Oracle® Financial Services Lending and Leasing Cloud Service

WFP Setup Guide

Release 14.12.0.0.0
G48040-01
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ORACLE

Oracle Financial Services Lending and Leasing Cloud Service WFP Setup Guide, Release 14.12.0.0.0

G48040-01

Contents

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.

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

The document is organized into below topics:

1.1 Audience

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

1.2 Conventions Used

Table 1-1 Conventions

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

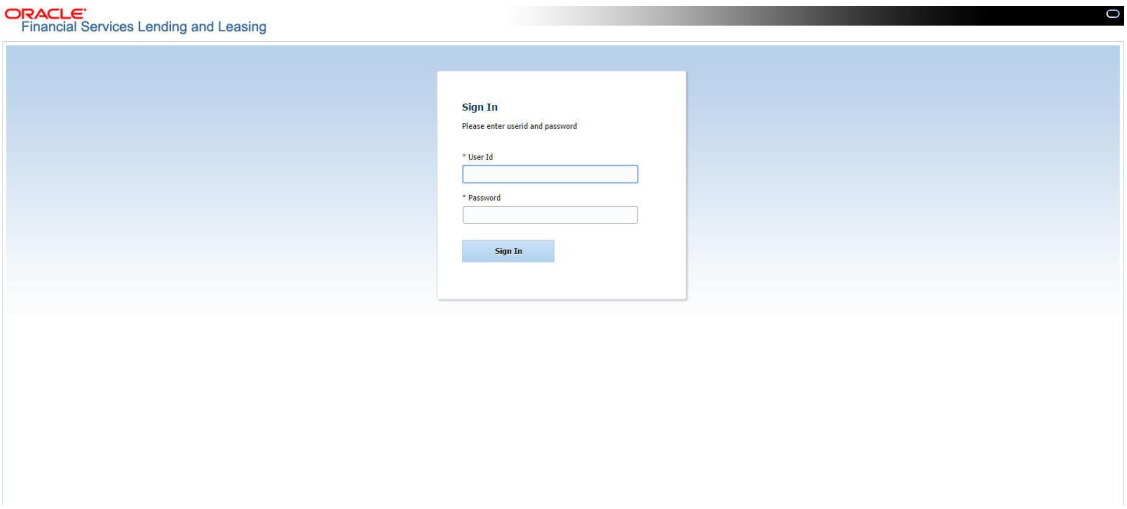
1.3 Logging In

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.

Figure 1-1 Login page



- **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

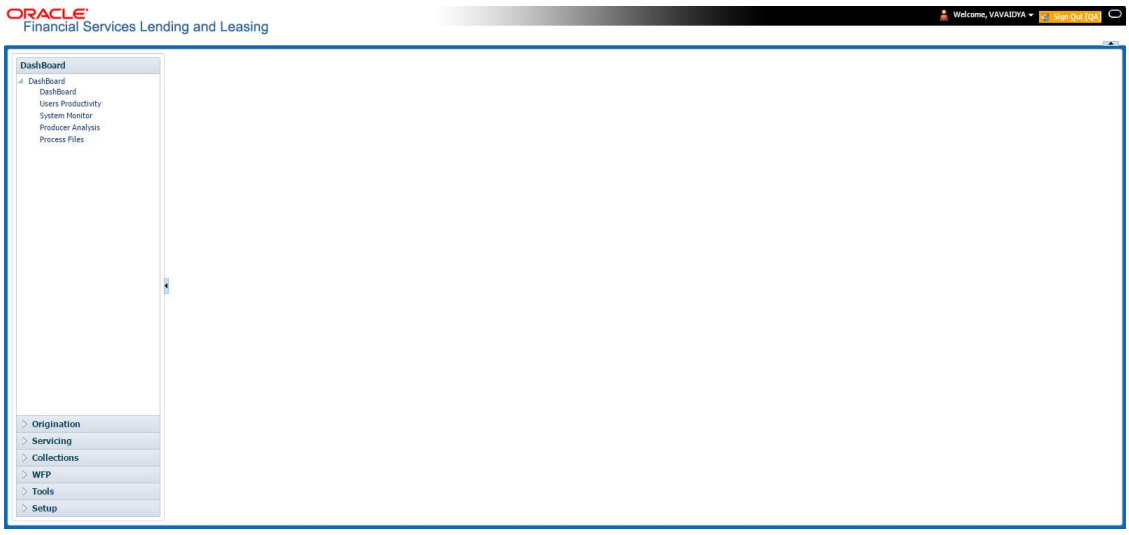
1.4.1 Home Screen

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:

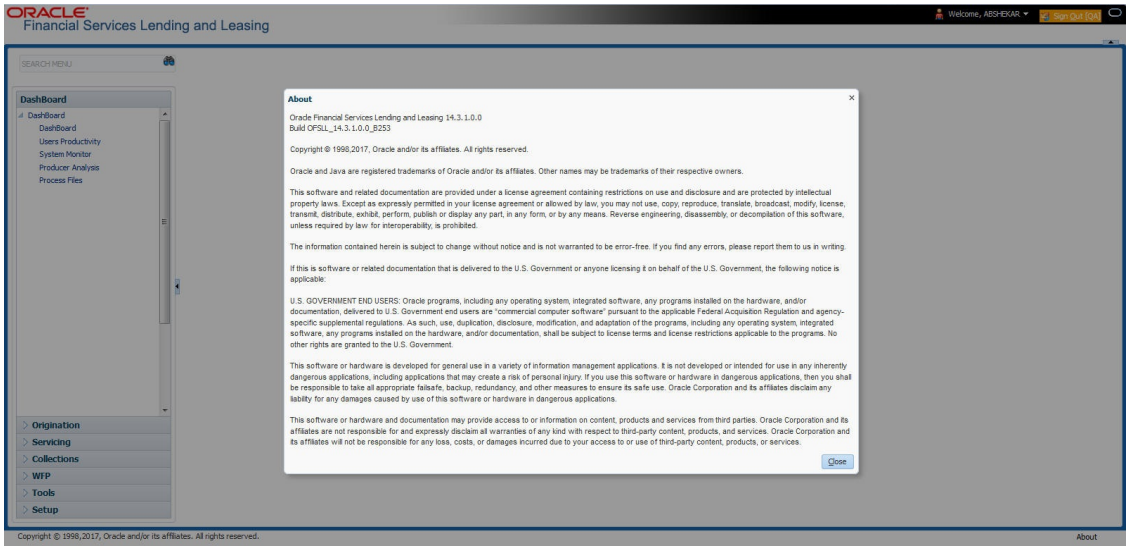
- Header
- Left Pane
- Right Pane/Work Area

Figure 1-2 Home screen



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

Figure 1-3 About

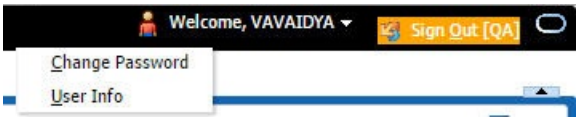


Header

In the Header, system displays the following:

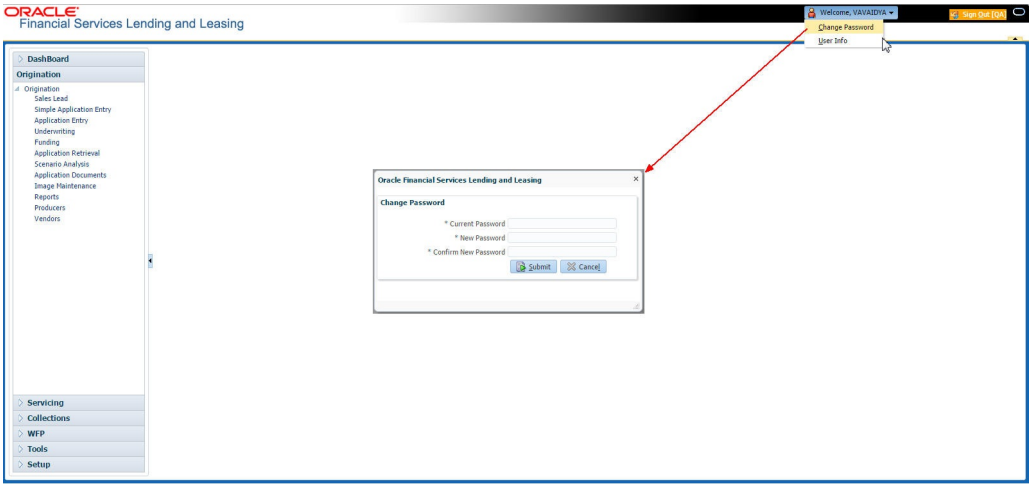
- Sign Out [Environment] - Sign Out option along with the application environment details based on information maintained in ENVIRONMENT_TYPE_CD lookup code.
- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

Figure 1-4 User ID - Options



– Change Password – Click to change the current password.

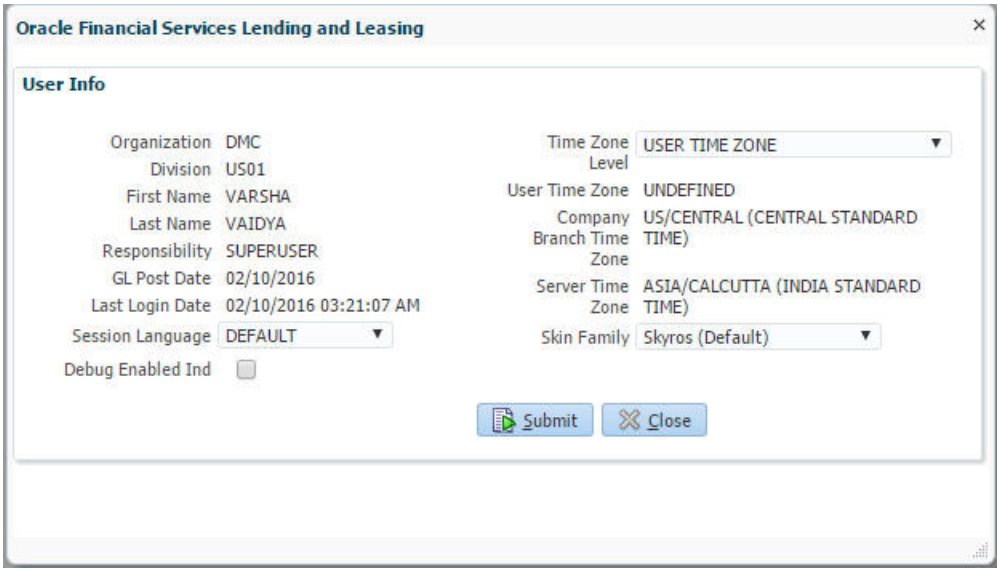
Figure 1-5 Change Password



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.

Figure 1-6 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:

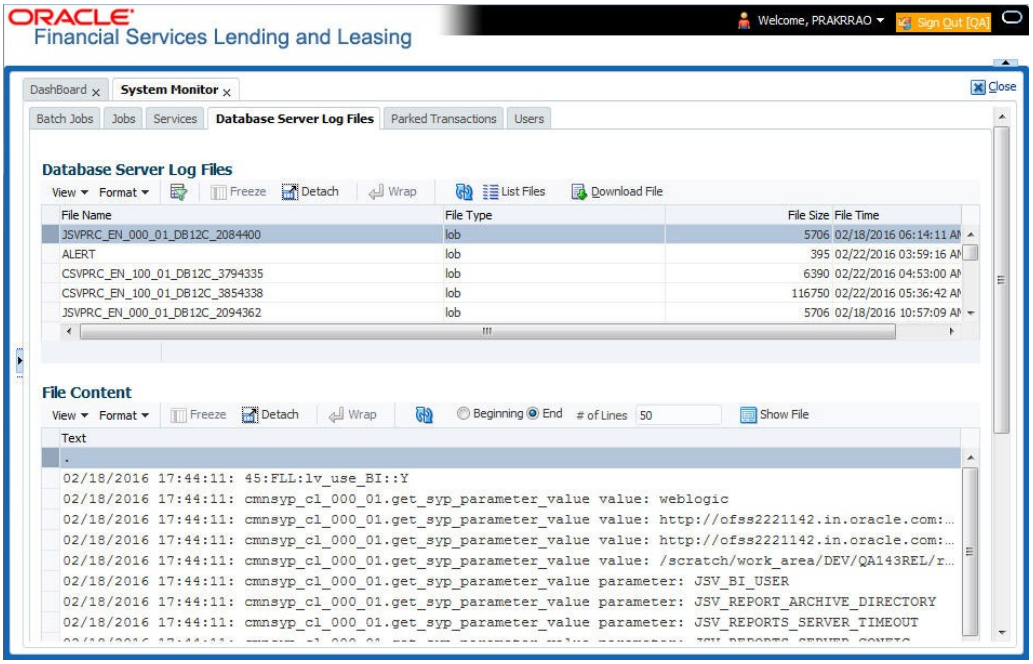
Table 1-2 System Parameter

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.

Figure 1-7 Database Server Log 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.

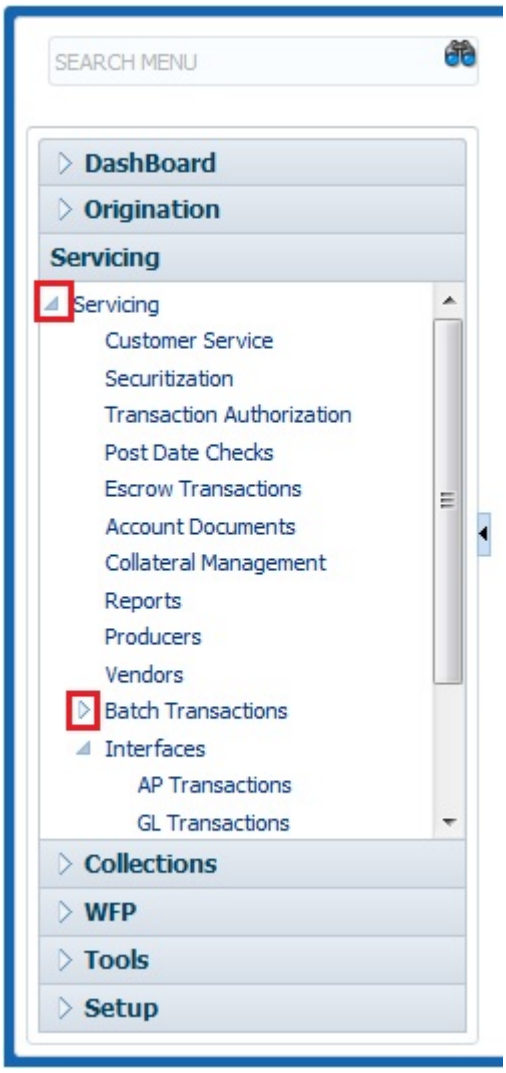
- **Accessibility** – Click the link to view accessibility features of the system.
  Refer accessibility document for further details.
- **NextGenUI** - This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle 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.

Figure 1-8 Left Pane



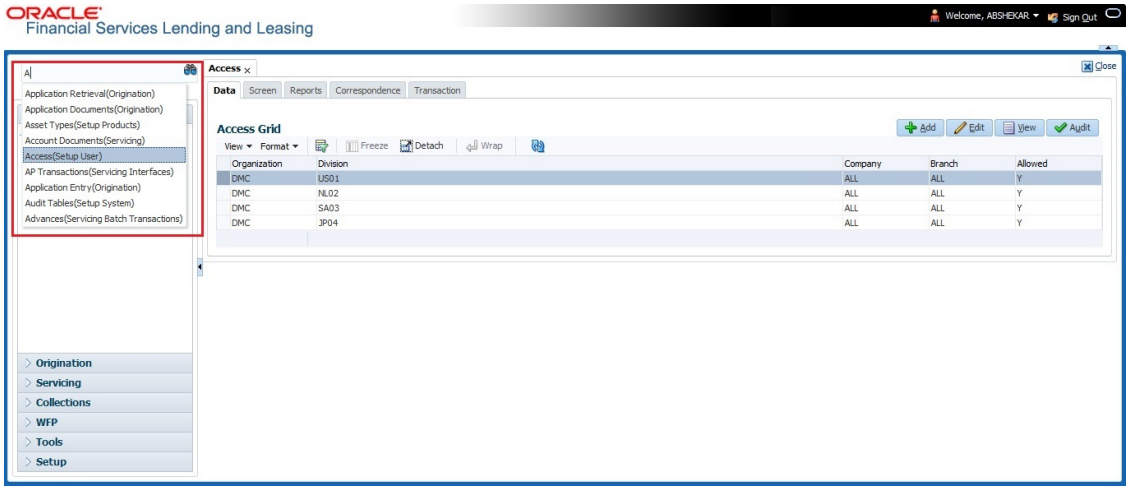
To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

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.

Figure 1-9 Left Pane Search

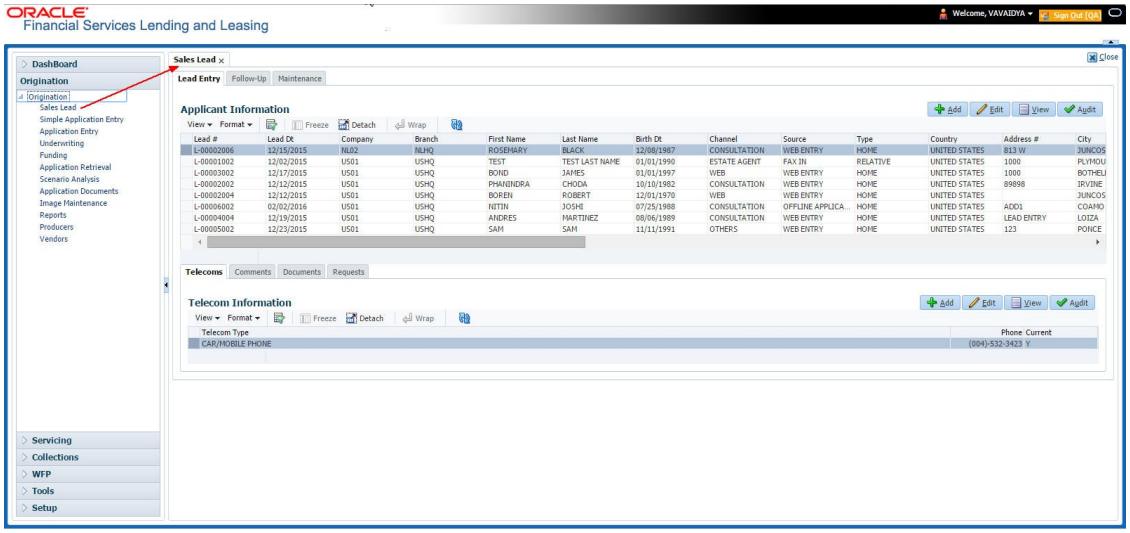


When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

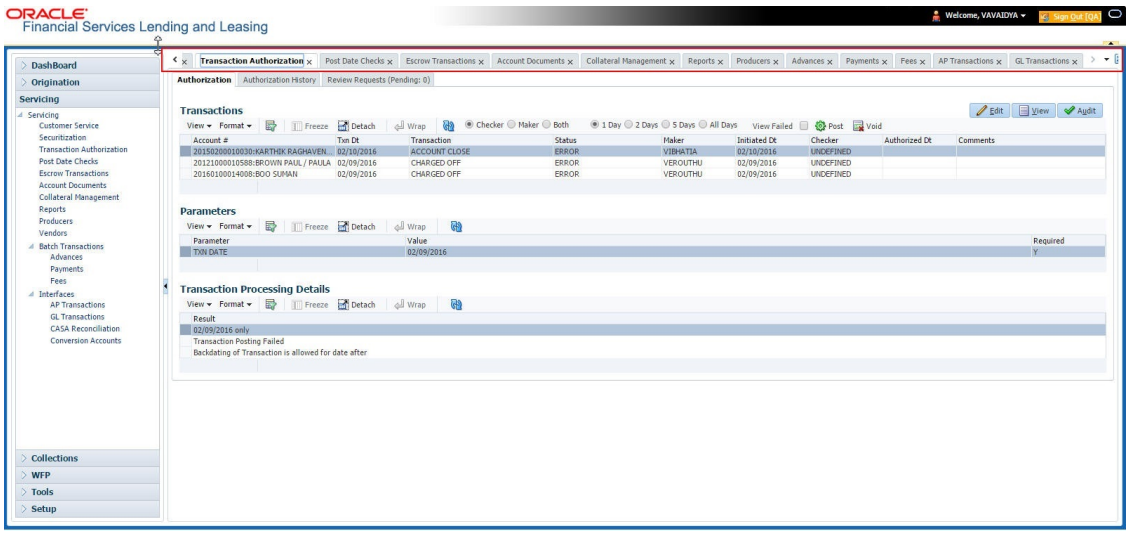
The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.

Figure 1-10 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.

Figure 1-11 15 Screens



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.

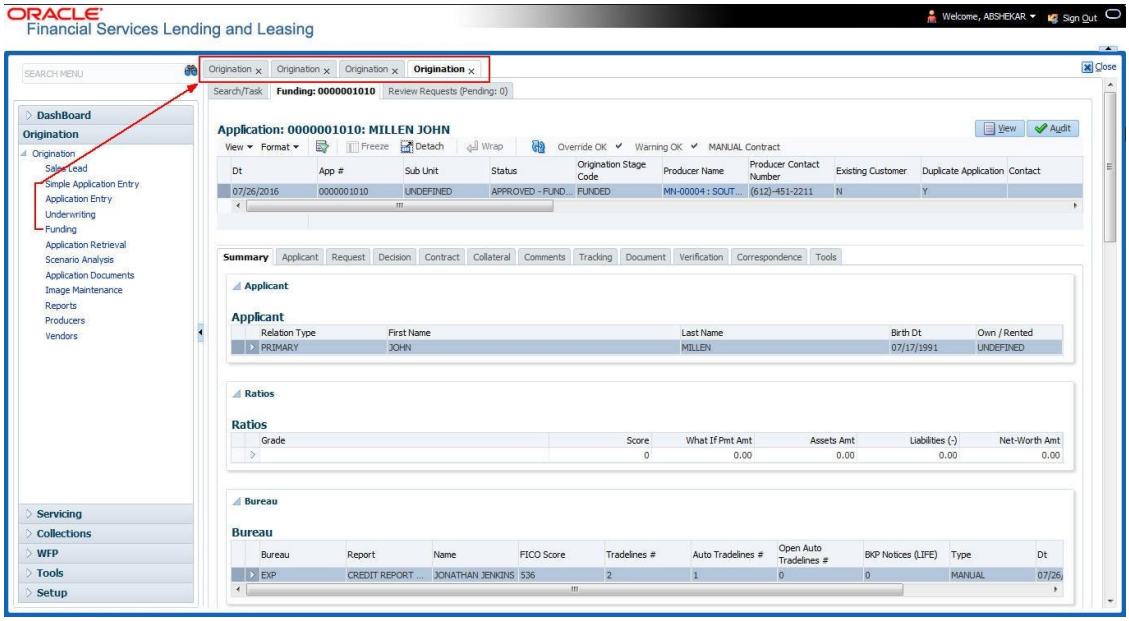
You can also open multiple Applications Accounts at the same time as separate tabs in the right window, provided your system administrator has enabled the option **'Mac_Multi_tab_Ind' = 'Y'** in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 ApplicationsAccounts 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 OriginationServicing Module Master Tab. In the Left Menu of Origination Module Master Tab, you can open multiple applications by clicking on the following links. Each successive click, opens a new Origination tab.

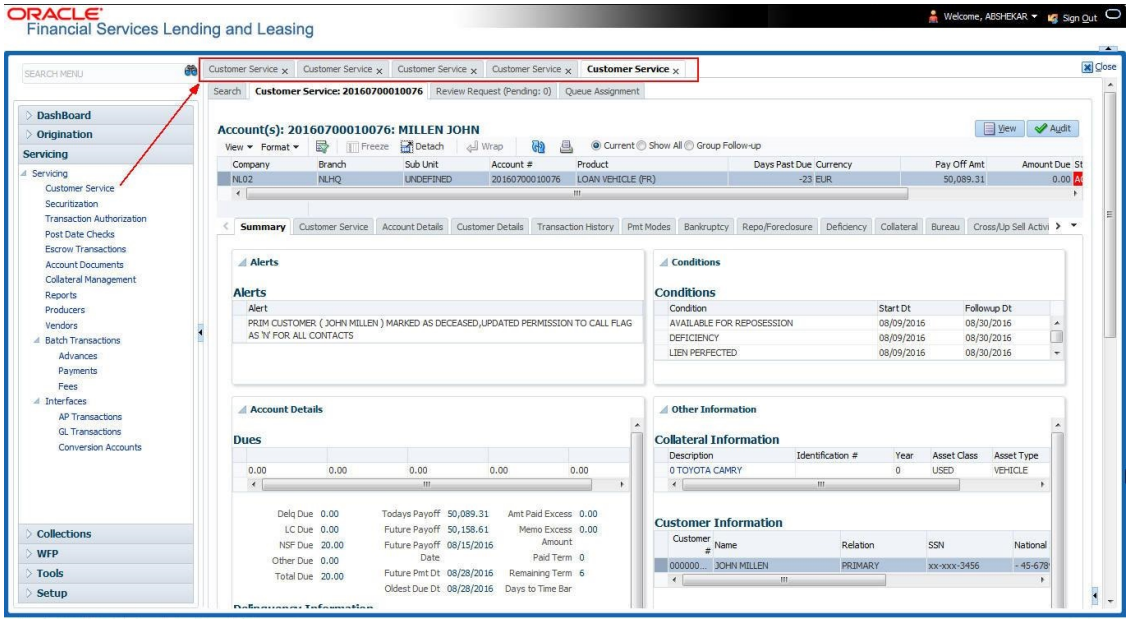
- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Figure 1-12 Multi tab - Origination



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.

Figure 1-13 Multi tab - Servicing



Few screens in OriginationServicing and CollectionsWFP 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:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP

- Producers
- Credit Lines
- Units

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.

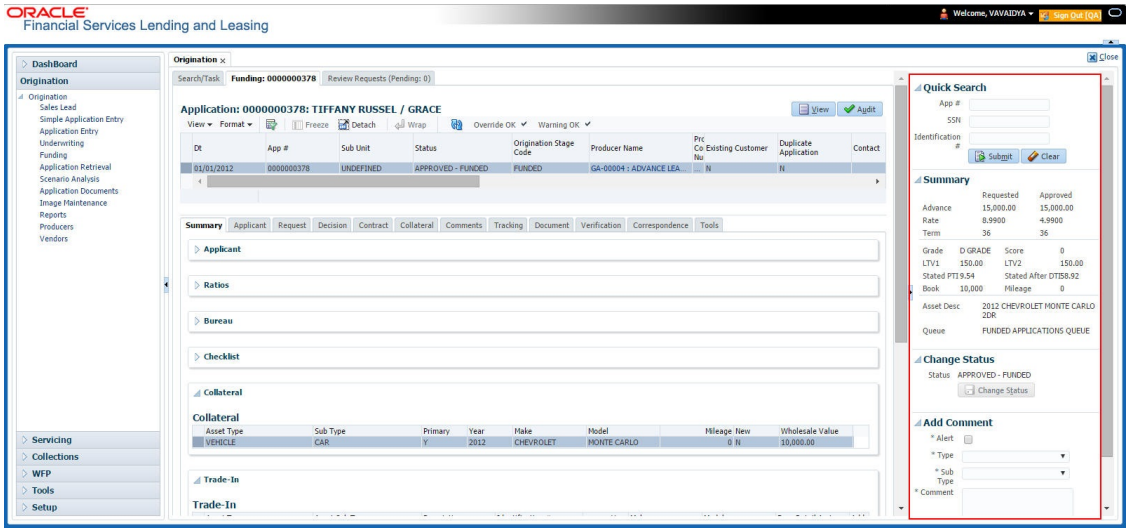
Right Splitter/Action Window

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 Application and 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:

Figure 1-14 Right Split Window Application



- 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

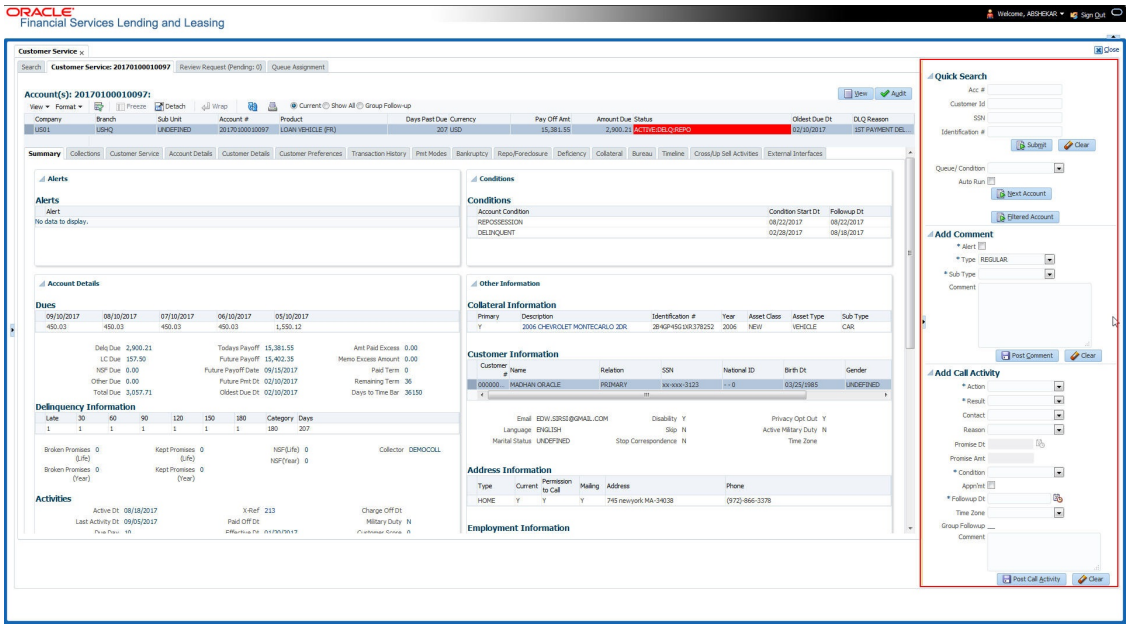
accounts are found during **Identification #** search, the system displays an error message as "**Multiple Matches found for the Identification #, Please use normal Search**".

- **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:

Figure 1-15 Right Split Window Customer Service



- 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.

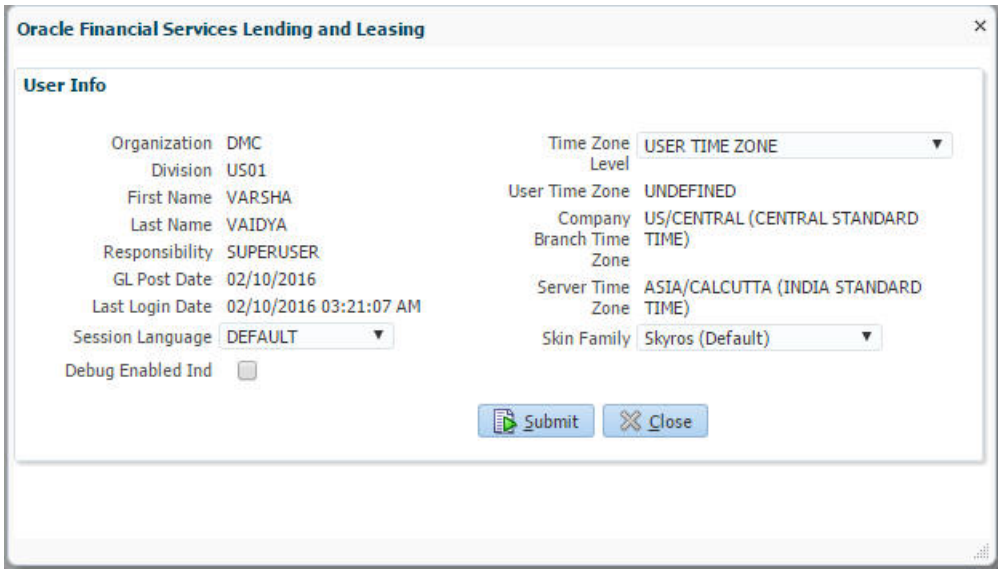
The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

This section consists of the following topic:

- Time Zone Preference

1.4.1.1 Time Zone Preference

Figure 1-16 User Info



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**.

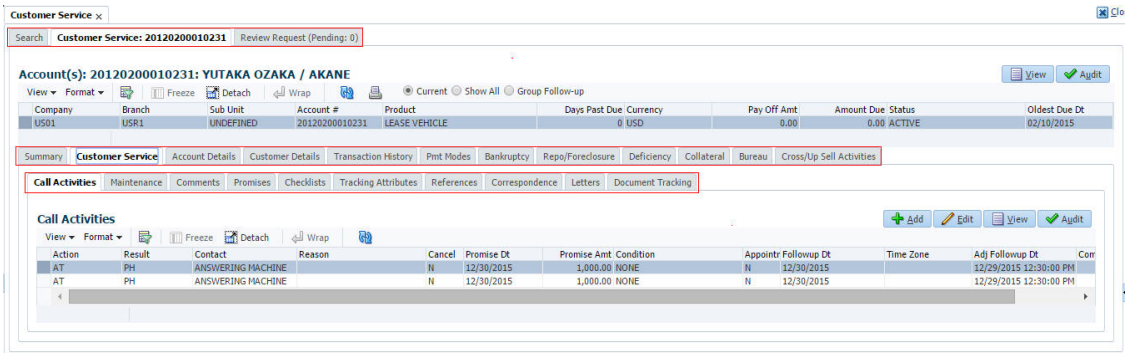
If **User Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

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.

Figure 1-17 Customer Service_Example



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 following 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:

Table 1-3 Basic Operation

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.

Table 1-3 (Cont.) Basic Operation

Basic Operation	Description
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.

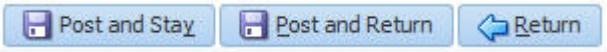
All or few of these actions are enabled when you select any of the Basic Operations.

The table below gives a snapshot of them:

Table 1-4 Basic Actions

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:

Table 1-5 Basic Actions

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:

Table 1-6 Navigations

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

Table 1-7 Buttons for Specific actions

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.

Figure 1-18 Personalization Operations

The table below gives a snapshot of them:

Table 1-8 Personalization Options

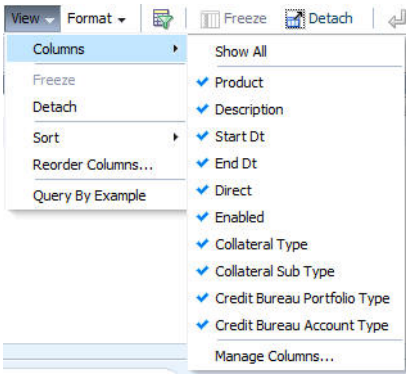
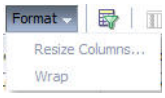
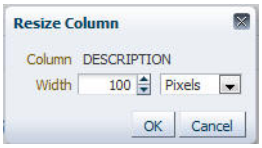
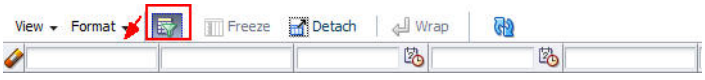
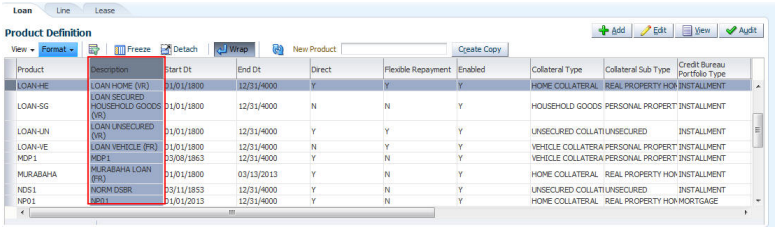
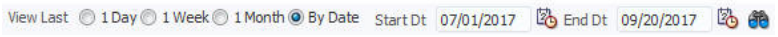
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining **View**. 
Format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

Table 1-8 (Cont.) Personalization Options

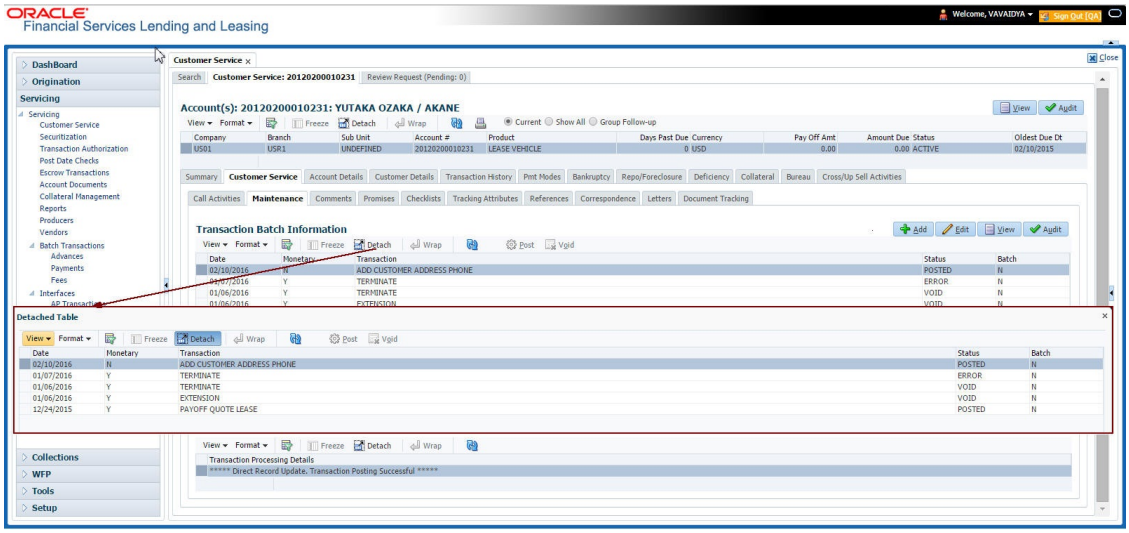
Options	Description
Wrap	Select the column in which the data needs to be wrapped and click **Wrap**. 
	Click to refresh the data in the table.
View Last	For usability and performance, some of the data intensive screens have **View Last** option to sort the volume of data being displayed on screen based on elapsed days.  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**.

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

Figure 1-19 Detached Table



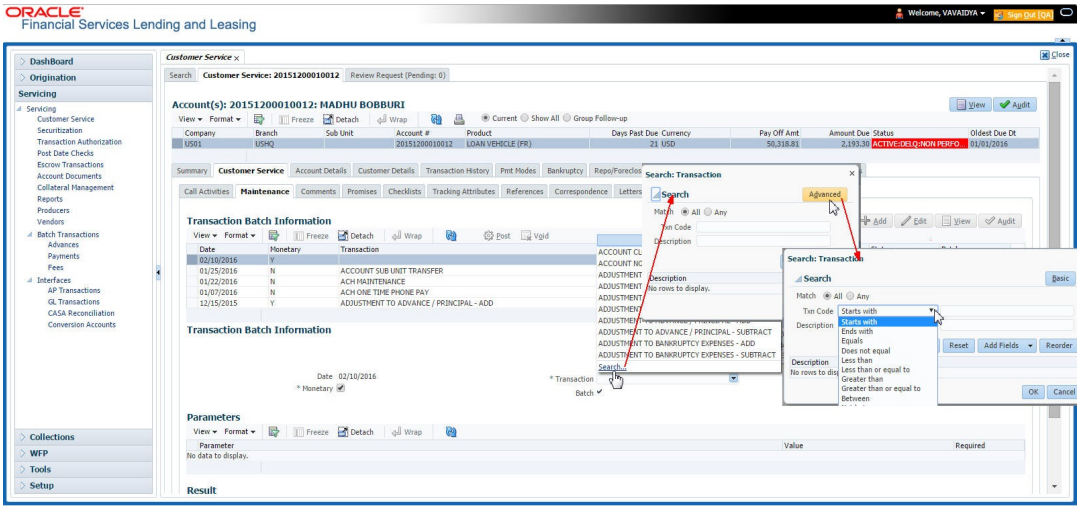
Click **Add**, **Edit** or **View** button to open a new screen in expanded mode with details.

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.

Figure 1-20 Combo drop-down



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

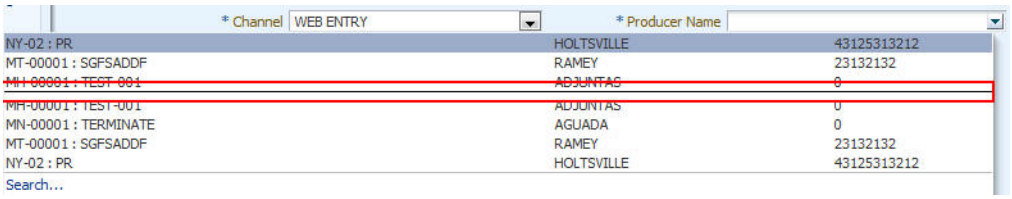
Table 1-9 Search options

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

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

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

Figure 1-21 Search Memory



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.

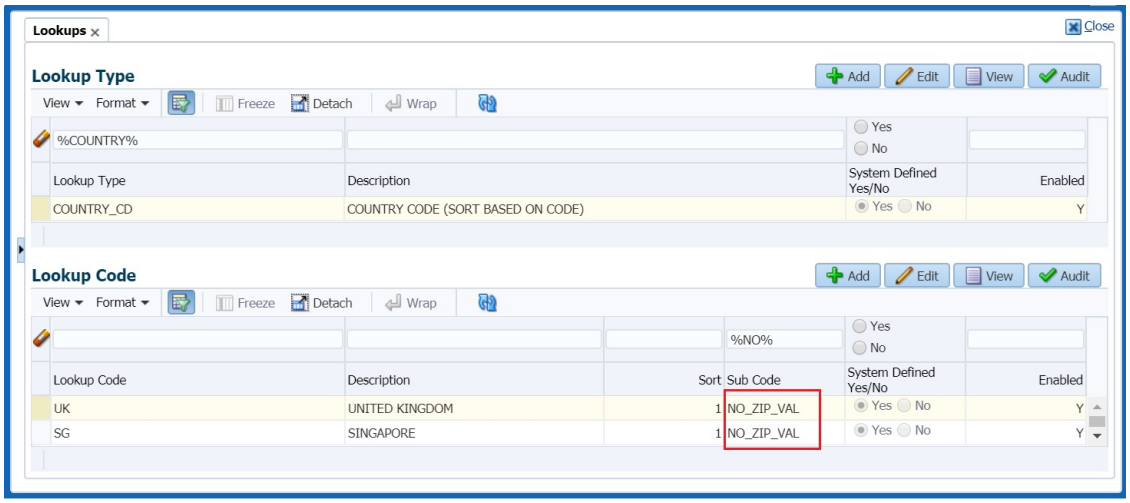
1.5.5 Skip Zip Code Validation

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.

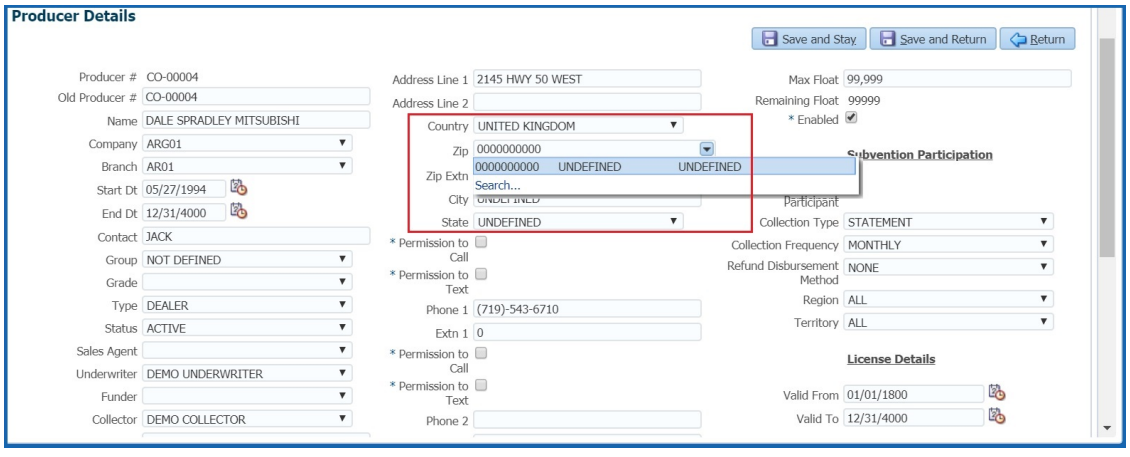
However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO_ZIP_VAL against the COUNTRY_CD in lookups screen as indicated below:

Figure 1-22 Skip Zip Code Validation



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.

Figure 1-23 Skip Zip Code Validation



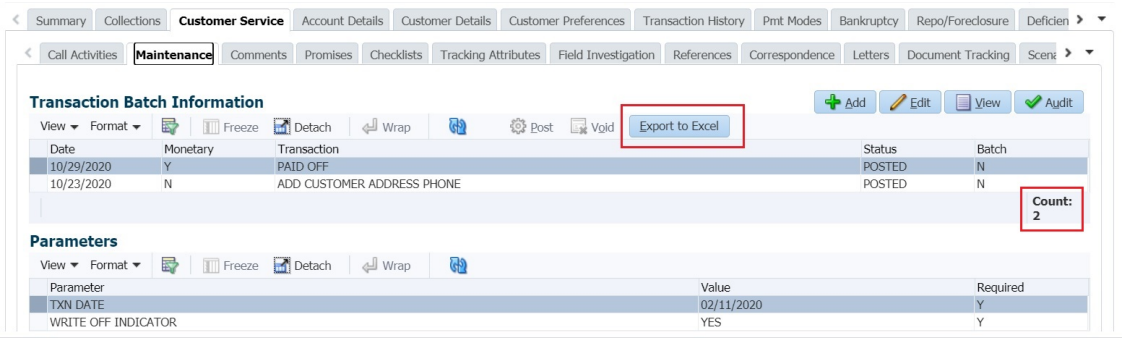
> **Note**
>
> Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with 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.

Figure 1-24 Export to Excel



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.

- Keyboard Compatibility

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.

Table 1-10 Keyboard Compatibility

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.

Table 1-11 Keyboard shortcuts

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 on any of the user interface field in the screen, a popup is displayed. It consists of a tip with the action that has to be performed.

1.8 Accessibility

This section consists of the following:

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.

- Set up the WFP Lookups

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:

- Set up the WFP Parameters

2.1.1 Set up the WFP Parameters

Following are the WFP parameters that needs to be set up.

Table 2-1 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 ASSOCITED WITH THE WFP UNIT CONDITION
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

This section consists of the following topics:

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:

```
interest rate = index rate + 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.

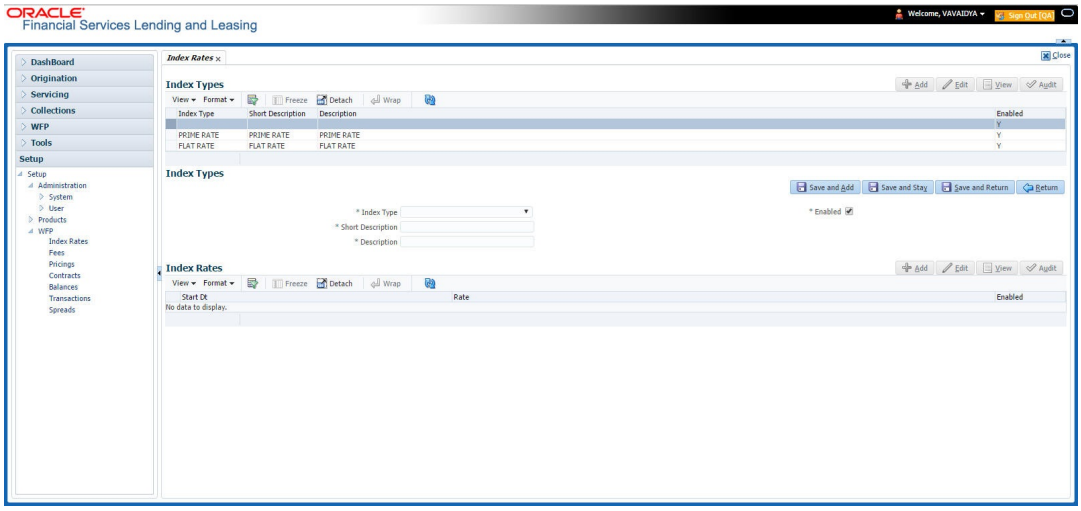
3.2 Index Rate Link

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.

Figure 3-1 Index Rates



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.

Table 3-1 Index Types

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

Table 3-2 Index Rates

In this field	Do this
Start Date	Enter the start date of the index rate. **Note**: This cannot be less than current date (required).

Table 3-2 (Cont.) Index Rates

In this field	Do this
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:

Table 3-3 Index Rates section for a PRIME RATE

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
Fees

This section consists of the following topics:

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.

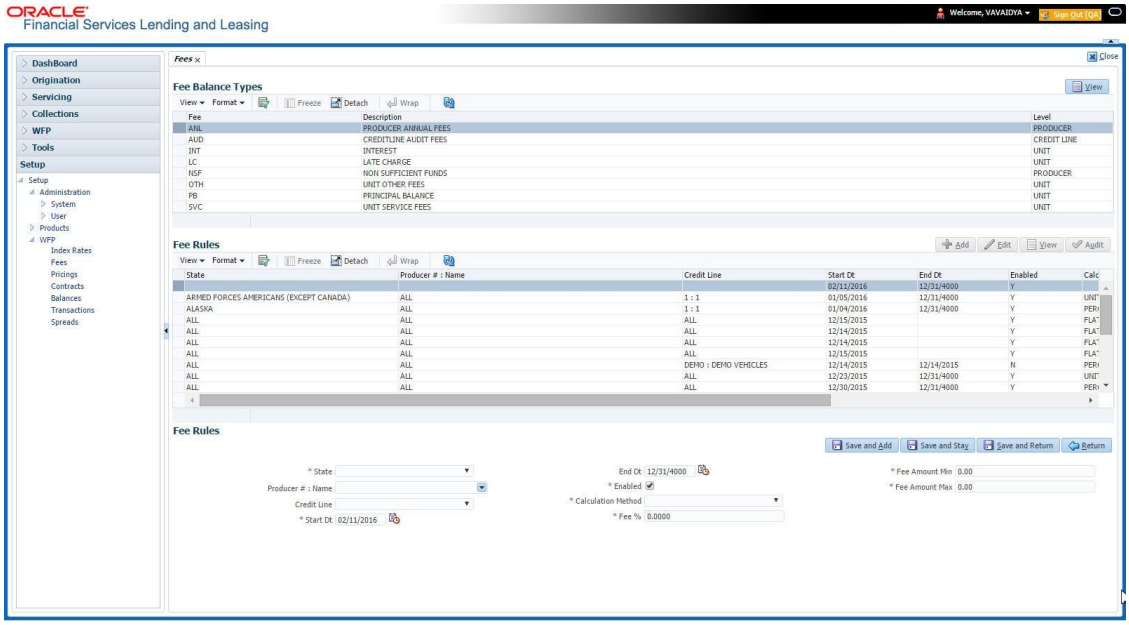
> **Note**
>
> The Fee Rules section on the Fees link displays all the system defined balance types, even those disabled on the Balance Types screen. This is necessary for Oracle Financial Services Lending and Leasing to retain the fee rules associated with the balance type in case any are already associated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

Figure 4-1 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:

Table 4-1 Fee Balances Types

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).
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:

Table 4-2 Fee Rules

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.

Table 4-3 Fees and calculation method

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

5
Pricings

This section consists of the following topics:

5.1 Introduction

The Pricing link records the various pricing plans the financial institution offers to its producers. By default, sample pricing plans are available while setting up WFP. You can then modify and add plans to this screen. At least one pricing plan should be enabled.

5.2 Pricing Link

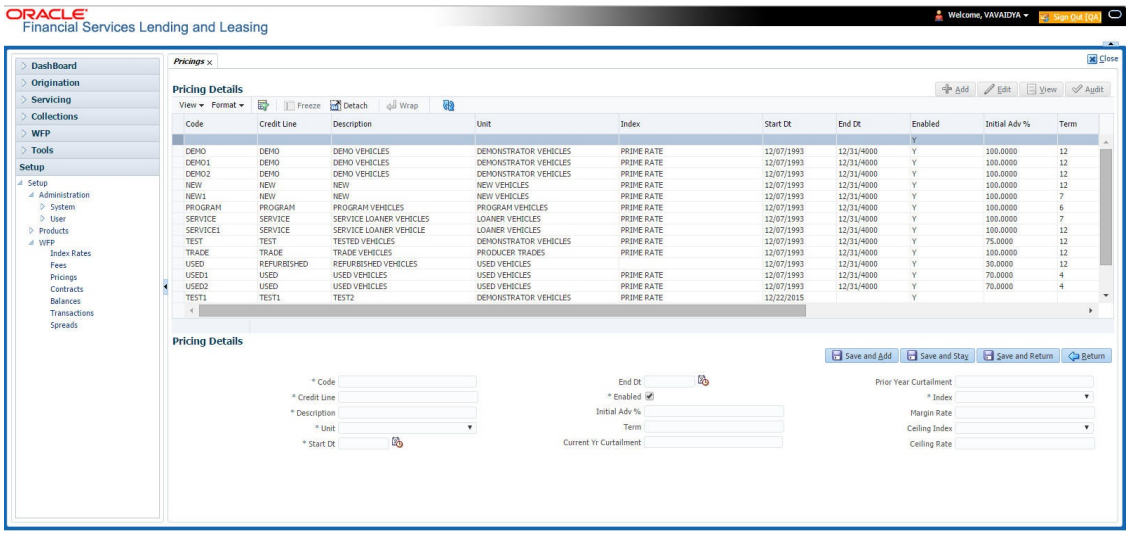
Oracle Financial Services Lending and Leasing takes the index rate from the Index Rates screen for the code in the Margin Index field and adds the value of the Margin Rate to calculate the credit line's interest rate.

You cannot define different pricing policies for different producers (since producer is not a part of Policies setup). However, it is possible to overcome this by having two different credit lines on the Pricing screen, NEW-PRODUCER A and NEW-PRODUCER B, with the same unit type NEW.

To use the Pricing link

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

Figure 5-1 Pricing



In the **Pricing Details** 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 **Pricing Details** section, enter, view, or edit the following information:

Table 5-1 Pricing Details

In this field	Do this
Code	Enter the pricing code (required).
Credit Line	Enter the credit line. Each entry in the list should be unique (required).
Description	Enter a description of the credit line (required).
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 tobe 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).

Table 5-1 (Cont.) Pricing Details

In this field	Do this
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

This section consists of the following topics:

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

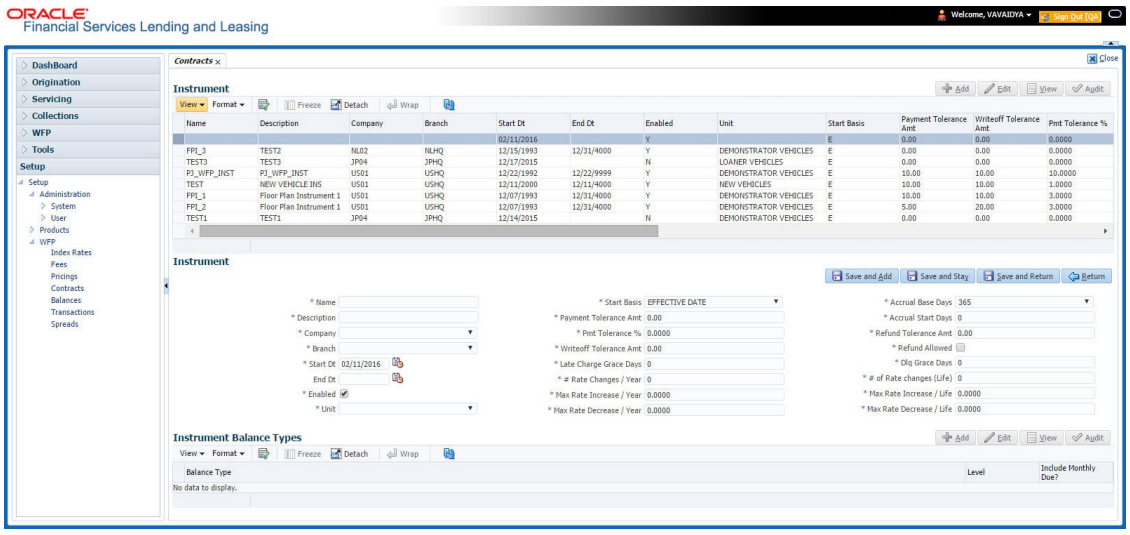
Oracle Financial Services Lending and Leasing selects which instrument to offer based on whether:

- 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**.

Figure 6-1 Contract



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

If you choose, use **Search Criteri**a 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:

Table 6-1 Instrument section

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

Table 6-1 (Cont.) Instrument section

In this field	Do this
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).
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).
Dlq 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:

Table 6-2 Instrument Balance Types

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).
Include Monthly Due ?	Select to compute the minimum monthly payment.

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

7

Balances

This section consists of the following topics:

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.

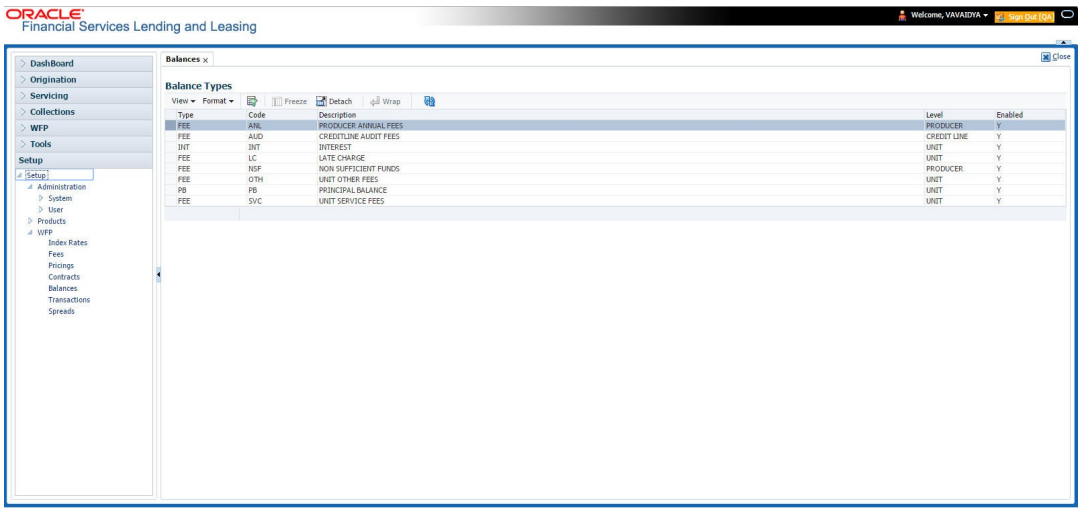
7.2 Balances Link

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.

Figure 7-1 Balance Types



> **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:

Table 7-1 Balance Types

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

This section consists of the following topics:

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.

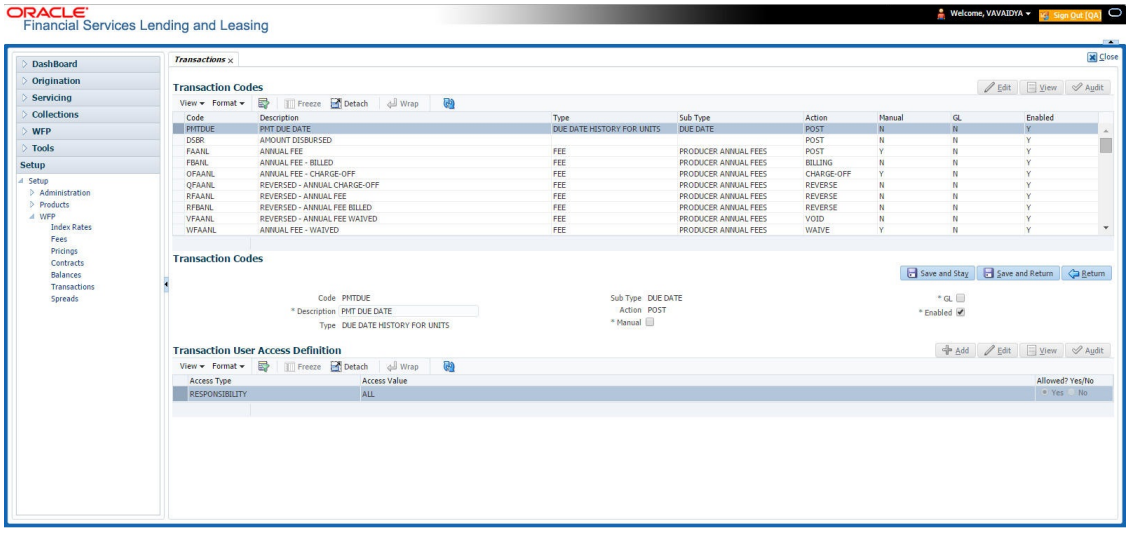
> **Note**
>
> If any transaction code is disabled on the Transaction Codes screen, it may have an impact on the spreads if the disabled transaction code was listed in the Spread Details section on the Spreads screen. Oracle Financial Services Lending and Leasing would not be able to prevent allocation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

Figure 8-1 Transaction Codes



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.

Table 8-1 Transaction Codes

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).

Table 8-1 (Cont.) Transaction Codes

In this field	Do this
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 CHARGEOFF, 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.

Table 8-2 Transaction code - Type and Sub Type combinations

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

This section consists of the following topics:

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.

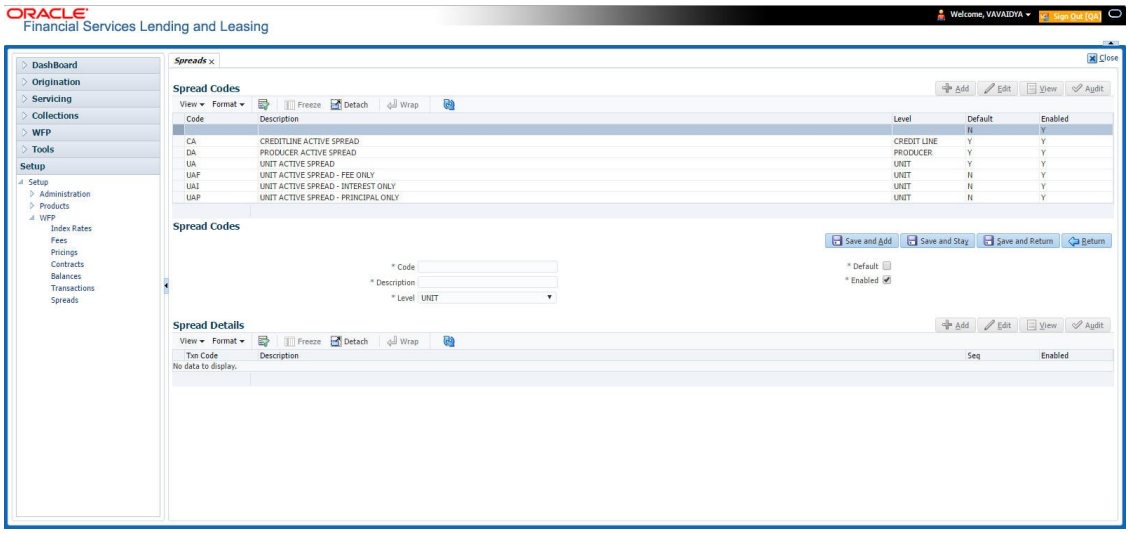
9.2 Spreads Link

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**.

Figure 9-1 Spreads



1. 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**.

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

Table 9-1 Spread Codes

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

Table 9-2 Spread Detail

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.

A

Appendix : 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 loanline of creditlease 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 loanline of creditlease 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 loanline of creditlease 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.

B

Appendix : 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 of or cutting off calculated amount.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting** off will always cut the number after the second decimal.

> **Note**
>
> The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Table B-1 Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Table B-2 Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Table B-3 Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Rate Attributes

The system supports rounding of 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 index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only 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 product.

> **Note**
>
> Index rounding does not apply to fixed rate LoanLease.

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 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

Examples:

Table B-4 Example 1

Type	Value
Current rate:	5.125
Round of rate:	5.25

Table B-5 Example 2

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:

Table B-6 Example 1

Type	Value
Current rate:	5.325
Rate rounded to:	5.375

Table B-7 Example 2

Type	Value
Current rate:	5.312
Rate rounded to:	5.250

C

Appendix : System Parameters

This topic consists of the following sections:

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.

Table C-1 System Parameters

Parameter	Description
ACA_DLQ_AMT_EXCLUDED	This parameter is used to exclude delinquency amount for account ACH

Table C-1 (Cont.) System Parameters

Parameter	Description
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.
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
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
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
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.
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
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.
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

Table C-1 (Cont.) System Parameters

Parameter	Description
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
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_PASSWORDJSV_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).

Table C-1 (Cont.) System Parameters

Parameter	Description
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.
LCO_COL_LETTER1_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_LETTER2_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_LETTER3_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_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed Lockbox file location
LOR_ADVERSE_ACTION_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_AUTHORIZE_ 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_AUTHORIZE_DAYS	This parameter is used to set the maximum days to authorize transaction
OCP_CUSTOMER_PMT_SITE_ID	This parameter is used to set the customer payment extract file site id
OCP_INCLUDE_ACH_ACC	This parameter is used to set the customer payment extract including ach accounts
OUTGOING_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

Table C-1 (Cont.) System Parameters

Parameter	Description
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.
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.

Table C-1 (Cont.) System Parameters

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
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

Table C-1 (Cont.) System Parameters

Parameter	Description
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_PROCESS_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.
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_CYCLES_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_REFUND_ 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.

Table C-1 (Cont.) System Parameters

Parameter	Description
TPE_MAX_CYCLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for backdating an account in OFSLL. Only when a status change transaction is reversed, account backdate field is set based on this parameter. The 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_VALID_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)
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
TPE_STM_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.
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
VEV_VALUATION_SOURCE_CD	This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1. Appraisal Company 2. Broker 3. BUC GUIDE 4. DATA QUICK 5. NAMS/SAMS SURVEY – USED 6. REALTOR 7. NADA INTERFACE USED CARS 8. BLACKBOOK INTERFACE USED CARS 9. KELLY INTERFACE 10. NADA – NEW 11. NADA – USED 12. KELLY NEW BLUE BOOK 13. KELLY USED BLUE BOOK 14. INVOICE 15. BLACK BOOK 16. NADA INTERFACE COMMERCIAL TRUCKS 17. COMPANY INVOICE 18. GOLD BOOK 19. GALVS 20. OTHER 21. ALG
WFP_DIRECTORY	This parameter is used to specify the Oracle directory object name for WFP file location.
WFP_MAX_CYCLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
WFP_PROCESSED_DIRECTORY	This parameter is used to define oracle directory object name for wfp file location.
WFP_REVERSE_TXN_IND	This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No).
XAE_DEALUPD_MAX_ALLOWED_DAYS	This parameter is used to define the max allowed days for Deal Update.
XAE_DEALUPD_ALLOWED_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.

Table C-1 (Cont.) System Parameters

Parameter	Description
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_DIRECTORY	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
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.

Table C-1 (Cont.) System Parameters

Parameter	Description
METROII_FIRST_DELQ_DT_ADD_DAY	This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file. 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.
DAYS_TO_PULL_CRB_ REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
XWS_ACS_RESP_MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search. Accordingly, when there are multiple records found and this parameter is enabled and set to **No** (default), system displays an error message **Too Many Records Found. Please Refine Search by Adding One More Parameter**. However, when this parameter is set to **Yes**, system only indicates that there are multiple records/rows in response file.
GRI_DLQ_DAYS_AUTO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to **PENDING ON HOLD** status.
TPE_PMT_POSTING_CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts. Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to **Y** and all the payments received through Payment Entry screen or **Payment Upload** file are posted to a **Suspense** account.
TPE_BACKDT_PMT_ POSTING	This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions: • Paid off • Charged-off • Account under activation • Account under conversion • Non-performing Account • PC2 SI (Pre-computed to Simple Interest) Reschedule Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to **Y** and all the payments received through Payment Entry screen or **Payment Upload** file are posted to a **Suspense** account.

Table C-1 (Cont.) System Parameters

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_DLR_ TRACK_Q	This parameter defines the settings for batch job **SET_XPR** to either use MDB (Message Driven Bean) flow (if value set to **Y**) or existing work flow (if value set to **N**) to dump producer details maintained in the system into Dealer Track. MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout. In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
OUTBOUND_ROUTEONE_Q	This parameter defines the settings for batch job **SET_XPR** to either use MDB (Message Driven Bean) flow (if value set to **Y**) or existing work flow (if value set to **N**) to dump producer details maintained in the system into ROUTEONE. MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout. In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).

Table C-1 (Cont.) System Parameters

Parameter	Description
GRI_WEBSERVICE_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_VALIDATE_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.

Table C-1 (Cont.) System Parameters

Parameter	Description
CMN_RED_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing details of Data Masking Policy (i.e. Redaction policy output file) is to be processed. If set to **Y**, system processes the data from LOB and if set to **N**, system processes the data from FILE.
CMN_WFP_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing WFP Unit details are to be 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 job WUPPRC_BJ_132_01 available in SET-WFP Batch Job Set.
CMN_AUD_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to **Y**, system processes the data from LOB and if set to **N**, system processes the data from FILE.
CMN_LBT_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing Lockbox files are to be 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 LBXPRC_BJ_100_01 and LBXSEP_BJ_100_01 available in SET-LBT Batch Job Set.
CMN_ODD_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be processed. If set to **Y**, system processes the data from LOB and if set to **N**, system processes the data from FILE. The same is used by the batch job ODDPRC_BJ_000_01 available in SET-ODD3 Batch Job Set.
CMN_ALERT_DEBUG_ METHOD	This parameter allows to define the location to which Alert and Warning logs are to be written. If set to **ADVANCE_QUEUE**, system writes the logs in Logs table and if set to **UTL_FILE**, system generates the alert log file.
CMN_GRI_WS_DEBUG_ METHOD	This parameter allows to define the location to which GRI (Generic Recovery Interface) web service logs are to be written. If set to **ADVANCE_QUEUE**, system writes the logs in Logs table and if set to **UTL_FILE**, system generates the log file.

Table C-1 (Cont.) System Parameters

Parameter	Description
UIX_CUSTOMER_ BASED_PMT_IND	If this parameter is set to **Y** and is **Enabled**, system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts. To facilitate customer based payments, **Customer/ Business #** and **Payment Hierarchy** fields along with **Populate Accounts** button are enabled in **Payment Entry** screen to specify required values.
PMT_HIERARCHY_CODE	In this parameter, you can specify a payment hierarchy which is populated by default in Customer Details and Business Details (if applicable) screen after account activation. 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. **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.
EVI_MAX_RETRY_COUNT	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.
UIX_CUSTOM_LABEL_ENABLED_IND	This parameter indicates if the field label customizations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens. If set to **Y**, system refers data from database If set to **N**, system refers data from XLIB file.
UIX_MASTER_ACC_BASED_PMT_IND	If this parameter is set to **Y** and is **Enabled**, system accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts. To facilitate master account based payments, **Master Account #** field is enabled in **Payment Entry** screen.
TPE_PMT_REFUND_CURRENCY_SRC_CD	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.

Table C-1 (Cont.) System Parameters

Parameter	Description
AUTO_GEN_ACTIVE_TXN_CONV	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, For more information, refer **Voiding an Account** section Servicing user guides.
FLL_CMN_JET_JWT_ENABLED_IND (JET JWT TOKEN ENABLE INDICATOR)	This parameter if set to **Y**, enables the **Account Dashboard** 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.
FLL_CMN_JET_JWT_TOKEN_URL (JET JWT TOKEN GENERATION URL)	Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-appshell/< token>
FLL_SER_JET_ACC_CREATE_URL (JET SIMPLE ACCOUNT CREATE URL)	Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-appshell?root=accountonboarding
FLL_SER_JET_ACC_DASHBOARD_URL (JET ACCOUNT DASHBOARD URL)	Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-appshell?root=accountdetailsdashboard
FLL_SET_JET_INTELLIGENTSEG_URL (JET INTELLIGENT SEGMENTATION URL)	Define the value of the O-JET URL (app-shell application URL) in the format https://<hostname>:<port no>/ofsll-appshell?root=queuecreation
ACCOUNT_PROCESSING_THRESHOLD (ACCOUNT ON-BOARDING ASYNCHRONOUS PROCESSING THRESHOLD)	This parameter allows to restrict the number of accounts that can be created **synchronously** using Account onboarding WebService. However, creating accounts asynchronously in the system is further processed by the below batch jobs based on valued defined in this parameter. SET-API2 (ASYNCHRONOUS ACCOUNT CREATION) • ACXVAL_BJ_100_01 (VALIDATE IAPP TABS) • ACXAAI_BJ_100_01 (ASYNCHRONOUS ACCOUNT CREATION)
VTX_OUTBOUND_URL (OUTBOUND CALL URL FOR VERTEX)	This parameter defines the URL of the external adapter (Vertex) that is used to integrate with OFSLL.
VTX_VERSION (VERTEX VERSION)	This parameter defines the version of Vertex adapter that is required to be configured by the system.

Table C-1 (Cont.) System Parameters

Parameter	Description
AUTO_GEN_AGREEMENT_NBR (AUTO GENERATE AGREEMENT NUMBER FOR ACCOUNT ONBOARDING)	This parameter defines the mode by which agreement number is generated to an account. If set to **Y**, system generates the agreement number. If set to **N**, system accepts the external agreement number provided in Account on-boarding payload. **Note:** When system parameter is set to **Y**, the agreement number is also used as an identifier to validate the contract details and decide on which accounts should get same Agreement number.

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.

Table C-2 Organization Parameters

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.

Table C-2 (Cont.) Organization Parameters

Parameter	Description
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).
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 – XXXXX- 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.

Table C-2 (Cont.) Organization Parameters

Parameter	Description
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.
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_SENSITIVE_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_LOWER_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_SPECIAL_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_UPPER_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.

Table C-2 (Cont.) Organization Parameters

Parameter	Description
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.
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	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. 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. **Note:** Both **CRB_ERROR_VALIDATION_IND** and **DAYS_TO_PULL_CRB_REPORT** are to be enabled for Credit Bureau report processing.
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).

Table C-3 Company Parameters

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.
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 setup 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**.

Table C-3 (Cont.) Company Parameters

Parameter	Description
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).
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_DEDUP_ DEBT_WITH_2NDRY	This parameter defines whether the system should dedupe 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_DEDUP_ DEBT_WITH_SPOUSE	This parameter defines whether the system should dedupe credit bureau liabilities for Spouse, in addition to deduping 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 predefined 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 predefined template whenever an application is approved.

Table C-3 (Cont.) Company Parameters

Parameter	Description
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.
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).

Table C-3 (Cont.) Company Parameters

Parameter	Description
UIX_UCS_CAC_MAX_FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.
UIX_UCS_CAC_MAX_PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who promise to pay when 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_TXN_ 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	This parameter helps to define the future promise handling method in the system. 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. • 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.

Table C-4 Other Parameters

Parameter	Description
CRB_MAX_BUREAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.
CRB_ALL_APL_BUREAU_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_DEDUP_ SPOUSE_LIABILITIES	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_ALLAPL_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_ENABLED_IND	This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N).
CMN_TEST_TOOL_LOGGING	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_FORMAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.
JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
PJR_COPY_PURGED_DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from **O** tables. Input parameter value is numeric.
TPE_APPLY_LTC_FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).

Table C-4 (Cont.) Other Parameters

Parameter	Description
TPE_EXCESS_PAYMENT_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.