

Release Notes
Oracle Financial Services Lending and Leasing
Cloud Service

Release 14.12.0.0.0
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ORACLE®
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1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

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

1.3 Abbreviations

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

Abbreviation	Detailed Description
TXN	Transaction
OBRH	Oracle Banking Routing Hub
ML	Machine Learning

1.4 **Product Summary**

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

1.5 **Release Highlights**

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

2. Enhancements

Enhancement	Description
Functional Enhancements	
Table Columns as Event Action Parameters	Since all the UDF parameters and all account fields are in EVENTS, a provision is given to enable configuring events based on the parameters.
Customer No. & National Id in servicing quick search	In Servicing > following new Quick Search Parameters are provided; Customer No. and National ID.
Machine Learning - ML Data set creation through batch job	As part of Machine Learning enhancements - ML Data set creation is possible through batch job.
Metro II enhancement J1 AND J2 SEGMENT	Metro II reporting has been enhanced such that if address of primary and spouse / any other relation is same, then system reports J1 segment while generating metro II file instead of reporting data in J2 segment.
Implementation of OBRH (Oracle Banking Routing Hub) in OFSLL	OFSLL supports integration of OBRH (Oracle Banking Routing Hub).
Copy feature in Criteria based condition and Servicing Queue Screens	Provided a Copy feature in 'Criteria Based Condition' setup screen and in Servicing Queue screens.
'Accrual Start Dt' Change Transaction	New Transaction has been introduced to Change Accrual Start Date.
'Asset Primary Indicator' flag in sales tax setup - Vertex Integration	'Asset Primary Indicator' flag has been introduced in sales tax setup - Vertex Integration.
Queue for accounts with 'No Condition'	System now has the ability to create Queue for accounts with 'No Condition'.
Agreement Structure	A facility has been provided to capture Agreement Number in Account to help grouping of specific accounts maintained in the system.
Sales Order	A facility has been provided to capture Sales Order number in Account to help grouping of specific accounts maintained in the system.
Asset Attributes	New Asset Attributes are added to capture additional details in collateral screen.
Copy existing Bureau report	There is a provision to copy Bureau of existing customer based on system parameter.

Enhancement	Description
New Bureau parameters	Following two new Credit Bureau parameters - Model ID & Score Number is added to 'Cred Summary' table and also added to base Bureau table.
New Queue Selection Parameters	'Day of a week' parameter is introduced in Setup > Customer Service Queues.
Decision EDITS	Auto validation Edits have been introduced to fields such as First name, DOB, SSN compare with bureau first name EDIT
Application Status Change validations	System can now Restrict / allow explicitly if the same user or responsibility to change the application status.
Lease - Amortization Schedule Method	New calculation method called 'Amortized' with fixed repayment schedule introduced for Lease.
Monthly Amortization for Lease	Facility to amortize Interest/Rent balance of Lease on monthly basis using Scheduled Based method, irrespective of billing cycle (Say Quarterly, Annual etc.,) introduced for lease.
Web Services Enhancements	
Account GET Service	Producer Number as account search parameter - WS
Data Access in Webservices	Data Access in Webservices can now be controlled based on company and branch.

2.1 Table Columns as Event Action Parameters

2.1.1 Overview

- In device financing, OFSLL is expected to support different promotional offers (example Buy one and get one, Buy one and get another phone for 50%).
- For promotions that are not supported in base/implementation, specific idea is to use OFSLL Events Framework to achieve these business cases.
- To support these features, below enhancements are introduced in OFSLL
 - System is designed to have the ability to input Table > Column Value as Event Action parameters.

2.1.2 Description

Following changes are done to Entity-Event-Action Types:

Entity Type	Event Type	Actions
Accounts	All Event Types for entity 'Accounts'	1. Post Comment 2. Post Monetary Txn 3. Post Non-Monetary Txn

2.1.3 Column Value as User Defined Table Parameters

- OFSLL supports **Event Criteria** definition using **User Defined Table** for different **Events**.
- These Criteria are enhanced to join different tables. For example, **Account Condition Create Event** can have Criteria parameters of **ACCOUNT_CONDITIONS** and **ACCOUNTS** Table using different User Defined Tables and single User Defined Table Type as given below.
- A new set of User Defined Tables and Table Types are created with default values similar to existing criteria parameters.
 - New Table types also supports joining of tables similar to criteria parameters.
 - These parameter can be used to provide values for Event Actions.
- A new **Value Type > COLUMN VALUE** is added in **Action Parameters**, to allow users to select values from new User Defined Tables.
- If the column value cannot be populated due to multiple records or if no record found, system leaves the parameter value as unchanged/blank.

Actions

Save and Stay Save and Return Return

Load Parameters

Action Type POST MONETARY TRANSACTION

Action Code INDEX / MARGIN RATE CHANGE

Seq 4

Enabled

Action Parameters

View Format Freeze Detach Wrap

Description	Value	Required
TXNS ADJUSTMENT TYPE	INCREASE	✓
TXN DATE	\$GLDATE	✓
INDEX	PRIME RATE	✓
MARGIN RATE	Select the value type	✓
REASON	COLUMN VALUE	—

2.1.4 **Seed Data**

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

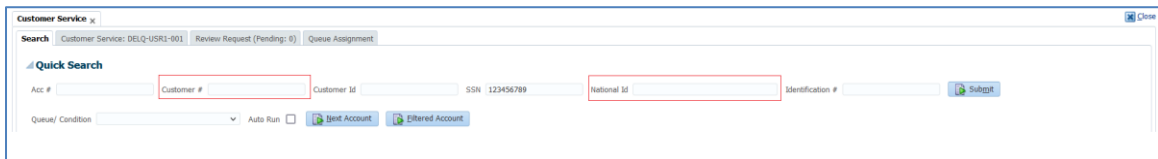
2.2 Customer # & National Id in Servicing > Quick Search

2.2.1 Overview

Customer # and National ID parameters added in Servicing > Quick Search.

2.2.2 Description

- Servicing > Quick Search has following new search parameters; Customer # and National ID.
- If multiple records exist for the input, system shows the standard error message as 'Multiple Matches found for the National ID, Please use normal Search'.



The screenshot shows the 'Customer Service' window with a 'Quick Search' tab selected. The search parameters are: Acc #, Customer #, Customer Id, SSN: 123456789, National Id, and Identification #. The 'Customer #', 'National Id', and 'Identification #' fields are highlighted with red boxes. Below the search fields, there is a 'Queue/ Condition' dropdown menu, an 'Auto Run' checkbox, and two buttons: 'Test Account' and 'Entered Account'. A 'Submit' button is also present on the right side of the search fields.

2.2.3 Seed Data

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

2.3 **Machine Learning - Data Set Creation through Batch**

2.3.1 **Overview**

Currently, the Machine Learning data set is not configurable. A new batch job is created to load ML data set which is the input for cluster creation.

2.3.2 **Description**

- It is assumed that the parameters considered for cluster creation is static.
- Following batch job is created to load ML data set which is the input for cluster creation - QMLPRC_BJ_100_03 ML DATASET CREATION FOR INTELLIGENT SEGMENTATION
- For data, system refers the respective columns from User Defined Tables.

2.3.3 **Seed Data**

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

2.4 Copy feature in Servicing & Criteria Based Condition

2.4.1 Overview

Copy feature is provided in Setup to ease the use of Servicing Queues and Criteria Based Condition screens.

2.4.2 Description

Setup > Queues > Servicing:

- Introduced 'Create Copy' feature with access key.
- On Click of Copy, system copies the header and Child tabs as follows (however, Group Assignment Tab & Group Activity – Doesn't get copied).
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data Node Assignment
- 'Copied' records are created with 'Enabled' = N; both parent and child records.

Setup > Queues > Criteria based Condition

- Introduced 'Create Copy' feature with access key.
- On Click of Copy, system copies the header and Child tabs as follows:
 - Criteria Details
 - Conditions
- 'Copied' records are created with 'Enabled' = N; both parent and child records.

The screenshot displays the 'Criteria Definition' window in Oracle Financial Services. It includes a 'Criteria Definition' section with a table of criteria and a 'Criteria Details' section with a 'Conditions' tab. The 'Criteria Definition' table has columns: Criteria Name, Criteria Desc, Start Dt, End Dt, Seq, Company, Branch, and Enabled. The 'Criteria Details' section shows a table with columns: Seq, Parameter, Comparison Operator, Criteria Value, Logical Operator, and Enabled. A condition is listed with Seq 0, Parameter PRODUCT CODE, Comparison Operator LIKE, Criteria Value %, Logical Operator AND, and Enabled Y.

Criteria Name	Criteria Desc	Start Dt	End Dt	Seq	Company	Branch	Enabled
DEMO	DEMO	01/01/2000	01/01/3000	1	ALL	ALL	Y

Seq	Parameter	Comparison Operator	Criteria Value	Logical Operator	Enabled
0	PRODUCT CODE	LIKE	%	AND	Y

2.4.3 Seed Data

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

2.5 Facility to define and change Accrual Start Date

2.5.1 Overview

- OFSLL is enhanced with a facility to capture 'Start Date' from which interest accrual would be calculated.
- This date can be configured in Origination and can be changed in Servicing (before bill generation).

2.5.2 Description

Changes in Setup > Contract > Lease (Interest Rate Method)

- Currently the 'Start Date Basis' for Lease is supported for 'Effective Date' only.
- System shows the LOV with reference to 'ACCRUAL_START_DT_BASIS_CD (ACCRUAL START DT BASIS CODES)' for selection (Refer Figure 2).
 - If user selects the 'Payment Date, system calculates the interest from 'Payment Date – 1 Cycle'.
 - If user selects the 'Effective Date, system calculates the interest from 'Contract Date'.

Example: Contract Date = 01 Jan 2021; First Payment Date = 01 April 2021

Results:

Effective Date (Contract Date)	01 Jan 2021
Start Days	5
Accrual Start Date	05 Jan 2021

Payment Date (Payment Date -1 Cycle)	01 April 2021
Start Days	5
Accrual Start Date	05 March 2021

Changes in Origination > Contract > Loan/Lease

- Loan - On 'Load Instrument', currently system displays the 'Start Date Basis' and 'Start Days' as Read Only fields.
- Lease - Currently 'Start Date Basis' for Lease is supported for 'Effective Date' only.
 - System shows the LOV with reference to 'ACCRUAL_START_DT_BASIS_CD (ACCRUAL START DT BASIS CODES)' for selection.
- Fields are re-arranged as shown in below image and made it editable for user input during origination stage.
- These parameters are added in 'Account On boarding' and 'Application Contract' web service > Loan & Lease.

- If User explicitly adds the fields (in Servicing) information in Servicing is considered.
- If tags are not filled, information at contract level is considered.

Changes in Calculator → Contract Level & Stand Alone → Loan / Lease

Contract Level:

- Currently, while generating the 'Schedule' system does not consider the 'Start Date' basis and Start Days while charting the loan amortization schedule.
- After this change, system considers these values while charting the loan amortization schedule.

Stand-alone Calculator:

- Accrual Start Dt Basis and Accrual Start Days fields are enabled for user input.
- System considers these values while charting the loan/lease amortization schedule.

Validations for Origination Calculator & Standalone calculator:

- If user selects 'Contract Date Basis (Effective Date)', system calculates the interest from 'Contract Date + Start Days'.
 - System validates that 'Start Days' + Contract date less than first payment date.
 - Above validation is applicable for Loan & Lease.
- If user selects the 'Payment Date', system calculates the interest from 'Payment Date – 1 Cycle'.

Changes in Servicing → New Monetary transaction

New Monetary transaction is introduced to adjust accrual and first payment date.

- CR_FIRST_PMT_DT_CHANGE - accrual and first payment date change
- ACR_FIRST_PMT_DT_CHANGE_REV > reverse accrual and first payment date change

Transaction Parameters:

Parameter Code	Default	Sort	Displayed	Required	Comments
Txn Date	System Date	0	Y	Y	
Accrual Start Date	GL Date	1	Y	Y	Should be greater than contract date.
First Payment Date		2	Y	Y	Should not be less than 'Accrual Start Date'

Validations:

System allows to post the transaction on validating the following points or shows error message.

Validation	Error Message / Comment
'Start Date' date (User Input / Derived) should be greater than contract date and less than or equal to First Payment date.	'Start Date' should be greater than contract date.

Validation	Error Message / Comment
'First Payment Date' should not be less than 'Accrual Start Date'.	First Payment Date' should not be less than 'Accrual Start Date'. Note: System doesn't validate the Due date Max and user is expected to input this value considering the business use case.
This Transaction is allowed to post on account, where there is 'No Billing, no Transactions' other than Active Transaction posted on account. Validation: a. If acc_accrual_dt_start = acc_accrual_dt_last – No accrual happened yet b. If acc_due_dt_next = acc_first_pmt_dt – No billing happened yet	Transaction cannot be posted, as accrual / transaction posted on account.
Transaction not allowed to post for Rent collection method = ADVANCE and if user tries to post on account with specified collection method, show error message	Transaction is allowed to post for Rent collection method 'Arrears'.

Actions on posting of transaction:

If the transaction posting is successful:

- If any interest is already accrued till date, system passes negative interest transactions to negate the amount to ZERO. (The reason to pass negative interest transactions is to negate 'Daily Amortized' interest GL). This step resets the accrued interest amount to Zero.
- Following information is re-calculated:
 - Maturity date is adjusted according to new payment date (if different payment is selected).
 - Due Date Next, Due Day, Repayment Date, Late charge date gets realigned based on new payment date.
- There is no impact on the delinquency, bill amount. Only the final bill amount differs.
- System displays the following message:
 - Transaction Posting Successful
 - Old Accrual Start Date: 02/01/2020 and First Payment Date: 03/01/2020
 - New Accrual Start Date: 03/01/2020 and First Payment Date: 04/01/2020

If the transaction posting is not successful:

- Shows valid error message as mentioned in the table above.

Figure 1 (Loan & Lease Origination Screen)

Contract Information

Contract

* Contract Rcvd Dt: 01/01/2019

* Contract Dt: 01/01/2019

* Instrument: LOAN INS AUS BRANCH1L STARTDT

* Amt Financed: 12,000.00

* Loan Term: 12

* Index: FLAT RATE

* Contract Margin: 4.9900

* Contract Rate: 4.9900

* Balloon Method: N + 1 PMTS

* Balloon Amt: 0.00

* Due Day: 1

* 1st Pmt Dt: 02/01/2019

* Maturity Dt: 01/01/2020

* Finance Charge Amt: 326.16

* Total of Pmts: 12,326.16

* Down Pmt Amt: 0.00

* Total Sale Price: 12,326.16

* Payment Amt: 1,027.18

* Final Pmt Amt: 1,027.18

* Repmt Currency: AUSTRALIAN DOLLAR

* Principal Balance: 12,000.00

Base Method: ACTUAL/ACTUAL

Bill Method: LEVEL

Bill Type: STATEMENT

Time Counting Method: ACTUAL DAYS

Installment Method: EQUATED PAYMENTS

Calendar Method: GREGORIAN

Start Dt Basis: EFFECTIVE DATE

Start Days: 0

Stop Accrual Days: 999999

ACH Fee Ind:

Increase Max Lifetime: 0.0000

Increase Floor: 0.0000

Increase Ceiling: 35.0000

Decrease Per Year: 0.0000

Decrease Max Lifetime: 0.0000

of Adjs / Year: 99

of Adjs / Life: 999

* Post Margin Rate: 4.9900

Advance

Stage Fund Allowed:

Draw End Dt: 01/01/2019

Initial Advance Max Amt: 0.00

Initial Advance Min Amt: 0.00

Advance Max Amt: 0.00

Advance Min Amt: 0.00

Late Charge Allowed:

Billing Allowed:

Billing Method: NONE

* Draw Period Rate: 0.0000

PDC

* PDC Ind:

PDC Security Ind:

Escrow

Allowed:

Opt Out:

Post Maturity

Payment Caps

Max Pmt Increase / Year: 0

Max Pmt Increase / Life: 0

Others

* Payment Mode: INSTITUTION DR

Statement

Strnt Preference Mode: EMAIL

Mock Statement Req:

Mock Start Month: JANUARY

Mock Statement Cycles:

Mock Pre Statement Days: 0

Recourse Details

Recourse:

Recourse Type: NONE

Recourse Reason: NONE

Figure 2 (Setup → Lease Contract)

Contract Definition

Instruments

Instrument: CAPT LEASE

* Description: CAPT LEASE

* Start Dt: 08/15/1947

* End Dt: 12/31/4000

* Enabled:

Selection Criteria

* Company: ALL

* Branch: ALL

Calculation Method: INTEREST RATE

* Billing Cycle: MONTHLY

* Agreement Type: UNDEFINED

* Product: ALL

* State: ALL

* Currency: ALL

* Pricing: ALL

Accrual

* Rent Accrual Method: INTEREST BEARIN

* Base Method: ACTUAL/ACTUAL

Start Dt Basis: EFFECTIVE DATE

Start Days: 0

* Time Counting Method: ACTUAL DAYS

* Installment Method: EQUATED PAYMENTS

* Due Day Min: 1

* Due Day Max: 7

* Max Due Day Change / Year: 100

* Max Due Day Change / Life: 1000

* Max Due Day Change / Days: 6

* Pmt Tolerance Amt: 0

* Pmt Tolerance %: 98

* Promise Tolerance Amt: 0

* Promise Tolerance %: 98

Billing

* Pre Bill Days: 2

* Bill Type: STATEMENT

* Bill Method: LEVEL

* Multiple Billing Asset Rate:

Delinquency

* Late Charge Grace Days: 0

* Stop Accrual Days: 9999

* Delay Grace Days: 2

* Time Bar Years: 999

* Cure Letter Gen Days: 999

* Cure Letter Valid Days: 0

Depreciation Method: UNDEFINED

Depreciation Convention: MONTHLY

Base Rate: 0.00

Adjusting Rate: 0.00

Bonus Rate: 0.00

Depreciation Rate: 0.00

Tax

* Sales Tax Mode: UPFRONT (CAPIT)

* Sales Tax Method: PURCHASE PRICE

Early Termination

* Allowed To Terminate:

Billed Term: 0

Lease Amt Recovered %: 0.00

Ever Green Details

Auto Post On Maturity:

Number of Unpaid Bills:

Unpaid Bills %:

Pmt Amount Method:

Value:

Grace Days:

Evergreen Term:

Residual Details

* Max Extn Period / Life: 100

* Max # Extn / Life: 100

* Minimum # of Payments: 0

Rate Can And Adjustments

* Max Rate Inc / Year: 10

* Max Rate Inc / Life: 100

* Max Rate Dec / Year: 10

* Max Rate Dec / Life: 100

* Max # of Adjust / Year: 10

* Max # of Adjust / Life: 100

* Min Int Rate (Floor): 0.00

* Max Int Rate (Ceiling): 36.00

Statement

Mock Statement Req:

Mock Start Month: JANUARY

Mock Statement Cycles:

Mock Pre Statement Days:

Strnt Preference Mode: EMAIL

Other

* Rent Collection Method: ARREARS

* Refund Allowed:

* Refund Tolerance Amt: 0.00

Figure 3 (Loan/Lease Calculator):

Loan Calculator

Parameters

* Calculate Payment

* Calculate Interest Rate

* Calculate Term

* Calculate Loan Amount

* Calculate Blended Rate

Loan Details

* Product Category: STANDARD

* Contract Dt: 05/01/2020

* First Pmt Dt: 06/01/2020

* Loan Term: 0

* Maturity Dt: 05/01/2020

* Amt Financed: 0.00

* PrePaid Pmt: 0.00

* Financed Fees: 0.00

* Loan Amt: 0.00

* Balloon Pmt Amt: 0.00

Payment/Finance Charges

Pmt Amt: 0.00

Interest Amt: 0.00

Finance Charge: 0.00

Total of Pmts: 0.00

Final Pmt Amt: 0.00

Calculator Options

* Billing Cycle: MONTHLY

* Balloon Method: N PMTS

* Accrual Base Method: ACTUAL/ACTUAL

* Time Counting Method: ACTUAL DAYS

* Installment Method: EQUATED PAYMENTS

* Bill Method: LEVEL

* Calendar Method: GREGORIAN

Accrual Start Dt Basis: EFFECTIVE DATE

Accrual Start Days: 0

Rate

* Rate: 0.0000

APR: 0.0000

First Period

Calendar Days: 0

Interest: 0.0000

Figure 4 (Servicing → Account Information → Show 'First Payment Dt')

Account Information		Buttons	
		<input type="button" value="Save and Stay"/>	<input type="button" value="Save and Return"/>
		<input type="button" value="Return"/>	
Interest and Accruals		Recourse Details	
First Payment Dt: 06/15/2021		Recourse: ____	Pmt Amount Method
Accrual Start Dt: 06/08/2021		Recourse Type	Value: 100.00
Last Accrual Dt: 06/08/2021		Recourse Reason	Grace Days: 0
Stop Accrual: ____		Max Recourse %: 0.00	Evergreen Term: 1
Accrual Method: INTEREST BEARING		Recourse Amt: 0.00	
Base Method: ACTUAL/ACTUAL			Usage/Rental Details
Accrued Interest: 50.85		Cure Letter	Agreement Type: UNDEFINED
			Payment Mode: INSTITUTION DRAFT / CHECK

2.5.3 Seed Data

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

2.6 Copy Existing Customer Bureau Pull to New Application

2.6.1 Overview

When an existing customer with recent credit bureau applies for Loan/Line/Lease, there is a provision provided to link the Existing Credit Report to new application and use for Underwriting and Scoring and Pricing.

The change is applicable for Applicant and Business bureau pull.

2.6.2 Description

- Currently, in OFSLL > Servicing, subsequent bureau pull is based on the system parameter > DAYS_TO_PULL_CRB_REPORT (SET MINIMUM DAYS TO PULL CRB REPORT FROM SAME BUREAU FROM INITIAL PULL).
- The use of this parameter is extended to origination stage also, to guide the system whether the bureau pull is required or not.
- Web Services:** Application Entry & Simple App Entry Web services→ Introduced new tag 'Copy Bureau Request' and this refers to new lookup and accept values based on the lookup. Behaviour of 'Copy Bureau Request' is derived based on value N, C as explained.
- Following screen level changes are taken in Application screen. Added new field below 'Copy Bureau Request'. This field will be enabled only if the CRB Pull flag = Y.

The screenshot shows the 'Application' screen in Oracle Financial Services. It contains several input fields and dropdown menus. At the top right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. The main area is divided into three columns. The left column contains fields for 'App #', 'Dt', 'Product', 'Channel', 'Priority', 'Company', 'Branch', 'Sub Unit', 'Status', 'Origination Stage', and 'Code'. The middle column contains fields for 'Billing Cycle', 'Purpose', 'Producer', 'Producer Name', 'Producer Contact', 'Number', 'Region', 'Territory', 'Existing', 'Customer', 'Duplicate', 'Application', and 'Loan Currency'. The right column contains fields for 'Class', 'Sales Agent', 'Joint', 'CoSigned', 'Contact', 'Lead #', 'CRB Pull', 'Copy Bureau Request', 'Override OK', and 'Warning OK'. The 'Copy Bureau Request' field is highlighted with a red box and shows the value 'NONE'.

Field Name	Mandatory	Validations
Copy Bureau Request	Y	<p>This field is enabled, only if 'CRB PULL' flag value = Y</p> <p>This field is an LOV with two values:</p> <p>None</p> <p>Copy Latest</p> <p>On selection, of 'Copy Latest' system instead of pulling the new bureau report, will copy the bureau report; if available with in time frame as configured in system parameter. (DAYS_TO_PULL_CRB_REPORT - SET MINIMUM DAYS TO PULL CRB REPORT FROM SAME BUREAU FROM INITIAL PULL)</p>

		If no bureau report is available with in time frame configured in system parameter; system will automatically trigger new bureau pull.
--	--	--

Change the field property as lookup with following values w.r.t new lookup

Lookup Type	Description	System Defined	Enabled
COPY_CRB_REQUEST_CD	COPY CREDIT BUREAU REQUEST CODES	Y	Y

Lookup Type	Description	Action
N	None	System does not pull the bureau details. User is expected to do the bureau pull manually during decision stage.
C	Copy Latest	System copies the bureau details to new application, if the 'Existing Customer Id' is not NULL and 'Update Customer Info' flag = Y at applicant level.

- Multiple Applicants and Multiple Credit Bureau Pulls
 - The behavior is same for One or multiple applicants i.e., bureau pull happens for multiple or joint applicants.
 - For an application, if multiple bureau pulls are done Eg: Equifax and Transunion; behavior would be as follows:
 - Final Action → 'Copy' in the following example is new behavior
 - Final Action → 'Submit' in the following example is existing behavior.

New parameter	Copy Bureau	Yes						
Setup > Credit Bureau> Paramers								
	PULL BUREAUS FOR ALL APPLICANTS INDICATOR	ALL						
	NUMBER OF CREDIT REPORTS TO PULL PER APPLICANT	3						
	Multi Request Allowed	Yes						
Application	CRB Pull	Yes	Process Application (New -Blank > Copy)					
New Application 1001		Process Application						
		B1	B2	B3				
App 1	ZIP Code : 96001	TUC	EXP	EFX				
App 2	ZIP Code : 96004	EXP	EFX	TUC	Request ID is NULL	New Process		
New Application 1001		Crg_Crd_Report	Crl_Ssn	Crl_Ssn	Crg_Crb_Req_Status_Cd	Exist 30 days ?	Final Action	Final Status
Multi Y	TUC	CREDIT REPORT	APP1	APP2	Pending	Yes	Copy	Completed
Multi N	EXP	CREDIT REPORT W/BEACON	APP1		Pending	No	Submit	Completed
Multi N	EFX	ACRO 01	app1		Pending	No	Submit	Completed
Multi N	EXP	CREDIT REPORT	APP2		Pending	Yes	Copy	Completed
Multi N	EFX	CREDIT REPORT W/BEACON	APP2		Pending	No	Submit	Completed

2.6.3 Seed Data

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

2.7 Store unparsed Acro File Risk Scoring Model Segment

2.7.1 Overview

If customer subscribes to Model Number 02875 [Probability Scale], Equifax (EFX) Risk Score 3.0 model contained in Market-Max segment of FULL FILE FIXED / ACROFILE PLUS PRINT IMAGE COMBO REPORT from Equifax (EFX).

In this segment, system reads the **Model Id/Score Card** and **Score Number** however, it is not shown to user.

2.7.2 Description

- With this change, system reads the **Model Id/Score Card** and **Score Number**.
- These values are now stored as data elements and available for scoring.
- System stores the data in 'CRED_DATA_POINT_SCORES' and 'CRED_SUMMARY' table.
- Shows it in 'Credit Scores' tab alone

Note: storing into 'CRED_SUMMARY' is based on the BUREAU_SCORE_MODEL_CD's sub code. I.e., however, system stores the CUM_FICO_SCORE and CUM_BKRP_SCORE, in the same way, it should store these two elements also.

Score	Scoring Model	Score Factor	Score Card	Score Number	User Defined Field Number 11	User Defined Field Number 12	User Defined Field Number 13	User Defined Field Number 14	User Defined Field Number 15
No data to display.									

2.7.3 Seed Data

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

2.8 'Day of a Week' Parameter in Customer Service Queues

2.8.1 Overview

- Certain US states has regulation to restrict to call customers on the specified days only.
- To support this, following changes are taken up:
 - Provided a configuration that Dialer file generates in allowed days so that, Bank can hand over the Dialer File only on specified days.
 - 'Day of a week', added as new parameter to handle queue that can be taken up Manually or through Auto-Dialer.

2.8.2 Description

A new set of parameter group introduced that is predefined as per the documented behaviour

Parameter Code	Description	Applicable codes in criteria	Behavior
Current_Day	Day of a week	MO,TU,WE,TH,FR,SA,SU, ALL	<p>While executing the SET > QCS > QCSPRC_BJ_100_01 batch, Based on the values configured in the Setup > Queues > Customer Services > Selection criteria:</p> <ul style="list-style-type: none">• System identifies the Day of the System.• Matches the Criteria Values in combination of Comparison Operate. <p>If both 1 & 2 matches, then the set of accounts are qualified for this queue</p>

Example: In selection criteria, following are the different ways that user configured and how system behaves:

#	Parameter	Day of system date	Comparison Operator	Criteria Value	Operator	Result
1	Day of a week	Monday (1st Nov'21)	Like	ALL	AND	System generates the queue all the time with combination of account are having delq more than 30days
	Delq Days		Greater Than	30		
2	Day of a week	Monday (1st Nov'21)	EQUAL	MO	AND	

#	Parameter	Day of system date	Comparison Operator	Criteria Value	Operator	Result
	Delq Days		Greater Than	30		System generates the queue & with combination of account are having delq more than 30days - because system day is MONDAY and criteria is set it as MO. If system date is 'Tuesday (2nd Nov'21), then queue should not build queue
3	Day of a week	Monday (1st Nov'21)	IN	('MO','WE','FR')	AND	System generates the queue & with combination of account are having delq more than 30days - because system day is MONDAY and criteria is matches with MO Also, if system date is 'Wednesday (3rd Nov'21) or 'Friday (5th Nov'21), then also queue should build If system date is 'Tuesday (2nd Nov'21), then queue should not build queue
	Delq Days		Greater Than	30		

Note: Exiting validations of comparison operator which are applicable for var-char is extended to this also

Example: Setting up of Queues using comparison operators for VARCHAR2 datatype can adversely affect the performance of the system or IS is not applicable etc.

2. In origination, to derive Due Day for weekly billing, we treat Sunday = 1, Monday = 2.... Saturday = 7

Maintenance Changes

Provided a new User Defined Table as follows:

Parameter	Value
Description	CUSTOMER SERVICE QUEUE PARAMETERS: SYSTEM
Product Type	All

Parameter	Value
Funding Type Collateral Type	
System Defined Yes/No	No
Table	QUE_CS_SYSTEM
User table Type	QUEUE : CUSTOMER SERVICE

Provided below User Defined Table Attributes to above table:

Parameter	Value
Attribute	Current Day
User table Type	Day of a week
Data Type	Varchar
Length	30
Operator	Like
System Defined Yes/No	No

2.8.3 **Seed Data**

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

2.9 **EDITS to compare 'Name/DOB/SSN' with 'Bureau Report'**

2.9.1 **Overview**

A facility is provided in Origination EDITS to raise an EDIT comparing Name in application and Name in the bureau.

2.9.2 **Description**

Introduced decision EDITS to compare First Name & Last Name in application and Credit Bureau Report → **APPLICATION APPROVAL EDITS**

Edit Sub Type	Edit	Result
ORIGINATION DECISION	XVL : PRIMARY APPLICANT FIRST NAME OR LAST NAME IN APPLICATION NOT SAME AS APPLICANT FIRST NAME OR LAST NAME IN BUREAU REPORT	Error
ORIGINATION DECISION	XVL : PRIMARY APPLICANT SSN IN APPLICATION NOT SAME AS SSN MENTIONED IN BUREAU REPORT	Error
ORIGINATION DECISION	XVL : PRIMARY APPLICANT DOB IN APPLICATION NOT SAME AS DOB MENTIONED IN BUREAU REPORT	Error

- In case of multiple bureaus, system refers 'Value' in EDIT configuration field. Example: If 'EXP' (EFX, TUC, CSC) is maintained in the EDIT value, system compares the application values with Experian.
- If this value is not maintained, system refers the bureau selected in the decision stage.
- If no bureau data is available or bureau preference is not selectable by the system, EDIT would not be fired.

2.9.3 **Seed Data**

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

2.10 Status Change by different User/ Responsibility

2.10.1 Overview

Following use cases are handled with this change:

- Use Case 1: Financial Institute/Lender does not want the same user or same responsibility to perform 2 subsequent cycle changes, while processing an application.
Example: If a user with responsibility of a Funding manager, changes the status of the application from 'Approved- Final doc check' to 'Approved-Verified', then the same user cannot perform the status change from 'Approved - verified' to 'Approved -Funded' for the same application.
- Use Case 2: Financial Institute/Lender want the same user or responsibility to perform subsequent cycle changes, while processing an application.
Example: If a user with responsibility of a Funding manager, changes the status of the application from 'Approved- Final doc check' to 'Approved-Verified', then the same user has to perform the status change from 'Approved - verified' to 'Approved -Funded' for the same application.

2.10.2 Description

Applicability of Changes: Loan, Lease, Line → Setup Cycles

- Provided a new lookup for 'Status Change Validation' (Refer Fig below).
- The lookup consists of following options:
 - **None** → If this option is selected, system does not validate for User / Responsibility, while making status change (This is the default seed data value, which retains the existing behavior).
 - **User - Same**→ If this option is selected, system validates for the same User, while making the status change. (Verify past 1/2/n records based on lookup subcode configuration for User)
 - **User - Different**→ If this option is selected, system validates for the different User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for User)
 - **Responsibility- Same**→ If this option is selected, system validates for the same Responsibility of the Current User with Responsibility of Previous Status change User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for Responsibility)
 - **Responsibility- Different** → If this option is selected, system validates for the different Responsibility of the Current User with Responsibility of Previous Status change User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for Responsibility)

NEW SYSTEM EDIT (Shown under 'Verification Tab):

For User-Same / Responsibility-Same:

If the different user/ same responsibility is trying to change the status; where the configuration is enabled; system raises EDIT / service result as follows: **"User/Responsibility must be same between current and previous status change "**. (EDIT type = Error)

For User-Different/ Responsibility-Different:

If the same user/ same responsibility is trying to change the status; where the configuration is enabled; system raises error EDIT/ service result as follows: **"User/Responsibility must be different between current and previous status change"**. (EDIT type = Error).

Exceptions:

In case the responsibility of the user changed from X to Y, system doesn't validate the use case and expected to handle operationally (Note: We can validate User & Responsibility to handle the scenario; but considering this as exception; the proposal is to validate only the responsibility).

Created a new Lookup as following:

- Lookup Code: STATUS_CHANGE_VALIDATION_CD
- Lookup Description: Status Change Check
- System Defined: Yes
 - Following Lookup Codes are provided
 - Value in the sub-code (Other than NULL) indicates the number of past status records to verify for unique check → User/ Responsibility validation.

Lookup Code	Description	Sub-code
NONE	NONE	
USE_SAME	User - Same	1
USR_DIFFERENT	User - Different	1
RSP_SAME	Responsibility - Same	1
RSP_DIFFERENT	Responsibility - Different	1

Notes:

- For User Same/ Responsibility Same, Ideal definition of sub code = 1.
- System validates the user/ responsibility as configured at the cycle level, while changing the status using webservice → Change Application Status Service.

The screenshot displays two Oracle Financial Services configuration screens. The top screen, 'Cycle Code Definition', features a table with columns: Current Code, Current Sub Code, Next Code, Next Sub Code, Origination Stage Code, Edit Type, and Validate Successive Change. The bottom screen, 'Cycle Code Responsibility Definition', includes fields for Current Code, Current Sub Code, Next Code, Next Sub Code, Origination Stage Code, and Edit Type, along with a dropdown menu for 'Validate Successive Change'.

Summary

Applicant

Request

Decision

Contract

Collateral

Comments

Tracking

Document

Verification

Correspondence

Tools

Edits

Audits

History

History

View

Format

 Freeze

 Detach

 Wrap

Sub Status	User	Start Dt	End Dt	Elapsed Time(Days:Hours:Mins:Seconds)	Responsibility
VERIFYING	RAJESH MACHARLA	06/15/2021 05:53:42 PM			SUPERUSER
BLANK	RAJESH MACHARLA	06/15/2021 05:53:23 PM	06/15/2021 05:53:42 PM	00:00:00:19	SUPERUSER
ENTRY COMPLETE	RAJESH MACHARLA	06/15/2021 05:49:15 PM	06/15/2021 05:49:15 PM	00:00:00:00	SUPERUSER
REVIEW REQUIRED	RAJESH MACHARLA	06/15/2021 05:49:15 PM	06/15/2021 05:53:23 PM	00:00:04:08	SUPERUSER
BLANK	RAJESH MACHARLA	06/15/2021 05:41:41 PM	06/15/2021 05:49:15 PM	00:00:07:34	SUPERUSER

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2.10.3 Seed Data

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

2.11 Lease – Amortized Method of Calculation

2.11.1 Overview

Exiting version of OFSLL supports – Rent Factor and Interest Rate Method.

US region has 'Fixed Amortization' Schedule of business practices, where the repayment schedule of lease is pre-defined / fixed at the beginning of the lease and no subsequent changes would be done to lease payment until the maturity date or extension of lease at the end of lease period.

OFSLL is enhanced to support the Lease 'Amortized' method as follows:

- Support 'Amortized Lease Schedule' method including handling impact in the modules like Setup, Origination and Servicing including calculators + Account On boarding service.
- Support Rent Collection Method = Advance & Arrears

2.11.2 Description

To support Amortized method, following changes are taken up in the product:

Setup Changes:

'Product' Setup

Following changes taken in Setup → Product → Lease Product Tab

- Add new value called 'Amortized' the lookup → CALC_METHOD_CD (CALCULATION METHOD CODES).
- This will show the value in 'Calculation Method' under 'Calculator Parameters' of Product setup.

The screenshot displays the 'Lease Product' setup form. On the left, the 'Product' is 'LEASE-IR' and the 'Description' is 'DEMO AMORTIZED'. The 'Start Dt' is '06/24/1999' and the 'End Dt' is '12/31/4000'. There are checkboxes for 'Direct', 'Customer Credit Limit', 'Same Billing Cycle', 'Enabled', and 'Close Account After Paid-Off'. On the right, there are dropdown menus for 'Collateral Type' (VEHICLE COLLATERAL), 'Collateral Sub Type' (PERSONAL PROPERTY VEHICLE), 'Credit Bureau Portfolio Type' (INSTALLMENT), 'Credit Bureau Account Type' (AUTO LEASE), 'Billing Cycle' (MONTHLY), and 'Category' (STANDARD). A 'Skip Credit Bureau Reporting' checkbox is also present. In the top right corner, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. Below these buttons, the 'Calculation Parameters' section shows 'Calculation Method' set to 'AMORTIZED'.

'Pricing' Setup Changes

Shows the value 'Amortized' for Calculation method field and disable 'Promotion' field for selection.

Lease Pricing Definition

Pricing: CN_PAVAN_L5_PRICING

* Description: AMORTIZED PRICING

* Start Dt: 06/03/2000

* End Dt: 12/31/4000

* Enabled: ☒

Result

* Residual % From: 5.000000

* Residual % To: 20.000000

* Index: FLAT RATE

* Rate From: 4.9900

* Rate To: 24.9900

* Buy Rate: 4.9900

Rent Factor From: 0.002079

Rent Factor To: 0.010412

Buy Rent Factor: 0.002079

* Maturity Index: FLAT RATE

* Maturity From: 4.9900

* Maturity To: 24.9900

* Maximum Capital Cost: 1,700,000.00

* Maximum Term: 120

Selection Criteria

* Company: SA03

* Branch: ALL

Calculation Method: AMORTIZED

* Billing Cycle: MONTHLY

* Agreement Type: UNDEFINED

* Product: ALL

* State: ALL

* Pro Group: ALL

* Pro Type: ALL

* Producer Region: ALL

* Producer Territory: ALL

* Channel: ALL

* Producer: ALL

* Grade: ALL

* Gross Capital Cost: 0.00

* Lease Term: 0

* Asset Class: ALL

* Asset Type: ALL

* SubType: ALL

* Asset Make: ALL

* Asset Model: ALL

* Age: 0

Trade-In: ALL

Mileage: 0

* Currency: ALL

Promotion: NONE

* Subvention: NONE

* Down Pmt: 0.00

* Asset Value: 0.00

* LTV: 0.0000

* Existing Customer: ALL

* Existing Customer Since (In Years): 0

Selection Criteria : Business

* Years In Business: 0

Save and Stay Save and Return Return

'Contract' Setup Changes

- New calculation method - Amortized is shown for selection.
- Introduced new field called 'Lease Recovery Type' with options called Fixed and Proportionate.

Calculator Changes:

Origination & Standalone Calculator:

- When user selects the method called 'Amortized':
 - The amortized schedule generated in origination is fixed and not impacted by late payments.
- Flexible repayment schedule with Type = User Defined' allows for user input. (Other options are not enabled for current scope).
 - System calculates the rate based on the payment amount input.
- Repayment Schedule generated in the calculator is stamped in Servicing > Repayment Schedule tab and due date history is generated based on the defined schedule.

Payment Scenarios:

- No additional interest would be calculated, even if the customer is not paying the bill amount on due date and subsequent bills are generated based on the schedule.

Lease Calculator

Parameters

☐ Calculate Payment
 ☒ Calculate Interest Rate
 ☐ Calculate Term
 ☐ Calculate Lease Amount

* Calc Method: **AMORTIZED**
 Contract Dt: 11/15/2018
 First Pmt Dt: 11/15/2018
 Maturity Dt: 11/15/2023
 Gross Capitalized Cost: 1,933.00
 Capitalized Cost Reduction: 0.00
 Adjusted Capitalized Cost: 1,933.00
 Residual Value(-): 154.64
 Residual %: 8.0000
 Depreciation Value (-): 1,778.36
 Rent Charge (+): 1,546.16

Rate: 26.3710
 Total of Base PMTs (-): 3,319.72
 * Term: 21
 Base Payment (-): 158.31
 * Balloon Pmt Amt: 0.00

Calculator Options

* Rent Collection Method: **ADVANCE**
 No. of Advance Payments: 1
 Advance Payment Method: **START TERM**
 * Billing Cycle: **QUARTERLY**

* Balloon Method: **N + 1 PMTS**
 * Accrual Base Method: **30/360**
 * Time Counting Method: **ACTUAL DAYS**
 * Installment Method: **EQUATED PAYMENTS**
 * Bill Method: **LEVEL**
 Accrual Start Dt Basis: **EFFECTIVE DATE**
 Accrual Start Days: 0

First Period

Calendar Days: 0
 Interest: 0.0000

Repayment Options

Flexible Repayment Allowed: ☒
 Type: **USER DEFINED**

Skip Months

Jan ☐ Feb ☐ Mar ☐ Apr ☐
 May ☐ Jun ☐ Jul ☐ Aug ☐
 Sep ☐ Oct ☐ Nov ☐ Dec ☐

Repayment Schedule

View Format Freeze Detach Wrap Add Cancel Save Clear User Payments
 * Seq: 1 * Pmt Amt: 158.31 * # of Payments: 21 * Generated: Y

Amortization Schedule

View Format Freeze Detach Wrap Amortize Print Report
 mm/dd/yyyy

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	11/15/2018	158.31	158.31	0.00	1,774.69
2	02/15/2019	158.31	41.31	117.00	1,733.38
3	05/15/2019	158.31	44.03	114.28	1,689.35
4	08/15/2019	158.31	46.94	111.37	1,642.41
5	11/15/2019	158.31	50.03	108.28	1,592.38
6	02/15/2020	158.31	53.33	104.98	1,539.05
7	05/15/2020	158.31	56.84	101.47	1,482.21
8	08/15/2020	158.31	60.59	97.72	1,421.62
9	11/15/2020	158.31	64.59	93.72	1,357.03
10	02/15/2021	158.31	68.84	89.47	1,288.19
11	05/15/2021	158.31	73.38	84.93	1,214.81
12	08/15/2021	158.31	78.22	80.09	1,136.59

Lease Termination & End of Lease Handling:

- System supports lease termination with and without buyout.
- User can post 'Extension' or Ever green lease transactions to extend the lease. (**Note:** Extension is allowed on lease, only at the end of term of lease).
- Lease will continue the nature of amortized, after posting of extension or evergreen transaction.

2.11.3 Seed Data

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

- Suppose an account/application has multiple assets, and the User enabled 'Compute Sales Tax' for any one of the assets. In that case, system passes that specific set of collateral information only.
- If the User is not selected for any of the Collateral, system passes primary asset information only by default.
- The default value of this flag is 'N'.

2.12.3 Seed Data

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

2.13 **New Amortization Method (Every Month End)**

2.13.1 **Overview**

In the US, Lease amortization (accounting of accrued interest) is done on a monthly basis, irrespective of the billing cycle of the account, using **Scheduled Based amounts**.

For example, Billing Cycle > Statement to the customer could be issued Quarterly, but the accrued interest handover of GL happens monthly.

OFSLL is required to support amortization using the predefined schedules.

2.13.2 **Description**

Setup Changes

- Introduced a new 'Amortization Method' under Setup > Contract > Lease:
 - Int Amortization Freq > 'EVERY MONTH END'
 - Amortized Balances > Amortization Method as 'SCHEDULED BASED (Month End Only)'
- While saving the record under 'Amortized Balances' with this new Int Amortization Freq, system validates the following:

Filed Reference	Error to display
Cost/Fee Method' should be NONE; if not selected as NONE, then	The amortization Cost/Fee indicator should be NONE
Setup → Contract → Lease → Contract Definition → View → 'Int Amortization Freq' value should be 'EVERY MONTH END.'	Contract's 'Int Amortization Freq value should be EVERY MONTH END
'Amortize Balance Type' is 'RENT'. [New method is allowed only for Rent]	Allowed only for RENT Amortization balance type should

Servicing Changes

Introduced a new field 'Amortization Rate' under Servicing > Customer Service > Account Details > Contract Information & Account Details.

Account Information						
View ▾		Format ▾		Freeze	Detach	Wrap
				Calculate Parameters		
Security Deposit	Depreciation Value	Residual Value	Rent Charge	Maturity Dt	Accrual S	
0.00	1,778.36	154.64	1,546.15	07/15/2020	11/15/20	
<div> </div>						

Account Information

Interest and Accruals

First Payment Dt 11/15/2018

Accrual Start Dt 11/15/2018

Last Accrual Dt 11/15/2018

Stop Accrual ____

Accrual Method AMORTIZED

Base Method 30/360

Index Type FLAT RATE

Index Rate 4.99

Margin Rate 26.30

Rate 31.29

Amortization Rate 25.70

Max Recourse % 0.00

Recourse Amt 0.00

Cure Letter

Start Date

Expiry Date

Statement Consolidation ☒

Time Zone

Linked Account UNDEFINED

Securitization Eligible ____

Close Account After Paid-Off ☒

Skip Credit Bureau Reporting ____

Contract Information

Contract

Contract Dt 11/15/2018

Instrument BARAK_LEASE_AMORT

Amt Due at Signing 0.00

Total of Pmts (Estimated) 3,247.44

Balloon Amt 0.00

Due Day 15

1st Pmt Dt 11/15/2018

Maturity Dt 07/15/2020

Index FLAT RATE

Index Rate 4.99

Contract Margin Rate 26.30

Contract Rate 31.2875

Amortization Rate 25.6957

Security Deposit 0.00

Start Days 0

Stop Accrual Days 99999

ACH Fee Ind ____

Lease Contract

Sales Tax Mode AT CYCLE TIME

Sales Tax Method PAYMENT STREAM

Lease Type OPERATING

Billing

Billing Cycle QUARTERLY

Pre Bill Days 0

Multiple Billing Asset Rate ____

Batch Job Changes

When the system executes the 'SET-TAM → TAMPRC_BJ_100_01 (AMORTIZATION TRANSACTIONS PROCESSING) batch, and if Amortize Balance Type = Rent + Amortization Method = Scheduled Based (Month End) + Int Amortization Freq = **EVERY MONTH END**→ then the behavior as follows

- If the account is created during the month, the system calculates the amortization until month-end.
- Amortization will happen for the whole month, on month end date from the subsequent months.

- If the bill is generated during the month, the system amortizes the interest to create an amortization entry.
- The revenue will consistently be recognized monthly, regardless of the payment frequency.
- The revenue calculation is based on the 'Base method' like 30/360 etc., (Existing behaviour).
- In amortization derivation, the system will use the Amortization Rate value
- **Illustration:**



Lease
Amort_Entries_New.xl

Example:

- Accrual accounting is the same as the 'Advance/Arrears' method.
 - In the attached excel, the 1st bill was raised on the 15th of November 2018.
- Interest accrual happens for 16 days for the month of Nov from 15th Nov to 30th Nov 2018.
- Subsequently, interest accrual entry would be posted only at month-end for GL handover, i.e., on 31st Dec 2018 and so on.
 - Here, system amortizes interest on the bill date and month-end.

Note: Currently, the system supports only the base method = 30/360

2.13.3 **Seed Data**

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

2.14 External System Data Processing

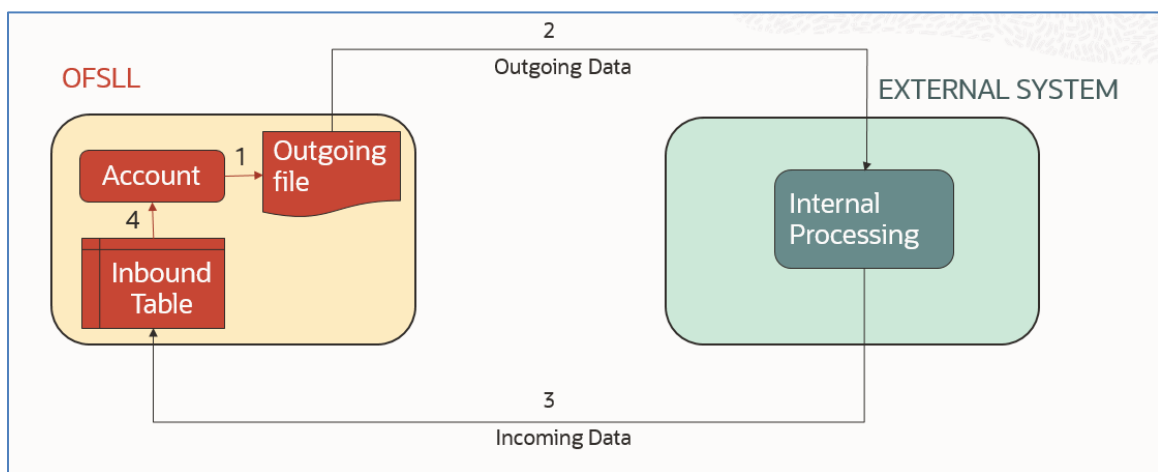
2.14.1 Overview

Many external systems will use OFSLL data for their processing. Hence, system is required to be enhance to generate an **outbound** file with the necessary data for these external systems.

Once the external system processes OFSLL data, OFSLL system receives multiple actions [like Call Activity, Transaction Posting, Update User Defined Fields & post Comments] data from any external system and need to perform the same on OFSLL.

Following actions are supported in this release:

- Account Comment Posting
- Account User Defined Fields update



2.14.2 Description

Batch Job changes

Introduced a new batch IRTPRC_BJ_100_01 - INCOMING FILE PROCESSING under the new job set SET-RTP → REAL-TIME PROCESSING

- Once the data is loaded in the **inbound_requests** and **inbound_request_details** Table with the status 'R', the above batch job reads the data and process it according to the action, then change the status to 'P' or 'F'.
- If there are any issues with the data (data type, business validations, access issues), the User can see the errors in job results.
- Populating the data into these Tables are using scripts. A sample script is provided below:



RTP_testing_scripts.s
ql

Note:

- There is no input file provided in this release to load the data into **inbound_requests** and **inbound_request_details** Tables
- Only Update User Defined Fields & post Comments actions are supported in this release.
- Outgoing file generation (1) is also not part of this release.

2.14.3 **Seed Data**

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

2.15 Agreement Number Enhancement

2.15.1 Overview

In Telco financing accounts are grouped under an agreement # and system is enhanced to do following activities on those accounts.

- Provided an ability to post monetary transaction on accounts which are having same agreement #.
- Search accounts with Agreement #.
- Filter accounts based on selected Agreement number on UI in Servicing.

2.15.2 Description

Origination Impact:

A new header section "Agreement Details" with following field is added in Origination > Contract and Servicing > Conversion Accounts after Statement Section.

- These field are propagated to servicing as part of funding.
- The following field is added to below web services.
 - GET Application Entry
 - Application Search
- Following fields are added in API process.

Field Name	Data Type	Field Type	Mandatory	Default	Comments
Agreement #	VARCHAR	Text Field	N		

Account Onboarding/Servicing Impact:

- A new section "Agreement Details" as part of Account Onboarding (Existing and New) is added under "Contract" section.
 - This section consists "Agreement #" field.
- Provided an ability to pass the External agreement number (or) Auto generated by the system.
 - Added a new system parameter "AUTO GENERATE AGREEMENT NUMBER FOR ACCOUNT ONBOARDING" to control this behavior.
 - If this parameter is set to Y, system generates the Agreement number.
 - If this parameter is set to N, system accepts the external agreement number provided in Account onboarding payload.
- "Agreement Number" tag is used to pass the external agreement number. In this case expectation is "Auto generate agreement number" parameter should be N.
- "Agreement Number" is used as an identifier to validate the contract details and which accounts should get same "Agreement number" in case of "Auto generate agreement number" system parameter is set to Y.

Edits:

- If two or more accounts are having same agreement number then those accounts should have same Master Account # or Master Account Xref #.

- If two or more accounts are having same agreement number then those accounts should have same contract details like (Due Day, Billing Cycle).
- If two or more accounts are having same agreement number then those accounts should have same product type and funding type.

Following field is added in Customer Service > Account Details and Customer Service > Account Details > Contract information screens under a new "Agreement Details" section.

- Agreement Number

Once the accounts are funded "Agreement details" populated in following screens which are provided in account onboarding.

- Customer Service > Account Details.
- Customer Service > Account Details > Contract information.

Added a new maintenance Non-Monetary transaction with following parameters to Add / Update / Remove the Agreement Details in Customer Service > Account Details.

- If the Agreement # is not provided update the value with NULL.

Parameter	Data Type	Required	Display	Sort
Txn Date	Date	Y	Y	0
Agreement #	VARCHAR	N	Y	1

- This transaction updates Agreement # field in Customer Service > Account details and Customer Service > Account Details > Contract Information.

A new transaction parameter "PROCESS SAME AGREEMENT NUMBER ACCOUNTS" is added to following transaction.

RESCISSION ACCOUNT

- Following process happens when the transaction is posted with above parameter in combination with "PROCESS MASTER ASSOCIATED ACCOUNTS" and "Process Same Sales Order Accounts".

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
N	N	Y	<ul style="list-style-type: none"> • This transaction will be posted to accounts which are having same agreement number • If there is no Agreement # found on account where this transaction is posting, system gives an error message saying "No Agreement # found for Processing".

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
Y	Y	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts and Process Same Agreement # Accounts parameter
Y	N	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter
Y	Y	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts parameter
Y	N	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Agreement # Accounts parameter
N	Y	N	Process the transaction on Accounts based on the Process Same Sales Order Accounts parameter

A new dropdown "Agreement number" is added next to Associated Accounts radio button in Customer Service > Account (s).

- This dropdown shows the unique "Agreement numbers" present in selected associated accounts.
- This drop down filters the accounts that belong to selected "Agreement number". (This way we can show the BAN > Agreement > Accounts view)
- This dropdown is enabled only when the associated accounts radio button is selected.

The screenshot shows the Oracle Financial Services Customer Service interface. At the top, there's a search bar with 'Customer Service: 20210100010033'. Below it, the 'Account(s): NAPHAD PAVAN' section is active. The 'Associated Accounts' radio button is selected, and the 'Agreement Number' dropdown is highlighted with a red box. The interface displays various tabs like Summary, Collections, and Alerts, along with detailed account information, dues, and customer details.

Added a new dropdown to show the “Agreement numbers” in Customer Service > Associated Accounts.

- This dropdown shows the unique "Agreement numbers" present in selected Product Type radio button.
- This drop down filters the accounts belong to selected “Agreement number” and existing selected radio button combination.

The screenshot shows the Oracle Financial Services Customer Service interface. The top section displays a table of accounts for 'MASTER-LE-00001: NAPIHADE PAVAN'. The table includes columns for Company, Branch, Sub Unit, Account #, Master Account #, Sales Order Number, Master Account, Product, Billing Cycle, Purpose, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, Oldest Due Dt, and DLO Pd. Below the table, there are tabs for Summary, Collections, Customer Service, Account Details, Associated Accounts, Customer Details, Customer Preferences, Transaction History, Post Models, Bankruptcy, Reposs/Possession, Deficiency, Collateral, Bureau, Timeline, Cross/Sip Self Activities, and External Interfaces. The 'Associated Accounts' tab is selected, showing a table of associated accounts. A dropdown menu for 'Agreement Number' is highlighted with a red box, showing a list of agreement numbers. Below the table, there is a summary section with various financial metrics.

Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	DLO Pd
SA03	SAHQ1	UNDEFINED	MASTER-LE-00001	MASTER-LE-00001			LEASE-HE PAVAN	MONTHLY	HOME EQUITY LO	117	OMR	12,179.22	4,991.72	ACTIVE	06/01/2021	157 PA
SA03	SAHQ1	UNDEFINED	LINE-LE-00002	MASTER-LE-00001			LEASE-HE PAVAN	MONTHLY	HOME EQUITY LO	117	OMR	12,179.22	4,991.72	ACTIVE	06/01/2021	157 PA
SA03	SAHQ1	UNDEFINED	LINE-LE-12245	MASTER-LE-00001	ABCD00889912		LINE-VE PAVAN	MONTHLY	VEHICLE LOAN G	-34	OMR	12,383.88	285.45	ACTIVE	06/01/2021	157 PA
SA03	SAHQ1	UNDEFINED	LINE-LE-12246	MASTER-LE-00001	ABCD00889912		LINE-VE PAVAN	MONTHLY	VEHICLE LOAN G	-34	OMR	12,383.88	285.45	ACTIVE	06/01/2021	157 PA

Count: 6

Associated Account Details

View: Format: Freeze: Details: Wrap: Product Type: ☐ Loan ☐ Lease ☒ All Statement Consolidation Only: ☐ All Currencies: ☐ Agreement Number: **121100001**

Select	Account #	Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due date	Status	Asset Type	Asset Sub Type	Collateral Description	Identification	Company	Branch	System Control
<input type="checkbox"/>	LINE-LE-12245	NAPIHADE PAVAN	LINE-VE PAVAN	REAL OMAR	MONTHLY	-34	12383.88	285.45	6/1/2021	ACTIVE	VEHICLE	DATA	2020 HONDA ACC		SA03	SAHQ1	Y

Count: 1

Summary

Dates		Accounts	
Total Delq Due	856.35	No. of Active	2
Total LC Due	0.00	No. of Closed	0
Total NSF Due	0.00	No. of Paid Off	0
Total Other Due	0.00		
Total (Delq+LC+NSF+Other)	856.35		
Total PayOff	37,151.64		

2.15.3 Seed Data

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

2.16 Asset Attributes

2.16.1 Overview

New asset attributes are added in OFSLL for Vehicle and Other Collateral types to capture the Exchange Indicator, shipment date and asset block indicator.

2.16.2 Description

Following new fields are added in following screens for Vehicle and Household goods and Other collateral.

- Servicing / Collections > Collateral > header block
- Servicing > Collateral Management > Collateral Details
- Conversion Accounts > Collateral (fields are added below address section)

Filed Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Exchange Indicator	Check Box	NA	N	Device exchange indicator (Y if device is exchanged) will be populated by OFSLL.
Shipment Date	Date	NA	N	Shipment date of asset.
Asset Block Indicator	Check Box	NA	N	Used for IMEI Block/ Unblock functionality in Telco industries. In case of cancellation, Telcos don't want the customer to use the asset through any other service provider.

Other Collaterals:

The screenshot shows the Oracle Financial Services Customer Service interface. The top navigation bar includes 'Customer Service' and a search bar. The main content area displays account details for '20210100030065: LEASE OTHER PAVAN'. The 'Collateral' tab is selected, showing a table of collateral information. The table has columns for 'Primary', 'Substitution', 'Description', 'Asset #', 'Asset Class', 'Asset Type', 'Sub Type', 'Lien Status', 'Lien Event Date', 'Second Lien Holder', 'Comments', 'Lien Release Entity', and 'Entity Name'. The first row shows a 'NEW ASSET' with an 'Exchange Indicator' checked, 'Shipment Date' of 01/10/2022, and 'Asset Block Indicator' checked. Below the table, the 'Usage/Rental Details (Cycle)' section is visible, showing 'Type & Description' and 'Address Line 1: A BLOCK'.

Vehicle collaterals:

Customer Service x

Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number	Master Account	Product	Billing Cycle	Purpose	Days Past
SA03	SAHQ1	UNDEFINED	TEST0000123	TEST0000123		Y	LOAN-VE-PAVAN	MONTHLY	VEHICLE LOAN O...	

Count: 1

Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency **Collateral** Bure

Vehicle Seller

Vehicle

add Edit View Audit

View Format Freeze Detach Wrap Export to Excel

Primary	Description	Asset #	Status	Asset Type	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Ident
Y	2020 TOYOTA CA...	5266	ACTIVE	VEHICLE	UNDEFINED				CUSTOMER	PAVAN NAPHADE 3	

Count: 1

Vehicle

Return

Type & Description

Primary ✓
Substitution ---
Asset # 5266
Asset Class NEW VEHICLE
Asset Type VEHICLE
Sub Type TATA
Registration # UNDEFINED
Status ACTIVE
Year 2020
Estimated Life 0
Make TOYOTA
Model CAMRY
Identification #
Body CYLINDER
Description 2020 TOYOTA CAMRY CYLINDER
Condition GOOD CONDITIONED
VIN Validation ---

Exchange Indicator ---
Shipment Date ---
Asset Block Indicator ---

Usage/Rental Cycle
Min Usage Per Cycle
Max Usage Per Cycle
Base Rental Amount 0.00
Discount
Discount Amount
Security Deposit
Usage RollOver/Advance
Reset Frequency
Elastic Term Calc Method

User Defined Field Number 1
User Defined Field Number 2
User Defined Field Number 3
User Defined Field Number 4
User Defined Field Number 5
User Defined Field Number 6
User Defined Field Number 7
User Defined Field Number 8
User Defined Field Number 9
User Defined Field Number 10
User Defined Field Number 11
User Defined Field Number 12
User Defined Field Number 13
User Defined Field Number 14
User Defined Field Number 15
User Defined Field Number 16
User Defined Field Number 17
User Defined Field Number 18
User Defined Field Number 19
User Defined Field Number 20

Calc Method TIERED

Collateral Management:

Collateral Management x

Collateral Details

Type & Description

Collateral Type VEHICLE COLLATERAL
Primary ✓
Asset Id 1006
Asset Class NEW VEHICLE
Asset Type VEHICLE
Sub Type TATA
Registration # 1234
Status RELEASED
Year 2021
Estimated Life 120
Make TATA
Model TATA VIR-V
Identification # 1NSB00C73CC450244
Body SEDAN
Description 2021 TATA TATA VIR-V SEDAN
Condition GOOD CONDITIONED
VIN Validation ---

Usage/Rental Cycle
Min Usage Per Cycle
Max Usage Per Cycle
Security Deposit
Discount %
Usage RollOver/Advance
Reset Frequency
Elastic Term Calc Method

Usage/Rental Calculation
Calc Method TIERED

Usage/Rental Receipt
Usage / Rental Details

Usage Details(Life)
Start 0
Base 0
Extra 0
Total 0

Lien Details
Lien Status UNDEFINED
Lien Event Dt
Second Lien Holder
Comments

Lien Release Entity CUSTOMER
Entity Name PAVAN NAPHADE

Address
Country UNITED STATES

Exchange Indicator ✓
Shipment Date 01/25/2019
Block Indicator ✓

Custom Fields

User Defined Field Char 8
User Defined Field Char 9
User Defined Field Char 10
User Defined Field Number 1
User Defined Field Number 2
User Defined Field Number 3
User Defined Field Number 4
User Defined Field Number 5
User Defined Field Number 6
User Defined Field Number 7
User Defined Field Number 8
User Defined Field Number 9
User Defined Field Number 10
User Defined Field Number 11
User Defined Field Number 12
User Defined Field Number 13
User Defined Field Number 14
User Defined Field Number 15
User Defined Field Number 16
User Defined Field Number 17
User Defined Field Number 18
User Defined Field Number 19
User Defined Field Number 20
User Defined Field Number 21
User Defined Field Number 22
User Defined Field Number 23
User Defined Field Number 24
User Defined Field Number 25
User Defined Field Number 26
User Defined Field Number 27
User Defined Field Number 28
User Defined Field Number 29
User Defined Field Number 30
User Defined Field Date 1
User Defined Field Date 2
User Defined Field Date 3

2.16.3 Web Service Changes

Above 3 fields are added as part of the below rest services:

- Asset Fetch Service
- Asset Create Service
- Asset Update Service

- Account Boarding web service – Both for Async Flow and existing account boarding service

2.16.4 File Upload Changes

Above 3 fields are added as part of the below file uploads:

- Asset File uploads (For All Operations)

2.16.5 Conversion Changes

- Above 3 fields are added to the conversion screen also.
- Conversion Accounts >Collateral (fields are added below address section)

2.16.6 Transaction Change

All the new 3 parameters are added to the **Asset Maintenance** transaction.

Parameter Name	Parameter Type	LOV values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
Exchange Indicator	LOV	YES_NO_CD	No	Y	N	
Shipment Date	Date	NA	NA	Y	N	
Asset Block Indicator	LOV	YES_NO_CD	No	Y	N	
Identification Number	Number	NA	NA	Y	N	

2.16.7 Seed Data

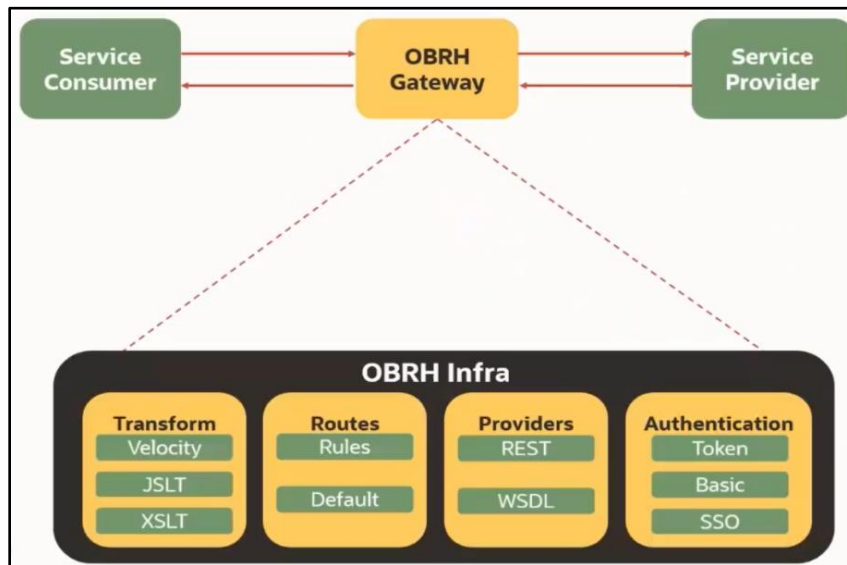
Refer '[Appendix: Seed Data](#)' chapter.

2.17 Webhook Support for OBRH

2.17.1 Overview

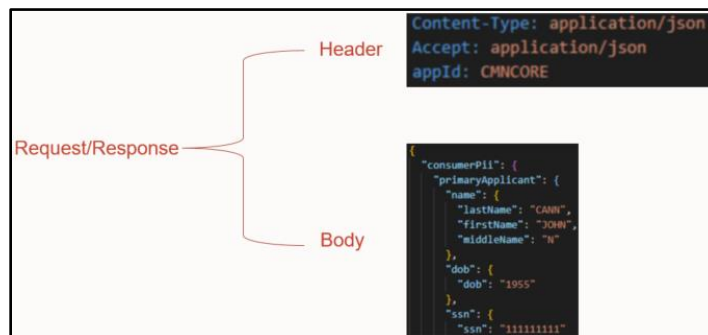
Oracle Banking Routing Hub [OBRH] is used to Authenticate, Invoke and Route request from Source to Destination using SOAP/Rest Api.

As part of this enhancement, OFSLL Webhook framework is enhanced to integrate with OBRH.



2.17.2 Description

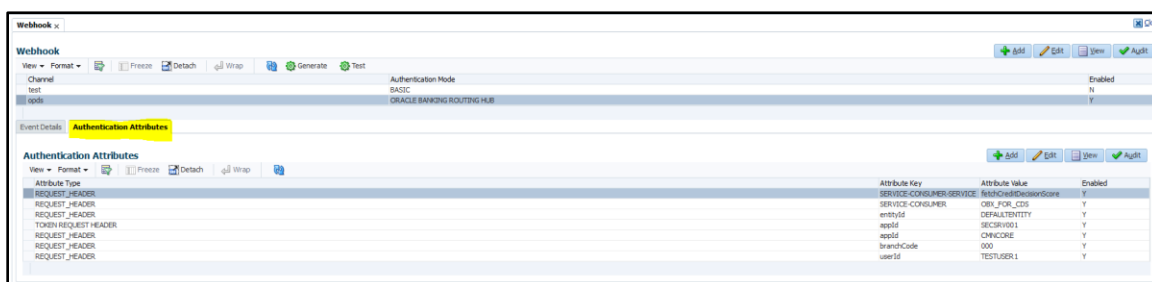
- To send/receive data between systems, Request/Response entities are used. System allows to send Header/Body details with each Request/Response.
- For data transfer, typically body details are defined in XML/JSON. Headers are key value pairs some are standardized and other are very specific to an implementation



- OFSLL Webhook is used to send event outcome data to external system. OBRH is a new endpoint that can receive and process Event data payload from OFSLL.

Request Authorization Header Prefix	<p>This is the prefix to be added to Request Authorization Header based on token generation mechanism like [Basic, Bearer, JWT etc...]</p> <p>Before this release system was defaulting to Bearer. If not provided, system will default to Bearer.</p> <pre>POST http://whf00fwf:7002/api-gateway/cmc-obrh-services/route/dispatch Content-Type: application/json Accept: application/json appId: CMNCORE userId: TESTUSER1 branchCode: 004 Authorization: Bearer {{obmatoken.response.body.token}}</pre>
-------------------------------------	---

- To connect OBRH, OFSLL needs to send addition Authentication and Request Header. To support this a new tab **Authentication Attributes** has be added.



Filed Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Attribute Type	LOV	NA	Y	Used to record HTTP header type: 1. TOKEN REQUEST HEADER: Used to add Authentication request header details 2. REQUEST HEADER: Used to add Request header details
Attribute Key	Text Field	NA	Y	Used to capture HTTP header key
Attribute Value	Text Field	NA	Y	Used to capture HTTP header value
Enabled	Checkbox	N	Y	Used to enable/disable HTTP header

Some example for OBRH Headers

Token Request Headers

- appld

Request Headers

- entityId
- appld

- branchCode
- userId
- SERVICE-CONSUMER
- SERVICE-CONSUMER-SERVICE

Note: OBRH currently does not support return of **customizing HTTP header [X-Hmac]** because of which enable of **Verified** indicator using **Test** button cannot be done. Verification functionality should be done manually/via script and needs to be automated using OBRH once new feature of customizing HTTP header is enabled.

2.17.3 Seed Data

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

2.18 Sales Order Number Enhancement

2.18.1 Overview

Provided an ability to record Sales Order number for Servicing Accounts that are originated from different ERP systems. A single Sales Order request may contain multiple Accounts.

As part of this requirement, system is enhanced to perform following activities

- A new Non-Monetary transaction to update Sales Order Number.
- Ability to post Monetary and Non-Monetary transaction for all accounts created using same Sales Order number.
- Search Accounts bases on the Sales Order Number.

2.18.2 Description

Origination Impact:

A new column is introduced in Application table in Origination to record Sales Order Number.

- This column supports Alpha-Numeric with 80 characters.
- This field can accept null or blank and will be propagated to Account once provided.
- Same column [parameter(salesordernumber) - Description (Account Sales Order Number)] is introduced in below WS.
 - Application Entry [GET, PUT, POST]
 - Application Search

Field Name	Type	Mandatory (Y/N)	Comments
Sales Order Number	Text	N	

Origination

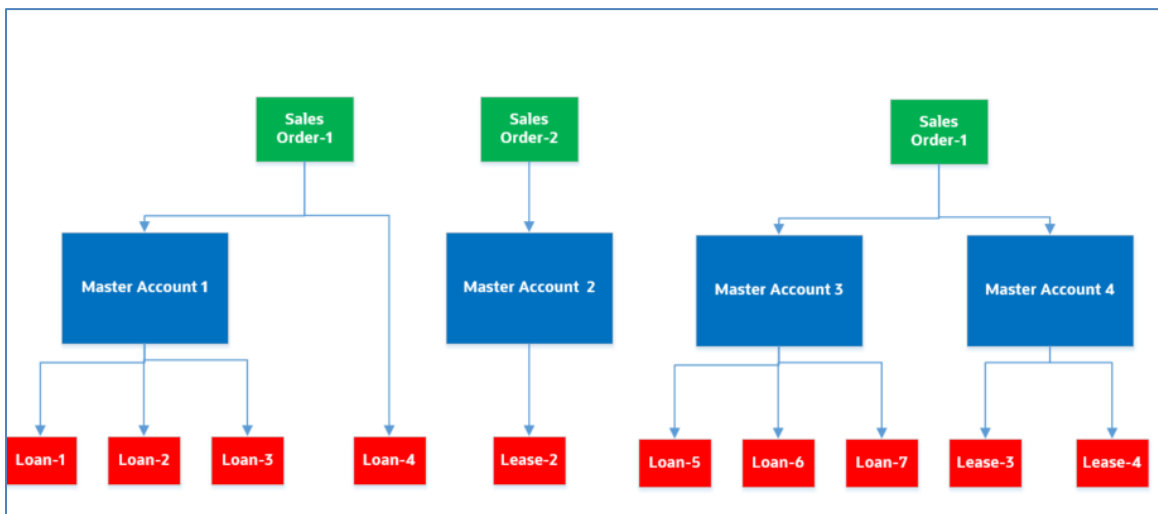
The screenshot displays the Oracle Origination application entry interface. At the top, there's a search bar and a status bar indicating 'Underswritting: 0000001011' and 'Review Requests (Pending: 0)'. Below this, the application details for '0000001011: NAVEEN LEASE AMZ 1' are shown. The form includes various fields for application entry, such as 'App #', 'Dt', 'Product', 'Channel', 'Priority', 'Company', 'Branch', 'Sub Unit', 'Status', 'Origination Stage Code', 'Billing Cycle', 'Purpose', 'Producer', 'Producer Name', 'Producer Contact Number', 'Region', 'Territory', 'Existing Customer', 'Duplicate Application', 'Loan Currency', 'Class', 'Sales Agent', 'Contract Type', 'Joint', 'CoSigned', 'Contact', 'Lead #', 'CRB Pull', 'Copy', 'Bureau Request', 'Override', 'Warning OK', and 'Proxy for Underwriter'. The 'Sales Order Number' field is highlighted with a red box.

Customer Service:

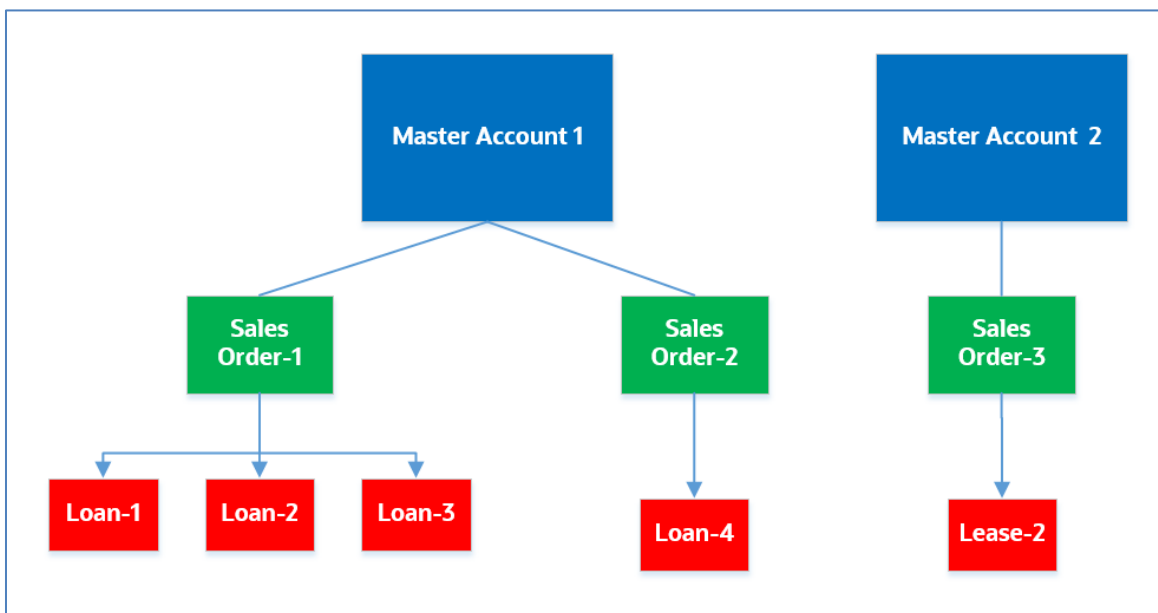
A new columns introduced in Account table to record Sales Order Number.

- This column supports Alpha-Numeric with 80 characters.
- For a single Sales Order Number, OFSLL supports creating multiple accounts

- In below Example 1, OFSLL supports creating [Master Acc1, Loan1, Loan2 and Loan3] and [Loan4] under one Sales Order Number.
- OFSLL can associate for all accounts under Master or directly account without master.



- In below Example 2, OFSLL is associating Sales Order Number at associate accounts like [Loan 1,2,3,4 and Lease2] and not Master Account.



- Conversion and Account on-boarding WS enhanced to record Sales Order Number.
- This column added in **User Defined Table** to Search Account using Sales Order Number.
- User Defined Table [SEARCH_ACC_ACCOUNTS]
 - Description [SALES ORDER NUMBER]
- A new search parameter [parameter (salesordernumber) - Description (Account Sales Order Number)] added into existing Account Search Service.

- This enables external interfaces to fetch accounts based on Sales Order Number.
- **Account Details WS** Response updated to include Sale Order Number as Output Parameter.
- This value **displayed** in **Account Details**

Conversion:

Application	Channel	Priority	Company	Billing Cycle	Product	Region	Territory	Currency	Class	New Account	Joint	Coigned	Conversion Dt	Underwriter	Xref	Sales Order Number	Conversion Status
ASIM	WEB ENTRY	NORMAL	SACS	MONTHLY	DEALER	ALL	ALL	CHF	INDIVIDUAL	Y	N	N		AGASH	ASSET LINE01	180200888912	UNDEFINED

Customer Service:

Account(s)	Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Ctg Reason
SA01	SAHQ1	UNDEFINED	KIKR2	UNDEFINED	UNDEFINED	180200888912	N	LINE-VE-PAVAN	MONTHLY	VEHICLE LOAN O	-36	CHF	12,195.43	383.88	ACTIVE	07/01/2021	ST PAVAN

A new transaction parameter "**PROCESS SAME SALES ORDER NBR ACCOUNTS**" added to below transactions.

- **Default value** of this parameter is **N** and **Display** is **Y**.
- Txn Details
 - DDCHANGE [DUE DATE CHANGE]
 - DDCHANGE_OVERRIDE [DUE DATE CHANGE OVERRIDE]
 - ACC_RESCISSION [RESCISSION ACCOUNT]
 - EXTENSION[EXTENSION]
 - EXTENSION_OVERRIDE[EXTENSION OVERRIDE]
 - ACTIVE[ACTIVE]
 - CHGOFF [CHARGED OFF]
- This parameter will allow current transaction to be posted **on all the accounts** with same Sales Order Number.

- If Sales Order# is BLANK/NULL on the account with "PROCESS SAME SALES ORDER NBR ACCOUNTS" =Y, then system will raise error Sale Order# Not Found for Processing
- On any account, if the transaction is unsuccessful, System displays the error message in the Transaction details with Account Number creating issue.
- If transaction is reversed on any of the account, Reversal is only applicable for individual account.
- Below is the expected transaction behaviour if posted with different Account Hierarchy
 - Identify all accounts that are of valid status [Must not include Charged-off, Closed, Void] for the given Sales Order Number. Only these accounts will be considered for processing below.
 - If **transaction is posted on Master Account** with valid Sales Order# and Process Sales Order# flag = Y then system will post on current master account and all associated accounts with matching Sales Order#
 - If **transaction is posted on Non-Master** with valid Sales Order# and Process Sales Order# flag = Y then system will post on all accounts [including Master Account - if Sales Order# matched] with matching Sales Order#
 - If transaction fails on any selected account. System will reverse all the transactions.
 - If user provides Process Master Associated Accounts = Y then system ignores Process Sales Order# Txn parameter.
 - Similarly, OFSLL will consider Process Sales Order# as precedence over Process Agreement # in Txn parameter.

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
N	N	Y	<p>This transaction should be posted to accounts which are having same agreement number</p> <p>If there is no Agreement # found on account where this transaction is posting, system should give an error message saying "No Agreement # found for Processing".</p>
Y	Y	Y	<p>Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts and Process Same Agreement # Accounts parameter</p>

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
Y	N	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter
Y	Y	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts parameter
Y	N	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Agreement # Accounts parameter
N	Y	N	Process the transaction on Accounts based on the Process Same Sales Order Accounts parameter.

A new transaction "**SALE ORDER MAINTENANCE**" introduced to update/remove sales order number

This transaction accepts below parameters:

- To support add/remove Sales Order Number.
 - If not Sales order # not provided system will update existing value to null.

Parameter Code	Default	Sort	Display	Required
SALES ORDER NBR		1	Y	N
TXN DATE		0	Y	Y

Validations:

- Generic Non-Monetary Transaction Validations like TXN Date etc... Are added.
- Cannot provide value greater than 80 character.

- "Invalid Sales Order Number", Error should be displayed.

2.18.3 Seed Data

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

2.19 New Condition – (NO ACTIVE CONDITION) Enhancement

2.19.1 Overview

Provided an ability to queue the accounts which don't have any active conditions.

2.19.2 Description

- A new condition “NO ACTIVE CONDITION” is added in ACC_CONDITION_CD.
 - Provided an ability to create a queue based on above condition.
- This condition is posted on accounts as part of following process, if there is no active condition available on account.
 - Funding Process (UI)
 - Account Onboarding
 - Conversion Process
- As part of servicing if any condition posted on account, system automatically removes this “NO ACTIVE CONDITION”.
- User is not allowed to either POST or CLOSE this condition manually. System will only POST or CLOSE this Condition on the Account if not active condition available on account.

2.19.3 Seed Data

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

3. Appendix: Seed Data

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



Seed_Data_14.12.xlsx

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

4. Patches and Bugs

Bug Id	Bug Description	Fix Description
NA	NA	NA

5. Security Fixes

-NA-

6. Limitations and Open issues

-NA-

7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Patch Release Notes
- Patch Installation Guide
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link 30https://docs.oracle.com/cd/F53373_01/index.htm

7.2 Software Components

Software Components of this patch release are as follows:

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

8. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.7+ & 7.0 (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.4.0
				Oracle JDK	1.8.0_301
				Application Development Framework	12.2.1.4.0
				Oracle Database Enterprise Edition**	19.12.0.0.0
				Oracle Analytics Publisher	5.9.0
		Database Server			
		Reporting Server			
		Client Machines	Windows 10 (Patch Version 1703)	Microsoft Edge (64 Bit)	90.0.818.56 (Official Build)
				Mozilla Firefox (32 Bit)	78.10.1esr
				Google Chrome (64 Bit)	90.0.4430.93 (Official Build)
			Mac OS X	Apple Safari (64 Bit)	13.1

**** Note:** Organizations must evaluate their needs for Oracle Partitioning License option.

9. Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library
– https://docs.oracle.com/cd/F53373_01/pdf/refdocs/Licensing_Guide.pdf

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Financial Services

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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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