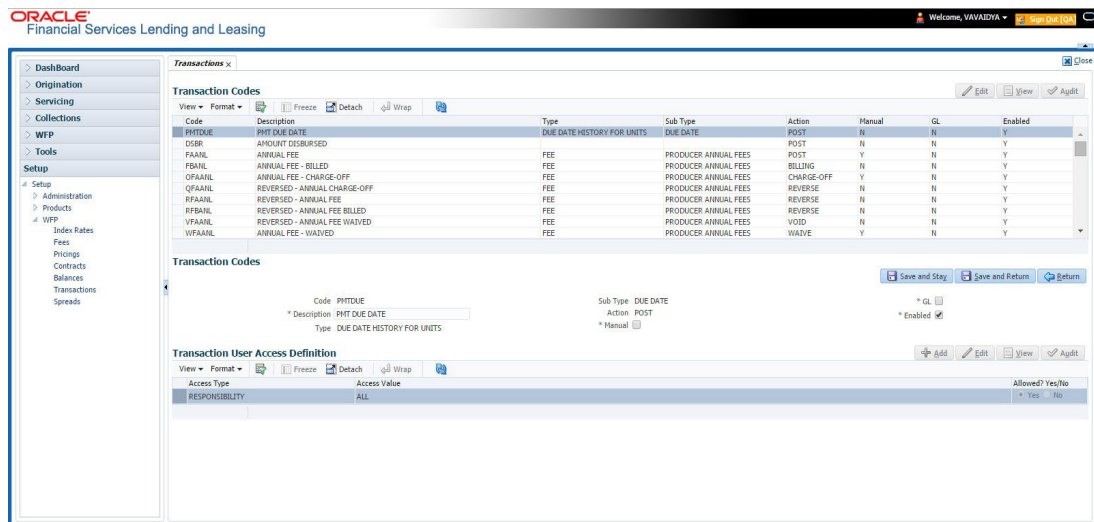
Note

If any transaction code is disabled on the Transaction Codes screen, it may have an impact on the spreads if the disabled transaction code was listed in the Spread Details section on the Spreads screen. Oracle Financial Services Lending and Leasing would not be able to prevent allocation of payment to this code in spite of it being disabled.

8.2 Transaction Codes Link

To use the Transaction Codes link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > WFP > Transactions**



1. In the **Transaction Codes** section, select the record you want to work with.
 - If you choose, use **Search Criteria** to limit the display of records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.

2. In the **Transaction Codes** section, enter, view, or edit the following information

| In this field: | Do this: |
|-----------------------|--|
| Code | Enter transaction type code. This is a system defined code for the transactions. The first letter of the code indicates the type of task the transaction performs: P – payment F – fee O – charge off Q – reverse charge off R – reverse W – waive V – reversal of waived transaction (required). |
| Description | Enter the description associated with the Transaction code. This is a system defined field that can be modified by users (required). |
| Type | Select the transaction type. This field maps the transaction code to into Transaction types (required). |
| Sub Type | Select the sub type (required). |
| Action | Select the action type. For more information about the Action field, see the following section, A Note about the Action Field. Note: If a transaction code has an action of POST, WAIVE, or CHARGE-OFF, then a REVERSE action should also be associated with this code (required). |
| Manual | Select to allow users to post these transactions on the Wholesale Floor Planning Maintenance form. |
| GL | Select to post the transaction to the general ledger when performed. |
| Enabled | Select to enable the transaction code. Note: Transactions codes which are not selected are not available in the LOVs on the WFP maintenance screens. |

Note

Transaction codes of transaction type INTEREST and PRINCIPAL cannot have a cleared Enabled check box.

3. Click **Save** in the Transaction Codes section.

A Note about the Action Field

The Action field indicates how the transaction code affects the account. The standard actions associated with the various transaction codes are as follows:

- POST
- BILLING
- CHARGE-OFF

- WAIVED
- REVERSE
- VOID

Most Type field and Sub Type field combinations have an action and a reverse action associated with them. Each Type field, Sub Type field, and Action field combination is identified using a unique transaction code.

For example,

The **Type** FEE and **Sub Type** PRODUCER ANNUAL FEES combination has the eight following actions associated with it, each having a unique transaction code:

Note that there are four actions and four reverse actions associated with the Annual Fee.

| Code | Description | Type | Sub Type | Action |
|--------|---------------------------------|------|----------------------|-----------|
| FAANL | Annual Fee | Fee | Producer Annual Fees | Post |
| RFAANL | Reversed - Annual Fee | Fee | Producer Annual Fees | Reverse |
| FBANL | Annual Fee - Billing | Fee | Producer Annual Fees | Billed |
| RFBANL | Reversed - Annual Fee Billing | Fee | Producer Annual Fees | Reverse |
| OFAANL | Annual Fee - Chargeoff | Fee | Producer Annual Fees | Chargeoff |
| QFAANL | Reversed - Annual Fee Chargeoff | Fee | Producer Annual Fees | Reverse |
| WFAANL | Annual Fee - Waived | Fee | Producer Annual Fees | Waived |
| VFAANL | Reversed - Annual Fee Waived | Fee | Producer Annual Fees | Reverse |

Most of the Type and Sub Type combinations would have these eight transaction codes. However, there are some transactions such as Payment, Rate Change, Rescheduling Unit, Void, and Status Change which may not have all eight codes.

Details of the transaction codes would be listed in the seed data.

9. Spreads

9.1 Introduction

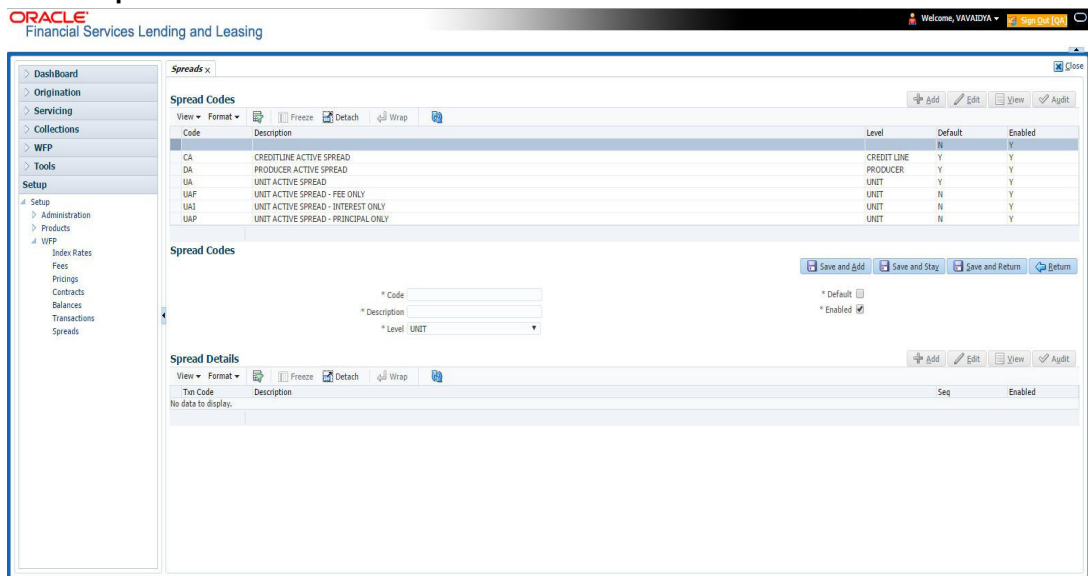
The Spreads link records the order in which Oracle Financial Services Lending and Leasing allocates a payment spread for a spread transaction code. You can add to or disable the seed data sample spreads on this screen as you choose. However, you must verify that there is no residual dollar amount, as Oracle Financial Services Lending and Leasing refunds the producer any balance not used in the spread.

9.2 Spreads Link

Spread details uses the transaction codes listed in the transaction codes setup. In case any of the transaction codes are disabled from transaction codes setup, Oracle Financial Services Lending and Leasing would not remove that code from spread details. You must manually verify that such codes are removed from the spread details as well.

To use the Spreads link

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



- In the **Spread Codes** section, select the record you want to work with.
 - If you choose, use **Search Criteria** to limit the display of spread code records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Spread Codes** section, enter, view, or edit the following information:

| In this field: | Do this: |
|--------------------|---|
| Code | Enter an unique code for the spread (required). |
| Description | Enter a description for the spread code (required). |

| In this field: | Do this: |
|----------------|--|
| Level | Select the indicator to define the level at which the fee is applicable. Note: While making changes on the Spreads screen, make sure that there is one and only one enabled spread code for each level (required). |
| Default | Select to indicate this a default spread code. |
| Enabled | Select to enable this spread code. |

The **Spread Details** section records the details of the transaction codes to which Oracle Financial Services Lending and Leasing applies the spread, as well as the priority for applying the spread over multiple transactions. At least one enabled transaction code should be available for each spread.

3. In the **Spread Details** section, select the record you want to work with.
 - If you choose, use **Search Criteria** to limit the display of spread details records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
4. In the **Spread Details** section, enter, view, or edit the following information:

| In this field: | Do this: |
|--------------------|---|
| Txn Code | Select the transaction code (required). |
| Description | View the transaction code description as set up on the Setup master tab's Transaction Code screen (display only). |
| Seq | Enter the sequence in which the spread would be applied to various Txn codes (required). |
| Enabled | Select to enable the this spread detail. |

5. Click **Save** on the Spread Codes section.

Appendix A: 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 B: 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 C: System Parameters

C.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.

C.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_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_ACCRUAL_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_LOGGING | 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_PASSWORD | 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 | <p>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:</p> <ol style="list-style-type: none"> 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_ACCOUNTS_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_ROUTEONE_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_WEBSER- VICE_LOG_IND | This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system. The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option. |
| PVE_ARCHIVE_DAYS | This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric. |
| PVE_OARCHIVE_DAYS | This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric. |
| LBX_DR_CR_VALID- DATE_AMT_IND | This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation. |
| PAP_PURGE_DAYS | This parameter allows to define the number of days after which the application data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| PAC_PURGE_DAYS | This parameter allows to define the number of days after which the accounts data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted. |
| CMN_SED_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |
| CMN_EDF_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing data from Dialer Interface is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. The same is used by the batch jobs EDFADR_BJ_100_01 and EDFIVR_BJ_100_01 which are available in SET-EDF Batch Job Set. |
| CMN_FAX_- FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing Fax data is to be processed. If set to 'Y', system processes the data to/from LOB and if set to 'N', system processes the data to/from FILE. |

| Parameter | Description |
|----------------------------------|--|
| CMN_RED_- FILE_PROCESS_TO_LOB | <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 onboarding WebService.</p> <p>However, creating accounts asynchronously in the system is further processed by the below batch jobs based on value 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> |

C.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. |

C.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 |

C.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_LIABI- LITIES | 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. |