Oracle® Financial Services Lending and Leasing Cloud Service

Line Origination User Guide

Release 14.12.0.0.0
G48042-01
April 2025

Oracle Financial Services Lending and Leasing Cloud Service Line Origination User Guide, Release 14.12.0.0.0

G48042-01

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1
Navigation

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

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

The document is organized into below topics:

- Audience
- Conventions Used
- Logging In
- Template and Navigation
- Common Operations
- Keyboard Compatibility
- Tool Tips
- Accessibility

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.

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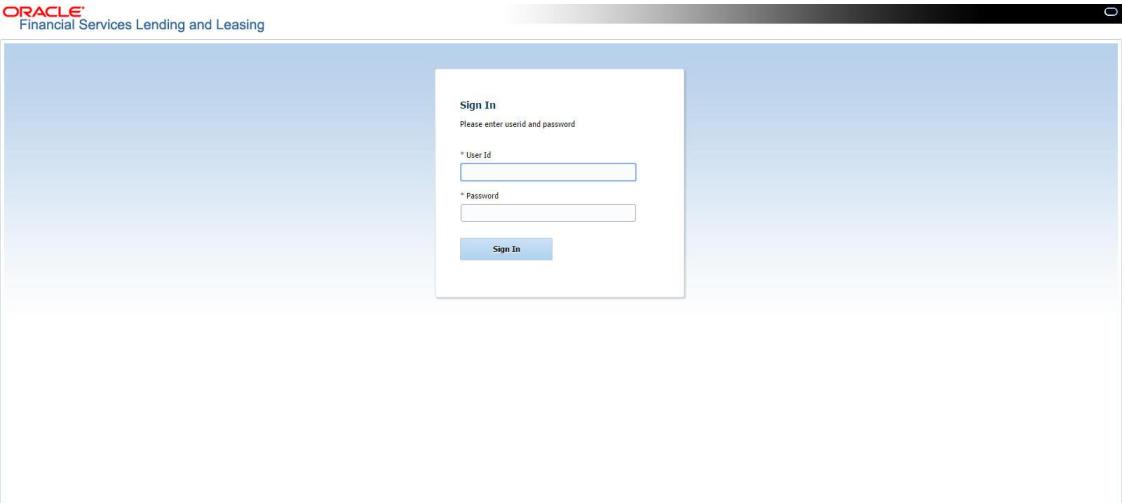
When you invoke the application, the **Sign In** screen is displayed.

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

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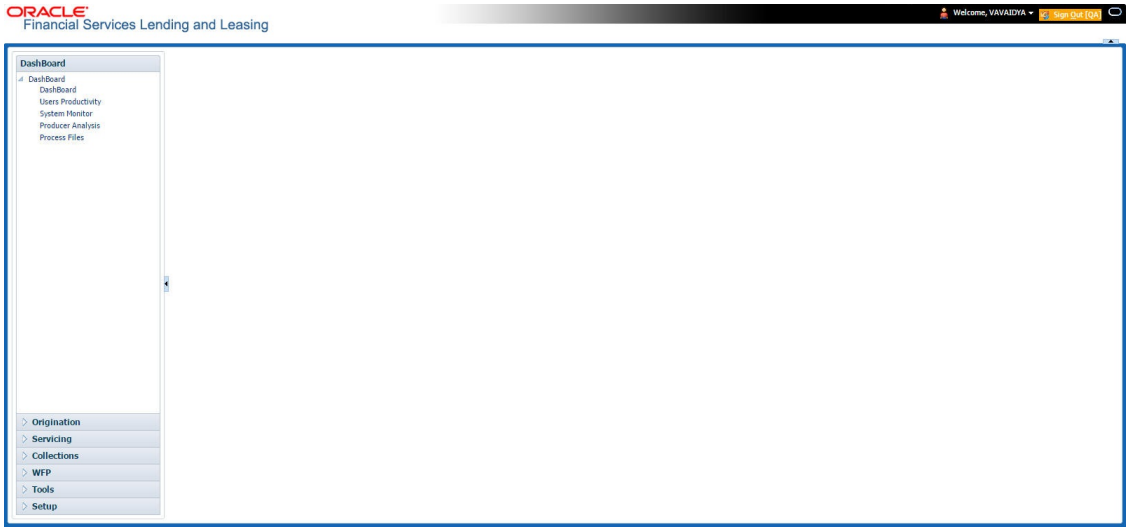
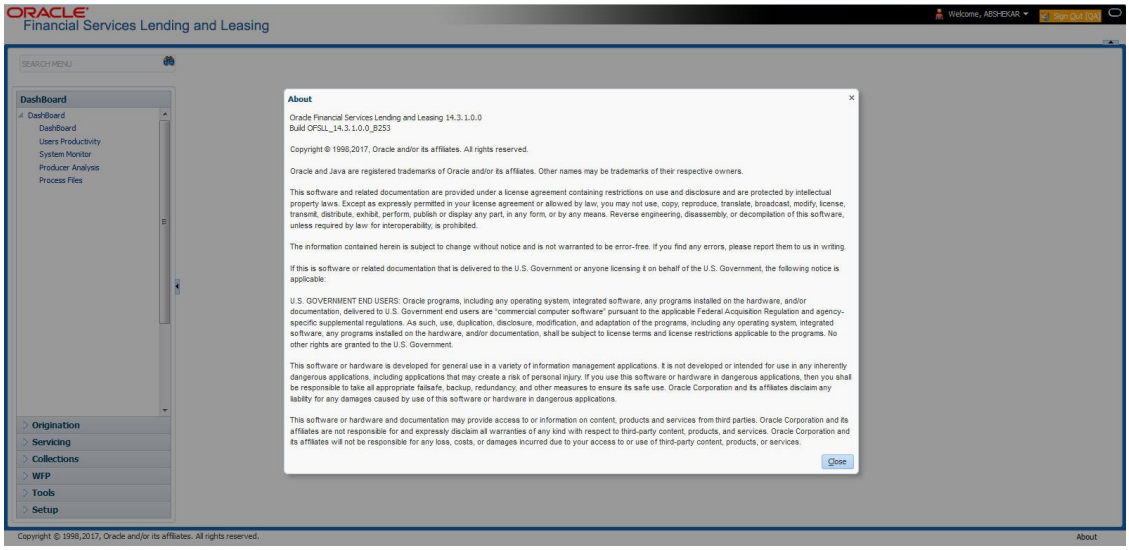
Figure 1-2 Home screen



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:

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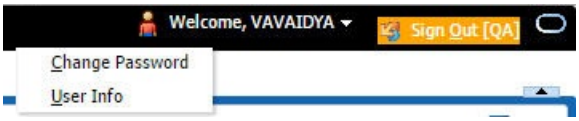
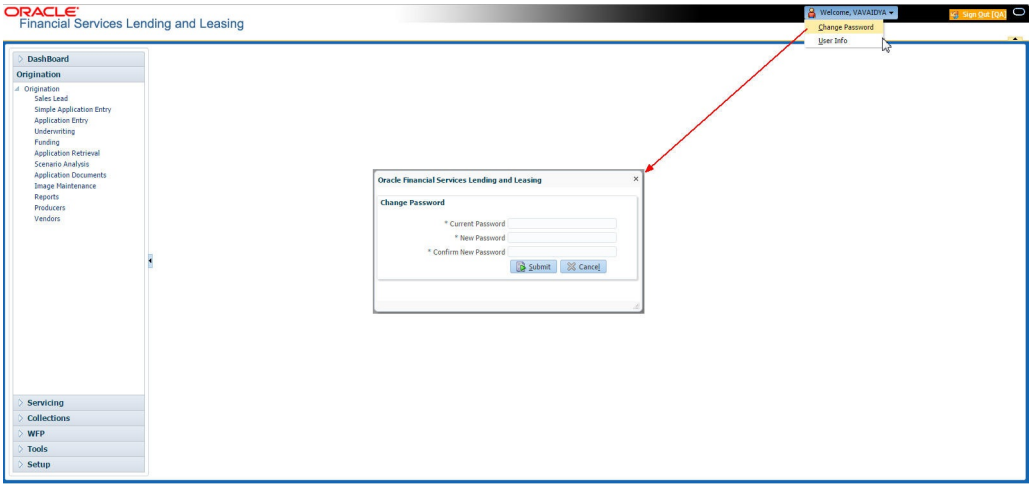
Figure 1-4 User ID - Options



– Change Password – Click to change the current password.

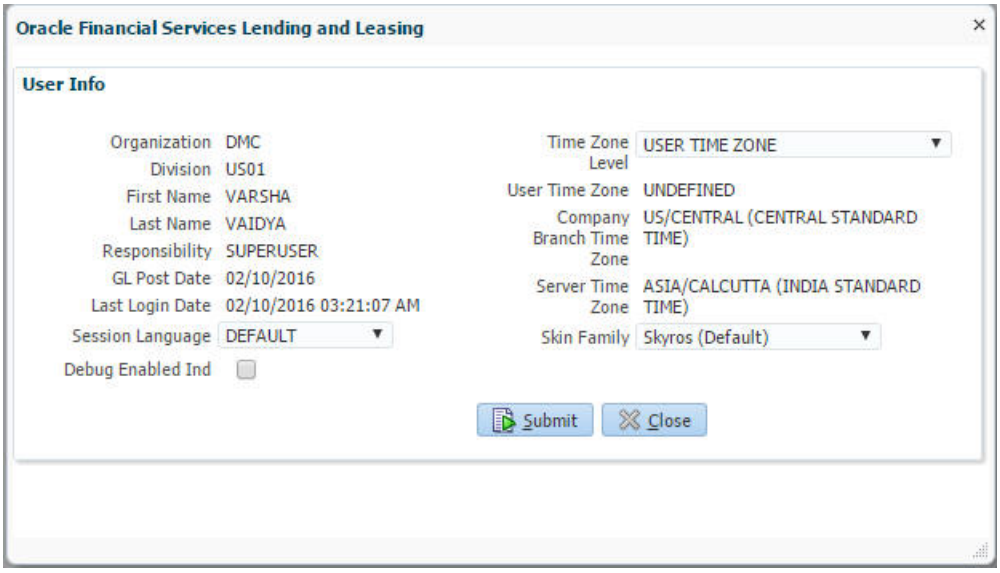
Figure 1-5 Change Password



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



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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:

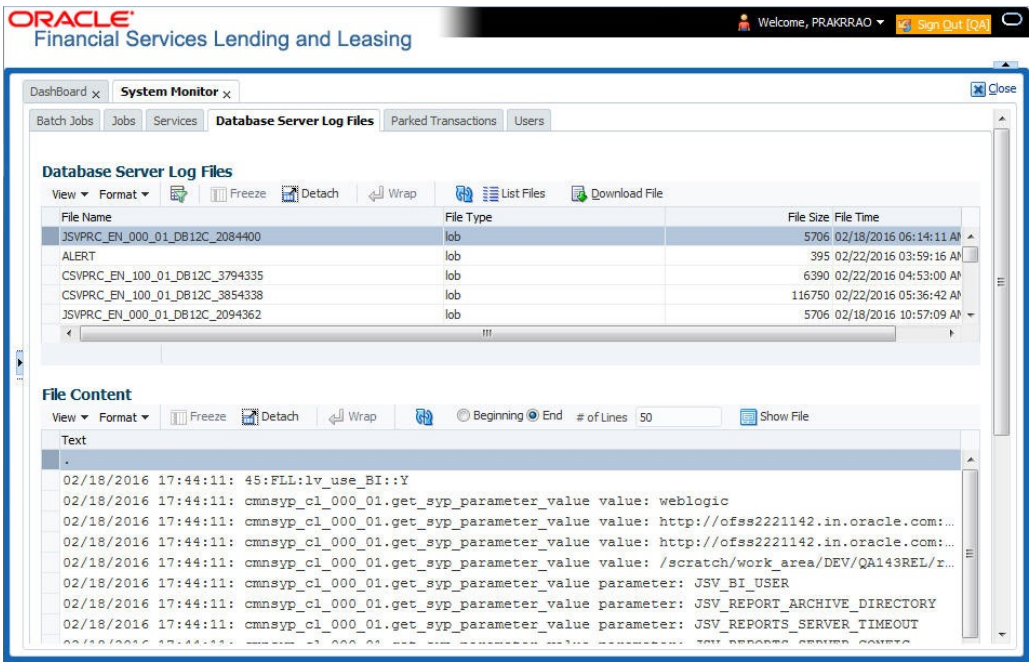
Table 1-2 System Parameter

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.

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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.

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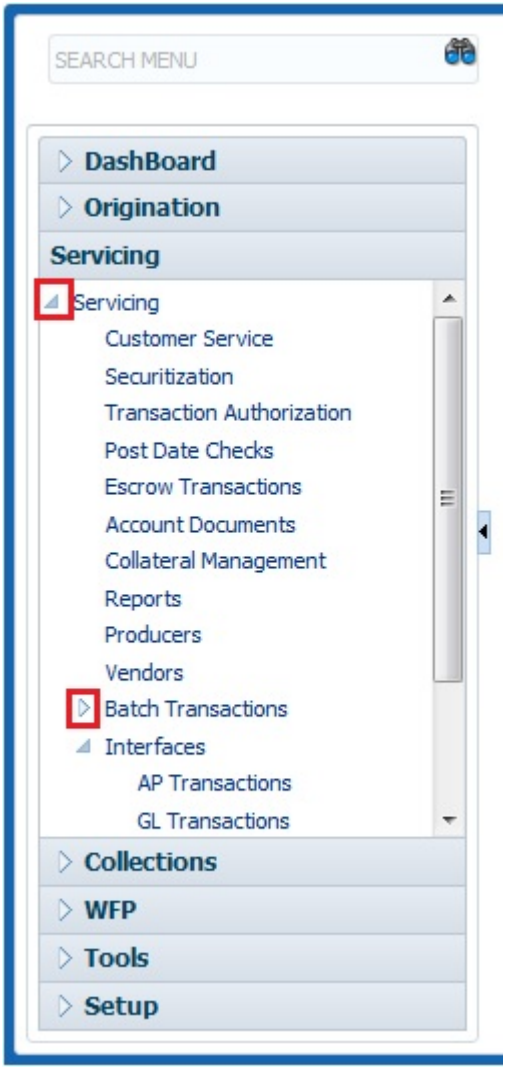
Figure 1-8 Left Pane



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.

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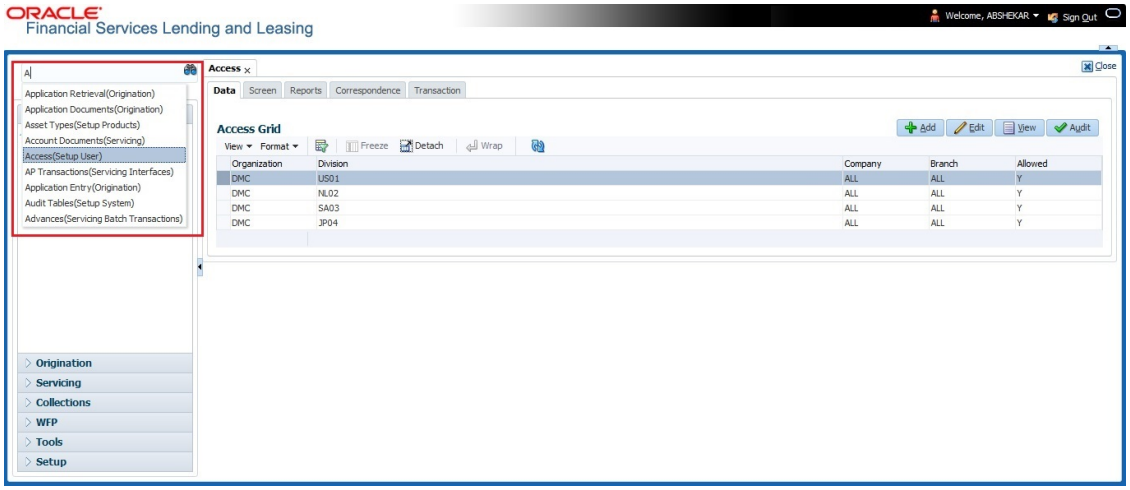
Figure 1-9 Left Pane Search

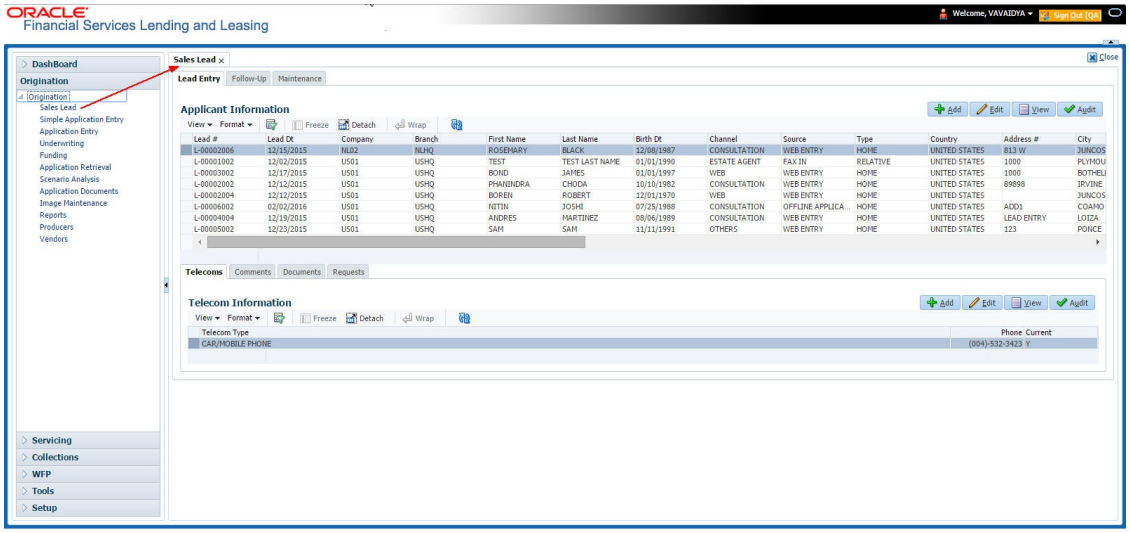


When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

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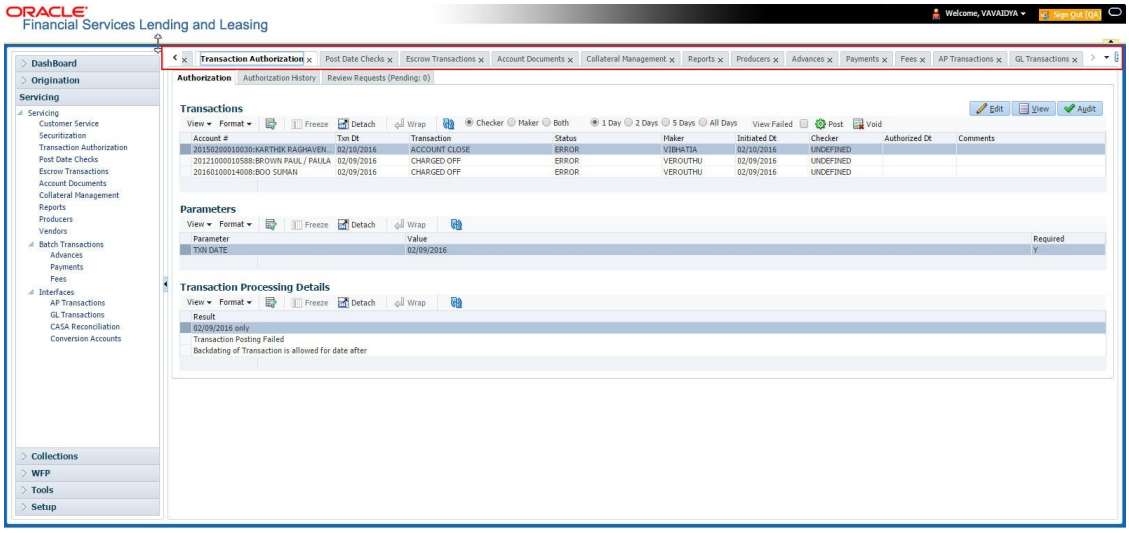
Figure 1-11 15 Screens



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

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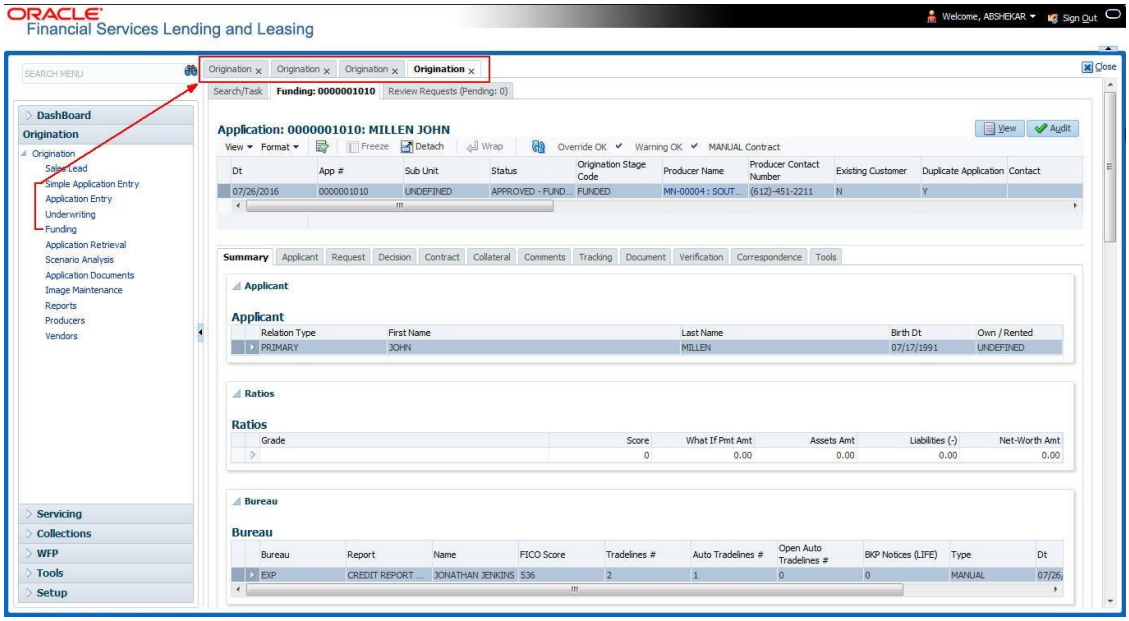
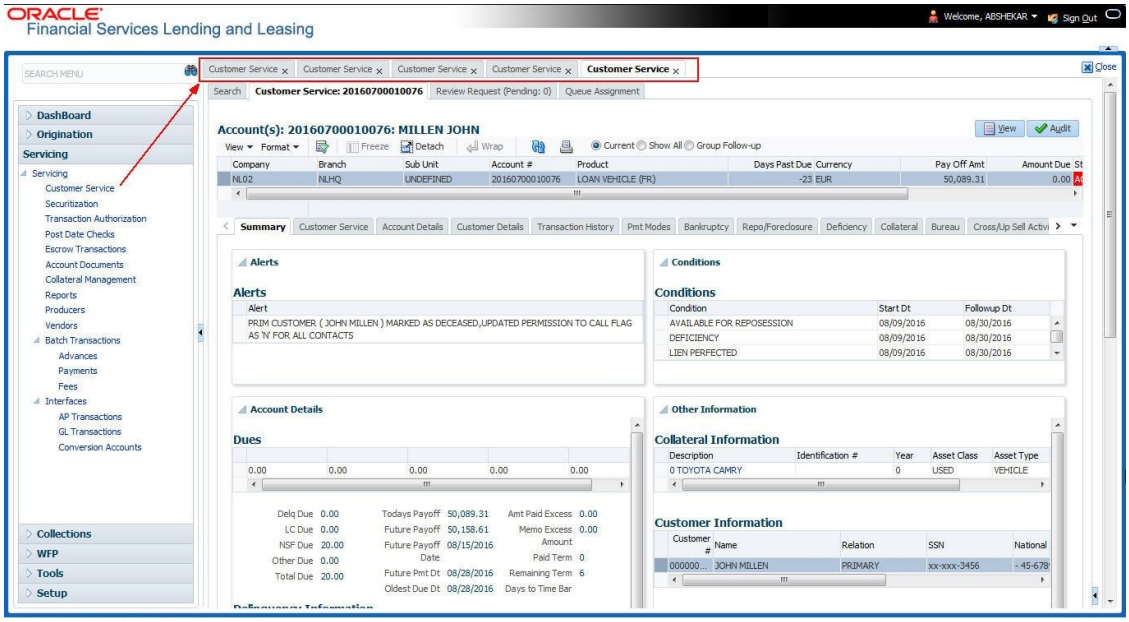
Figure 1-12 Multi tab - Origination



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:

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- 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.

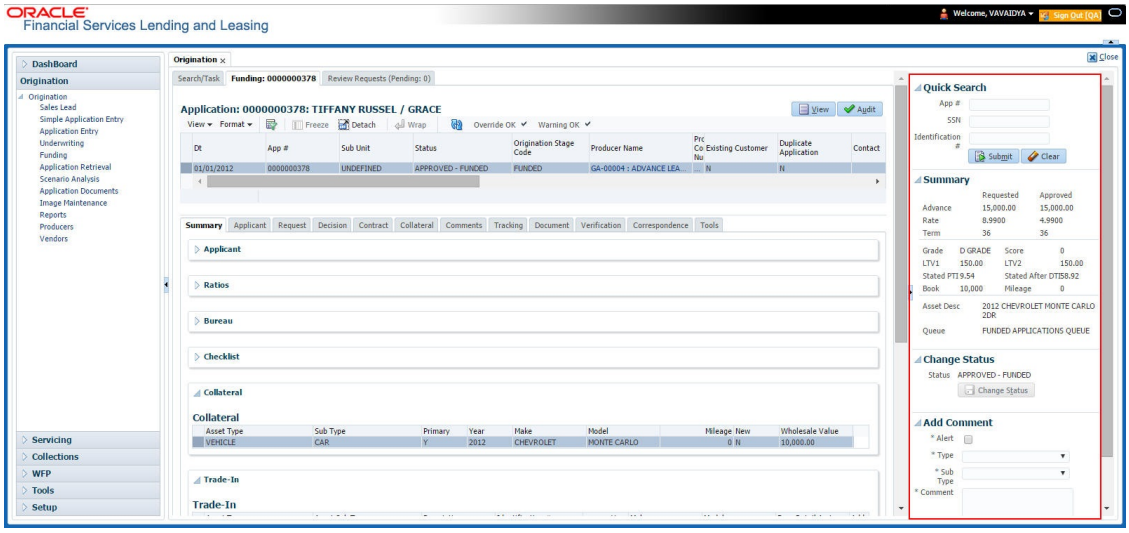
Right Splitter/Action Window

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

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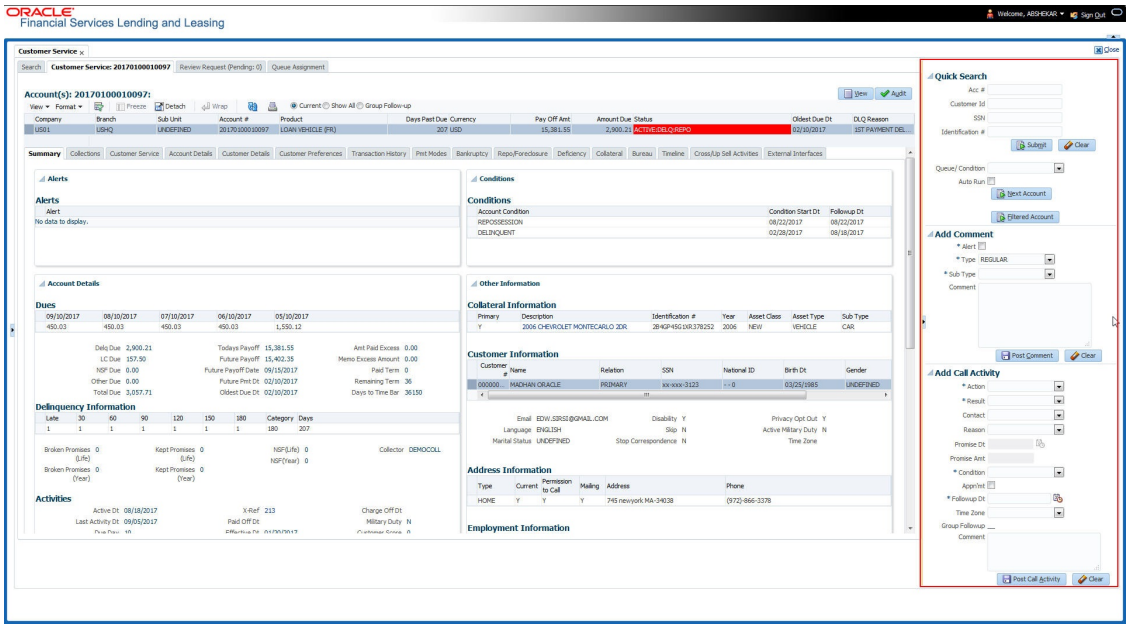
accounts are found during **Identification #** search, the system displays an error message as "**Multiple Matches found for the Identification #, Please use normal Search**".

- **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.

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

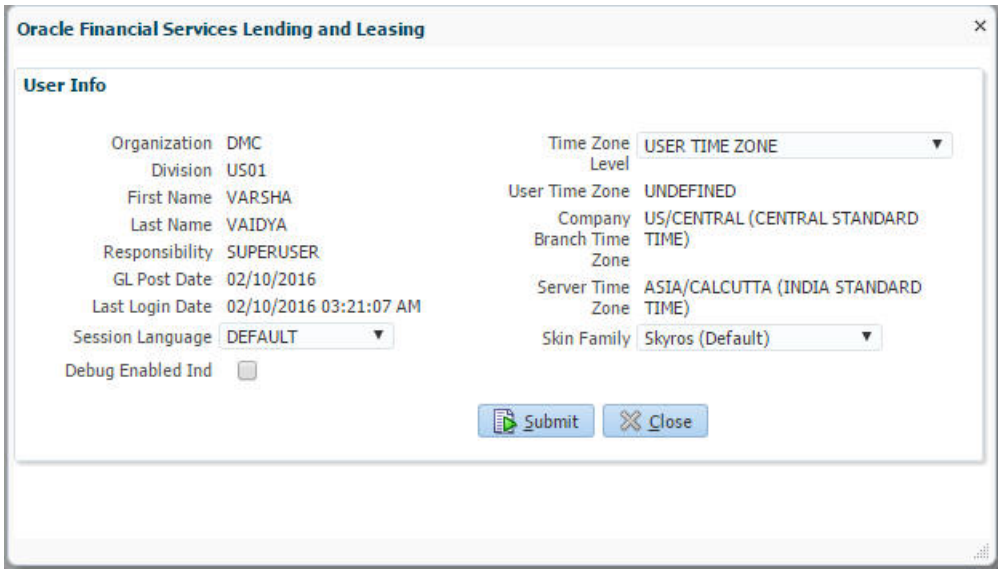
The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

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)

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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**.

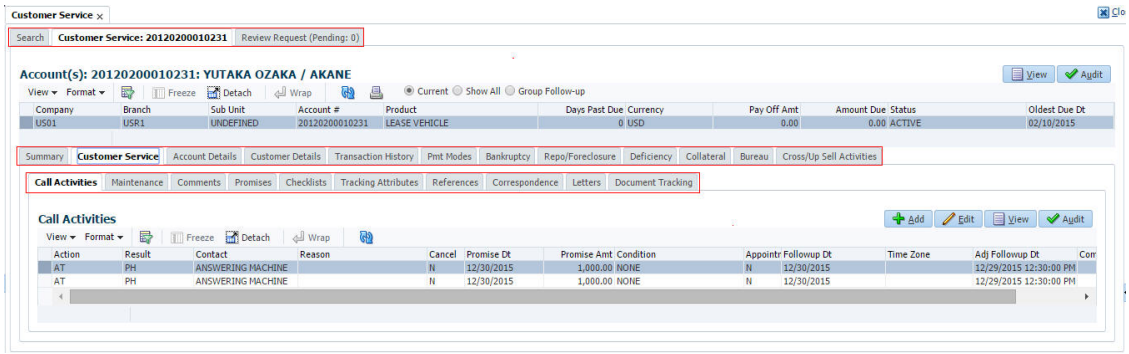
If **User Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

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



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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.

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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.

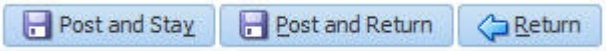
All or few of these actions are enabled when you select any of the Basic Operations.

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.

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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:

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Table 1-8 Personalization Options

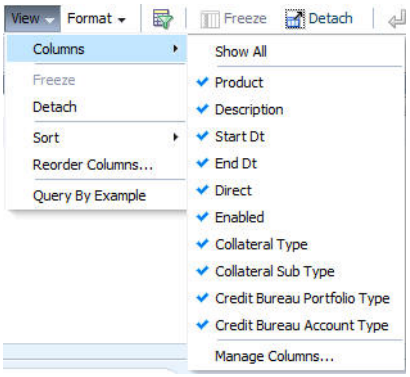
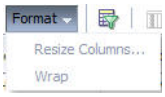
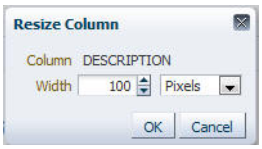
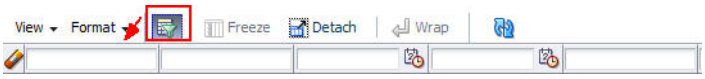
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining **View**. 
Format	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.

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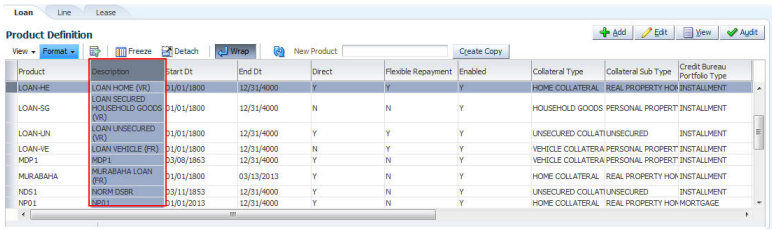
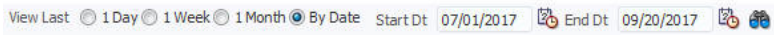
Table 1-8 (Cont.) Personalization Options

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

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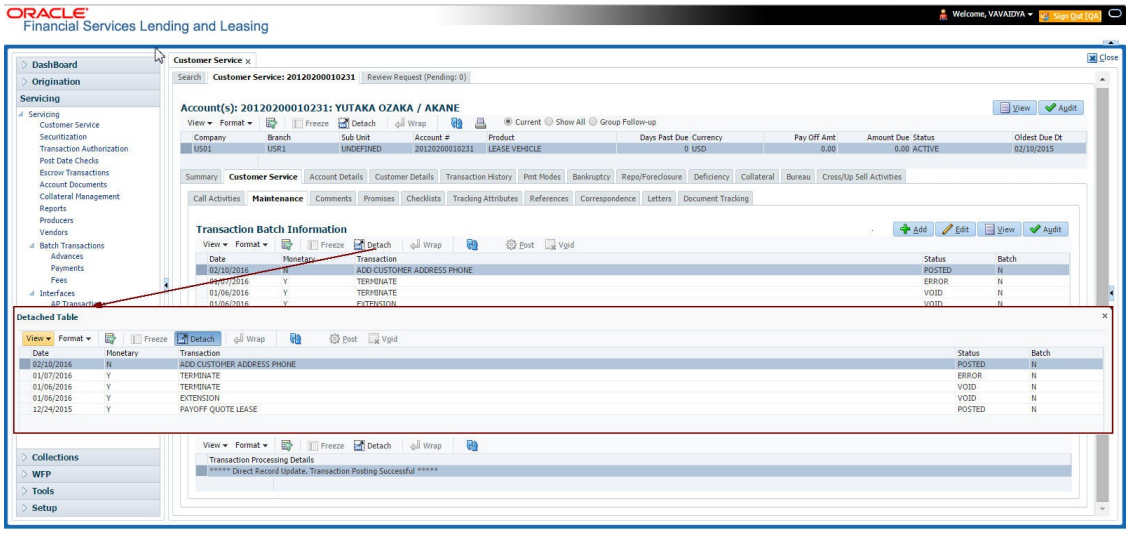
Figure 1-19 Detached Table



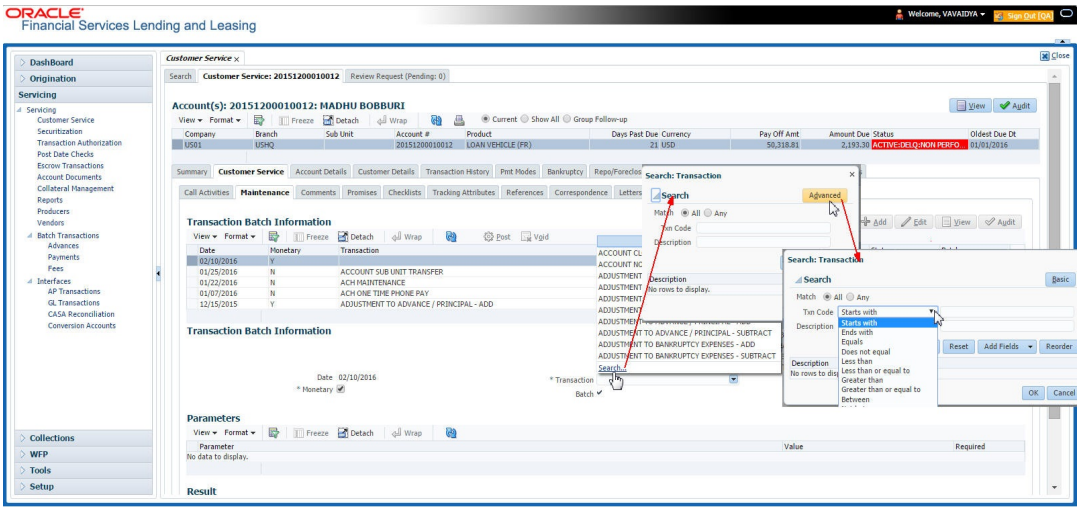
Click **Add**, **Edit** or **View** button to open a new screen in expanded mode with details.

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.

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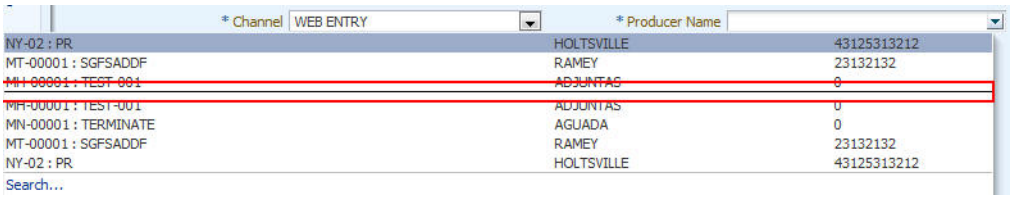
Table 1-9 Search options

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.

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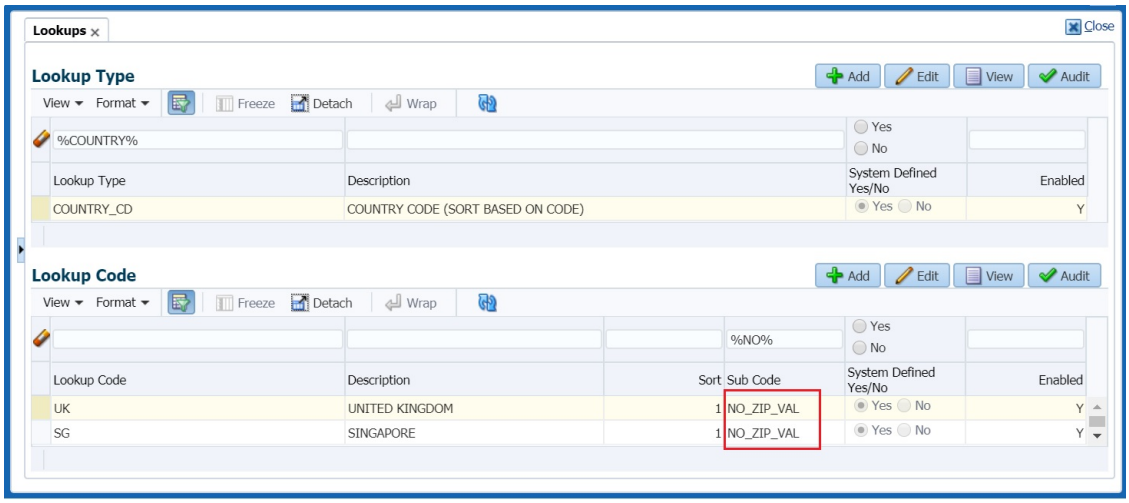
Accordingly, when a specific **Country** is selected from drop-down list which is populated based on COUNTRY_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

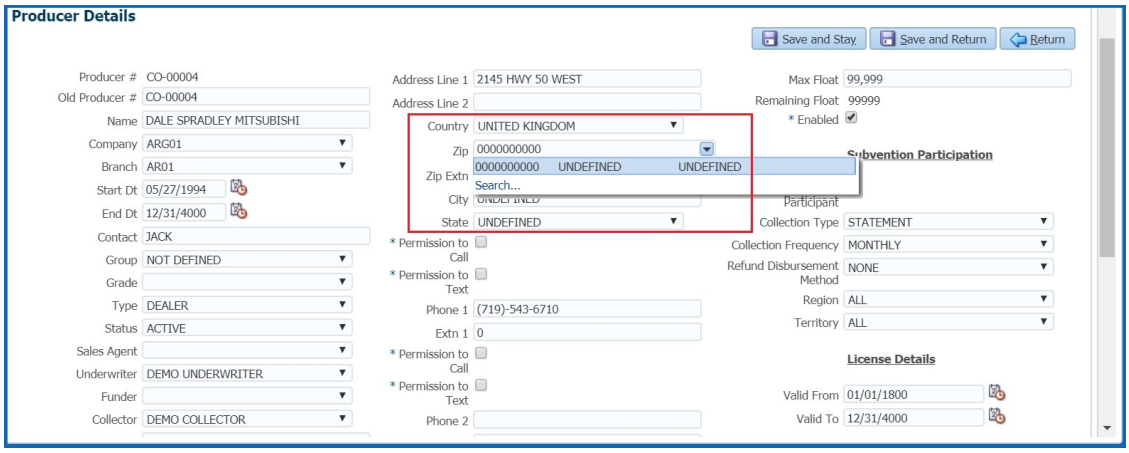
However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO_ZIP_VAL against the COUNTRY_CD in lookups screen as indicated below:

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



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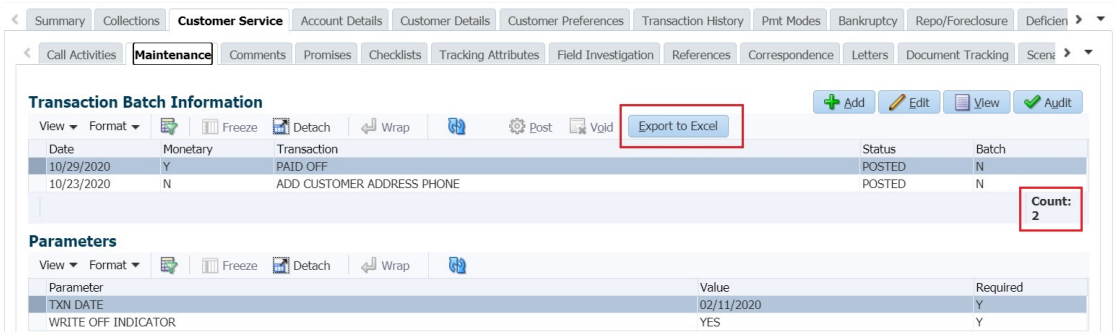
> **Note**
>
> Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with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

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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.

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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:

- Understanding Accessibility
- Application Accessibility Preferences
- Documentation Accessibility Preferences

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.

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- 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.

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2
Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria.

Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

- Search Criteria
- Searching for an Application
- Searching for an Account and Customer

2.1 Search Criteria

Search criteria has a list of parameters which enables to query the application / account from the database by providing one or more parameter values. There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search. Apart from this, Search can also be performed using wild card characters.

Figure 2-1 Search Criteria

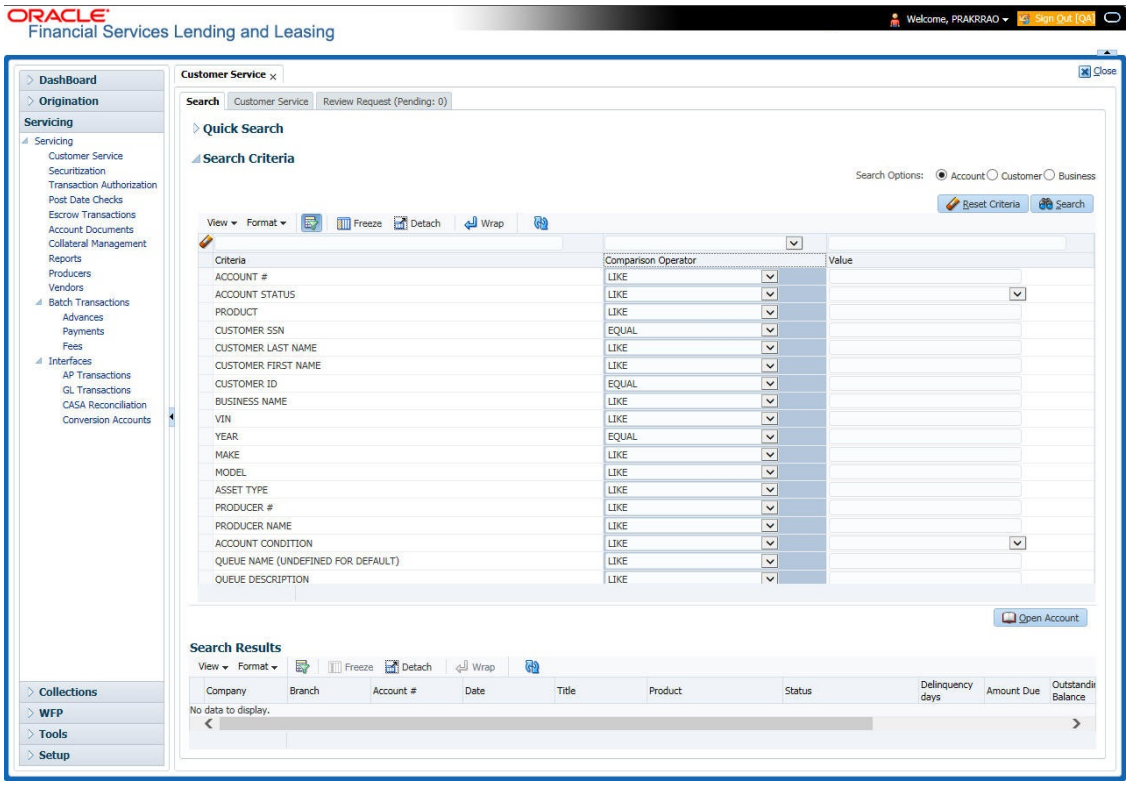

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Table 2-1 Search Criteria

Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002 **Result**: The system searches for all applications created before Jan. 22, 2002.
LESS THAN OR EQUAL TO	APPLICATION DATE <= 01/22/2002 **Result**: The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333 **Result**: The system searches for all applications with applicant social security number 111-22-3333.
NOT EQUAL	APPLICANT SSN <> 111-22-3333 **Result**: The system searches for all applications except those with an applicant whose social security number is 111-22-3333.
GREATER THAN	APPLICATION DATE > 01/22/2002 **Result**: The system searches for all applications created after Jan. 22, 2002.
GREATER THAN OR EQUAL	APPLICATION DATE >= 01/22/2002 **Result:** The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN (‘20001000012512’, ‘20010100012645’, ‘20010300012817’) IN is used with values that are within parenthesis. **Result**: The system searches for the applications with the account numbers of ‘20001000012512’, ‘20010100012645’, and ‘20010300012817’.)
NOT IN	ACCOUNT NUMBER NOT IN (‘20001000012512’, ‘20010100012645’, ‘20010300012817’) NOT IN is used with values that are within parenthesis. **Result**: The system searches for all applications except those with the account numbers of ‘20001000012512’, ‘20010100012645’, and ‘20010300012817’.)
IS	VIN IS NULL IS is only used with a value of “NULL”. It enables you to search for criteria that has no value; that is, fields where no information is present. **Result**: The system searches for all applications without a vehicle identification number.
IS NOT	VIN IS NOT NULL IS NOT is only used with a value of “NULL”. It enables you to search for criteria that has any value; that is, fields where information is present. **Result**: The system searches for all accounts with a VIN, vehicle identification number.

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Table 2-1 (Cont.) Search Criteria

Description	Example Expression
LIKE	ASSET TYPE LIKE VEH% LIKE enables you to search for close matches using wildcard characters. **Result**: The system searches for all applications with asset type beginning with the characters “veh” such as “vehicle car” or “vehicle van.”
NOT LIKE	ASSET TYPE NOT LIKE VEH%NOT LIKE enables you to search for close matches using wildcard characters. **Result**: The system searches for all applications with asset type other than those starting with the characters “veh.”

Using Wildcard Characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.
  _ (underline) represents any single character.

Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with “**1234**” for example,

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- **1234**0980988234ABIL230498098

Search criteria values of **1234**_ will locate character strings of five characters that begin with “**1234**” for example,

12345

1234A

12340

Search criteria values of %**1234** will locate character strings of any length that end with “**1234**” for example,

- 1234
- 0**1234**
- 098908LKJKLJLKJ00098807**1234**

Search criteria values of _1234 will locate five character strings that end in “**1234**” for example,

- A**1234**
- 1**1234**

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Search criteria values of %**1234**% will locate character strings of any length that contain "**1234**" for example,

- 1234
- 0**1234**
- **1234**0
- AKJLKJ**1234**128424

Search criteria values of _**1234**_ will locate character strings of 6 characters that *contain* "**1234**" for example,

- A**1234**B
- 0**1234**1
- A**1234**1

Using Search Criteria examples

Table 2-2 Search Criteria Examples 1

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001

Result: The system searches for all applications with application date May 1, 2001.

Table 2-3 Search Criteria Examples 2

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

Table 2-4 Search Criteria Example 3

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

Result: The system searches for all applications with applicant whose first name is "JAN"

- JAN ARBOR
- JAN FISHER

Table 2-5 Search Criteria Example 4

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with applicant's first name starting with "JAN"

- JAN ARBOR

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- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM

Application Status

While you are searching for an application in the **Origination** screens, the **Search Result/ Task** tab lists all the available applications and also the status of each application for edits. The following table indicates the application status:

Figure 2-2 Application Status

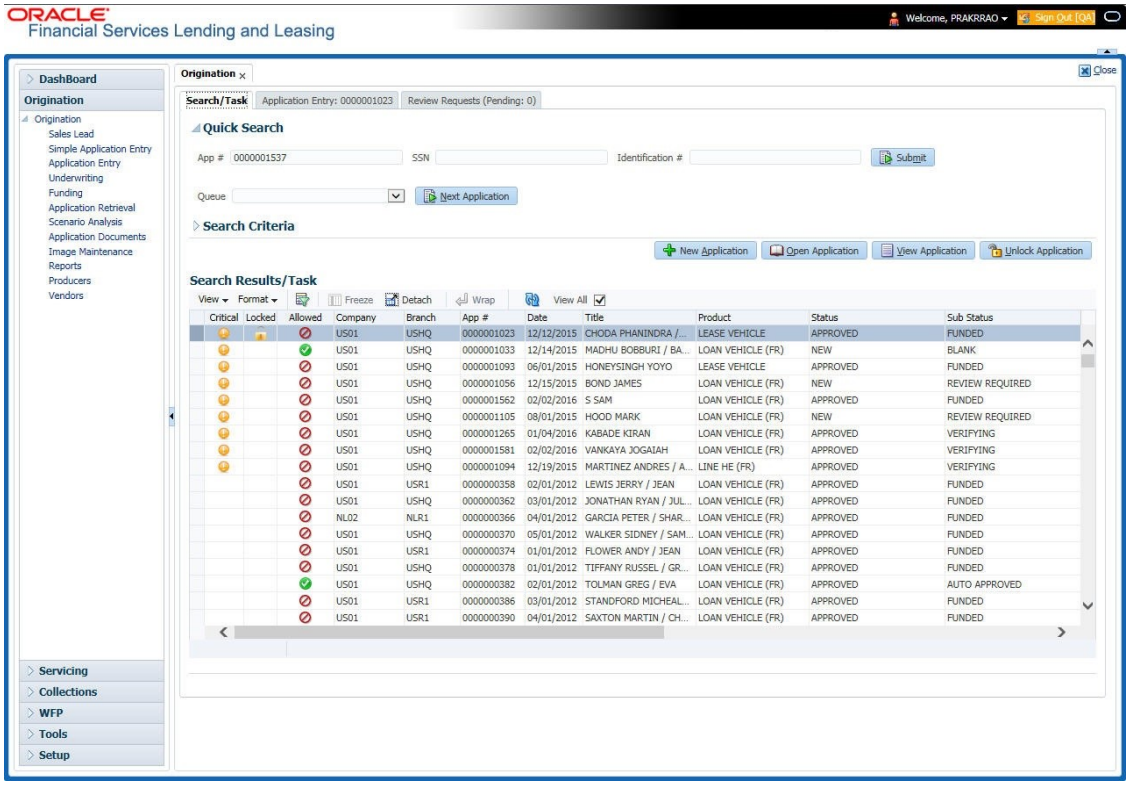

Table 2-6 Application Status

Application Status	Example Expression
CRITICAL	Whenever any application is updated with dealer comments, a system generated alert will be posted in the application and a critical icon would be displayed in this column against that application. Once User has acted on the critical item, the alert flag should be manually be unchecked by the User to remove the **Critical** flag on the application.
LOCKED	An application already opened by another User will have a lock icon in this column against the application. User with appropriate privileges can unlock the application and proceed.

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Table 2-6 (Cont.) Application Status

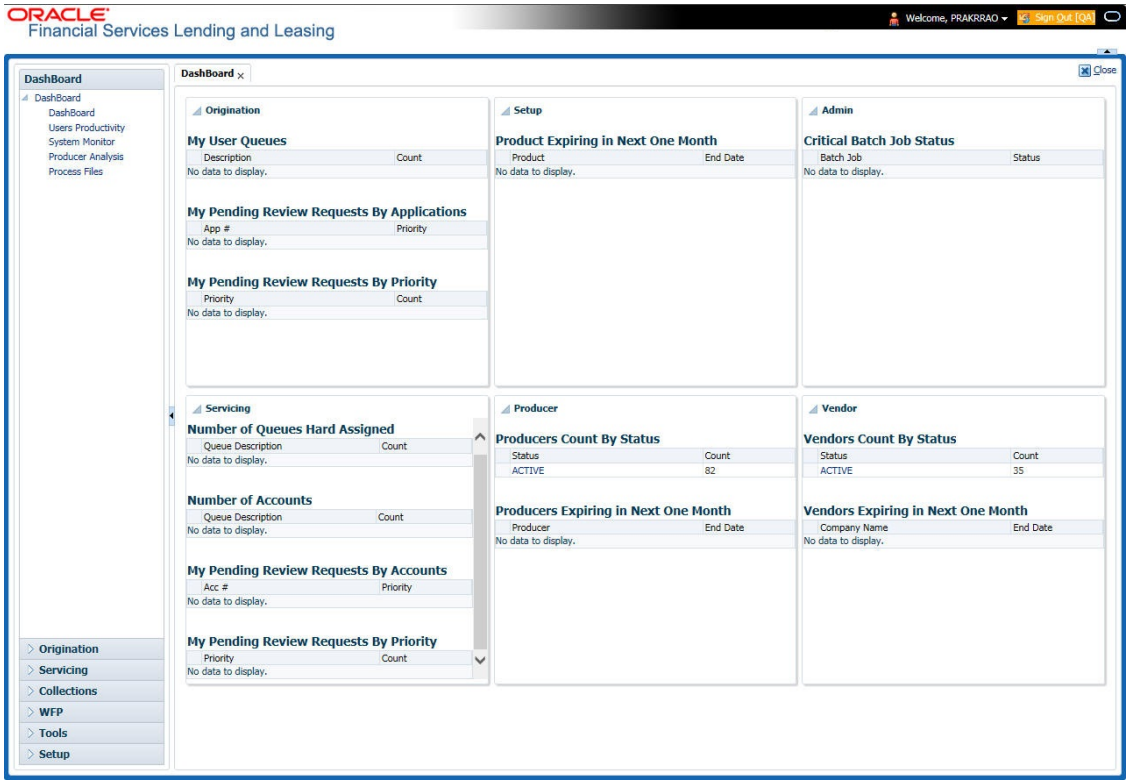
Application Status	Example Expression
ALLOWED	This field displays whether you can open the application from the respective Origination Screen or not i.e. if the application is in decision stage, a red flag will be displayed in Application Entry stage indicating that the application can only be viewed and User has to open the application in Underwriting for actioning. User can also see a green flag in Underwriting against this application indicating that it can be actioned in Underwriting.

2.2 Searching for an Application

Oracle Financial Services Lending and Leasing allows you to search and retrieve a particular application.

During application entry, queues can be created based on your user id and your user responsibility. You can view the assigned queues in the Origination screen of DashBoard.

Figure 2-3 Searching for an Application



In each stage of application, the queue name to which the selected application is assigned, appears in Queue name field in Result screen.

You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

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This section consists of the following topics:

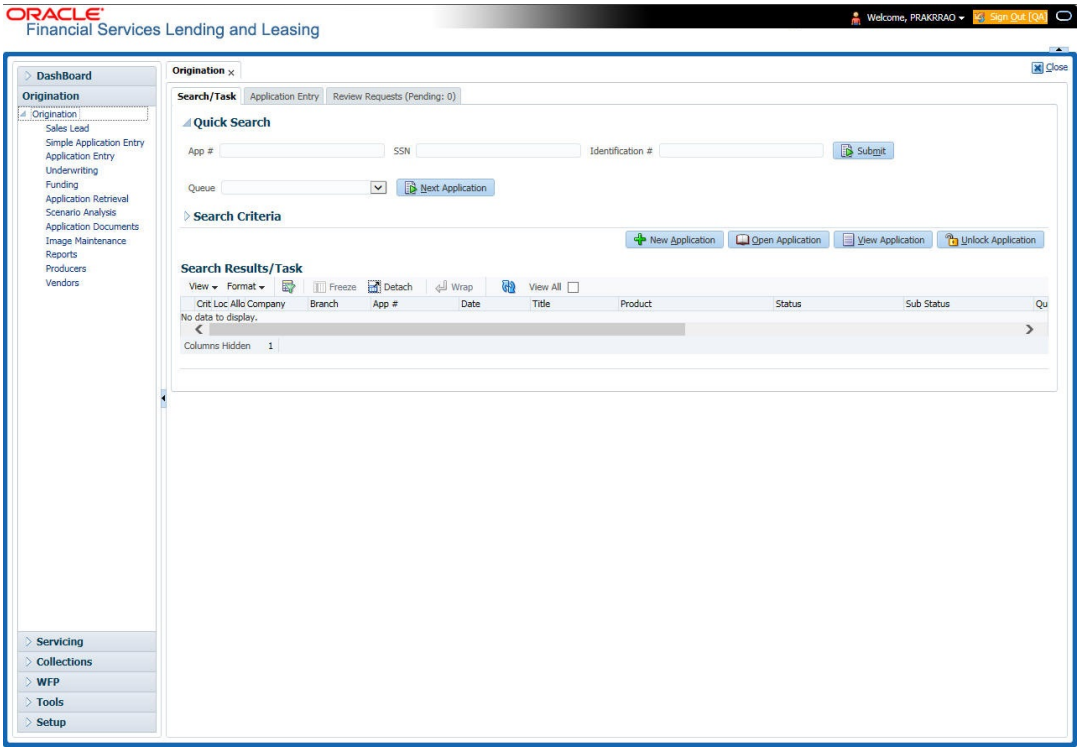
- Search/Task tab
- Quick Search section

2.2.1 Search/Task tab

To view the Search/Task screen during LoanLine of creditLease origination

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
   Depending on the task to be performed and the link clicked, the respective screen opens in the Search Results/Task screen.

Figure 2-4 Search/Task tab



2. Click the **Search Criteria** tab.

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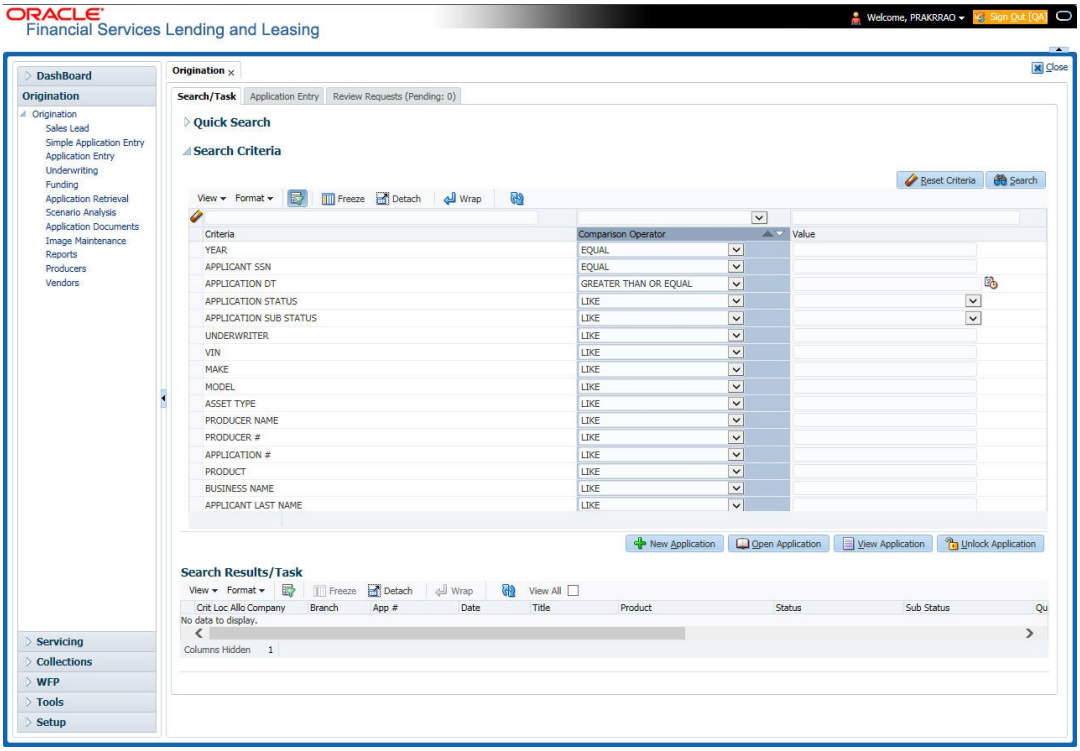
Figure 2-5 Search Criteria



The search tab enables you to locate an application using a broad range of search criteria.

- During LoanLine of creditLease origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.
- If you try to open an application which is already opened by another user, system displays an alert message indicating “**Application is locked by <User Name> Phone <phone number>**”.

The Search Results/Task screen.

3. On the **Results** screen, select the application you want to load and click **Open Application**.
   The system loads the application on the respective screen.

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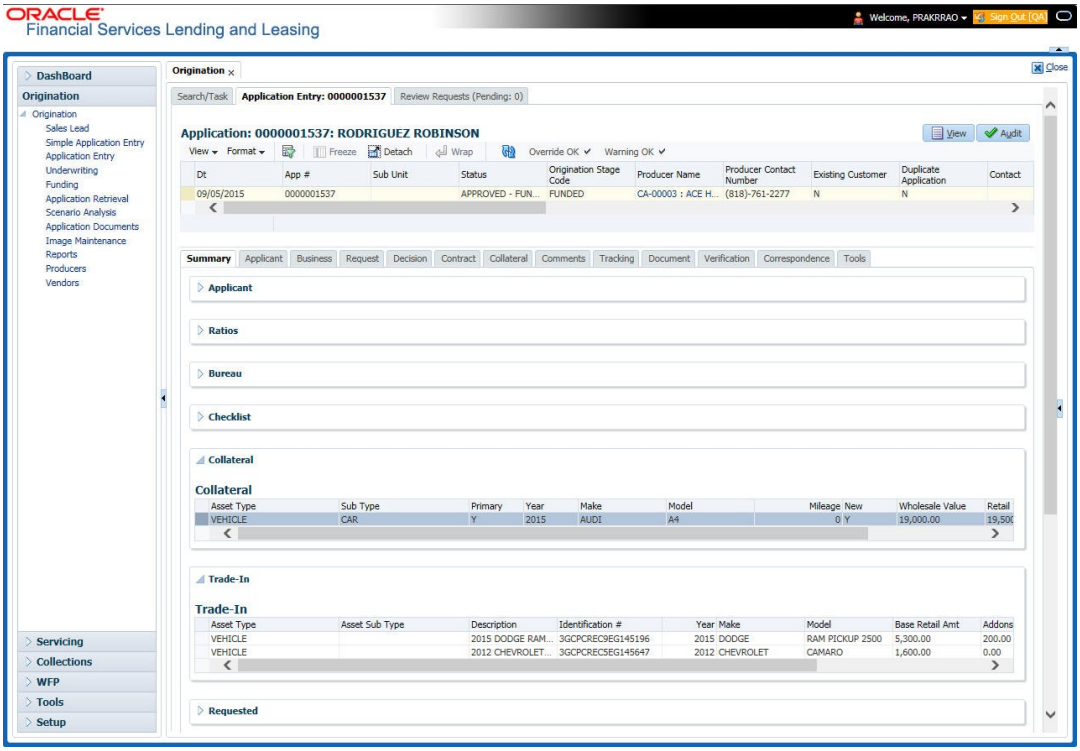
Figure 2-6 Results Screen



You are now ready to begin work on the application.

2.2.2 Quick Search section

Quick Search enables to search for an applicationaccount using any one of the following values - Application Number, SSN, Identification Number or QueueAccount Number, Customer ID, SSN, Identification Number or Queue.

To load an applicationaccount using the Quick Search section:

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **OriginationServicing** master tab.
2. In the Quick Search section's App #Acc # field, specify the applicationaccount number you want to load and click **Submit**.
   You can also load the applicationaccount by specifying the last 4 digits of the SSN Number. System retrieves only those applicationaccounts where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as '**Multiple Matches found for the SSN, Please use normal Search**'.

> **Note**
>
> Search cannot be performed using wild card characters in the Quick Search section.

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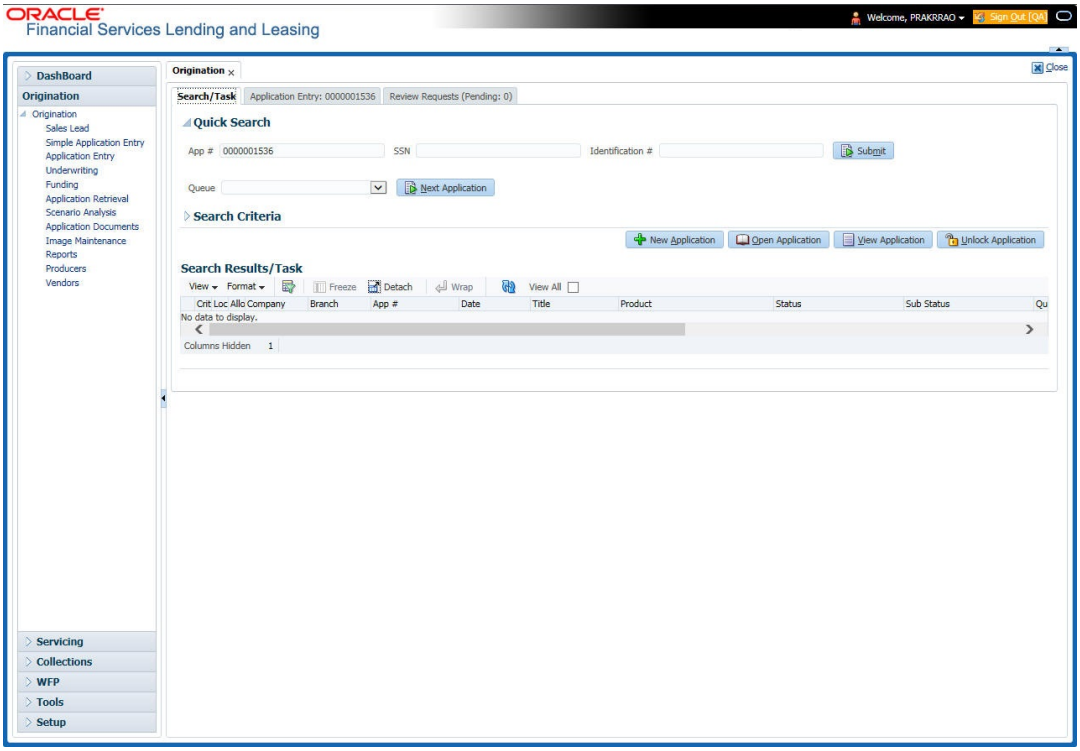
Figure 2-7 Quick Search



The system loads the selected application.

To load an applicationaccount from a queue during application entry

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **OriginationServicing** master tab.
2. In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next ApplicationAccount**.

This section consists of the following topics:

- Other Features on the Results screen
- Copying an Application
- Unlocking an Application
- View Application

2.2.2.1 Other Features on the Results screen

The Results screen on the Applications screen has below listed common features (these features are not present on the Result screen on Customer Service screen):

Table 2-7 Other Features on the Results screen

What is it?	What does it do?
View All	If you select **View All** check box, all applications in the system accessible with your user id appear in the Results screen under search section.

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Table 2-7 (Cont.) Other Features on the Results screen

What is it?	What does it do?
Queue Name field	This display only field indicates the queue in which the selected application is currently in. (This in normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Application button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New Application	Opens a screen where a user can create a new application by providing required details.
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, you can copy the information of an existing application into a new application using Results screen. The new application will contain duplicated data of application information, the requested LoanLine of creditLease information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED

To copy an application

1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application**.

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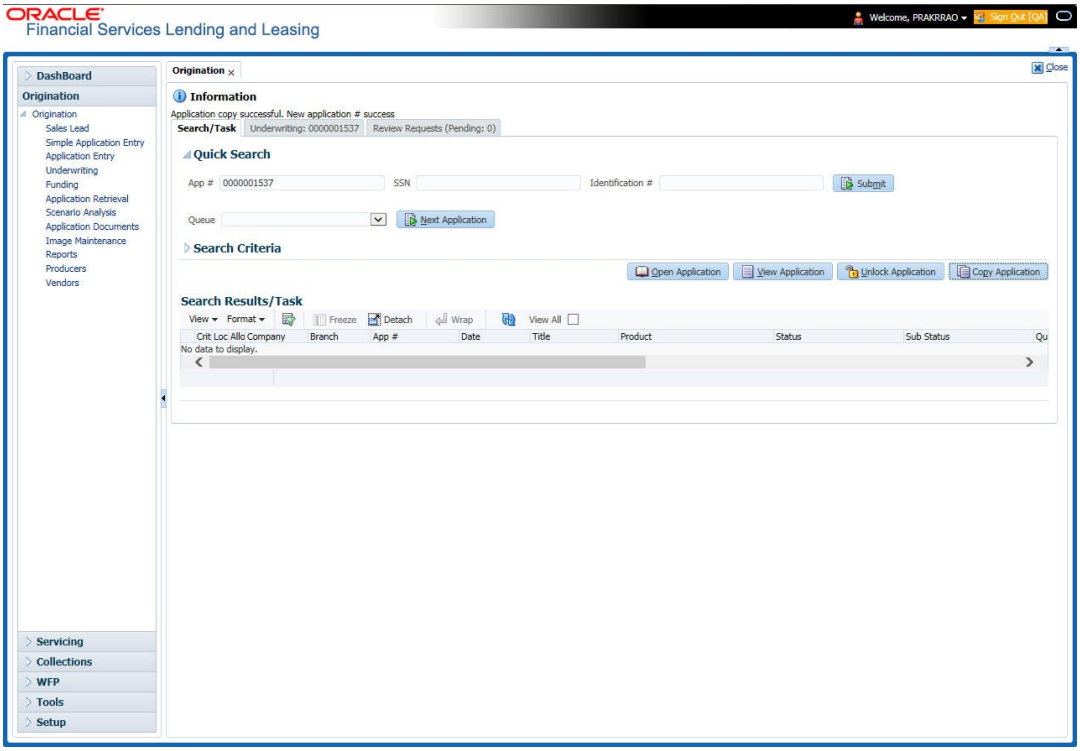
Figure 2-8 Copying an Application



An Information message is displayed as "**Application copy successful. New application # (new application number).**"

System creates a new application with details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting screen irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.

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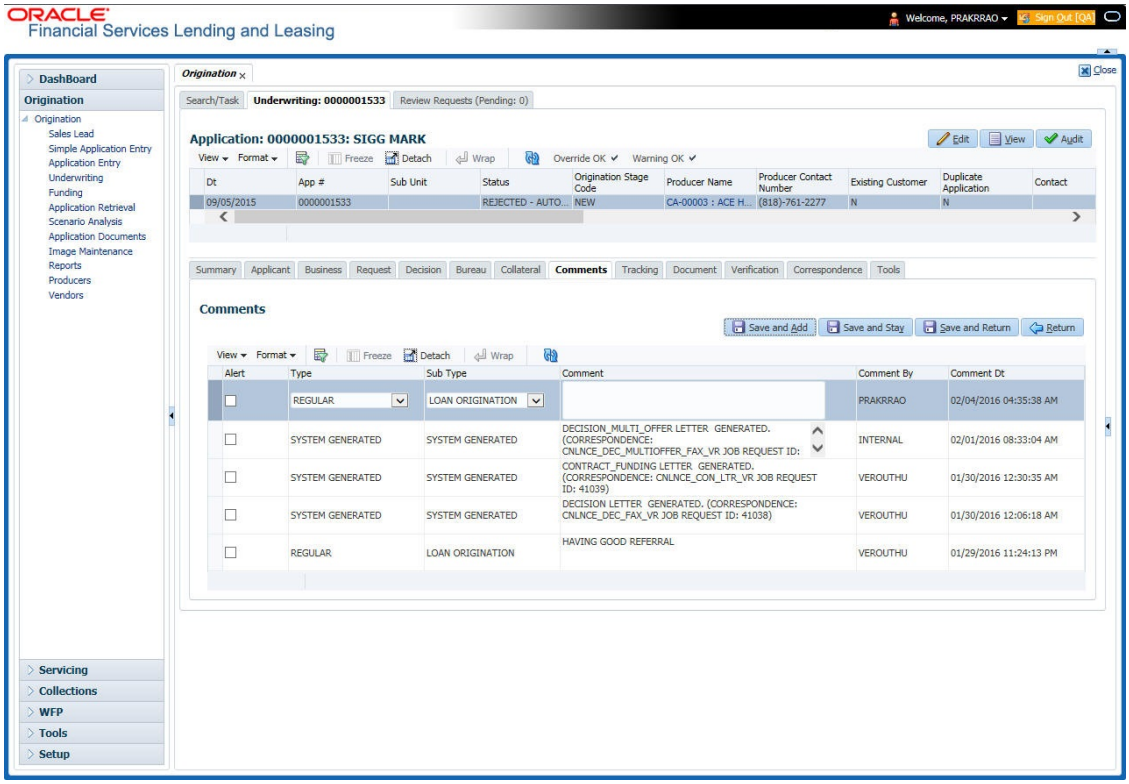
Figure 2-9 Copying an Application - Comments



2.2.2.3 Unlocking an Application

When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

To unlock an application

1. Open **Applications Entry** screen and use **Quick Search** screen to locate the application you want to work with.
2. On Search **Results/Task** screen, select the application you want to load and click **Submit**. An Information message appears with the message: “**An application is locked by another user**.”

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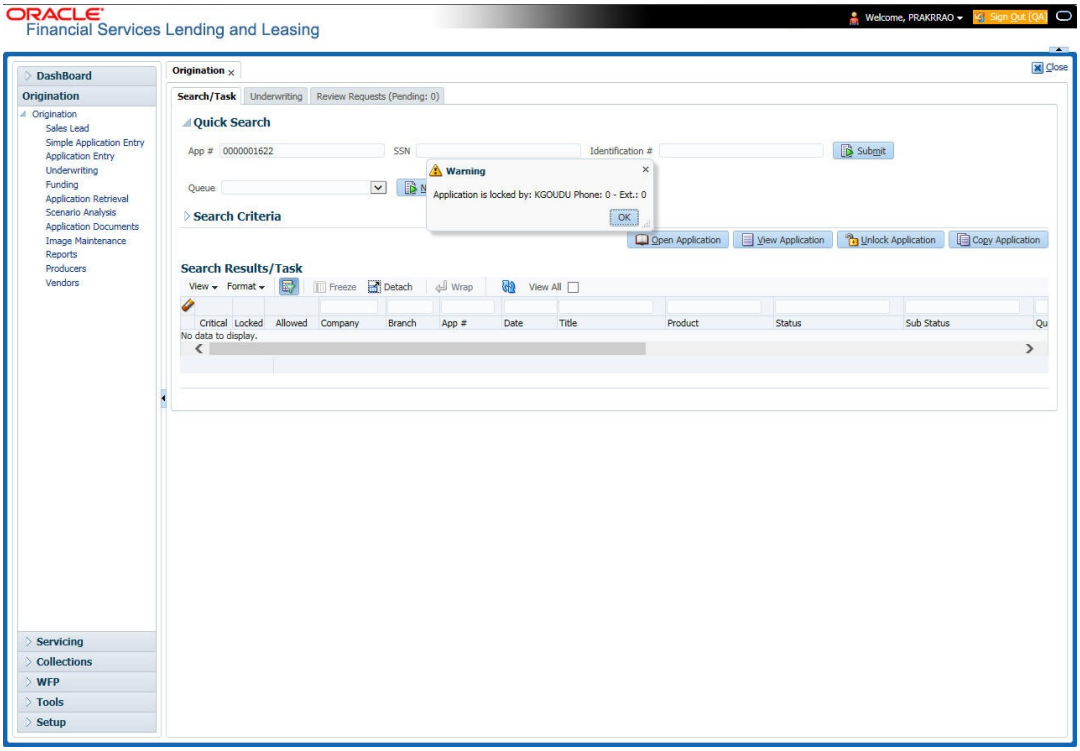
Figure 2-10 Unlocking an Application



3. Click **Unlock Application**.
4. Click **Open Application**. The system loads application on the Underwriting screen.

2.2.2.4 View Application

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). You can view a selected application in the search results by clicking on the **View Application** button even when the application is locked by another User.

The application will be opened in **View Mode** only and no edits are allowed. However in Tools sub tab, the **Initialize** and **Calculate** buttons will be enabled allowing you to use the calculator options.

2.3 Searching for an Account and Customer

You can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables you to locate an account or customer using a broad range of search criteria.

To view the Search screen during LoanLine of creditLease servicing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform a **customer service** task on the application, click **Customer Service** link.
   Depending on the link clicked, Customer Service screen appears, opening at Results screen.

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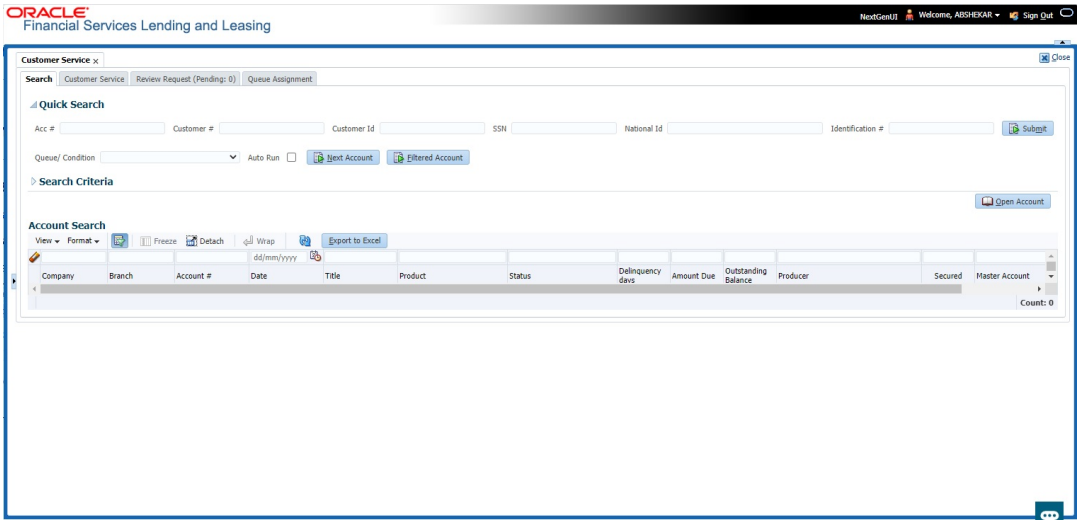
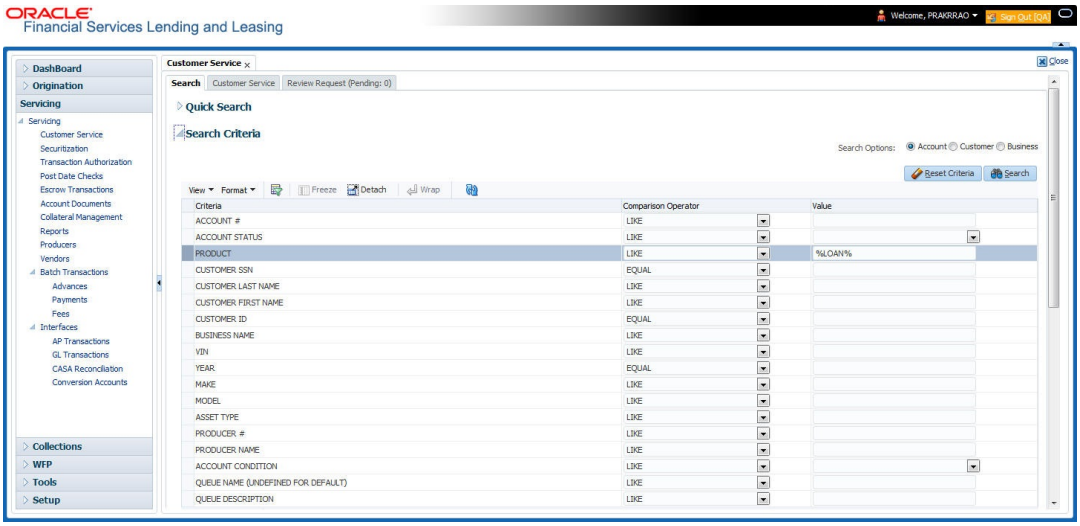
Figure 2-11 Customer Service Screen



> **Note**
>
> Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with '**xxxxx**' and clicking on the same displays an error message indicating '**Cannot open secured account**'.

3. Click the **Search Criteria** tab.

Figure 2-12 Search Criteria



Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.

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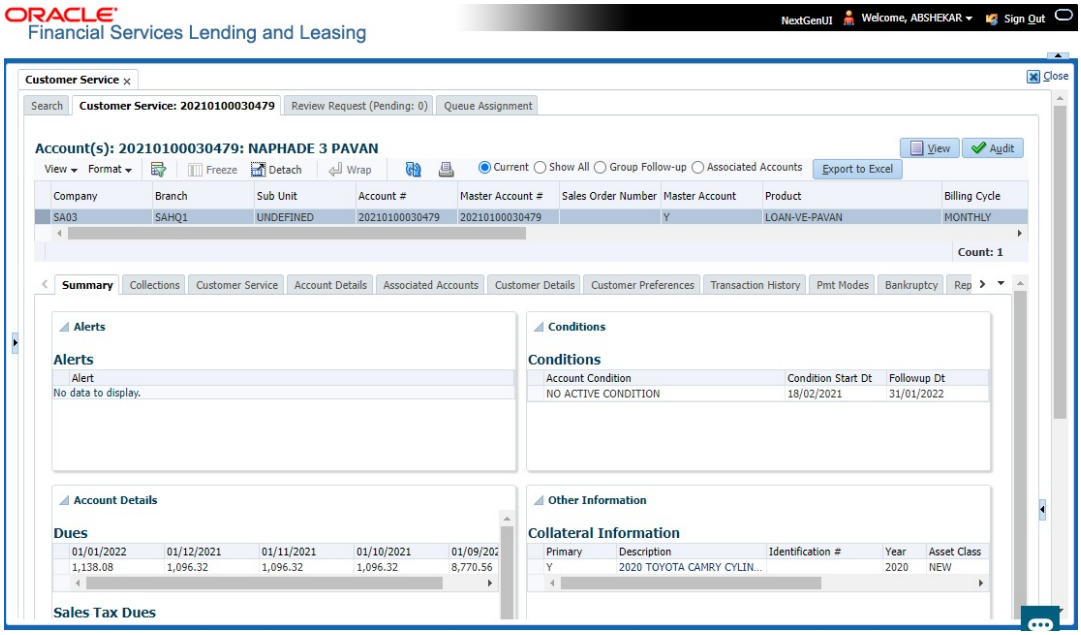
2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.

3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

Figure 2-13 Customer Service



This section consists of the following topics:

- Quick Search section
- Search Using Customer Details
- Search Using Account Details
- Search Using Business Details

2.3.1 Quick Search section

The Quick Search section in Customer Service screen enables you to load accounts using any one of the fields Account Number, Customer #, Customer Id, SSN, National Id, Identification #, or Queue/Condition.

To load an account using the Quick Search section

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform **customer service** task on the application, click **Customer Service**.
3. In the Quick Search section's **Acc#/Customer #/Customer Id/SSN/National Id/ Identification #** fields, specify the corresponding details in the respective fields and click **Submit**.

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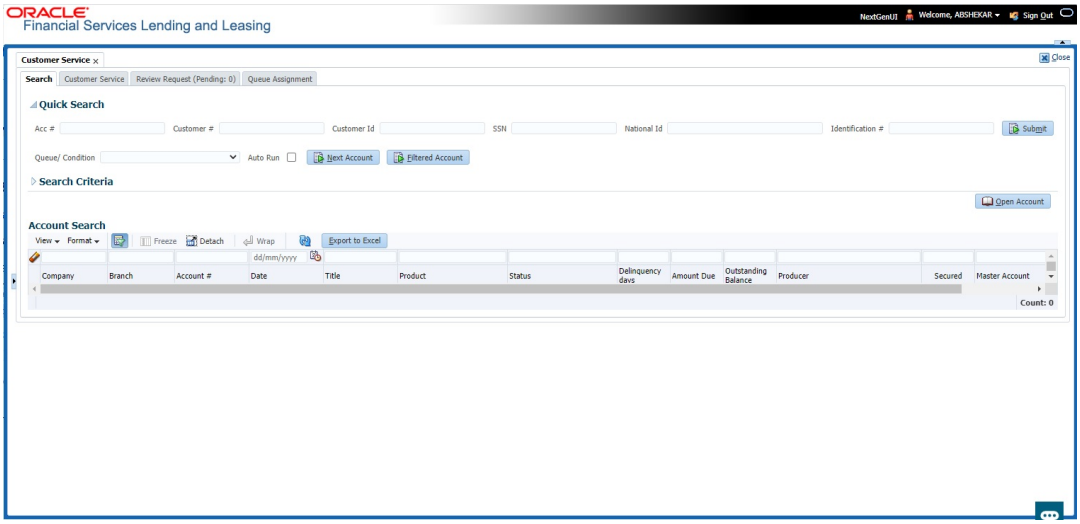
Figure 2-14 Quick Search



4. You can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from **Queue/ Condition** drop-down list and clicking **Next Account** button. Clicking **Filtered Account** opens the subsequent account fetched during a queue search and listed in Queue Assignment section.

5. When the request to access an application comes from an external system, user needs to check **Auto Run** and click **Next** button. System displays the customer service screen for the respective Account.
   To load an account from a queue

   In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

To search for and load the customer details with the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**.

Select **Customer** as a search option.

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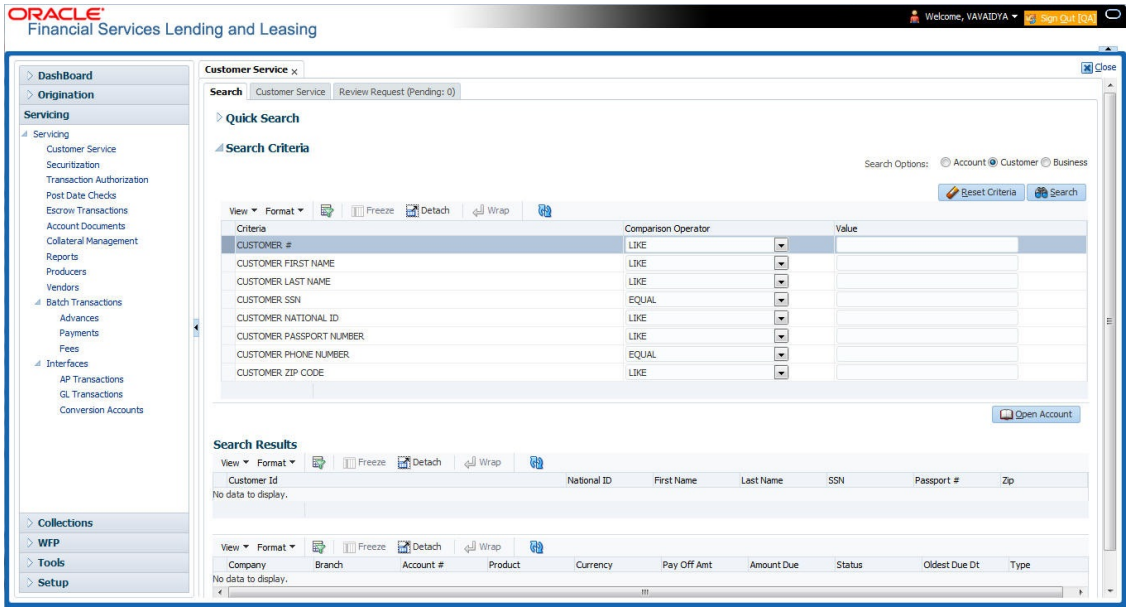
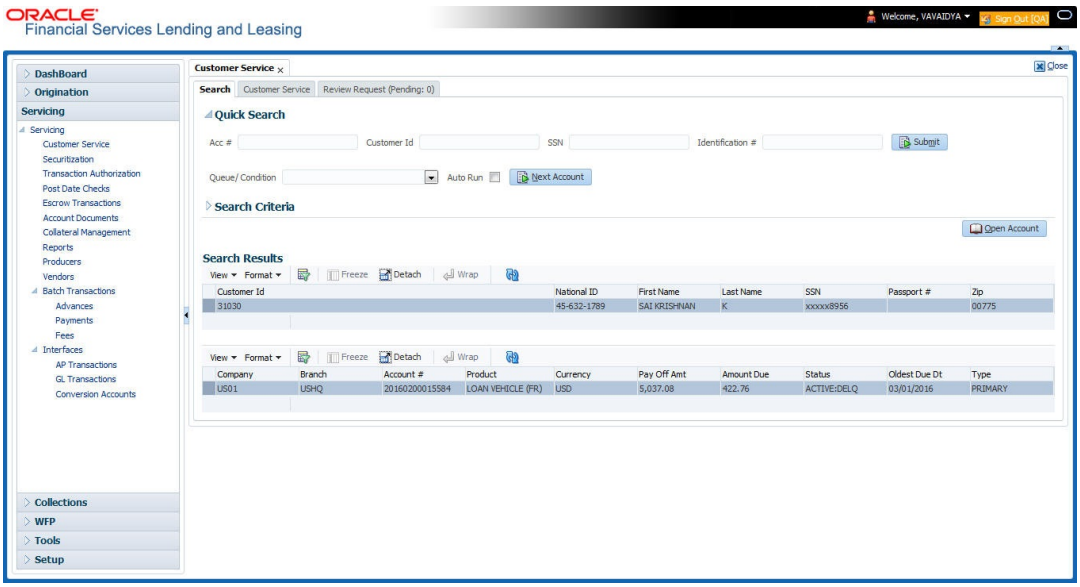
Figure 2-15 Search Using Customer Details



1. On **Search Criteria** screen, use **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
2. Click **Search**.
   The system locates and displays all the accounts that meet your search criteria on **Search Results** screen.

Figure 2-16 Search Results



3. On the Search Results screen, view the following information for each account:

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Table 2-8 Search Results screen

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The LoanLine of creditLease product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Type	The type of account.

Also the **Customer Details** section below displays the Customer Information along with Addresses, Telecoms, Employments, and Tracking Attributes. You can click **View** to display the details in each section.

4. On the Search **Results** screen, select the customer you want to retrieve. The system displays all the accounts pertaining to that customer Id. Select an account and click **Open Account**.
   The system displays the account details on **Customer Service** tab.

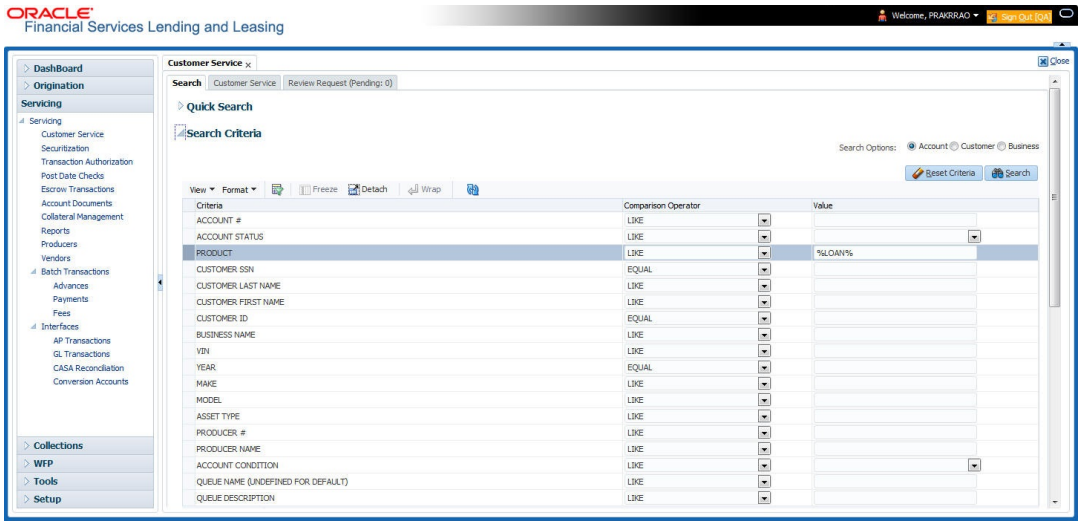
2.3.3 Search Using Account Details

To search for and load an account using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**.

1. Select **Account** as a search option.

Figure 2-17 Quick Search



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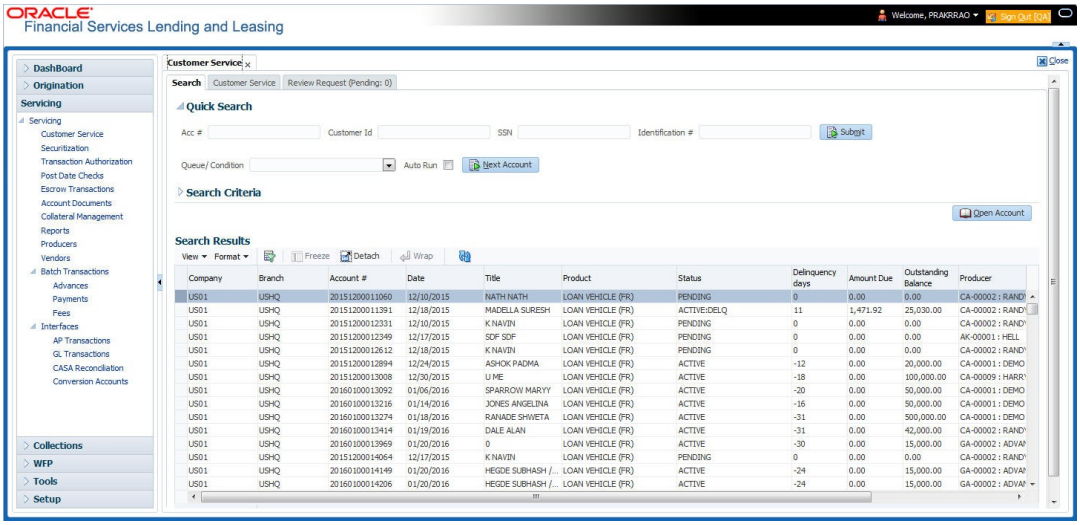
2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
3. Click **Search**. The system locates and displays all the accounts that meet your search criteria on Results screen.

Figure 2-18 Criteria screen



4. On the Search Results screen, view the following information for each account:

Table 2-9 Search Results screen

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Date	The date, the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The LoanLine of creditLease product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

5. On the **Results** screen, select the application you want to retrieve and click **Open Account**.
The system loads the account under the Customer Service tab.

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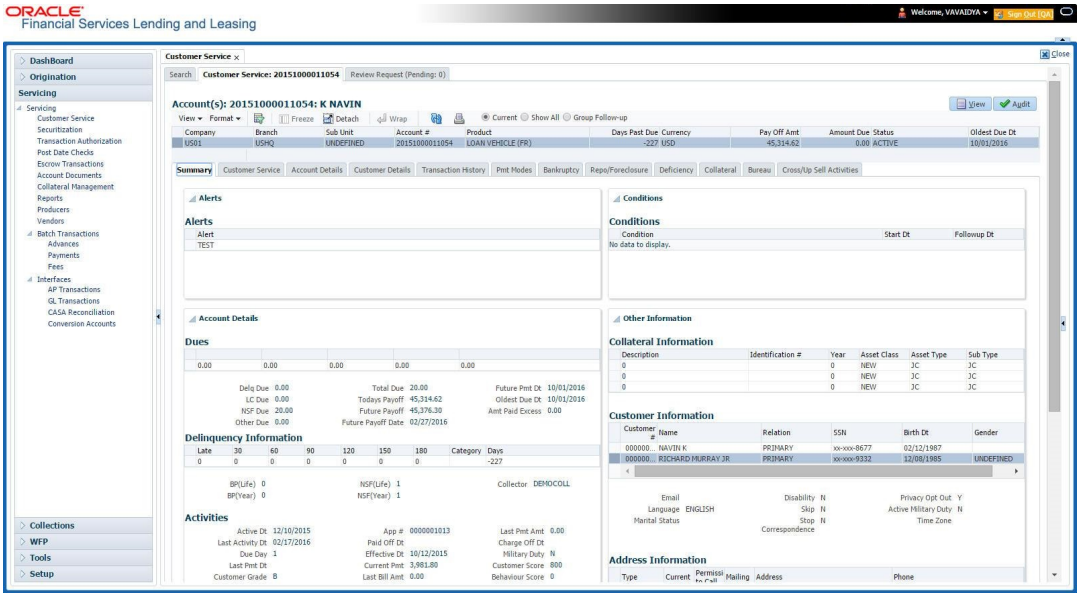
Figure 2-19 Results screen



You are now ready to begin work on the account.

You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

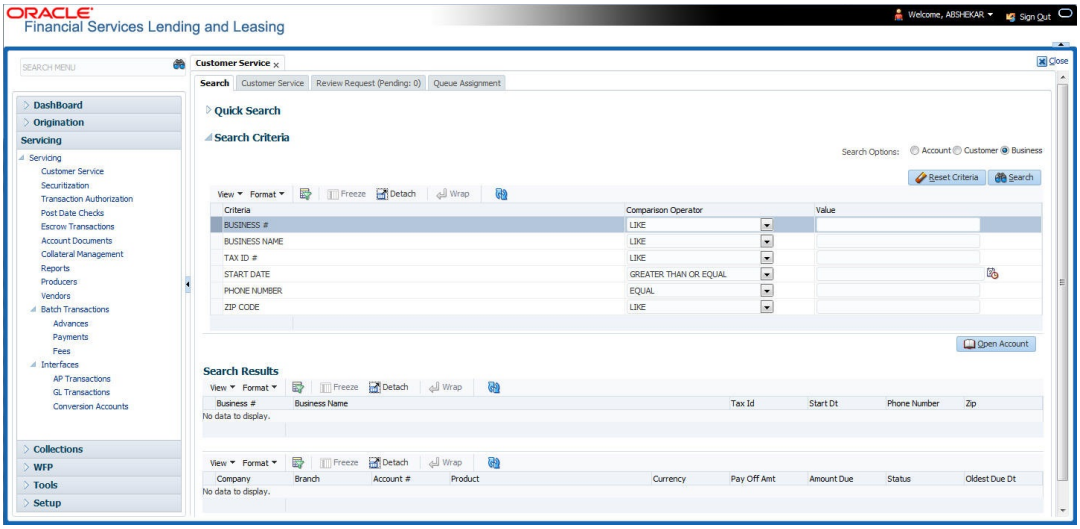
2.3.4 Search Using Business Details

To search and load an account with specific business using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

1. Select **Business** as the search option.

Figure 2-20 Search Using Business Details



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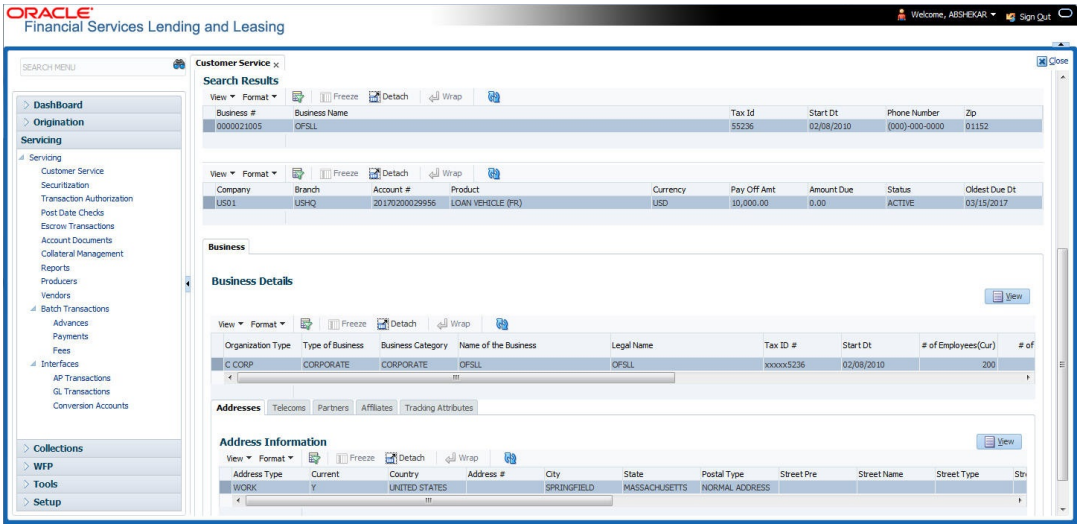
2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
3. Click **Search**. The system locates and displays all the records that meet your search criteria on **Search Results** section.

Figure 2-21 Criteria Screen- Search



You can view the following information for each business record:

Table 2-10 Criteria Screen- Search

In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the business is established.

4. On the **Results** screen, select the business type of your interest. The sub section displays the accounts associated with the selected business with the following details:

Table 2-11 Results screen

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The LoanLine of creditLease product of the account.
Currency	The currency in which the account is operated.

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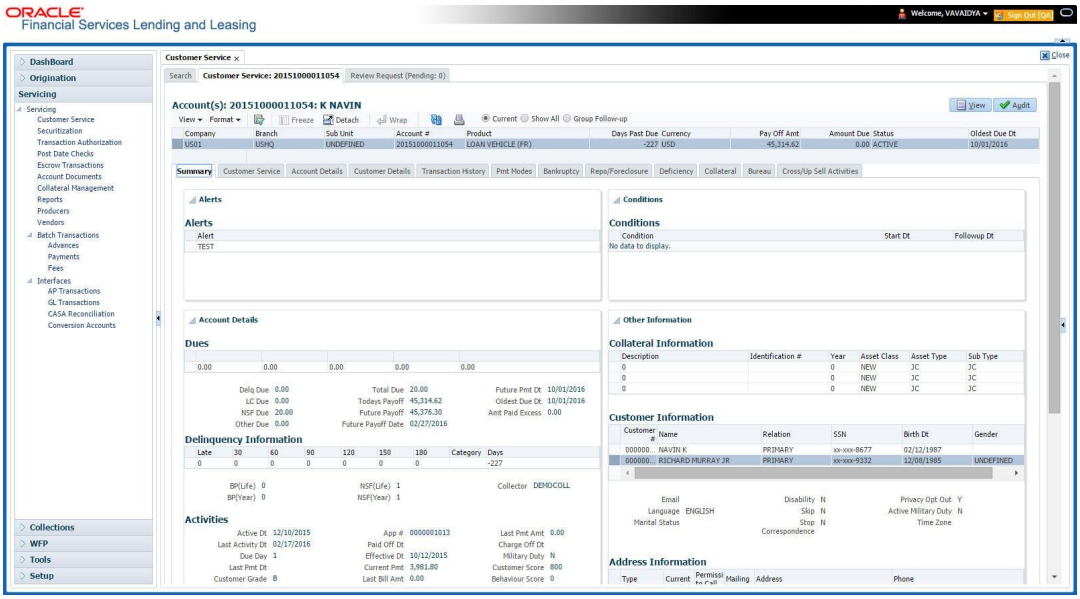
Table 2-11 (Cont.) Results screen

In this field:	View this:
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

Also, the **Business** section below displays the Business Details along with Addresses, Telecoms, Partners, Affiliates and Tracking Attributes. You can click **View** to display the details in each section.

5. Select the required account and click **Open Account**. The system loads the account associated with the business type in the Customer Service tab.

Figure 2-22 Business Section



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3
Dashboards

The Dashboard consists of the following sections:

- Introduction
- Dashboards
- User Productivity
- System Monitor
- Producer Analysis
- Process Files

3.1 Introduction

This document is designed to help acquaint you with the features of Dashboard, on the landing screen of Oracle Financial Services Lending and Leasing. Information from multiple products is integrated and displayed as Dashboard on home screen of the application.

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

3.2 Dashboards

Dashboards are the tiny windows displayed on landing screen of the Application. Dashboard renders quick and crisp information of specific transactions or tasks mapped to the **User Role**, who logs on to the system.

The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

Navigating to Dashboards

Click **Dashboard > Dashboard > Dashboard**.

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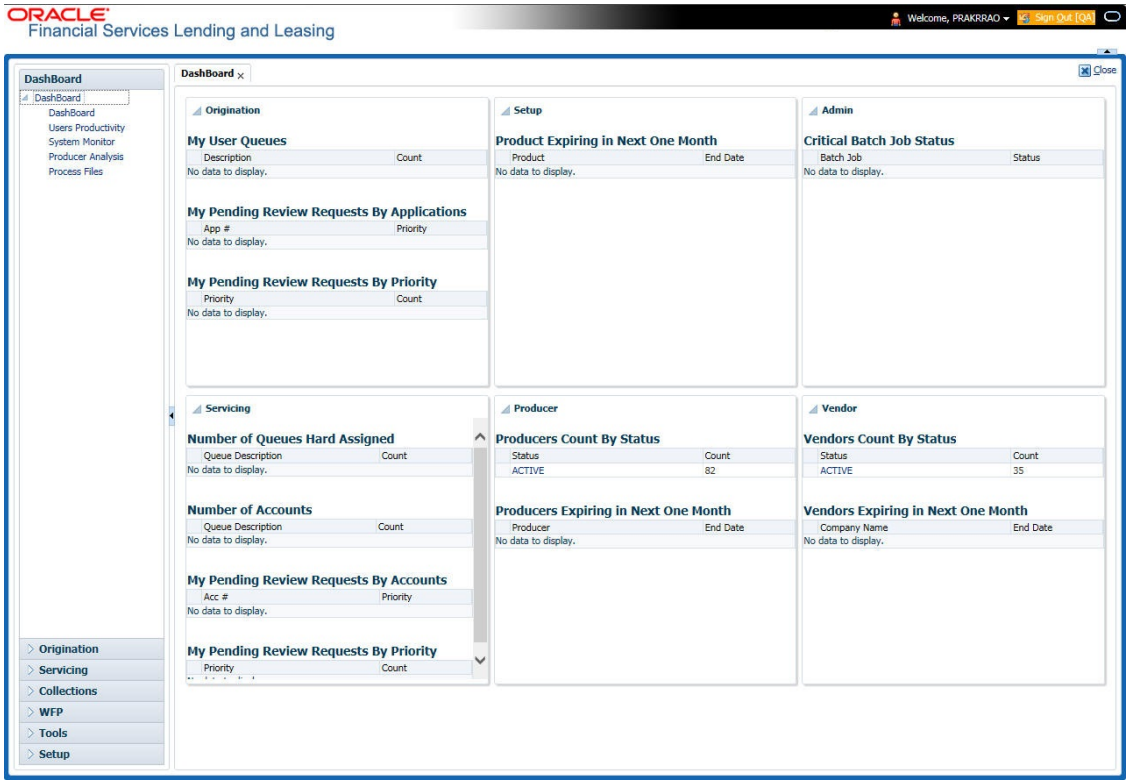
Figure 3-1 Dashboard



Features

Following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor and make better decisions which in turn help save time and cost.
- The screen is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.
- Each window in the dashboard is provided with a Refresh button and clicking on the same would fetch the latest status of the dashboard being viewed.

3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity screen is a supervisor feature that allows you to monitor the daily performances of users completing LoanLine of CreditLease origination and servicing tasks.

These tasks are categorized as underwriting funding tasks (loan origination) and customer service/collection tasks. The system updates these details on daily basis.

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Using the User Productivity screen, you can review the following daily tallies:

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue
- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

This chapter explains how to use the User Productivity screen to view this information.

Navigating to User Productivity Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:
   - Underwriting/Funding
   - Customer Service/Collection

- Viewing Underwriting/Funding tasks
- Viewing the Customer Service/Collection tasks

3.3.1 Viewing Underwriting/Funding tasks

The daily tallies from the LeaseLineLoan are displayed here.

3.3.2 Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on screens opened from the following tabs on User Productivity screen:

- Collector Activity
- Service/Collection Queues

3.3.2.1 Collector Activity

The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

To use the Collector Activity

1. Click **Dashboard > Dashboard > User Productivity > Collector Activity**. The details on this screen are grouped into two:
   - Users
   - Activity Details
2. In the Users section, you can view the following information.

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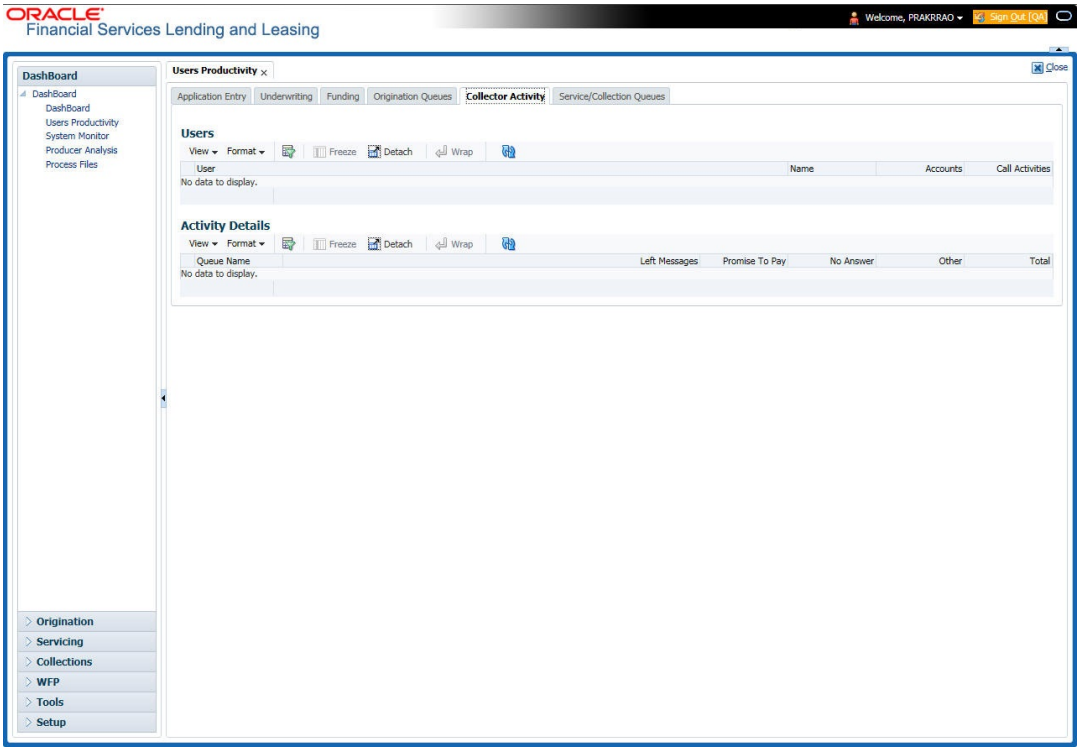
Figure 3-2 Collector Activity



A brief description of the fields is given below:

Table 3-1 User section

Field	View this
User	Displays the user code.
Name	Displays the user name.
Accounts	Displays the number of accounts worked.
Call Activities	Displays the number of call activities.

3. In the Activity Details section, you can view information for the selected user. A brief description of the fields is given below:

Table 3-2 Activity Details section

Field	View this
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

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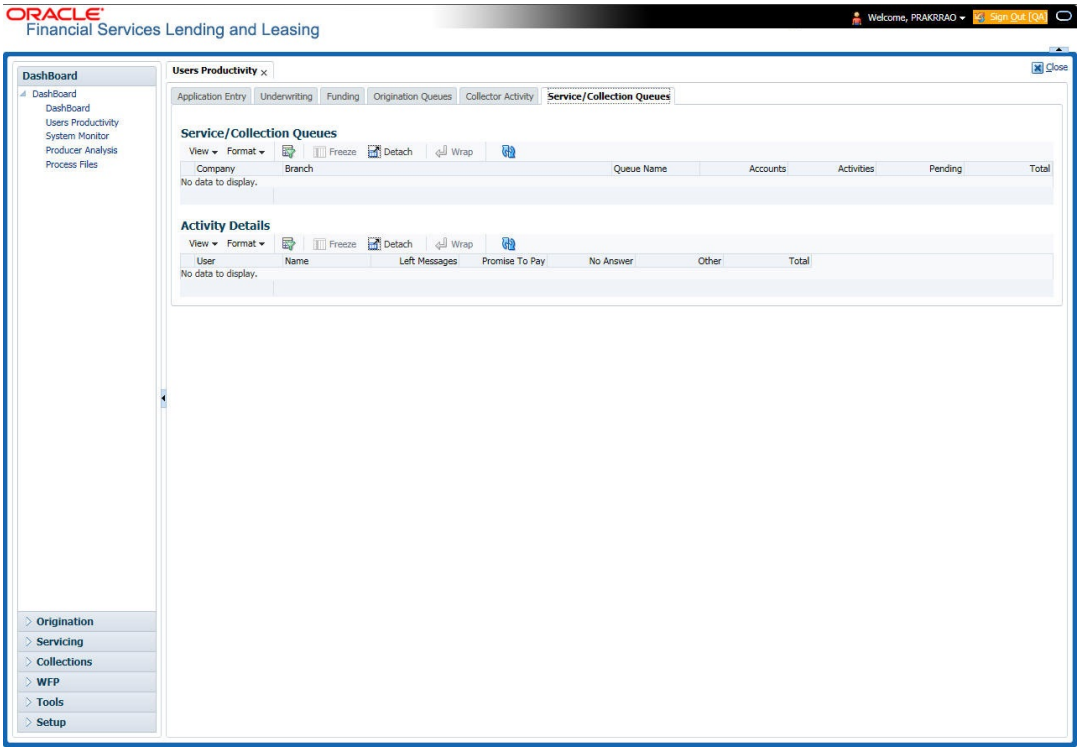
3.3.2.2 Service/Collection Queues

The Service/Collection Queues Status tab displays daily information regarding queues, such as the number of accounts worked, number of call activities, number of accounts pending, and totals number of accounts in the queue. It also displays information about the users who worked on these queues and details of the call activities.

To use the Queues Status tab

1. Click **Dashboard > Dashboard > User Productivity > Service/Collection Queues** tab. The details are grouped into two:
   - Service/Collection Queues
   - Activity details
2. In the **Service/Collection Queues** section, you can view the following information.

Figure 3-3 Service/Collection Queues



A brief description of the fields is given below:

Table 3-3 Service/Collection Queues

Field:	View this:
Company	Displays the company name.
Branch	Displays the branch.
Queue Name	Displays the queue name.
Accounts	Displays the number of accounts worked.

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Table 3-3 (Cont.) Service/Collection Queues

Field:	View this:
Activities	Displays the number of call activities.
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

3. In the **Activity Details** section, you can view information for the selected queue. A brief description of the fields is given below:

Table 3-4 Activity Details

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.4 System Monitor

The System Monitor screen is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs
- Services
- Database Server Log Files
- Parked Transactions
- Users

Navigating to System Monitor

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

This section consists of the following topics:

- Monitoring Batch Jobs
- Monitoring Jobs
- Monitoring Services
- Database Server Log Files
- Parked Transactions
- Monitoring Users
- Monitoring JMS Queues
- Monitoring Events

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3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this screen and review the results in Request Details section.

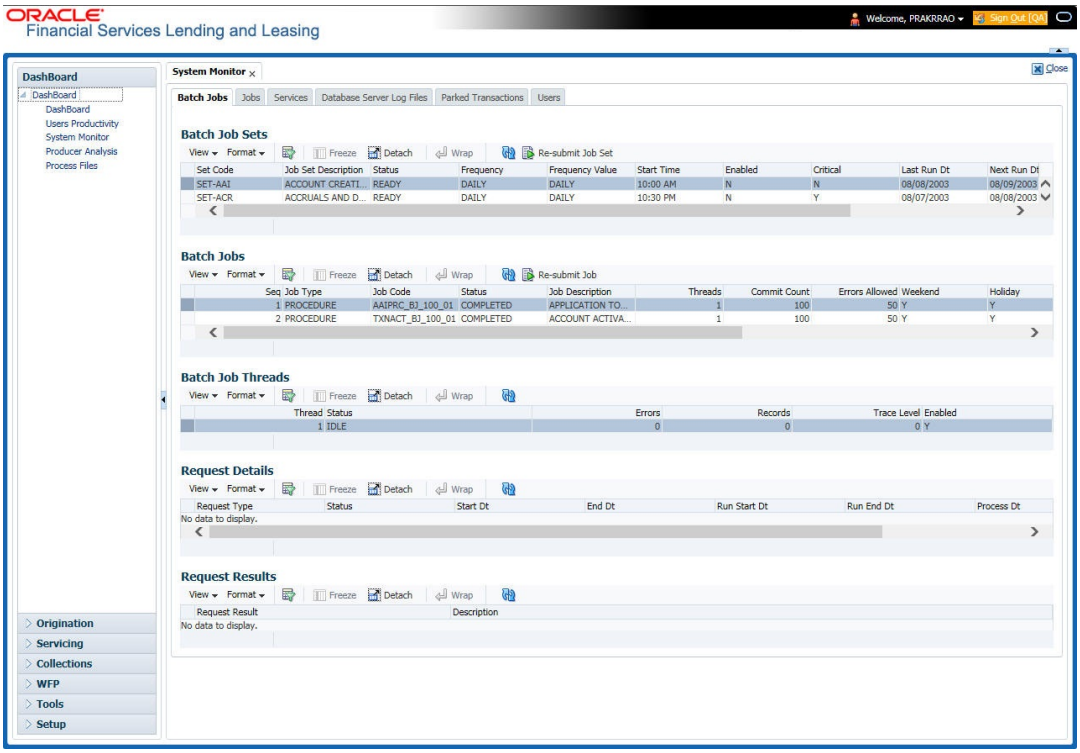
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

To Monitor Batch Job

1. Click **Dashboard > Dashboard > System Monitor > Batch Jobs**.
2. In the **Batch Job Sets** section, you can view the following information.

Figure 3-4 System Monitor - Batch Jobs



A brief description of the fields is given below:

Table 3-5 Batch Jobs Sets

Field:	View this:
Set Code	Displays the code for batch job set.

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Table 3-5 (Cont.) Batch Jobs Sets

Field:	View this:
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes system to re-perform the batch job set and dependent batch jobs.

To do so, in the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

The Batch Job screen also allows you to resubmit jobs which are in READY or COMPLETED or FAILED status if you have access key privileges define for your user responsibility. If provisioned, then a **Force Re-Submit Job Set** button is available instead of **Resubmit Job Set** button to resubmit the jobs with above status.

The **Batch Jobs** section lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

A brief description of the fields is given below:

Table 3-6 Batch Jobs

Field:	View this:
Seq	Displays the batch job sequence number.
Job Type	Displays the batch job request type.
Job Code	Displays the batch job request code.
Status	Displays the job status.
Job Description	Displays the batch job description.
Threads	Displays the number of threads used by the job.
Commit Count	Displays the number of rows after which auto-commit is triggered.
Errors Allowed	Displays the number of errors allowed.
Weekend	Displays if the batch job will execute job on weekend or not.

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Table 3-6 (Cont.) Batch Jobs

Field:	View this:
Holiday	Displays if the batch job will execute job on a holiday or not.
Enabled	Displays if the job is enabled or not.
Parent	Displays the preceding job.
Dependency	Displays the type of dependency on predecessor.
Command	Displays the command line for the job.
Rollback Segment	Displays the rollback segment for job.

To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused failure. Resubmitting a set will cause system to re-perform the batch job.

- In the **Batch Jobs** section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose **Resubmit Job Set**.
- The **Batch Job Threads** section displays the status of individual threads.

A brief description of the fields is given below:

Table 3-7 Batch Job Threads

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.
Errors	Displays the number of errors in the thread.
Records	Displays the number of records in the thread.
Trace Level	Displays the SQL trace level (0, 1, 4, 8, 12).
Enabled	Displays if the job thread is enabled or not.

The **Request Details** section displays the status and runtimes for each time the selected job ran.

A brief description of the fields is given below:

Table 3-8 Request Details

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.

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Table 3-8 (Cont.) Request Details

Field:	View this:
Process Dt	Displays the transaction is posted with this General Ledger effective date.
Description	Displays the job request description.

If a particular job requires that a result message be created, then that message appears in the Request Results section. A message is usually created in the event of an error.

A brief description of the fields is given below:

Table 3-9 Request Results

Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

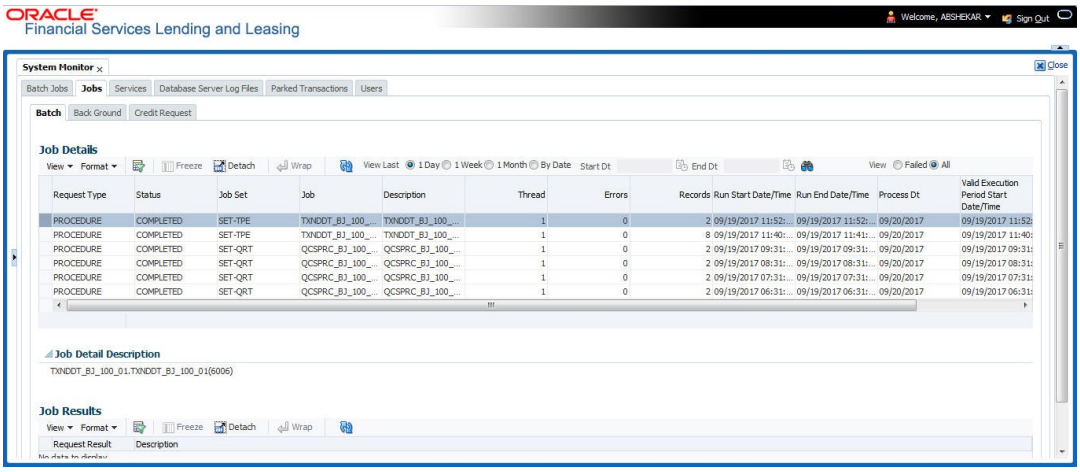
3.4.2 Monitoring Jobs

The Monitor Jobs screen provides another view of monitoring all system processes, including credit bureau requests and payment posting. This screen displays the data in reverse chronological order of the Run Start Date/Time, whereas the Monitor Batch Jobs screen provides the historical data about each job and job set.

To Monitor Job Details

1. Click **Dashboard > Dashboard > System Monitor > Jobs**.

Figure 3-5 System Monitor - Jobs



2. On the **Job** screen, you can select any of the following type of jobs which are available in separate tabs:

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Table 3-10 Job screen

Select:	System Displays:
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3. In the **Job Details** section, select the time frame based on elapsed days. You can select any of the following options:

Table 3-11 Job Details

Select:	System Displays:
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
1 Week	All the types of jobs selected in Jobs Type section in last one-week.
1 Month	All the types of jobs selected in Jobs Type section in last one-month.
By Date	All the types of jobs selected in Jobs Type section for specific duration. You can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**.

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:
A brief description of the fields is given below:

Table 3-12 Job Details

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.
Job	Displays the job description.
Thread	Displays the job thread.
Errors	Displays the number of errors.
Records	Displays the number of records processed by the job.
Run Start Date/Time	Displays the job run start date time.
Run End Date/Time	Displays the job run end date time.
Description	Displays the job request description.
Process Dt	Displays the job process date.
Valid Execution Period	
Start Date/Time	Displays the job start date/time.
End Date/Time	Displays the job end date time.

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6. In the **Job Results** section, you can view the following information about the Job selected in Job Details section:

A brief description of the fields is given below:

Table 3-13 Job Results

Field:	View this:
Request Type	Displays the job request type.
Description	Displays the job request description.

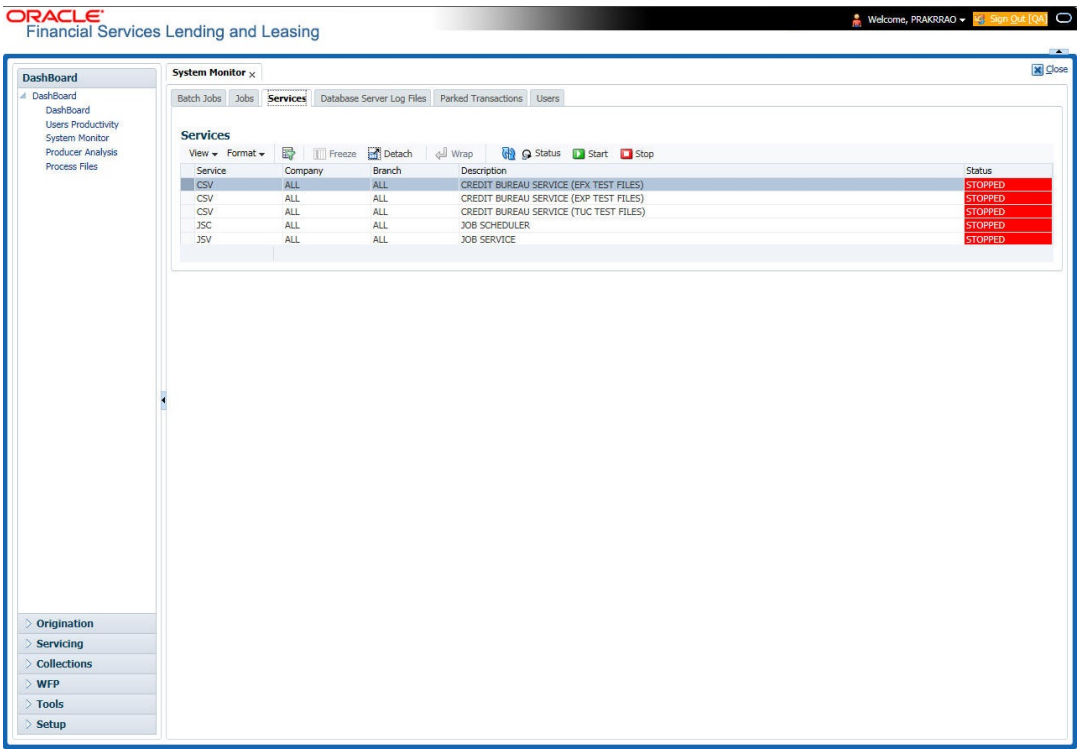
3.4.3 Monitoring Services

The Services screen allows you to track and maintain the system's processing services, including credit bureaus, fax-in and batch job scheduler. The system administrator can start or stop the service on this screen using the action buttons respectively.

To stop, start or refresh a processing service

1. Click **Dashboard > Dashboard > System Monitor > Services**.
2. In the **Services** section, you can view the following information about the system's processing services:

Figure 3-6 Services



A brief description of the fields is given below:

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Table 3-14 Services

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

3. In the **Action** section, select the processing service you want to work with and choose one of the following commands in **Action** section.

Table 3-15 Action

Choose:	System:
Status	Refreshes (updates) the status of service. The Service screen does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

3.4.4 Database Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and so on). The Database Server Log files tab lists and describes all such log files within the system on the database server.

The alert log file captured by the system is split day-wise for ease of access and to avoid increasing the file size. In Alert Log:

- The error messages/exceptions are written into a static file named 'alert.log'.
- File name is created with SYSDATE appended to the word 'alert' to distinguish day-wise alert log files.
- The file name is updated every day when the system date changes. (Example: alert_MMDDYYYY.log).
- When there is no alert log file for the day, system creates with the alert_||SYSDATE.log and writes in the same file.
- If an alert log file exists, system appends to the same file until SYSDATE changes.

To view a log file on the database server

1. Click **Dashboard > Dashboard > System Monitor > Database Server Log Files**.

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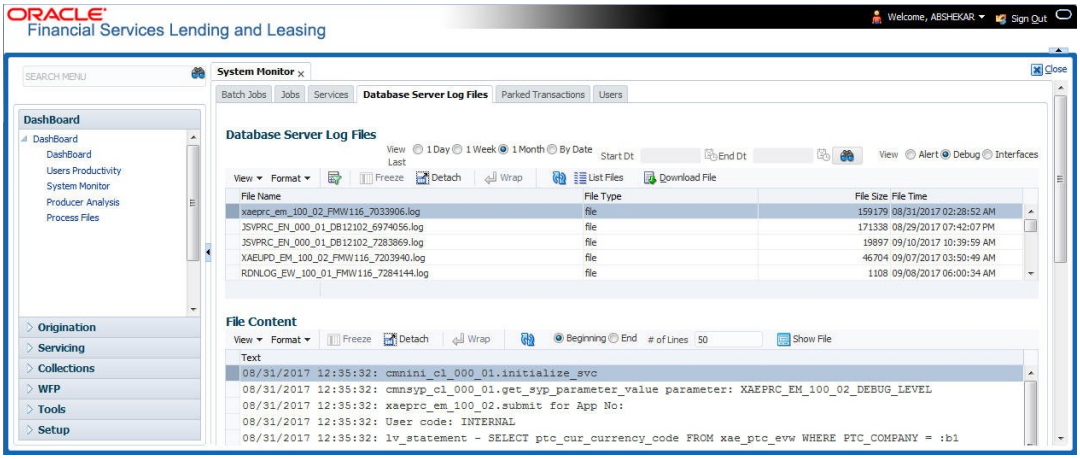
Figure 3-7 Database Server Log Files



2. In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:
   - Select the **View Last** option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.
   - Select the **View** option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.
3. Click on **List Files** button to view the list of logged files. A brief description of the fields are given below:

Table 3-16 List of logged files

Field	View this:
File Name	Displays the name of file.
File Type	Displays the type of file.
File Size	Displays the size of file.
File Time	Displays the date and time stamp of file.

4. To extract a local copy of debug details, click **Download File** button and save the file.
5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking **Show File** button.
6. To sort the view of file contents, select the order as either **Beginning** or **End** and specify the value for **# of Lines** to be displayed (default 50).

3.4.5 Parked Transactions

Transactions which are posted when the end of day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as **parked** transactions.

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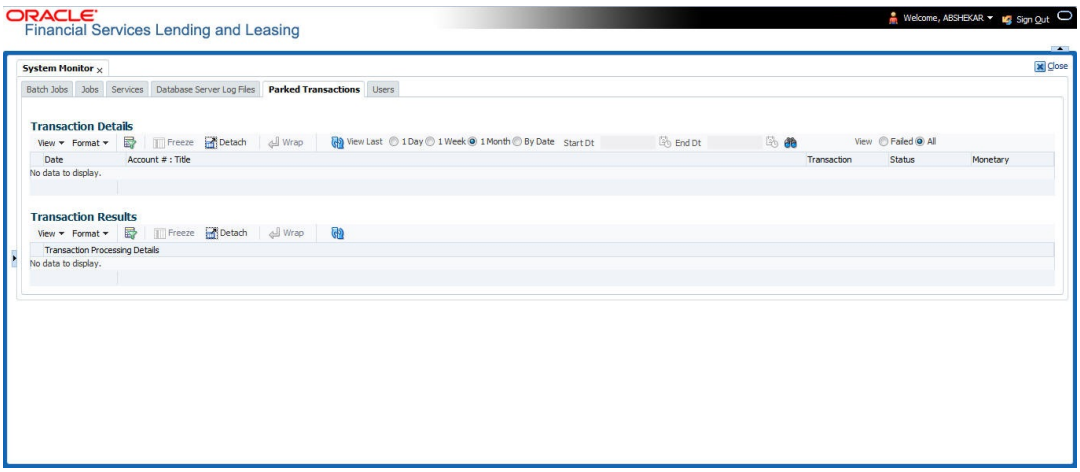
They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction screen.

To Monitor parked transactions

1. Click **Dashboard > Dashboard > System Monitor > Parked Transactions**.

Figure 3-8 Parked Transactions



2. In the screen's View Last section, sort the list of transactions to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.
3. If you select **Failed** in the **View** section, system displays the failed transactions of the time frame you have selected.
4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.
A brief description of the fields is given below:

Table 3-17 Transaction Details

Field:	View this:
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.
Transaction	Displays the transaction
Status	Displays the status of transaction
Monetary	Displays if the transaction is a monetary transaction or not.

5. In the **Transaction Results** section, view the results of transaction in Transaction Processing Details field.

3.4.6 Monitoring Users

The User Logins section allows you to view all users who have logged on to the system, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to the system

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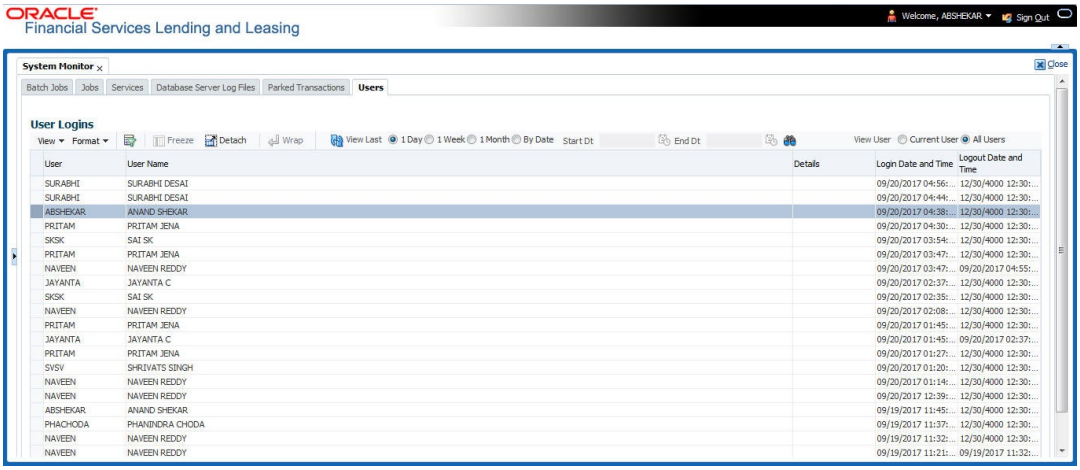
1. Click **Dashboard > Dashboard > System Monitor > Users**.

Figure 3-9 Users



2. In the User Logins section, sort the list of records to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.

A brief description of the fields is given below:

Table 3-18 User Logins

Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

3.4.7 Monitoring JMS Queues

OFSLL uses MDB infrastructure as an interface for asynchronous communication with thirdparty integrated applications and all the outgoing communications through all the interfaces are tracked in **JMS Queues** tab.

The **JMS Queues** tab in System Monitor screen facilitates as a dashboard to monitor the status of all the configured MDB (Message-Driven Bean) queues and provides a statistics of the total messages / requests that are sent from OFSLL to external system along with their status.

The **JMS Queues** tab has the following sub tabs:

- Status sub tab - to view the last status of configured MDB
- Messages sub tab
  - To view the list of configured interfaces and total messages triggered to the interface.
  - To view the status of response for the message received from the interface.

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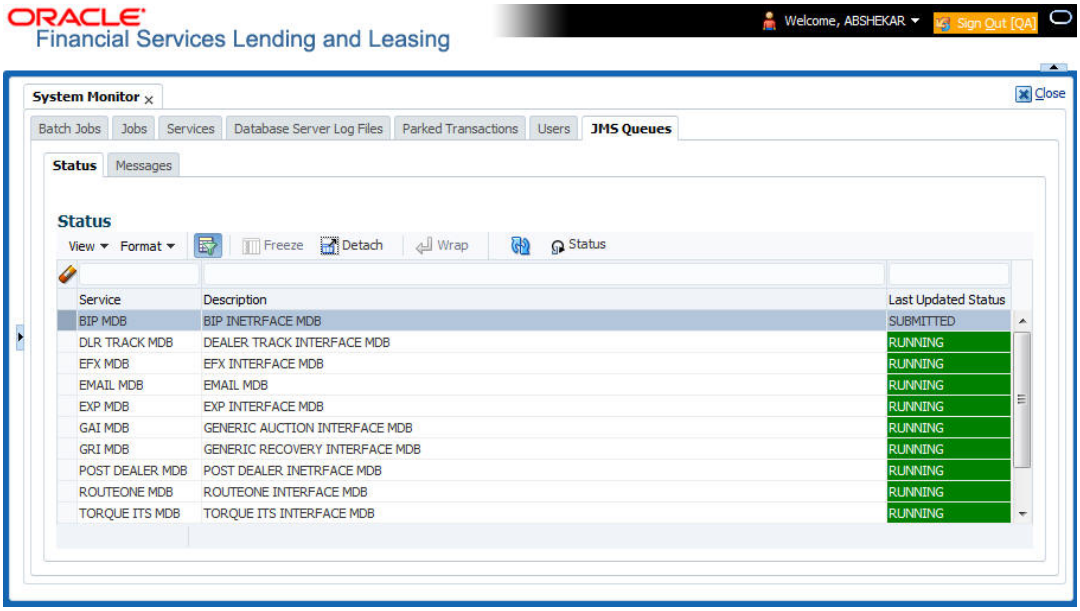
– To **Re-submit** failed messages.

To view the status of all the configured MDB

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues**. The Status sub tab is displayed by default.

Figure 3-10 JMS Queues



2. In the **Status** section, you can view the following details of configured MDB:

Table 3-19 Status

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB interface.
Last Updated Status	Displays the status of MDB interface. Following are the status displayed: • UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB. • SUBMITTED - indicates that a dummy ping message is sent to MDB. • RUNNING - indicates that the message is consumed by MDB infrastructure. • STOPPED - indicates if MDB infrastructure is down.

3. In the **Status** section, select the required service for which you need the status and click **Click** button. On clicking, a dummy ping is sent to the interfaced server and status in **Last Updated Status** column is updated as **SUBMITTED**.

4. Click (refresh) button, to fetch the latest status and the response received is updated in **Last Updated Status** column.

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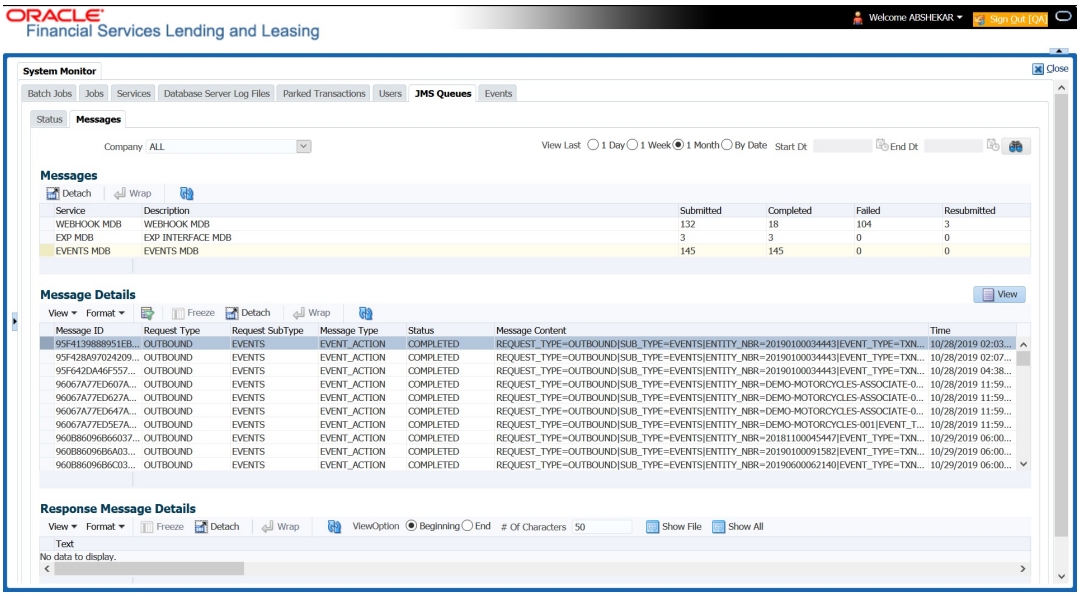
To view the messages triggered to all configured MDB

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues > Messages** tab.

Figure 3-11 JMS Queues - Messages



2. In the **Messages** section, filter the list of messages using the following options:
   - Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which you have been provisioned access. By default, **ALL** is selected.
   - Select the **View Last** option to display the messages based on elapsed days by selecting 1 Day (default) / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.
3. The **Messages** section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click (refresh) button to update the latest status.
4. In the **Messages** section, you can view the following details:

Table 3-20 Messages

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB interface.
Submitted	Displays the total count of requests submitted.
Completed	Displays the total count of requests completed.
Failed	Displays the total count of requests failed.
Resubmitted	Displays the total count of only those requests which are failed and resubmitted again for processing.

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To 'Re-submit' failed messages

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues > Messages** tab.
2. In the **Messages** section, select the required MDB interface.
3. The **Message Details** section below displays the list of messages sent to the interface with the following details:

Table 3-21 Message Details

Field	View this:
Message ID	View the system generated MDB message ID
Request Type	View the message request type
Request SubType	View the message request sub type
Message Type	View the message identifier
Status	View the message processing status
Response	This column data is displayed only for Webhook MDB. View the HTTP Header received as response during Webhook event action invocation.
Message Content	View the message content
Time	View the message time stamp

4. In the **Message Details** section, select the message in **Failed** status. Click (refresh) button to update the latest status.
5. (Optional) You can click **View** to display the selected record in **Message Details** section.
6. Click **Re-submit**. The details are triggered again for processing and the **Resubmitted** counter in **Messages** section is updated along with other counters.

Response Message Details

This section is enabled if Events or Webhook type of MDB service is selected in Message section and displays the request Message Details that is propagated to external system for the posted event action.

To view 'Response Message Details' of an Event

1. Select the required record from the Message Details section and click **Show File**.
   The first 50 characters of the request in json format is displayed since the default preference selected is **Beginning** in View option and **# of Characters** is set to 50.
2. You can customize the preference using View Option (Beginning / End) and specifying the number of characters to be displayed.
3. Also you can click **Show All** to display the complete request.

3.4.8 Monitoring Events

The Events screen is a dashboard to view all the Events triggered in the system. In the Events screen you can view the latest status of all the processed events and 'Re-submit' only failed events for re-processing. However, this is a display-only field and does not allow to modify the defined event action parameters.

The Events screen has the following sections:

- Event Actions

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- Action Parameters

In the **View Options** section, you can filter and view the list of Events based on following Status:

- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

In the **View Last** section, you can further sort the volume of records displayed on the Events screen with the following options:

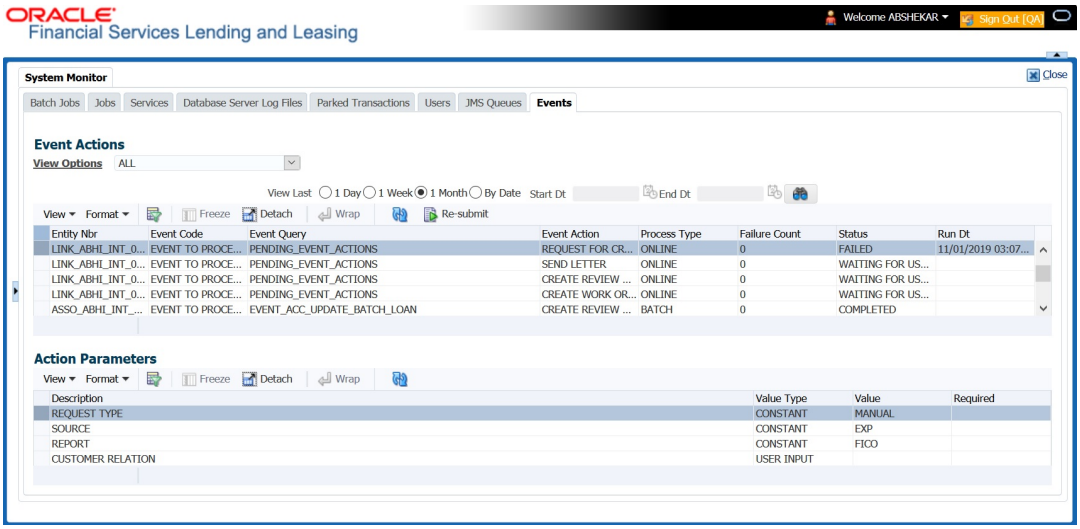
Table 3-22 Events

Select:	System Displays:
1 Day	List of all events posted in last one-day.
1 Week	List of all events posted in last one-week.
1 Month	List of all events posted in last one-month.
By Date	List of all events posted between specific dates. You can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

To View the Events triggered in the system

1. On the Oracle Financial Services Lending and Leasing home screen, Click Dashboard > System Monitor > Events tab.

Figure 3-12 Events



2. By default, the Events screen displays all events posted in last one day.

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3. In the **Event Actions** section, view the following information:

Table 3-23 Event Actions

Field:	View this:
Entity Nbr	Entity Number on which event generated.
Event Code	Event Definition Description.
Event Query	Event Criteria Definition Description.
Event Action	Event Action Description.
Process Type	Event processing type as either Online/Batch fetched from EVENT_PROCESS_TYPE_CD lookup.
Failure Count	Number of times the event processing has failed.
Status	Event action with following execution status: CRITERIA NOT MET SUBMITTED VOID COMPLETED FAILED ALL WAITING FOR USER INPUT
Run Dt	Event Action Generation Date and Time.

4. In the **Action Parameters** section, view the following information:

Table 3-24 Action Parameters

Field:	View this:
Description	Event Action Parameter Description.
Value Type	Event Action Input Parameter Type.
Value	Value defined for the event action.
Required	Y/N indicating if the Action Parameter is mandatory.

Re-submit Failed Events

In the Events screen you can filter and re-submit only the **FAILED status Online Event Actions** for processing. An Event is marked with **Failed** status when the same could not be processed in the system due to setup/infrastructure issues. This is an additional option to re-process the event actions. On resubmitting an event, the Failure Count against the record is incremented by 1.

However, **Resubmit** option is not allowed for Webhook and SEND JMS MESSAGE actions since the same functionality is available in JMS Queues.

In the **Event Actions** section, select the required event record listed with status FAILED and click **RE-submit**. On triggering the event, the **Run Dt** column is updated with Event Action Generation Date and Time. Click **Refresh** to fetch the latest status.

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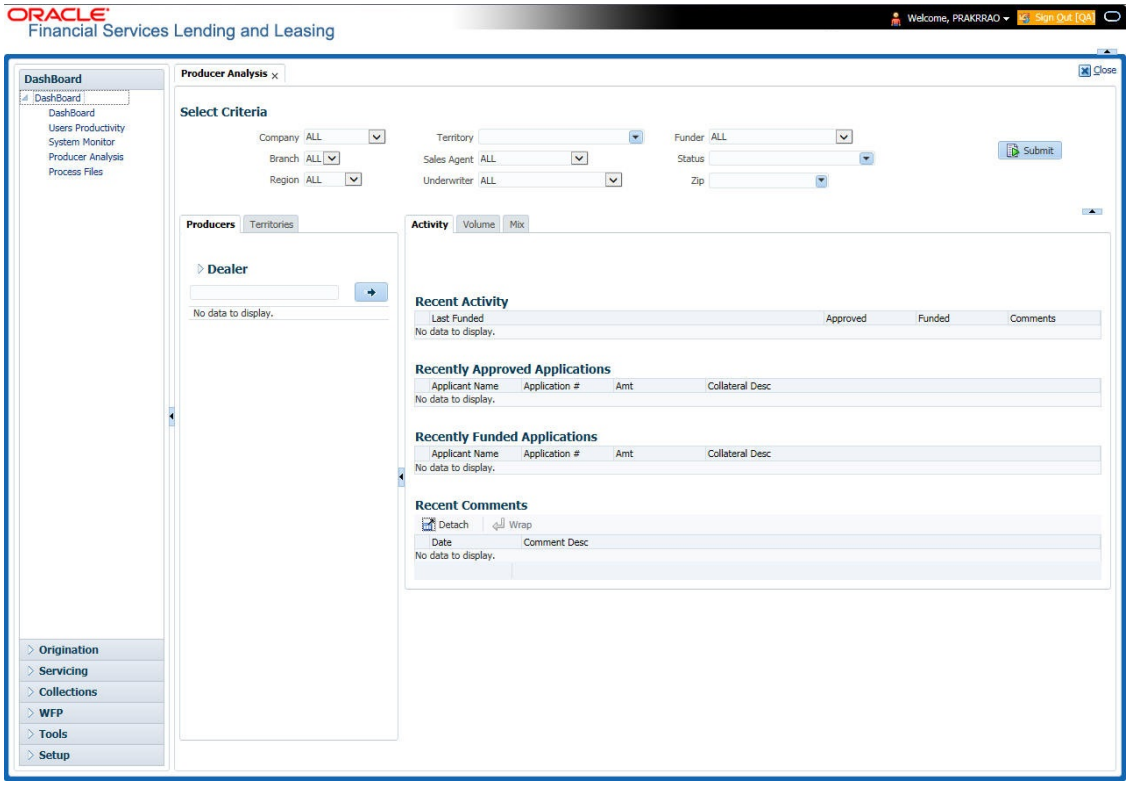
3.5 Producer Analysis

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.

Navigating to Producer Analysis

Click **Dashboard > Dashboard > Producer Analysis**.

Figure 3-13 Producer Analysis



You can filter producer details based on any or all of the following criteria:

- Company
- Branch
- Region
- Territory
- Sales Agent
- Underwriter
- Funder

You can select the values from the adjoining drop-down list. Click **Submit** button. System displays the Producer details satisfying the criteria, you selected.

The following details are displayed under Producer Details section:

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- Producer #
- Name
- Company
- Branch
- Type

Select the producer you need to view the statistics. The system displays the statistics under **Summary** sub tab and the status and sub status of various applications under **Applications** sub tab, of the selected producer.

The system displays the following details under **Summary** sub tab:

- Year
- Total Apps
- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

The system displays the following details under **Applications** sub tab:

- Company
- Branch
- App #
- Date
- Title
- Product
- Status
- Sub Status

3.6 Process Files

The Process files screen allows you to view the incoming and outgoing files exchanged between OFSLL and other interfaced systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen. For more information on enabling system parameters, refer to **System Parameters** section in Setup Guides.

- CMN_FILE_PROCESS_TO_LOB
  On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH

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- UIX_OUTGOING_FILE_PATH
  On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the **Parameter Value** which by default is **SETME**. (For example: /tmp)
- If both the parameter `CMN_FILE_PROCESS_TO_LOB` and `OUTBOUND_CALL_Q` are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

Depending on the CLOB parameter option, if set to **Y** the incoming/outgoing file directories are to be manually created in Web Logic server. For details of directories, refer to **Creating Application Home directory** section in Database Installation Guide.

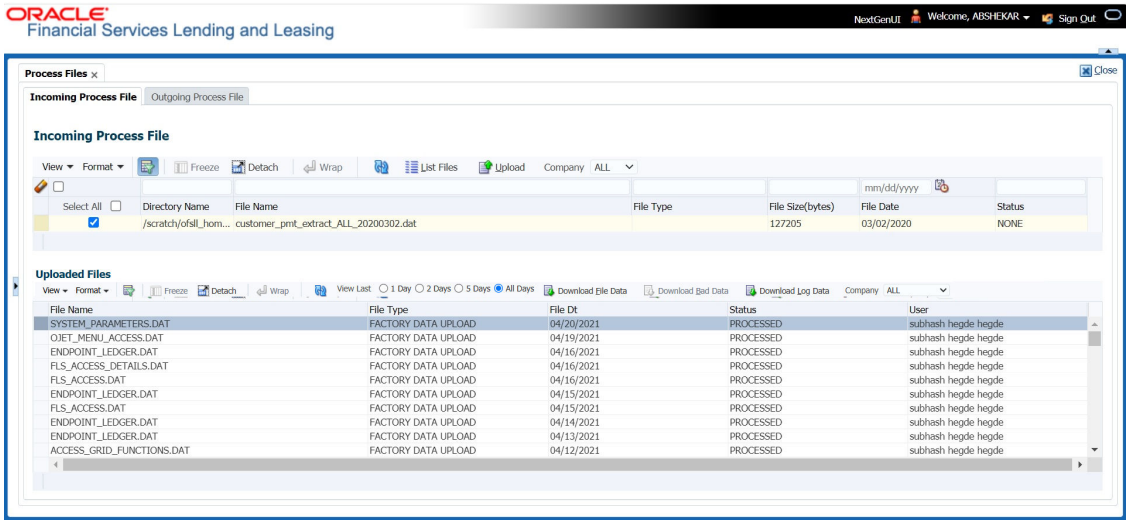
This section consists of the following topics:

- Incoming Process File
- Proration of Future Account Dues
- Outgoing Process File

3.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.

Figure 3-14 Process File - Incoming



View the list Incoming Process File

1. Click **Dashboard > Process Files > Incoming Process File**.
2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:

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Table 3-25 Incoming Process File

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	View the type of incoming file. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in INCOMING_FILE_TYPE_CD lookup.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

> **Note**
>
> System supports Account conversion via API files and can be uploaded through the Incoming file upload web service. Ensure that CMN_FILE_PROCESS_TO_LOB system parameter is set to **YES** and Enabled. Also the incoming API file has delimiter as pipe '|' and variable data is sent in the same order on how the tables are being created i.e. if the length of the column = 30, variable data can be sent without any left (or) proper padding or spaces in that position.

Upload Incoming Process File

1. Click **Dashboard > Process Files > Incoming Process File**.
2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click to refresh the grid data.
3. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the upload file related to any company.
   However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to **Appendix - Company Level GL Date Configuration** section.
4. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.
   The uploaded files are listed in below **Uploaded Files** section and the status of the files are changed from **Generated** to **Uploaded**. In case of a processing error, the status of the file is indicated as **Processed Error**.

This section consists of the following topic:

- Uploaded Files

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3.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click to refresh the grid data.

On selection, you can view the following information:

Table 3-26 Uploaded Files

Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date and time when the file was uploaded.
Status	View the status of upload.
Error Reason	View the exceptional error reason codes. **Note** If LOCKBOX file has processing error because of 'Mismatched Totals', the error reason is displayed as PAYMENT BATCH CREATED, MISMATCHED TOTALS.
User	View the login ID of User who performed the file upload.

In the Uploaded Files section, you can do the following:

- Click **Download File Data** to download the uploaded file data. This option can be access-controlled based on setup.
- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.
- Sort the list of uploaded files based on specific company by selecting the same from **Company** drop-down list.

> **Note**
>
> The above option i.e. Download File Data, Download Log Data, Download Bad Data are disabled if there is no record displayed in Uploaded Files section.

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3.6.2 Proration of Future Account Dues

OFSLL has a facility to derive future dated dues on an account using the input file processing mechanism. This helps to view the future dues on accounts in bulk even before posting on the account and without generating a mock statement on the account.

Similar to other input files processing, the required Account numbers and **Due Dates** on which the due is to be calculated are to be added as individual record in the file and uploaded into the system by placing in input folder path. For more information on this process, refer to above section.

The Input file is processed in the system on running the batch job IADPRC_BJ_100_01 (ACCOUNT DUES FILE UPLOAD) in SET-IFP batch job set and to the location as per the system parameter CMN_FILE_PROCESS_TO_LOB value.

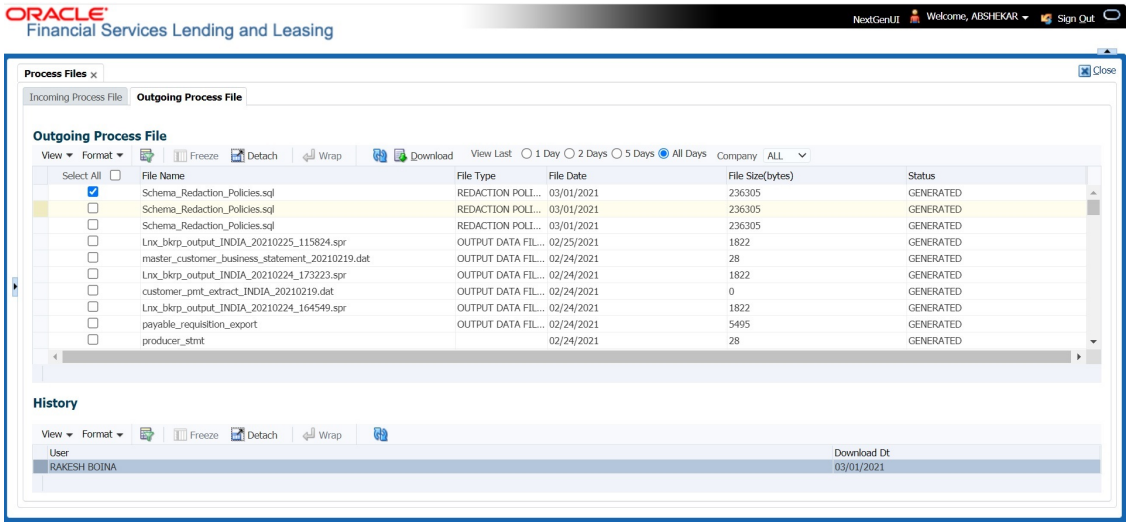
Using an internal function, system calculates the future dated due for the specific Account(s) and stores the computed values in database table. The same has to be queried to view the details. The due amount returned by this function is the regular bill amount calculated with considering any other outstanding dues. This is the proration amount that is posted on the same account before the next due is generated.

Note that, only ACTIVE status accounts are processed. Else system displays an error indicating **Invalid Account Status**.

3.6.3 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.

Figure 3-15 Outgoing Process File



You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.

On selection, you can view the following information:

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Table 3-27 Outgoing Process File

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Type	View the type of file shared for upload. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in OUTGOING_FILE_TYPE_CD lookup.
File Date	View the date and time when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click **Dashboard > Process Files > Outgoing Process File**.
   System displays the list of files shared for upload. You can click to refresh the grid data.
2. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the download file related to any company.
   However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to **Appendix - Company Level GL Date Configuration** section.
3. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

History

The history section displays the following details:

Table 3-28 History

Field:	Description:
User	View the login ID of User who downloaded the file.
Download Dt	View the date and time when the file was downloaded.

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4
Sales Lead

The Sales Lead screen enables you to record information in the following sections:

- Introduction
- Lead Entry
- Follow-Up tab
- Maintenance tab

4.1 Introduction

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin LoanLine of creditLease origination process directly using the Application Entry screen.

Information on Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyze the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, the system changes its status to COMPLETED.

4.2 Lead Entry

The Lead Entry screen enables you to record information regarding prospective borrowers from a sales query or a call to be used in a follow-up call. The initial status for the lead can be set as NEW or FOLLOW-UP.

To Navigate to Lead Entry screen

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. On the Sales Lead screen, click **Lead Entry** tab.

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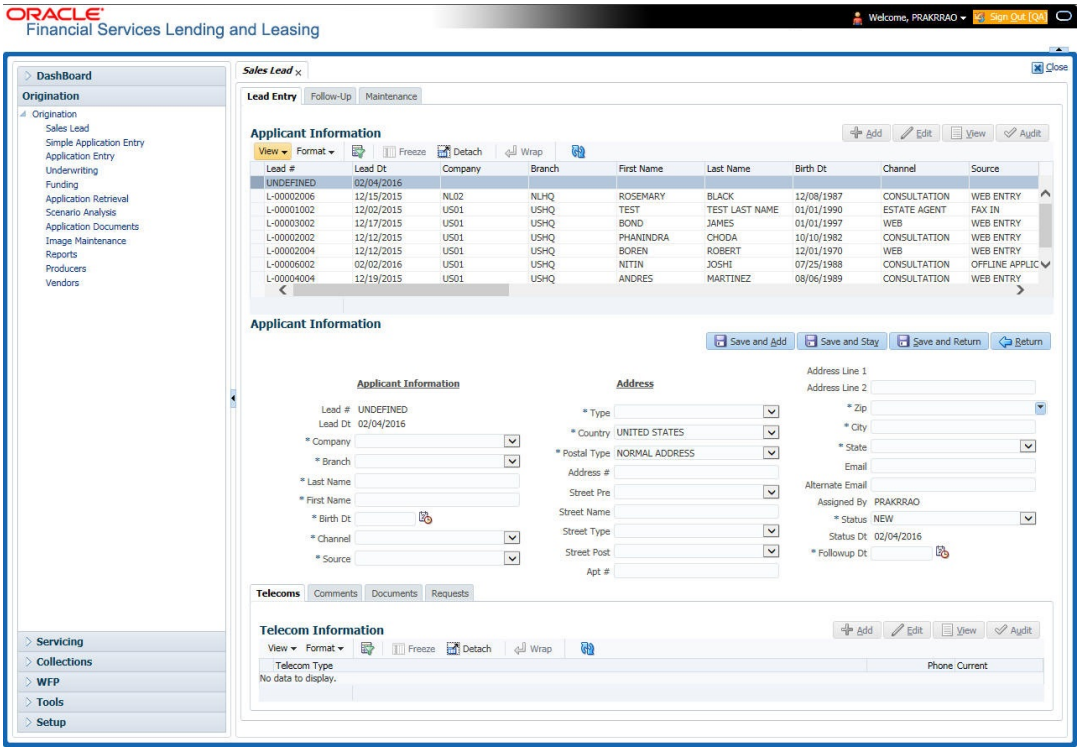
Figure 4-1 Lead Entry



3. If you are entering a new applicant, click **Add** in the **Applicant Information** section.
-or-

   If you want to edit an existing applicant, select it in the **Applicant Information** section.

   If you click **Previous**, Oracle Financial Services Lending and Leasing displays information for the previous applicant. If you click **Next**, the system displays information for the next applicant.

4. In the **Applicant Information** section, You can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

   Applicant Information

Table 4-1 Applicant Information Section

Field	Do this
Lead #	View the sales lead number.
Lead Date	View the sales lead date. System defaults the current date.
Company	Select the company name.
Branch	Select the branch name.
Last Name	Specify the applicant's last name.
First Name	Specify the applicant's first name.
Birth Dt	Specify the birth date.
Channel	Select the channel of the sales lead.
Source	Select the source of the sales lead.
Address section	

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Table 4-1 (Cont.) Applicant Information Section

Field	Do this
Type	Select the address type.
Country	Select the country from the drop-down list.
Postal Type	Select the postal address type from the drop-down list.
Address #	Specify the address.
Street Pre	Select the street prefix (directional) from the drop-down list.
Street Name	Specify the street name.
Street Type	Select the street type from the drop-down list.
Street Post	Select the street postfix (directional) from the drop-down list.
Apt #	Specify the apartment number.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
Zip	Select the zip code from the drop-down list. **Note**: For non US country, you have to enter zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the e-mail address.
Alternate Email	Specify the alternate e-mail address.
Assigned By	View the user code creating the sale lead.
Status	Select the status for the sale lead as NEW/ FOLLOW UP/CLOSED/CONVERTED from the drop-down list.
Status Dt	View the last sales lead status change date.
Follow-up Dt	Select the sales lead follow-up date from the adjoining calendar.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Telecoms Sub Tab
- Comments sub tab
- Documents sub tab
- Requests sub tab

4.2.1 Telecoms Sub Tab

The Telecoms sub tab records phone numbers for the sales lead.

To complete the Telecoms sub tab

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. Click **Telecoms** sub tab.
3. You can perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Table 4-2 Telecoms

Field	Do this
Telecom Type	Select the type of telecommunications device
Phone	Specify the phone number
Current	Select the Current check box to indicate the phone number is in service.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

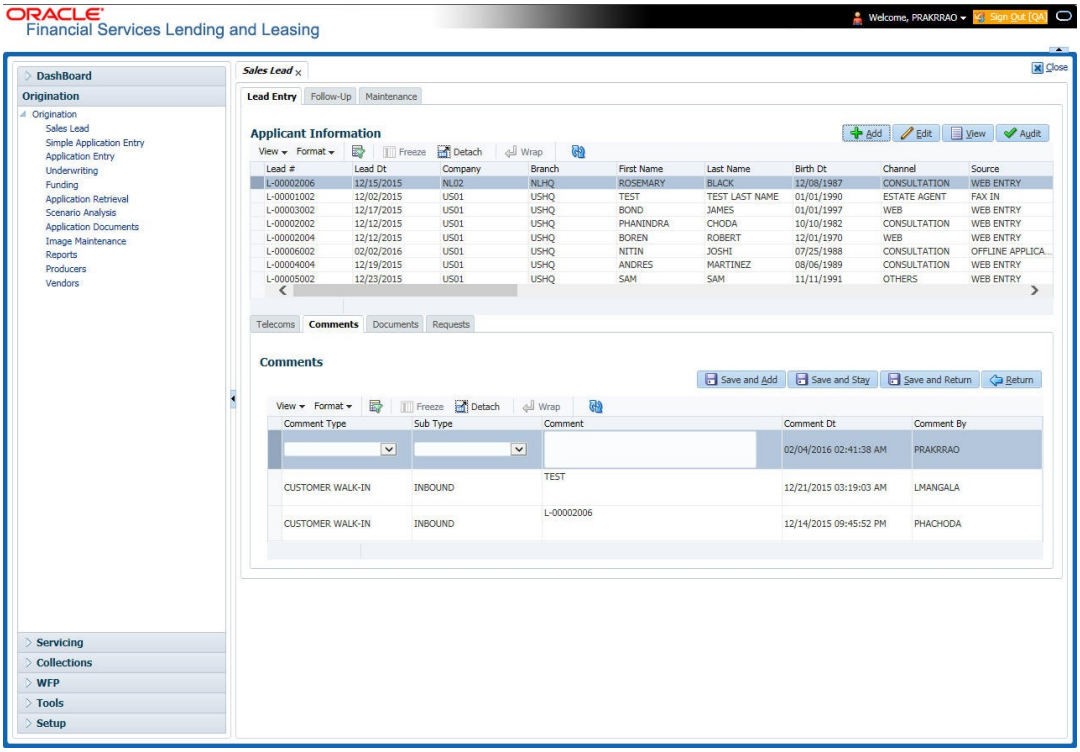
4.2.2 Comments sub tab

The Comments sub tab records any comments regarding the sales lead.

To complete the Comments sub tab

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. Click **Comments** sub tab.

Figure 4-2 Comments



3. You can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 4-3 Comments

Field	Do this
Comment Type	Select the comment type from the drop-down list.
Sub Type	Select the comment sub type from the drop-down list.
Comment	Specify the comment.
Comment Dt	View the date when comment was entered and saved.
Comment By	View the user id of the person who entered and saved the comment.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

4.2.3 Documents sub tab

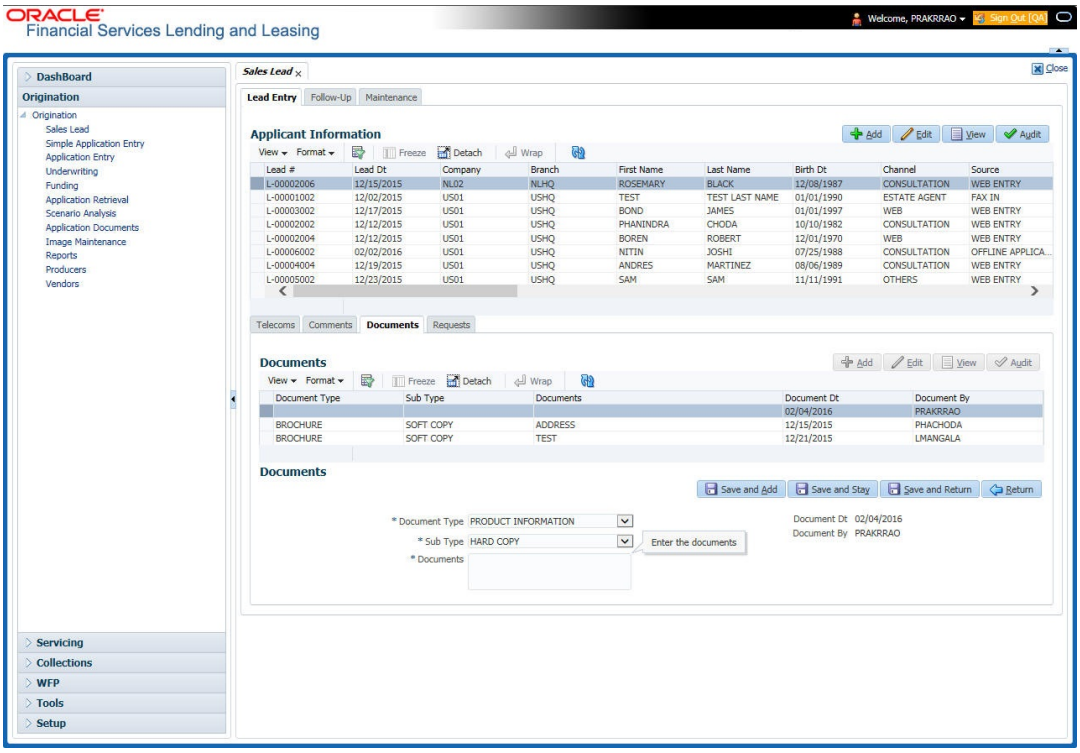
The Documents sub tab needs to be completed if:

- The customer had requested any documents
- Any document has been sent to the customer during sales lead entry.

To complete the Documents sub tab

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. Click **Documents** sub tab.

Figure 4-3 Documents



3. You can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

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Table 4-4 Documents

Field	Do this
Document Type	Select the document type from the drop-down list.
Sub Type	Select the document sub type from the drop-down list.
Documents	Specify the document.
Document Dt	View the date when document was entered and saved.
Document By	View user id of the person who entered and saved the document.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

4.2.4 Requests sub tab

The Requests sub tab records product the customer is interested in and the requested amount for each product.

To complete the Requests sub tab

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. Click **Requests** sub tab.
3. You can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 4-5 Requests

Field	Do this
Product	Select the required LoanLine of creditLease product from the drop-down list.
Requested Amount	Specify the requested amount.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

4.3 Follow-Up tab

The Follow-Up tab enables you to update customer information based on sales lead follow-ups with customer.

To use the Follow-Up tab

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. On the Sales Lead screen, click **Follow-Up** tab.

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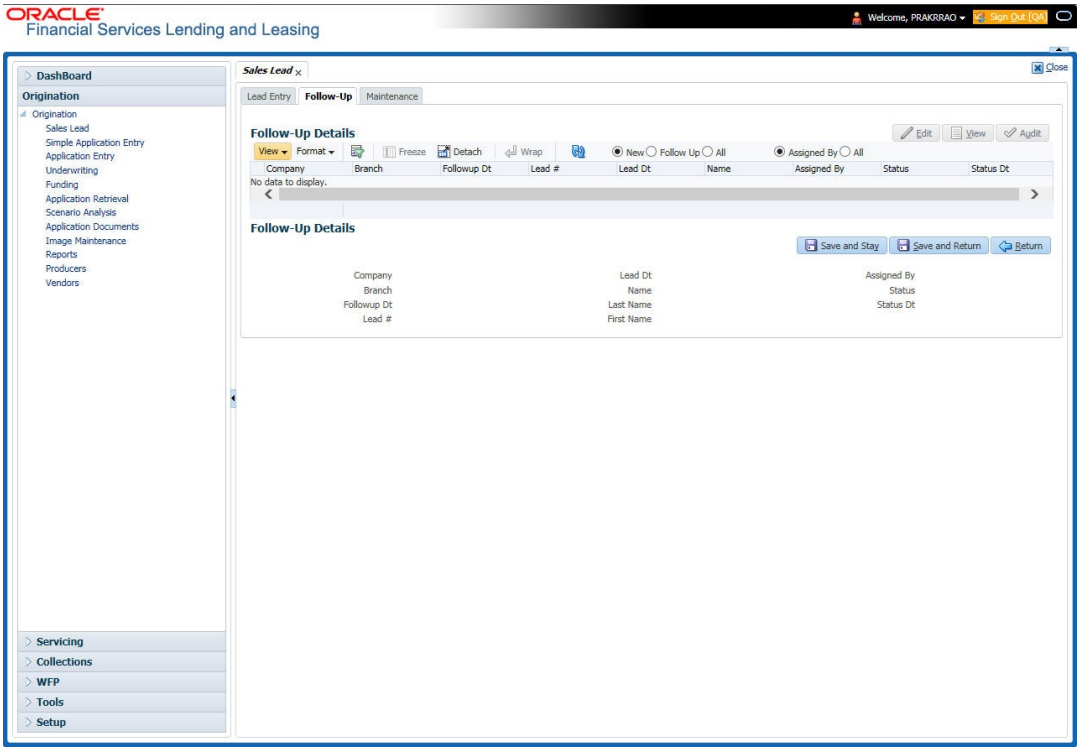
Figure 4-4 Follow-Up



3. In the **Status** field, click:
   - **New** to view all leads on the Follow-Up screen with status of NEW.
     -or-
   - **Follow Up** to view all leads on the Follow-Up screen with status of FOLLOW UP.
     -or-
   - **All** to view all leads on Follow-Up screen.
4. In the **Assigned** field, click:
   - **Assigned By** to view all leads on the Follow-Up screen assigned to the current user.
     -or-
   - **All** to view all leads on the Follow-Up screen assigned to any user.
5. You can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 4-6 Follow-Up

Field	Do this
Company	View the company name of sales lead.
Branch	View the branch name of the sales lead.
Followup Dt	Select the follow-up date of the sales lead.
Lead #	View the sales lead number.
Lead Date	View the creation date of the sales lead.
Name	View the applicant's name.
Last Name	View the applicant's last name.
First Name	View the applicant's first name.

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Table 4-6 (Cont.) Follow-Up

Field	Do this
Assigned by	View the user assigned to the sales lead.
Status	Select the status of the sales lead.
Status Dt	View the last sales lead status change date.

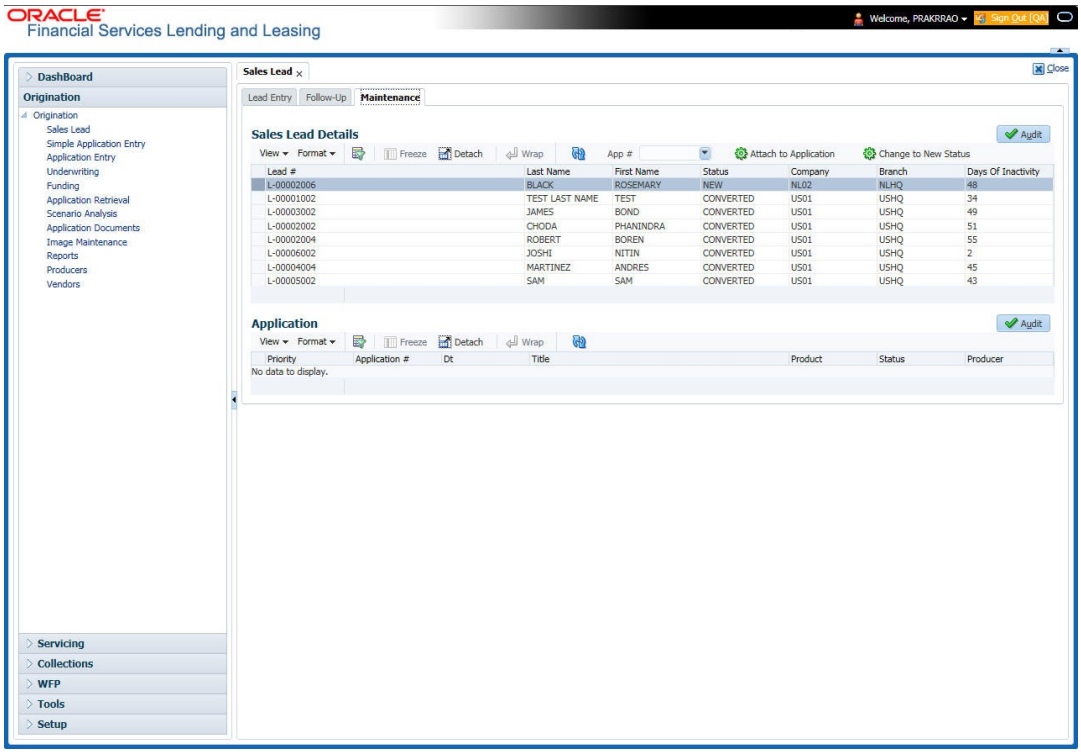
6. Perform any of the Basic Actions mentioned in Navigation chapter.

4.4 Maintenance tab

The Maintenance tab enables you to attach a sales lead to a different or missed application or change status of lead as NEW.

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. On the Sales Lead screen, click **Maintenance** tab.

Figure 4-5 Maintenance



You can view the following information:

Table 4-7 Maintenance

Field	View this
Lead #	View the sales lead number.

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Table 4-7 (Cont.) Maintenance

Field	View this
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

To attach a sales lead to an application

3. In the **Sales Lead Details** section, select the sales lead you want to attach to the application.
4. In the header section, select the application number from the **App #** drop-down list.
5. Click **Attach to an Application** button.
6. On attaching a sales lead to an application, you can view the following details of the application:

Table 4-8 Maintenance

Field	View this
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

However, If a wrong Sales Lead was attached to an application, you can detach it from the existing application by clicking **Change to New Status** button in the header section. The Sales Lead status is set back to NEW. You can then attach it to the required application as described above.

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5
Simple Application Entry

The Simple Application Entry screen enables you to specify information from the credit application into the system through the following screens:

- Introduction
- Entering a Credit Application
- Applicants Tab
- Business Tab
- Request Tab
- Collateral Tab
- Comments Tab
- Tracking Tab
- Verification Tab
- Review Request

5.1 Introduction

The first step in the LoanLine of creditLease origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Simple Application Entry screen enables you to specify information from the credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

5.2 Entering a Credit Application

There are four main steps in entering an application

1. Select product type and producer at the top of the Application screen in the Applications section. The product defines the type of credit application: LoanLine of creditLease as well as any collateral, such as vehicles or homes, associated with the LoanLine of creditLease. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.
2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as **The Application does not exist** if the provided details does not match with any application details.
3. Enter information about the requested credit for the LoanLine of creditLease such as LoanLine of creditLease amount and number of terms.

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4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to **Application Entry using Fax-In** section.

Once the basic details are entered, the user has to check whether the application pre qualifies or not. Once the pre-qualified edits are satisfied, click **Submit** in the Application screen.

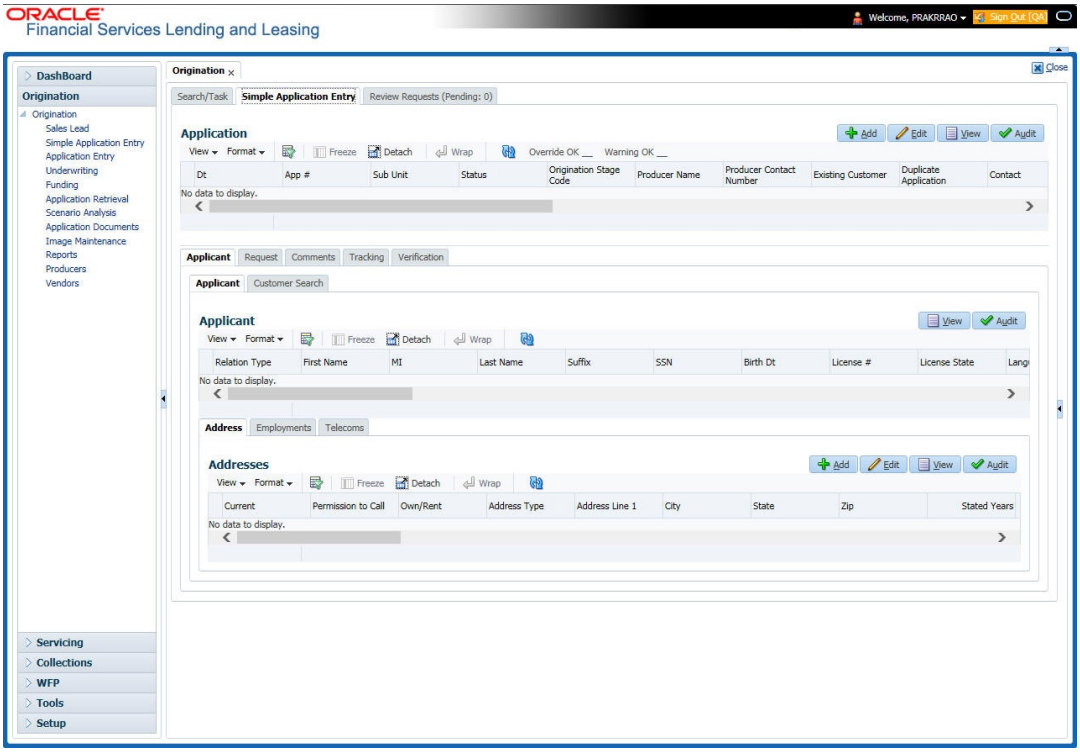
When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by the credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click **Process Application** in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

To enter a new application

1. Click **Origination > Origination > Simple Application Entry**.

Figure 5-1 Simple Application Entry



2. The Simple Application Entry screen appears, opened at the Search link's Results screen.

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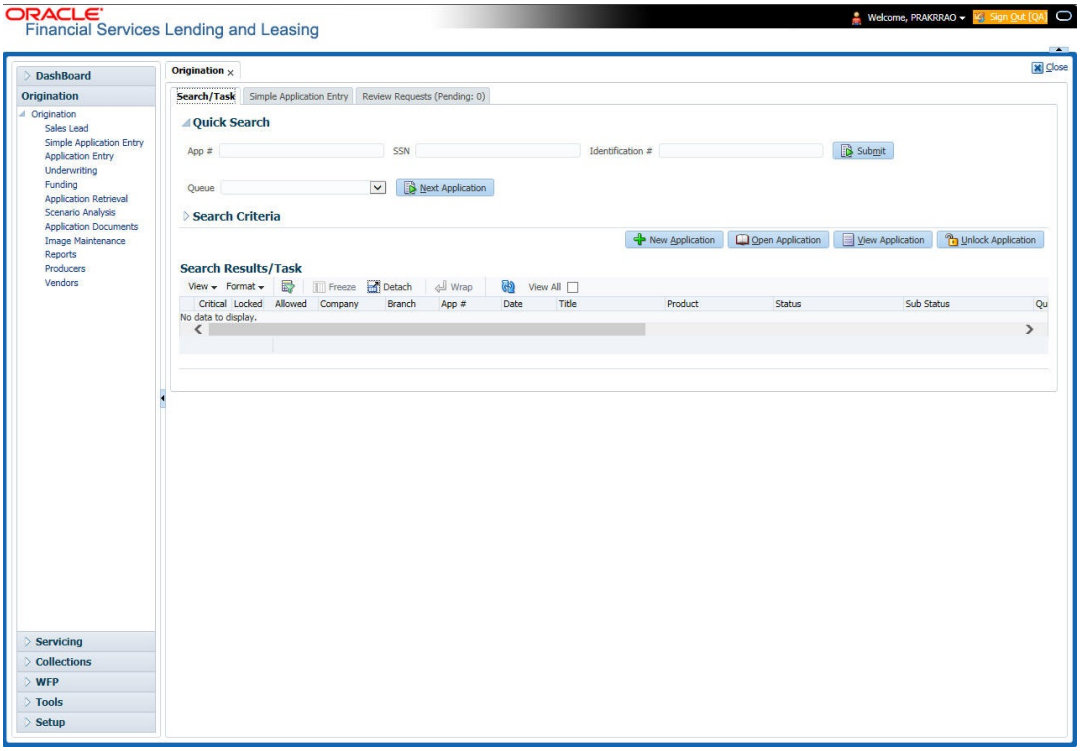
Figure 5-2 Simple Application Entry



The **Recreate Instance** button appears only when the BPEL parameter is **YES**.

3. In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Simple Application Entry tab.

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Figure 5-3 New Application-Loan

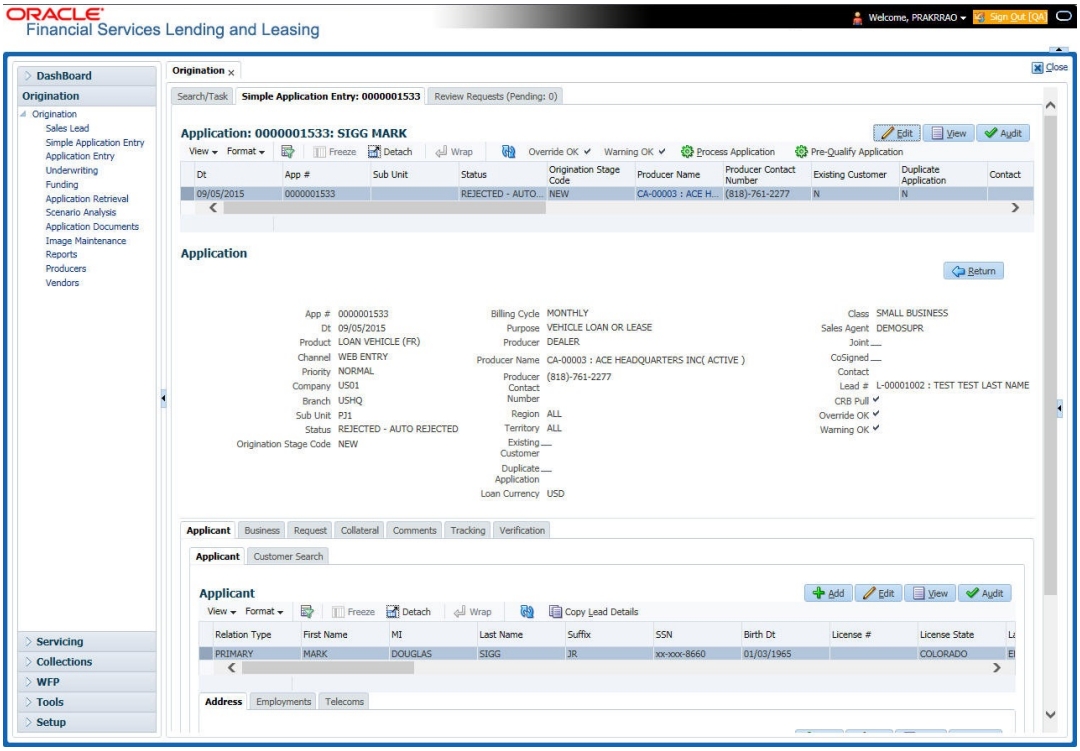

Figure 5-4 New Application-Lease

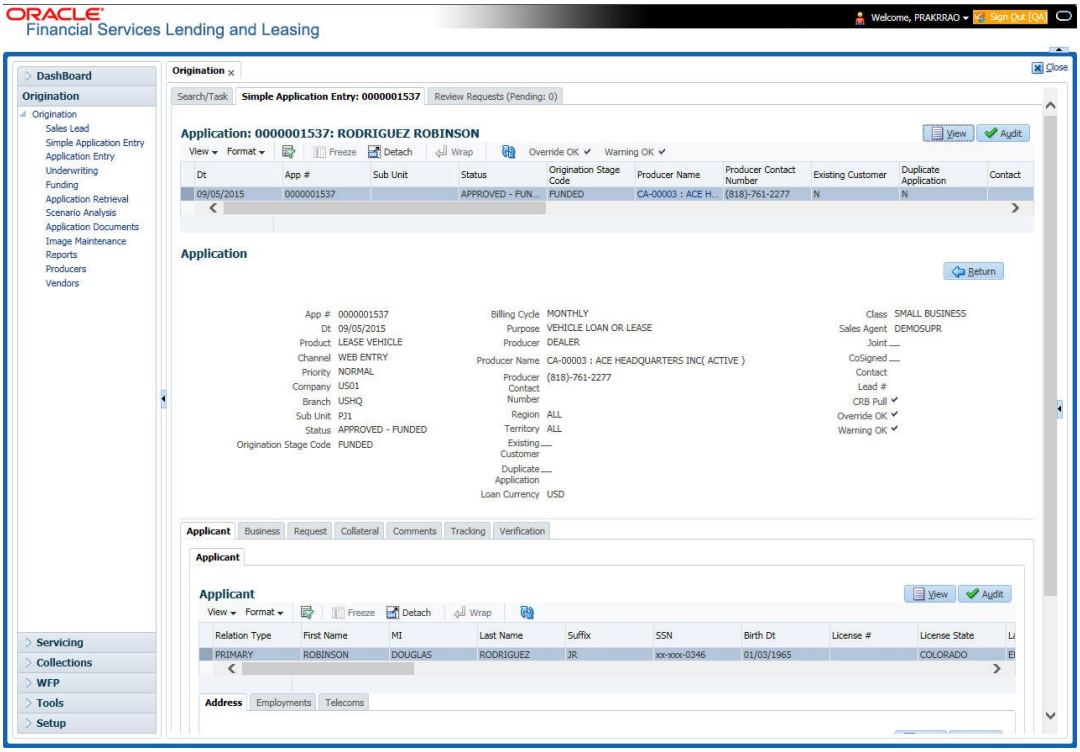

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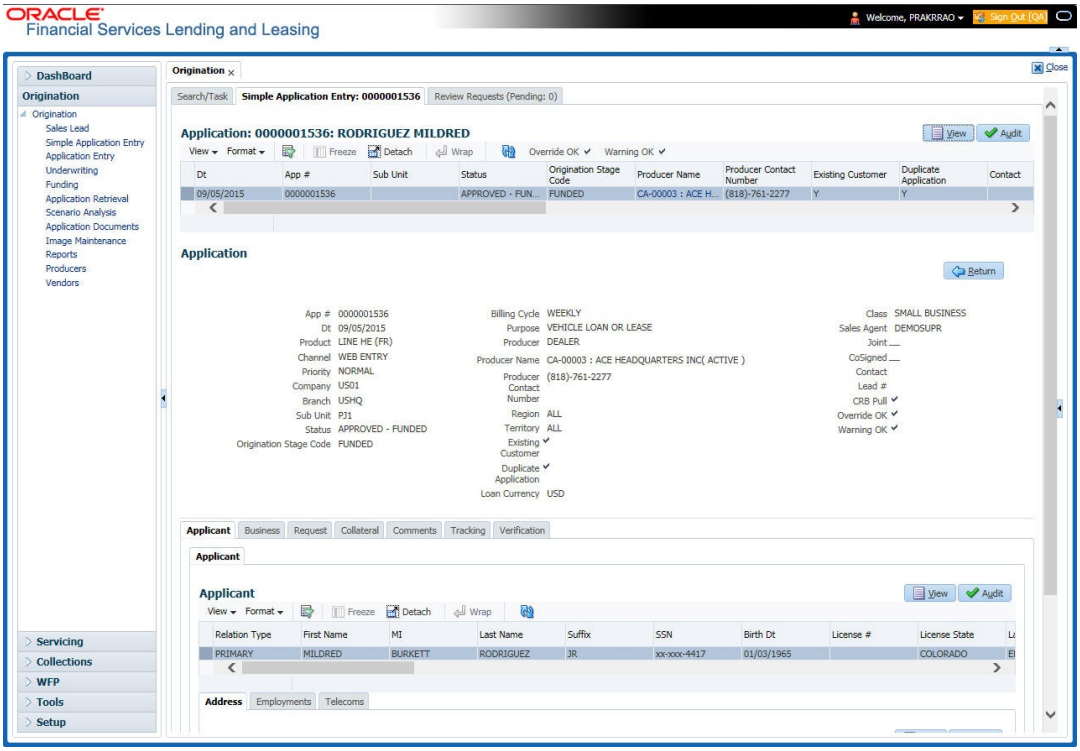
Figure 5-5 New Application-Line



For field description refer Applications of the Underwriting chapter:

Pre-fill applicant information from Sales Lead

You can pre-fill the applicant information if the same applicant details are already captured as a prospect in the Sales Lead screen. To do so, select the sales lead number in the drop-down of **Lead #** field and save the Application details. The **Copy Lead Details** button is enabled in the Applicant section below. Click on it to auto populate the Applicant details.

- Pre-qualifying an Application

5.2.1 Pre-qualifying an Application

After entering the basic details of the applicant like identification and demographic details along with the address, employment, assets, liabilities and other income information and requested details, the user has to check whether the application pre-qualifies or not by clicking **Pre-qualify Application** button. This is governed by a set of Pre-qualification edits.

If pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and user can modify or update any further details in the Application Entry screen.

If the edits are not satisfied, application will be pushed to REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**. You can also view rejected pre-qualification in the Underwriting screen.

When specific services listed in Dashboard -> System Monitor -> Services tab are **stopped**, the application status will display **NEW PRE-SCREEN APPROVED** and user will not be able to change the status manually to move it to Underwriting queue. In such cases, services should be started post which the application is processed automatically by the system and falls in the appropriate queue as per work flow.

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5.3 Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts

The system uses information on Financial and Liabilities sub tabs to determine the applicant's net worth. The system uses information on Employments tab and Other Incomes sub tab to calculate applicant's debt-to-income ratio.

Note the following while completing frequency fields:

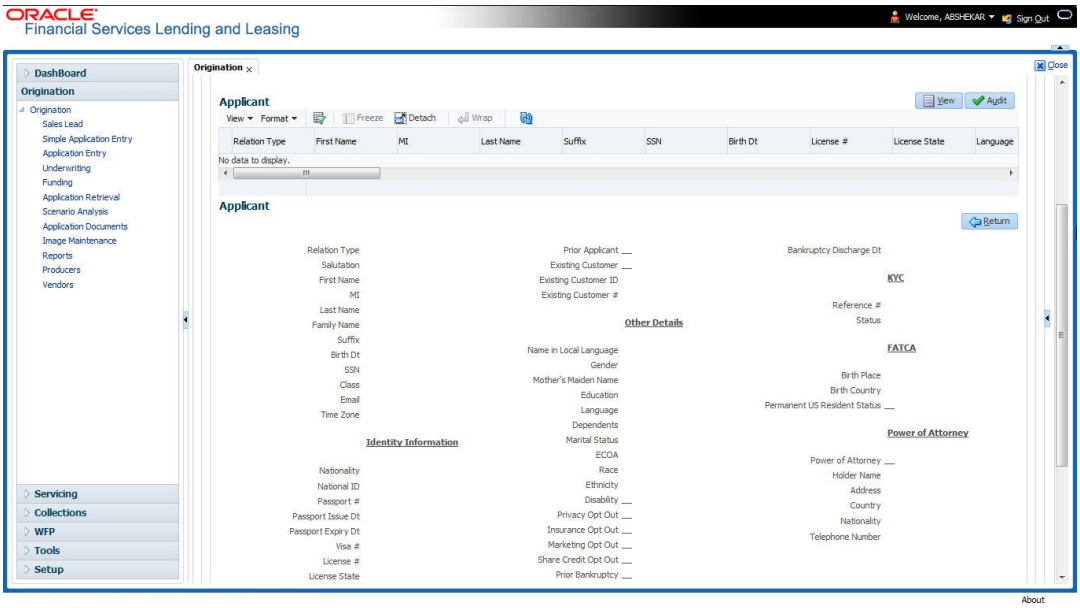
- Biweekly in the system means **once every two weeks** and not **twice a week**.
- Bimonthly in the system means **once every two months** and not **twice a month**.

For more information, refer appendix **Payment Amount Conversion**.

To complete the Applicants Details screen

1. On the Simple Application Entry tab, click **Applicant > Applicant**.

Figure 5-6 Applicant



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2. For details on this screen refer Applicant Tab of the Underwriting chapter.

5.4 Business Tab

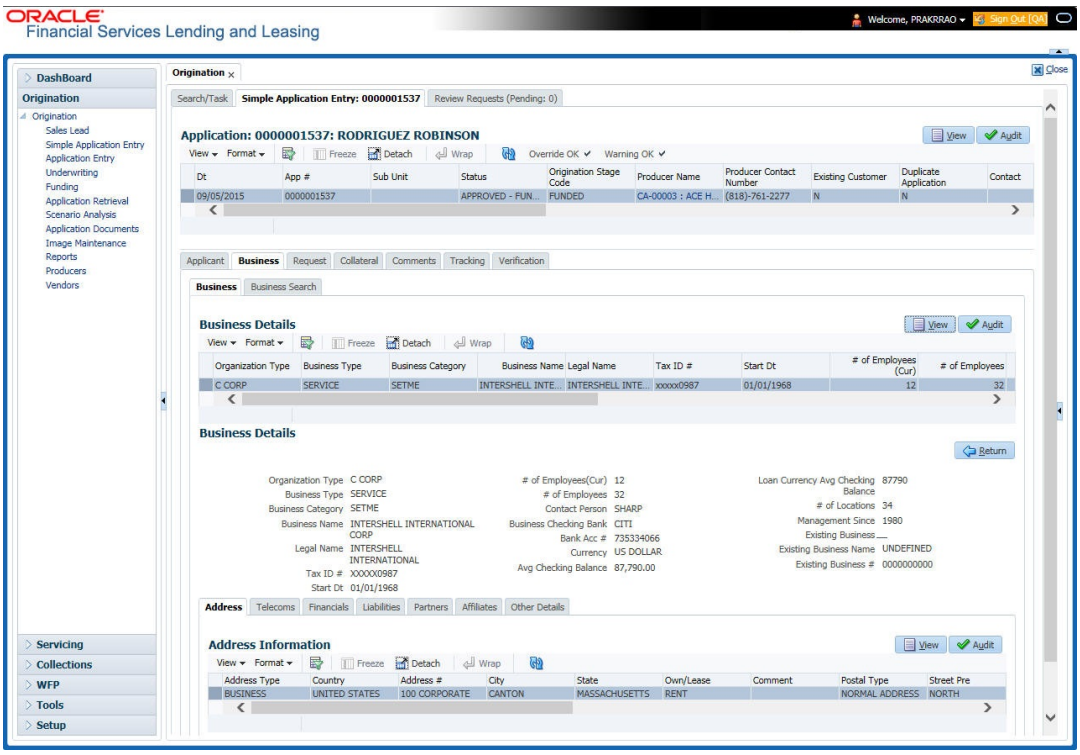
Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving LoanLine of creditLease application during underwriting. The Business Applicant screen is available for LoanLine of creditLease and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.
   The Business tab appears on Application Entry screen.
2. On the Application Entry screen, click **Business**.

Figure 5-7 Business



For details on this screen, refer Business Tab of Underwriting chapter.

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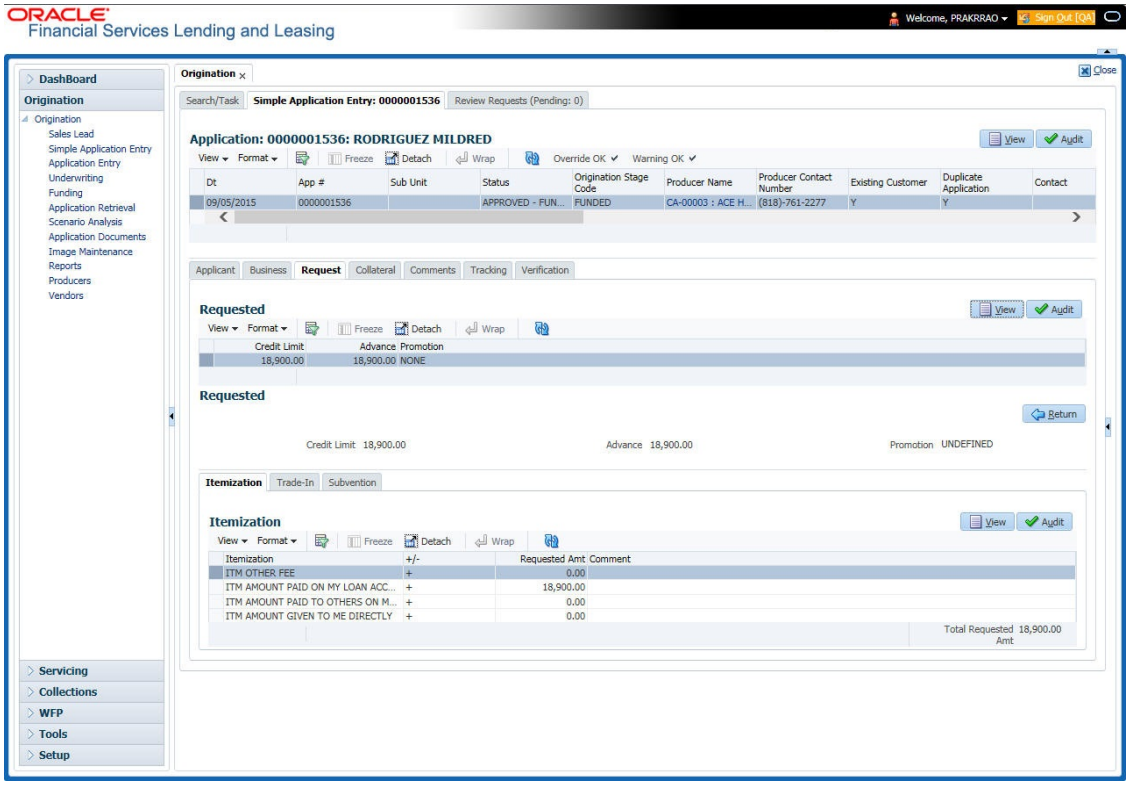
5.5 Request Tab

Depending on the type of product you select, the following screen will be available from Requested tab.

To complete Request tab:

On the Application Entry tab, click **Request** tab.

Figure 5-8 Request



For details on this screen refer Request Tab *of the Underwriting chapter:*

5.6 Collateral Tab

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screens: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral screens share. If you are entering an unsecured LoanLine of creditLease, the Collateral tab is present but inactive; in which case, skip this step.

To enter vehicle information from the Collateral tab

1. On the Application Entry link bar, click **Collateral**.

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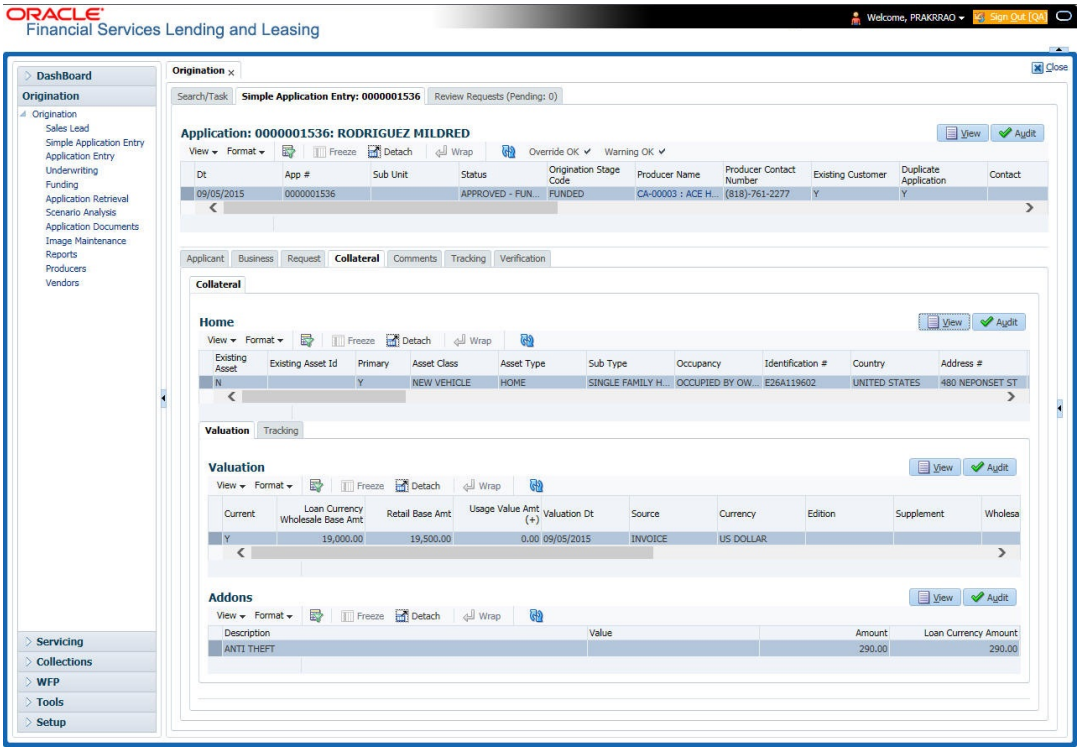
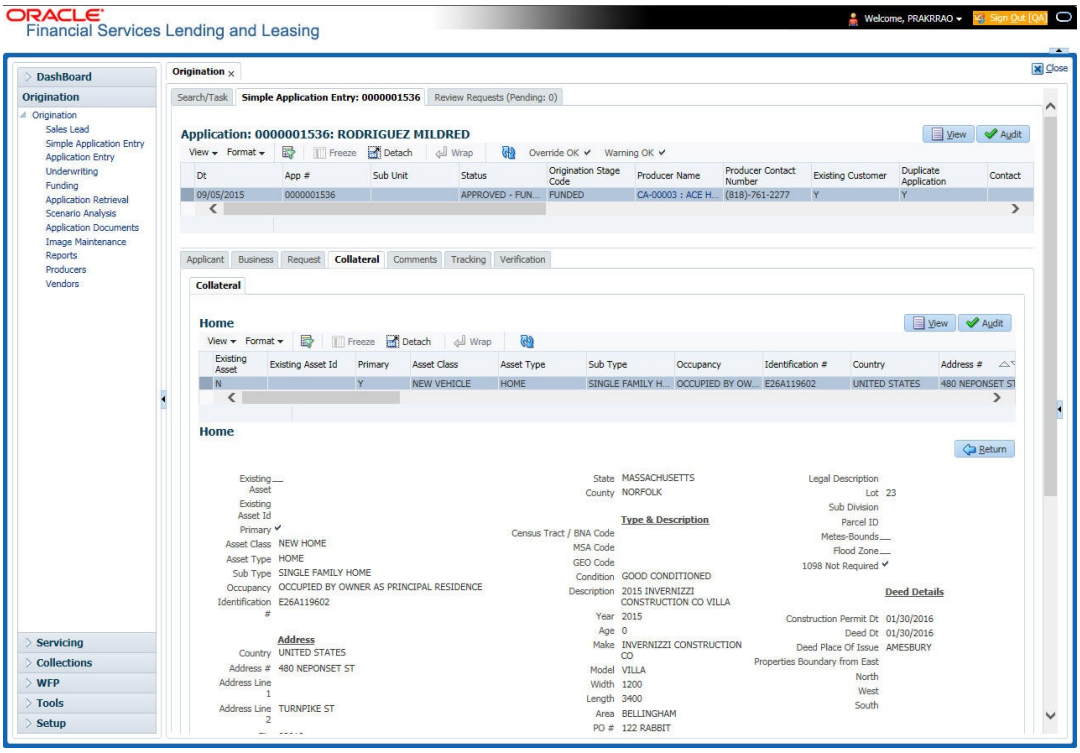
Figure 5-9 Collateral



To enter home information from the Collateral tab

2. On the Application Entry tab, click **Collateral** sub tab.

Figure 5-10 Collateral-Home



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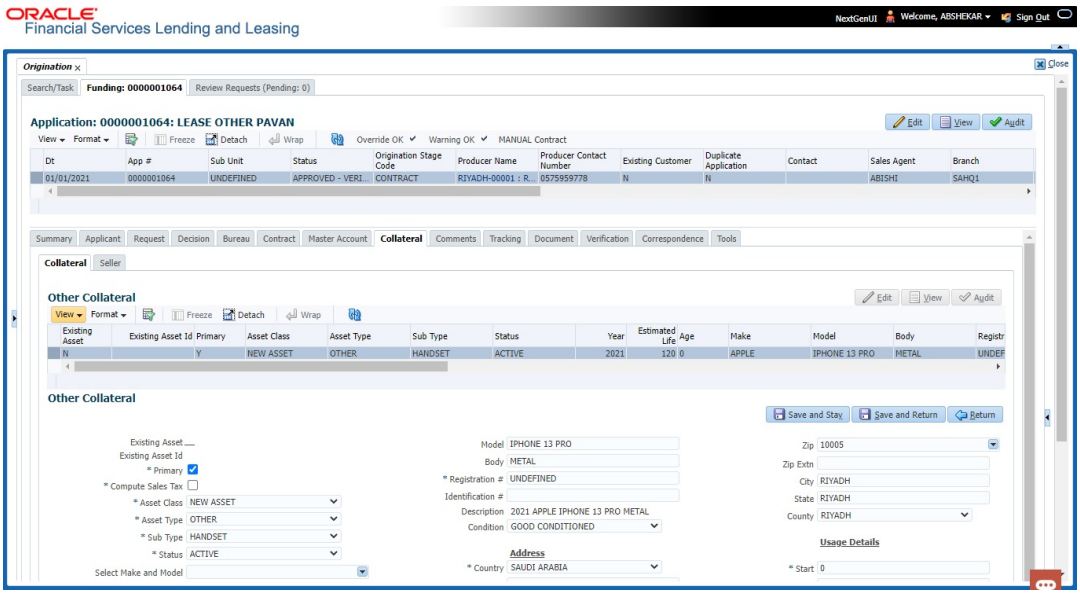
If collateral is any other, the Collateral link displays information about that collateral.

Figure 5-11 Collateral-Other



For details on this screen, refer Collateral Tab *of the Underwriting chapter. 5.7 Comments.*

5.7 Comments Tab

When using the Simple Application Entry screen, you can add comments to an application at any time in the application entry process by clicking Comments tab.

To complete the Comments tab

On the Application Entry tab, click **comments**.

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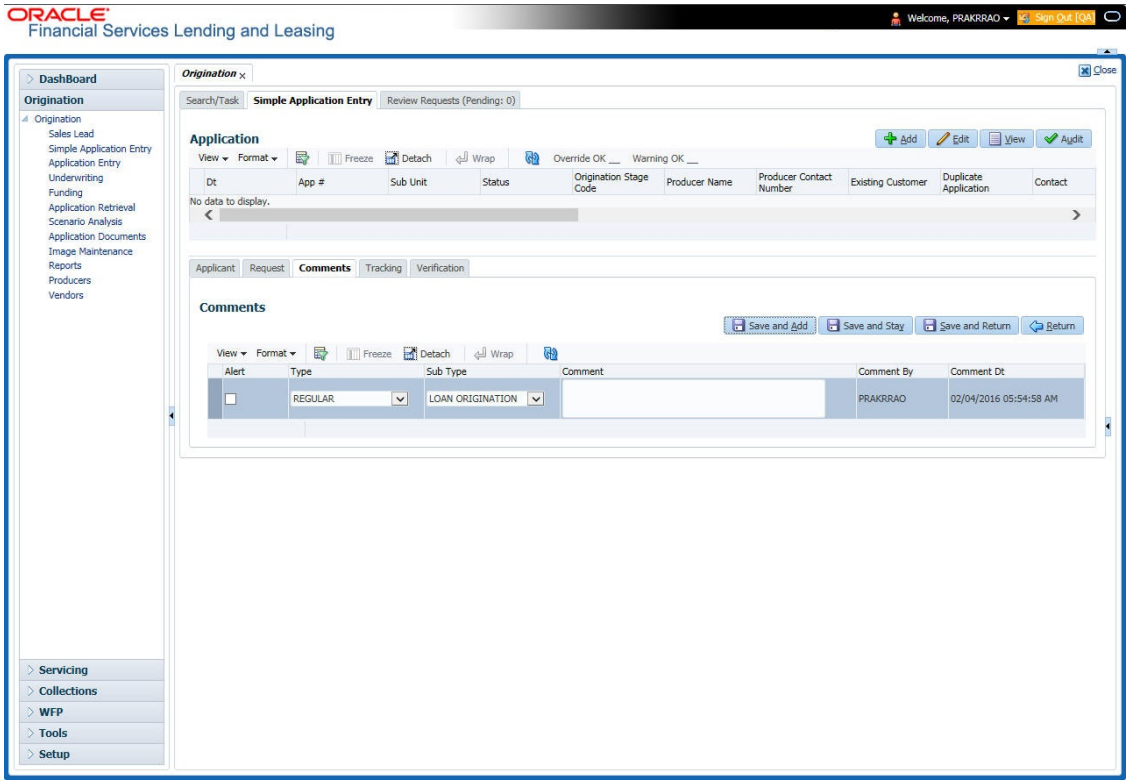
Figure 5-12 Comments



For details on this screen, refer Comments Tab *of the Underwriting chapter.*

5.8 Tracking Tab

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

To track attributes

On the application entry screen, click the **Tracking** tab.

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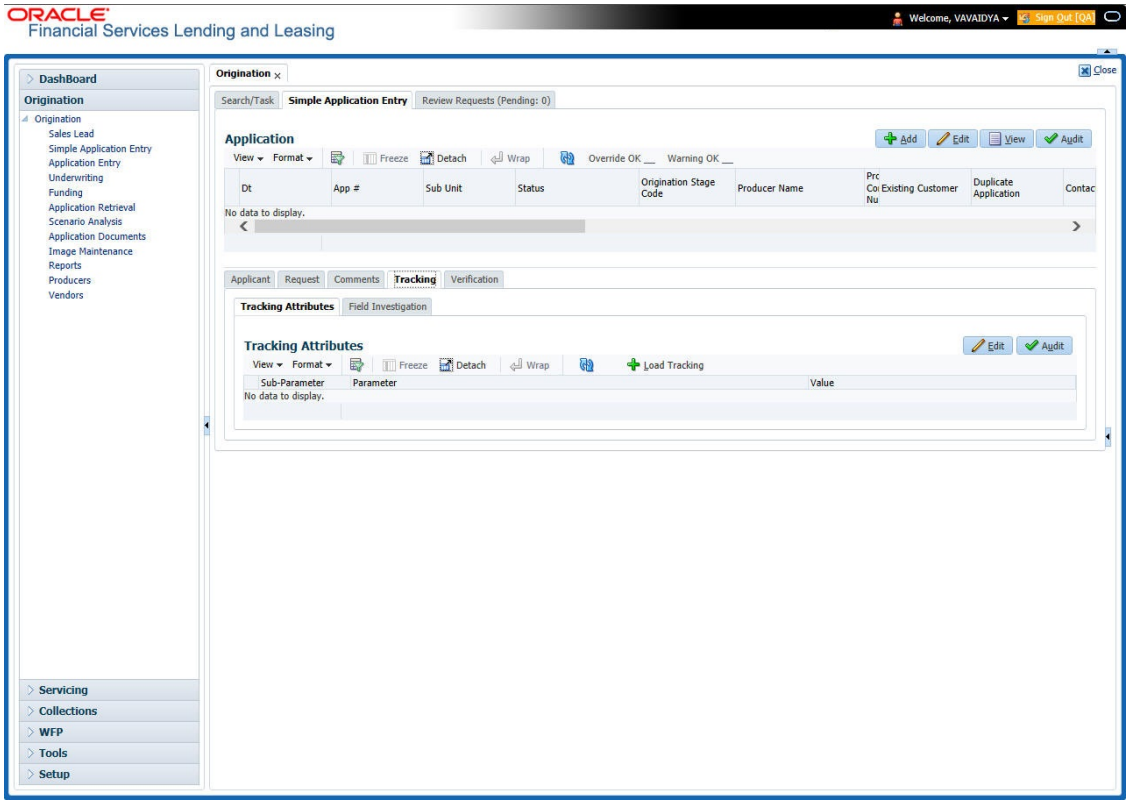
Figure 5-13 Tracking



For details on this screen, refer Tracking Tab *of the Underwriting chapter*

5.9 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you to change application's status and approve LoanLine of creditLease until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.
2. When you are finished entering data, on the Application Entry tab, click **Verification** sub tab, then click the **Edits** sub tab.

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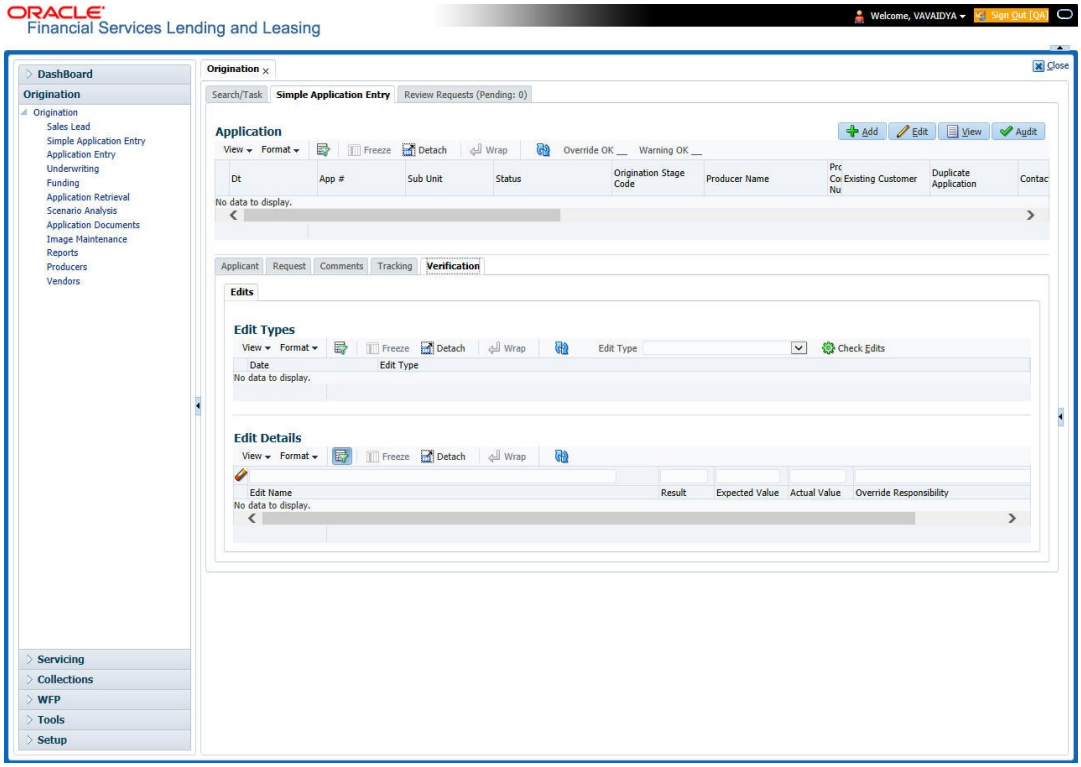
Figure 5-14 Verification



For details on this screen, refer Verification Tab of the Underwriting chapter.

This section consists of the following topic:

- Application Entry using Fax-In

5.9.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once the all the images are loaded into the system using the steps mentioned in **Entering a Credit Application** section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the **New Application** button. The option is available only if has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of **ACCESS TO MENU IMAGE MAINTAINENCE** flag defines the availability of this feature. If the flag is set to **Y** then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

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After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image will no longer be available in the container since the container only holds those images which are not associated with any application.

5.10 Review Request

The Review Request tab facilitates to flag an ApplicationAccount for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected ApplicationAccount and also to process the review with multiple reviewers.

For detailed information on using this feature, refer to Review Request *section in Underwriting chapter of the document.*

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6
Application Entry

The Application Entry screen enables you to specify information from the credit application into the system through the following screens:

- Introduction
- Entering a Credit Application
- Rental Agreement
- Applicants Tab
- Business Applicants Tab
- Request Tab
- Master Account tab
- Bureau Tab
- Collateral Tab
- Comments Tab
- Tracking Tab
- Document Tab
- Verification Tab
- Tools tab
- Review Request

6.1 Introduction

The first step in the LoanLine of creditLease origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Application Entry screen enables you to specify information from credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

6.2 Entering a Credit Application

There are four main steps in entering an application.

1. Select product type and producer at the top of the Application screen in Applications section. The product defines the type of credit application: LoanLine of creditLease as well as any collateral, such as vehicles or homes, associated with the LoanLine of creditLease. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.

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2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as **The Application does not exist** if the provided details does not match with any application details.
3. Enter information about the requested credit for the LoanLine of creditLease such as LoanLine of creditLease amount and number of terms.
4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to **Application Entry using Fax-In** section.

Once the basic details are entered, the user has to check whether the application prequalifies or not. Once the pre-qualified edits are satisfied, click Submit in the Application screen. Prequalification edits can be viewed from the **Verification** sub tab.

When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Process Application in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

Credit Application via External Interface

You can also load credit applications created in external system into Oracle Financial Services Lending and Leasing for further processing.

OFSLL integrating with external system facilitates to transfer the pre-populated credit application data into the system through an xml file. Such credit applications are categorized in OFSLL as either 'eCONTRACT/DEALER CONTRACT in the actions section. However, OFSLL generated credit applications are marked as MANUAL CONTRACT.

Once a credit application is successfully validated and loaded in Application Entry screen, a response is sent back from OFSLL to the external system. Similarly, all subsequent status changes initiated in OFSLL are updated to the external system. All communications between OFSLL and external systems are recorded into a log and is accessible through Dashboard > System Monitor > Database Server Log Files screen. Also the **Comments** screen facilitates to exchange information regarding credit application processing between OFSLL and external system as comments, provided the comment Sub Type is selected as **OUTBOUND TO INTERFACE** for such communications.

Hence effectively you can by-pass the need to re-create the application in OFSLL and helps in faster processing of credit applications and decision making.

To enter a new application

1. Click **Origination > Origination > Application Entry**.

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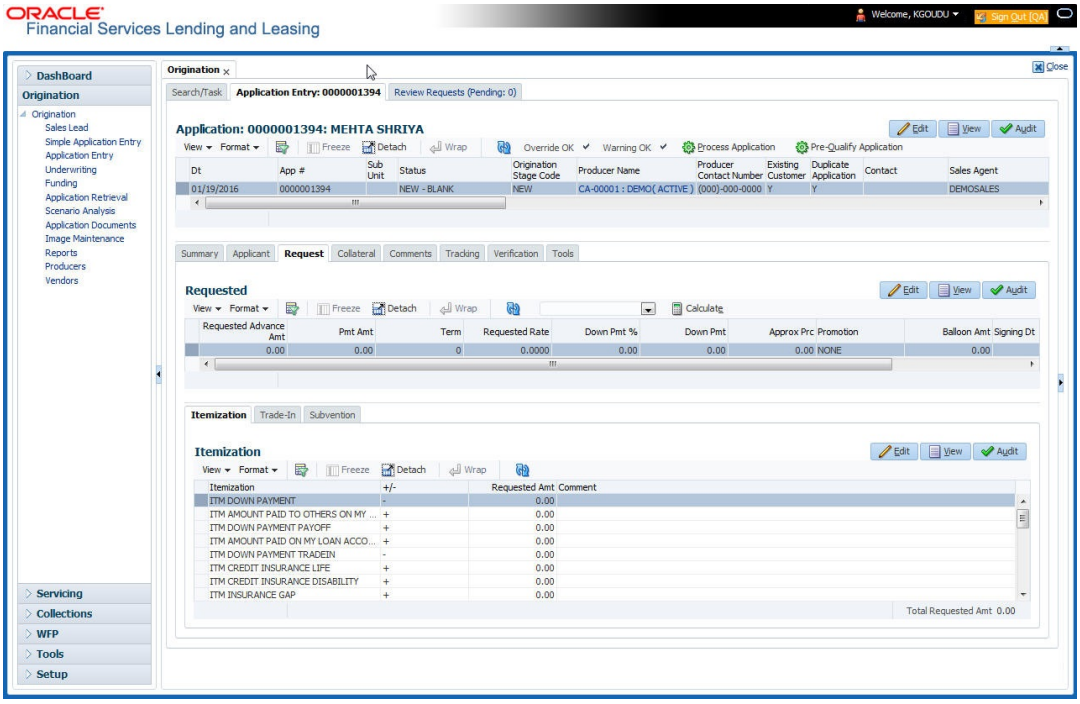
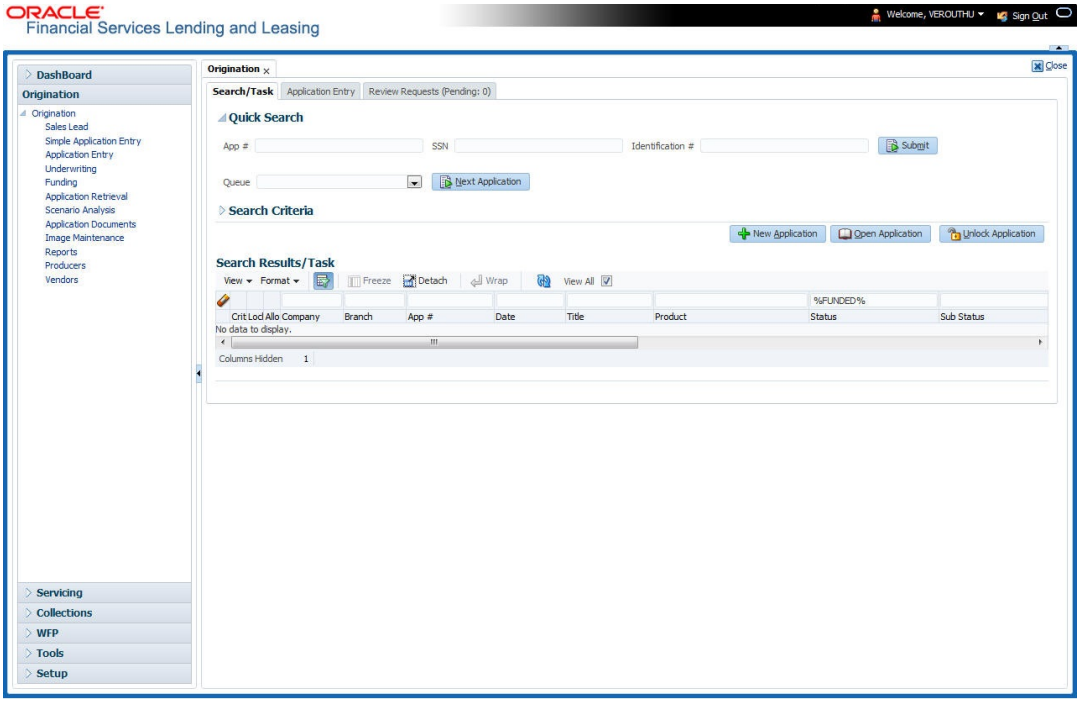
Figure 6-1 Application Entry



2. The Application Entry screen appears, opened at the Search link's Results screen.

Figure 6-2 Application Entry



The **Recreate Instance** button appears only when the BPEL parameter is **YES**.

3. In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Application Entry tab.

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Figure 6-3 Application-Loan

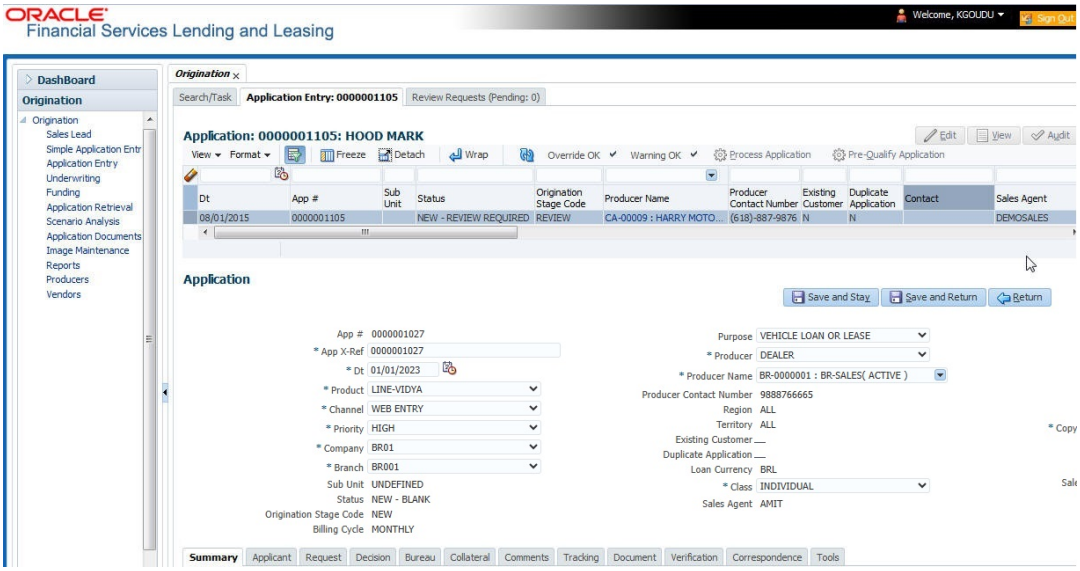

Figure 6-4 Application-Lease

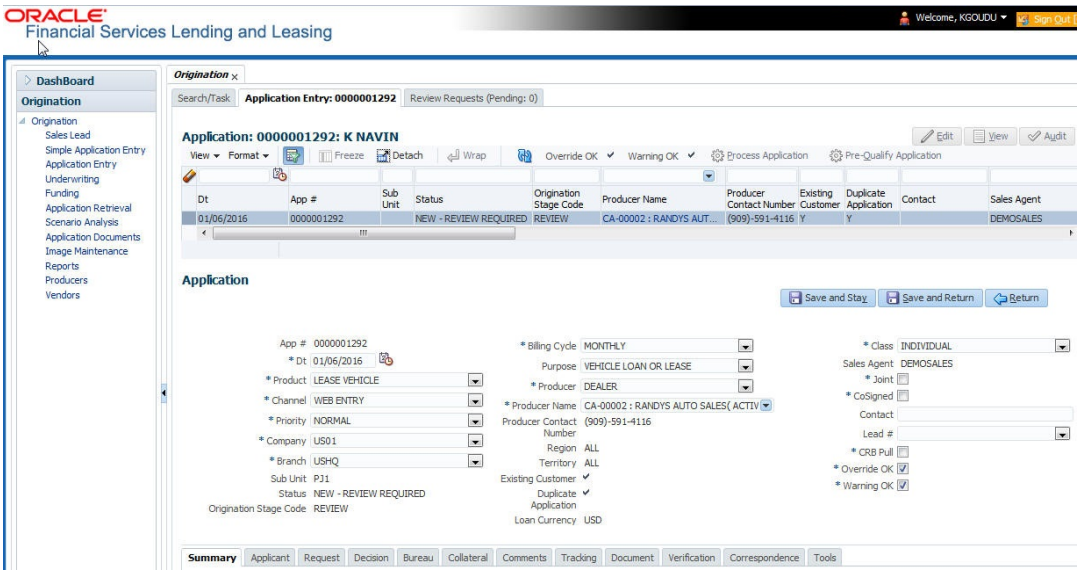

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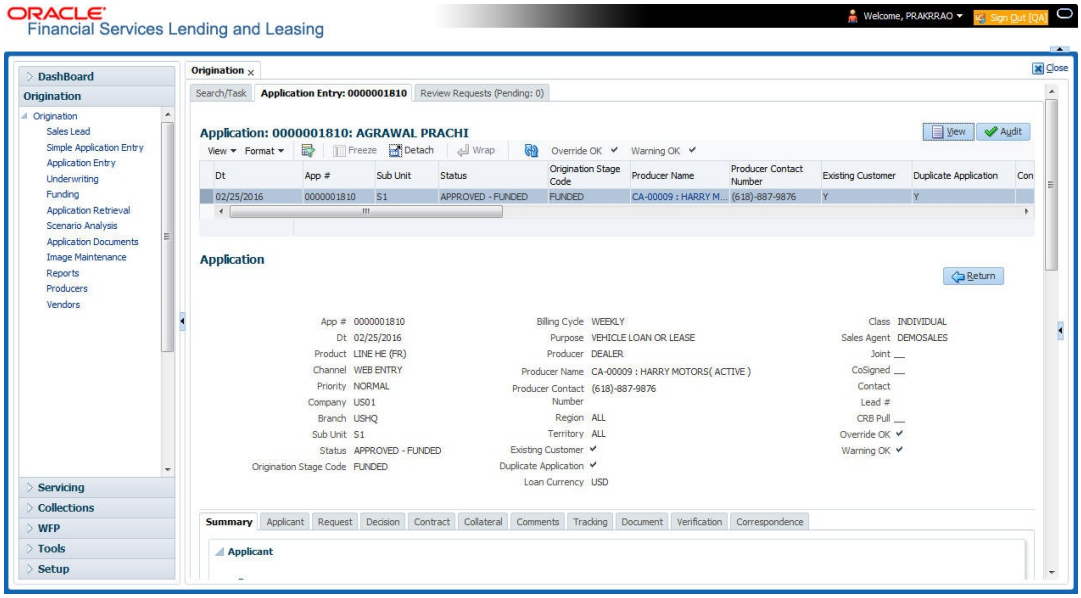
Figure 6-5 Application-Line



*For details on this screen refer Applications section in **Underwriting** chapter.*

6.3 Rental Agreement

Rental Agreement in OFSLL refers to a lease rental contract between financial institution and a customer. A lease rental contract is formed with mutual agreed terms and signifies a fixed rental amount that is paid by the customer for using an asset till the agreed term.

Rental based leasing option extends lease functionality to charge the customer with a fixed rental fee for the asset based on actual number of contract days for the defined cycle (i.e. Hourly, Daily, Weekly, and so on). Depending on the type of asset, rental leasing can either have only fixed rental or rental and usage details. OFSLL supports the following types of rental based leasing:

- Fixed Rate Rental Contract - This type of leasing is useful for equipment leasing industry where specify type of assets can be leased based on duration. For example, furniture, medical equipment, farming accessories and so on whose usage cannot be measured. Here, there is no lease receivables at the time of creating lease contract and the customer is charged with fixed rentals. For example, renting a medical equipment - Nebulizer for weekly rental of $15 or monthly rental of $30.
- Usage Based Rental Contract - In this type of leasing asset usage can also be measured such as vehicles which are leased based on usage limit + duration. Here, along with fixed rentals customer is charged for excess usage fee based on the actual usage depending on the asset type. For example, renting an All-Terrain ForkLift for 3 weeks and maximum of 120 Hours. Any excess engine hours will be charged @$25 per hour.

> **Note**
>
> Rental contracts supports Amortized Lease features like Detailed Amortized Schedule, Lease Recovery Type, and Evergreen.

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In either of the rental contracts, customers would also benefit by being charged only when they use an asset rather than having to buy something outright.

This section consists of the following topics:

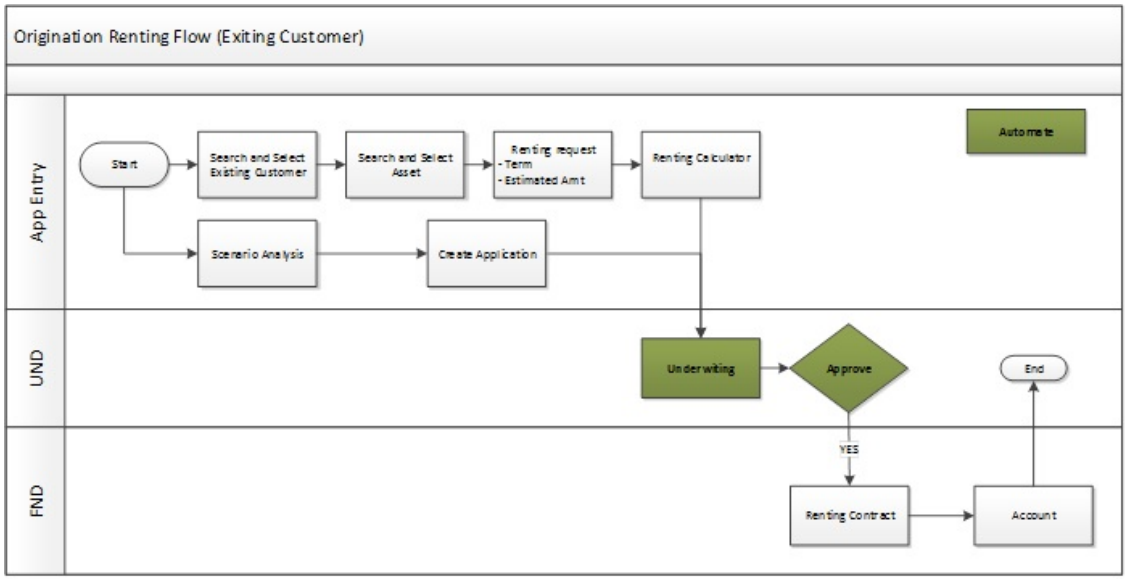
- Origination Lease Rental Processing Workflow
- Lease Usage Rental Calculation
- Rental Agreement tab
- Itemization sub tab
- Usage Charge Matrix sub tab
- Rental Charge Matrix sub tab

6.3.1 Origination Lease Rental Processing Workflow

The process flow to create a renting contract in the system differs a little for Existing and New type of customers and is explained in below sections separately.

Existing Customer

Figure 6-6 Origination Renting Flow (Existing Customer)



Like any other application funding in Origination module, the lease renting contract is also moved through Application Entry, Underwriting and Funding process. But the Underwriting stage is automated and applications can be funded directly.

You can either start with Application Entry screen for creating renting contract or Scenario Analysis to simulate the same before creating.

In the Application Entry screen, you can search and select the existing customer details and the asset to be used for rental. Specify the required Term and Estimated amount for rental. Use the Renting Calculator to derive the rental amount based on the above details.

The status of such application will be in APPROVED -BLANK. The same can be accessed in funding screen and funded.

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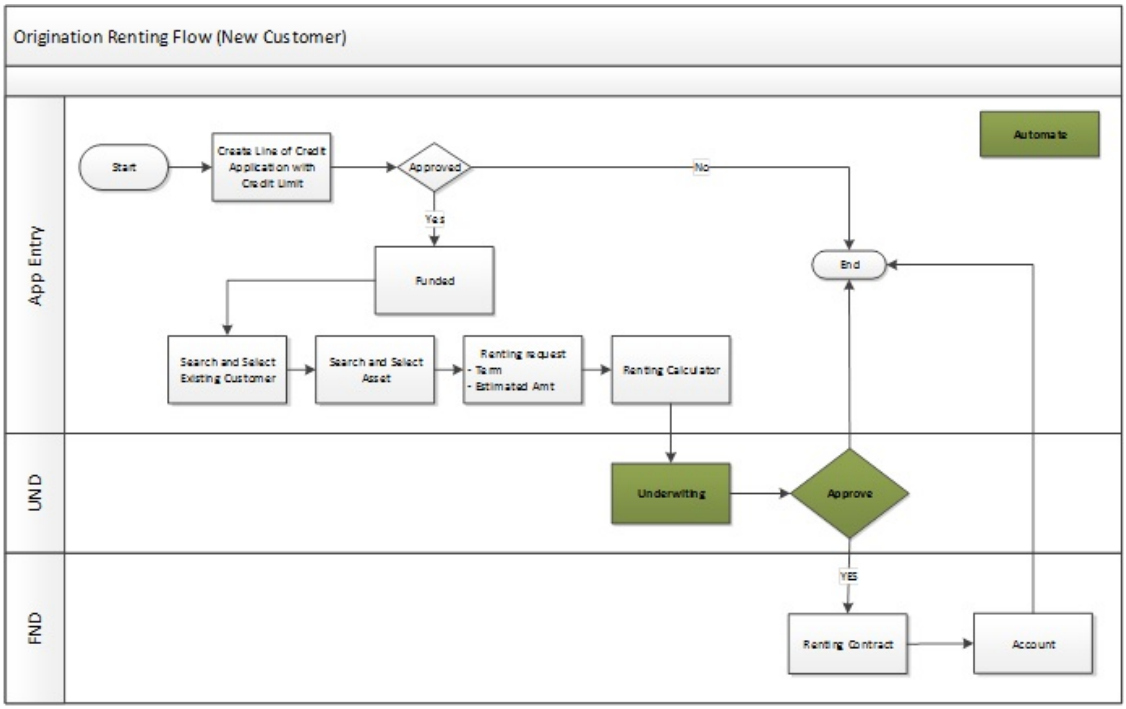
New Customer

For a new applicant, the details are to be registered as a customer in the system. To do so, the applicant details are to be defined and funded against a contract.

While funding Loan and Lease contracts, the applicant information can also be processed along with other details. But for Line of Credit, you need to first create a line of credit application, assign a credit limit and fund the application. This process can also help to evaluate credit worthiness and also validate customer details against the KYC.

The same is indicated in the below image. The rest of renting contract processing is similar to existing customer workflow.

Figure 6-7 Origination Renting Flow (New Customer)



6.3.2 Lease Usage Rental Calculation

Whenever customer sends asset + usage details to OFSLL, the details are categorized to applicable rate slabs. Depending on the Charge Matrix, the rental + usage fee (if applicable) is calculated and charged on to the account. The same is communicated to the customer through account statement.

Following is an illustration on how system calculates non-tiered Rental bill.

The Rental matrix is as defined below:

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Table 6-1 Rental matrix

Cycle	Base Rental		Discount % per Cycle	Discount Amount per Cycle
	Cycle From	Charge per cycle		
Weekly	1	50	1	10
Weekly	5	10	2	12
Monthly	1	200	4	15
Monthly	5	150	5	18

If only **Cycle From** is defined and **Cycle To** is not specified, then range is considered up to an infinite value or till the next defined cycle. Here the range for weekly cycle is between 1-5.

For Rental Amount, system will calculate the both **Discount Amount** and **Discount %** and deduct the minimum of these two values from the rental amount per cycle.

The calculation is as follows:

Table 6-2 Calculation

Account Cycle	Account Term	Calculation	
		Rental Amount per Cycle	After Discount
Monthly	3	200	200 minus (Minimum of (4% of 200 = 8) or 15) = 192
Monthly	5	150	150 minus (Minimum of (5% of 150 = 10) or 18) = 194
Weekly	2	50	50 minus (Minimum of (1% of 50 = 0.5) or 10) = 49.5

Note the following:

- After calculating the lease rental fee, if there are any rental adjustments or charge which needs to be posted to the account balances (Contract setup > Balances sub tab), you can post the lease monetary transactions as detailed in **Lease Rental/Damage Fee Adjustments** section in Servicing User Guide.
- You can simulate Lease Rental / Usage Rental calculation using Scenario Analysis screen before posting it into the system. There is also a Rental Calculator provided to derive the usage/rental amount.
- The calculated chargeable rental and usage fee are displayed in Customer Service > Collateral > Usage Summary screen and is posted on the account only after executing the batch job TXNUSG_BJ_100_01 (USAGE CHARGE PROCESSING) in SET-TPE job set.
- After billing is processed, if there is an amount still owed on lease account, you can post payoff quote during the life of a Rental/Usage Rental Lease based on specific conditions. For more information, refer to **Payoff Quotes** monetary transaction section in Servicing User Guide.

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6.3.3 Rental Agreement tab

The Rental Agreement screen is a hybrid screen in Origination module which facilitates to capture and process most of the required action for funding rental based leasing contracts instead of navigating through multiple tabs.

> **Note**
>
> The Rental Agreement screen is available only for Lease Rental type of products and rental based leasing is supported for both **RENT FACTOR** and **INTEREST RATE** type of lease calculation methods in the system.

The **Rental Agreement** tab consists of the following sub tabs:

- Itemization sub tab
- Usage Charge Matrix sub tab (available if agreement type is USAGE RENTAL)
- Rental Charge Matrix sub tab

This section consists of the following topics:

- Pre-requisites
- Navigating to Rental Agreement

6.3.3.1 Pre-requisites

- To support rental based leasing, ensure that all the basic setup of defining Usage/Rental Details, Rental Charge Matrix in Asset Types screen is done and the lease Agreement Type is selected appropriately in Products, Pricing and Contract setup screens.
- Ensure that required customer account details are maintained in the system and KYC details are validated.
- When usage details are to be processed through File Upload, ensure that the file received from external system contains all the required information for mapping to respective fields in Renting History screen.

6.3.3.2 Navigating to Rental Agreement

The Rental Agreement tab is available next to **Summary** tab in **Application Entry** screen.

1. On the Oracle Financial Services Lending and Leasing home screen, click Origination > Application Entry link.
2. In the **Search/Task** tab, either create new lease application by clicking on **New Application** or open an existing lease application by using the Search Criteria.
3. For an existing application, the Application Entry screen opens with **Summary** tab and for new application this tab is displayed on clicking **Save and Return**. Click **Rental Agreement** tab.

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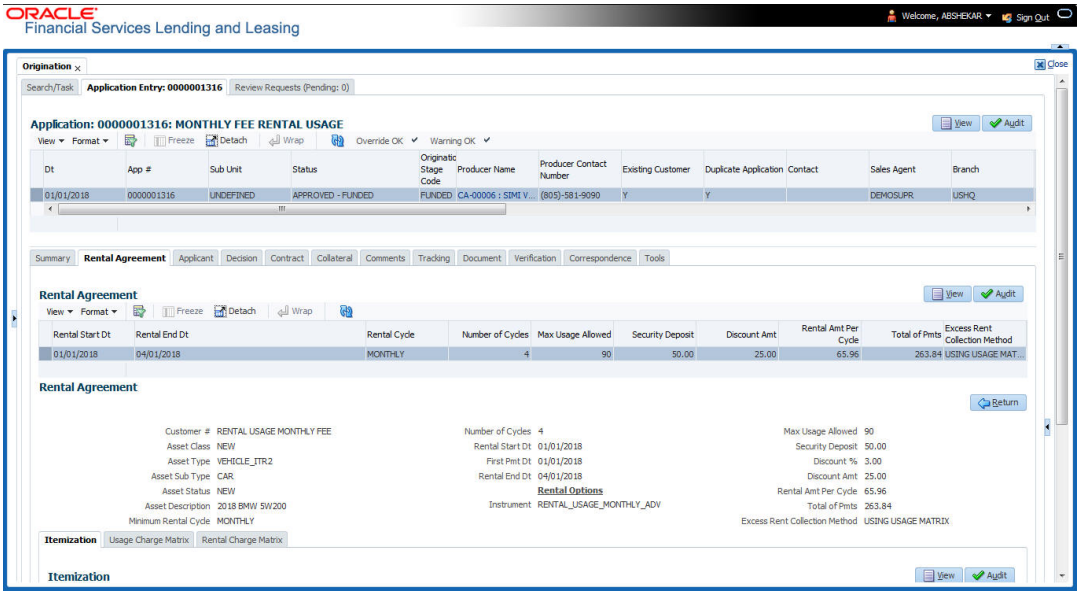
Figure 6-8 Rental Agreement



To create rental agreement

4. In the **Rental Agreement** section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Table 6-3 Rental Agreement

In this field	Do this
Existing Customer #	Select the required customer from the drop-down list. The list is populated with all active customers maintained in the system.
Existing Business #	This field is enabled if the application type/class is **Business**. Select the Existing Business number from the drop-down list.
Existing Asset #	Select the rental asset from the drop-down list. The list is populated with list of assets maintained in **Collateral Management** screen with Status - NEW, RELEASED, SOLD, INVENTORY, Collateral Type **Application Collateral** and Lien Status **Undefined**.
Asset Class	View the asset class auto-populated based on the collateral type linked to application.
Asset Type	View the asset type auto-populated based on the Asset Class.
Asset Sub Type	View the asset sub type auto-populated based on Asset Type.
Asset Status	View the asset status auto-populated based on collateral status.
Asset Description	View the asset description auto-populated based on collateral details.

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Table 6-3 (Cont.) Rental Agreement

In this field	Do this
Minimum Rental Cycle	Select the minimum rental cycle to be considered for rental billing from the drop-down list. Starting from Hourly, you can select from a range up to Annually.
Number of Cycles	Specify a numeric value to indicate the total number of cycles to be calculated for the current rental. The same is based on the Asset Types configuration.
Rental Start Dt	Select the start date for rental agreement from the adjoining calendar. If the **Minimum Rental Cycle** is **Hourly**, the current time stamp is also displayed.
First Pmt Dt	Select the first payment date based on billing cycle from the drop-down list.
Rental End Dt	View the rental end date auto-populated and calculated based on Rental Start Dt + First Pmt Dt + Billing Cycle.
After populating the above fields, save the details. Click **Initialize**, system updates the Usage/Rental Details in the screen and are editable. Along with this, system also updates Usage Charge Matrix sub tab and Rental Charge Matrix sub tab details from the Asset Types Setup. Click **Calculate** system auto-populates **Rental Amount per Cycle** and **Total Of Payments**. You can now process the rental lease application by clicking **Process Application** button in Application header section. While processing, system auto assigns the matching pricing criteria and updates the application status to APPROVED - BLANK. Open the application in Funding tab and change the status to APPROVED - VERIFYING.	
Rental Options	
Instrument	This field is enabled when an application is funded. Select the required Instrument from the drop- down list. The list is populated with the available Contracts based on selected Pricing. In case the application stage is not **Contract**, system displays only NONE. Click **Load Instrument** button. **Note**: An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved lease. Items defined in the contract are **locked in** when you select the instrument from drop down list and click on **Load Instrument**. These values cannot be changed on the funding screen. Any changes to the instrument in account will be handled by monetary/non-monetary transactions.
Max Usage Allowed	View / edit the maximum usage value allowed for the cycle.
Security Deposit	View / edit the security deposit amount paid upfront.
Discount %	View / edit the percentage of discount exempted from final billing.
Discount Amt	View / edit the flat discount amount exempted from final billing.

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Table 6-3 (Cont.) Rental Agreement

In this field	Do this
Rental Amt Per Cycle	View the system calculated value of Rental Amount per Cycle based on the rental charges. By default, system considers the minimum value derived by using Discount % or Discount amount during calculation.
Total of Pmts	View the system calculated value of Total of Payments based on rental charges and agreement duration.
Excess Rent Collection Method	View the type of Charge Matrix being used to derive the Excess Rent Collection Method as either **USING USAGE MATRIX** or **USING RENTAL MATRIX**.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. On saving the Rental Agreement record, system populates the matrix details from the Asset Types setup as indicated below:

Table 6-4 Rental Agreement record

Agreement Type	Criteria	Rental Matrix	Usage Matrix	Usage/Rental Details (based on Billing Cycle)
Usage Rental	Asset Type Asset Sub Type	Base & Excess If the defined cycle is Hourly, matrix is based only on hours. For any other cycle, the same is not populated.	Only Excess Populates only Billing Cycles Records	Populates with same billing cycle record and application Agreement Type
Rental			NA	Populates with same Billing cycle record and application Agreement Type

6.3.4 Itemization sub tab

The Itemizations sub tab enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you select in the master screen during the application entry process.

For rental based leasing contracts, itemization may consist of pre-paid fees like registration and so which can be configured and tracked within Rental Agreement > Itemization sub tab instead of maintaining it separately in Request tab.

For detailed information about Itemization and the process to add or view itemizations, refer to **Itemization Sub Tab** in Request tab of Underwriting chapter.

6.3.5 Usage Charge Matrix sub tab

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

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On clicking **Initialize** in Rental Agreement section, the information in this tab is autopopulated based on details maintained in Asset Type setup. For more information about field details, refer to **Usage Charge Matrix** section in Setup guides.

6.3.6 Rental Charge Matrix sub tab

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

On clicking **Initialize** in Rental Agreement section, the information in this tab is autopopulated based on details maintained in Asset Type setup. For more information about field details, refer to **Rental Charge Matrix** section in Setup guides.

6.4 Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes sub screens
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts
- Tracking Attributes

The system uses the information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

To complete the Applicants Details screen

On the Application Entry tab, click **Applicant > Applicant**.

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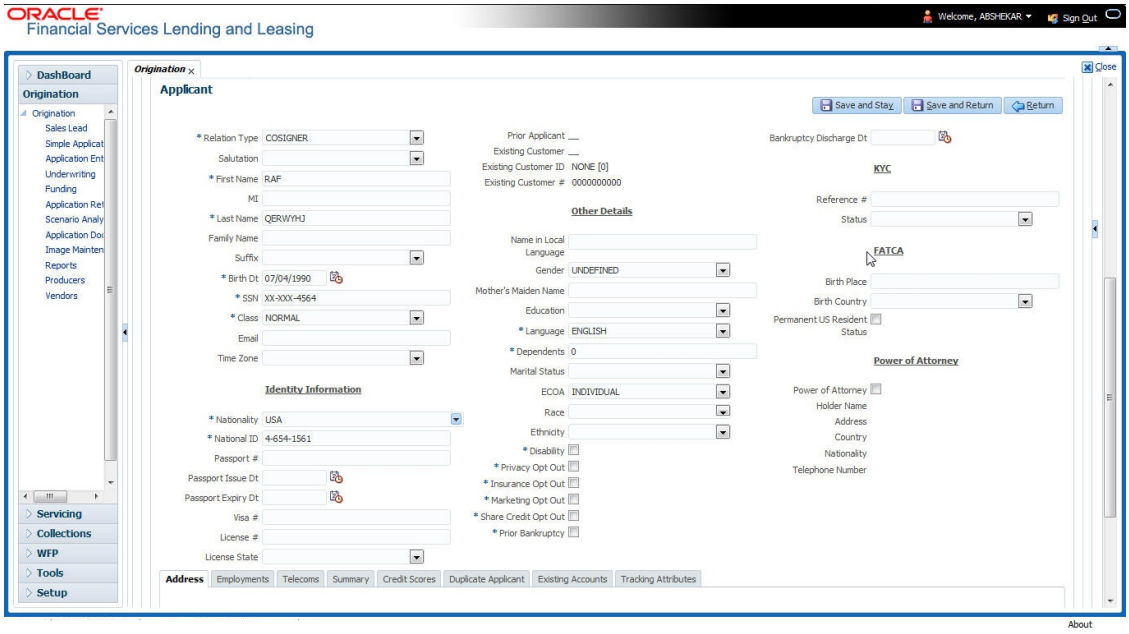
Figure 6-9 Applicant Details



For details on this screen refer Applicant Tab *section in* ***Underwriting*** *chapter.*

6.5 Business Applicants Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving the LoanLine of creditLease application during underwriting. The Business Applicant screen is available for LoanLine of creditLease and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

To complete the Business Applicant screen

1. If SME business information is included on the application, select SMALL BUSINESS in **Class** field on **Applications** section and click **Save**.
   The Business tab appears on the Application Entry screen.
2. On the Application Entry screen, click **Business**.

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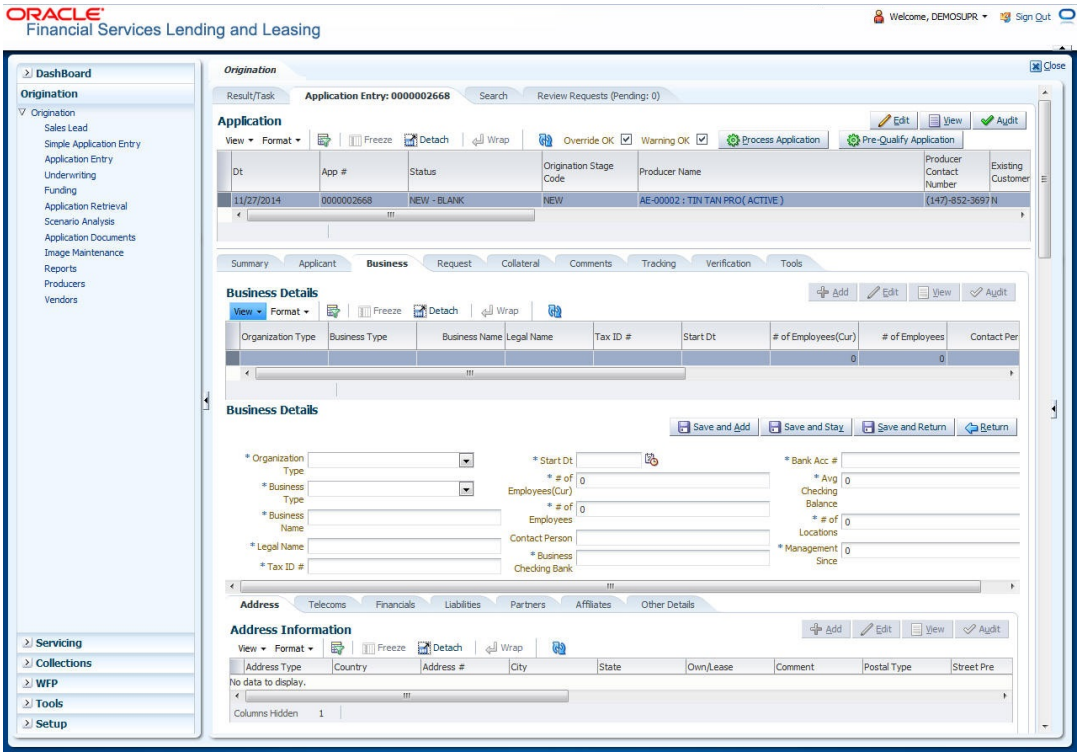
Figure 6-10 Business



For details on this screen refer Business Tab *section in* ***Underwriting*** *chapter.*

6.6 Request Tab

Depending on the type of product you select, the following screen will be available from Requested link.

To complete the request tab:

On the Application Entry tab, click **Request** tab.

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Figure 6-11 Request-Loan

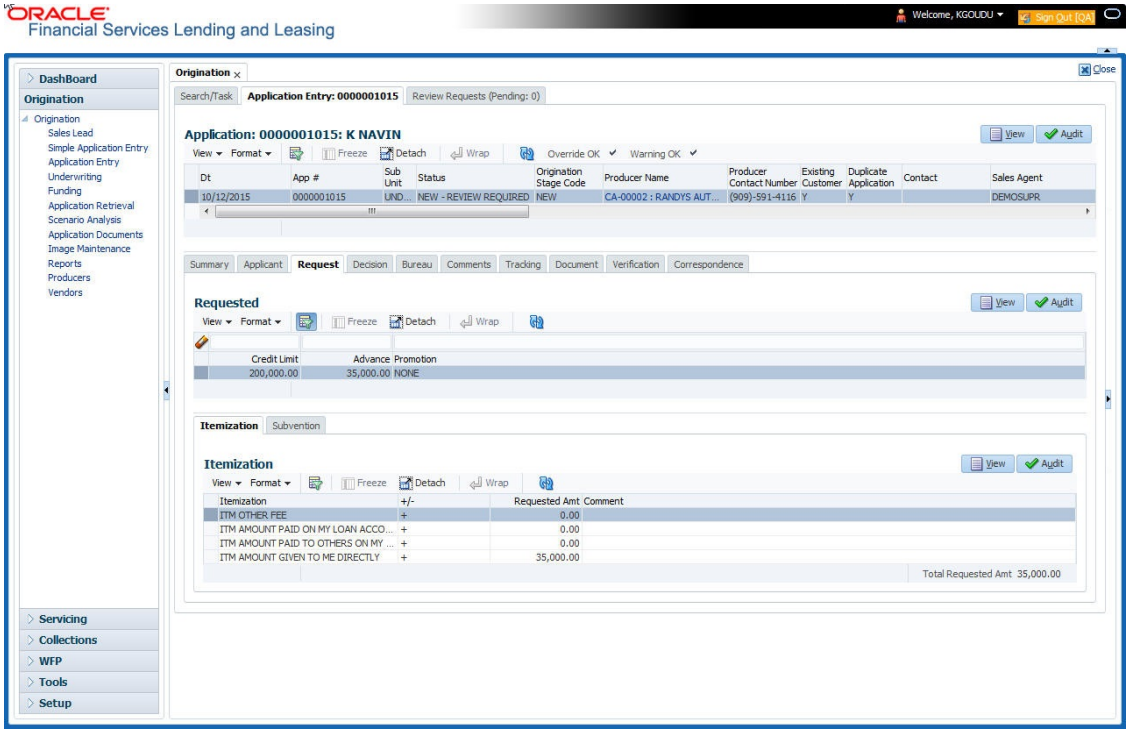

Figure 6-12 Request-Lease

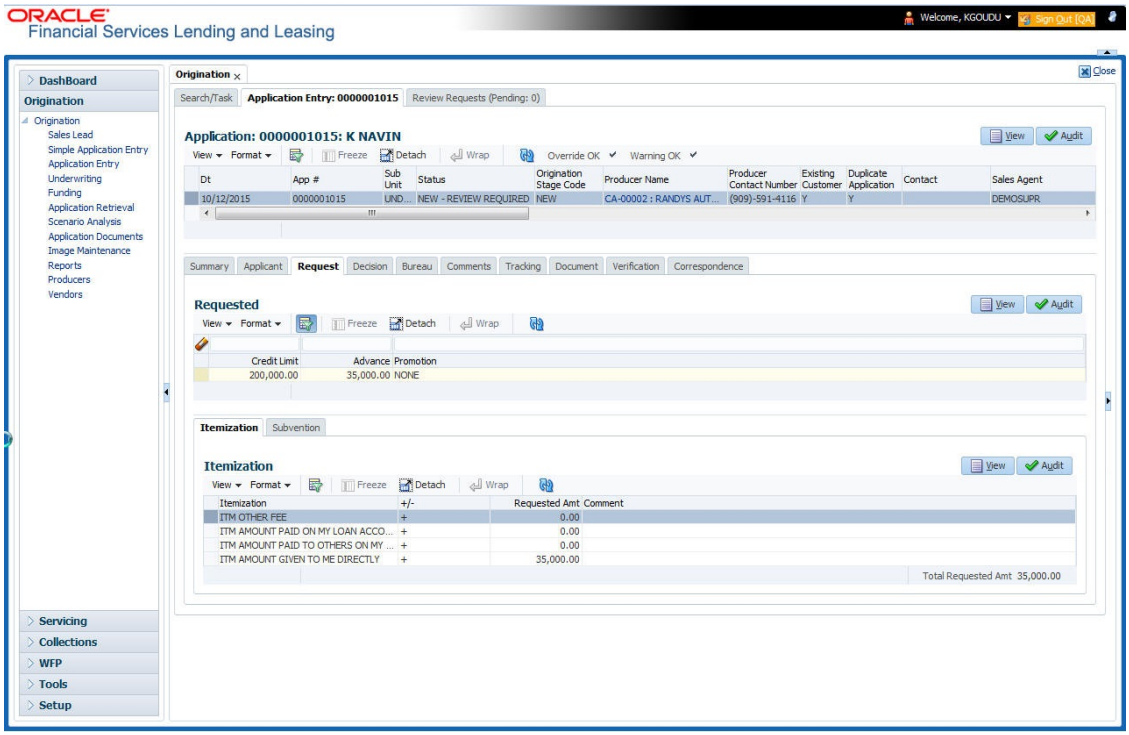

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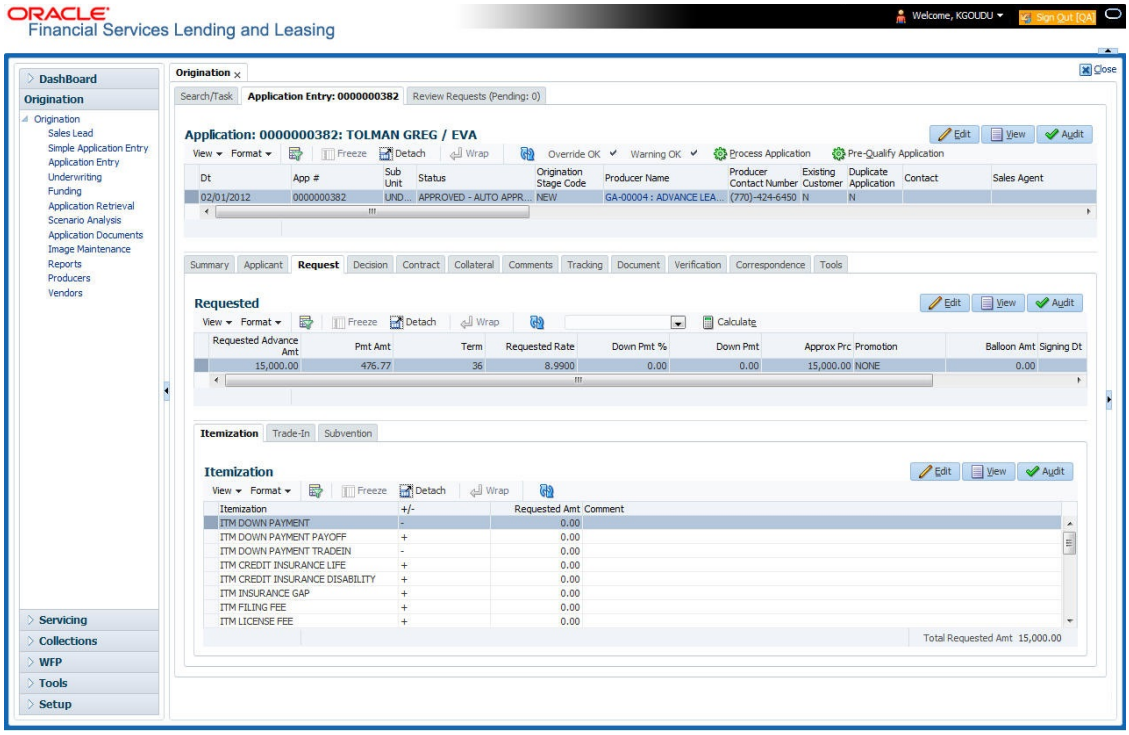
Figure 6-13 Request-Line



For details on this screen refer Request Tab *section in* ***Underwriting*** *chapter.*

6.7 Master Account tab

The Master Account tab in Origination screen facilitates to categorize the current application to be considered as **Master Account** after funding or link the current application to another existing master account in the system.

To define Master Account Details

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Master Account** tab.

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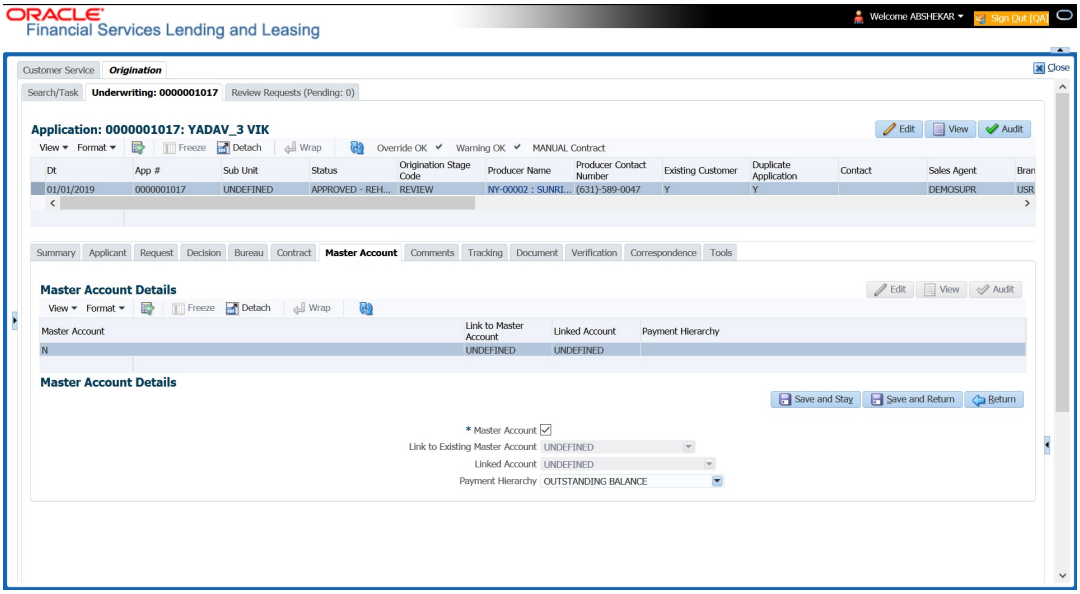
Figure 6-14 Master Account



For details on this screen refer Master Account tab *section in* ***Underwriting*** *chapter.*

6.8 Bureau Tab

The Bureau tab displays credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

To verify the credit bureau data using the Bureau tab

1. Open the Application Entry screen and load the application you want to work with.
2. Click **Bureau**.

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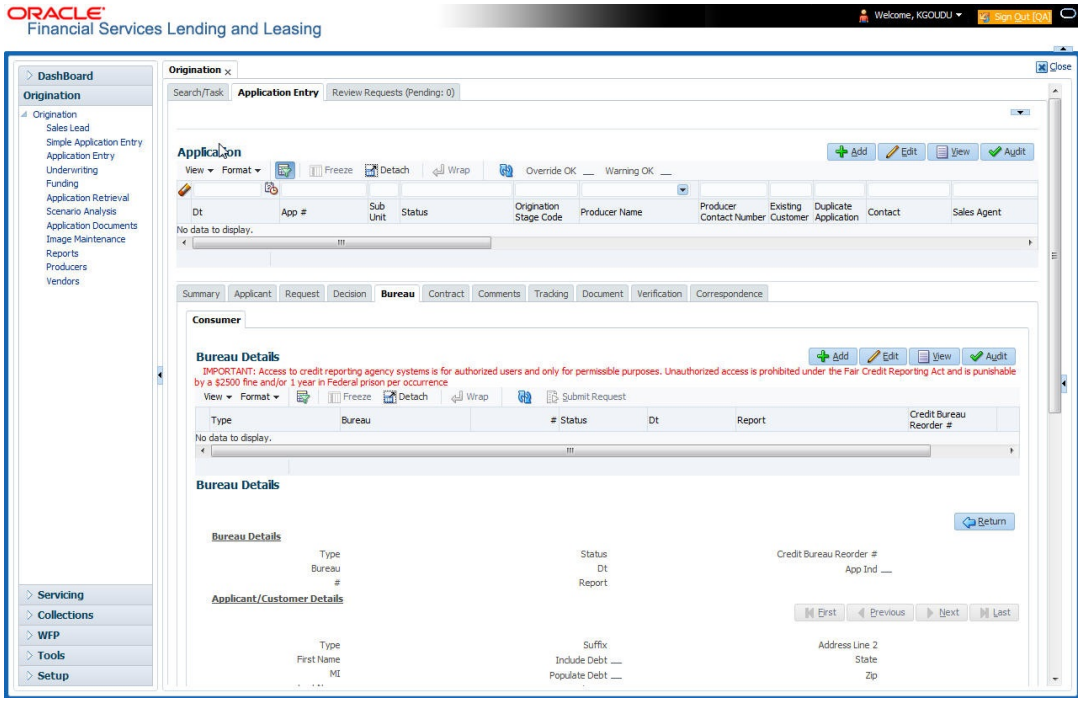
Figure 6-15 Bureau



For details on this screen refer Bureau Tab *section in* ***Underwriting*** *chapter.*

6.9 Collateral Tab

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screen: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral link's screens share. If you are entering an unsecured LoanLine of creditLease, the Collateral link is present but inactive; in which case, skip this step.

To enter vehicle information from the Collateral tab

On the Application Entry link bar, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle.

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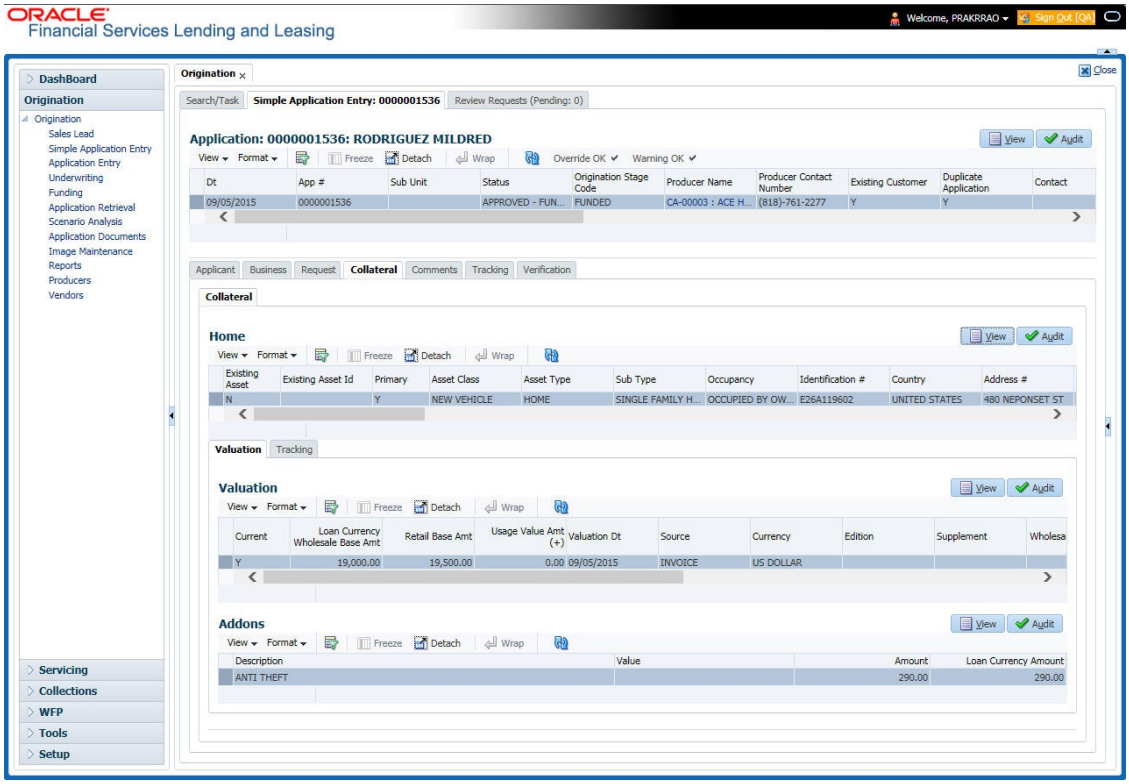
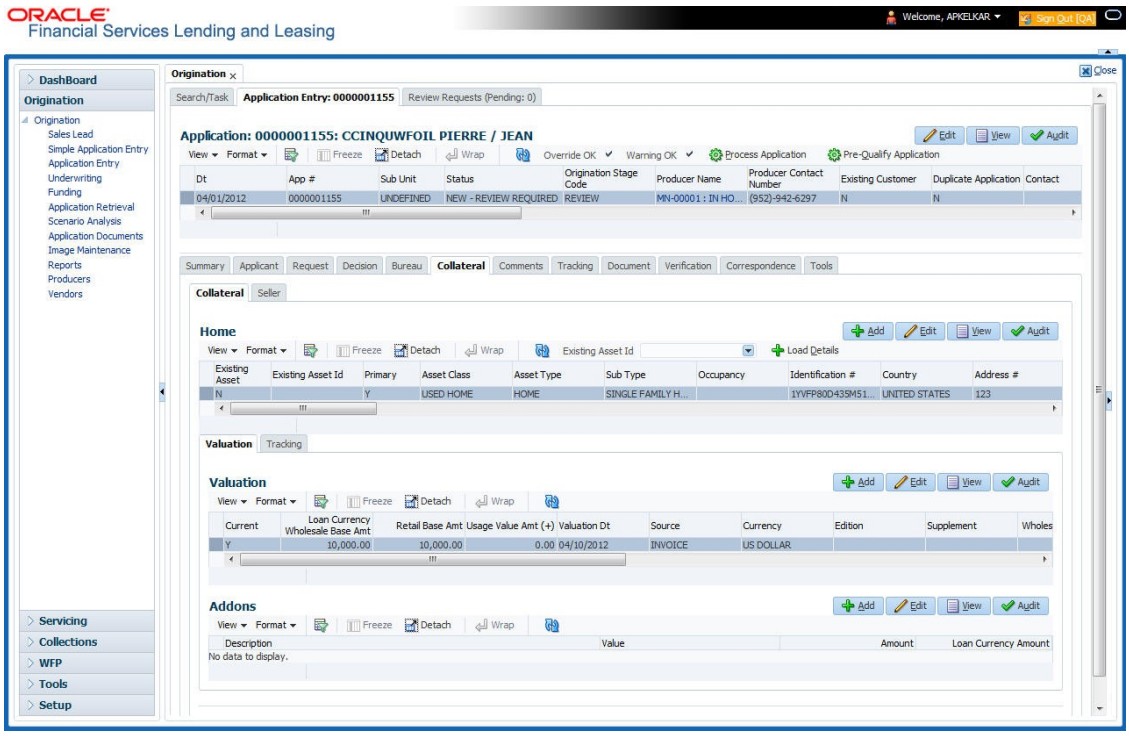
Figure 6-16 Collateral



If the collateral is a home, the Collateral link displays information about the home.

Figure 6-17 Collateral-Home



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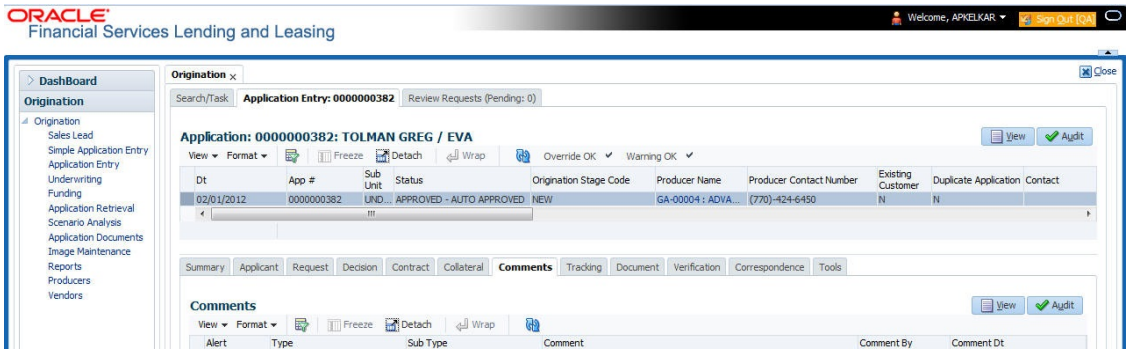
If the collateral is a home, the Collateral link displays information about the home.

If the collateral is any other, the Collateral link displays information about that collateral.

For details on this screen refer Collateral Tab *section in* ***Underwriting*** *chapter.*

Figure 6-18 Collateral-Other



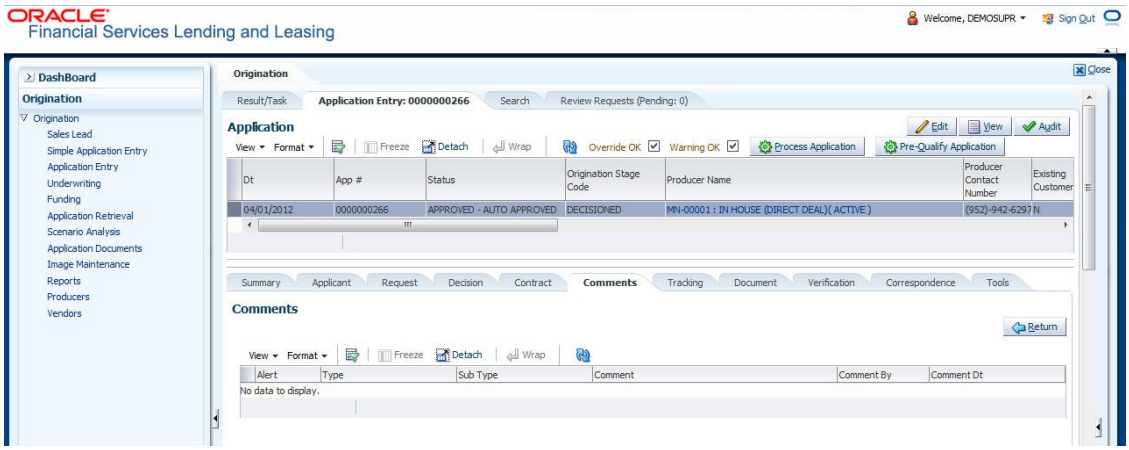
6.10 Comments Tab

When using the Application Entry screen, you can add comments to an application at any time in the application entry process by clicking the Tracking tab.

To complete the Comments screen

On the Application Entry tab, click **Comments**.

Figure 6-19 Comments



For details on this screen refer Comments Tab *section in* ***Underwriting*** *chapter.*

6.11 Tracking Tab

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

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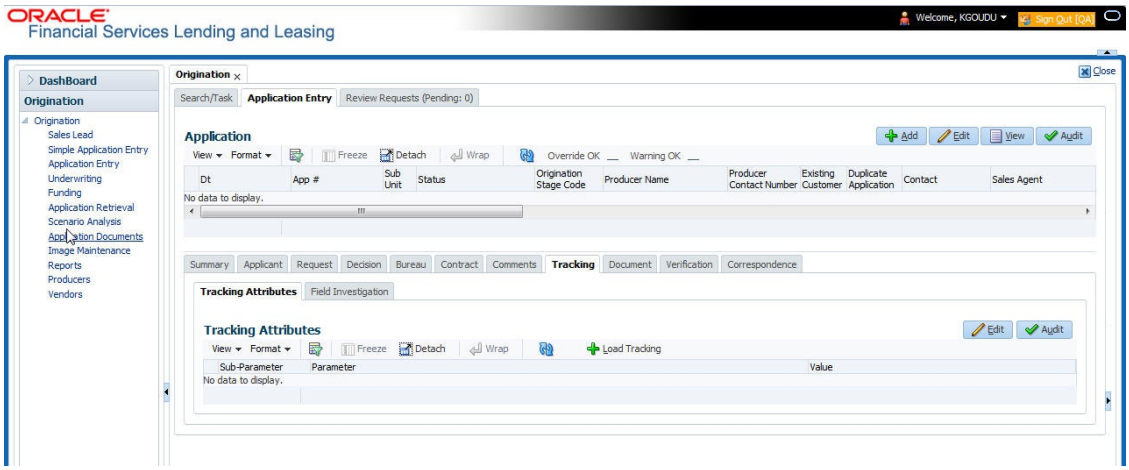
To track attributes

On the application entry screen, click **Tracking** tab.

Figure 6-20 Tracking



For details on this screen refer Tracking Tab *section in* ***Underwriting*** *chapter.*

6.12 Document Tab

Application Entry's Documents screen enables you to view Application Documents and Application Documents Details.

Figure 6-21 Document

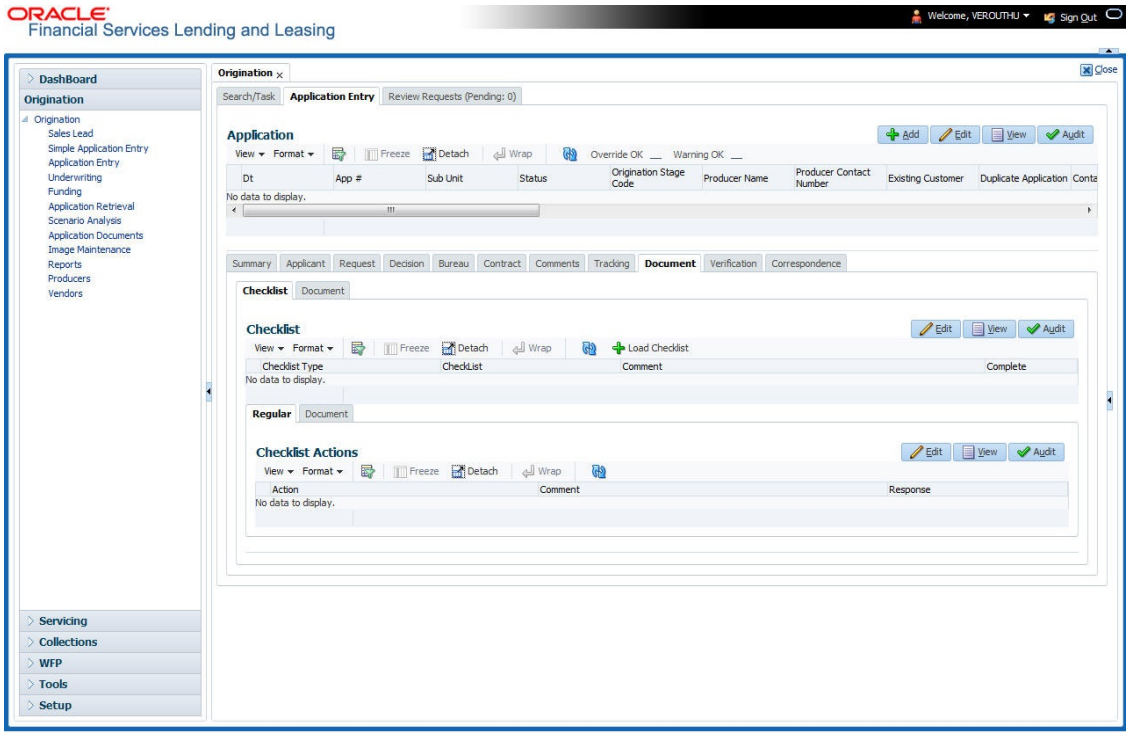


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Figure 6-22 Document

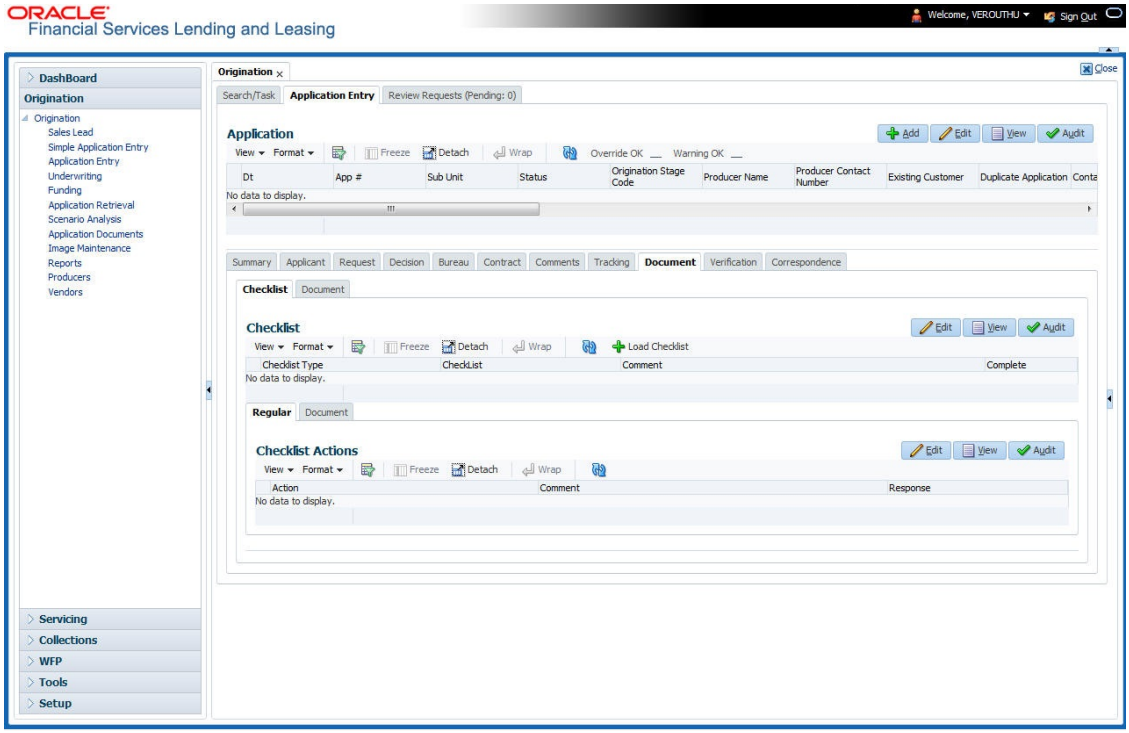
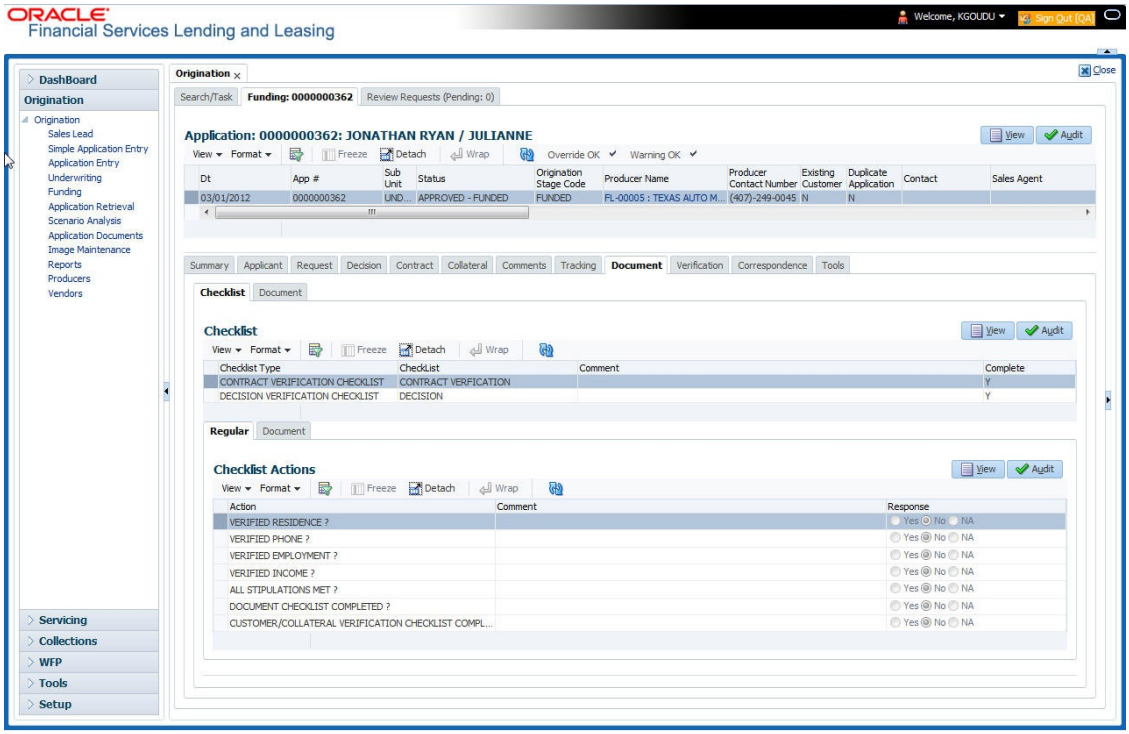


Figure 6-23 Document-Lease



For details on this screen refer Document Tab *section in* ***Underwriting*** *chapter.*

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6.13 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the LoanLine of creditLease until you fix all the errors.

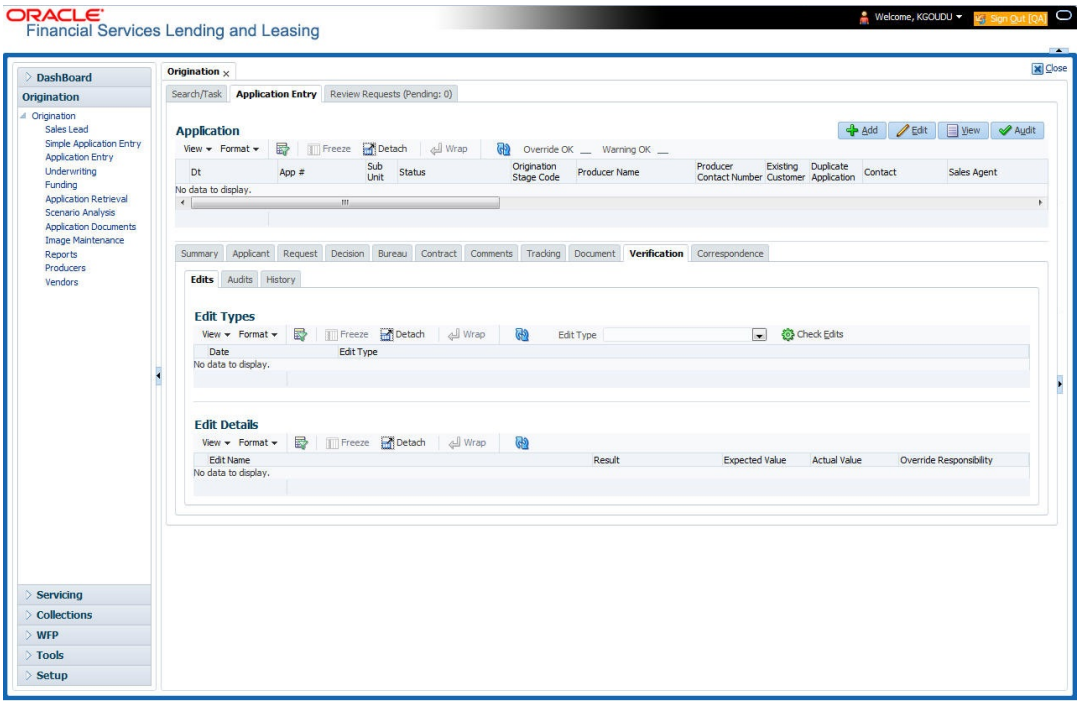
If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move application to queue of the user with required authority.)

To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.
2. When you are finished entering data, on the Application Entry tab, click **Verification** sub tab, then click the **Edits** sub tab.

Figure 6-24 Verification



For details on this screen refer Verification Tab *section in* ***Underwriting*** *chapter.*

6.14 Tools tab

The Tools tab calculates the payment amount, term, interest rate, LoanLine of creditLease amount, amortization schedule and allows for the printing of a report.

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For detailed information on using the tools, refer Tools chapter.

- Application Entry using Fax-In

6.14.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once the all the images are loaded into the system using the steps mentioned in **Entering a Credit Application** section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the **New Application** button. The option is available only if has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of **ACCESS TO MENU IMAGE MAINTAINENCE** flag defines the availability of this feature. If the flag is set to **Y** then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image will no longer be available in the container since the container only holds those images which are not associated with any application.

6.15 Review Request

The Review Request tab facilitates to flag an ApplicationAccount for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected ApplicationAccount and also to process the review with multiple reviewers.

For detailed information on using this feature, refer to Review Request section in Underwriting chapter of the document.

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7
Underwriting

This chapter explains how to use the Underwriting screen to complete the following tasks:

- Introduction
- Underwriting Screen - an overview
- Loading an Application on the Underwriting screen
- Summary Tab
- Applicant Tab
- Business Tab
- Request Tab
- Decision Tab
- Customer Credit Limit tab
- Master Account tab
- Bureau Tab
- Collateral Tab
- Comments Tab
- Tracking Tab
- Document Tab
- Verification Tab
- Correspondence Tab
- Tools Tab
- Review Request

7.1 Introduction

Underwriting is the next step after application entry in LoanLine of creditLease origination cycle. At the beginning of underwriting process, the application has been entered into Oracle Financial Services Lending and Leasing, receiving an application number. The application, then passes through the initial prescreening checks, and receives a credit bureau report. (Credit bureau pulls are based upon zip code setup). The system assigns it a custom credit score and based on this, the application automatically updates its status and sent to the appropriate queue. In doing so, one of three things happen to the application:

- The application passes all the prescreening requirements and is automatically approved based on the auto-decisioning process. The system, then, automatically notifies the producer with a decision fax. You can use the Underwriting screen to view the application and decision information and proceed to funding.
- The application fails the prescreening requirements and is automatically rejected based on the auto-decisioning process. Again, the system notifies the producer with a decision fax.

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You can use the Underwriting screen to view application and decision information. Also, you can rehash the application.

- The application receives a status requiring a manual review and is sent to the underwriting queue. It is now up to the underwriter to verify data and manually change the status of application using Underwriting screen.

This chapter explains how to use the Underwriting screen to complete the following tasks:

- Loading an application on the Underwriting screen
- Verifying the applicant information
- Verifying the credit bureau data
- Calculating and validate the debt-to-income ratios
- Requesting a credit bureau report manually
- Adding comments and tracking attributes
- Making a decision about an application
- Verifying the edits
- Rehashing an application
- Ageing an application
- Review Requests

7.2 Underwriting Screen - an overview

The underwriting process follows these basic steps:

- Opening the Underwriting screen and loading the application you want to work with.
- Viewing and verifying information about the applicant supplied during application entry.
- Viewing information from the credit bureau report.
- Viewing and verifying information regarding the collateral, if present.
- Viewing and verifying information regarding the trade-ins, if present.
- Calculating and validating the debt-to-income ratios.
- Selecting the pricing for the application.
- Specifying information regarding stipulations, itemizations, check lists, and rate schedules (variable rate LoanLine of creditLease only), if required. (The checklist can be configured to display a list of tasks to follow when using the Underwriting screen.)
- Making a decision on the LoanLine of creditLease (APPROVE, REJECT, or CONDITION).
- Performing an edits check to verify the information on Underwriting screen.
- Viewing errors and warnings from the edits check and make the required corrections to the data.
- Changing the status of the application.

7.3 Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with. For details about using the Loading an application, refer Searching for an Application in the chapter Search Function.

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This section consists of the following topics:

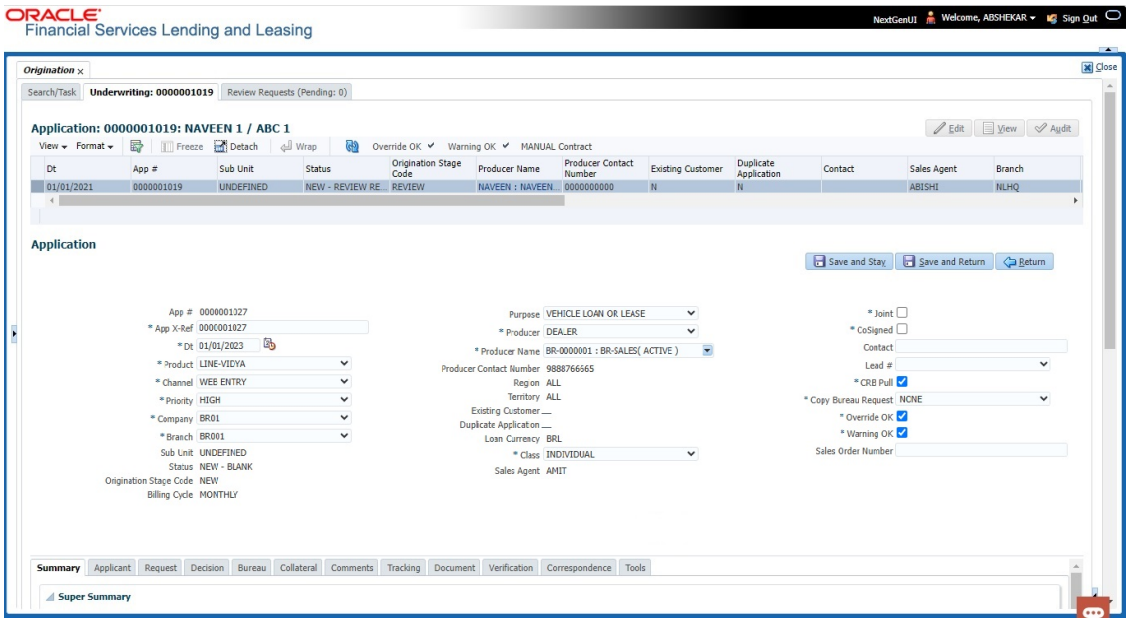
- Applications
- Changing the Status of the Application
- Rehashing an Application
- Aging an Application

7.3.1 Applications

The Underwriting screen's Applications section appears at the top of the screen opened from Underwriting master tab. The screen displays the application number and name on the header and contains information such as application purpose, product and producer.

In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

Figure 7-1 Application



A brief description of the fields is given below:

Table 7-1 Underwriting screen's Applications

Field	View this
App #	The application number
App X-Ref	If auto updated, then indicates that it is the application number generated from external system. While adding an application, the default value is updated as UNDEFINED. It is mandatory to populate the X-Ref number during application entry. However, there are no validations on the format but while saving the record, the value = UNDEFINED is replaced with 'Application Number' generated by the system.

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Table 7-1 (Cont.) Underwriting screen's Applications

Field	View this
Dt	The application date
Product	The LoanLine of creditLease product of the application.
Channel	How the application information was received.
Priority	The priority of the application.
Company	The company of the application.
Branch	The branch of the company.
Sub Unit	View the Sub Unit associated with the company/ branch combination. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.
Status	The status of the application.
Origination Stage Code	The origination stage code of the application.
Billing Cycle	The billing cycle of the application. System displays the applicable billing cycle by default based on the product and the calculation method defined at Setup > Products screen. The editable nature of billing cycle is controlled by the system parameter UIX_BILL_CYCLE_ALLOWED_ IND. However, for Rent Factor type of lease calculation, only 'Monthly' is applicable and system displays an error on save if any other value is selected.
Purpose	The purpose of the application.
Producer	The producer type and producer of the application. The Producer drop-down list displays all the Producers maintained in lookup code PRO_TYPE_CD (PRODUCER TYPE CODES). Since the Company and Branch of the account and Producer need not be the same, you can select any Producer across all branches of the company to which the account belongs. This implies that a common Producer belonging to a company can be specified to accounts which belong to different branches but the same company.
Producer Name	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open **Producers** page with details of the producer.
Producer Contact Number	The system displays the contact number of the producer.
Region	The region of the producer.
Territory	The territory of the producer.
Existing Customer	Indicates if the customer is an existing customer.
Duplicate Application	Indicates if the application is a duplicate application.
LoanLine of creditLease Currency	The LoanLine of creditLease currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.

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Table 7-1 (Cont.) Underwriting screen's Applications

Field	View this
Contract Type	The type of application. **Manual** indicates OFSLL generated application, where as **eContract/Dealer** indicates that application is generated from external system.
Joint	If selected, indicates this is a joint application.
Cosigned	If selected, indicates this is a co-signed application.
Contact	The contact of the application.
Lead #	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
CRB Pull	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.
Copy Bureau Request	This option is enabled only if CRB Pull check box is selected and facilitates to copy and re-use the existing customer bureau details maintained in the system to new applicant. System supports copying of bureau details of both individual customer as well as business entity and for primary and secondary applicants. Select one of the following option from the drop-down list: NONE - If selected, system does not copy existing customer bureau details and has to be manually handled during decision stage. COPY LATEST - If selected, system copies the existing customer bureau details if the same is available within the time frame configured in system parameter. DAYS_TO_PULL_CRB_REPORT. However, if no bureau details are available within configured time frame of system parameter, system automatically triggers for new bureau pull.
Override Ok	Check this box to ignore the overrides. If the application has been marked as **Override OK** then the system would allow you to change the application status even when override condition exists.
Warning Ok	Check this box to ignore the warnings. If the application has been marked as **Warning OK** then the system would allow you to change the application status even when warning exists.

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Table 7-1 (Cont.) Underwriting screen's Applications

Field	View this
Proxy for Underwriter	If you are acting as a proxy for an Underwriter, then you can select the Underwriter's name from the adjoining options list. The list displays all the associated Underwriters, Underwriting Supervisors, and Underwriting Managers. However, this is not mandatory and can be used while auctioning an application on behalf of another underwriter.
Sales Order Number	If you have a Sales Order Number which is to be associated to the application, specify the same. You can enter a unique alpha-numeric number up to 80 characters. **Note**: You can also enter Null or even blank value. On funding, this Sales Order Number is associated to the account and in-turn helps to group all those accounts with the same sales order number. For more information, refer to this field in Servicing module.

Perform any of the Basic Actions mentioned in Navigation chapter.

7.3.2 Changing the Status of the Application

You can use underwriting screen's Applications master screen to change the status and sub status of the application.

To change the status of the application

1. On the Underwriting form's **Application** master screen, change the status of application to either APPROVED, CONDITIONED, or REJECTED in the **Status** field and click **Save**. The system checks the information on the Underwriting form using guidelines established during implementation.

   The system finds an error based on these guidelines, a Warning message appears stating **Validation Error exist, Unable to Change the status. Please check the Edits**.

2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the Verification Tab section in this chapter.)
   During status change:

   - If there is an error in the edit, system displays an error message as **Errors exist. Cannot change status. Please Verify Edits**. and previous status is retained.
   - If there is an edit which requires override, the system displays an override message as **Override Required. Do you want to continue?**
     - If you select **Yes**, the system will continue with OVERRIDE_REQUIRED processing by changing the status.
     - If you select **No**, the system will change the status back to old status.

   During status change, if there is a warning in the edit, the system displays an error message as **Warning Exists. Do you want to continue?**.

   - If you select **Yes**, the system will continue processing by changing the status.
   - If you select **No**, the system will change the status back to old status.

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7.3.3 Rehashing an Application

Once the application moves to status of APPROVED, REJECTED, or CONDITIONED status, you cannot amend the information. However, you can amend the application, by changing the sub status of the application to REHASHING.

To Rehash the Application

1. Open the Underwriting screen and load the application you want to change with the APPROVED, REJECTED, or CONDITIONED status.
2. In the Applications master section, select REHASHING in the **Sub Status** field and click **Save**.
   After you enter the information required in the application, you can change the status to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN. (For more information, refer Decision Tab section in this chapter.)

   Once the status is changed to Approved, Rejected, conditioned, or Withdrawn, you cannot make further changes to the information on the Decision tab.

7.3.4 Aging an Application

The Underwriting screen can be configured so that applications will be moved to a separate queue after a certain amount of time. (This time frame is determined in setup). This applications receive a sub status of AGED APPLICATION. This housekeeping function allows you to keep your system free of stagnant application by moving them into an archive.

7.4 Summary Tab

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

Using this screen, you can view the following details in their respective sections:

- Super Summary
- Applicant
- Ratios
- Bureau
- Checklist
- Collateral
- Trade-In
- Requested
- Approved
- Decision Itemizations
- Decision History
- Comments
- Stipulations/Adverse Actions

To view the Super Summary

1. Open the Underwriting screen and load the application you want to work with.

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2. Click **Summary** tab. By default the system opens the summary tab. Expand the Super Summary section.

Figure 7-2 Summary - Loan

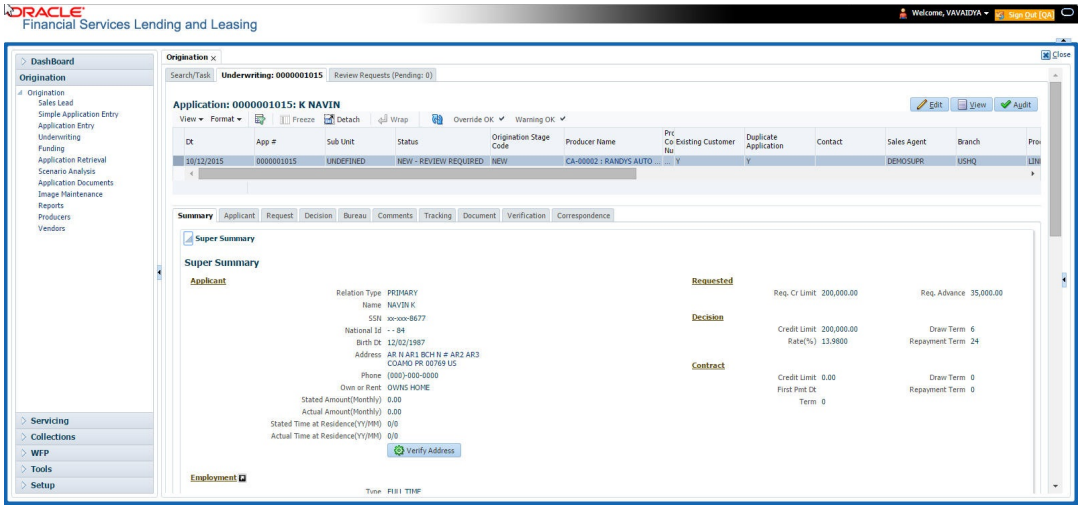

Figure 7-3 Summary - Lease

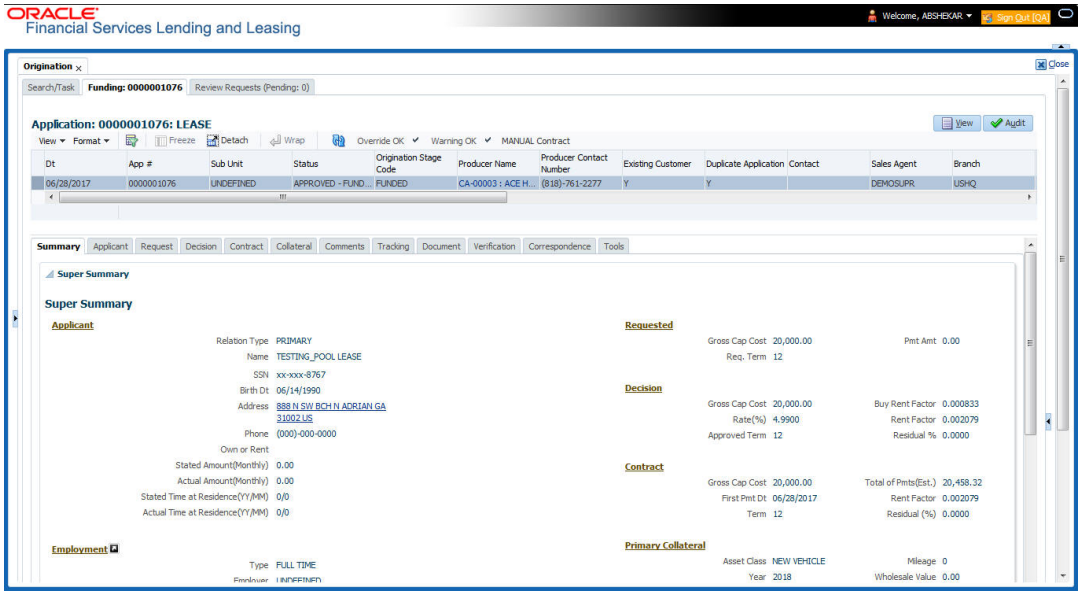

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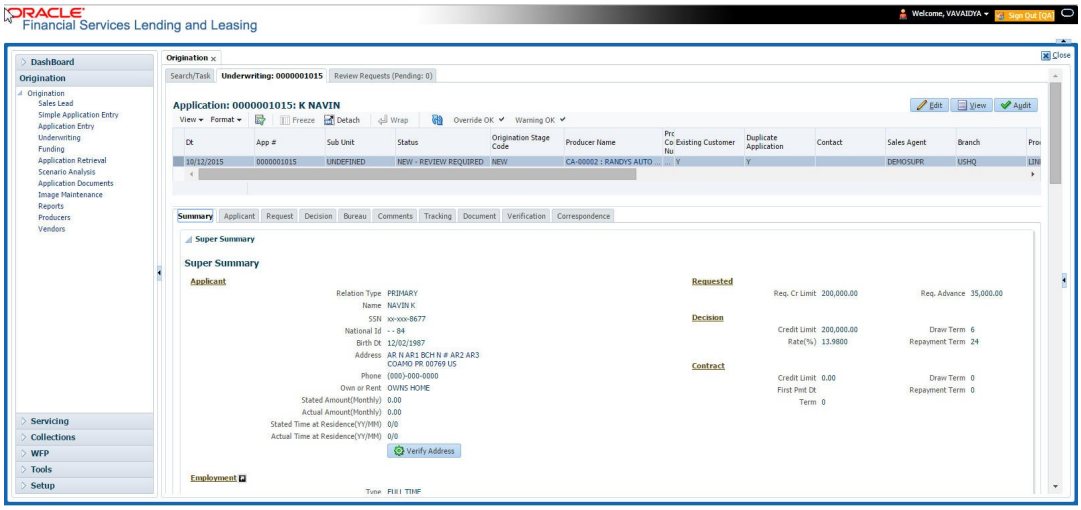
Figure 7-4 Summary - Line



The Super Summary tab provides a snapshot of all relevant details in a single screen and contains details of Applicant, Employment, Ratios, Bureau, Requested financials, Decision updates, Contract updates and Primary Collateral details. You need not have to navigate to each of these tabs for specific information on the application. Also clicking on the hyperlinks of Address, Employment, Ratios, and Trade-In helps you to directly navigate to respective tab(s).

During the Underwriting and Funding stages, **verified** button is displayed just below the address and employment details for each of the applicants. This would be enabled only when the Verified by and Verified Dt in the respective tabs are blank. You can verify the details from the Super Summary tab. Clicking on **Verified** will do the following:

1. System will copy the stated values to Actual values.
2. System will stamp the **Verified By** as **User Name** and **Verified Date** as **Current GL Date** for the respective applicant.
3. If **Verified Details** are already updated in tab or if the details are stamped, this button will be disabled.
4. **Verified** button will be available when **Actual Amount** equal to ZERO or **Verified By** or **Verified Date** is NULL.

You need not navigate to Address and Employment tab for verifying applicant details.

Decision details will be displayed when application has Origination Stage as **Review, Decisioned, Contract or Funded**. In case an application is Rehashed, only Decision information will be displayed and Contract information will not be displayed. Contract details will be displayed when application has Origination Stage as **Contract or Funded**.

The system displays the collateral details maintained in the collateral tab on click of navigation button under the headings Primary Collateral and Secondary Collateral. Collateral details for Unsecured loan also will be displayed if they are maintained.

All the trade-in details, if any, maintained in the application would be displayed on click of Navigation button.

7.5 Applicant Tab

Having selected and loaded an application, you can view the information about applicant in the Applicants tab. This is information that was recorded on the Application Entry screen or

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gathered during the credit pull. You can edit data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

Using the information supplied on the application, complete the Applicants tab details and the following sub tab details:

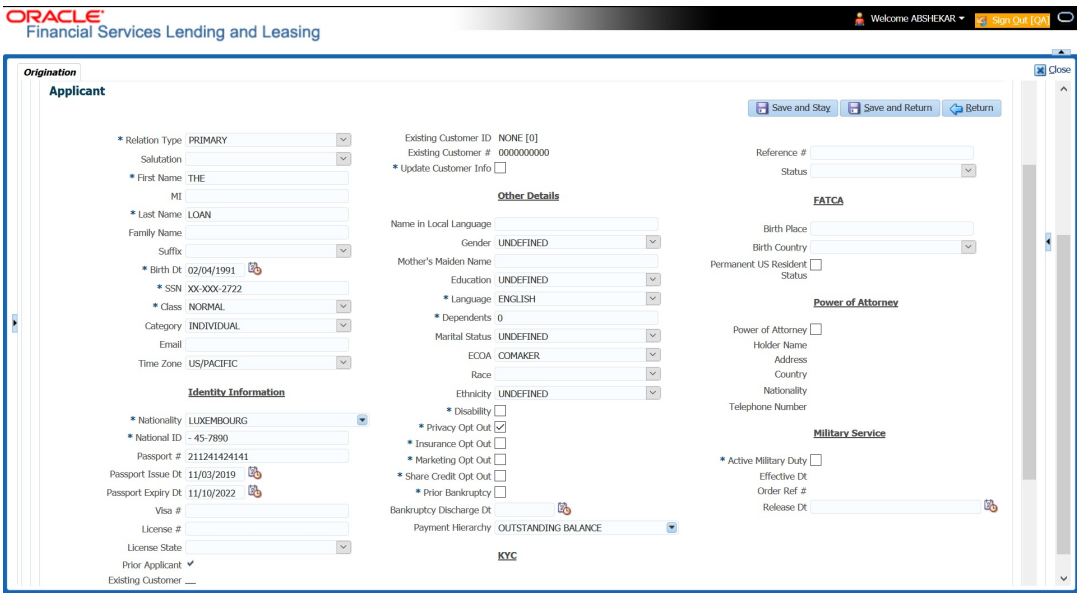
- Address
- Employments
- Telecoms
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts
- Tracking Attributes

Primary Applicant details are required for SME applications also. The system uses information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

To verify applicant information on the Underwriting screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants** tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

Figure 7-5 Applicant



A brief description of the fields is given below:

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Table 7-2 Applicant

Field	Do this
Relation Type	Select the relationship type from the adjoining drop-down list. For example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation from the adjoining drop-down list.
First Name	Specify the applicant's first name.
MI	Specify the applicant's middle name.
Last Name	Specify the applicant's last name.
Family Name	Specify the applicant's family name.
Suffix	Select the name suffix/generation from the adjoining drop-down list.
Birth Dt	Specify the applicant's date of birth.
SSN	Specify the applicant's social security number.
Class	Select the classification of the applicant from the adjoining drop-down list. For example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as **secured applications**. You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business Applicants link on the Applicants link is available. (required).
Email	Specify the personal Email ID of the applicant.
Time Zone	Specify the time zone to which the applicant belongs. This information appears when you enter and save the zip code for the primary applicant's current home address on the Address sub screen. You can also manually complete this field.
Identity Information Section	
Nationality	Select the applicant's nationality from the adjoining drop-down list.
National ID	Specify the national identification number.
Passport #	Specify the passport number.
Passport Issue Dt	Select the date on which passport was issued.
Passport Expiry Dt	Select the passport's expiration date.
Visa #	Specify the applicant's visa number.
License #	Specify the applicant's license number.
License State	Select the state where the license was issued, from the adjoining drop-down list.
Prior Applicant	Check this box to indicate that the customer is an existing customer.
Existing Customer	Check this box to indicate that this applicant has a previous account.
Existing Customer ID	Specify the customer ID if the applicant is an existing customer.

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Table 7-2 (Cont.) Applicant

Field	Do this
Existing Customer #	Specify the customer number if the applicant is an existing customer. On saving the applicant details, the data in **Existing Customer #** is displayed as a link in **Applicant** section header and clicking on the same will display the customer details in Search Results section of Servicing module.
Update Customer Info	Check this box to indicate if system can override the existing customer information and create the record with latest address and communication details of the customer.
Other Details section	
Name in Local Language	Specify the applicant's name in local language.
Gender	Select the gender of the applicant from the adjoining drop-down list.
Mother's Maiden Name	Specify the mother's maiden name.
Education	Select the education of the applicant from the adjoining drop-down list.
Language	Select the applicant's native language from the adjoining drop-down list.
Dependents	Specify the number of dependents.
Marital Status	Select the marital status of the applicant from the adjoining drop-down list.
ECOA	Select the ECOA (Equal Credit Opportunity Act) code, from the adjoining drop-down list. This defines the various possibilities on who is liable; individual, joint, cosigner and so on.
Race	Select the applicant's race from the adjoining drop-down list.
Ethnicity	Select the applicant's ethnicity from the adjoining drop-down list. This is the information the Home Mortgage Disclosure Act requires to be reported.
Disability	Check this box if the application has a disability.
Privacy Opt Out	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Check this box to indicate that the applicant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Check this box to indicate that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Check this box to indicate that the applicant has elected to refrain from financial information and share credit related inquiries.
Prior Bankruptcy	Check this box if prior bankruptcy exists.
Bankruptcy Discharge Dt	Enter the discharge date of prior bankruptcy (if one exists).

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Table 7-2 (Cont.) Applicant

Field	Do this
Payment Hierarchy	Select the required Hierarchy Definition to be used for payment appropriation from the drop-down list. The list is populated with all the predefined and enabled hierarchy definitions maintained Setup > Administration > Users > Payment Hierarchy screen. The Hierarchy Definition selected here is propagated to Servicing > Customer/Business details. If an existing hierarchy is modified and the **Update Customer/Business info** option is enabled, then the Payment Hierarchy in Servicing > Customer / Business details are also updated.
KYC Section	
Reference #	Specify the reference number.
Status	Select the status of the applicant from the adjoining drop-down list.
FATCA Section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant.
Permanent US Resident Status	Check this box if the applicant has permanent US resident status.
Power of Attorney Section	
Power of Attorney	Check this box if you hold a power of attorney.
Holder Name	Specify the holder name of the power of attorney.
Address	Specify the address of the holder.
Country	Specify the country of the power of attorney holder.
Nationality	Specify the nationality of the power of attorney holder.
Telephone Number	Specify the telephone number of the power of attorney holder.
Military Service - this section can be used to capture applicant's Active Military Duty details and can be validated with applicant Bureau Details.	
Active Military Duty	Check this box to indicate if applicant is on Active Military Duty.
Effective Dt	Select the date from when the applicant is on Active Military duty using adjoining calendar.
Order Ref #	Specify the Order Reference number which indicates the applicant's Active Military duty service.
Release Dt	Select the date from when the applicant was released from Active Military duty using adjoining calendar.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. You can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.

This section consists of the following topics:

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- Address Sub Tab
- Employments Sub Tab
- Telecoms Sub Tab
- Summary Sub Tab
- Credit Score Sub Tab
- Duplicate Applicant Sub Tab
- Existing Account Sub Tab
- Tracking Attributes Sub Tab
- Customer Search Tab

7.5.1 Address Sub Tab

You can specify more than one address for each applicant, such as a home address, second home address, and vacation home address. However, at least one must be marked as current. Also, only one address can be selected as the mailing address, and that address must be marked as current. Finally, while you can have more than one Home type address, only one can be marked as current.

To complete the Address sub tab

1. Click **Address** sub tab.
2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   Based on the country chosen in the address tab, the fields for capturing the address will vary.

   A brief description of the fields is given below:

Table 7-3 Address

Field	Do this
Address Type	Select the type of address from the adjoining option list.
Current	Check this box if this is a current address. The mailing address must be marked as current.
Confirmed	Check this box if the address is the confirmed one
Mailing	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Country	Select the country of mailing address from the adjoining drop-down list.

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Table 7-3 (Cont.) Address

Field	Do this
Address Details section	
Postal Type	Select the postal address type from the adjoining drop-down list.
Address #	Specify the address number of the mailing address.
Street Pre	Select the street prefix (directional) from the adjoining drop-down list.
Street Name	Specify street name.
Street Type	Select the street type from the adjoining drop-down list.
Street Post	Select the street postfix (directional) from the adjoining drop-down list.
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Address Line 3	Specify the third address line.
Zip	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
Zip Extn	Specify the extension of the zip code.
City	Specify the city of the mailing address.
State	Select the state of the mailing address, from the adjoining drop-down list.
Phone	Specify the phone number.
Additional Information section	
Own / Rent	Select the ownership type from the adjoining drop-down list.
Landlord	Specify the landlord's name.
Landlord Phone	Specify the landlord's phone number.
Contact	Specify the person contacted on behalf of landlord.
Contact Title	Specify title of the person contacted on behalf of landlord.
Contact Phone	Specify phone number of the person contacted on behalf of landlord.
Extn	Specify the extension of the phone of the person contacted on behalf of landlord.
Census Tract/ BNA code	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.
MSA Code	Specify the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports.
Comment	Specify a comment.
Address Rent Mortgage Stated section	
Years	Specify the stated number of years at residence.
Months	Specify the stated number of months at residence.

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Table 7-3 (Cont.) Address

Field	Do this
Currency	Select the currency code of payment amount, from the adjoining drop-down list.
Pmt Amount	Specify the stated payment amount.
Frequency	Specify the stated payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Address Rent Mortgage Actual section	
Years	Specify the Actual number of years at residence.
Months	Specify the Actual number of months at residence.
Pmt Amount	Specify the Actual payment amount.
Frequency	Specify the Actual payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

7.5.2 Employments Sub Tab

Use the Employment sub screen to record employment information about the applicant. You can have more than one entry.

To complete the Employments sub tab

1. Click **Employments** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-4 Employments

Field	Do this
Current	Check this box if this is the current employment.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Type	Select the address type from the adjoining drop-down list.

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Table 7-4 (Cont.) Employments

Field	Do this
Employer	Specify the employer's name. You can enter up to 240 characters.
Occupation	Select the occupation from the adjoining drop-down list.
Title	Specify the title.
Department	Specify the department of the employer.
Employee ID	Specify the employee identification.
Employer Address section	
Country	Select the country from the adjoining drop-down list.
Address #	Specify the building number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
Zip Extn	Specify the zip code extension.
City	Specify the city.
State	Select the state from the adjoining drop-down list.
Additional Information section	
Phone	Specify the work phone number.
Extn	Specify phone extension.
Contact	Specify the person contacted on behalf of the employer.
Contact Title	Specify title of the person contacted on behalf of the employer.
Contact Phone	Specify phone number of the person contacted on behalf of the employer.
Contact Extn	Specify the extension of the phone of the person contacted on behalf of the employer.
Comment	Specify a comment.
Employment Details Stated section	
Years	Specify the stated number of years with the employer.
Months	Specify the stated number of months with the employer.
Pay Day	Select the stated payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.
Frequency	Select the stated payment frequency from the adjoining dropdown list.
Currency	Select the currency code from the adjoining drop-down list.
Income Amt	Specify the stated income.
Salary	View the salary of the customer.
Employment Details Actual section	

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Table 7-4 (Cont.) Employments

Field	Do this
Years	Specify the Actual number of years with the employer.
Months	Specify the Actual number of months with the employer.
Pay Day	Select the Actual payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.
Frequency	Select the Actual payment frequency from the adjoining drop-down list.
Income Amt	Specify the Actual income.
Salary	View the salary of the customer.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.5.3 Telecoms Sub Tab

The Telecoms sub screen only needs to be completed if additional phone numbers exist. If not, this sub screen can be left blank.

To complete the Telecoms sub tab

1. Click the **Telecoms** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-5 Telecoms

Field	Do this
Type	Select the telecommunication type from the drop-down list.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Check this box if this Telecom number is current.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Time Zone	Select the applicant's time zone from the drop-down list.
Start Time	Specify the best time to start the call.

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Table 7-5 (Cont.) Telecoms

Field	Do this
Period	Select the time period for the best time to call start time, AM or PM, from the drop-down list.
Best day to call	Select the preferred day of the week to contact the customer from the drop-down list.
End Time	Specify the best time to end the call.
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.5.4 Summary Sub Tab

The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

To View Summary sub tab

1. Click the **Summary** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-6 Summary

Field	Do this
What if Pmt Amt	Specify the payment amount you want to use in the ratios.
Score	View the credit score for the application
Grade	View the credit grade for the application
Totals	
Monthly Income- Stated Amt	The stated monthly income.
Monthly Debt- Stated Amt	The stated monthly liability.
Monthly Income- Actual Amt	The actual monthly income.
Monthly Debt- Actual Amt	The actual monthly liability.
Assets Amt - Liabilities Amt	The net worth amount.
Ratios	
Debt - Stated Before (%)	The debt amount stated before.
Debt - Stated After (%)	The debt amount stated after.
Debt - Actual Before (%)	The actual debt amount before.
Debt - Actual After (%)	The actual debt amount after.
Disposable Inc - Stated Before (%)	The disposable income stated before.
Disposable Inc - Stated After (%)	The disposable income stated after.
Disposable Inc - Actual Before (%)	The actual disposable income before.
Disposable Inc - Actual After (%)	The actual disposable income after.
Revolving Debt - Stated Before (%)	The stated revolving debt before.
Revolving Debt -Stated After (%)	The stated revolving debt after.

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Table 7-6 (Cont.) Summary

Field	Do this
Revolving Debt - Actual Before (%)	The actual revolving debt before.
Revolving Debt - Actual After (%)	The actual revolving debt after.
Pmt to Income - Stated Before (%)	The stated income payment before.
Pmt to Income - Stated After (%)	The stated income payment after.
Pmt to Income - Actual Before (%)	The actual income payment before.
Pmt to Income - Actual After (%)	The actual income payment after.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
   Once the payment amount is approved in Decision screen, it will be copied and displayed in the **What if Payment** field in Summary sub screen.

Calculating Debt Ratios

The system offers powerful tools to the underwriter for analyzing an applicant's debt-to-income ratios (total of an applicant's debt obligation divided by that person's regular income). The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

An underwriter may also add information to the Incomes and Liabilities sections on the Summary sub screen during the underwriting process.

The debt-to-income ratios in the Ratios section can be recalculated by including or excluding information from the Incomes section, Liabilities section and Financials sub screen.

To calculate debt ratios

1. Open the Underwriting screen and load the application you want to work with.
2. In the Underwriting link bar, click **Applicants**.
3. On the **Applicants Details** screen, select the applicant you want to work with and click **Show** in the **Details** column.
4. Click **Summary** sub tab.
5. On the **Summary** sub screen, view the display only data in the **Totals** section.

Table 7-7 Summary

Field	View this
Monthly Income (Stated)	The stated monthly income.
Monthly Income (Actual)	The actual monthly income.
Monthly Debt (Stated)	The stated monthly liability.
Monthly Debt (Actual)	The actual monthly liability.
Assets	The assets.
Liabilities	The liabilities.
Net-Worth	The net-worth.

6. In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios.
   Once the payment amount is approved in Decision screen, it will be copied in the What if Payment field and the ratios are updated accordingly.

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Whenever you modify the **What If pmt Amt** field, system automatically calculates the below ratio's:

- Stated Before DTI - if liabilities, stated income or applicant financials are updated.
- Stated After DTI - if decision payment amount, liabilities, stated income or applicant financials are updated.
- Actual Before DTI - if liabilities, actual income or applicant financials are updated.
- Actual After DTI - if decision payment amount, liabilities, actual income or applicant financials are updated.
- Stated PTI - if decision payment amount, stated income or applicant financials are updated.
- Actual PTI - if decision payment amount, liabilities, actual income or applicant financials are updated.

This section consists of the following topics:

- Financials Sub Tab
- Liabilities Sub Tab
- Other Incomes Sub Tab
- Rescoring a Credit Bureau Report Manually

7.5.4.1 Financials Sub Tab

The Financials sub screen only needs to be completed if financial assets exist on the application. If not, this sub screen can be left blank.

To complete the Financials sub tab

1. Click **Financials** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-8 Financials

Field	Do this
Type	Select financial type from the drop-down list. For example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Account #	Specify the account number.
Currency	Select the currency code from the drop-down list.
LoanLine of creditLease Currency Amount	View the LoanLine of creditLease currency amount.
Amount	Specify amount.
Include	Check this box to indicate that the Asset is included.
Comment	Specify comment, if any.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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7.5.4.2 Liabilities Sub Tab

All the liabilities of the applicant that are entered during application entry are displayed in this tab. For example: Rent. In addition, if you need to record additional liabilities for an applicant the same can be done in this tab. Also any liability information of the applicant received through credit pull will be displayed under **Credit Bureau Data** in Liabilities sub tab.

To complete the Liabilities sub tab

1. Click **Liabilities** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-9 Liabilities

Field	Do this
Include	Check this box to indicate that the liability is included.
Liability Type	Select the liability type from the adjoining drop-down list.
Currency	Select the currency code from the adjoining drop-down list.
Amount	Specify the liability amount.
LoanLine of creditLease Currency Amount	View the LoanLine of creditLease currency amount.
Frequency	Select the frequency from the adjoining drop-down list.
Account Type	Specify the account type.
Account Balance	Specify the account balance.
LoanLine of creditLease Account Balance	View the LoanLine of creditLease currency amount.
Comment	Specify a comment, if any.
Credit Bureau Data	
Bureau	View the name of credit Bureau.
Open Dt	View the opening date of credit account.
Pmt Manner	View the mode of payment.
Account #	View the account number.
Status	View the current status of credit account.
Account Type	View the type of account maintained.
Creditor's Name	View the name of the Creditor.
Subscriber #	View the Subscriber number.
ECOA	View the ECOA (Equal Credit Opportunity Act) code.
Term	View the term of credit.
Credit Limit	View the total credit limit amount.
High Balance	View the high balance amount if any.
Past Due Amt	View the total past due amount if any.
30	View the number of delinquency days.
60	View the number of delinquency days.
90	View the number of delinquency days.

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3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. The Dedupe Liabilities button removes duplicate (**de-dupes**) liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications.

7.5.4.3 Other Incomes Sub Tab

The Other Incomes sub tab only needs to be completed if other incomes exist on the application. If not, this sub screen can be left blank.

To complete the Other Incomes sub tab

1. Click the **Other Incomes** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-10 Other Incomes

Field	Do this
Type	Select the income type from the adjoining drop-down list. **Note**: In case, the other income of the applicant is from Employment, then the details of **Actual Amount** specified in the Employments Sub Tab is auto populated. Also if the income is verified in the Employments Sub Tab, then **Verified By** and **Verified Dt** details are auto populated. You can also verify the details here using the current system date.
Currency	Select the currency from the adjoining drop-down list.
Stated Amount	Specify the monthly stated income.
Frequency	Select the income frequency from the adjoining drop-down list.
LoanLine of creditLease Currency Amount Stated	View the LoanLine of creditLease currency amount stated.
Comment	Specify a comment, if any.
Include	By default the include check box is selected indicating that the other income details are included. You can deselect the same if not required. When Include check box is selected system automatically adds the **Loan Currency Amount Stated** and **Loan Currency Amount Actual** details to Applicant > Summary Tab. Also system calculates the DTI and PTI ratio's based on **Actual Amount** specified.
Actual Amount	Specify the actual monthly income amount.
LoanLine of creditLease Currency Amount Actual	View the actual LoanLine of creditLease currency amount.
Verified By	The Verified By field is auto populated with the logged in user name only after the record has been verified and saved.

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Table 7-10 (Cont.) Other Incomes

Field	Do this
Verified Dt	You can verify the record by selecting the current system date from the adjoining calendar icon. **Note**: System displays an error message if any other dates is selected apart from current system date.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.5.4.4 Rescoring a Credit Bureau Report Manually

Any manually pulled credit bureau reports can be used to rescore an application.

To manually rescore a credit bureau report

1. Open Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants**.
3. On the **Applicants Details** screen, select the applicant you want to work with and click **View**.
4. Click the **Credit Scores** sub tab.
5. In the Rescore Applicant section, select in the Credit Report ID field, the bureau report you want to use to rescore the applicant.
6. Click **Rescore**.

   The system displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

7.5.5 Credit Score Sub Tab

You can view the credit score based on the system's internal scoring models in Credit Scores sub tab.

To View Credit Scores sub tab

1. Click the **Credit Scores** sub tab.

You can view the following details:

- Credit Score
  - Model
  - Bureau
  - Credit Report ID
  - Credit Grade
  - Score
  - Current
- Parameters
  - Parameters
  - Value

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– Score

> **Note**
>
> If you select No Bureau in the Credit Bureau Report ID field and click **Rescore**, the best match internal scoring is used for rescoring the applicant without credit bureau report.

7.5.6 Duplicate Applicant Sub Tab

Click **De-dupe Applicants** to display the existing customer details of the applicant. While reviewing the de-dupe results, if the current applicant's credentials are exactly matching with an existing customer record, you can attach the current application to the existing customer. The same can be done by just keying in the customer ID in the applicants tab and clicking save.

In case a particular customer has more than one account, on clicking De-dupe Applicants the system displays only one account in **Duplicate** sub tab. However, you can view all the accounts held by customer in **Existing accounts** sub tab.

To View duplicate applicant’s details, click **Duplicate Applicant** sub tab. In this section you can view the duplicate applicant’s details.

A brief description of the fields is given below:

Table 7-11 Duplicate Applicant

Field	Do this
Source Type	View the source type of the duplicate applicant
Applicant Id/ Cus Id	View the applicant ID if the source type is applicant and the customer ID if the source type is customer.
Application #	View the application number of the existing applicant details for the respective records.
Days since last application	View the total number of days elapsed since the last application date. System auto calculates this value as **Current system date (minus) Last application date**
ID	View the applicant ID
First Name	View the first name of the duplicate applicant
Middle Name	View the middle name of the duplicate applicant
Last Name	View the last name of the duplicate applicant
Date of Birth	View the date of birth of the duplicate applicant
CIF	View the CIF no of the duplicate applicant
SSN # / National ID	View the national ID or SSN number of the duplicate applicant
Driving License #	View the driving license number of the duplicate applicant
City	View the city of the duplicate applicant
State	View the state of the duplicate applicant
Zip	View the zip of the duplicate applicant

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7.5.7 Existing Account Sub Tab

The Existing Account Sub Tab displays the applicant's details, if it has been previously maintained in the system. Also along with the applicant's details, the account number of the applicant is displayed as a hyperlink. Clicking on the hyperlink will display the respective account details through the Customer Service screen of Servicing module.

In case you do not see a hyperlink associated with the account number, then you might have restricted access to the Servicing module. You can request your system administrator to navigate to Setup > User > Access screen, and enable the **ACCESS TO SERCOLL UCS CUSTOMER SERVICE TAB** option in Security Access Definition section available in the **Screen** tab. For more information, on defining user privileges, refer to **3.3.2 Screen** section in Setup guide.

View the following details:

Table 7-12 Existing Account

Field	View this
Account #	The account number.
Title	The account title.
Relation	The customer relationship.
Product	The LoanLine of creditLease product.
Payoff Amount	The payoff amount.
Amount Due	The delinquent amount due.
Oldest Due Dt	The due date.
Status	The account status.
Company	The company.
Branch	The branch.
Total Pay Off Amt	The payoff amount.
Total Amt Due	The total due amount.

7.5.8 Tracking Attributes Sub Tab

You can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attribute tab.

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

To track attributes

1. Click **Tracking Attributes** sub tab.
2. Select the item you want to track.
3. Click **Edit** to edit the following information:

Table 7-13 Tracking Attributes

Field	Do this
Sub-Parameter	View the sub-parameter.

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Table 7-13 (Cont.) Tracking Attributes

Field	Do this
Parameter	View the parameter.
Value	Specify the information about the corresponding Value field.

4. Save changes you made to the account.

This section consists of the following topic:

- Create Tracking

7.5.8.1 Create Tracking

1. Click **Create Tracking**, the system loads the tracking parameters.
   - If you want to reduce the list of parameters, select a sub-attribute in the Sub Attribute box.
   - If your system has been configured to use the Sub Code field, only attributes in a particular group appear in the Parameter display.
2. Specify the requested parameter in the Value field and click **Save**.

7.5.9 Customer Search Tab

While creating an application for an existing customer, you can retrieve and copy the customer details into the new application by using the **Customer Search** section of the Simple Application Entry screen.

You can modify only the address, employment, financial details and not the demographic and identification details.

To copy the Customer Details

1. On the Underwriting screen, click **Applicants** tab.
2. Click **Customer Search** tab.
3. In the **Search Criteria** screen, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find a customer.
4. Click the **Search** button.
   The system locates and displays all the customer details that meet your search criteria in the **Search Results** section.

   Select Reset Criteria at any time to clear the Comparison Operator and Values columns on the Criteria screen.
5. In the **Search Results** section, select a customer you want to load.
6. Select the relation type and click **Copy Customer Details**.

7.6 Business Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business section to assist in approving the LoanLine of creditLease application during underwriting. The Business Applicant screen is available and contains the following sub screens:

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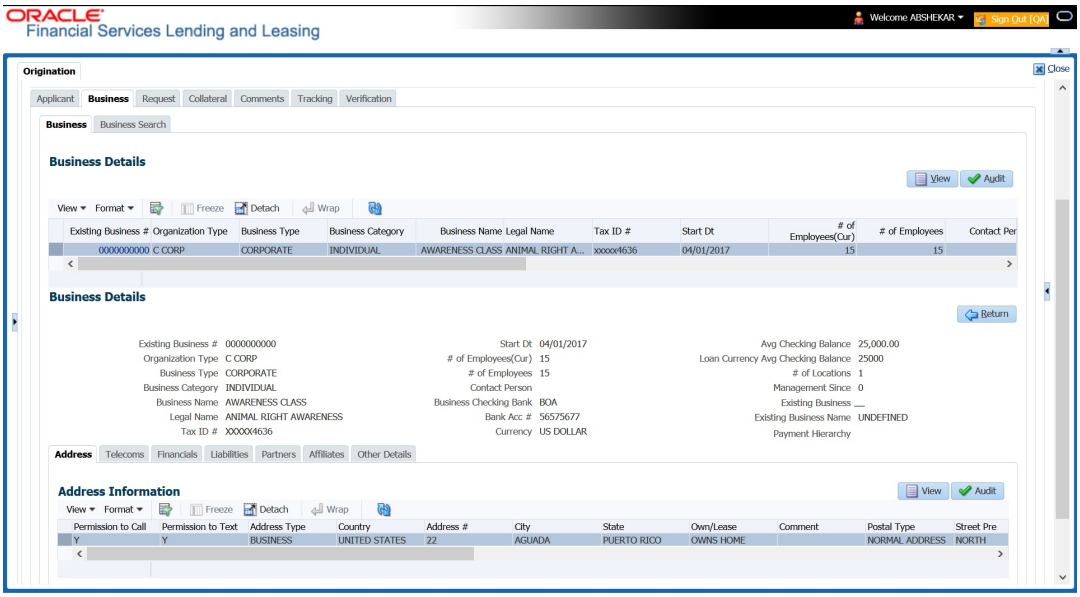
- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

If there are no business information associated with the application, the Business Applicant tab is unavailable.

To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.
   The Business tab appears on the Underwriting screen.
2. Click **Business** Tab.

Figure 7-6 Business



3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-14 Business

Field	Do this
Organization Type	Select the organization type.
Business Type	Select the type of the business.
Business Name	Specify the name of the business.
Legal Name	Specify the legal name of the business.
Tax ID	Specify the tax identification.

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Table 7-14 (Cont.) Business

Field	Do this
Start Date	Specify the business start date.
# of Employees (Cur)	Specify the current number of employees at the business.
# of Employees	Specify the number of employees at the business after financing.
Contact Person	Specify the contact person at the business.
Business Checking Bank	Specify the bank name of the business's checking account.
Bank Acc #	Specify the bank account number.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations of the business.
Management Since	Specify the year the current management was established.
Existing Business	Check this box if it is an existing Business.
Existing Business Name	Specify the name of Business entity. If this is not an existing Business, the field is displayed as UNDEFINED.
Payment Hierarchy	Select the required Hierarchy Definition to be used for payment appropriation from the drop-down list. The list is populated with all the pre-defined and enabled hierarchy definitions maintained Setup > Administration > Users > Payment Hierarchy screen. The Hierarchy Definition selected here is propagated to Servicing > Customer/Business details. If an existing hierarchy is modified and the **Update Customer/Business info** option is enabled, then the Payment Hierarchy in Servicing > Customer / Business details are also updated.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Address Sub Tab
- Telecoms Sub Tab
- Financials Sub Tab
- Liabilities Sub Tab
- Partners Sub Tab
- Affiliates Sub Tab
- Other Details Sub Tab

7.6.1 Address Sub Tab

You can enter more than one address for the business.

To complete the Address Sub Tab

1. Click **Address** Sub Tab.

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2. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 7-15 Address

Field	Do this
Current	Check this box if this is a current address. The mailing address must be marked as current.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Mailing	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
Address Type	Select the address type.
Country	Select the country.
Address #	Specify the building number.
Own /LoanLine of creditLease	Select the ownership type.
Comment	Specify a comment.
Postal Type	Select the address type.
Street Pre	Select the street prefix (directional).
Street Name	Specify street name
Street Type	Select the street type.
Street Post	Select the street postfix (directional).
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
Phone	Specify the phone number.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. If there are more than one addresses associated with business, click **Save And Add** and add the address details.

7.6.2 Telecoms Sub Tab

The Business tab's Telecoms sub tab needs to be completed, if additional phone numbers for the business exist. If not, this sub tab can be ignored.

To complete the Telecoms sub tab

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1. Click **Telecoms** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-16 Telecoms

Field	Do this
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	If selected, indicates that this is a current telecom.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.6.3 Financials Sub Tab

The Business tab's Financials sub screen only needs to be completed if financial assets exist on the application for the business. If not, this sub screen can be left blank.

To complete the Financials sub tab

1. Click the **Financials** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-17 Financials

Field	Do this
Type	Select financial type; for example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Currency	Select the currency of the asset.
Amount	Specify amount.
LoanLine of creditLease Currency Amount	The system displays the LoanLine of creditLease currency amount.
Comment	Specify comment, if any.
Include	Check this box to include this record in calculations on the Other Details sub section.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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7.6.4 Liabilities Sub Tab

The Business Applicant link's Liabilities sub screen only needs to be completed if financial liabilities exist on the application for the business. If not, this sub screen can be left blank.

To complete the Liabilities sub tab

1. Click **Liabilities** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-18 Liabilities

Field	Do this
Type	Select the liability type.
Currency	Select the currency.
LoanLine of creditLease Currency Amount	The system displays the LoanLine of creditLease currency amount.
Amount	Specify the liability amount.
Frequency	Select the frequency.
Account Type	Specify the account type.
LoanLine of creditLease Currency Account Balances	The system displays available LoanLine of creditLease currency account balance.
Account Balance	Specify the account balance.
Comment	Specify comments, if any.
Include	Check this box to include this record in calculations on the Other Details sub screen.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.6.5 Partners Sub Tab

You can enter more than one partner for the business.

To complete the Partners sub tab

1. Click **Partners** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-19 Partners

Field	Do this
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as **Y**) for the successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.

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Table 7-19 (Cont.) Partners

Field	Do this
First Name	Specify the partner's first name.
MI	Select the partner's middle name.
Last Name	Specify the partner's last name.
Suffix	Specify the partner's suffix.
SSN #	Specify the partner's social security number.
Birth Dt	Specify the partner's birth date.
Birth Place	Specify the partner's birth place.
Title	Select the partner's title.
Ownership (%)	Specify the percentage of ownership held by the customer.
Net worth	Specify the partner's net worth.
Gross Income	Specify the partner's gross income.
Language	Specify the partner's language.
Nationality	Specify the partner's nationality.
Country	Select the partner's country code.
Address #	Specify the partner's address number.
Address Line 1	Specify the partner's first address.
Address Line 2	Specify the partner's second address line.
Zip	Select the partner's zip code. For non-US country, you have to enter zip code.
Zip Extn	Specify the partner's zip extension.
City	Specify the partner's city.
State	Select the partner's state.
Phone	Specify the partner's phone number.
Extn	Specify the partner's phone extension.
Email	Specify the partner's email.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.6.6 Affiliates Sub Tab

You can enter more than one affiliate for the business.

To complete the Affiliates sub tab

1. Choose **Affiliates** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-20 Affiliates

Field	Do this
Organization Type	Select the affiliate's organization type
Legal Name	Specify the affiliate's legal name
Business Name	Specify the affiliate's business name
Tax ID	Specify the affiliate's tax identification

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Table 7-20 (Cont.) Affiliates

Field	Do this
Ownership (%)	Specify the affiliate's percentage of ownership
# of Employees	Specify the affiliate's number of employees
NAICS CODE	Specify the affiliate's North American Industry Classification System code.
Country	Select the affiliate's country code.
Address #	Specify the affiliate's address number.
Address Line 1	Specify the affiliate's first address line.
Address Line 2	Specify the affiliate's second address line.
Zip	Select the affiliate's zip code. For non US country, you have to enter zip code.
Zip Extension	Specify the affiliate's zip extension.
City	Specify the affiliate's city.
State	Select the affiliate's state.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.6.7 Other Details Sub Tab

The Other Details sub screen records information regarding monetary amounts associated with the business such as profits, sales, and expenses.

To complete the Other Details sub tab

1. Click **Other Details** sub tab.
2. Click **Edit**.
3. Verify financial details as well as assets and liabilities linked to the business.
   A brief description of the fields is given below:

Table 7-21 Other Details

Field	Do this
Other Details section	
Currency	Select the currency.
Business Type	Select the type of business.
Analysis Frequency	Select the analysis frequency.
LoanLine of creditLease Currency Gross Margin Factor	The system displays the LoanLine of creditLease currency business's gross margin factor.
Gross Margin Factor	Specify the business's gross margin.
Organization Type	Select the type of organization.
LoanLine of creditLease Currency Income	The system displays the LoanLine of creditLease currency business income amount.
Income	Specify the business's income amount.
LoanLine of creditLease Currency Collection Average	Specify the LoanLine of creditLease currency collection average.
Collection Average	Specify the collection average.
LoanLine of creditLease Currency Proj Coll Avg Annual	Specify the LoanLine of creditLease currency annual projected collection average.

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Table 7-21 (Cont.) Other Details

Field	Do this
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
LoanLine of creditLease Currency Book List	Specify the LoanLine of creditLease currency business booklist.
Book List	Specify the business booklist.
LoanLine of creditLease Currency Turn Over	Specify the LoanLine of creditLease currency turnover amount.
Turn Over	Specify the turnover amount.
LoanLine of creditLease Currency Capital Amount	Specify the LoanLine of creditLease currency capital amount.
Capital Amt	Specify the capital amount.
LoanLine of creditLease Currency Earned Surplus	Specify the LoanLine of creditLease currency earned surplus amount.
Earned Surplus	Specify the earned surplus amount.
LoanLine of creditLease Currency Gross Profit	Specify the LoanLine of creditLease currency gross profit amount.
Gross Profit	Specify the gross profit amount.
LoanLine of creditLease Currency Net Profit	Specify the LoanLine of creditLease currency net profit amount.
Net Profit	Specify the net profit amount.
LoanLine of creditLease Currency Working Capital	Specify the LoanLine of creditLease currency working capital amount.
Working Capital	Specify the working capital amount.
LoanLine of creditLease Currency Annual Sales	Specify the LoanLine of creditLease currency annual sales amount.
Annual Sales	Specify the annual sales amount.
LoanLine of creditLease Currency Projected Sales	Specify the LoanLine of creditLease currency projected sales amount.
Projected Sales	Specify the projected sales amount.
LoanLine of creditLease Currency Equity	Specify the LoanLine of creditLease currency equity amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
LoanLine of creditLease Currency Business Expenses	Specify the LoanLine of creditLease currency business expenses amount.
Business Expenses	Specify the business expenses amount.
LoanLine of creditLease Currency Personal Expenses	Specify the LoanLine of creditLease currency personal expenses amount.
Personal Expenses	Specify the personal expenses amount.
LoanLine of creditLease Currency Total Expenses	View the LoanLine of creditLease currency total expenses amount.
Total Expenses	View the total expenses amount.
LoanLine of creditLease Currency Annual Proj Sales Amt	View the LoanLine of creditLease currency annual projected collection amount.
Annual Proj Sales Amt	View the annual projected collection amount.
LoanLine of creditLease Currency Annual Proj Exp Amt	View the LoanLine of creditLease currency annual projected expenses amount.
Annual Proj Exp Amt	View the annual projected expenses amount.

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Table 7-21 (Cont.) Other Details

Field	Do this
LoanLine of creditLease Currency Current Assets	View the LoanLine of creditLease currency current assets.
Current Assets/Liability ratio	View the current asset to liability ratio.
LoanLine of creditLease Currency Fixed Assets	View the LoanLine of creditLease currency fixed assets.
Fixed Assets	View the fixed assets.
LoanLine of creditLease Currency Intangible Assets	View the LoanLine of creditLease currency intangible assets.
Intangible Assets	View the intangible assets.
LoanLine of creditLease Currency Current Liabilities	View the LoanLine of creditLease currency current liabilities
Current Liabilities	View the current liabilities.
LoanLine of creditLease Currency Long Term Liabilities	View the LoanLine of creditLease currency long term liabilities.
Long Term Liabilities	View the long term liabilities.
LoanLine of creditLease Currency Total Assets	View the LoanLine of creditLease currency total assets.
Total Assets	View the total asset amount.
LoanLine of creditLease Currency Total Networth	View the LoanLine of creditLease currency total net worth amount.
Total Net worth	View the total net worth amount.
LoanLine of creditLease Currency Total Liability	View the LoanLine of creditLease currency total liability amount.
Total Liability	View the total liability amount.
Debt Net worth Ratio	View the debt to net worth ratio.
Current Assets/Liability ratio	View the current asset to liability ratio.
Signatures	
Title 1-4	Specify the title.
Signature1-4	Specify the signature.

7.7 Request Tab

In the Request tab you can define the required LoanLine of creditLease parameters and calculate Payment, Interest Rate, Term and Loan Lease Amount using the quick calculator. By default, system calculates for monthly repayment term basis. The payment frequency can be changed only in the Underwriting tab during decisioning.

To complete Request section:

1. On the Application Entry tab, click **Request** tab.

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Figure 7-7 Request - Loan

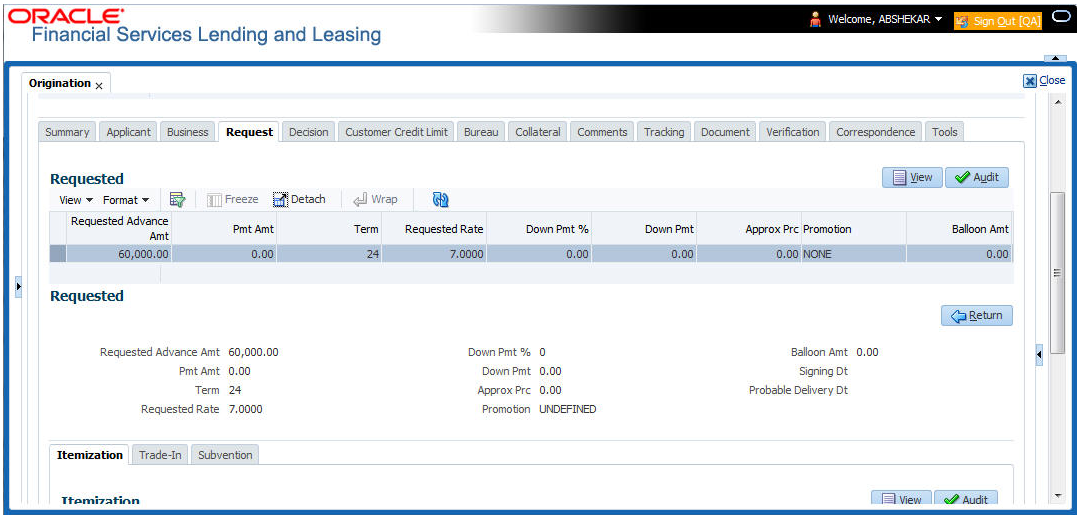

Figure 7-8 Request - Line

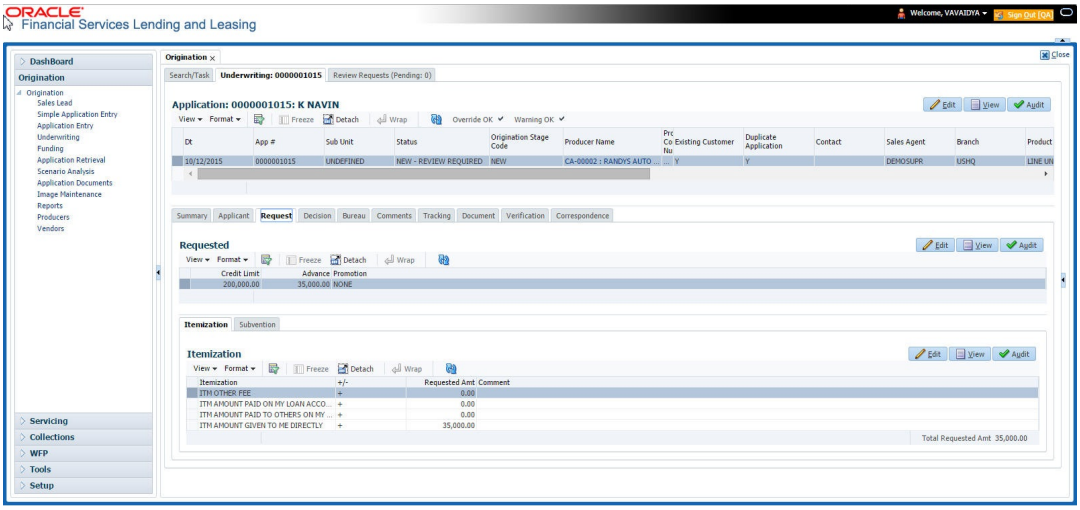

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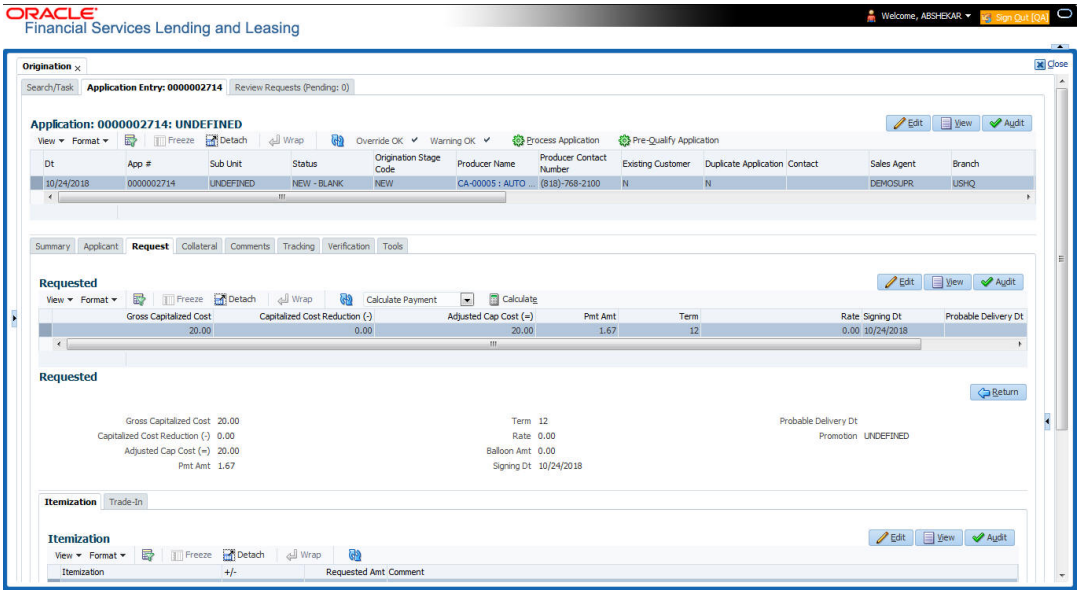
Figure 7-9 Request - Lease



2. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields are given below:

Table 7-22 Request

Field	Do this
Requested Advance Amt	Specify the requested advance amount
Pmt Amt	Specify the requested payment amount.
Term	Specify the requested term (number of payments).
Requested Rate	Specify the requested rate of interest.
Down Pmt%	Specify the down payment percentage
Down Pmt	Specify the down payment amount
Approx Prc	Specify the approximate cash price
Promotion	Select the promotion type from the drop-down list.
Balloon Amt	Specify the balloon amount.
Signing Dt	Specify the signing date
Probable Delivery Dt	Specify the probable delivery date.

Table 7-23 Request

Field	Do this
Credit Limit	Specify the value of the credit limit.
Advance	Specify the value of advance amount paid.
Promotion	Select the promotion type from the drop-down list.

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Table 7-24 Request

Field	Do this
Gross Capitalized Cost	Specify the value of gross capitalized cost.
Capitalized Cost Reduction (-)	Specify the value of capitalized cost reduction which is the advance amount.
Adjusted Cap Cost (=)	View the adjusted capitalized cost which is calculated as Gross Capitalized Cost - Capitalized Cost Reduction.
Pmt Amt	Specify the requested payment amount.
Term	Specify the requested term (number of payments).
Rate	Specify the requested Rate.
Balloon Amt	Specify the balloon amount (if exist). **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.
Signing Dt	Specify the signing date
Probable Delivery Dt	Specify the probable delivery date.
Promotion	Select the promotion type from the drop-down list. **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Requested** section, there is a drop-down list adjacent to the **Calculate** button with following options to auto calculate different LoanLease parameters based on the data provided. Select the record you want to work with and from the drop-down option, select the option you want system to calculate:

Table 7-25 Lease parameters

Lease Type	Calculate Option
Rent Factor	Calculate Payment Calculate Gross Capitalized Cost
Interest Rate	Calculate Payment Calculate Interest Rate Calculate Term Calculate Lease Amount

- CALCULATE PAYMENT
- CALCULATE INTEREST RATE
- CALCULATE TERM
- CALCULATE LOAN AMOUNT

5. Click **Calculate**. The system displays the requested calculation in the respective field.

- Itemization Sub Tab
- Trade-In Sub Tab
- Subvention Sub Tab

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7.7.1 Itemization Sub Tab

The Itemizations sub tab enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you select in the master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, trade-in, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub tab on the Underwriting screen.

Application request details need to be essentially entered in the itemization sub tab for pre-screening to be successful. Else, the system displays error and application would not proceed to the next level in work flow. The details of down payment, trade-in, insurance, fees etc. and the total sale price are recorded under itemization.

To add or view itemizations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Itemizations** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-26 Itemization

Field	Do this
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the LoanLine of creditLease amount.
Requested Amt	Specify the requested amount.
Comment	Specify a comment.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.7.2 Trade-In Sub Tab

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)

To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Trade-In**.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 7-27 Trade-In

Field	Do this
Trade-In	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Body	Specify the body of the asset.
Identification #	Specify the identification number.
Description	View the asset description.
Valuation	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Pay Off Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.7.3 Subvention Sub Tab

With the Subvention sub tab, available only for LoanLine of creditLease, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To complete the Subvention sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Subvention** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-28 Subvention

Field	Do this
Subvention Plan section:	
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan	Select the sub plan.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.

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Table 7-28 (Cont.) Subvention

Field	Do this
Include	Check this box to include this record in calculations on the Other Details sub section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.8 Decision Tab

If the application was initially approved automatically, the system displays its recommendations on the Decision tab's Approved section.

If the application was initially rejected automatically, the system displays its reasons on the Decision link's Stipulation sub tab.

If you choose to approve or reject the LoanLine of creditLease manually, you must manually select the pricing (rule) set by the portfolio company for a specific product. The system validates this pricing against the information in the **System Recommendation** sections. The information in the Requested section comes from the application entry process and can be edited.

- If the data meets your approval, change the status of the application to either APPROVED or REJECTED and enter any stipulations.
- If you reject the application, change the status to REJECTED and enter the reasons for the adverse action on the Stipulations sub screen.
  You can use the quick calculator provided with the drop-down list adjacent to the **Calculate** button to calculate the required LoanLease parameters. You can also use the calculator available in Tools section for completing this step. For detailed information on using the Calculator tools, refer Tools chapter in the document.

To verify the application decision data

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** tab.

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Figure 7-10 Decision - Loan

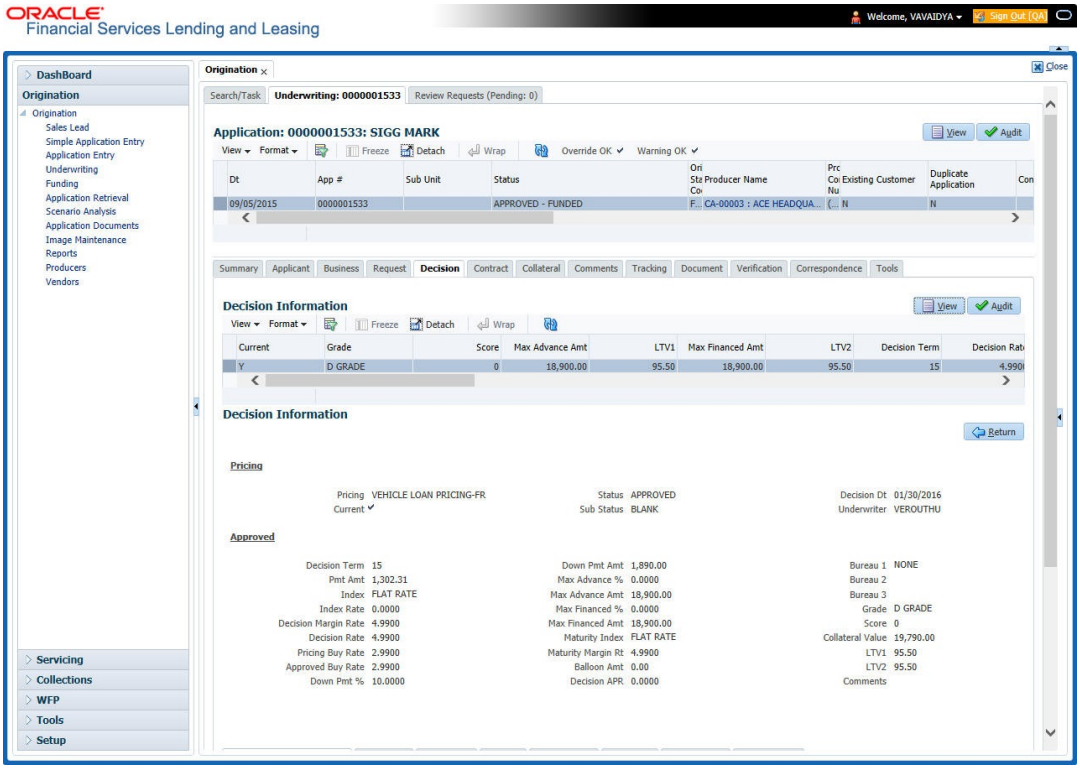

Figure 7-11 Decision - Lease

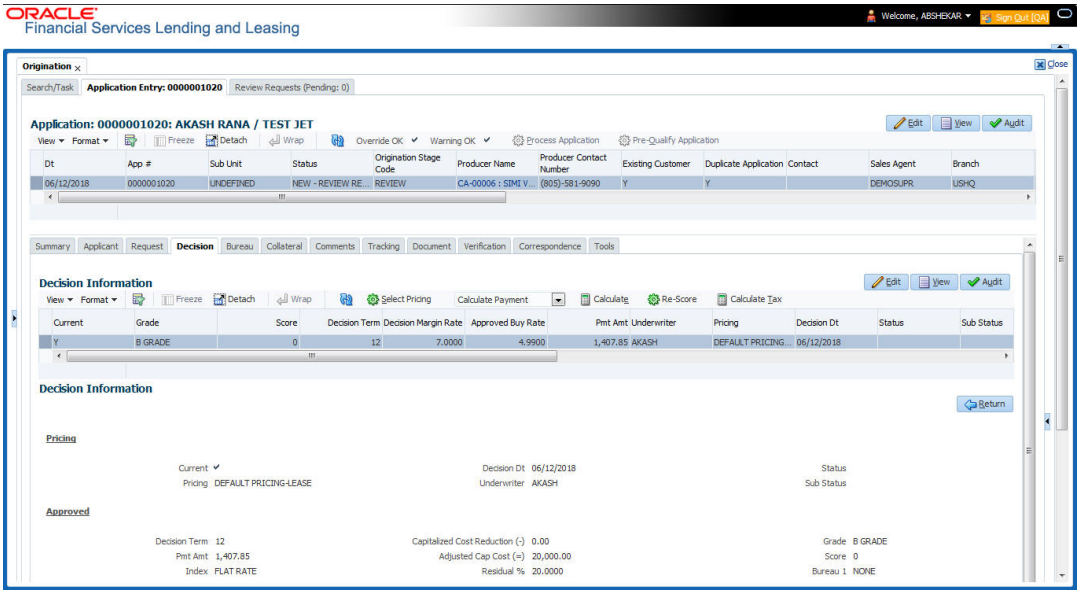

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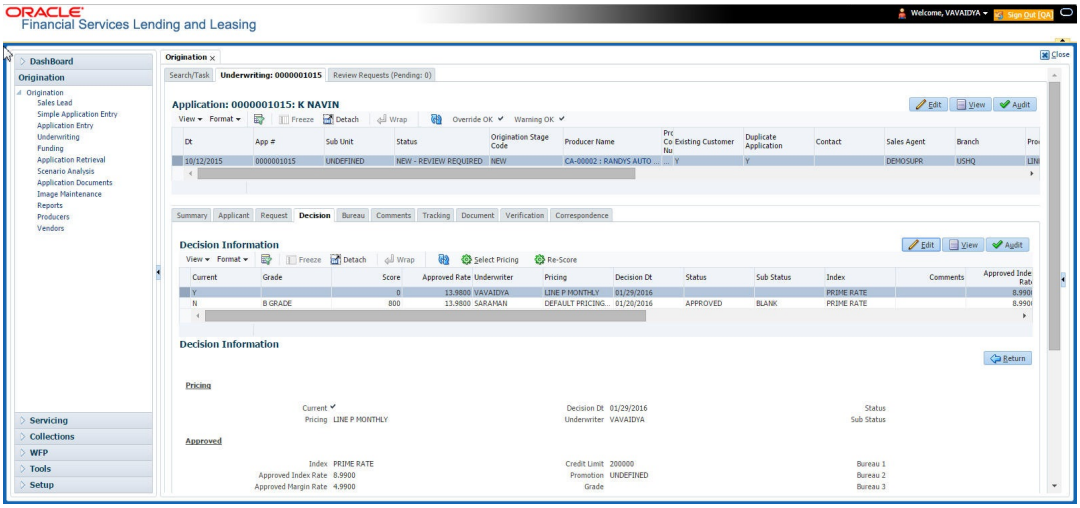
Figure 7-12 Decision - Line



3. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 7-29 Decision

Field	Do this
Pricing section	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.
Status	View the application status.
Sub Status	View the application sub-status.
Approved section	
Decision Term	Specify the approved decision term.
Pmt Amt	Specify the approved payment amount. **Note**: If the system parameter **Auto Calculate PMT** is set to **Y** in Setup > Administration > System > System Parameter screen, the system auto calculates the payment amount whenever there is a change in Decision Term or Decision Rate or Max Financed Amount fields.
Note: Once the payment amount is approved, it will be copied on to the **What if Payment** field in the Summary sub screen of the Applicants Details screen.	
Index	Select the applicable index type from drop-down list.
Index Rate	Specify the approved index rate.
Decision Margin Rate	Specify the approved decision margin rate.
Pricing Buy Rate	View the pricing buy rate.
Approved Buy Rate	View the approved buy rate which is by default the Pricing Buy Rate displayed above. You can also specify the required approved buy rate.

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Table 7-29 (Cont.) Decision

Field	Do this
Rent Factor	Specify the rent factor. **Note**: This field is displayed only if the lease calculation method is **Rent Factor**.
Buy Rent Factor	View the buy rent factor. **Note**: This field is displayed only if the lease calculation method is **Rent Factor**.
Gross Capitalized Cost	Specify the value of gross capitalized cost.
Capitalized Cost Reduction (-)	Specify the value of capitalized cost reduction which is the advance amount.
Adjusted Cap Cost (=)	View the adjusted capitalized cost which is calculated as Gross Capitalized Cost - Capitalized Cost Reduction.
Residual %	Specify the residual percentage.
Maturity Index	Select the approved maturity index. **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.
Maturity Margin Rt	Specify the maturity margin rate. **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.

Table 7-30 Decision

Field	Do this
Pricing section	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.
Status	View the application status.
Sub Status	View the application sub-status.
Approved section	
Index	Specify the index type.
Approved Index Rate	Specify the approved index rate.
Approved Margin Rate	Specify the approved margin rate.
Approved Rate	Specify the approved rate.
Maturity Index	Select the approved maturity index.
Maturity Margin Rt	Specify the maturity margin rate.
Credit Limit	Specify the credit limit.
Promotion	Select the promotion.
Grade	Select the credit grade.
Score	Specify the credit score.
Draw Term	Specify the draw term.
Repmt Term	Specify the repayment term.
Bureau 1	Specify the Bureau 1.

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Table 7-30 (Cont.) Decision

Field	Do this
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Comments	Specify comments, if any.

Table 7-31 Decision

Field	Do this
Pricing section	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.
Status	View the application status.
Sub Status	View the application sub-status.
Approved section	
Decision Term	Specify the approved decision term.
Pmt Amt	Specify the approved payment amount.
Index	Specify the index type.
Index Rate	Specify the approved index rate.
Decision Margin Rate	Specify the approved decision margin rate.
Decision Rate	Specify the approved decision rate. **Note**: For Islamic products this field is displayed as **Profit Rate**.
Pricing Buy Rate	View the pricing buy rate.
Approved Buy Rate	View the approved buy rate which is by default the Pricing Buy Rate displayed above. You can also specify the required approved buy rate.
Down Pmt %	Specify the approved down payment percentage.
Down Pmt Amt	Specify the approved down payment amount.
Max Advance %	Specify the approved advance percentage.
Max Advance Amt	Specify the approved advance amount.
Max Financed %	Specify the maximum amount financed percentage.
Max Financed Amt	Specify the maximum amount financed.
Maturity Index	Select the approved post maturity index.
Maturity Margin Rt	Specify the maturity rate.
Balloon Amt	Specify the balloon amount.
Decision APR	Specify the decision APR.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Grade	Select the credit grade.
Score	Specify the credit score.
Collateral Value	View the collateral value.

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Table 7-31 (Cont.) Decision

Field	Do this
LTV1	View the loan to value ratio.
LTV2	View the loan to value ratio.
Comments	Specify comments, if any.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Click **Select Pricing**.
   The system determines the best pricing match of all enabled LoanLine of creditLease pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.
6. **Quick Calculate**
   In the **Decision Information** section, there is a drop-down list adjacent to the **Calculate** button with following options to auto calculate different LoanLease decision parameters based on the data provided. Select the required option from the drop-down list and click **Calculate**:

Table 7-32 Quick Calculate

Lease Type	Calculate Option
Rent Factor	Calculate Payment Calculate Residual Percent Calculate Gross Capitalized Cost
Interest Rate	Calculate Payment Calculate Interest Rate Calculate Term Calculate Lease Amount

- CALCULATE PAYMENT
- CALCULATE INTEREST RATE
- CALCULATE TERM
- CALCULATE LOAN AMOUNT

The system displays the requested calculation in the respective field.

7. **Re-Score**
   A **Re-Score** button is available next to **Calculate**. Whenever any sensitive Financial or Collateral information is amended in the Application, OFSLL displays a warning message **Scoring sensitive information is changed. Re-score the application**. You need to click on Re-Score to re-validate the grade and pricing accordingly.

   The display of the warning message to Re-score the application can be controlled using the respective System parameter. If the defined System Parameter is flagged **Y**, only then the message is displayed.

   If you are underwriting a LoanLine of creditLease, record the following information on the Decision tab:
8. If you are approving the application, complete the **Approved** section with the values you want to approve as an underwriter. You can update the default values that appeared when you selected the pricing string in step 3. (The system calculator may be of use when completing this section. For more information, refer the **Tools** chapter).

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9. Click **Calculate Tax**. System calculates the **Lease Sales and Usage tax** for upfront category which is billed during application funding. For more details, refer to #unique_166 section in Appendix chapter.. The system displays the decision calculation in the respective field.

- System Recommendation
- Stipulations Sub Tab
- Itemization Sub Tab
- Trade-In Sub Tab
- Rate Schedule Sub Tab
- Subvention Sub Tab
- Compensation Sub Tab
- Multiple Offers sub tab
- Tax Details

7.8.1 System Recommendation

The System Recommendation sub screen displays the system generated Score, Decision and Grade. You will also be able to view the request details of the application under **Requested** section itself.

A brief description of the fields in System Recommendation section are given below:

Table 7-33 System Recommendation

Field	Do this
Score	View the system recommended score.
Decision	View the system recommended decision.
Grade	View the system recommended grade.

A brief description of the fields in Requested section are given below:

Table 7-34 Requested

Field	Do this
Requested Advance Amt	View the requested advance amount.
Pmt Amt	View the requested payment amount.
Term	View the requested term (number of payments).
Requested Rate	View the requested rate of interest.
Down Pmt%	View the down payment percentage
Down Pmt	View the down payment amount
Approx Prc	View the approximate cash price
Promotion	View the promotion type from the drop-down list.
Balloon Amt	View the balloon amount.
Signing Dt	View the signing date
Probable Delivery Dt	View the probable delivery date.

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7.8.2 Stipulations Sub Tab

The Stipulations sub screen allows to add any stipulations or reasons for adverse action you want to attach to the application. Stipulations are items that need to be addressed before the LoanLine of creditLease can be funded.

If the application was automatically rejected during the application entry edits, the system displays the automatically generated adverse action codes in this sub screen. If the application is manually rejected by the Underwriter due to adverse action reasons received from bureau or otherwise, the same can be recorded for each of the applicant.

In addition, you can enter comments against specific stipulations as required. Whenever a Stipulation is marked as **Not Applicable** it becomes mandatory to specify the reason in comments field. Else, system prompts for the reason while processing the application.

To add or view stipulations or reasons for adverse action

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Stipulations** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below.

Table 7-35 Stipulations

Field	Do this
Type	Select the reason type. Type can be Stipulation Reasons or Adverse Action Reasons and Adverse Action Reasons can also be those received from Bureau.
Name	The system displays all applicant's name in the drop down list. You can select the name of the applicant for whom adverse action reason needs to be recorded. In case the stipulation reason is at the application level, then select ALL.
Code	Select the reason.
Description	Specify the required description.
Stips Satisfied	Use the **Yes/No/NA** buttons to indicate if you verified the stipulation(s) in the Type field
Comment	Specify the comment.
Verified By	The system updates the user ID of the person who verified the details
Verified Dt	The system updates the date when the details are verified.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

If your system is set up to manually load predefined stipulations, click the **Load Stipulations** button (For more information, refer the following section, **Loading Stipulations**).

- Add Multiple
- Copying Stipulations
- Loading Stipulations

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7.8.2.1 Add Multiple

The system enables you to add multiple records to stipulations using the **Add Multiple** option.

To add multiple stipulations

1. Click the drop down list adjacent to the **Add Multiple** button.
2. Select the check box against to the required stipulations. You can also select **All** to load all the available stipulations.
3. Click **Add Multiple**.
4. If required, you can perform any of the Basic Actions mentioned in Navigation chapter.

7.8.2.2 Copying Stipulations

The system enables you to automatically transfer stipulations from previous decisions on the Stipulations sub screen with the **Copy Stipulations** button. This is particularly useful when you are rehashing an application and want to use the same stipulations as those in place for the previous decision.

7.8.2.3 Loading Stipulations

The system supports the automatic generation of default stipulations on the Underwriting screen's Stipulations sub screen. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status. When the application status changes (either manually and automatically), the system populates the maintained stipulations with a Stips Satisfied indicator of **No**. You can review and update the stipulations accordingly.

You have the option to manually load predefined stipulations by clicking the **Load Stipulations** button on the Stipulation screen.

To load predefined stipulations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Stipulations**.
3. Click **Load Stipulations**. The system loads the default stipulations on the Stipulations sub screen.
4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field
5. Click **Save** on the Stipulations sub screen..

7.8.3 Itemization Sub Tab

The Itemizations sub screen enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you selected in the master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, trade-in, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub screen on the Underwriting screen.

To add or view itemizations

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1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Itemizations** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-36 Itemization

Field	Do this
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the LoanLine of creditLease amount.
Requested Amt	Specify the requested amount.
Approved Amt	Specify the approved amount.
Discount Rate	Specify the discount rate.
Comment	Specify a comment.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.8.4 Trade-In Sub Tab

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)

To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Trade-In** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-37 Trade-In

Field	Do this
Trade-in section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuation section	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Payoff Amt (-)	Specify the payoff amount.

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Table 7-37 (Cont.) Trade-In

Field	Do this
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.8.5 Rate Schedule Sub Tab

The Rate Schedule sub screen is only available for variable rate LoanLine of creditLease and displays the rate adjustment frequency information based on product setup.

To view the Rate Schedule sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Rate Schedule** sub tab. Click **View**.
   A brief description of the fields is given below:

Table 7-38 Rate Schedule

Field	View this
Seq	The rate adjustment sequence number.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

7.8.6 Subvention Sub Tab

With the Subvention sub tab, available only for LoanLine of creditLease, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To complete the Subvention sub tab

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Subvention** sub tab.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-39 Subvention

Field	Do this
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan	Select the sub plan.

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Table 7-39 (Cont.) Subvention

Field	Do this
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.
Include	Check this box to include this record in calculations on the Other Details sub section

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In **Subvention Detail** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below.

Table 7-40 Subvention Detail

Field	Do this
Subvention Detail section:	
Participant	View the participant.
Participant Type	View the participant type.
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the rent factor
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Include	View if the subvention is included in the application or not.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amt	View the total subvention amount.

6. Perform any of the Basic Actions mentioned in Navigation chapter.
7. Select the **Initialize** button to reset the subvention amount to zero.
8. Select the **Calculate** button to calculate the subvention amount.

7.8.7 Compensation Sub Tab

The Compensation (LoanLease) sub tab records and displays the terms of compensation between the finance company and the dealer for LoanLease transactions.

To complete the Compensation (LoanLease) sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click the **Decision > Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use from the drop-down list. Note that, the compensation plan will use decision information to calculate compensation.
4. Click **Load**.
   The system loads the following information on the Compensation sub screen:

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Table 7-41 Compensation

Field	Do this
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the percentage of chargeback paid.
Paid Basis	View the charge back paid basis.
Paid Term	View the charge back paid term.
Paid Days	View the charge back paid days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Comp Amt	View the compensation amount paid upfront.
Rem Comp Amt	View the compensation amount remaining.
Comp Amt	View the compensation amount.

Table 7-42 Compensation

Field	Do this
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the percentage of charge back paid.
Paid Basis	View the charge back paid basis.
Paid Term	View the charge back paid term.
Paid Days	View the charge back paid days.
Charge off Calc Method	View the charge back calculation method (charge off).

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Table 7-42 (Cont.) Compensation

Field	Do this
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Buy Rent Factor	View the compensation buy rent factor.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread	View the maximum spread allowed.
Max Markup Or Percent	View the maximum compensation Markup.
Flat Amt	View the flat amount.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Approved Buy Rate** and **Maximum Financed Amount** fields in the Decision tab.
6. Click **Calculate**.
   The system displays the details and amounts for this compensation plan.

7.8.8 Multiple Offers sub tab

When you click **Select Pricing** on the Decision tab's Pricing section, multiple offers appear on the new Multiple Offers sub page. Use the Multiple Offer sub page to select the offer you want to use.

> **Note**
>
> The Multiple Offers sub tab will be enabled only if the Multioffer company parameter is set to **Yes**.

To view multiple pricing offers

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Decision**, then click the **Multiple Offers** sub tab.
3. If you are underwriting a Loan, view the following information on the Multiple Offers sub:

Table 7-43 Multiple Offers

Field	Do this
Pricing	View the pricing.
Term	Specify the approved term.
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.

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Table 7-43 (Cont.) Multiple Offers

Field	Do this
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.
Maturity Index	Specify the approved maturity index.
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current. **Note**: All the available pricings are selected as current.

4. On the Multiple Offers sub tab, select the offer once the application is move to **Approved** status.

7.8.9 Tax Details

When you click **Calculate Tax** on the Decision tab, the lease sales and usage tax are calculated based on tax rules defined in setup screen. If there is any exemption for tax on the current application, the same can be defined here so that the lease tax is not levied when the application is funded.

> **Note**
>
> Tax exemption is allowed only if the exemption option is selected both here and in Setup screen (Setup > Administration > System > Sales Tax screen).

For information on defining lease tax exemption in this tab, refer to Exempt Sales Tax in Decision/Contract tab section in Appendix chapter.

7.9 Customer Credit Limit tab

This tab is available only if the selected product has the **Customer Credit Limit** check box in selected in Products setup screen (Setup > Products > Products).

Customer Credit limit in general refers to the maximum amount of credit that a financial institution can extend to a prospective customer which can then be leveraged by an underwriter while funding an application.

In Oracle Financial Services Lending and Leasing, you can define the Customer Credit Limit during underwriting stage based on the customer credit worthiness or historical customer data. Using this limit, applications can be funded up to the credit limit amount allowed. However, application funding with or without customer credit limit is controlled based on the setup and applications can still be funded with the normal process when a particular customer is not allocated with any credit limit.

A customer credit limit facilitates for quick decisioning by an underwriter and also facilitates for auto approval of accounts on-boarded from external system with basic validations. While approving, underwriter has to ensure that the sum of utilizations should always be equal to the financed amount which can be distributed within applicants primary / secondary or business categories.

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A minimum of one application has to be funded to define customer credit limit for funding subsequent applications and the defined information is updated into credit limit details. A credit limit once defined can further be increased from servicing module by posting the required transaction which is referenced in origination module during application funding.

On receiving a payment, the amount is reinstated to the credit limit balance which can be re-used while funding next application. Similarly, the credit limit balance is also updated when account is moved to VOID status. On reversing a payment, the Total Utilization of credit limit is increased by the principal portion of the payment and decreased with the Available Amt field. Also, the Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.

When two applications are being funded simultaneously (i.e. moving application to **Approved Funded** status), the utilization amount will be considered for first application while the second one will be on HOLD since there could be a difference in the available credit limit after funding. In such a case, you need to re-hash the application, fetch the details in Origination > Decision tab, (if required) increase credit limit from servicing module, and then proceed for funding.

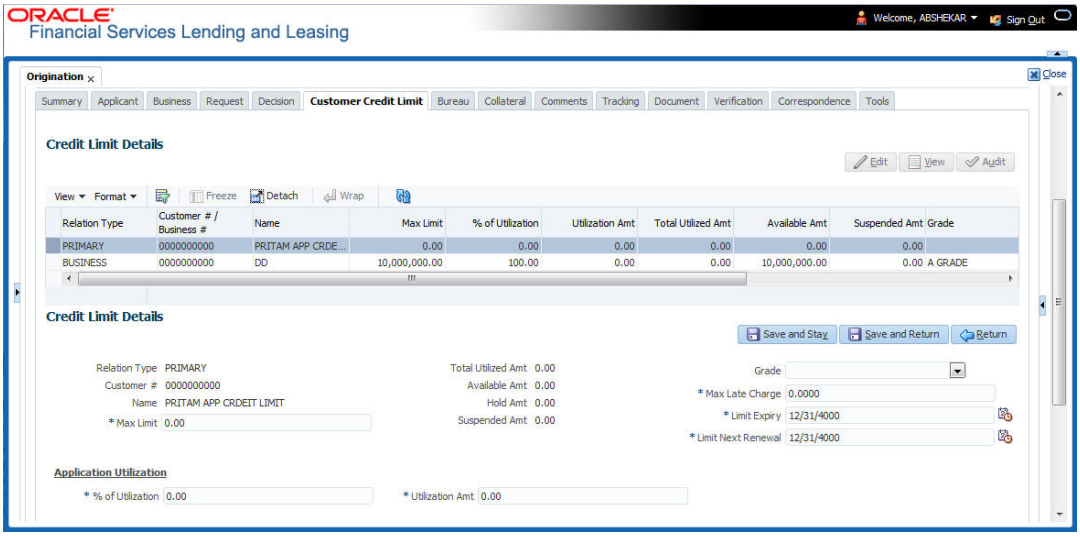
While processing applications using Customer Credit Limit, the **Update Customer Info** (check box in applicant tab) and **Link to Existing Customer** (check box in contract tab) are selected by default for all the existing customers. This is to ensure the application details are propagated to customer accounts.

On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the **Customer Credit Limit Expiry date** of any one or all of the customer(s) who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than **Customer Credit Limit Expiry date** and does not allow to post the transaction.

To define Credit Limit Details

1. Open Underwriting screen and load the underwriting application you want to work with.
2. Click **Customer Credit Limit** tab.

Figure 7-13 Customer Credit Limit



3. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

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Table 7-44 Credit Limit Details

Field	Do this
Relation Type	View the relationship type. This field is pre-populated with details from Applicant tab.
Customer # / Business #	This field is displayed blank for new customer/ business and for an existing customer/business, the details are populated from Servicing > Customer Service > Customer details.
Name	View the customer name. This field is pre-populated with details from Applicant tab.
Max Limit	Specify the value of maximum credit limit amount that can be provided to the customer. For new customer/business, the amount is pre-populated based on selected pricing in Decision tab for new applicant/ business. However, you can override the amount by entering the required value.
Total Utilized Amt	View the total credit limit amount utilized for previously funded applications.
Available Amt	View the available credit limit amount on the account which is the difference of Max Limit - (Hold + Total Utilized + Suspended) amount.
Hold Amt	View the credit limit amount on hold which is based on the Hold transaction posted in servicing.
Suspended Amt	View the credit limit amount suspended which is based on suspended transaction posted in servicing.
Grade	Select the required grade from the drop-down list. There is no validation performed on the selected grade and can be selected based on customer credit worthiness.
Max Late Charge	Specify the maximum late charge amount.
Limit Expiry	Select the credit limit expiry date from the adjoining calendar. The expiry date is validated if application is being funded based on customer credit limit.
Limit Next Renewal	Select the date on which the credit limit has to be renewed from the adjoining calendar.
Application Utilization section - This section allows you to define the portion (either percentage or amount) of credit limit utilization against the financed amount. For example, if the amount financed it 10,000 $ and percentage of Utilization for Primary is 80% then Utilized amount should be 10,000*0.8 = 8000 $. Similarly, if the percentage of Utilization for Spouse is 20% the Utilized amount should be 10,000*0.2 = 2000 $. Note: On specifying either percentage or amount of utilization, the other field is auto calculated based on financed amount.	
% of Utilization	Specify the percentage of credit limit utilization allowed against each applicant (Customer and business) added to the application.
Utilization Amt	Specify the amount of credit limit utilization allowed against each applicant (Customer and business) added to the application.

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4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.10 Master Account tab

The Master Account tab in Origination screen facilitates to categorize the current application to be considered as **Master Account** or link the current application to another existing master account in the system after funding. If the current application is considered as **Master Account**, you can also define Payment Hierarchy for payment appropriation during servicing.

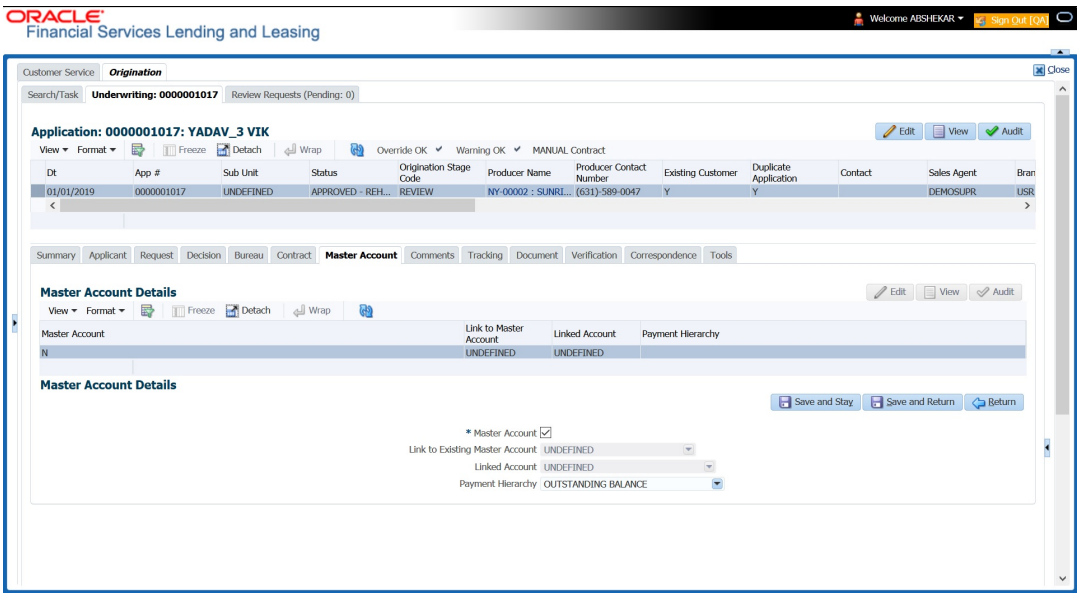
Master account here refers an account which has similar type of accounts of the same customer grouped under one head. When there are multiple accounts of the same customer, marking one of them as Master Account and grouping all the associated loan/line/lease accounts under an Individual customer/Business in the system helps to generate consolidated statement, make payments, manage ACH, generate payoff quote, post due date change and extension transitions.

For example, grouping of all loan accounts under one master account of a customer, or grouping of lease accounts funded with same contract terms during the current financial year.

To define Master Account Details

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Master Account** tab.
3. In the Master Account Details, click **Edit**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

Figure 7-14 Master Account



4. Do one of the following:
   - **Master Account** - Check this box to mark the current Application as Master Account. After funding the application, system populate the Master Account number same as Account number under the customer to be identified as Master Account in Servicing. If the Account details are received from external system through Onboarding process and the application is already marked as Master Account, then the same Account # is populated in Master Account # field once the application is funded.

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- **Link to Existing Master Account** - If there is already an existing Master Account defined for the customer, select the same from drop-down list to associate the current application to be a part of that account after funding. The list is populated with values in the format: **Relationship Type - Title - Master Account #**.
- Linked Account - If there is an account to be linked to the current application to have one-to-one mapping, select the same from drop-down list. The accounts are listed in format **Customer ID - Title - Account #**.
  - The list is populated with those Accounts which are associated with Customer (i.e. added as an applicant) and the **Link to Existing Customer** option is checked.
  - However, this list does not include Master Accounts and accounts which are already associated with other Accounts (i.e. already linked to some other account).

  On funding the application, both the accounts (newly created and existing) are interlinked and system updates the **Linked Account** field with Account # respectively.

  > **Note**
  >
  > If account is created using **Account Onboarding Service**, the **LinkedAccountXrefNumber** element available under **ApplicationData** parent element, can be used to indicate Linked Account Xref number to link to Associated Account if both Master and Associated Accounts are in a single payload.

  System performs the following edits before linking the accounts:
  - Ensure that the Billing Cycle and Due day of current application is same as the Linked Account Billing Cycle and Due Day. However this is not validated if both accounts are of **Same Billing Cycle**.
  - If the current application is to be linked to a Master Account, ensure that the **Product/Funding Type** of both current application and Master Account are same and also belongs to same **Company**.
  - The Current and Linked Account belongs to same Company.
- **Payment Hierarchy** - The field is enabled only on selecting the above **Master Account** check box. Select the required Hierarchy Definition to be used for payment appropriation from the drop-down list. The list is populated with all the pre-defined and enabled hierarchy definitions maintained Setup > Administration > Users > Payment Hierarchy screen. The Hierarchy Definition selected here is propagated to Customer Service > Account Details > Additional Details section.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

7.11 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

If there are any adverse comments received from the Bureau, system displays them under **Exceptions/ Comments** section against the specific Bureau record to alert the User. Following are some of the reasons:

1. Application Indicates Potential Fraud
2. Bureau Indicates Social Security Number Variance

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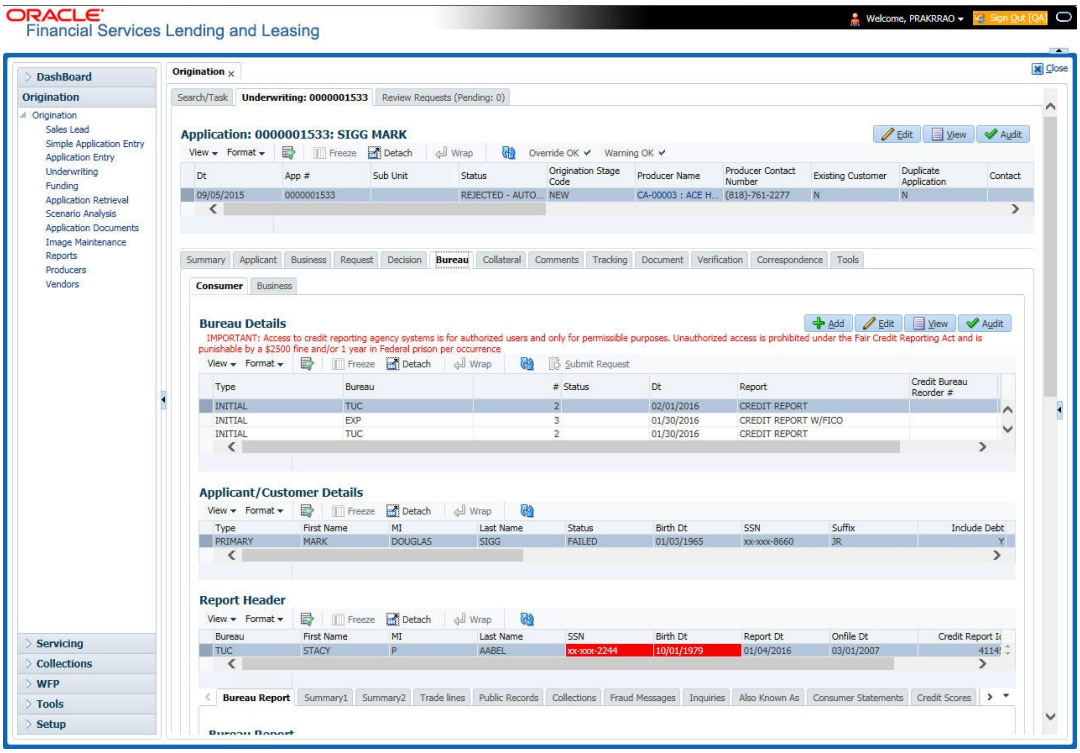
3. Duplicate Application Exists
4. Bureau Indicates a Possible Current Delinquency
5. Bureau Indicates Bankruptcy
6. Bureau Indicates Consumer Statement
7. Bureau Indicates a Possible Repossession
8. Bureau Reports OFAC hit
9. Bureau Reports Applicant as Deceased
10. Potential Delinquencies for Auto Loans in Past 12 Months
11. Customer Rate (APR) Exceeds the State Usury Rate
12. Open Consumer Credit Counselling

The reasons will also be displayed in the Summary tab in **Bureau** details under **Exceptions / Comments** section.

To verify the credit bureau data using the Bureau tab

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Bureau**.

Figure 7-15 Bureau



3. In the **Bureau Details** section, view the following information:

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Table 7-45 Bureau Details

Field	View
Type	The credit bureau request type.
Bureau	The credit bureau.
#	The credit bureau request number.
Status	The status of credit bureau request.
Dt	The credit bureau request date.
Report	The credit bureau report type.
Credit Bureau Reorder#	The credit bureau reorder number.
App Ind	If selected, indicates that a bureau was pulled for an application.

4. In the **Applicant/Customer Detail** section, view the following information:

Table 7-46 Applicant/Customer Detail

Field	Do this
Type	View the relation type.
First Name	Specify the first name.
MI	Specify the middle name.
Last Name	Specify the last name.
Status	View the credit bureau request status.
Birth Dt	Specify the date of birth.
SSN	Specify the social security number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_- DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Suffix	Select the generation.
Include Debt	Select to include credit bureau information in the Liabilities section of the Summary sub screen.
Populate Debt	Select to load debt information from the credit bureau in the Liabilities section of the Summary sub screen.
Address Type	Select the address type.
Country	Select the country.
Address #	Specify the building number.
City	Specify the city.
State	Select the state code.
Street Pre	Select the street pre type.
Street Name	Specify the street name.
Street Type	Select the street type.
Street Post	Select the street post type.
Apt #	Specify the apartment number.
Address Line 2	Specify the address line 2.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.

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Table 7-46 (Cont.) Applicant/Customer Detail

Field	Do this
Phone	Specify the phone number.

5. In the **Report Header** section, view the following information:

Table 7-47 Report Header

Field	View
Bureau	The bureau.
First Name	The first name.
MI	The middle initial.
Last Name	The last name.
SSN	The social security number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	The birth date.
Note: The SSN and Birth Dt fields in Report Header section are displayed in red if there is a mismatch in the respective data present in the above Applicant/Customer Details section.	
Report Dt	The report date.
Onfile Dt	The on file date.
Credit Report Id	The credit report id.
Best Match	The best match.

6. Click **Bureau Report**.
The system parcels out the details from the credit bureau report in the Bureau screen's sub tabs (**Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statements,** and **Credit Scores**).
7. Click **Summary 1** sub tab.
8. You can view the following information:

Table 7-48 Summary 1

Field	View
Trades	Records of extended installment payments, mortgage and revolving credit, as detailed in the credit bureau report.
Bankruptcy	The total number of times the applicant has applied for Chapter 7, Chapter 11 and Chapter 13 bankruptcies, recently and throughout life.
Past Due	The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.
Public Records	Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.

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Table 7-48 (Cont.) Summary 1

Field	View
Collection	Trades referred to an outside vendor for collection.
Credit Scores	View the FICO and bankruptcy scores.
Statistical Trade Ages	Ages of the oldest and newest trades, as well as the average age of the open and total trades.
Derogatory Trades	Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

9. Click **Summary 2** sub tab.
10. You can view the following information:

Table 7-49 Summary 2

In this section	View
Trades	Records of extended credit for auto, bank, credit card, retail, LoanLine of creditLease finance, and sales finance LoanLine of creditLease, as detailed in the credit bureau report.
Inquiries	Requests for a credit report regarding LoanLine of creditLease in the Trades section over the last six months, as well as total requests over 6, 12, and 24-month periods, as well as the newest and oldest request.
Balance	The total balance of retail and bank trades, as well as the high balance of each.
Open Derogatory	The following information for all of the customer's open trade lines: the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90- 180 days late), and derogatory (bankruptcy, repossession, or charge off).
Derogatory	The following information for all of the customer's total trade lines (open and closed): the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

11. Click **Tradelines** sub tab to view information about trade lines, such as the creditor's name, trade's status, type and code and balance information.
12. View the following details:

Table 7-50 Tradelines

Field	View
Creditors Name	The creditors name.
Status	The status of the tradeline.

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Table 7-50 (Cont.) Tradelines

Field	View
Type	The type of tradeline, such as bank, first mortgage, travel card, and so on.
Type Code	The code for the type of tradeline.
Past Due Amt	The past due amount
Balance	The balance of the tradeline.
Balance Dt	The balance date.
Open Dt	The date the tradeline was opened.
History Dt	The trade line's history date.
History Data	The trade line's history data.
30	The number of times the tradeline was 30 days past due.
60	The number of times the tradeline was 60 days past due.
90	The number of times the tradeline was 90 days past due.
Creditors Subscriber #	The creditor's subscriber number.
Mop	The method of payment.
Account #	The account number.
Credit Limit	The credit limit.
Term Pmt Amt	The term payment amount.
High Balance	The high balance of the tradeline.
Reported Dt	The reported date.
Duplicate	If selected, the tradeline is a duplicate.
Special Exclusion	If selected, the tradeline is a special exclusion.

13. Click the **Public Records** sub tab to view information about public records, including each one's type, status, and amount, as well as the date the record was filed and resolved.
14. View the following details:

Table 7-51 Public Records

Field	View
Record Type	The record type.
Status	The status.
Amount	The amount.
Filed Dt	The filed date.
Satisfied Dt	The satisfied date.

15. Click the **Fraud Messages** sub screen to view information about fraudulent attempts to use the applicant's credit.
16. Click the **Inquiries** sub screen to view all the credit reports for the applicant in reverse chronological order.
17. View the following details:

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Table 7-52 Inquiries

Field	View
Inquirer Name	The inquirer's name.
Inquirer Subscriber #	The inquirer's subscriber number.
Inquirer Industry Code	The inquirer's industry code.
Inquiry Dt	The inquiry date.
Rate Shopping	If selected, the inquiry concerned rate shopping.
Duplicate	If selected, if the inquiry was a duplicate.

18. Click the **Also Known As** sub screen to view other names used by the applicant.
19. Click the **Consumer Statements** sub screen to view statements that the applicant has issued to the credit bureau.
20. Click the **Credit Scores** sub screen to view the score model, the score factor, and the score returned from the credit bureau report.

This section consists of the following topics:

- Printing the Credit Bureau Data as a Text/PDF Report
- Requesting a Credit Bureau Report Manually

7.11.1 Printing the Credit Bureau Data as a Text/PDF Report

To print the credit bureau data as a text or PDF report

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. In the Underwriting screen, click **Bureau**.
3. In the **Bureau Report** tab, the system displays the report in text format. You can also view the report in PDF format by selecting **PDF** option as View Report.

> **Note**
>
> Google Chrome does not support search functionality in the PDF format of the report. Hence you have to enable the ad-hoc plug-in in chrome to use the search facility.

4. In the Print Report section, click **Print Report** to send the information to the default printer.

7.11.2 Requesting a Credit Bureau Report Manually

The Credit Bureau Summary screen enables you to manually request a credit pull. Information from a manual credit pull can be used to validate an application.

To manually request a credit bureau report

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Bureau** tab.
3. In the **Bureau Details** section click **Add**.
4. Specify the following information:

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Table 7-53 Bureau Details

Field	Do this
Applicant	Select the applicant.
Spouse	Select the applicant's spouse (if applicable).
Bureau	Select the credit bureau.
Report	Select the credit bureau report type.

5. Click **Create Request**.

   The system displays this information in the Bureau Details section.

> **Note**
>
> If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the **Soft Pull** check box is to be selected in Bureau Details section. This option is available only when the system parameter `EXP_PA_SOFT_PULL_IND` is enabled in the System Parameters screen and Bureau is selected as **EXP** with Report as **PREMIER ATTRIBUTE** in the Bureau Details section.

6. Select **Include Debt** and **Populate Debt** in the **Applicant/Customer Detail** section to populate the Liability section on the Applicants link's Summary sub screen with data from the credit bureau pull.
7. If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the **Credit Bureau Reorder #** field on the **Bureau Details** section. This enables you to receive a previously pulled credit report.
8. In the **New Request** section, click **Submit Request**.

The system displays the latest status of the currently requested bureau report in the Bureau Details section. When the report pull process is complete, the Status field in the Bureau Details section changes from PENDING to COMPLETED.

7.12 Collateral Tab

Having selected and loaded an application, you can view the information about the collateral of the LoanLine of creditLease.

The Collateral link opens screens with information regarding any collateral associated with an application. Depending on the type of LoanLine of creditLease, collateral can be a vehicle, home or something such as major household appliances. The Collateral tab is unavailable if this is an unsecured LoanLine of creditLease.

To verify information about the collateral

1. Open the **Underwriting** screen and load the application you want to verify.
2. Click the **Collateral** tab.
   Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

   If you are entering an unsecured LoanLine of creditLease, the Collateral link is present but inactive; in which case, skip this step.

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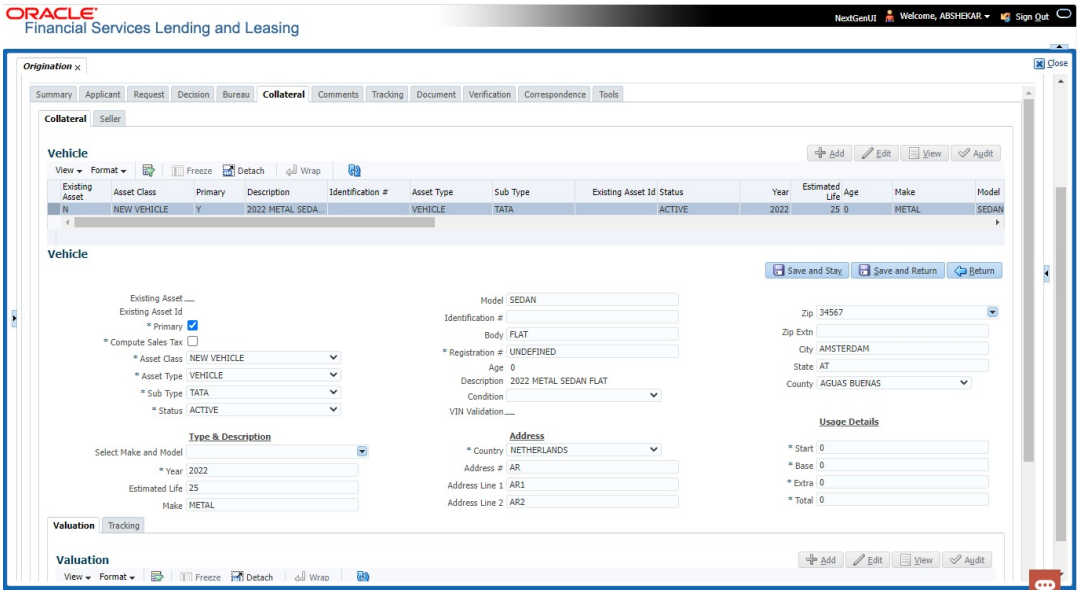
3. In the **Collateral Details** section (This is information that was recorded during the application entry process or gathered during the credit pull.)

To enter collateral information

1. On the Underwriting screen, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle.

Figure 7-16 Collateral Vehicle



2. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 7-54 Collateral Information

Field	Do this
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.
Compute Sales Tax	Check this box to include the collateral for computing sales tax. If not selected, then the collateral details are not shared to external system and is excluded from sales tax computation.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Type and Description	
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.

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Table 7-54 (Cont.) Collateral Information

Field	Do this
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Address	
Country	Select the country.
Address	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
County	Select the county.
Usage / Rental Details (Cycle) The below Usage / Rental sections are displayed only if the current Collateral is either of type VEHICLE or HOUSEHOLD GOODS AND OTHER COLLATERAL and the billing is based on Lease Usage or Rental type. For more information on how OFSLL handles Usage based leasing, refer to #unique_181 chapter and for Rental based leasing, refer to Rental Agreement section in Application Entry chapter.	
Usage / Rental Cycle	Select the frequency of billing the asset from the drop-down list and click on **Load Details** button. If details are maintained for the selected billing frequency in Setup > Products > Asset Types > Usage/Rental Details screen, the same is auto populated and can be modified in this screen. This field is enabled only for USAGE agreement type.
Min Usage per cycle	View/specify the minimum usage value of the allowed range.
Max Usage per cycle	View/specify the maximum usage value of the allowed range.
Base Rental Amount	View the calculated Base Rental Amount populated from Rental Agreement tab. This field is applicable for Rental/Usage Rental agreement type.
Security Deposit	View the security deposit amount paid upfront for the term. This field is applicable for Rental/Usage Rental agreement type.
Discount %	View/specify the percentage of discount exempted from final billing.

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Table 7-54 (Cont.) Collateral Information

Field	Do this
Discount Amount	View the flat discount amount allowed upfront from the final billing. This field is applicable for Rental/Usage Rental agreement type.
Usage Rollover/ Advance	View/select the type of asset usage calculation as one of the following: • ROLLOVER (remaining usage balance is carried forward to next cycle) • NO-ROLLOVER (remaining usage balance is not carried forward) • ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utilized upfront) • ADVANCE (total usage limit for current cycle can be utilized upfront) **Note:** For Rental based lease agreement, only non rollover usage method is applicable.
Reset Frequency	View/specify the reset frequency of the billing cycle. This field is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods of asset usage billing.
Elastic Term Calc Method	View the system predicted term remaining to reach the asset usage life which is calculated by one of the following methods as per current usage pattern. • ACTUAL - here the current details updated/ received is treated as the final record for usage term calculation. • AVERAGE - here the average of usage details received in previous cycles are considered for usage term calculation.
Excess Rent Collection Method	If you have selected the Agreement Type as USAGE RENTAL, view the Charge Matrix selected as one of the following type to derive the Excess Rent Collection Method: • TIERED (billing is based on the defined Usage/Rental Charge Matrix). This is the default value for Rental/Usage Rental agreement type. • NON-TIERED (system automatically chooses the applicable slab based on the final usage value)
Usage / Rental Calculation	
Calc Method	View/select the calculation method as one of the following from the drop-down list. • TIERED (billing is based on the defined Usage/Rental Charge Matrix). This is the default value for Rental/Usage Rental agreement type. • NON-TIERED (system automatically chooses the applicable slab based on the final usage value)
Usage / Rental Receipt	

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Table 7-54 (Cont.) Collateral Information

Field	Do this
Usage / Rental Details	View/select the Usage / Rental details as one of the following from the drop-down list. • INCREMENTAL (Details updated/received is considered as incremental record and is updated as new record in Servicing > Collateral > Usage History section without modifying existing record) • ACTUAL (Details received with latest end date is considered for billing and is updated in Servicing > Collateral > Usage History section). This is the default value for Rental/ Usage Rental agreement type.
Usage Details (Life) The details maintained in this section is used to calculate **EXCESS USAGE FEE** in payoff quote and termination transactions.	
Start	View/specify the start unit of asset usage.
Base	View/specify the base units.
Extra	View/specify the extra usage units.
Total	View/specify the total usage units.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, the system retrieves the year, make, model and body of the vehicle when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates following fields in the Type & Description section:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, the system displays an error message

If the collateral is a home, the Collateral link displays information about the home.

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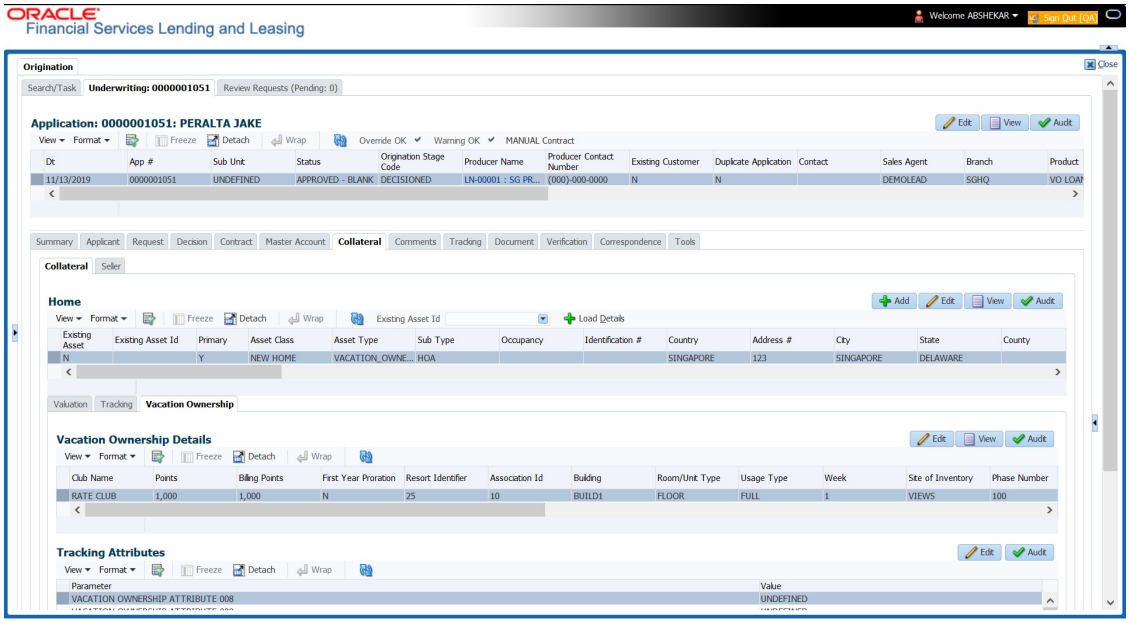
Figure 7-17 Collateral Home



1. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-55 Collateral

Field	Do this
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Select if this is the main asset on the application.
Compute Sales Tax	Check this box to include the collateral for computing sales tax. If not selected, then the collateral details are not shared to external system and is excluded from sales tax computation.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select owner occupancy type.
Identification #	Specify the vehicle identification number.
Address section	
Country	Select the country.
Address #	Specify the home number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Specify the state.
County	Select the county.
Zip	Select the zip code. For non US country, you have to enter zip code.

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Table 7-55 (Cont.) Collateral

Field	Do this
Zip Extn	Specify the zip extension.
City	Specify the city.
Type and Description	
Census Tract/BNA Code	Specify census tract/BNA (block numbering area) code.
MSA Code	Specify the metropolitan statistical area (MSA) code.
GEO Code	Specify the geographical code for the property.
Condition	Select the condition of the home.
Description	Specify a description of the home.
Select Make and Model	Select the make and model from the drop-down list
Year	Specify the year when the property was built.
Age	View the age of the home.
Make	Specify the make of the home.
Model	Specify the model of the home.
Width	Specify the asset width.
Length	Specify the asset length.
Area	Specify the area of the collateral
PO#	Specify the asset purchase order number.
Legal Description	Specify the legal description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Check this box to indicate the home is considered Metes-Bounds.
Flood Zone	Check this box to indicate the home is in a flood zone.
1098 Not Required	Check this box to indicate that the home does not require 1098
Deed Details	
Construction permit Dt	Specify the date on when the construction is permitted.
Deed Dt	Specify the date on when the deed is issued.
Deed Place Of Issue	Specify the place where the deed is issued.
Properties Boundary from East	Specify the boundary of the property from the east side.
North	Specify the boundary of the property from the north side.
West	Specify the boundary of the property from the west side.
South	Specify the boundary of the property from the south side.
Vacation Ownership Details	
Billling	Check this box to indicate if the asset is considered for billing.

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Table 7-55 (Cont.) Collateral

Field	Do this
Due Amt Account Type	Select one of the following account type from the drop-down list to indicate on which account this asset is to be considered for billing. • Current Account • Linked Account • Master Account **Note**: If **Billing** option is checked and the Due Amt Account Type is selected as Current/Linked/ Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account / Linked Account of current Account / Master Account of current Account respectively.
Trade Eligible	This check box is selected by default and indicates that the asset is eligible for trade. If checked (Trade Eligible = Y) then Asset Status is marked as INACTIVE during Trade. If unchecked (Trade Eligible = N) Asset status is marked as ACTIVE.
Consolidate Points at Master	Check this box to indicate that point can be consolidated at master account level. For more details, refer to Consolidate Points at Master section.
Points Consolidation Type	Select the type of points consolidation option from drop-down list. This field is used to identify the assets at Associated accounts to consolidate the points.

Consolidate Points at Master

If **Consolidate Points at Master** option is checked, system consolidates the asset level points at Master Account of the associated account provided the following conditions are satisfied:

- The same **Points Consolidation Type** is selected for associated account.
- The status of asset is ACTIVE.
- The status of account is available and enabled in ACC_STATUS_POINT_CONS_CD lookup type.
- The asset expiry date is greater than GL date (asset is not expired).

Points consolidation is done in following scenarios:

- When new account is added under a Master Account by UI, Funding process, API, Onboarding, Multi Account onboarding, and/or Master Account Maintenance Transaction.
- Account Status Change
- During Current Account Level Asset Maintenance updates.
  - Collateral POST/PUT/GET Web Services
  - Collateral Create/Update File uploads
  - Collateral Maintenance from UI

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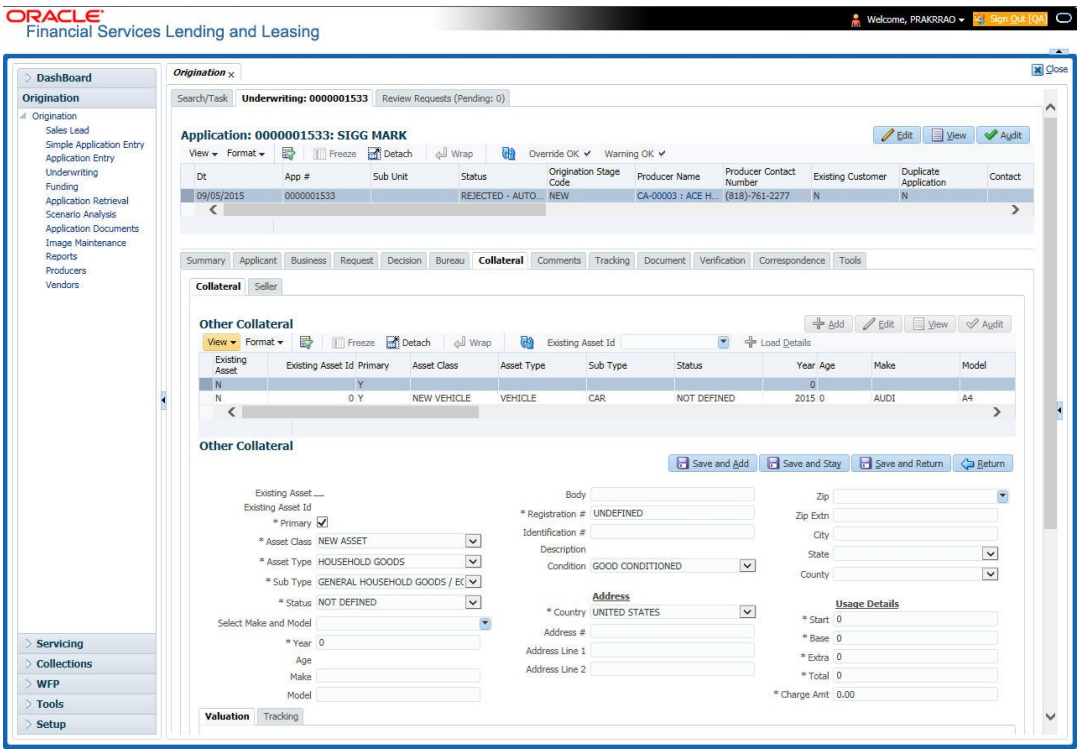
- Add New Asset Transaction
- Substitution of asset Transaction

To **Consolidate Points at Master**, following validations and update options are provided:

- Lookup code **Account Statuses for Points Consolidation** determines which Accounts with which status are to be considered for point's consolidation.
- Batch job which updates the consolidated points at Master Account level only if the **Expiration Date of Asset** of Actual Asset at associated account is less than the GL date. This batch job is scheduled to run before the billing batch job to update the actual points that needs to be considered for Billing.
- **Points** are maintained at actual asset level and any changes done at Master account level asset points does not flow down to the Actual Asset.
- In case of an update at Master Account level Asset Point's and subsequently any change in actual asset at current account, system recalculates the points and overrides the points at master account.

2. Perform any of the Basic Actions mentioned in Navigation chapter.
3. If the collateral is any other, the Collateral link displays information about that collateral.

Figure 7-18 Collateral-other



4. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

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Table 7-56 Collateral

Field	Do this
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.
Compute Sales Tax	Check this box to include the collateral for computing sales tax. If not selected, then the collateral details are not shared to external system and is excluded from sales tax computation.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Address	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
County	Select the county.
Usage / Rental Details (Cycle) The below Usage / Rental sections are displayed only if the current Collateral is either of type VEHICLE or HOUSEHOLD GOODS AND OTHER COLLATERAL and the billing is based on Lease Usage or Rental type. For more information on how OFSLL handles Usage based leasing, refer to #unique_181 chapter and for Rental based leasing, refer to Rental Agreement section in Application Entry chapter.	

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Table 7-56 (Cont.) Collateral

Field	Do this
Usage / Rental Cycle	Select the frequency of billing the asset from the drop-down list and click on **Load Details** button. If details are maintained for the selected billing frequency in Setup > Products > Asset Types > Usage/Rental Details screen, the same is auto populated and can be modified in this screen. This field is enabled only for USAGE agreement type.
Min Usage per cycle	View/specify the minimum usage value of the allowed range.
Max Usage per cycle	View/specify the maximum usage value of the allowed range.
Base Rental Amount	View the calculated Base Rental Amount populated from Rental Agreement tab. This field is applicable for Rental/Usage Rental agreement type.
Security Deposit	View the security deposit amount paid upfront for the term. This field is applicable for Rental/Usage Rental agreement type.
Discount %	View/specify the percentage of discount exempted from final billing.
Discount Amount	View the flat discount amount allowed upfront from the final billing. This field is applicable for Rental/Usage Rental agreement type.
Usage Rollover/ Advance	View/select the type of asset usage calculation as one of the following: • ROLLOVER (remaining usage balance is carried forward to next cycle) • NO-ROLLOVER (remaining usage balance is not carried forward) • ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle can be utilized upfront) • ADVANCE (total usage limit for current cycle can be utilized upfront) **Note**: For Rental based lease agreement, only non rollover usage method is applicable.
Reset Frequency	View/specify the reset frequency of the billing cycle. This field is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods of asset usage billing.
Elastic Term Calc Method	View the system predicted term remaining to reach the asset usage life which is calculated by one of the following methods as per current usage pattern. • ACTUAL - here the current details updated/ received is treated as the final record for usage term calculation. • AVERAGE - here the average of usage details received in previous cycles are considered for usage term calculation.

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Table 7-56 (Cont.) Collateral

Field	Do this
Excess Rent Collection Method	If you have selected the Agreement Type as USAGE RENTAL, view the Charge Matrix selected as one of the following type to derive the Excess Rent Collection Method: • USING USAGE MATRIX • USING RENTAL MATRIX
Usage / Rental Calculation	
Calc Method	View/select the calculation method as one of the following from the drop-down list. • TIERED (billing is based on the defined Usage/Rental Charge Matrix). This is the default value for Rental/Usage Rental agreement type. • NON-TIERED (system automatically chooses the applicable slab based on the final usage value)
Usage / Rental Receipt	
Usage / Rental Details	View/select the Usage / Rental details as one of the following from the drop-down list. • INCREMENTAL (Details updated/received is considered as incremental record and is updated as new record in Servicing > Collateral > Usage History section without modifying existing record) • ACTUAL (Details updated/received is considered as latest record and is updated in Servicing > Collateral > Usage History section with Active/ current status as **Y**). This is the default value for Rental/Usage Rental agreement type.
Usage Details (Life) The details maintained in this section is used to calculate **EXCESS USAGE FEE** in payoff quote and termination transactions.	
Start	View/specify the start unit of asset usage.
Base	View/specify the base units.
Extra	View/specify the extra usage units.
Total	View/specify the total usage units.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Valuations Sub Tab
- Tracking Sub Tab
- Vacation Ownership tab
- Seller Tab
- Usage Charge Matrix sub tab
- Rental Charge Matrix sub tab

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7.12.1 Valuations Sub Tab

The Valuation sub tab contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

To complete the Valuations sub tab

1. Click the **Valuations** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-57 Valuations

Field	Do this
Value section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Whole Sale	
LoanLine of creditLease Currency Wholesale Base Amt	Specify the LoanLine of creditLease currency wholesale value.
Wholesale Base Amt	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Retail	
Retail Base Amt	Specify the retail value.
Addons Amt (+)	View the add-ons value.
Usage Value Amt (+)	Specify the usage. This pertains to LoanLine of creditLease and usually is entered as the current mileage on the vehicle.
Total Value Amt (=)	View the total value.
LoanLine of creditLease Currency Retail Base Amt	View the LoanLine of creditLease currency retail value.
LoanLine of creditLease Currency Addons Amt(+)	View the LoanLine of creditLease addons.
LoanLine of creditLease Currency Usage Value Amt (+)	View the LoanLine of creditLease currency usage value.
LoanLine of creditLease Currency Total Value Amt (=)	View the LoanLine of creditLease total value.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Addons** Section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 7-58 Addons

Field	Do this
Description	Select the description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
LoanLine of creditLease Currency Amount	Specify LoanLine of creditLease currency amount.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
   Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

7.12.2 Tracking Sub Tab

The Tracking sub screen enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

1. Click **Tracking** sub tab.
2. On the Tracking sub screen, click **Load Details**.
3. In the **Tracking Items** section, select the item you want to track.
4. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-59 Tracking Items

Field	Do this
Tracking Item	View the tracking type.
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Follow up Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

7.12.3 Vacation Ownership tab

In the Vacation Ownership sub tab you can capture and maintain **Timeshare** specific collateral details of an account. This tab is displayed only for **Home** collateral and allows to maintain only one record for the selected account.

In Vacation Ownership or Timeshare industry, **points** represent monetary equivalent value and in a points-based timeshare ownership system, members/owners use the allotted points to

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exchange/trade collaterals. OFSLL uses these points for Asst Billing calculations while deriving the transaction amount as detailed in Setup > Asset Billing Rate screen.

Also in Vacation Ownership or Timeshare industry, **Tiers** are used to classify a membership into different levels based on total points at Master Accounts. Each level of membership offers more perks than previous level. OFSLL supports points-based Tier Calculation at Master Account level using the Formula parameters in Setup > User Defined Parameters screen.

Data in Vacation Ownership tab can also be populated from the following options:

- Create and Update Collateral Upload files
- Application Update Service

To maintain Vacation Ownership Elements for an account

1. Click **Vacation Ownership** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
3. In the Vacation Ownership Elements section, view or edit the following information:

Table 7-60 Vacation Ownership Elements

In this field	View this
Club Name	Select the Club Name from the drop-down list.
Points	Specify the points up to two decimal digit.
Billing Points	View the auto populated billing points. If the Asset Usage Type Sub Code is selected as FULL, this field is populated with total Points available in Points field. If the Asset Usage Type Sub Code is selected as HALF, this field is populated with total Points/2 available in Points field.
First Year Proration	Select the check box for first year proration.
Resort Identifier	Select the Resort Identifier from the drop-down list.
Association Id	Select the Association Id from the drop-down list.
Building	Select the Building from the drop-down list.
Room/Unit Type	Select the Room/Unit Type from the drop-down list.
Unit	Select the Unit from the drop-down list.
Week	Select the Week from the drop-down list.
Site of Inventory	Select the Site of Inventory from the drop-down list.
Phase Number	Select the Phase Number from the drop-down list.
Usage Type	Select the Usage Type from the drop-down list.
Usage Start Date	Select the Usage Start Date from adjoining calendar.
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.
Signature Grand Father	Check this box to indicate Signature Grand Father.
Club Indicator	Check this box to indicate Club Indicator.

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Table 7-60 (Cont.) Vacation Ownership Elements

In this field	View this
Expiration Date of Asset	Select the Expiration Date of Asset from adjoining calendar. This date is used for Tier Calculation and Point Consolidation in the system.
Asset Travel Date	Select the Asset Travel Date from adjoining calendar.
Resale Indicator	Check this box to indicate Resale. On disabling this check box system considers Asset Billing Points and Grand Father Points for Tier Calculation using formula Parameters.
Grand Father Points	Specify the Grand Father Points. These points are used for Tier Calculation in the system using formula parameters
Additional Attributes - This section consists of additional 15 configurable fields as indicated below 5 check boxes - Membership 1-5 Opt 5 drop-down lists - Other Attribute 1-5 5 Calendar fields - Other Attribute 5-10	

4. Perform any of the Basic Actions mentioned in Navigation chapter.

Tier Calculation

Based on the value defined for Expiration Date of Asset, Resale Indicator, and Grand Father Points, OFSLL supports the following types of **Tier** calculations at Master Account level using pre-defined formula parameters in Setup > User defined Parameters screen.

Table 7-61 Tier Calculation

Type	Formula Parameter	Calculation
Total Tier points at the Master account	$ASE_TIER_POINTS	Sum of Asset Billing Points where **Resale Indicator** is **N** and **Expiration Date of Asset** is **greater than** GL Date.
Total Grand Father Points at the Master Account	$ASE_GRAND_FATHER_POINTS	Sum of Grandfather Points where **Resale Indicator** is **N** and **Expiration Date of Asset** is **greater than** GL Date.
Note: For a non Master Account, system uses Master Account # to pick-up all Associated Accounts.		

This section consists of the following topic:

- Tracking Attributes sub tab

7.12.3.1 Tracking Attributes sub tab

The Tracking Attributes screen enables you to link information to collateral that is not tracked by default in the system. These attributes are loaded when user loads the tracking attributes from Collateral > Collateral (Home) >Tracking tab.

To maintain the Tracking Attributes

1. Click **Tracking Attributes** sub tab.

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2. Perform any of the Basic Operations mentioned in Navigation chapter.
3. Complete **Tracking** section by entering the requested parameter in the **Value** field.
4. Save the changes.

7.12.4 Seller Tab

The Collateral link's Seller Details tab enables you to enter the seller details of the collateral of the LoanLine of creditLease.

To enter the Seller details

1. Click the **Seller Details** tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

Figure 7-19 Collateral Seller - Loan

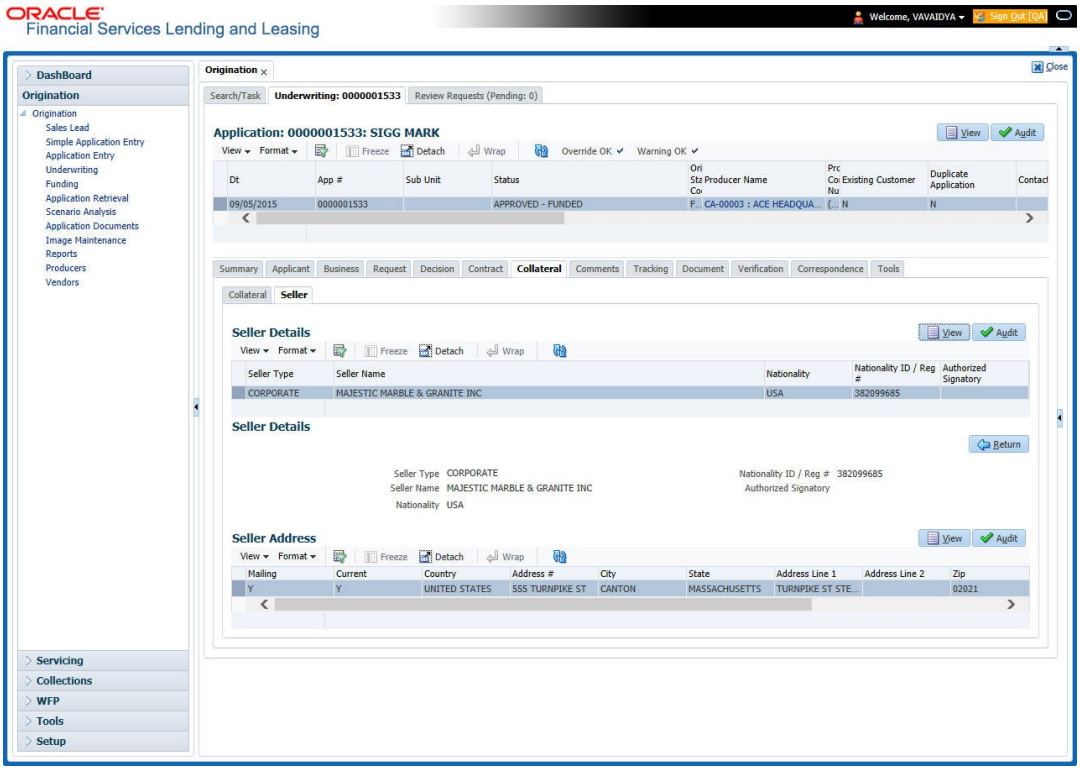

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Figure 7-20 Collateral Seller - Line

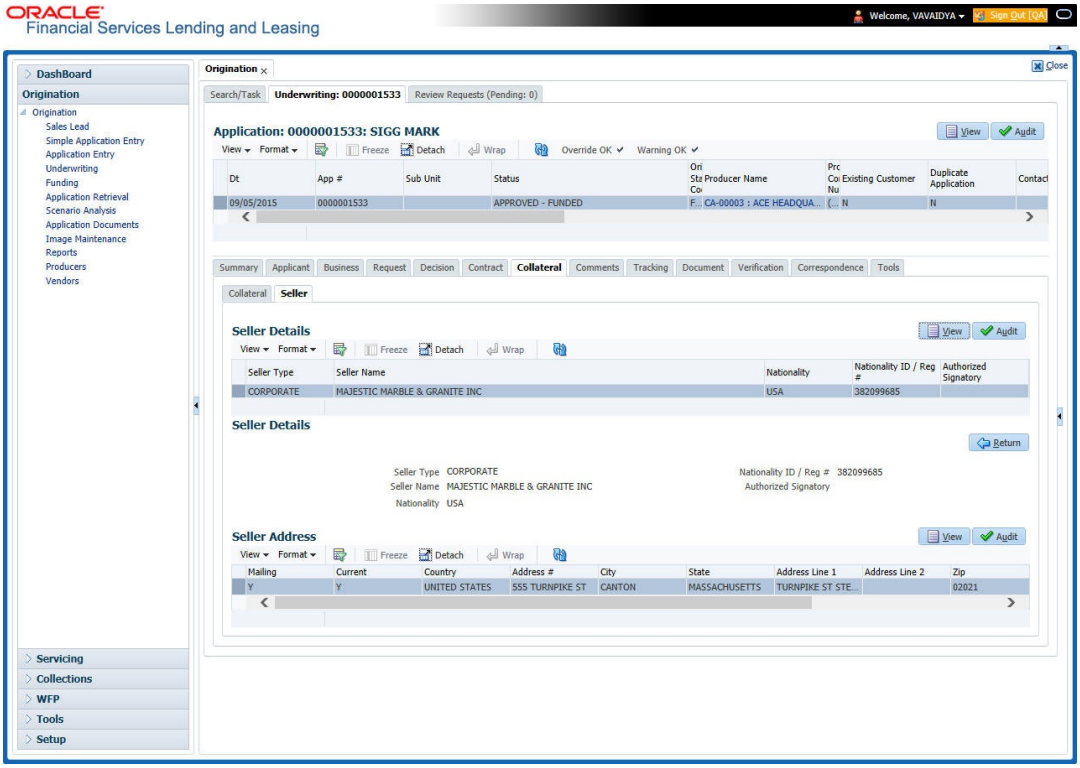
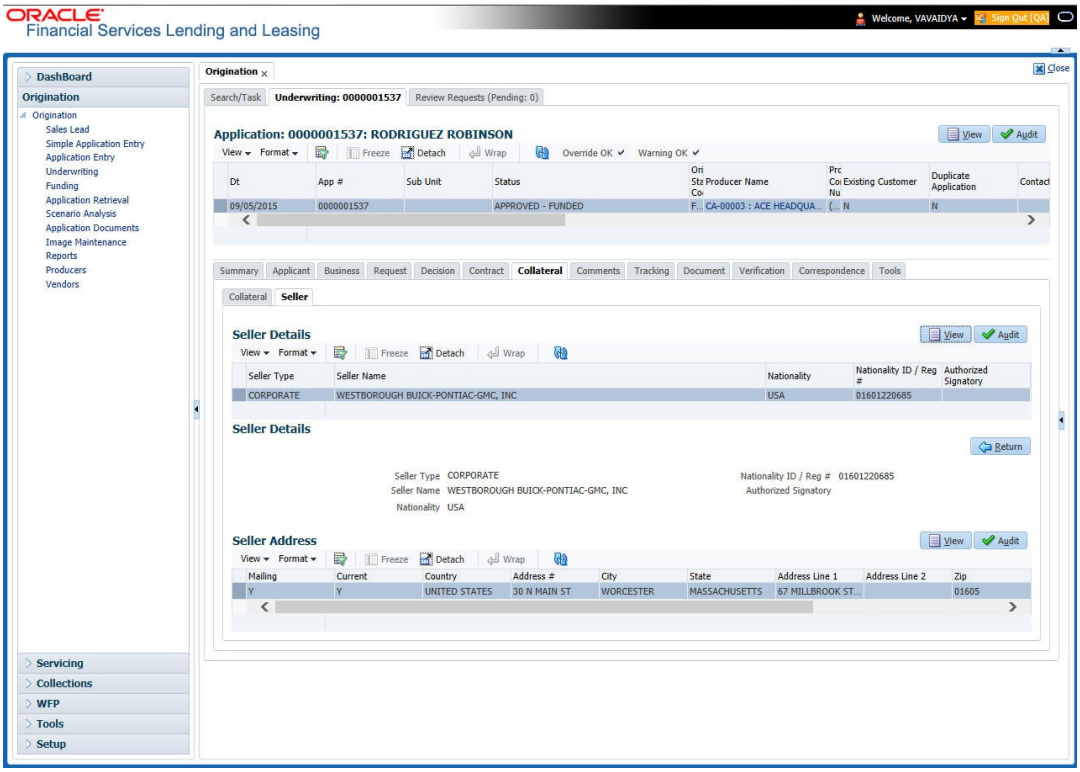


Figure 7-21 Collateral Seller - Lease



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A brief description of the fields is given below:

Table 7-62 Seller Details

Field	Do this
Seller Information section	
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National ID/ Reg #	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
Seller Address section	
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Current	Select if this is a current address. The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
City	Specify the city.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

7.12.5 Usage Charge Matrix sub tab

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

On clicking **Initialize** in Rental Agreement tab, the information in this sub tab is auto-populated based on details maintained in Asset Type setup. For more information about field details, refer to **Usage Charge Matrix** section in Setup guides.

7.12.6 Rental Charge Matrix sub tab

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

On clicking **Initialize** in Rental Agreement tab, the information in this sub tab is autopopulated based on details maintained in Asset Type setup. For more information about field details, refer to **Rental Charge Matrix** section in Setup guides.

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7.13 Comments Tab

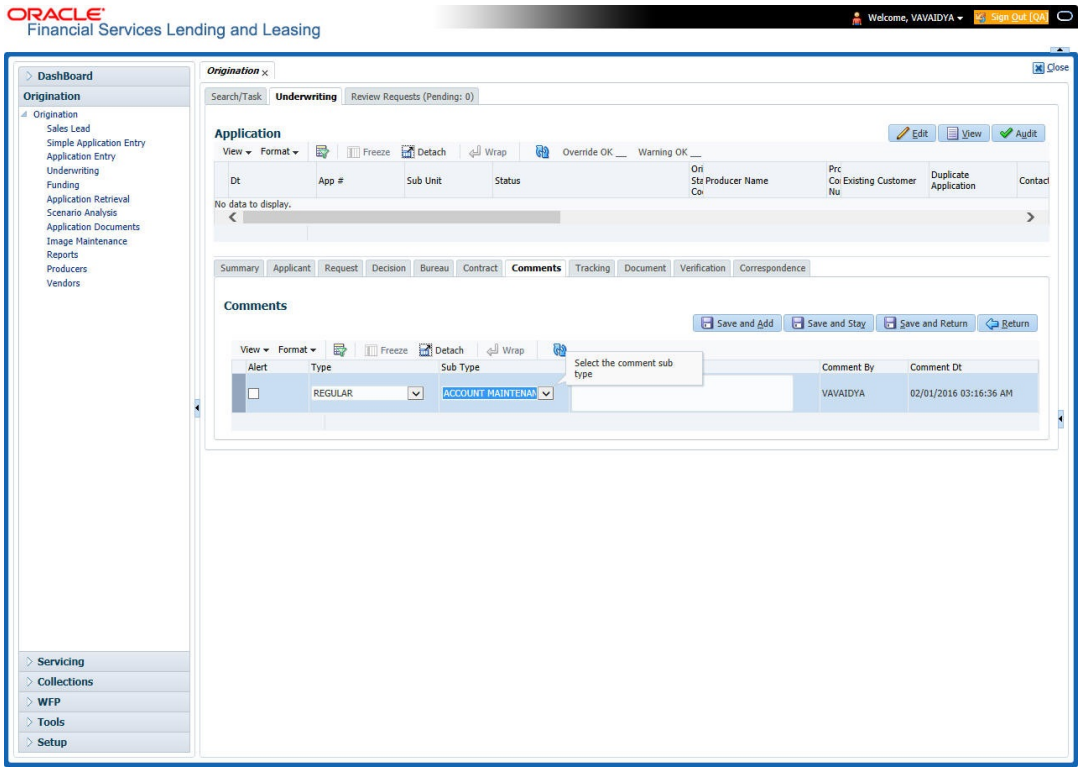
When using the Underwriting screen, you can add/delete comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format **<User 1> actioned as proxy for Underwriter <User2>**. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > **Proxy for Underwriter** field.

To add comments

1. Click **Comments** tab.

Figure 7-22 Comments



2. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 7-63 Comments

Field	Do this
Alert	Check this box to make the comment appear on the Customer Service screen Alert section
Type	Select the type of comment you are adding.
Sub Type	Select the sub type of comment you are adding.
Comment	Specify your comment.

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Table 7-63 (Cont.) Comments

Field	Do this
Comment By	The system displays your user ID.
Comment Dt	The system displays commented date and time stamp.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topic:

- Deleting Comment(s)

7.13.1 Deleting Comment(s)

You can delete **REGULAR** type comments displayed in the Comments sub tab.

To delete a comment

1. Select the row which consists of the comment and click **Delete** from the actions.
2. Click **Yes** to confirm delete in the warning message displayed.

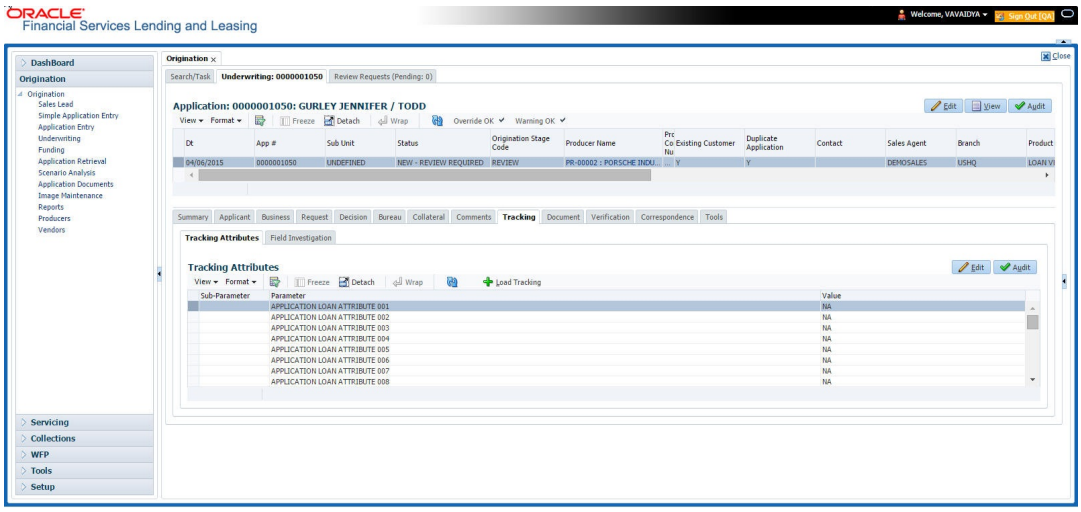
7.14 Tracking Tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes

1. Click **Tracking** tab.

Figure 7-23 Tracking



2. On the **Tracking Attributes** screen, click **Load Tracking** to load the tracking attributes.
3. Select the item you want to track.
4. Click **Edit** to edit the following information:

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Table 7-64 Tracking Attributes

Field	Do this
Sub-Parameter	View the sub-parameter
Parameter	View the parameter.
Value	Specify the information about the corresponding Value field.

5. Save changes you made to the account.

This section consists of the following topic:

- Field Investigation Sub Tab

7.14.1 Field Investigation Sub Tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can chose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

1. Click **Field Investigation** sub tab.
2. In **Field Investigation** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-65 Field Investigation

Field	Do this
Applicant	Select the applicant from the adjoining drop-down list.
Verification Type	Select the verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the status from the adjoining drop-down list.
Spoke to	Specify the name of the person applicant spoke to.
Call Dt	Specify the call date
# of Attempts	Specify the number of attempts made.
Result	Select the result from the adjoining drop-down list

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In **Verification Details** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 7-66 Verification Details

Field	Do this
Verification Match	Check the box if the verification has matched.
Remarks	Specify remarks, if any

5. Perform any of the Basic Actions mentioned in Navigation chapter.

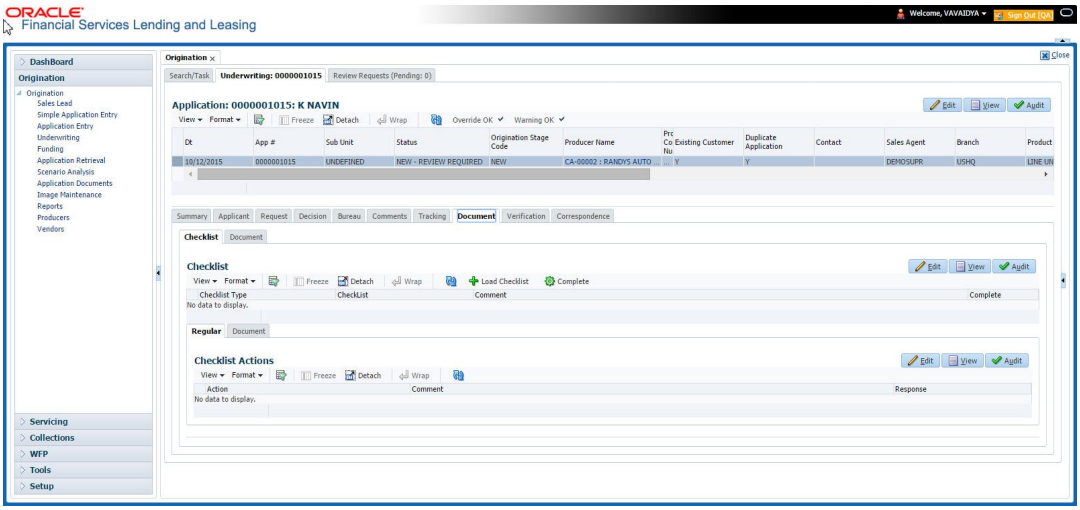
7.15 Document Tab

The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

To view a document attached

1. Click **Document** tab.

Figure 7-24 Document



2. In the **Application Document** section, perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below.

Table 7-67 Application Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the document.

Table 7-68 Application Document

Field	View this
Document Sub Type	The document sub type.
Version	The version. (Version numbers will be incremental by batch job, first version will start with 1.0.)

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Table 7-68 (Cont.) Application Document

Field	View this
Page #	The page number.
Document File Type	The document file type.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **View Document**.
   The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

This section consists of the following topic:

- Checklist Sub Tab

7.15.1 Checklist Sub Tab

The Checklist sub tab enables you to view tasks performed during the underwriting process.

To view the underwriting Checklist screen

1. Click **Document > Checklist**.
2. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
3. In the **Checklist Actions** section, click **Regular** sub tab.
4. In **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether you completed the task or not.
6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
8. Click **Save**.
9. In the **Checklist Actions** section, click the **Documents** sub tab.
10. In the **Documents** section, select the record you want to work with and click **View** in the **Details** column.
11. In the **Documents** section, view the following information:

Table 7-69 Documents

Field	Do this
Action	View the action to be performed.
Document Type	View the document type.

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Table 7-69 (Cont.) Documents

Field	Do this
Document Sub Type	View the document sub type.
Status	Select the status of the action.
Response	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Comment	Specify comment.

7.16 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an Error, a Warning, or an Override.

If it is an **Error**, the system will not allow you change the application's status and approve the LoanLine of creditLease until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto LoanLine of creditLease. Each one of these **edit types** has its own set of **edit details**.

> **Note**
>
> The Edit Details section's errors and warnings are created during the setup process.

This section consists of the following topics:

- Edit Sub Tab
- Audits Sub Tab
- History Sub Tab

7.16.1 Edit Sub Tab

To complete the Edits section

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Edits**.

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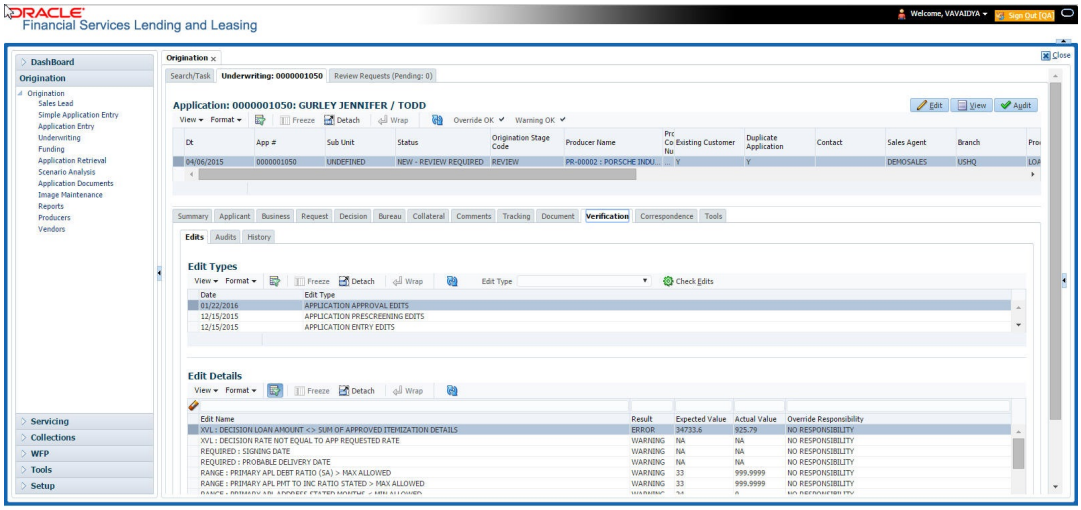
Figure 7-25 Verification



3. In the Edits screen's **Edit Type** section, select the type of edit you want to verify.
4. Click **Check Edits**.
   The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

   The Edit Details section contains the following display only information:

Table 7-70 Edit Details

Field	View this
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details** section, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.
   The system begins processing the credit application.

7.16.2 Audits Sub Tab

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Audits**.
3. In the **Audit Details** section, view the following display only information:

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Table 7-71 Audit Details

Field	View
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

7.16.3 History Sub Tab

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- Responsibility of the user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

1. **To view the History** Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > History**. In the **Application Status History** section, view the following display only information:

Table 7-72 Application Status History

Field	View this
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved to that status.
End Dt	The date and time when the application moved from that status.
Elapsed Time	The elapsed time between the status change.
Responsibility	The Responsibility of the current user while performing application status change.

7.17 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

This section consists of the following topics:

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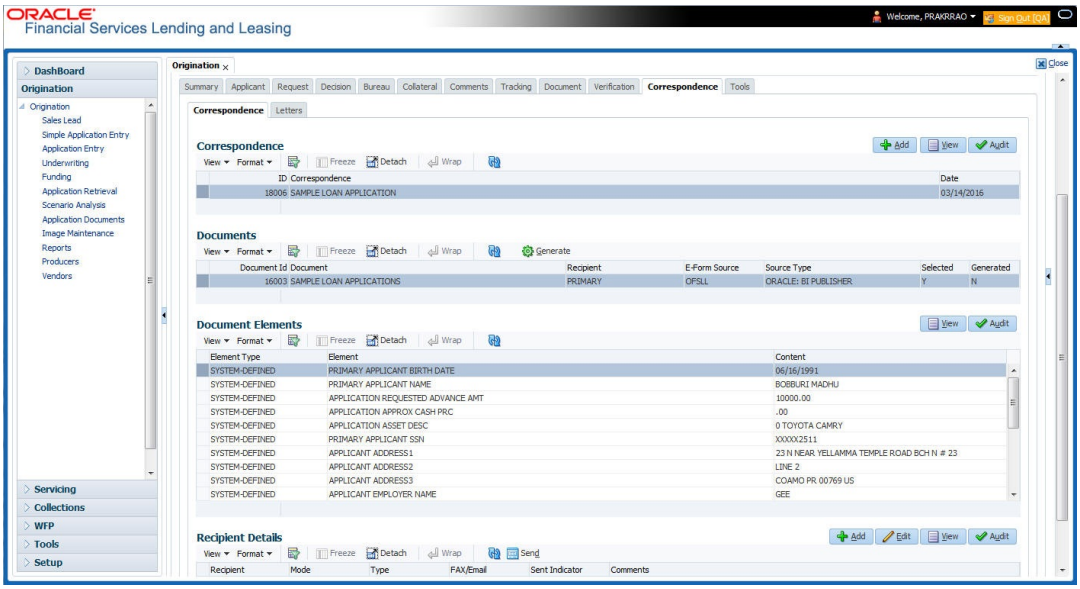
- Correspondence Sub Tab
- Letters Sub Tab

7.17.1 Correspondence Sub Tab

To generate an ad hoc correspondence

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Correspondence**.

Figure 7-26 Correspondence



3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 7-73 Correspondence

Field	Do this
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
   The **Documents** section displays all the types of documents available for the type of correspondence you selected.
5. In the **Documents** section, view the following information for each document:

Table 7-74 Documents

Field	View this
Document ID	The document ID.

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Table 7-74 (Cont.) Documents

Field	View this
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.
7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Table 7-75 Document Elements

Field	Do this
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

- Click **All** to view all elements in the correspondence.
  -or-
- Click **User Defined**, to view user-defined elements in the correspondence.

8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.
9. In the **Document Elements** section, click **Save**.
10. In the **Documents** section, click **Generate**.
    The system **locks** the information included in the correspondence and prevents it from being changed.
11. In the **Document Elements** section, click **View**.
    The system displays a PDF of the ad hoc correspondence.

This section consists of the following topic:

- Recipient Details Sub Tab

7.17.1.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

To add recipient details

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Recipient Details**.
3. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 7-76 Recipient Details

Field	Do this
Recipient	Select the recipient from the drop-down list. The list displays the following options: • Applicant • Customer • Producer • Others **Note**: Based on the type of recipient selected the other correspondence options are displayed for selection.
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: • Fax • Email **Note**: When the recipient is selected as **Applicant**, the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: • When the recipient is selected as Applicant, you can select the **Applicant Type** from the drop-down list and **Type** as either EMAIL/ ADHOC. The **Mode** is defaulted as **Email**. • When the recipient is selected as Customer / Producer, you can select the **Mode** as either FAX/EMAIL and **Type** as FAX/ ADHOC or EMAIL/ADHOC respectively. • When the recipient is selected as Others, you can select the **Mode** as either FAX/ EMAIL and **Type** as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.
5. Click **Send** to FAX/Email the correspondence details to the specified recipients. System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in **Comments** Tab. The correspondence consists of following header details::

Table 7-77 Correspondence details

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

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7.17.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined letter templates for LoanLine of creditLease.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When **Letters** option is selected the correspondences generated are displayed in a table below with a button **View Letter**.
- When **Fax** radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording **Recipient details** opens below. On clicking **Add** you can specify recipient details, Mode, Type, provide comments and Save the same.

Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the **Send** in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of **Send** system displays an error message **Fax / Letter not generated. Please try sending later**; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

To generate letters on the Underwriting screen

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Letters**.
3. In the **Letters** screen, select the type of letter you want to generate (as either Letters/Fax), and click **View Letter**.
   Note the following:
   - If you select **DECISION FAX/EMAIL**, and click **View Letter**, the system displays the decision letter.
     The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

     The DECISION FAX/EMAIL is available for LoanLine of creditLease (fixed and variable rate).
   - If you click **ADVERSE ACTION LETTER**, and click **View Letter**, the system displays the adverse action letter.
     The predefined LoanLine of creditLease Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

     The Adverse Action letter is available for LoanLine of creditLease (fixed and variable rate).
   - If you click **CONDITIONAL ADVERSE ACTION LETTER** , and click **View Letter**, the system displays the adverse conditional letter.
     The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

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The Conditional Adverse Action letter is available for LoanLine of creditLease (fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

Table 7-78 Recipient Details

Field	Do this
Recipient	Select the recipient from the drop-down list. The list displays the following options: • Applicant • Customer • Producer • Others **Note**: Based on the type of recipient selected the other correspondence options are displayed for selection.
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: • Fax • Email **Note**: When the recipient is selected as **Applicant**, the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: • When the recipient is selected as **Applicant**, you can select the **Applicant Type** from the drop-down list and **Type** as either EMAIL/ ADHOC. The **Mode** is defaulted as **Email**. • When the recipient is selected as **Customer / Producer**, you can select the **Mode** as either FAX/EMAIL and **Type** as FAX/ ADHOC or EMAIL/ADHOC respectively. • When the recipient is selected as Others, you can select the **Mode** as either FAX/ EMAIL and **Type** as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.

6. Click **Send** to FAX/Email the correspondence details to the specified recipients. System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in **Comments** Tab. The correspondence consists of following header details:

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Table 7-79 Correspondence details

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

7.18 Tools Tab

The Tools tab calculates the payment amount, term, interest rate, LoanLine of creditLease amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer Tools chapter in the document.

7.19 Review Request

The Review Requests screen is primarily a work flow tool used to flag an ApplicationAccount for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific ApplicationAccount. The Review Request tab supports iterative review of selected ApplicationAccount and also to process the review with multiple reviewers.

> **Note**
>
> You can complete the below tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.To complete the below mentioned tasks for an Application Review Request, use Review Request tab available in the Origination (Application Entry, Underwriting and Funding) screens.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

7.19.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section

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- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The **User** drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Table 7-80 Query Section

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than **CLOSED** and **COMPLETED**.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Table 7-81 Action Section

Action Options	Descriptions
Open ApplicationAccount	Displays the Application EntryCustomer Service screen with the ApplicationAccount details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting **View All** option in the **Query** section.
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting **View All** option in the **Query** section.

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Table 7-81 (Cont.) Action Section

Action Options	Descriptions
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Table 7-82 Email Section

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the **Originator** column on Review Request page.
Receiver	Sends an email of review request to the person listed in the **Receiver** column on Review Request page.

The **Review Requests** section in OriginationCustomer Service screen displays the following information for each record:

Table 7-83 Review Requests

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
ApplicationAccount #	The ApplicationAccount number which needs review.
ApplicationAccount Status	The ApplicationAccount status of the request being reviewed.
Applicant	Applicant’s name in the review request.
Phone	Applicant’s phone number in the review request.
Address	Applicant’s address in the review request.
Email	Applicant’s email in the review request.
Reason	Stated reason in the review request.

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Table 7-83 (Cont.) Review Requests

Fields	Descriptions
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Table 7-84 Review Requests

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either **Account outstanding principal balance** for active accounts, or **Deficiency balance** for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The **Comment History** section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

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During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the **Comment History** section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an ApplicationAccount review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Table 7-85 Comment History

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in **COMMENT_TYPE_CD** lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type **SYSTEM GENERATED** is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as **INTERNAL**.
Comment Dt	View the Date and time when the comment was posted.

7.19.2 Create and Send Review Request

The review request tab primarily allows you to flag an ApplicationAccount for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.

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Figure 7-27 Review Request-Add

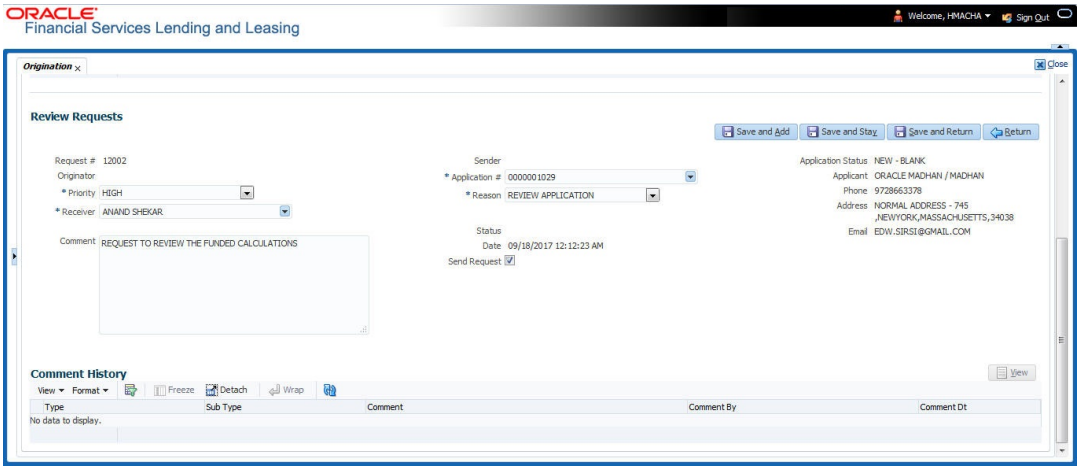
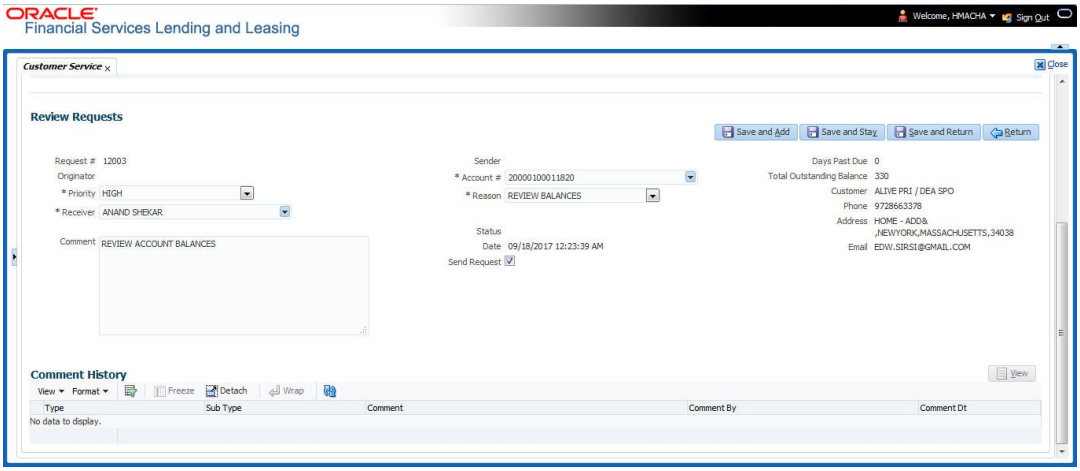


Figure 7-28 Review Request-Add



2. In the Review Requests section, select **Originator**.
3. Click **ADD**. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 7-86 Review Requests

In this field	View this
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.

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Table 7-86 (Cont.) Review Requests

In this field	View this
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting **Forwarded only** check box.
ApplicationAccount #	Select the ApplicationAccount to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due Total Outstanding Balance Customer Application Status Applicant Phone Address Email
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting **Send Request** option from the action section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

   The review request(s) appear on the recipient's **My Pending Review Request** window in DashBoard and also on the **Review Request** tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

7.19.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in Dashboard with the number of unseen messages. Clicking on the ApplicationAccount # link opens the Review Request tab.

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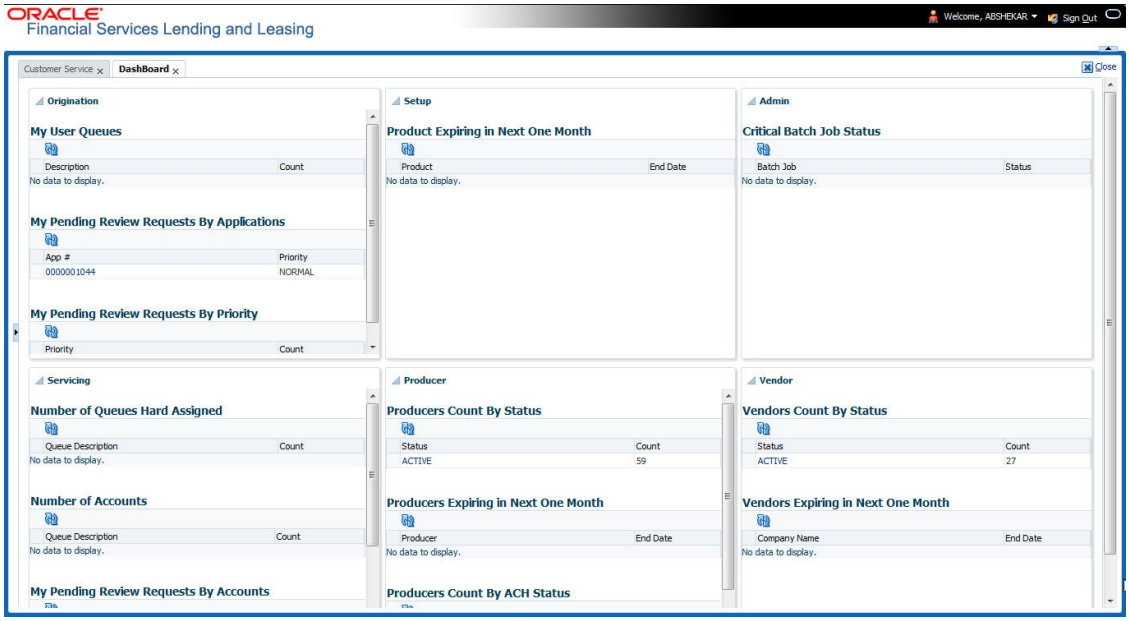
Figure 7-29 Review Request-DashBoard



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.

Figure 7-30 Review Requests

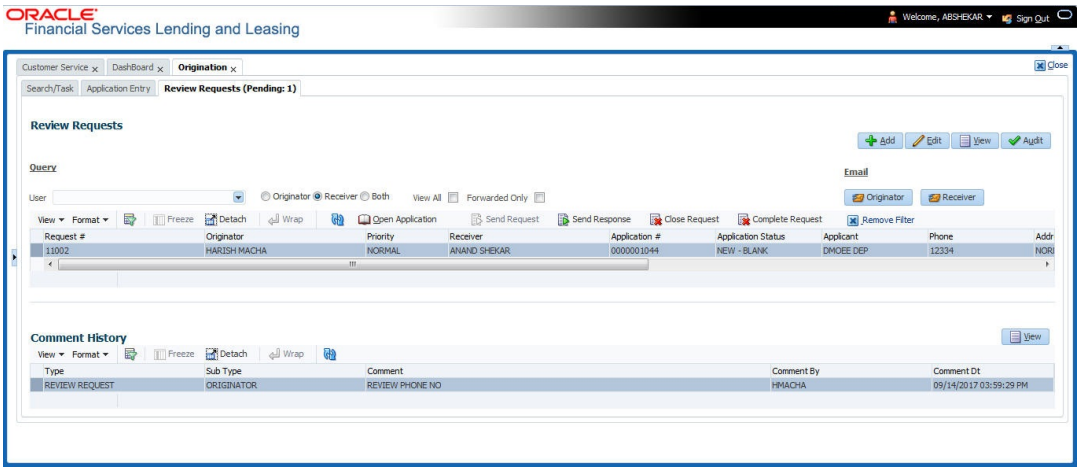


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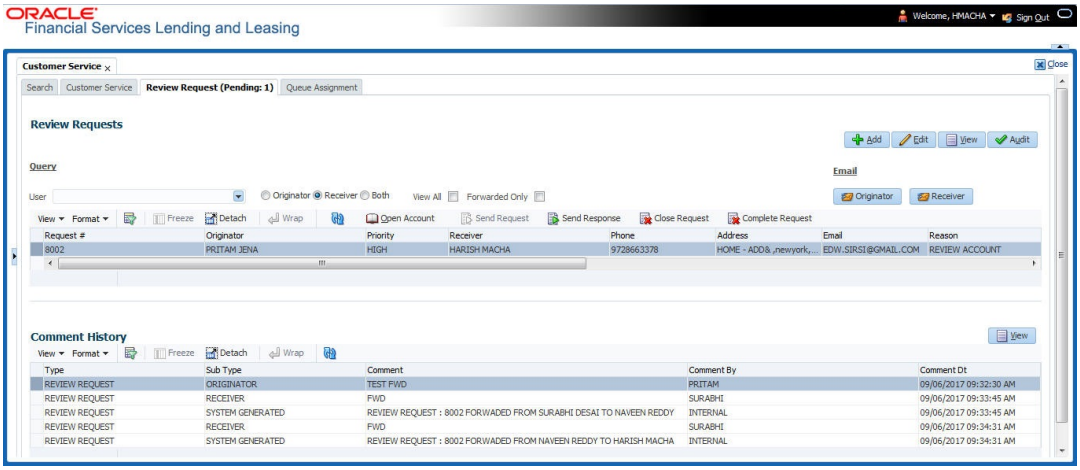
Figure 7-31 Review Requests



2. In the Query section, click **Receiver**. System displays all open review request you have received.
3. Click **Open ApplicationAccount**. The ApplicationAccount details are displayed in Application EntryCustomer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

7.19.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the **Comment History** section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed. Click **Edit**.

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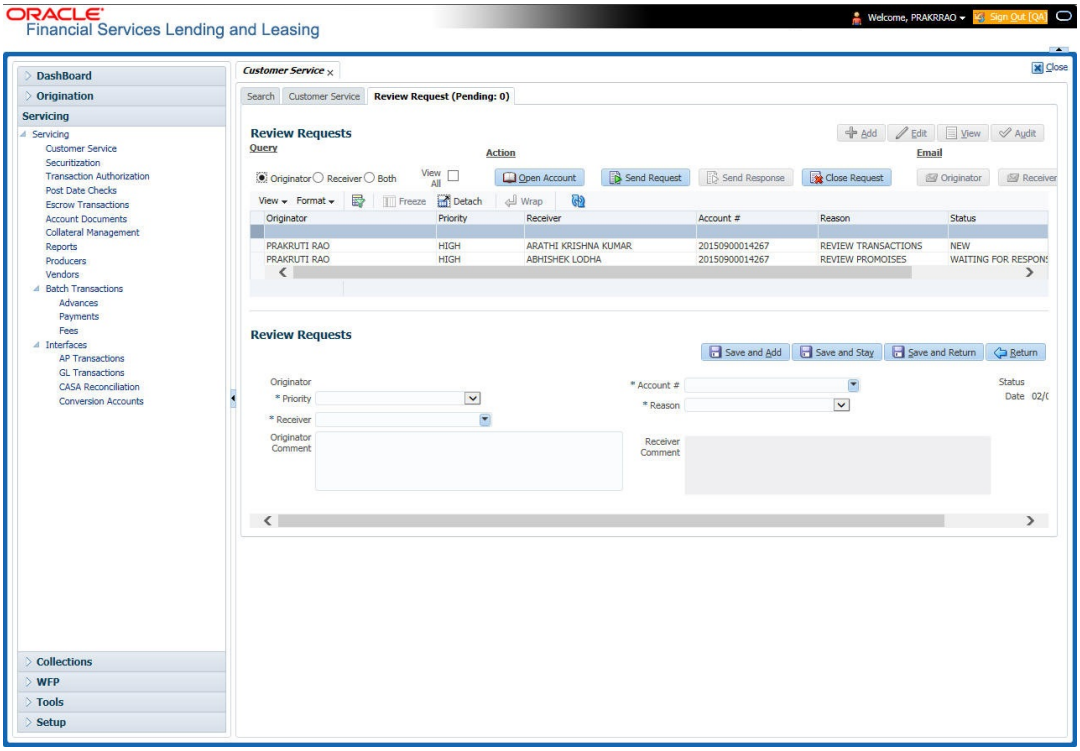
Figure 7-32 Review Request-View



Specify your review response in the **Comment** field. Select the **Send Request** check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on **Send Response** option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

7.19.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the **Sender** and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a **Sender**, you can view the reassigned review requests by selecting the **Forwarded Only** check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in **Comment History** section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as **SYSTEM GENERATED** and Comment By as **INTERNAL**.

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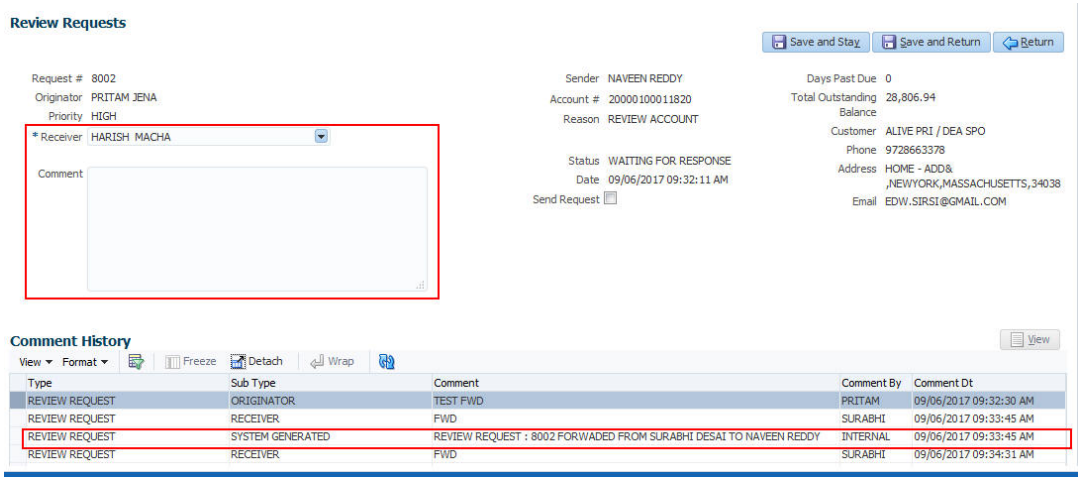
> **Note**
>
> It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed and click **Edit**.

Figure 7-33 Review Requests-Reassign



4. Select the required reviewer from **Receiver** drop down list.
5. (Optional) Specify the reason for reassignment in the **Comment** field. The same is tracked in **Comment History** section.
6. Select the **Send Request** check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on **Send Response** option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

7.19.6 E-mailing Review Request

While system updates **My Pending Review Requests By Priority** section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

To e-mail a review request

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1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.
2. In **Email** section, click **Originator** to send the message to the person listed in Originator field.

   -or-
3. Click **Receiver** to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

7.19.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

7.19.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as **COMPLETE** in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Origination > Simple Application Entry / Application Entry / Underwriting / FundingServicing > Customer Service screen and select **Review Requests** tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click **Complete Request**.

The system assigns the request as **COMPLETED** and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting **View All** in the Query section.

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8
Funding

Once the application has been entered and approved in Oracle Financial Services Lending and Leasing, the next step is to make a funding decision. This chapter consists of the following section:

- Introduction
- Funding (an overview)
- Funding Screen's Master Screen
- Summary Tab
- Applicants Tab
- Business tab
- Request Tab
- Decision Tab
- Customer Credit Limit tab
- Master Account tab
- Bureau Tab
- Contract Tab
- Collateral tab
- Comments Tab
- Tracking Tab
- Document tab
- Verification Tab
- Correspondence Tab
- Escrow Analysis Tab
- Tool Tab
- Review Request

8.1 Introduction

At this stage of the LoanLine of creditLease origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process

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- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process

8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or LoanLine of creditLease officer queue where it is viewed and verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/ LoanLine of creditLease officer decides to fund the LoanLine of creditLease, he or she will change status of the application to APPROVED - FUNDED.

Loading an Application on the Funding screen

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter Searching for an Application for more information on the following:

- Using Search Criteria screen
- Using Quick Search section

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- Using Result screen
- Loading an application

Funding non OFSLL Loan Applications

Oracle Financial Services Lending and Leasing can readily process credit contracts generated from external system for funding. You can load the credit applications data received from external system into OFSLL through the **Application Entry** screen and proceed with funding. For more information, refer Entering a Credit Application section.

Once the application is processed or approved through OFSLL funding screen, the external system is intimated with the decision. Those applications can still be processed further in external system itself to validate the contract against approved credit. If agreed, the signed contract documents can be distributed in electronic format to OFSLL for funding. Once Credit Contract is distributed, the **Contract Type** is automatically changed to eContract/Dealer in OFSLL and notified to the user.

All communications between OFSLL and external systems are recorded into a log and is accessible through Dashboard > System Monitor > Database Server Log Files screen. Also the **Comments** screen facilitates to exchange information regarding credit contract processing between OFSLL and external system as comments, provided the comment Sub Type is selected as **OUTBOUND TO INTERFACE** for such communications.

In addition, OFSLL also supports revoking of funded credit contracts worked through external interface by reversing the active transaction in Customer Service > Transaction History > Transaction tab. Whereby the application/account status is changed to **Void** and subsequently categorized as FLAT CANCEL (indicating as fraud application and funding is withdrawn) or UNWIND (when application still has errors and allowed to update/rectify details and resubmit for funding).

Overall, this process minimizes the application processing time and fastens the funding process.

8.3 Funding Screen's Master Screen

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains the Status field that allows you to change the status/sub status of the application and begin the funding process.

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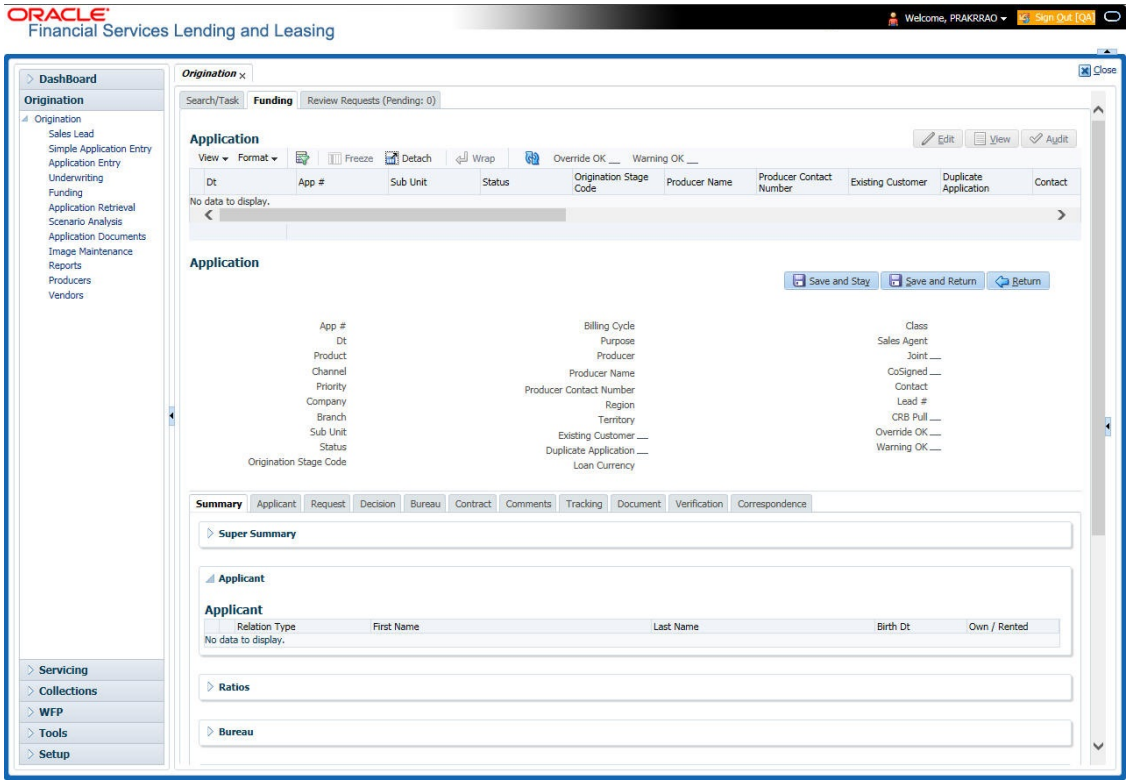
Figure 8-1 Funding



For details on this screen refer Applications *section in* ***Underwriting*** *chapter.*

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

To change the status and begin work on the application on the Funding screen

1. Open the Funding screen and load application you want to verify.
2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED - VERIFYING.
3. Click **Save** on the Funding screen.
   You can now begin making changes to the application.

Funding an Application

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the LoanLine of creditLease origination cycle is over. The system moves the application to the LoanLine of creditLease servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

Funding tasks

1. Load the application on the Funding form

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2. Change the status and initiate Funding process
3. Verify the applicant information
4. Complete Contract (5) details
5. Verify the documents
6. Generate letters
7. Attempt to change the application status
8. Verify edits
9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

8.4 Summary Tab

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

To view the Summary

1. Open the Funding screen and load the application you want to work with.
2. Click **Summary**.

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Figure 8-2 Summary-Loan

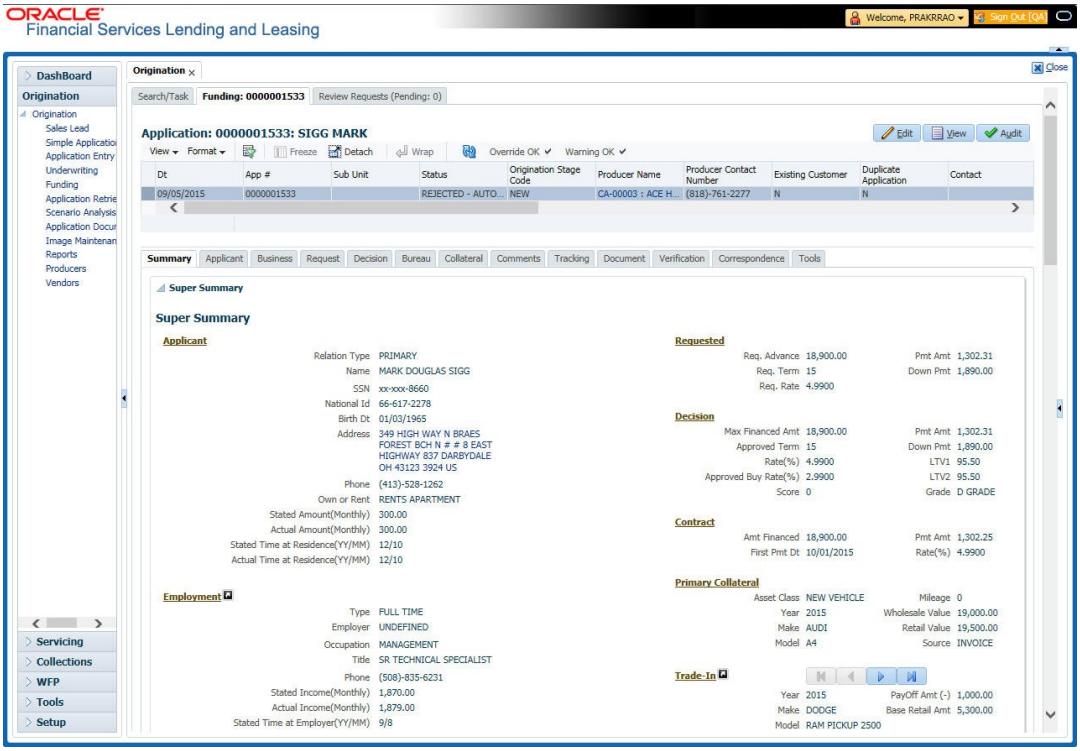

Figure 8-3 Summary-Lease

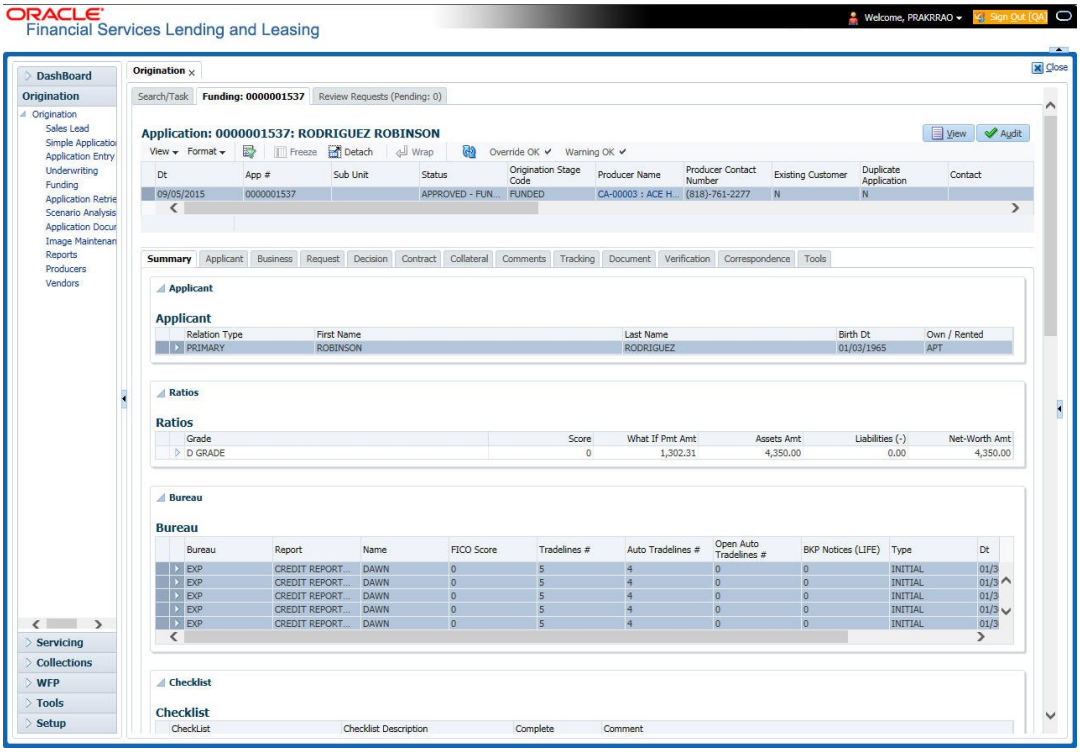

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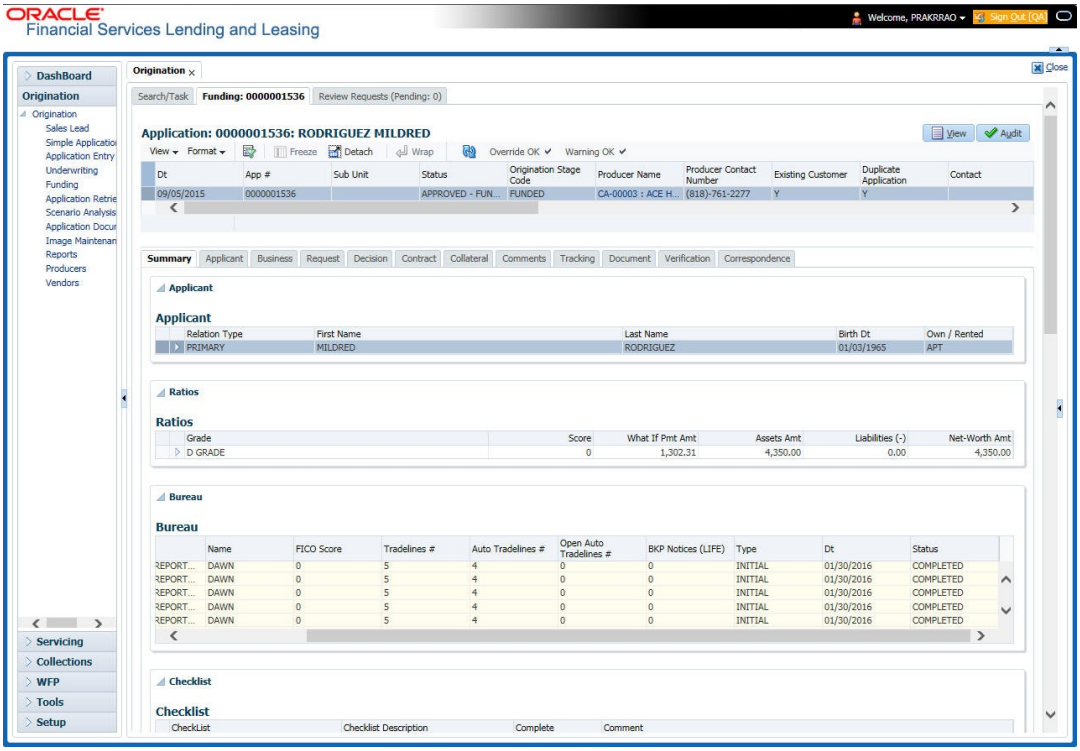
Figure 8-4 Summary-Line



For details on this screen refer Summary Tab *section in* ***Underwriting*** *chapter.*

8.5 Applicants Tab

Having selected and loaded an application, you can use the Applicants link to view information about the applicant (s). This is information that was recorded on the Application Entry screen or gathered during the credit pull. You can edit the data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

To verify information about an applicant

1. Open the Funding screen and load the application you want to work with.
2. In the Funding tab, click **Applicants**.
3. In the Applicants Details section, select the applicant you want to verify and click **Edit**.

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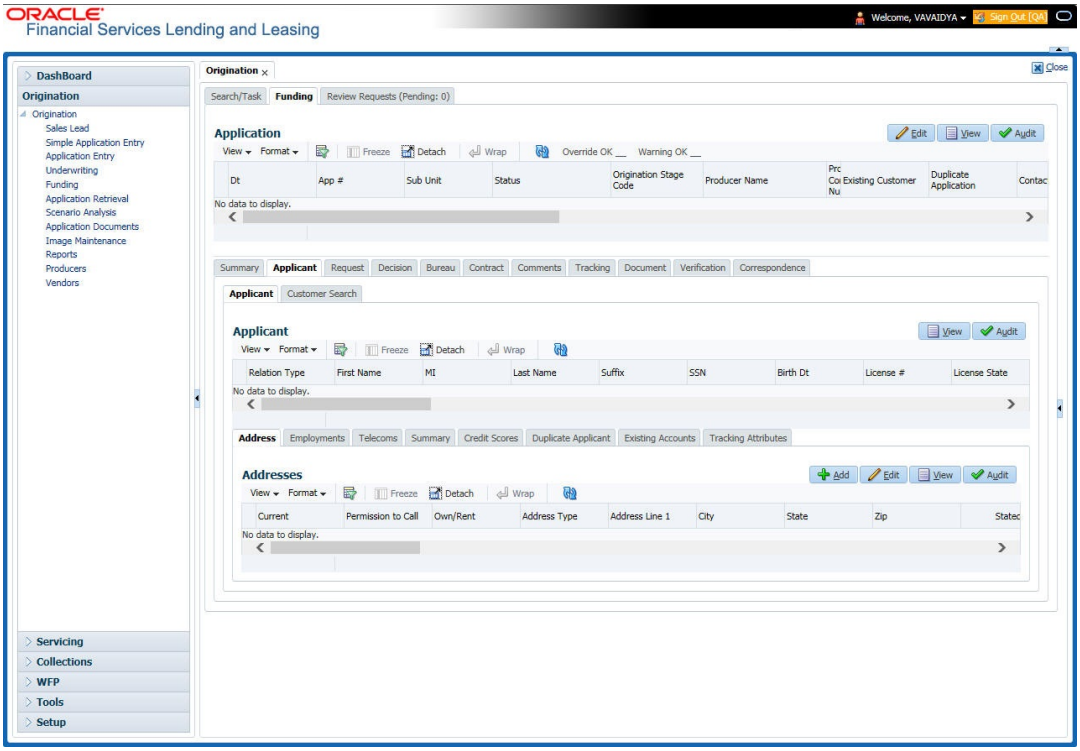
Figure 8-5 Applicant



For details on this screen refer Applicant Tab *section in* ***Underwriting*** *chapter.*

8.6 Business tab

If this application is an SME LoanLine of creditLease (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

If there is no business information associated with the application, the Business Applicant link is unavailable.

For more information about the individual fields in this section, see the **Application Entry** chapter.

To verify business information from the Business Applicant link

1. Open the Funding screen and load the application you want to work with.
2. Click **Business Applicant**.

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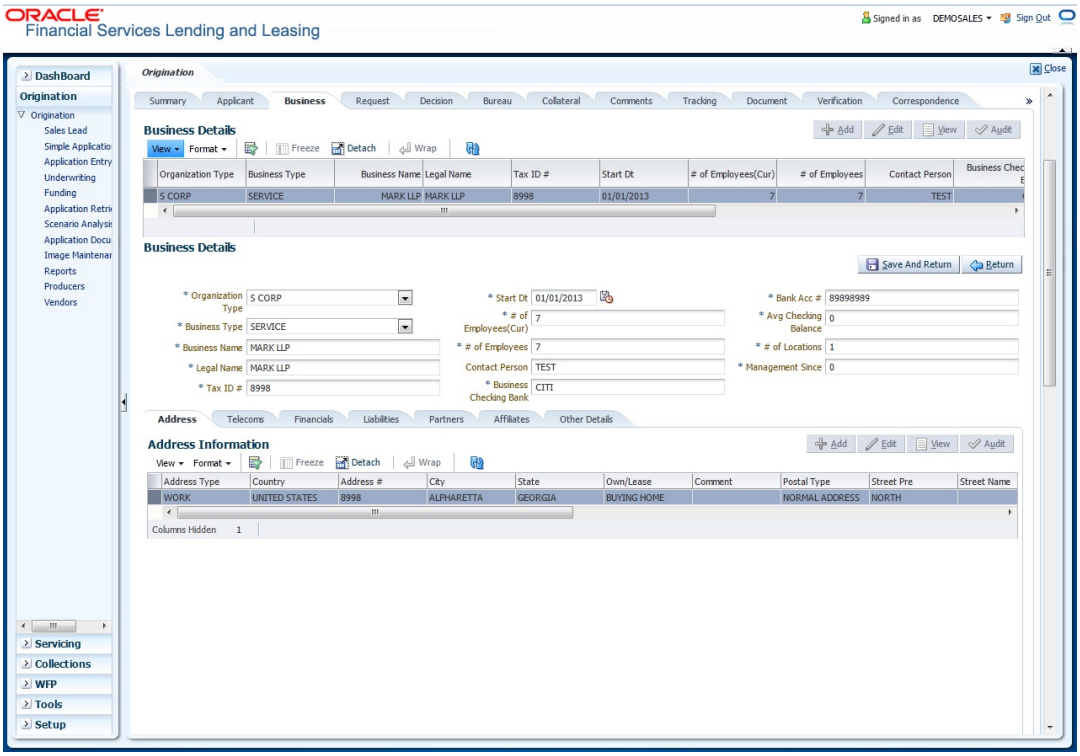
Figure 8-6 Business



For details on this screen refer Business Tab *section in* ***Underwriting*** *chapter.*

8.7 Request Tab

System displays the calculated Payment, Interest Rate, Term and LoanLine of creditLease Amount in the Request tab.

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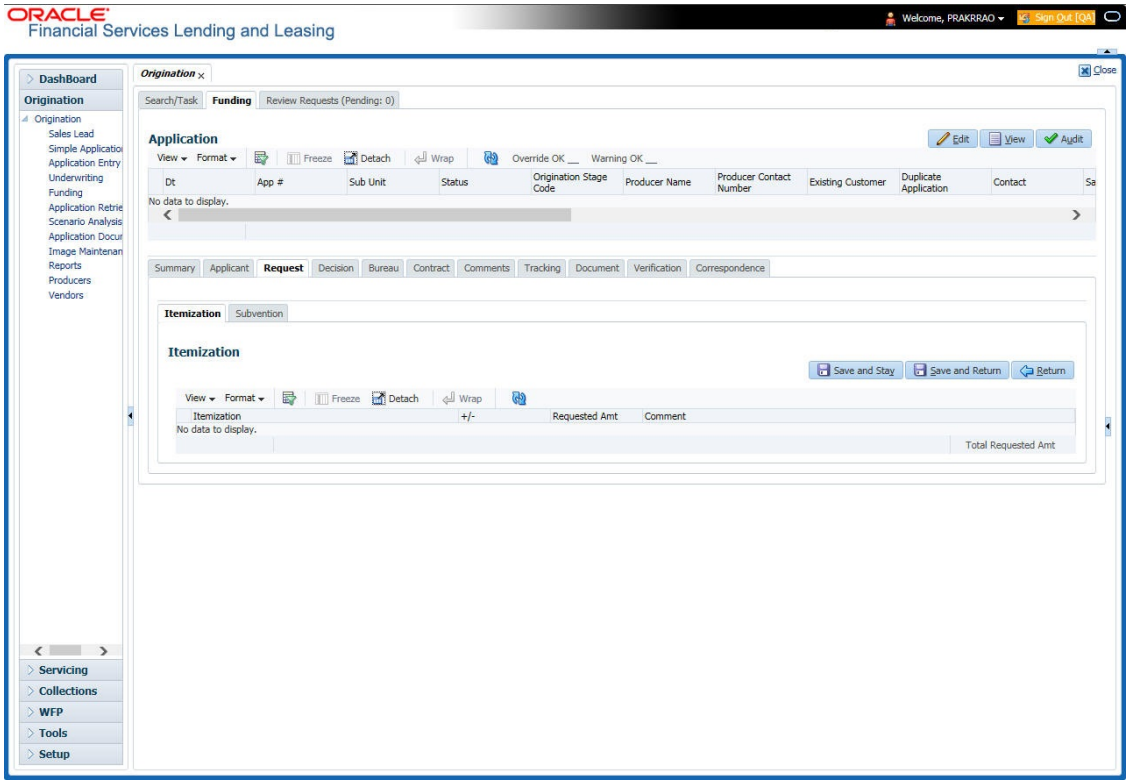
Figure 8-7 Request



For details on this screen refer Request Tab *section in* ***Underwriting*** *chapter.*

8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays LoanLine of creditLease information. On Clicking Calculate, the user can calculate the LoanLine of creditLease amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.

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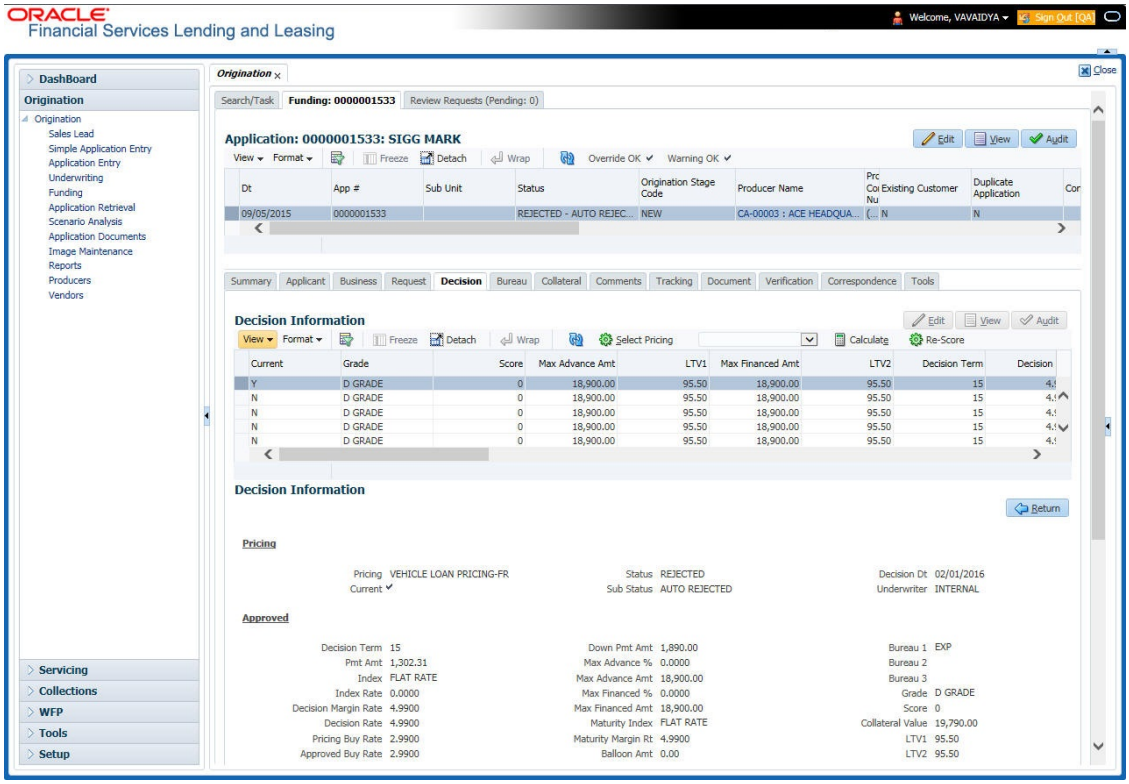
Figure 8-8 Decision



For details on this screen refer Decision Tab *section in* ***Underwriting*** *chapter.*

8.9 Customer Credit Limit tab

This tab displays the customer credit limit details captured during the underwriting process and is validated during application funding. Depending on the type of application you are working with, system displays LoanLine of creditLease information.

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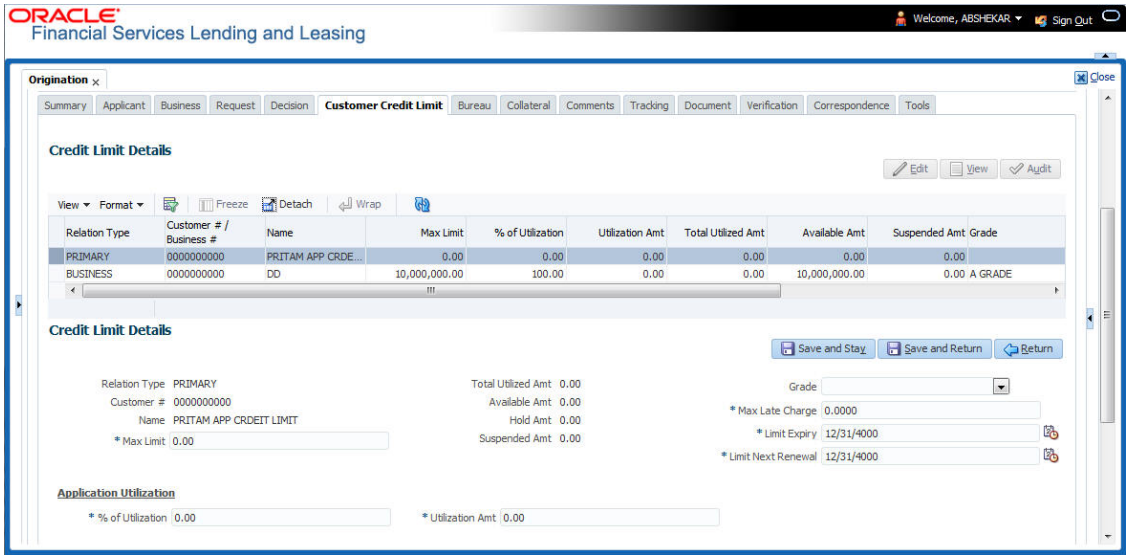
Figure 8-9 Customer Credit Limit



For details on this tab, refer Customer Credit Limit tab *section in* ***Underwriting*** *chapter.*

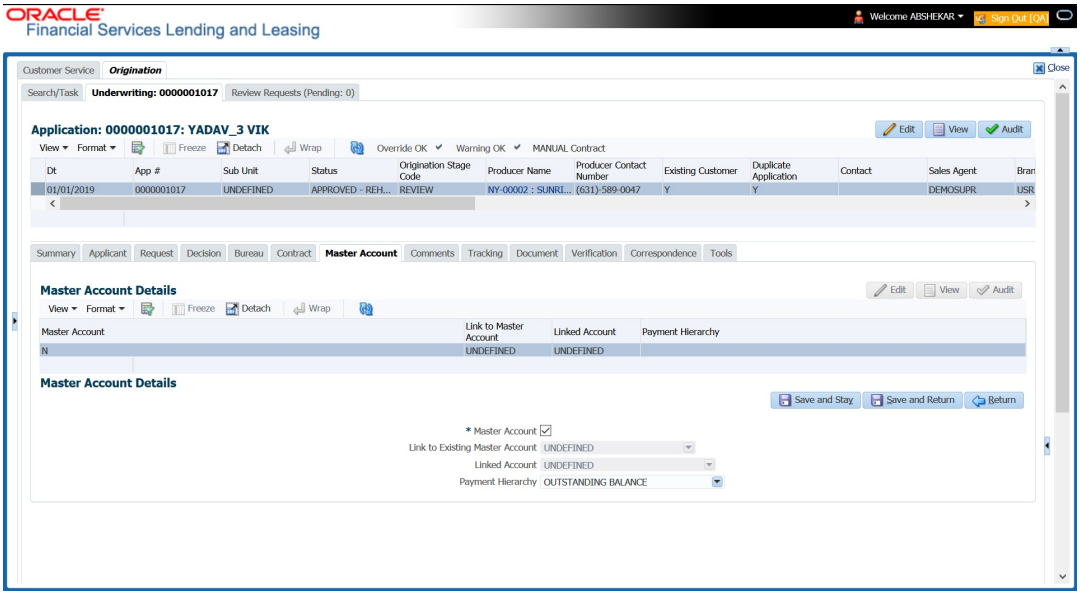
8.10 Master Account tab

The Master Account tab in Origination screen facilitates to categorize the current application to be considered as **Master Account** after funding or link the current application to another existing master account in the system.

To define Master Account Details

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Master Account** tab.

Figure 8-10 Master Account



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For details on this screen refer Master Account tab *section in* ***Underwriting*** *chapter.*

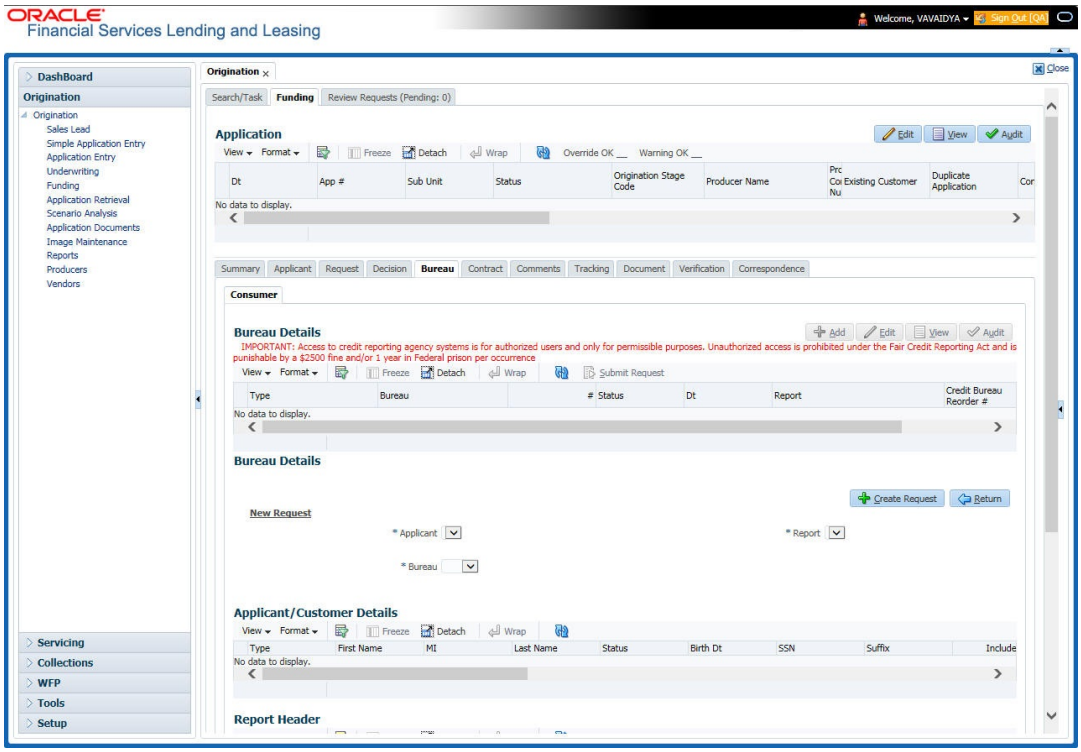
8.11 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

To verify the credit bureau data using the Bureau tab

1. Open the Funding screen and load the underwriting application you want to work with.
2. Click **Bureau**.

Figure 8-11 Bureau



For details on this screen refer Bureau Tab *section in* ***Underwriting*** *chapter.*

8.12 Contract Tab

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional LoanLine of creditLease, and internal rate of return for Islamic LoanLine of creditLease. Use the LoanLine of creditLease packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter LoanLine of creditLease information. The truth-in-lending details must be completed before a LoanLine of creditLease can be funded.

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The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds
- Disbursement
- Fees
- ACH
- Coupons
- References
- Real Estate
- PDC

You can use the quick calculator provided with the drop-down list adjacent to the 'Calculate' button to calculate the required LoanLease parameters. You can also use the calculator available in Tools section for completing this step. *For detailed information on using the Calculator tools, refer* Tools *chapter in the document.*

While working with the Contract tab for LoanLine of creditLease applications, you can either enter the contract details manually or make use of the **Suggest** option which auto populates the contract and payment details.

On clicking the **Suggest** option,

- System loads the details of 1st instrument available in Instrument drop-down list.
- Updates the contract date as current GL post date using which all the payment calculations are done.
- Populates decision level contract parameters and **Verified By** field with User Code.
- Calculates the payment amount and Sales Tax (if the COMPANY parameter XSL_TAX_INTERFACE is INTERNAL). However, the **Suggest** option is not available for external interface (VERTEX) since the calculation is handled outside the system.

Since in one click all the required contract information is populated to fund the application, this option helps to improve operational efficiency. But however, this option is not available for **Rental** based lease applications and if the contact instrument is already loaded.

To enter the contract details

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab.
    - If the application you opened is for a Islamic LoanLine of creditLease, the LoanLine of creditLease screen appears.

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3. Using the information in the contract packet, complete the **Contract** section.

Figure 8-12 Contract-Loan

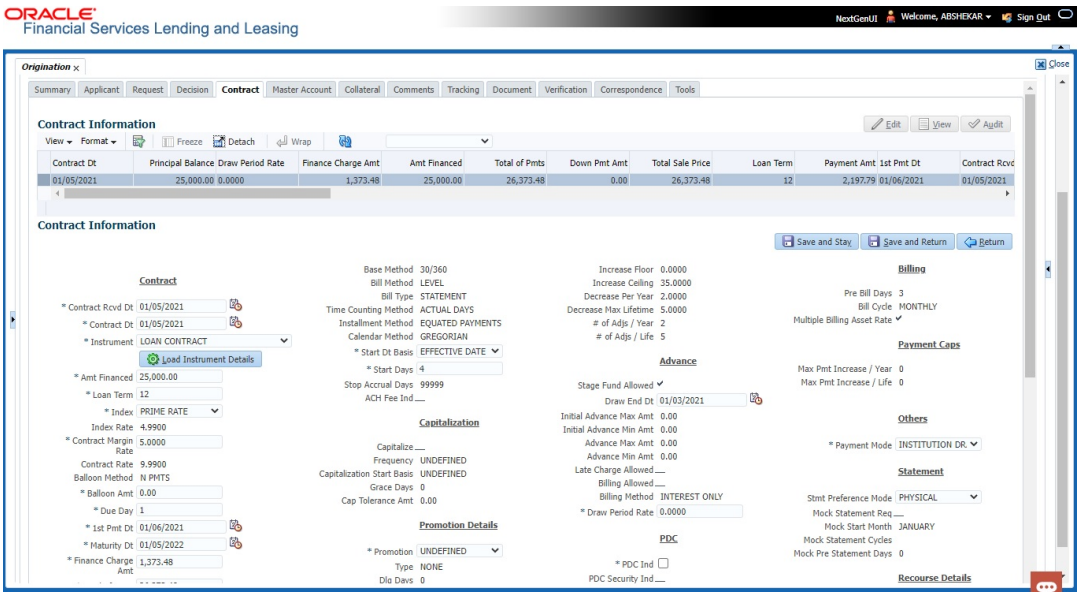

Figure 8-13 Contract-Lease

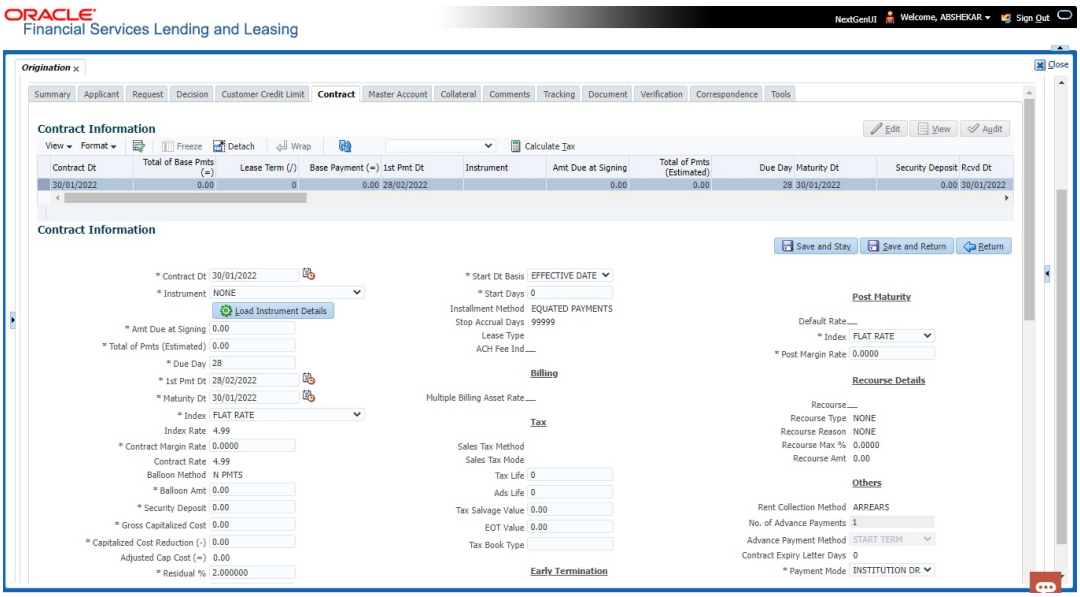

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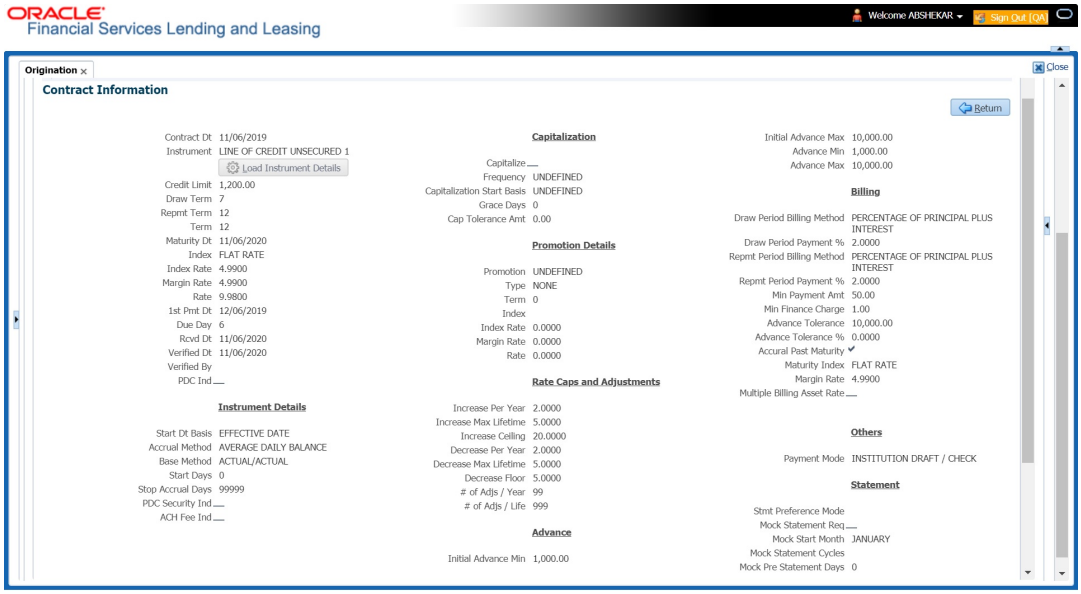
Figure 8-14 Contract-Line



(The system calculator may used when completing this section. For more information, see the Tools chapter.)

4. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 8-1 Contract

Field	Do this
Contract section	
Contract Rcvd Dt	Specify the contract received date.
Contract Dt	Specify the contract date.
Instrument	Select the required instrument from the drop down list and click on **Load Instrument Details**.
Amt Financed	Specify the amount financed: the Loan amount applied minus the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement (HUD-1 or 1A). For example, if the borrower's note is for $100,000 and the prepaid finance charge total is $5,000, the amount financed would be $95,000. The amount financed is the figure on which the annual percentage rate (APR) is based.
Loan Term	Specify the term/number of payments.
Index	Select the index.
Index Rate	View the index rate.
Contract Margin Rate	Specify the margin rate.
Contract Rate	View the interest rate.

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Table 8-1 (Cont.) Contract

Field	Do this
The following 3 fields - Regulatory Name, Regulatory Rate, and Contract Imputed Rate are displayed only if the **Imputed Interest** check box is selected in Contract Setup (i.e. Setup > Administration > Products > Contract screen). The value in these fields are automatically populated from setup on selecting a **Instrument** with imputed interest and clicking on **Load Details**.	
Regulatory Name	The regulatory name is populated with the value defined in Setup > Administration > Products > Regulatory Rates screen.
Regulatory Rate	The regulatory rate is populated on loading an instrument with the **Interest Rate** defined for that definition in Setup > Administration > Products > Regulatory Rates screen. **Note**: If there are no matching records with regulatory rate, the Edits (underlying rules) validation fails (if Edits are enabled) and system does not allow to save the contract information.
Contract Imputed Rate	View the contract imputed rate which is derived based on Contract Rate and Regulatory rate as indicated below: • If Contract Rate - Regulatory Rate = 0, Imputed Rate = 0 • If Contract Rate - Regulatory Rate > 0, Imputed Rate = 0 • If Contract Rate - Regulatory Rate < 0, Imputed rate = Regulatory Rate (minus) Contract Rate. While funding if the contract Imputed Rate is greater than **0**, system automatically calculates Imputed Interest Amortization schedule. For more information, refer to **Imputed Interest** section below.
Balloon Method	View the balloon payment method.
Balloon Amt	Specify the balloon amount.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.
Finance Charge Amt	Specify the finance charge: the amount of interest, prepaid finance charge, and certain insurance premiums (if any) that the borrower will be expected to pay over the life of the Loan.
Total of Pmts	Specify the total of payments.
Down Pmt Amt	Specify the down payment amount.
Total Sale Price	Specify the total sales price.
Payment Amt	Specify the payment amount.
Final Pmt Amt	Specify the final payment amount.This amount will be same as that in the **Payment Amt** field when the installment method is EQUAL PAYMENTS. (required).
Repmt Currency	Specify the currency to be used for repaying the Loan.
Principal Balance	View the principal balance on the Loan.

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Table 8-1 (Cont.) Contract

Field	Do this
APR	Specify the annual percentage rate: the cost of the Loan in percentage terms taking into account various Loan charges of which interest is only one such charge. Other charges which are used in calculating the APR are private mortgage insurance of FHA mortgage insurance premium (when applicable) and prepaid finance charges (Loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the Loan, which results in a rate higher than the interest rate shown on the mortgage/deed-of-trust note. If interest was the only finance charge, then the interest rate and the annual percentage rate would be the same.
Verified Dt	Specify the contract verification date.
Verified By	View the user id who verified the contract.
Signing Dt	Select the signing date on when the documents is signed.
Probable Delivery Dt	Select the probably delivery date.
Note: For Islamic products the following additional fields will be displayed.	
Residual Income	View the residual income for the residual days.
Residual Days	View the number of residual days.
IRR	View the interest rate of return.
Profit Rate	View the profit rate (display only).
Instrument Details – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are **locked in** when you select the instrument from drop down list and click on **Load Instrument Details**. These values cannot be changed on the funding screen. Any changes to the instrument in account will be handled by monetary/non-monetary transactions. The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.	
Calculation Method	View the type of interest calculation method used for the selected instrument.
Accrual Method	View the accrual calculation method.
Base Method	View the accrual base method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Time Counting Method	View the time counting method.
Installment Method	View the installment methods.
Calendar Method	View the Calendar Method.

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Table 8-1 (Cont.) Contract

Field	Do this
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below). If you select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).
Start Days	Specify the number of grace days after which the interest accrual is to be calculated. Ensure that the number of grace days is less than first payment date.
Stop Accrual Days	View the accrual stop days.
ACH Fee Ind	Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions • When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee. • When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup. • When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup. • When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
Capitalization section This section displays the capitalization parameters pre-defined at Setup > Contract screen and allows you to modify only the **Grace Days** value for balance capitalization.	
Capitalize	If selected, indicates that the capitalization of balances is enabled while funding the application.
Frequency	View the capitalization frequency defined at Contract level. After funding, all the account balances are capitalized to principal in the same frequency except for **Balance Frequency** where different frequency may be defined for each balance type.
Capitalization Start Basis	View the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.

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Table 8-1 (Cont.) Contract

Field	Do this
Grace Days	View or Modify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.
Cap Tolerance Amt	View the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
Promotion Details – If applicable, enter information regarding any promotion associated with the application in the **Promotion** section	
Promotion	Select the promotion.
Type	View the promotion type.
Dlq Days	View the delinquency days.
Period Type	View the period type.
Period	View the promotion period.
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Promotion Margin Rate	View the promotion margin rate (displays only).
Promotion Rate	View the promotion rate.
Rate Caps and Adjustments section	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Lifetime	View the maximum rate increase allowed in the life of the Loan.
Increase Floor	View the rate cap (minimum).
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Loan.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Loan.
Advance section	
Stage Fund Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Specify the advance draw end date.
Initial Advance Max Amt	View the maximum initial advance amount.
Initial Advance Min Amt	View the minimum initial advance amount.
Advance Max Amt	View the maximum subsequent advance amount.
Advance Min Amt	View the minimum subsequent advance amount.
Late Charge Allowed	If selected, late charges are allowed during the disbursement period.

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Table 8-1 (Cont.) Contract

Field	Do this
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period.
Draw Period Rate	Specify the applicable interest rate during the disbursement period.
PDC section	
PDC Ind	If selected, indicates that the customer has opted for PDC.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
Escrow section	
Allowed	View the escrow allowed indicator. If selected, escrow is allowed for this account.
Opt Out	View the escrow opt out indicator. If selected, escrow is not allowed for this account.
Post Maturity section	
Default Rate	If selected, indicates the default rate is available.
Index	Select the post maturity index.
Post Margin Rate	Specify the past maturity rate.
Billing section	
Pre Bill Days	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
Bill Cycle	View the billing cycle.
Multiple Billing Asset Rate	Check this box to indicate if multiple asset rates are applicable for one billing period. System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.
Payment Caps	
Max Pmt Increase / Year	The maximum payment that can be increased for the year.
Max Pmt Increase / Life	The maximum payment that can be increased in the life of an application.
Others	

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Table 8-1 (Cont.) Contract

Field	Do this
Payment Mode	Select the type of repayment mode to indicate if it is **Autopay/ Direct Debit or not** using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. • INSTITUTION DRAFT / CHECK (default) • AUTOPAY (ACH) • AUTOPAY (CREDIT CARD) • AUTOPAY (DEBIT CARD) • POST DATED CHECKS For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
Statement section This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings. The default populated preference here are propagated from Setup > Administration > Products > Contract screen when the instrument is loaded. **Note**: These fields are enabled only for Master Account, i.e. only if the **Master Account** check box is selected in Origination > Master Account tab. If the option is unchecked even at a later point, system refreshes these fields making them as **Read-Only**.	
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
Mock Statement Req	Select this check box to indicate if the account is to be included in Mock statement Generation. **Note**: Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.
Mock Start Month	Select the start month of Mock Statements period from the dropdown list. **Note**: During the **Mock Statement Next Run Date** validation if next run date is less than Contract Date or GL Date, system moves the **Mock Start Month** to same month of next year. For more information, refer to **Mock Statement Maintenance** in Appendix - Non Monetary transactions sections.
Mock Statement Cycles	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	Specify the number of Pre bill days for Mock Statements generation.
Recourse Details	
Recourse	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Loan and the following recourse details can be specified.

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Table 8-1 (Cont.) Contract

Field	Do this
Recourse Type	Select the recourse type as either **Partial** or **Full** from the drop-down list.
Recourse Reason	Depending on the type of recourse selected, you can select the following type of recourse reason from the drop-down list. For recourse type as **Partial**, system defaults the recourse reason as **Partial**. For recourse type as **Full**, you can select one of the following options: • Fraud • Titles • Fraud and Titles • Full • Full and Titles
Recourse Max %	Specify the maximum percentage of recourse allowed. Ensure that the specified amount does not exceed 100% or the amount defined at Contract. **Note**: You can specify the recourse either in percentage or as flat amount in the below field.
Recourse Amt	If **Recourse Max %** is not specified, you can specify a flat amount to be allowed for recourse.
Agreement Details	
Agreement Number	Specify the agreement number which is to be associated to the application. **Note**: On funding, this agreement number is also associated to the account and in-turn helps to group all those accounts with a particular agreement number.

Table 8-2 Contract

Field	Do this
Contract section	
Contract Dt	Specify the contract date.
Credit Limit	Specify the credit limit.
Draw Term	Enter the draw term. This is the period of time during which you can receive advances.
Repmt Term	Enter the repayment term. This is the period of time during which you must pay the outstanding balance of your account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period.
Term	Enter the term.
Maturity Dt	Enter the maturity date.
Index	Select the index.
Index Rate	View the index rate.
Margin Rate	Specify the margin rate.

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Table 8-2 (Cont.) Contract

Field	Do this
Rate	View the interest rate.
1st Pmt Dt	Specify the first payment date.
Due Day	Specify the due day.
Rcvd Dt	Enter the contract received date.
Verified Dt	Enter the contract verification date.
Verified By	View the user id who verified the contract.
PDC Ind	If selected, indicates that the customer has opted for PDC.
Instrument Details – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are **locked in** when you select the instrument from drop down list and click on **Load Instrument Details**. These values cannot be changed on the funding screen. Any changes to the instrument in account will be handled by monetary/non-monetary transactions. The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.	
Start Dt Basis	View the accrual start basis.
Accrual Method	View the accrual calculation method.
Base Method	View the accrual base method.
Start Days	View the accrual start days.
Stop Accrual Days	View the accrual stop days.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
ACH Fee Ind	Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions • When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee. • When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup. • When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup. • When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
Capitalization section This section displays the capitalization parameters pre-defined at Setup > Contract screen and allows you to modify only the **Grace Days** value for balance capitalization.	
Capitalize	If selected, indicates that the capitalization of balances is enabled while funding the application.

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Table 8-2 (Cont.) Contract

Field	Do this
Frequency	View the capitalization frequency defined at Contract level. After funding, all the account balances are capitalized to principal in the same frequency except for **Balance Frequency** where different frequency may be defined for each balance type.
Capitalization Start Basis	View the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.
Grace Days	View or Modify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.
Cap Tolerance Amt	View the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
Promotion Details – If applicable, enter information regarding any promotion associated with the application in the **Promotion** section	
Promotion	Select the promotion.
Type	View the promotion type.
Term	View the term.
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Margin Rate	View the promotion margin rate (displays only).
Rate	View the promotion rate.
Rate Caps & Adjustments section	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Lifetime	View the maximum rate increase allowed in the life of the Line of credit.
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Line of credit.
Decrease Floor	View the rate decrease allowed.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Line of credit.
Initial Advance Min Amt	View the minimum initial advance amount.
Initial Advance Max Amt	View the maximum initial advance amount.
Advance Min	View the minimum subsequent advance amount.
Advance Max	View the maximum subsequent advance amount.
Billing section	

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Table 8-2 (Cont.) Contract

Field	Do this
Draw Pre Bill Days	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
Draw Period Payment %	View the percentage of draw period payment allowed.
Repmt Period Billing Method	View the repayment period billing method allowed.
Repmt Period Payment %	View the percentage of repayment period payment allowed.
Min Payment Amt	View the minimum payment amount.
Min Finance Charge	View the minimum finance charge.
Advance Tolerance	View the advance tolerance amount.
Advance Tolerance %	View the advance tolerance percentage.
Accural Past Maturity	View the accural past maturity.
Maturity Index	View the maturity index rate.
Margin Rate	View the margin rate.
Multiple Billing Asset Rate	Check this box to indicate if multiple asset rates are applicable for one billing period. System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.
Others	
Payment Mode	Select the type of repayment mode to indicate if it is **Autopay/ Direct Debit or not** using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. • INSTITUTION DRAFT / CHECK (default) • AUTOPAY (ACH) • AUTOPAY (CREDIT CARD) • AUTOPAY (DEBIT CARD) • POST DATED CHECKS For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.

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Table 8-2 (Cont.) Contract

Field	Do this
Statement section This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings. The default populated preference here are propagated from Setup > Administration > Products > Contract screen when the instrument is loaded. Note: These fields are enabled only for Master Account, i.e. only if the **Master Account** check box is selected in Origination > Master Account tab. If the option is unchecked even at a later point, system refreshes these fields making them as **Read-Only**.	
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
Mock Statement Req	Select this check box to indicate if the account is to be included in Mock statement Generation. **Note**: Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.
Mock Start Month	Select the start month of Mock Statements period from the drop-down list.
Mock Statement Cycles	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	Specify the number of Pre bill days for Mock Statements generation.
Agreement Details	
Agreement Number	Specify the agreement number which is to be associated to the application. **Note**: On funding, this agreement number is also associated to the account and in-turn helps to group all those accounts with a particular agreement number.

Table 8-3 Contract

Field	Do this
Contract section	
Contract Dt	Specify the contract date.
Instrument	Select the required instrument from the drop down list and click on **Load Instrument Details**.
Amt Due at Signing	Enter the prepaid amount.
Total of Pmts (Estimated)	Enter the estimated total of payments.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.

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Table 8-3 (Cont.) Contract

Field	Do this
Index	Select the applicable index type from drop-down list. Note: If the lease calculation method is selected as **Rent Factor**, then Flat Rate Index type is applicable by default.
Index Rate	Specify the approved index rate.
Contract Margin Rate	Specify the contract margin rate.
Contract Rate	Specify the contract rate.
Amortization Rate	Specify the Amortization Rate for the Lease Contract. This is the rate used to generate the amortization schedule. The default value is maintained as '0.000'.
Balloon Method	View the balloon payment method. **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.
Balloon Amt	Specify the balloon amount. **Note**: This field is displayed only if the lease calculation method is **Interest Rate**.
Security Deposit	Specify the security deposit amount.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction (-)	Enter the cap cost reduction.
Adjusted Cap Cost (=)	Enter the adjusted cap cost.
Residual %	View the residual percentage.
Residual Value (-)	Enter the residual value.
Depreciation Value (=)	Specify the depreciation value.
Rent Charge (+)	Enter the rent.
Rent Factor	View the rent factor. **Note**: This field is applicable only if the lease calculation method is selected as **Rent Factor**.
Total of Base Pmts (=)	Enter the total of payments.
Lease Term (/)	Enter the term.
Base Payment (=)	Enter the payment amount.
Estimated Sales Tax (+)	Enter the sales tax amount.
Sales Tax	View the sales tax percentage.
Estimated Pmt (=)	Enter the payment amount percentage.
Rcvd Dt	Specify the date on which deposit is received.
Verified Dt	Specify the contract verification date.
Verified By	View the user id who verified the contract.
Depreciation section The depreciation details defined in Setup > Contract > Lease screen are auto populated in this section and can be modified as required. The same is used for asset depreciation calculation when the batch job TAMDEP_BJ_121_01 (DEPRECIATION RATE PROCESSING) is executed.	

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Table 8-3 (Cont.) Contract

Field	Do this
Depreciation Start Dt	System auto populates the contract date as the default date for Depreciation Start Date. You can enter the required depreciation start date from the adjoining calendar. Ensure that date selected is not earlier than lease contract date or greater than account maturity date. Depreciation accounting is done from this date onwards and is calculated till the time asset is associated with this Account.
Depreciation Method	View / Select the asset depreciation method to be used for calculation as one of the following from the drop-down list. • FLAT RATE: This method is used to depreciate the asset over a fixed time using a fixed rate. This method of calculation is similar to Written Down Value Method (Diminishing Balance Method / Reducing Installment Method). On selecting this option, the details specified in Contract Setup screen for the following fields - Base Rate, Adjusting Rate and Bonus Rate are considered for calculation. • LIFE BASED: This method is used to depreciate the asset over a fixed time using the specified rates. This method of calculation is similar to Straight Line Method (Original Cost Method / Fixed Installment Method). On selecting this option the details specified in **Depreciation Rate Schedule** sub tab of Contract Setup screen is considered for calculation.
Depreciation Convention	View / Select the frequency at which the leased account should be updated with depreciation details from the drop-down list. The list is populated with frequency details (i.e. monthly, weekly, and so on) maintained in 'FIRST_LAST_YEAR_CONVENTION_CD' lookup code.
Payment Caps	
Max Pmt Increase / Year	The maximum payment that can be increased for the year.
Max Pmt Increase / Life	The maximum payment that can be increased in the life of an application.
Instrument Details – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved lease. Items defined in the contract are **locked in** when you select the instrument from drop down list and click on **Load Instrument**. These values cannot be changed on the funding screen. Any changes to the instrument in account will be handled by monetary/non-monetary transactions. The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.	
Calculation Method	View the type of interest calculation method used for the selected instrument.
Accrual Method	View the accrual calculation method.

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Table 8-3 (Cont.) Contract

Field	Do this
Base Method	View the accrual base method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Time Counting Method	View the time counting method.
Calendar Method	View the Calendar Method.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below). If you select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).
Start Days	Specify the number of grace days after which the interest accrual is to be calculated. Ensure that the number of grace days is less than first payment date.
Installment Method	View the installment methods.
Stop Accrual Days	View the accrual stop days.
Lease Type	View the type of lease such as Direct Finance or Operating Lease.
ACH Fee Ind	Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions: • When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee. • When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup. • When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup. • When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
Billing section	
Multiple Billing Asset Rate	Check this box to indicate if multiple asset rates are applicable for one billing period. System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.
Tax section	
Sales Tax Method	View the sales tax method used for tax calculation.

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Table 8-3 (Cont.) Contract

Field	Do this
Sales Tax Mode	View the sales tax mode.
Tax Life	View the tax life.
Ads Life	View the ads life.
Tax Salvage Value	View the tax salvage value.
EOT Value	View the EOT value.
Tax Book Type	View the tax book type.
Early Termination section	
Allowed To Terminate	If checked, indicates that early termination of lease contract is allowed.
Billed Term	View the total billed amount on the lease contract.
Lease Amt Recovered %	View the percentage of lease amount recovered against the lease contract amount during early termination.
Residual Details section	
Minimum Residual %	View the minimum residual percentage valid with lease contract.
Maximum Residual %	View the maximum residual percentage valid with lease contract.
Residual Value In Final Bill	If checked, indicates that residual amount (if exist) can be included in the final bill.
Residual Valuation	View the type of residual valuation method.
PDC section	
PDC Ind	If selected, indicates that the customer has opted for PDC.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
Rate Caps and Adjustments section Note: This section is displayed for **Interest Rate** type of lease calculation method.	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Lifetime	View the maximum rate increase allowed in the life of the Lease.
Increase Floor	View the rate cap (minimum).
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Lease.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Lease.
Post Maturity section Note: This section is displayed for **Interest Rate** type of lease calculation method.	
Default Rate	If selected, indicates the default rate is available.
Index	Select the post maturity index.
Post Margin Rate	Specify the past maturity rate.

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Table 8-3 (Cont.) Contract

Field	Do this
Recourse Details	
Recourse	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Lease and the following recourse details can be specified.
Recourse Type	Select the recourse type as either **Partial** or **Full** from the drop-down list.
Recourse Reason	Depending on the type of recourse selected, you can select the following type of recourse reason from the drop-down list. For recourse type as **Partial**, system defaults the recourse reason as **Partial**. For recourse type as **Full**, you can select one of the following options: • Fraud • Titles • Fraud and Titles • Full • Full and Titles
Recourse Max %	Specify the maximum percentage of recourse allowed. Ensure that the specified amount does not exceed 100% or the amount defined at Contract. Note: You can specify the recourse either in percentage or as flat amount in the below field.
Recourse Amt	If **Recourse Max %** is not specified, you can specify a flat amount to be allowed for recourse.
Others	
Rent Collection Method	View the type of rent collection method as either Advance or Arrears. For **Interest Rate** type of lease calculation, both Advance and Arrears are applicable. For **Rent Factor**, only Advance method is applicable.
Contract Expiry Letter Days	View the total number of days the lease contract is valid after the contract expiry.
Payment Mode	Select the type of repayment mode to indicate if it is **Autopay/ Direct Debit or not** using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. • INSTITUTION DRAFT / CHECK (default) • AUTOPAY (ACH) • AUTOPAY (CREDIT CARD) • AUTOPAY (DEBIT CARD) • POST DATED CHECKS For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.

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Table 8-3 (Cont.) Contract

Field	Do this
Statement section This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings. The default populated preference here are propagated from Setup > Administration > Products > Contract screen when the instrument is loaded. **Note**: These fields are enabled only for Master Account, i.e. only if the **Master Account** check box is selected in Origination > Master Account tab. If the option is unchecked even at a later point, system refreshes these fields making them as **Read-Only**.	
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
Mock Statement Req	Select this check box to indicate if the account is to be included in Mock statement Generation. **Note**: Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.
Mock Start Month	Select the start month of Mock Statements period from the drop-down list.
Mock Statement Cycles	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	Specify the number of Pre bill days for Mock Statements generation.
Capitalization section This section displays the capitalization parameters pre-defined at Setup > Contract screen and allows you to modify only the **Grace Days** value for balance capitalization.	
Capitalize	If selected, indicates that the capitalization of balances is enabled while funding the application.
Frequency	View the capitalization frequency defined at Contract level. After funding, all the account balances are capitalized to principal in the same frequency except for **Balance Frequency** where different frequency may be defined for each balance type.
Capitalization Start Basis	View the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.
Grace Days	View or Modify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.

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Table 8-3 (Cont.) Contract

Field	Do this
Cap Tolerance Amt	View the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
Promotion Details – If applicable, enter information regarding any promotion associated with the application in the **Promotion** section. The Promotion details maintained in Setup > Products > Promotions are populated here.	
Promotion	Select the promotion.
Type	View the promotion type.
Dlq Days	View the delinquency days.
Period Type	View the period type.
Period	View the promotion period.
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Promotion Margin Rate	View the promotion margin rate (displays only).
Promotion Rate	View the promotion rate.
Agreement Details	
Agreement Number	Specify the agreement number which is to be associated to the application. **Note**: On funding, this agreement number is also associated to the account and in-turn helps to group all those accounts with a particular agreement number.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. **Quick Calculate**
   In the **Contract Information** section, there is a drop-down list adjacent to the **Calculate** button with following options to auto calculate different LoanLease parameters based on the data provided. Select the required option from the drop-down list and click **Calculate**:

   System displays the requested calculation in the respective field.

Table 8-4 Contract Information

Lease Type	Calculate Option
Rent Factor	Calculate Payment Calculate Residual Percent Calculate Gross Capitalized Cost
Interest Rate	Calculate Payment Calculate Interest Rate Calculate Term Calculate Lease Amount

- CALCULATE PAYMENT
- CALCULATE INTEREST RATE
- CALCULATE TERM
- CALCULATE LOAN AMOUNT

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7. Click **Calculate Tax**. System calculates the **Lease Sales and Usage tax** for upfront category which is billed during application funding. For more details, refer to #unique_166 in Origination section in Appendix chapter.

Imputed Interest

Imputed interest is the difference of interest rate arising when the regulatory rate offered is less than the contract rate (i.e. market rate). As per the tax regulations, if the stated (regulatory rate) and market (contract) interest rates are substantially different, it is necessary to record the transaction using an interest rate that more closely accords with the market rate.

Hence, for a loan with imputed interest rate, along with repayment schedule which consist of EMI, Principal, Interest and Outstanding Balance, there is also **Imputed Interest Amortization Schedule** generated to depict the imputed interest calculated with **Present value of Principal** (PVP).

Though imputed interest is part of advance principal, the tax calculation is indicated as **Imputed Interest** which is an additional income and is taxable. The imputed interest calculation follows repayment schedule and amortization schedule is processed on executing the batch job TAMIMP_BJ_100_01 (IMPUTED INTEREST AMORTIZATION TRANSACTIONS PROCESSING).

As part of the funding, if the **Contract Imputed Rate** is greater than **0**, system calculates Imputed Interest Amortization schedule based on following calculation:

- First the Present Value of Principal (PVP) amount is calculated with the available current amortization schedule for each period.
- The PVP is considered as the outstanding amount and Imputed Interest amount is calculated based on imputed interest rate for each period. While calculating, system uses the same contract parameters which are used as part of normal interest calculation such as First Payment Date, Accrual Base Method and so on.
- The amortization schedule is generated starting from first payment date till the maturity date.

To record the imputed interest amount during loan creation stage, system automatically posts FND IMPUTED INTEREST monetary transaction with total imputed interest amount. In case of loan reversal/cancellation, REVERSE FND IMPUTED INTEREST transaction is posted to post reversal entry on account for imputed interest.

Once the application is funded, the Contract Imputed Rate is propagated to Servicing > Account Details > Contract Information tab.

Amortization Transactions record is created in Servicing > GL Transactions > Amortized Transactions with the following details:

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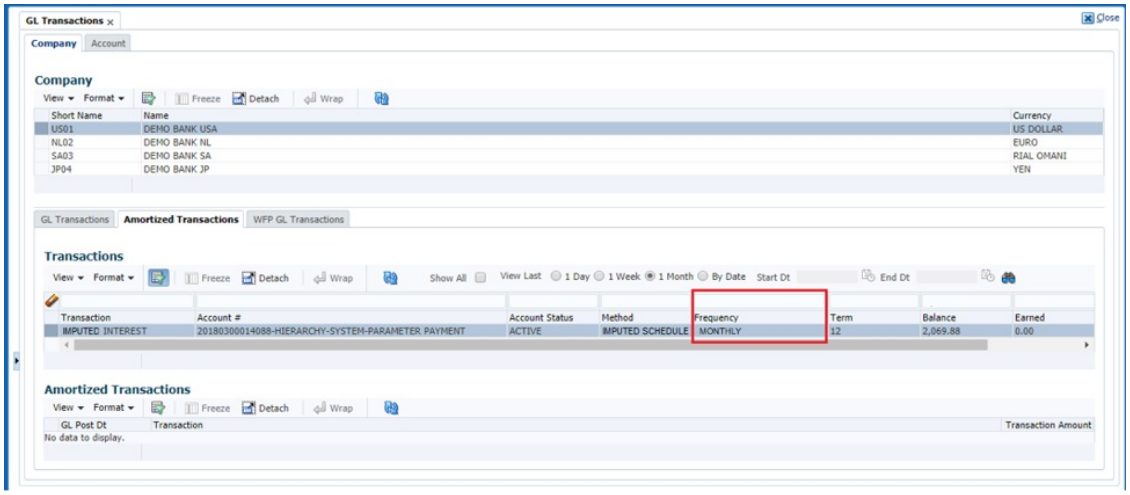
Figure 8-15 Interfaces-GL Transactions-Imputed Amortization



- Opening balance is updated with total imputed interest amount which is calculated as part of Imputed Interest amortization schedule.
- Transaction = IMPUTED INTEREST, Method = IMPUTED SCHEDULE, and Frequency same as account billing frequency.

If case there is a change in repayment schedule due to change in interest rate, then respective imputed interest rate also changes since the principal changes. Along with this, if there is an early Payoff or account Charge-off, the remaining unearned imputed interest is written-off. On posting monetary transactions which changes the repayment schedule such as **Due Date Change**, **Due Date Change Override**, **Change Term** and so on, system recalculates imputed interest amortization schedule along with repayment schedule and posts an Imputed Interest amortization adjustment transaction.

In above cases, system posts the following adjustments/write-off and reversal transactions automatically on loan account to basically write-off some amount:

- IMPUTED INTEREST AMORTIZE and IMPUTED REVERSE INTEREST AMORTIZE
- IMPUTED INTEREST AMORTIZE WRITE-OFF and IMPUTED REVERSE INTEREST AMORTIZE WRITE-OFF
- IMPUTED INTEREST AMORTIZE ADJUSTMENT MINUS and IMPUTED INTEREST AMORTIZE ADJUSTMENT MINUS REVERSE
- IMPUTED INTEREST AMORTIZE ADJUSTMENT PLUS and IMPUTED INTEREST AMORTIZE ADJUSTMENT PLUS REVERSE

System automatically creates imputed interest related transaction/journal entries at the time of processing of the following transactions of loan account.

- Loan creation
- Monthly amortization
- Early loan payoff
- Account Charge-off
- Reversals of loan creation, loan payoff/charge-off

This section consists of the following topics:

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- Contract (2) Sub Tab
- Repayment Sub Tab
- Itemizations Sub Tab
- Trade-In Sub Tab
- Subvention Sub Tab
- Insurance Sub Tab
- ESC Sub Tab
- Escrow Sub Tab
- Compensation Sub Tab
- Proceeds Sub Tab
- Disbursement Sub Tab
- Fee Sub Tab
- Passthrough Fees Sub Tab
- ACH Sub Tab
- Coupon Sub Tab
- References Sub Tab
- Real Estate Sub Tab
- PDC Sub Tab

8.12.1 Contract (2) Sub Tab

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the LoanLine of creditLease screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Contract** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-5 Contract sub tab

Field	Do this
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers. However, this is not mandatory and can be used while auctioning an application on behalf of another Funder.

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Table 8-5 (Cont.) Contract sub tab

Field	Do this
Misc section	
Statement Consolidation	By default this check box is selected indicating that system generates consolidated billing statement at Master Account level along with details of all the associated accounts with same Billing cycle and due day. You can uncheck this option to generate billing statement to only current account. After funding, the option selected here is propagated to Servicing > Account Details and Contract (2) tabs. For more information, refer to **Master Account tab** section.
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
HMDA section	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
Others section	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the LoanLine of creditLease.
Rebate section	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
Tolerance section - This section displays the tolerance details as defined in Setup > Products > Contract screen.	
Refund Allowed	View the refund allowed indicator. If selected, the refund policies in this section are in use.

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Table 8-5 (Cont.) Contract sub tab

Field	Do this
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance amount.
Pmt Tolerance%	View the payment tolerance percentage.
Promise Tolerance Amt	View the **Promise to Pay** tolerance amount.
Promise Tolerance %	View the **Promise to Pay** tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
Delinquency section	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
Time Bar Years	View the total number of years allowed to contact the customer starting from the first payment date as defined in Setup > Products > Contract screen.
Cycle Based Fees - If the **Cycle Based Fees** assessment is enabled for the selected instrument, the details of the defined parameters in Setup > Contract screen are propagated into this section. On funding the application, system automatically calculates the late charges at individual account level based on threshold value. For more information, refer to Setup > Contract details.	
Cycle Based Collection Late Fee	If selected, indicates that Cycle Based Collection Late Fee is assessed on the account.
Cycle Based Late Fee	If selected, indicates that Cycle Based Late Fee is assessed on the account.
Cycle Based Collection Late Fee Grace Days	Indicates the number of grace days allowed before cycle based fee is assessed on the account.
Cycle Based Late Fee Grace Days	Indicates the number of grace days allowed before cycle based late fee is assessed on the account.
Due Date section	
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life)
Fee Consolidation - This section displays the status of Fee Consolidation indicators propagated from Setup > Contract screen. If enabled, indicates that system is allowed to consolidate that particular late fee at Master Account level.	
Late Charge at Master Account	If selected, indicates that system is allowed to consolidate the late charge assessment at master account level.
Cycle Based Collection Late Fee at Master Account	If selected, indicates that system is allowed to consolidate the cycle based collection late fee assessment at master account level.
Cycle Based Late Fee at Master Account	If selected, indicates that system is allowed to consolidate the cycle based late fee assessment at master account level.
Extension section	

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Table 8-5 (Cont.) Contract sub tab

Field	Do this
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.
Usage / Rental Details	
Agreement Type	View the Agreement Type if the current application belongs to any of the below category. Else, the same is displayed as UNDEFINED. • USAGE • RENTAL • USAGE RENTAL
Ever Green Details This section displays the Evergreen lease parameters for the selected instrument that are pre-defined in Setup > Contract screen. These parameters are required for system to decide if the contract is eligible and automatically put the account on Evergreen mode on maturity. For more information, refer to **Contract** section in setup guide.	
Auto Post On Maturity	If selected, indicates that system is allowed to auto post evergreen lease transaction on maturity date + evergreen grace days.
Number of Unpaid Bills	View the total number of unpaid bills exempted to auto renew contract to evergreen lease.
Unpaid Bills %	View the percentage of total unpaid bills exempted to auto renew contract to evergreen lease. System uses the greater of these two values i.e. Number of Unpaid Bills and Unpaid Bills %
Pmt Amount Method	View the payment amount method used for billing on auto renewal of contract to evergreen lease.
Value	View the value used to derive the asset usage billing amount based on Payment Amount Method.
Grace Days	View the total number of grace days allowed after maturity for system to consider for auto renewal of contract to evergreen lease.
Evergreen Term	View the new extension term which is the agreed term between customer and financial institution.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.2 Repayment Sub Tab

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate LoanLine of creditLease.

To complete the Repayment sub tab

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1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Repayment** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-6 Repayment

Field	Do this
Repayment section:	
Flexible Repayment Allowed	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED. If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section. If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, $300.00 for first 12 months, $350.00 for next 18 months, and so on. **Note**: The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.
Skip Months section	
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.

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Table 8-6 (Cont.) Repayment

Field	Do this
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
Extendable Balloon section	
Max Term	Specify maximum number of payments.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In the **Repayment Schedule** section, click **View**.
6. View the following information:

Table 8-7 Repayment Schedule

Field	Do this
Repayment Schedule section	
Note: Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click **Add** to make new entries.	
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

7. In the **Payment Change Schedule** section, click **View**.
8. View the following information:

Table 8-8 Payment Change Schedule

Field	Do this
Payment Change Schedule section	
Seq	Specify the payment sequence number.
Option Type	Select the option type.
Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

8.12.3 Itemizations Sub Tab

The system lists the distribution of the LoanLine of creditLease proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to

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the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

To complete the Itemizations

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Itemizations** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-9 Itemizations

Field	Do this
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Tax	View whether the itemization is taxable (Sales) if box is selected.
Slr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.
Prefunding Status	View the prefunding status.
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

4. Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer** or **Escrow**.
5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
6. If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.
   Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)

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To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

If you click **Initialize**, the system sets the values of auto-computed itemizations to 0 (zero).

7. If you choose, use the **Comment** field to add remarks.
8. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.4 Trade-In Sub Tab

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

To complete the Trade-In sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Trade-In** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-10 Trade-In

Field	Do this
Trade In section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuations section	
Wholesale Amt	Specify the wholesale amount.
Base Retail Amt	Specify the retail amount.
Addons Amt (+)	Specify the add ons amount.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total amount.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

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8.12.5 Subvention Sub Tab

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To use the Subventions sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Subventions** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Table 8-11 Subventions

Field	Do this
Subvention section:	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

5. Click **View** in the Subvention Details section.
View the following:

Table 8-12 Subvention Details

Field	Do this
Participants section:	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

6. Click **Initialize** to reset the subvention amount to zero.

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7. Click **Calculate** to calculate the subvention amount.
8. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.6 Insurance Sub Tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Insurance** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-13 Insurance

Field	Do this
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Company	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.
Commission Amt	View the insurance commission amount.
Phone	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.
Beneficiary section	
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
Cancellation/Refund section	

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Table 8-13 (Cont.) Insurance

Field	Do this
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.
Deduct Fee From	View the option defined in setup screen (Setup > Administration > Products > Insurances) to deduct the cancellation fee. **Premium Amount** indicates fee is deducted upfront before computation and **Rebate Amount** indicates fee is deducted after computation.

4. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.
   The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

   It also appears on the **Itemizations** sub screen.

   You can overwrite the suggested value if you choose.
5. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.7 ESC Sub Tab

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

To complete the ESC (extended service contracts) sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > ESC** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Table 8-14 ESC (Extended Service Contracts)

Field	Do this
Warranty Information section	
Service Contract	View the extended service contract type.
Policy #	Specify the ESC number.
Effective Date	Specify the ESC effective date.
Term	Specify the ESC term.

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Table 8-14 (Cont.) ESC (Extended Service Contracts)

Field	Do this
Expiration Dt	Specify the ESC expiry date.
Premium Amt	View the ESC premium amount
Commission Amt	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Comment	Specify comment if any.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.
Cancellation/Refund	
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.
   - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
   - The **Method** field displays the refund method.
6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.
   The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

   It also appears on the **Itemizations** sub screen.

   You can overwrite the suggested value if you choose.
7. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the LoanLine of creditLease screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

To complete the Escrow sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Escrow** sub tab.

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3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 8-15 Escrow Information

Field	View
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemization screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if you want to ignore this particular escrow.
5. In the **Disbursement** section, enter the following information:

Table 8-16 Disbursement

Field	Do this
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Table 8-17 Insurance

Field	Do this
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

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Table 8-18 Tax

Field	Do this
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.9 Compensation Sub Tab

The Compensation (LoanLease) sub tab records and displays the terms of compensation between the finance company and the dealer for LoanLease transactions.

To complete the Compensation (LoanLease) sub screen

1. Open the Funding screen from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
2. Click the **Contract > Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
4. Click **Load**.
   The system loads the following information on the Compensation sub screen:

Table 8-19 Compensation

Field	Do this
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the percentage of chargeback paid.
Paid Basis	View the charge back paid basis.
Paid Term	View the charge back paid term.
Paid Days	View the charge back paid days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.

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Table 8-19 (Cont.) Compensation

Field	Do this
Flat Amt	View the flat amount.
Upfront Comp Amt	View the compensation amount paid upfront.
Rem Comp Amt	View the compensation amount remaining.
Comp Amt	View the compensation amount.

Table 8-20 Compensation

Field	Do this
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the percentage of charge back paid.
Paid Basis	View the charge back paid basis.
Paid Term	View the charge back paid term.
Paid Days	View the charge back paid days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Buy Rent Factor	View the compensation buy rent factor.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread	View the maximum spread allowed.
Max Markup Or Percent	View the maximum compensation Markup.
Flat Amt	View the flat amount.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Buy Rate** field.
6. Click **Calculate**.
   The system displays the details and amounts for this compensation plan.

8.12.10 Proceeds Sub Tab

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

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To use the Proceeds

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Proceeds** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-21 Proceeds

Field	Do this
Itemization	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Amount	View the total amount.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.11 Disbursement Sub Tab

The Disbursement sub screen records how the LoanLine of creditLease payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Disbursement** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-22 Disbursement

Field	Do this
Disbursement section	
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.

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Table 8-22 (Cont.) Disbursement

Field	Do this
ACH Account Type	Specify the account type.
Account #	Specify the ACH account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
ACH Bank	Specify the bank number.
ACH Routing #	Specify the routing number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for **NL** country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
Zip	Specify the zip code. For non US country, you have to enter zip code.
City	Specify the city.
State	Select the state.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

8.12.12 Fee Sub Tab

The Fee sub screen is a view-only table displaying what fees on the LoanLine of creditLease instrument are in use, based on the contract.

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To view the Fee

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Fee** sub tab.
3. In the **Fee** sub screen, view the following display only information:

Table 8-23 Fee

Field	Do this
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Amount Financed From	View the minimum value of amount financed on the contract.
Credit Limit From	View the minimum value of credit limit for the pricing.
Gross Capitalized Cost From	View the minimum value of gross capitalization cost.
Percent	View the maximum percentage.
Threshold Amt	View the threshold amount beyond which system is allowed to calculate and post late fee on the account. This is applicable only for Cycle Based Collection Late Fee and Cycle Based Late Fee and the value is propagated from defined in Setup > Contract > Fees tab.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.
Post Maturity	This is applicable for Lease contracts. If selected as **Y**, indicates that this is an 'Evergreen Lease' type of contract and lease passthrough rates are applicable on this contract.

8.12.13 Passthrough Fees Sub Tab

The Passthrough Fees sub tab is available only for Lease Amortized type of contracts and displays what fee instrument are in use, based on the contract. 'Passthrough' in financial term refers to a portion of a payment made to a vendor for specific service. This amount is basically collected by lessor from a lessee and is passed to vendor. For example, maintenance fee paid to a vendor for servicing/maintaining photocopier in corporate office based on a service agreement. Here, the corporate office (lessee) pays to the supplier (lessor) and is transferred to vendor. This section allows you to define Passthrough Fee definition which is used in evergreen lease contracts and consists of the following sub tabs:

- Passthrough Fees
- Passthrough Vendors
- Passthrough Disbursement Information

Passthrough Fees - To setup Passthrough Fees, do the following:

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Passthrough Fees** sub tab.

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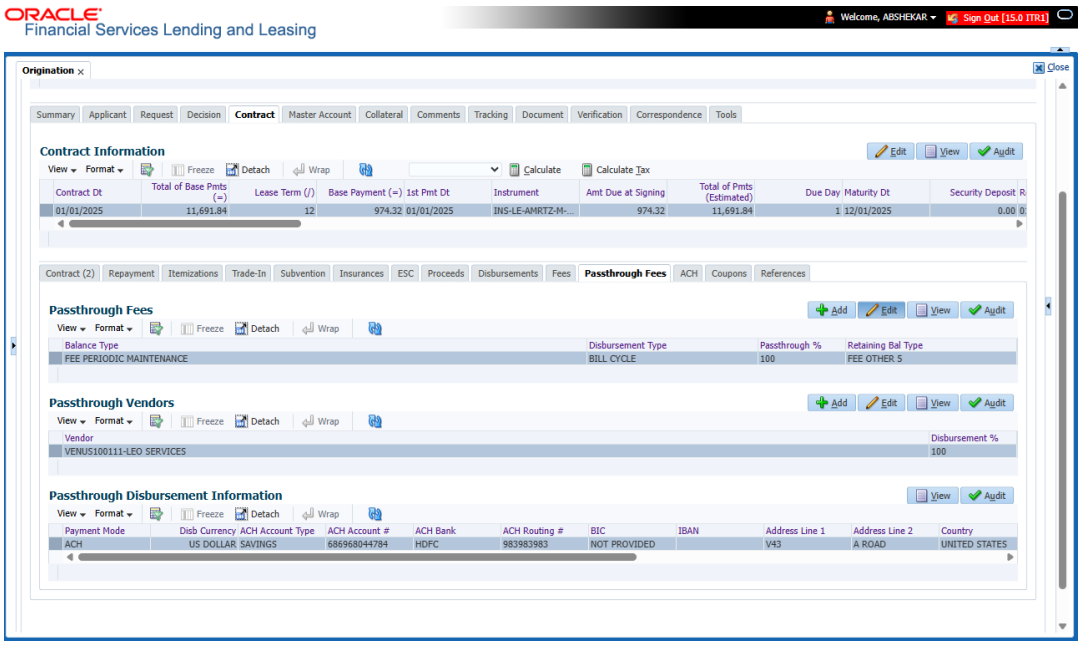

3. In the Passthrough Fees section, perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 8-24 Passthrough Fees

Field	Do this
Balance Type	Select the required account balance that is enabled for vendor pass through from the drop-down list. The list displays all the 'FPMF (Fee Periodic Maintenance Fee)' balances attached to the contract fee type.
Disbursement Type	Select the type of passthrough disbursement type as either **Billing date** or **Full Fee Receipt** from the drop-down list. **Note** System supports only Full Pass through and not Partial. .
Passthrough %	Specify the passthrough percentage to be processed.
Retaining Bal Type	Select the lessor retention balance type from the drop-down list. The list displays all the balances attached to the contract for selection.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

Passthrough Vendors - to setup passthrough vendors, do the following:

1. Click the **Contract > Passthrough Fees > Passthrough Vendors** sub tab.

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2. In the Passthrough Vendors section, perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 8-25 Passthrough Vendors

Field	Do this
Vendor	Select the required vendor from the drop-down list. The list displays all the active vendors maintained in the setup and also validates for the application company i.e. the application company and vendor company has to be the same.
Disbursement %	Specify the disbursement percentage. This is the percentage of total amount to be disbursed for the selected vendor. This field allows to enter value up to 2 decimals and ensure that it does not exceed 100. **Note** You can define passthrough fee for multiple different vendors.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

Passthrough Disbursement Information - On Saving the Passthrough Vendor record, system populates all the information in this section. However, this section provides only VIEW option and if any changes are required, the same has to be done in vendor tab and later click EDIT and SAVE in this section to fetch the latest information.

8.12.14 ACH Sub Tab

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

To complete the ACH

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 8-26 ACH

Field	Do this
Bank Name	Specify the bank name.
Routing #	Specify the routing number.

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Table 8-26 (Cont.) ACH

Field	Do this
Payment Mode	For an active Recurring ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of repayment mode to indicate the type of **Autopay/ Direct Debit** using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. • AUTOPAY (ACH) • AUTOPAY (CREDIT CARD) • AUTOPAY (DEBIT CARD) For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.
Account Type	Select the account type.
Account #	Specify the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). Note: IBAN for **NL** country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.

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Table 8-26 (Cont.) ACH

Field	Do this
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
Pmt Amt	Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited. **Note**: If the payment amount is specified as ZERO, system will automatically consider the EMI amount.
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the **Spread** defined in the contract.
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

8.12.15 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Coupon** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-27 Coupon

Field	Do this
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Starting #	Specify the starting number of the coupon book.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

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8.12.16 References Sub Tab

The References link enables you to enter any number of people as a reference on the application.

To complete the Reference screen (Contract link)

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > References** link in this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-28 References

Field	Do this
Relationship	Select the reference type.
Name	Specify the reference name.
Status	Select the status of the reference from the drop-down list.
Years	Specify the number of years.
Months	Specify the number of months.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
Phone 1	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.

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Table 8-28 (Cont.) References

Field	Do this
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.
Permission to Text	Check this box if customer has provided permission to contact through text message.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
   If you want to add another reference, click **Add** and repeat steps 3 and 4.

8.12.17 Real Estate Sub Tab

The Real Estate Fields screen records additional information regarding manufactured home LoanLine of creditLease.

To complete the Real Estate Fields screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Real Estate**.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-29 Real Estate Fields

Field	Do this
Note Transmittal Number	Specify the note transmittal number.
Deed Transmittal Number	Specify the deeding transmittal number.
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.
ConDeeding Page Number	Specify the condeeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

8.12.18 PDC Sub Tab

The PDC sub screen displays any post dated checks associated with the contract.

To complete the PDC

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1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > PDC** sub tab.
3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 8-30 PDC

Field	Do this
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

4. Click **Generate**.
5. In the **PDC** Table section, select the record you want to work with and enter, view or edit the following information:

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Table 8-31 PDC Table

Field	View this
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

8.13 Collateral tab

Having selected and loaded an application, you can view the information about the collateral of the LoanLine of creditLease.

The Collateral link opens screens with information regarding any collateral associated with an account. Depending on the type of LoanLine of creditLease, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral link is unavailable if this is an unsecured LoanLine of creditLease.

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

To verify information about the collateral

1. Open the Funding screen and load the application you want to work with.
2. Click the **Collateral** link.
   Depending on the type of collateral, information about the vehicle, home or other type of collateral appears.
3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)
   If the collateral is a vehicle, the Collateral link displays information about the vehicle.

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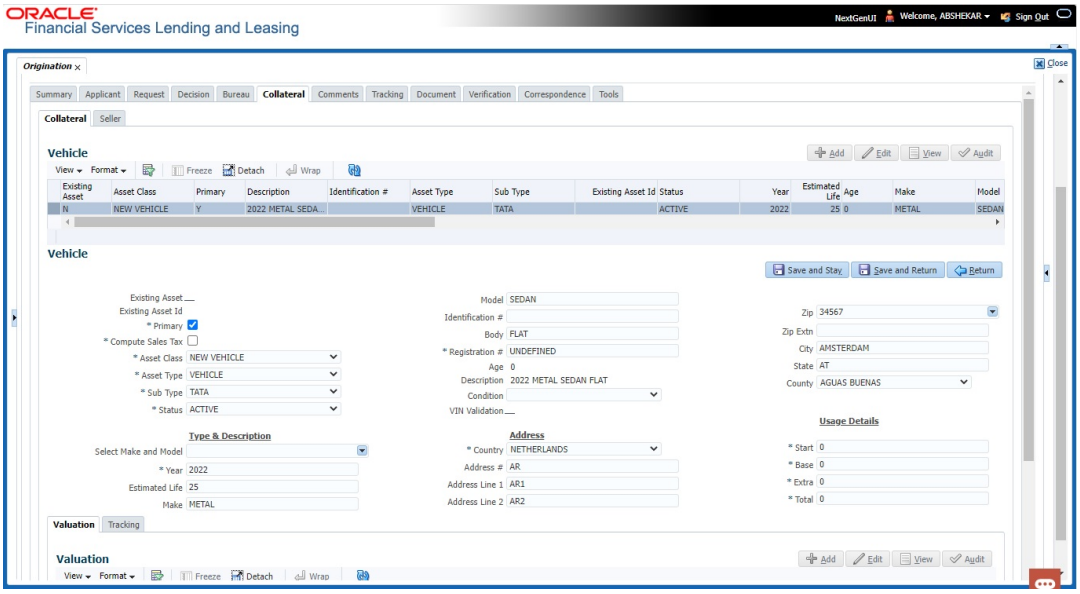
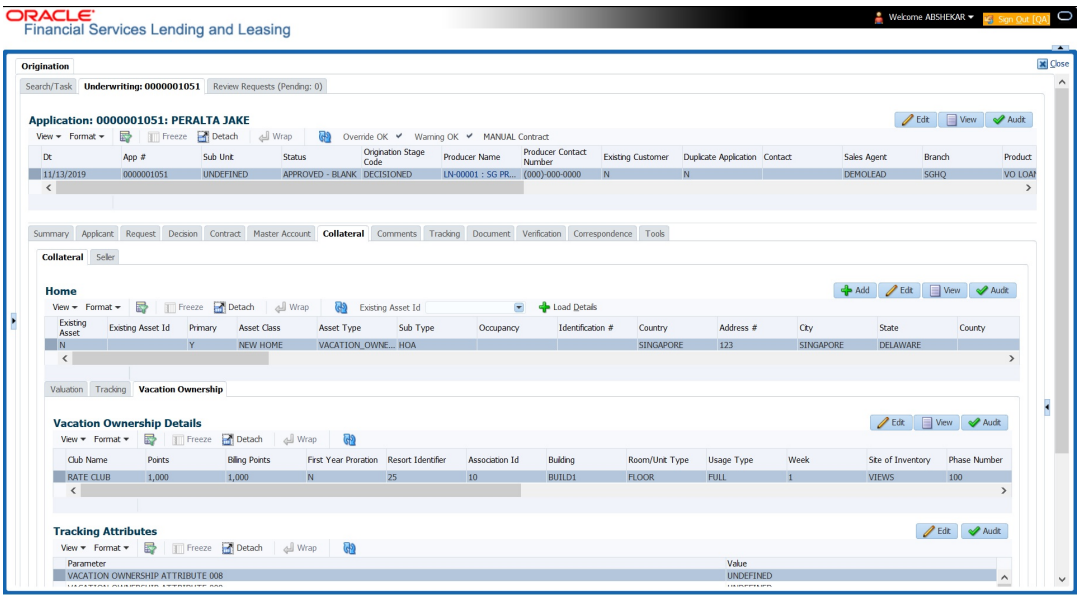
Figure 8-16 Collateral



If the collateral is a home, the Collateral link displays information about the home.

Figure 8-17 Collateral-Home



If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

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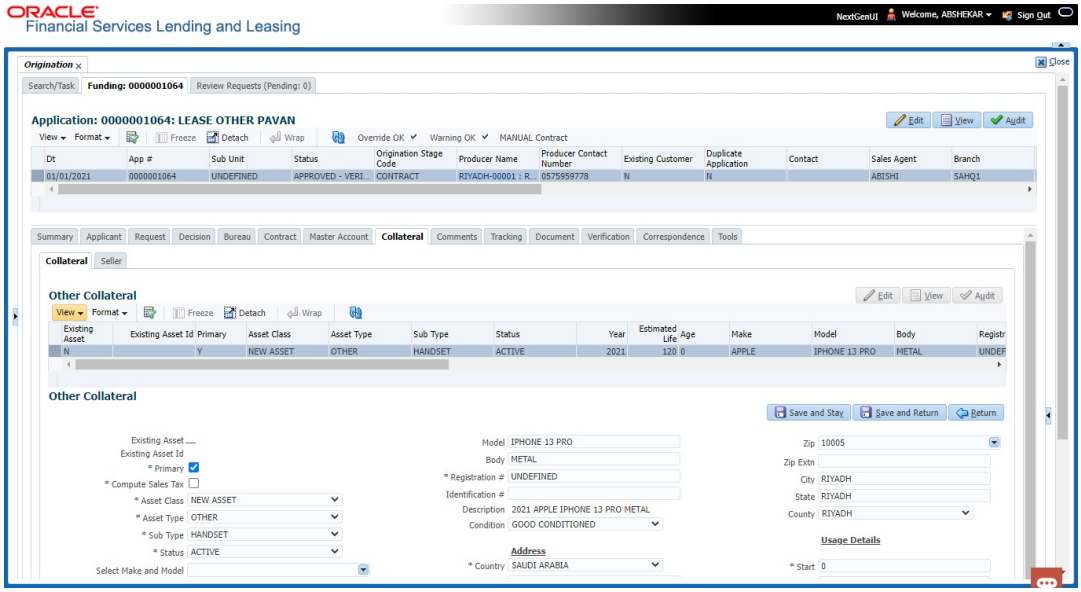
Figure 8-18 Collateral-Other



For details on this screen refer Collateral Tab *section in* ***Underwriting*** *chapter.*

8.14 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format **<User 1> actioned as proxy for Funder <User2>**. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in Contract Tab > **Funder** field.

To add comments to an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Comments**.

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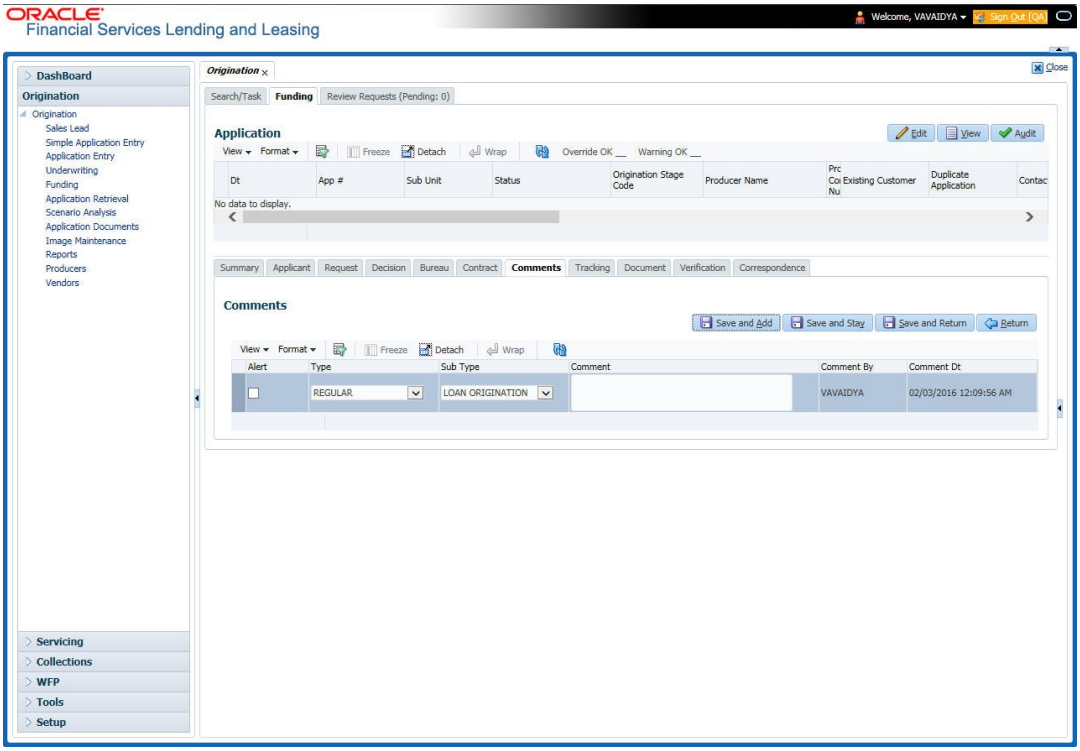
Figure 8-19 Comment



For details on this screen refer Comments Tab *section in* ***Underwriting*** *chapter.*

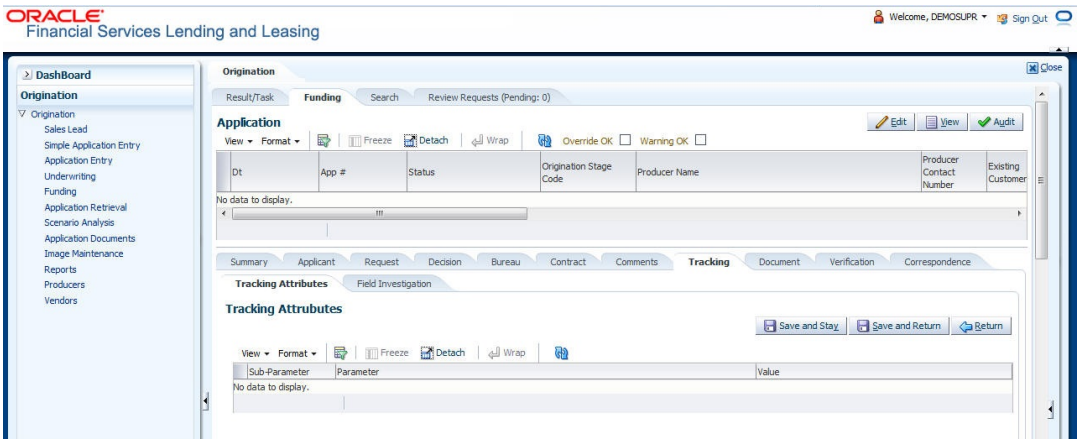
8.15 Tracking Tab

When using the Funding screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes for an application

1. Open the Funding screen and load the application you want to work with.
2. Click the **Tracking** tab.

Figure 8-20 Tracking



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For details on this screen refer Tracking Tab *section in* ***Underwriting*** *chapter.*

8.16 Document tab

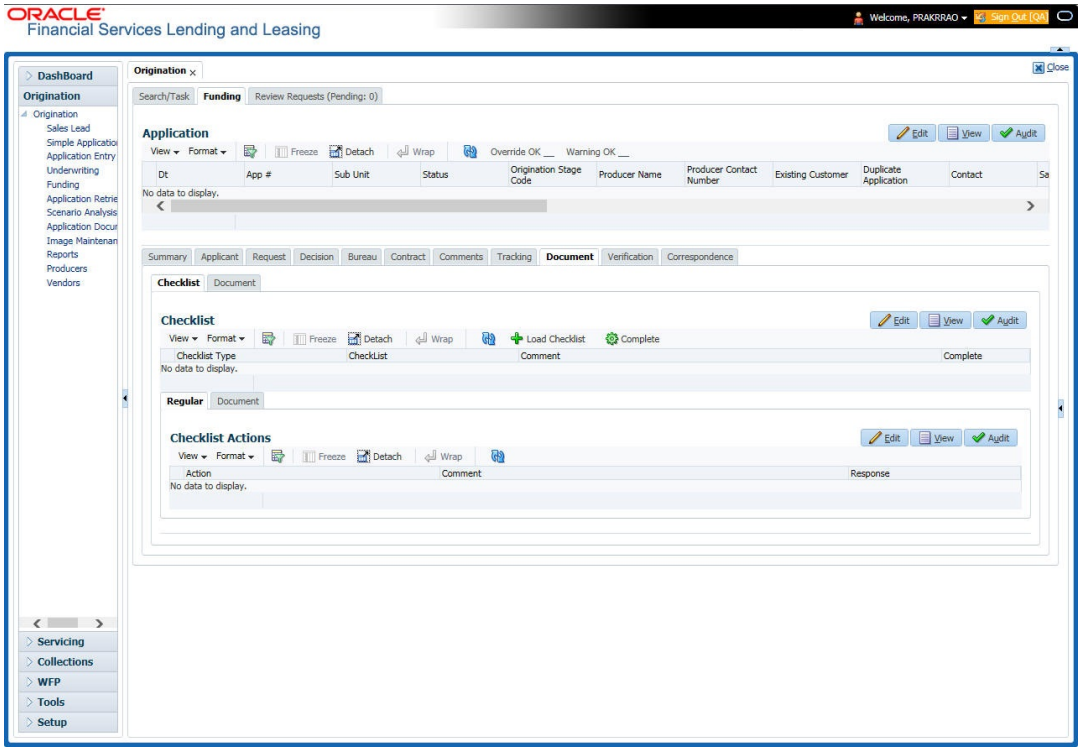
The Document Maintenance link allows you to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

For more information, see the chapter Document Management in this User Guide.

To view a document attached with an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Document**.

Figure 8-21 Document



For details on this screen refer Document Tab *section in* ***Underwriting*** *chapter.*

8.17 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the LoanLine of creditLease until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

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If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto LoanLine of creditLease. Each one of these **edit types** has its own set of **edit details**.

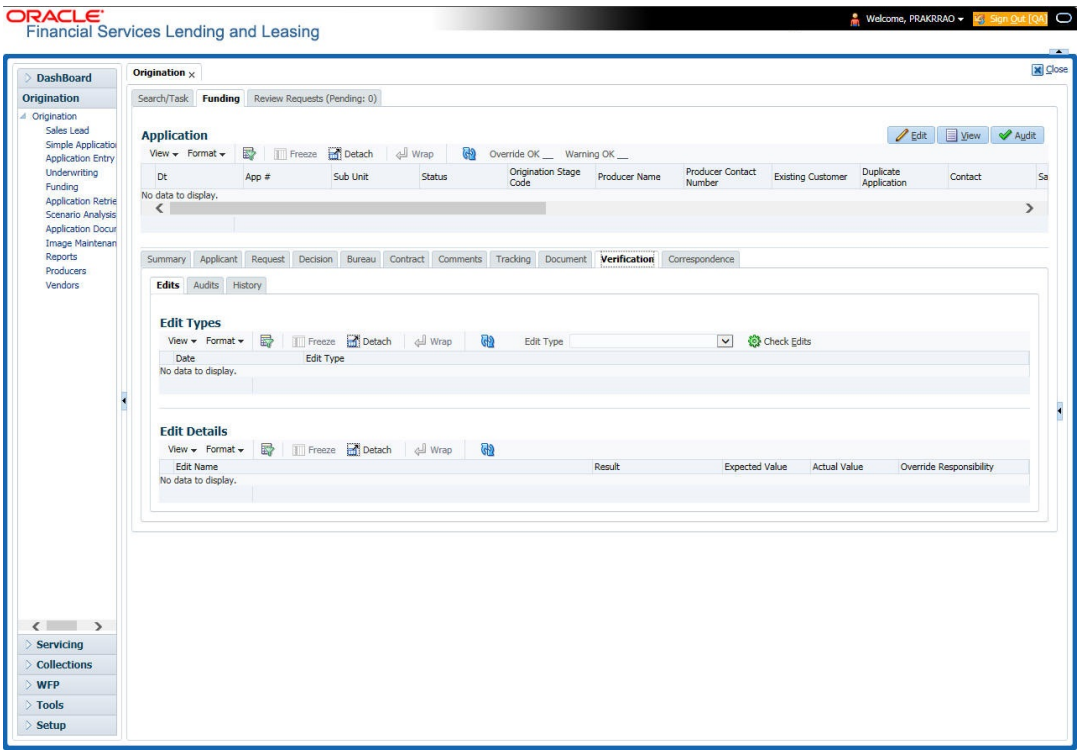
> **Note**
>
> The Edit Details section's errors and warnings are created during the setup process.

To complete the Verification tab

1. Open the Funding screen and load the application you want to work with.
2. In the Edit Type drop-down list, select **Application Approval Edits** and click on **Check Edits** button.
   Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

   For more information, refer to Configuring Lending and Leasing setup guides.
3. Specify all the information associated with the application on the Funding screen.

Figure 8-22 Verification



- If there are edits with **Error** entries, verify and correct the data in the respective tabs and repeat step 2 until the **Error** entries are cleared.

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- When there are only **Warnings** left you can choose to change the status of the application to the next stage in the Origination cycle.

4. When you are finished entering data, on the Funding link bar, click **Verification**.

For details on this screen refer Verification Tab *section in* ***Underwriting*** *chapter.*

8.18 Correspondence Tab

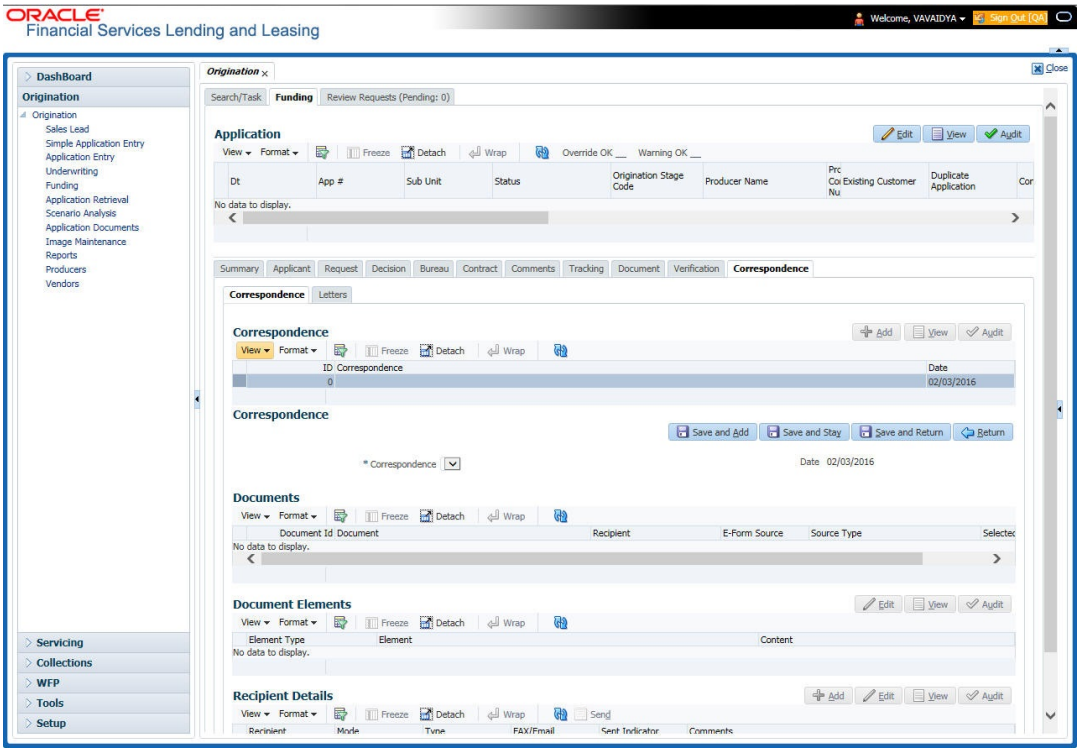
Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence

1. Open the Funding screen and load the application you want to work with.
2. Click **Correspondence**.

Figure 8-23 Correspondence



For details on this screen refer Correspondence Tab *section in* ***Underwriting*** *chapter.*

8.19 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow

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analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

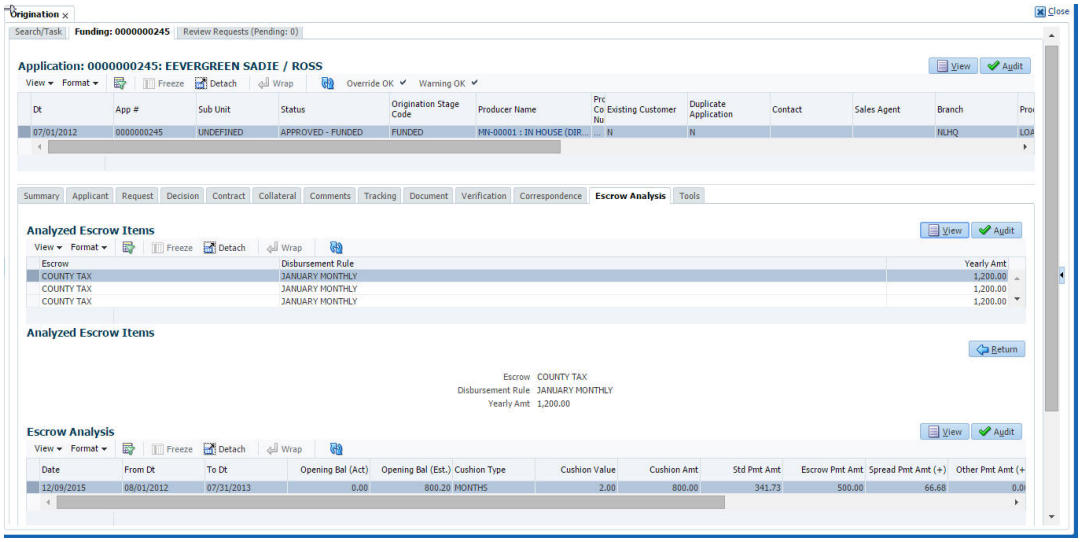
The escrow payment for the LoanLine of creditLease account starts on the 1st date of the LoanLine of creditLease payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the LoanLine of creditLease term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

To complete the Escrow Analysis screen

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, Click **Escrow Analysis** tab.

Figure 8-24 Escrow Analysis



3. In the **Escrow Analysis section**, view or enter the following information:

Table 8-32 Escrow Analysis section

Field	View
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

4. Click **Analyze**.
5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.
6. In the following section, enter, view, or edit the following information:

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Table 8-33 Escrow Analysis

Field	View
Parameters section	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount. **Calculation**: cushion amount + low required balance
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount. **Calculation**: as per the shortage /cushion Rule maintenance
Results section	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount. **Calculation**: Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount. **Calculation**: Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount. **Calculation**: standard payment amount + escrow payment amount + spread payment amount + other payment amount
Surplus section	
Surplus /<Shortage Amt>	The surplus shortage amount. **Calculation**: escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click **View** in the **Analysis Details** section.
8. On the **Analysis Details** sub screen, view the following information:

Table 8-34 Analysis Details

Field	View
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

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9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.
   If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

Table 8-35 Approval

Field	View
Approval section	
Approval Dt	The approval date.
Approved By	The person who approved the LoanLine of creditLease.

10. Click **Save** on the Funding screen.

8.20 Tool Tab

The Tools tab calculates the payment amount, term, interest rate, LoanLine of creditLease amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer Tools chapter in the document.

8.21 Review Request

The Review Request tab facilitates to flag an ApplicationAccount for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application. The Review Request tab supports iterative review of selected ApplicationAccount and also to process the review with multiple reviewers.

For detailed information on using this feature, refer to Review Request section in Underwriting chapter of the document.

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9
Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate LoanLease and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

This section consists of the following topics:

- Loan Calculator
- Lease Calculator
- Vehicle Evaluator
- Depreciation Calculator

9.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

This section consists of the following topics:

- Parameters
- Repayment Options
- Amortization Schedule
- Printing a Quote
- Copy Calculation to Contract or Decision tab

9.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

- Calculating Payments
- Calculating Interest Rates
- Calculating Term
- Calculating Loan Amount

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- Calculating Blended Rate

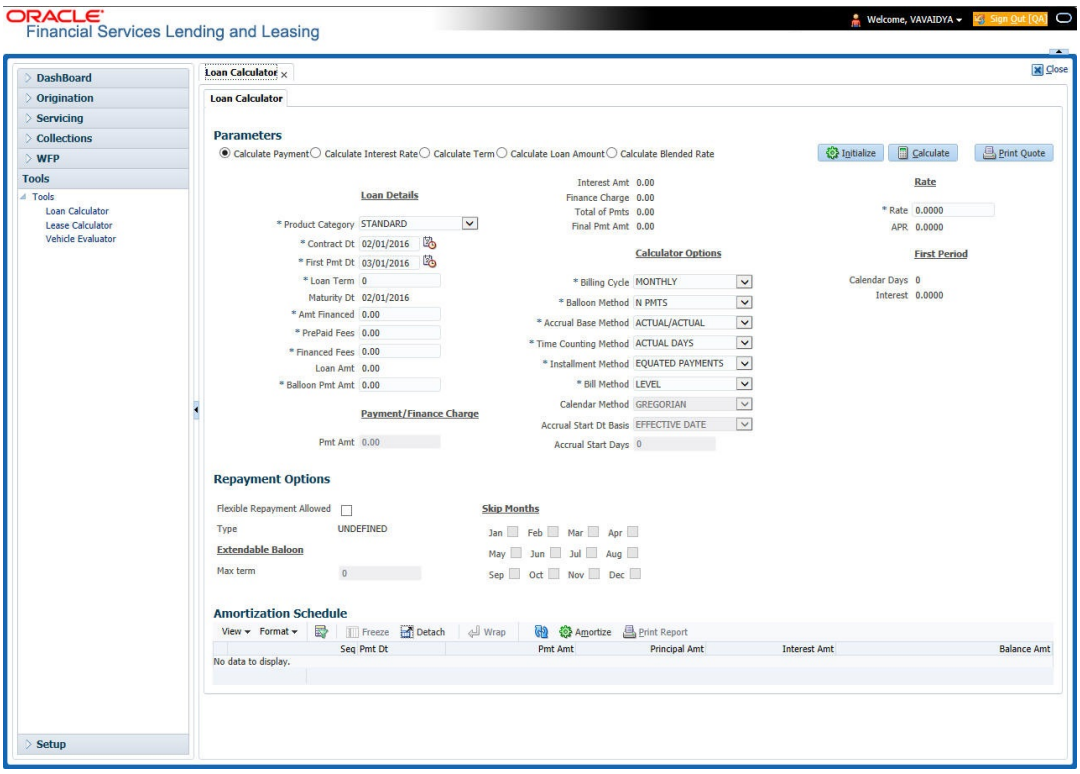
9.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click **Tools > Tools > Loan Calculator**.

Figure 9-1 Loan Calculator



2. Click **Initialize** and maintain the following fields.

Table 9-1 Calculating Payments

Field	Do this
Loan Details Section	
Product Category	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as default value.
Loan Term	Specify the number of payments.

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Table 9-1 (Cont.) Calculating Payments

Field	Do this
Maturity Dt	System automatically displays the maturity date based on the values entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle).
Amt Financed	Specify the amount financed.
Pre Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: amount financed plus the prepaid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency. System supports **Biennial** (once every 2 years) and **Triennial** (once every 3 years) type of billing cycles. Based on BILL_CYCLE_ CD lookup, the billing cycle **frequency** can be defined.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as **Hijri** or **Gregorian** for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below). If you select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).

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Table 9-1 (Cont.) Calculating Payments

Field	Do this
Accrual Start Days	Specify the number of grace days after which the interest accrual is to be calculated. Ensure that the number of grace days is less than first payment date.
Rate	
Rate	Specify the interest rate. **Note**: For Islamic products this field is displayed as **Profit Rate**.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

3. Specify the required information and click **Calculate**.The system computes the standard loan payments with the details specified.

   Installment Methods

   - **Equal Payments**: If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
   - **Final Payment Differs**: If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

   When completing Frequency fields, note the following:

   - Biweekly in the system means '**once every two weeks**' and not '**twice a week**'.
   - Bimonthly in the system means '**once every two months**' and not '**twice a month**'.

   For more information on frequency, see Appendix : Payment Amount Conversions section.

9.1.1.2 Calculating Interest Rates

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information).
4. After you specify all the required information click calculate. The system computes the payment change schedule.

   You can perform the following activities when the Interest Rate is calculated:

   - Creating an amortized schedule of payments (Applications screen)

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- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

9.1.1.3 Calculating Term

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information).
4. After you specify all the required information click **calculate**. The system computes the payment change schedule.

   You can perform the following activities when the term is calculated:

   - Creating an amortized schedule of payments (Applications screen)
   - Copying the term calculations to the Decision link (underwriting)
   - Copying the interest calculations to the Contract link (funding)

   The system will use this information during the funding process when you select an instrument.

9.1.1.4 Calculating Loan Amount

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information).
4. After you specify all the required information click **calculate**. The system computes the payment change schedule.

   You can perform the following activities when the Interest Rate is calculated:

   - Creating an amortized schedule of payments (Applications)
   - Copying the loan amount calculations to the Decision link (underwriting)
   - Copying the loan amount calculations to the Contract link (funding)

9.1.1.5 Calculating Blended Rate

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates.

On selecting this option, system displays the **Advances** section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.

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To calculate an Blended Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Table 9-2 Calculating Blended Rate

Field	Do this
Amt Financed	Specify the financed amount.
PrePaid Fees	Specify the pre-paid fees.
Financed Fees	Specify the financed fees.
Balloon Pmt Amt	Specify the balloon payment amount.
Rate	Specify the rate.
Payment Amt	The system displays the calculated payment amount on clicking **Calculate** button.
Interest Amt	The system displays the calculated interest amount on clicking **Calculate** button.
Action	Click **add** button to add next contract details.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information).
6. After you specify all the required information click **calculate**. The system computes the blended rate of contracts.

   You can perform the following activities when the Blended Rate is calculated:

   - Creating an amortized schedule of payments (Applications)
   - Copying the loan amount calculations to the Decision link (underwriting)
   - Copying the loan amount calculations to the Contract link (funding)

9.1.2 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

Table 9-3 Repayment Options

Option	Description
Flexible Repayment Allowed	Select the check box to include a flexible repayment schedule in calculation. On selection, the following sections are enabled. • REPAYMENT SCHEDULE • PAYMENT CHANGE SCHEDULE • RATE SCHEDULE Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.

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Table 9-3 (Cont.) Repayment Options

Option	Description
Type	Select any of the following repayment type that you want to use from the drop-down list. • UNDEFINED • SKIP PERIOD • USER DEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON

1. Depending on the repayment type selected, complete the following sections:
   - If you have selected the type as UNDEFINED (default), you can specify only the **Rate Schedule**' as explained in step 2.
   - If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
   - If you have selected the type as USER DEFINED, click **Add** in **Repayment Schedule** section and specify the following information:

     Table 9-4 Repayment Schedule

Field	Do this
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

   - If you have selected the type as GRADUATED PAYMENT, click **Add** in **Payment Change Schedule** section and specify the following information:

     Table 9-5 Payment Change Schedule

Field	Do this
Seq	Specify the sequence number in which the repayment is calculated. It prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.

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Table 9-5 (Cont.) Payment Change Schedule

Field	Do this
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the **Extendable Balloon** section.

2. If the calculation includes a promotion, complete the **Rate Schedule** section. Click **Add** and specify the following information:

Table 9-6 Rate Schedule

Field	Do this
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the Repayment Schedule section.
When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

9.1.3 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule.

Click **Amortize** in the **Amortization Schedule** section. The system generates an amortized schedule with the calculated data with the following headers:

Table 9-7 Amortization Schedule

Field	View this
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

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9.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Loan Details

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).

Payment/Finance Charge

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

Payment Structure

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

Financed Amount Allocation

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

Amortization Schedule

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

9.1.5 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab.

If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount”“Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross

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Capitalized Cost" and click **Calculate**. System displays calculated values based on selection.

Click **Copy** to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

9.2 Lease Calculator

The Lease Calculator screen facilitates you to calculate various lease parameters such as Payment, Interest Rate, Residual Percent, Gross Capitalized Cost, Term and Lease Amount. You can define flexible repayment options, repayment/rate schedule and generate amortization schedules.

This screen is similar to the Lease Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or lease information to any specific application.

Based on the type of lease calculation method, the following calculation parameters are available in Lease Calculator screen:

Table 9-8 Lease Calculator

Lease Calculation Method	Calculation Parameters Available	To Calculate
Rent Factor	Calculate Payment	Base Payment
	Calculate Rate	Rate
	Calculate Residual Percent	Residual %
	Calculate Gross Capitalized Cost	Gross Capitalized Cost
Interest Rate and Amortized	Calculate Payment	Base Payment
	Calculate Interest Rate	Rate
	Calculate Term	Term
	Calculate Lease Amount	Gross Capitalized Cost

> **Note**
>
> If you want to clear (or "refresh") the lease calculator at any time, click **Initialize** in the **Lease Calculator** section.

To calculate a lease payment

1. On the Oracle Lending and Leasing home screen, click **Tools > Tools > Lease Calculator**.

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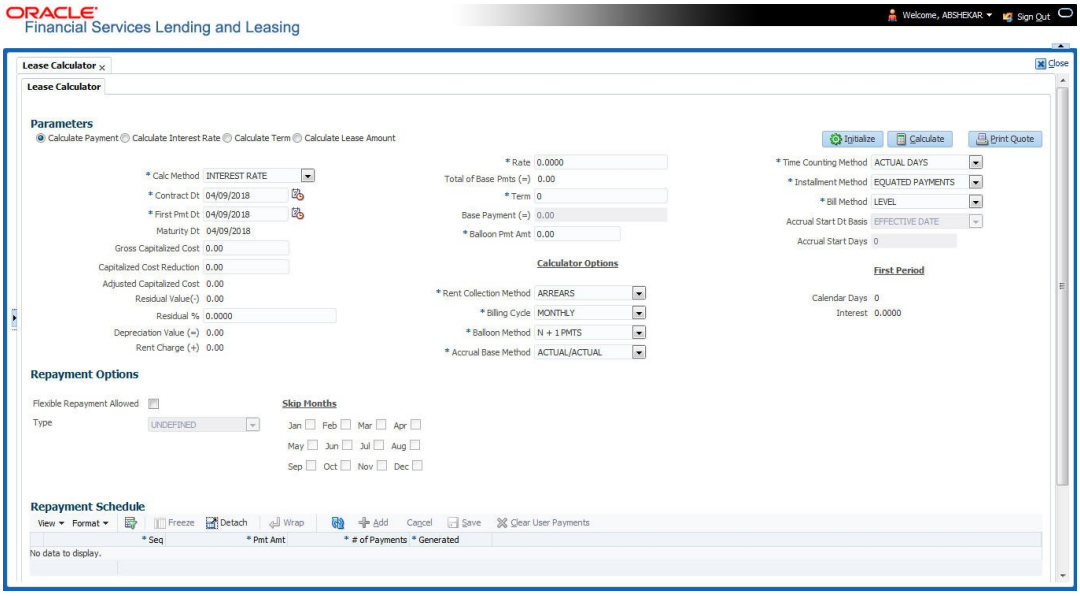
Figure 9-2 Lease Calculator



2. In the **Parameters** section, **Calculate Payment** option is selected by default and the lease calculation method as **Rent Factor**. Select the required calculation method and the calculation parameter to display the applicable fields in Lease Calculator screen.

3. In the **Lease Details** section, complete the following fields:

Table 9-9 Lease Details

Field	Do this
Calc Method	Select the type of lease calculation method as one of the following: • RENT FACTOR (selected by default) • INTEREST RATE • AMORTIZED **Note**: Based on the above selection, some of the fields in Lease Calculator screen are either enabled or disabled, and if enabled some may be displayed in view only mode with default supported option. The same is detailed in respective fields.
Contract Dt	Enter the contract date.
First Pmt Dt	Enter the first payment date. Ensure that the payment date is later than the contract date. **Note**: This field is disabled for **Rent Factor** type of lease calculation method and the value is defaulted from Contract Date. However, for **Interest Rate** type of lease calculation, this field is either editable or displayed in view mode based Rent Collection Method.
Maturity Dt	View the maturity date.
Maturity Dt Basis	View the basis of maturity date which is either Payment Date or Effective Date derived from Lease Contract setup. This defines the 'Lease Closing Date' value indicated below.

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Table 9-9 (Cont.) Lease Details

Field	Do this
Lease Closing Date	View the Lease Closing Date updated based on Maturity Dt Basis.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Adjusted Capitalized Cost	View the adjusted cap cost.
Residual Value (-)	View the residual value.
Residual%	Enter the residual percentage.
Depreciation Value (=)	View the asset depreciation value.
Rent Charge (+)	View the rent.
Rate	Enter the rate.
Rent Factor	View the rent factor. **Note**: This field is displayed only if the lease calculation method is **Rent Factor**.
Total of Base Pmts (=)	View the total of payments.
Term	Enter the term.
Base Payment	View the base payment amount.
Balloon Pmt Amt	Specify the balloon payment amount. **Note** This field is displayed only if the lease calculation method is either **Interest Rate** or **Amortized**. For **Amortized** method, this field is disabled with default value as '0'.
Prorate Stub Pmt	This field is displayed only for **Amortized** lease calculation method and is disabled. The selected value is auto populated from Lease Contract Setup. If check box is selected, indicates that the interest during stub/broken period is collected on prorated basis. Else, the interest is collected for the full amount applicable for the selected cycle.
Calculator Options section **Note**: Except for Rent Collection Method (as Advance or Arrears), the other fields in this section are available only for **Interest Rate** type of lease calculation method and the default values are populated from Setup > Contract screen. Also the Rent Collection Method field is view only for **Rent Factor** calculation method.	

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Table 9-9 (Cont.) Lease Details

Field	Do this
Rent Collection Method	Select the applicable rent collection method from the drop-down list. If the lease calculation method is selected as Rent Factor, the rent collection method is set to ADVANCE by default. For Interest Rate calculation method, you can either select ADVANCE or ARREARS. In case of ADVANCE, the first payment date is displayed in view only mode and value is automatically populated from contract date. The first bill would be generated on contract date. In case of ARREARS, you can specify the first payment date as future date (but not the contract date) and bill would be generated from first payment date.
Billing Cycle	Select the billing cycle frequency from the drop-down list. System displays the applicable billing cycle by default based on the product and the calculation method defined at Setup > Products screen. The editable nature of billing cycle is controlled by the system parameter UIX_BILL_CYCLE_ALLOWED_IND. System supports **Biennial** (once every 2 years) and **Triennial** (once every 3 years) type of billing cycles. Based on BILL_CYCLE_CD lookup, the billing cycle **frequency** can be defined. During **Term** calculation, the **Rate** field is always considered as per Year only. System displays an error to refine the input data if the calculation for Biennial term goes beyond 15 years and Triennial term goes beyond 10 years. For additional considerations of Biennial and Triennial term calculations (if any), refer to product release notes available at OTN library.
Balloon Method	If the lease calculation method is selected as Interest Rate, then the balloon payment method for accounts funded using this instrument is **N + 1 PMTS** by default. Amortization happens based on N+1 payments.
Accrual Base Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.
Installment Method	For **Interest Rate** type of lease calculation method, the installment method by default is EQUATED PAYMENTS where-in, the installment amount is same for all billing cycle.
Bill Method	Select the billing method for accounts funded using this instrument from the drop-down list.

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Table 9-9 (Cont.) Lease Details

Field	Do this
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below). If you select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).
Accrual Start Days	Specify the number of grace days after which the interest accrual is to be calculated. Ensure that the number of grace days is less than first payment date.
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

4. In the **Lease Calculator** section, click **Calculate** to view the results. You can further proceed with below sections to define flexible repayment options, repayment/rate schedule and generate amortization schedules.

- Repayment Options
- Amortization Schedule
- Printing a Quote
- Copy Calculation to Contract or Decision tab

9.2.1 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

> **Note**
>
> This section is not available for **Rent Factor** type of lease calculation method.

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Table 9-10 Repayment Options

Option	Description
Flexible Repayment Allowed	Select the check box to include a flexible repayment schedule in calculation. On selection, the **Payment Change Schedule** and **Rate Schedule** sections are displayed in addition to **Repayment Schedule** and **Amortization Schedule** sections. **Note** Flexible repayment is not supported for 'Stub/broken period' contracts. If the contract date leads to 'Stub/broken period' when Flexible Repayment option is selected, system displays an error.
Type	Select any of the following repayment type that you want to use from the drop-down list. • UNDEFINED • SKIP PERIOD • USER DEFINED • GRADUATED PAYMENT will enable the months that can be selected for skipping payments, but not the maturity month and applicable only for MONTHLY PAYMENTS AND ARREARS METHOD.

1. Depending on the repayment type selected, complete the following sections:
   - If you have selected the type as UNDEFINED (default), you can only amortize the payment schedule in respective section.
   - If you have selected the type as SKIP PERIOD, the **Skip Months** section is enabled and allows you to select the months which you want to exclude in repayment schedule by selecting the adjacent check box. However, you cannot exclude the maturity month and also this is applicable only for **Monthly** payments and **ARREARS** type of **Rent Collection Method**.
   - If you have selected the type as USER DEFINED, You can update **Repayment Schedule** or **Rate schedule** (explained in step 2 below) in the respective section. Click **Add** in **Repayment Schedule** section and specify the following information:

Table 9-11 Repayment Schedule

Field	Do this
Seq	Specify the sequence number of the repayment schedule.

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Table 9-11 (Cont.) Repayment Schedule

Field	Do this
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

- If you have selected the type as GRADUATED PAYMENT, click **Add** in **Payment Change Schedule** section and specify the following information:

Table 9-12 Payment Change Schedule

Field	Do this
Seq	Specify the sequence number in which the repayment is calculated. It prioritizes the calculation.
Option Type	Select one of the following repayment option type: STEP UP STEP DOWN BULLET
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99 For STEP UP, value ranges from 1 to 990 For BULLET, value ranges from 1 to 99999999

2. If the calculation includes a promotion, complete the **Rate Schedule** section. Click **Add** and specify the following information:

Table 9-13 Rate Schedule

Field	Do this
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **Calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.
When you fund the lease application, system copies repayment schedule information to the lease account on Customer Service screen where it appears in the Repayment Schedule section.

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9.2.2 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule.

Click **Amortize** in the **Amortization Schedule** section. System generates an amortized schedule with the calculated data and based on the **Rent Collection Method** the first bill is generated with the following headers:

Table 9-14 Amortization Schedule

Field	View this
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

9.2.3 Printing a Quote

You can generate a summarized report using the calculated lease details in the format of quote with lease details and charges.

In the Lease Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Lease Details

The Lease Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Lease Term, and Rate.

Payment/Finance Charge

The Payment/Finance Charge section consists of gross capitalized cost, adjusted capitalized cost, percentage of residual value, rent factor, base payment, and total of base payments including rental charges.

9.2.4 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab.

If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount”“Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross

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Capitalized Cost" and click **Calculate**. System displays calculated values based on selection.

Click **Copy** to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

9.3 Vehicle Evaluator

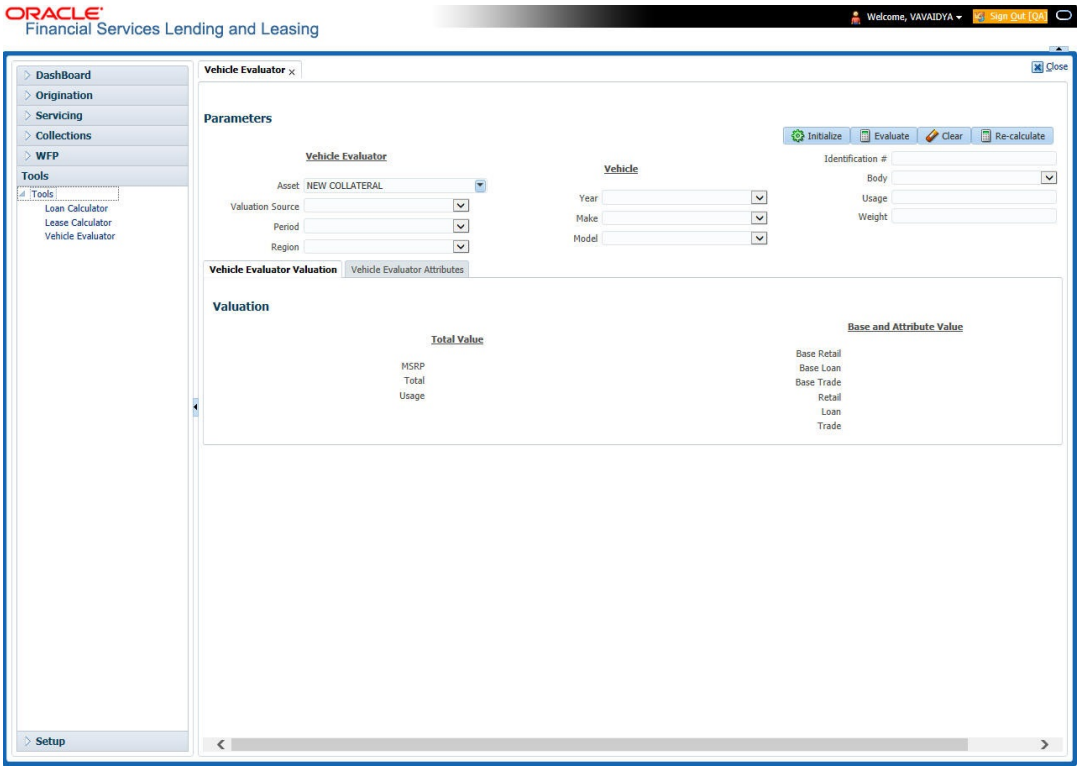
The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**.

Figure 9-3 Vehicle Evaluator



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #**

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-or-
Complete the fields in the **Vehicle** section.

7. In the **Vehicle Evaluator** section, click **Evaluate**.
   - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
   - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.
   - In either case, the system displays following information about the vehicle:
   - In the **Vehicle** section, view the returned information:

Table 9-15 Vehicle information

Field	View this
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Table 9-16 Valuation (Total Value) block

Field	View this
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Table 9-17 Base and Attribute Valu

Field	View this
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

This section consists of the following topic:

- Attributes Tab

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9.3.1 Attributes Tab

In the **Attributes** section, view the following information:

Table 9-18 Attributes

Field	View this
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.
  The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section).

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

9.4 Depreciation Calculator

The Depreciation Calculator screen facilitates you to simulate depreciation calculation of an asset based on asset acquisition cost and using specific depreciation method, frequency and term. Further, you can view the depreciation amortization schedule based on calculation.

Depreciation Calculator is a standalone tab and information calculated here can only be viewed. They cannot be copied to the application / contract.
If you want to clear (or “refresh”) the Depreciation Calculator at any time, click **Initialize** in the Parameters section.

To calculate an asset depreciation

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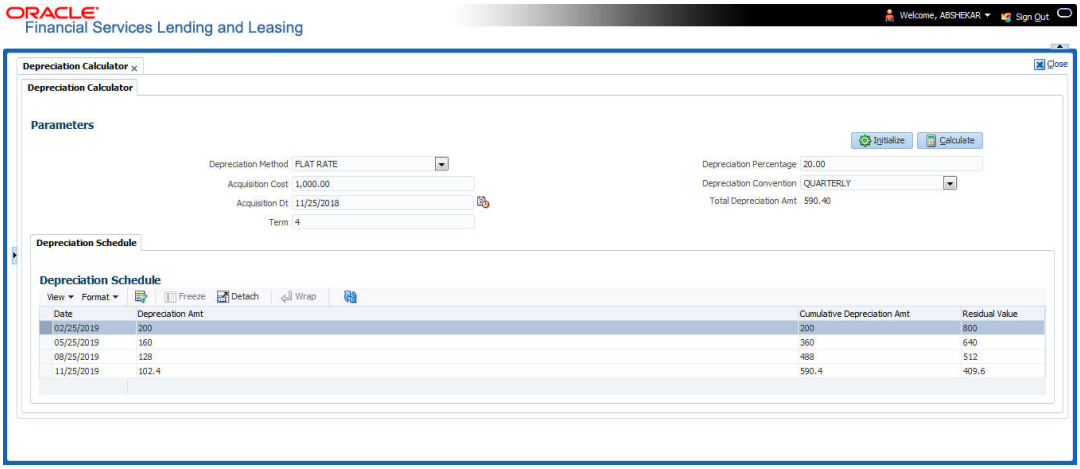
1. On the Oracle Lending and Leasing home screen, click **Tools > Tools > Depreciation Calculator**.

Figure 9-4 Depreciation Calculator



2. In the **Parameters** section, complete the following fields:

Table 9-19 Parameters

Field	Do this
Depreciation Method	Select the asset depreciation method to be used for calculation as one of the following from the drop-down list. • FLAT RATE: This method is used to depreciate the asset over a fixed time using a fixed rate. This method of calculation is similar to Written Down Value Method (Diminishing Balance Method / Reducing Installment Method). • LIFE BASED: This method is used to depreciate the asset over a fixed time using the specified rates. This method of calculation is similar to Straight Line Method (Original Cost Method / Fixed Installment Method). On selecting this option, **Depreciation Rate Schedule** sub tab is enabled to define depreciation rates slab.
Acquisition Cost	Specify the asset acquisition cost.
Acquisition Dt	By default, current system date is selected as the asset acquisition date. You can modify the same using the adjoining calendar. Based on this date depreciation accounting is done and is calculated till the term specified.
Term	Specify the total term for depreciation calculation.
Depreciation Percentage	Specify the percentage of depreciation to be calculated during the above term. This option is not available for life based depreciation method.

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Table 9-19 (Cont.) Parameters

Field	Do this
Depreciation Convention	Select the frequency at which the asset depreciation is to be calculated from the drop-down list.
Total Depreciation Amt	The total depreciation amount is auto calculated and displayed on clicking **Calculate** button.

3. In the **Parameters** section, click **Calculate** to view the results. System displays the total depreciation amount for the simulation values along with the **Depreciation Schedule** in below sub tab.
4. The **Depreciation Schedule** sub tab displays the following details:
   - Date - depreciation date for the selected cycle
   - Depreciation Amt - calculated depreciation amount for the cycle
   - Cumulative Depreciation Amt - calculated depreciation amount till date
   - Residual Value - residual value for the corresponding cycle calculated by Acquisition Cost - Cumulative Depreciation Amt
5. If you have selected LIFE BASED depreciation method, the **Depreciation Rate Schedule** sub tab is enabled to define depreciation rates slab. For more information, refer to **Depreciation Rate Schedule** section in setup guide.

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10
Application Retrieval

The Application Retrieval screen enables you to retrieve application data in the following sections:

- Introduction
- Archiving / Purging
- Retrieving an Archived Application

10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

Further, you can retrieve archived applications in the system.

10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices

The system purges the following items:

- Job request data
- User logins
- Output data dump related data

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.
2. The archived data in the O tables is then moved and stored into OO tables.

You may set the **default days** for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with _O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

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Table 10-1 Parameters on the Administration screen

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2:
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2:
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO **NOT PURGED** ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE

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Table 10-1 (Cont.) Parameters on the Administration screen

Parameter	Default Days	Description
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

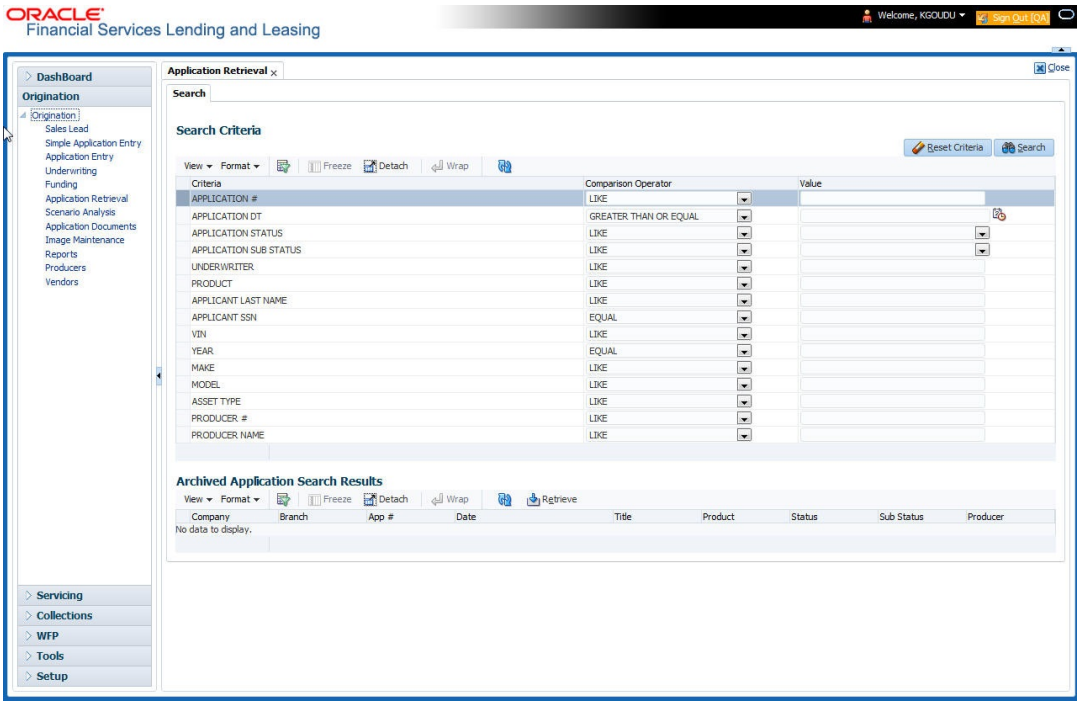
10.3 Retrieving an Archived Application

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

To retrieve an archived application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click **Application Retrieval** link.
   The system opens Application retrieval Search screen.

Figure 10-1 Application Retrieval-Search



3. Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.
   For more information about creating search criteria, see Searching for an Application chapter of this User Guide.
4. Click **Search**.
   The system locates and displays all the applications that meet your search criteria on the Results screen.

   Applications are sorted by priority and application number.

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Table 10-2 Retrieving an Archived Application

Field	View this
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.

5. Select the application you want to work with and click **Retrieve**.
   The system loads the application in the Applications screen.

You are now ready to begin work on the application.

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11
Application Documents

This Application Documents chapter consists of the following sections:

- Introduction
- Application Document screen
- Document Tracking section

11.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the LoanLine of creditLease origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document screen consists of **Document Maintenance** and **Document Details** sections.

Credit applications are often sent or faxed to financial institutions from producers (or **dealers**) on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen's Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

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11.2 Application Document screen

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: UIX_DEFAULT_IMAGE_PATH.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and Action sub-section to attach selected documents to a particular account.

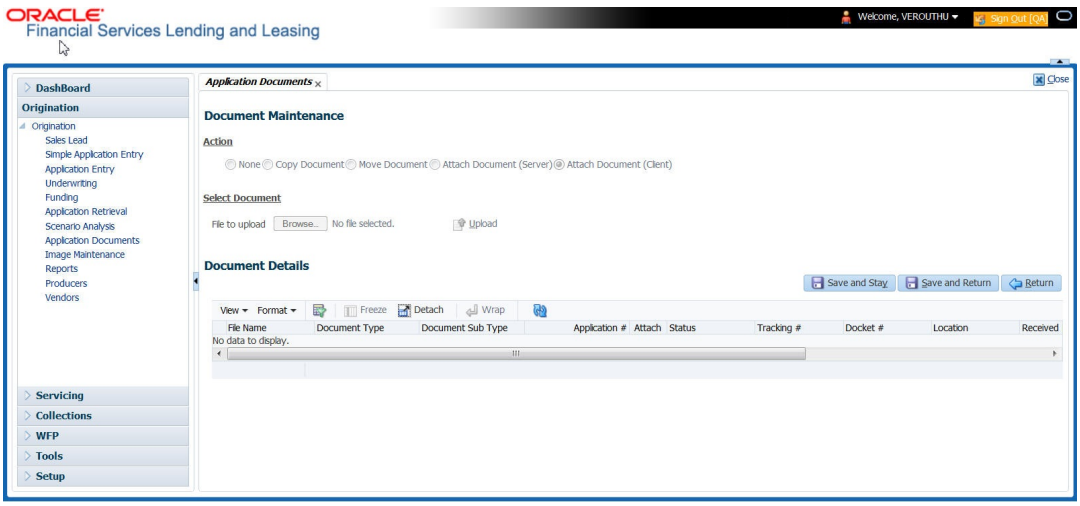
- Attaching a Document to an Application from a server
- Attaching a Document to an Application from a Client Machine
- Copying a Document
- Moving a Document
- Viewing a Document Attached to an Application

11.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Origination > Application Documents** link.

Figure 11-1 Application Documents



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX_DEFAULT_IMAGE_PATH). -or-
4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.

   You can click **Reset Path** at any time to return to the default image directory.

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5. In the **Select Document** section, click **List File**.

   The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.

6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.

7. In the **Document Details** record, specify, view or edit the following information:

Table 11-1 Document Details record

Field	Do this
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/ move the document image.
Attach	Attach the document.
Status	View the status of the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.

9. Click **Save And Return**.

10. In the **Action** sub-section, click **Post**.

    The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

11.2.2 Attaching a Document to an Application from a Client Machine

To attach a document to an application from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.

2. Click the **Application Documents** link.

3. In the **Action** sub-section, click **Attach Document (Client)**.

4. In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.

5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.

6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.

7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.

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8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Table 11-2 Document Details

Field	Do this
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/ move the document image.
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to the account.
12. Click **Save And Return**.
13. In the **Action** sub-section, click **Post**.

    The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

11.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Copy Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
6. In the **Document Details** section, select the document you want to copy and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.

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8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

11.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.

   The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the **Customer Service** tab and then clicking on the **Document Tracking** sub tab.

11.2.5 Viewing a Document Attached to an Application

To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

Table 11-3 Application Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

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Table 11-4 Application Document Details

Field	View this
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
   - In multiple paged documents, choose **1** in **Page #** field on Application Document Details section to view all the pages in the document.
     -or-
   - Choose a specific page number to view only that page.
7. Click **View Document**.

   The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

11.3 Document Tracking section

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

This section consists of following:

- Locating an Application Document
- Viewing a Document Attached to an Application

11.3.1 Locating an Application Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.

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3. Select and open the application you want to work with.
4. Click **Document** sub tab.

   The Account Document screen appears.
   Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

11.3.2 Viewing a Document Attached to an Application

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

Table 11-5 Application Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Table 11-6 Application Document Details

Field	View this
Document Sub Type	The document sub type.
Version	The version number (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.
   - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
     -or-
   - Choose a specific page number to view only that page.
7. Choose **View Document**.

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The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

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12

Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

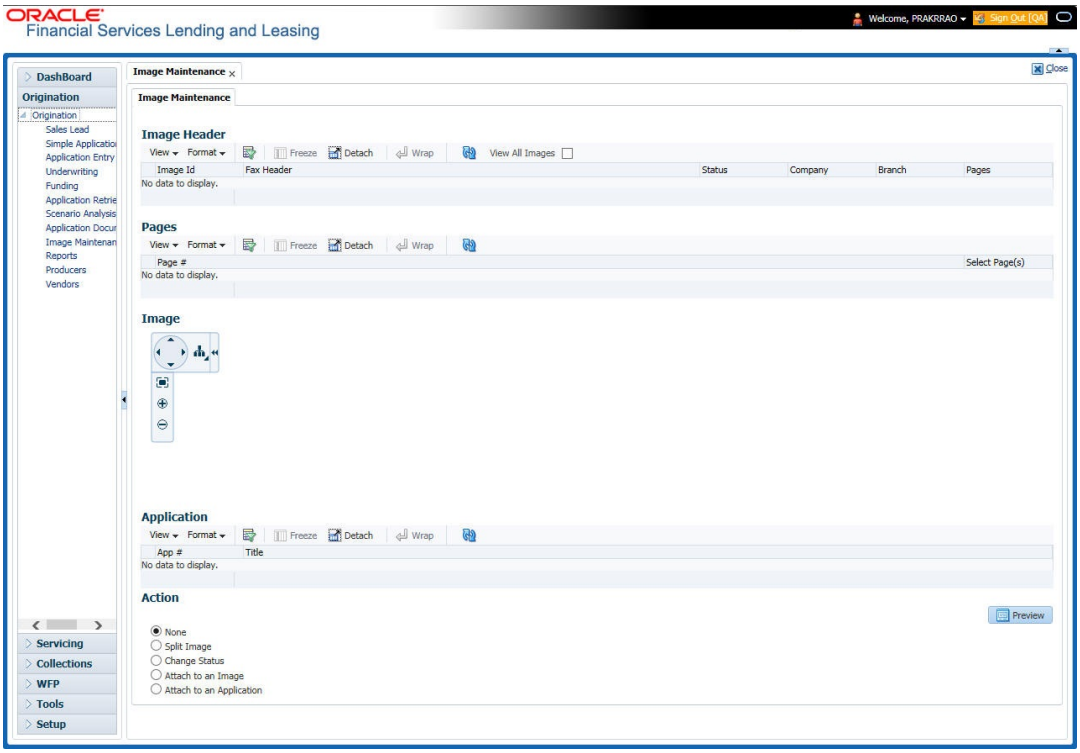
- Viewing an image
- Splitting an Image
- Changing the Status of an Image
- Attaching an Image to an Existing Image
- Attaching an Image to an Existing Credit Application
- Printing an Image

12.1 Viewing an image

To view an image

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Image Maintenance**.

Figure 12-1 Image Maintenance



2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.

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3. In the **Image Header** section, select the image you want to work with.
   The Image Header section displays the following information for each image:

Table 12-1 Image Header

Field	Description
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.
5. Select the required **transpose type** to change the appearance of the image.

12.2 Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of **PROCESSED** or **SKIP**.

To split an image

1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.
2. In the **Action** section, select **Split Image**.
   The Pages and New Image Id fields appear in the Action block.
3. In the **Pages** block, select the page where you want to split the image.
   The selected pages appear in the Pages field on the Action section.

   You can select more than one page; however, you cannot select page # 1.
4. In the **Action** section, click **Post**.
   Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

   The new image does not appear in the Image Header section after you click **Post**. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

12.3 Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

The Image Maintenance screen uses the following statuses:

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Table 12-2 Image Maintenance-Status

Status	What is does
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

Only images with a status of Rush or New can be attached to an application or account.

To change the status of an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
2. In the **Action** section, select **Change Status**. The Status field appears.
3. In the **Status** field, select the new status for the image.
4. In the **Action** section, click **Post**.
   Oracle Financial Services Lending and Leasing changes the status of the image.

12.4 Attaching an Image to an Existing Image

You can combine two images to make one image. This is the reverse of splitting an image.

To combine images

1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
2. In the **Action** section, select **Attach to an Image**.
   The Image Id field appears.
3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
4. In the **Action** section, click **Post**.
   Oracle Financial Services Lending and Leasing joins the two images: the Id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

12.5 Attaching an Image to an Existing Credit Application

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

To attach an image to an existing application image

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1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
2. In the **Action** section, select **Attach to an Application**. The App# field appears.
3. In the **App #** field, select the application number of the application to which you want to attach the image.
4. In the **Action** section, click **Post**.
   Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

12.6 Printing an Image

The Print Image button sends the selected image to a predefined printer.

To print an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
2. In the **Action** section, click **Print Image**.

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13

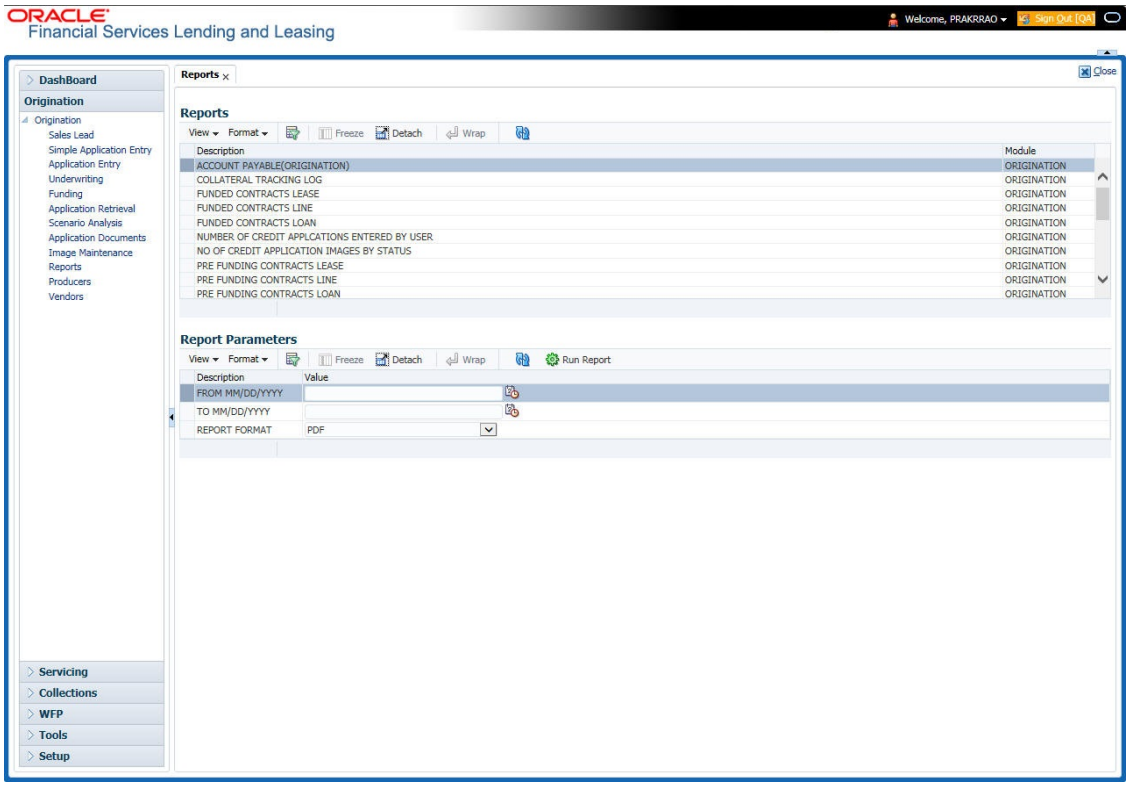
Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination > Origination > Reports**.

Figure 13-1 Navigation to Reports



This section consists of the following topics:

- Number of Credit Applications Entered by User
- Collateral Tracking Log
- Credit Bureau Report

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- Account Payable (Origination)
- Number of Credit Application Images by Status
- Dealer Reserve Report
- Batch Job Report
- User Report and Access by Responsibility
- Transactional Access by Responsibility
- Front End Access by Responsibility
- Underwriting Status by Month and Producer (Line)
- Underwriting Status By Month and Underwriter (Line)
- Underwriting Status By Month (Line)
- Funded Contracts (Line)
- Pre Funding Contracts (Line)

13.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

Parameters:

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Number of Credit Applications Entered by User report

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Figure 13-2 Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered
Date: 10/14/2013 10:16 AM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 **To:** 01/01/2048

Company: NL02
Branch: NLR1

Entered By	Date Entered	# of Applications
ARNATH	07/09/2013	2
	Total:	2
	Branch Total:	2
	Company Total:	2

Company: US01
Branch: USHQ

Entered By	Date Entered	# of Applications
ARNATH	05/16/2013	1
ARNATH	06/25/2013	2
ARNATH	06/26/2013	1
ARNATH	07/03/2013	2
	Total:	6
	Branch Total:	6
	Company Total:	6
	Grand Total:	8

13.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

Parameters:

- Company/Branch
- Tracking Type

Example of the Collateral Tracking Log report

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Figure 13-3 Collateral Tracking Log report

Report : Collateral Tracking Log
Date: 2/9/2016 1:17 AM

ORACLE Financial Services Lending and Leasing

Company NL02
Branch NLHQ

Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1					
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1					
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1					
Branch Count:		3					
Company Count:		3					

Company US01
Branch USHQ

Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1					
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN	PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINED
	2015 AUDI A4	SIGG MARK	MA	20150900014267	01/30/2016	01/30/2016	NOT DEFINED
	2015 INVERNIZZI CONSTRUCTION CO VILLA	RODRIGUEZ MILDRED	MA	20150900014275	01/30/2016	01/30/2016	NOT DEFINED
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINED
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINED
	0 HONDA ACCORD	S SAM	PR	20160200014338	02/02/2016	02/02/2016	NOT DEFINED
	0 TOYOTA CAMRY	EF EF	CA	20160200014346	02/02/2016	02/02/2016	NOT DEFINED
Type Count :		6					
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1					
Branch Count:		21					
Company Count:		21					
Total Count:		24					

13.3 Credit Bureau Report

This report lists the credit bureau details.

Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

Example for Credit Bureau report

Figure 13-4 Credit Bureau Report

Report: Credit Bureau Report
Date: 9/13/2013 16:37 PM

ORACLE Financial Services Lending and Leasing

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13.4 Account Payable (Origination)

This report lists the payable accounts.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example for Origination Account payable report

Figure 13-5 Origination Account payable report

13.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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Figure 13-6 Number of Credit Application Images by Status

Report: Number of Credit Applications Images By Status

ORACLE Financial Services Lending and Leasing

Month/Year From: 01/01/1800 To: 01/01/2048
Date: 10/15/2013 12:04 PM

Company : US01
Branch : USHQ

Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
	Total:	26
	Branch Total:	26
	CompanyTotal:	26
	Grand Total:	26

13.6 Dealer Reserve Report

This report lists the reserve amount balance of producers.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-7 Dealer Reserve Report

Report : Dealer Reserve Report
Date: 2/29/2016 11:27 AM

ORACLE Financial Services Lending and Leasing

Company: US01

Branch: USHQ

Producer #	Producer Name	Incr Due To New Loans	Adj Due Payoff/ Chgoff	Adj Due To Cr	Adj Due To Dr	Reserve Amt
CA-00004	VOLKSWAGEN OF WOODLAND HIL	0.00	0.00	0.00	0.00	0.00
CA-00005	AUTO JUNGLE	0.00	0.00	0.00	0.00	991.00
GA-00002	ADVANCE LEASING (MARIETA)	0.00	0.00	0.00	0.00	0.00
	Branch Total:	0.00	0.00	0.00	0.00	991.00
	Company Total:	0.00	0.00	0.00	0.00	991.00
	Grand Total:	0.00	0.00	0.00	0.00	991.00

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13.7 Batch Job Report

This report lists the batch jobs scheduled and status of execution for the selected period.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-8 Batch Job Report

Report : Batch Job Report
Date: 2/29/2016 11:53 AM

ORACLE Financial Services Lending and Leasing

Job Set	Job Code	Job Description	Start Date	End Date	Status	Result
SET-AAI	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	02/25/2016	02/25/2016	COMPLETED	
SET-AAI	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_03	STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_04	RE-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED	
SET-ADT	ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGAAPP_BJ_100_01	APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGS	AGSSAL_BJ_100_01	SALE LEAD AGING	02/25/2016	02/25/2016	COMPLETED	

13.8 User Report and Access by Responsibility

This report lists the users with their name, code, responsibility and active status for the selected period.

Parameters:

- User Responsibility
- Report Format

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Figure 13-9 User Report and Access by Responsibility

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY)
Date: 2/29/2016 11:59 AM

ORACLE Financial Services Lending and Leasing

User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999
DEMOFUNDER	DEMO FUNDER	FUNDING_SPECIALIST	YES	11/11/1992	12/31/9999
DEMOSALES	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999
DEMOSUPR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999
DEMOUNDW	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000
OFSLLUSER	OFSLL USER	SUPERUSER	YES	02/18/2016	12/31/4000
OFSLLUSER1	OFSLL USER1	SUPERUSER	YES	02/18/2016	12/31/4000
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000

13.9 Transactional Access by Responsibility

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

Parameters:

- User Responsibility
- Report Format

Figure 13-10 Transactional Access by Responsibility

Report : Transactional Access by Responsibility
Date: 3/9/2016 11:54 AM

ORACLE Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR

Transaction Code	Transaction Description	Allowed
ACCOUNT_CLOSE	ACCOUNT CLOSE	Y
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	Y
ACCRUAL_START	START ACCRUAL	Y
ACCRUAL_STOP	STOP ACCRUAL	Y
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	Y
ACC_ACH_FEE_MAINT	ACH FEE MAINTENANCE	Y
ACC_ACH_MAINT	ACH MAINTENANCE	Y
ACC_ACH_NEW	NEW ACH MAINTENANCE	Y
ACC_CASA_PHP_BATCH	ONE TIME INCOMING CASA BATCH PAYMENT	Y
ACC_CASA_PHP_REAL	ONE TIME INCOMING CASA REAL TIME PAYMENT	Y
ACC_CHANGE_PMT_DEFAULT_SPREAD	CHANGE DEFAULT PAYMENT SPREAD	Y
ACC_COMP_ADJ_MINUS	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	Y
ACC_COMP_ADJ_PLUS	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	Y
ACC_CPN_MAINT	COUPON BOOK MAINTENANCE	Y
ACC_CRB_PMT_RATING_MAINT	MAINTAIN CREDIT BUREAU PAYMENT RATING	Y
ACC_ESC_MAINT	WARRANTY MAINTENANCE	Y
ACC_ESC_PMT_MAINT	WARRANTY PAYMENT MAINTENANCE	Y
ACC_INS_MAINT	INSURANCE MAINTENANCE	Y
ACC_INS_PMT_MAINT	INSURANCE PAYMENT MAINTENANCE	Y
ACC_OFF_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR OFF	Y
ACC_ON_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR ON	Y
ACC_PDC_CHK_VOID	VOID OPEN PDC CHECKS	Y

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13.10 Front End Access by Responsibility

This report lists the front end screen access permissions depending on the user responsibility.

Parameters:

- User Responsibility
- Report Format

Figure 13-11 Front End Access by Responsibility

Report : Front End Access by Responsibility
Date: 3/9/2016 13:02 PM

ORACLE Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR

Entity:	COLLECTIONS

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
CUSTOMER SERVICE	BANKRUPTCY MENU
CUSTOMER SERVICE	COLLECTIONS MENU
CUSTOMER SERVICE	DEFICIENCY MENU
CUSTOMER SERVICE	RESPOSSESSION MENU

Entity:	COMMON

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON
CALCULATOR	AMORTIZATIONSCH TAB
CALCULATOR	CALCULATORLEASE TAB
CALCULATOR	CALCULATORLOAN TAB
CALCULATOR	FLLSUITE LEASECALCULATOR MENU
CALCULATOR	LOANCALCULATOR MENU
CALCULATOR	RATESCH TAB
UNDERWRITING	FLLSUITE VEHICLEEVALUATOR MENU
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU
USER PRODUCTIVITY	USERPRODUCTIVITYAPPLICATIONENTRY TAB
USER PRODUCTIVITY	USERPRODUCTIVITYCOLLECTORUSER TAB
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB
USER PRODUCTIVITY	USERPRODUCTIVITYSERCOLQUEUE TAB
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB
PRODUCER	PRODUCERCOMMENT TAB
PRODUCER	PRODUCERCOMMENT VIEW BUTTON
PRODUCER	PRODUCERCOMMENT EDIT BUTTON
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON
PRODUCER	PRODUCERCOMMENT ADD BUTTON
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON
PRODUCER	PRODUCERCONTACT AUDIT BUTTON
PRODUCER	PRODUCERCONTACT TAB

13.11 Underwriting Status by Month and Producer (Line)

This underwriting report lists application status by month and producer for lines of credit.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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Figure 13-12 Example of the Underwriting Status by Month and Producer (line) report

Report: Underwriting status by month & producer (line)
Date: 10/30/2013 12:50 PM

ORACLE Financial Services Lending and Leasing

Month / Year From: 01/1800 To: 01/2048

Company: US01
Branch: USHQ

Month	Producer Type	Producer # & Name	Approved #	Approved %	Conditioned #	Conditioned %	Rejected #	Rejected %	Total	Funded	% Tot Apps Funded
2013-08	DEALER	CO-00003 ED CARROLL MITSUBISHI	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Monthly Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Branch Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Company Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Grand Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%

13.12 Underwriting Status By Month and Underwriter (Line)

This underwriting report lists application status by month and underwriter for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-13 Example of the Underwriting Status By Month and Underwriter (Line) report

Report: Underwriting Status by Month & Underwriter (line)
Date: 10/15/2013 16:37 PM

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Month	Underwriter Name	Approved #	Approved %	Conditioned #	Conditioned %	Rejected #	Rejected %	Total	Funded	% Tot Apps Funded
2013-08	SENTHIL KUMAR	2	100.000%	2	2.000%	2	2.000%	2	2	2.000%
	Monthly Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Branch Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Company Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Grand Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%

13.13 Underwriting Status By Month (Line)

This underwriting report lists application status by the month for lines of credit.

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Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-14 Example of the Underwriting Status By Month (Line) report

Report: Underwriting Status by Month (line)
Month / Year From: 01/2000 To: 01/2048
Date: 10/18/2013 9:27 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ
ALL AMOUNT ARE IN USD

Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate
2006-07	1	1	7	3	3	8,000.00	800.00	5.000%
2012-01	2	2	6	4	5	2.00	800.00	5.000%
2012-02	2	2	3	5	1	1.00	900.00	1.000%
Branch Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
Company Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
Grand Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%

13.14 Funded Contracts (Line)

This funding report lists applications funded for line.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Figure 13-15 Example of the Funded Contracts Line report

Report: Funded Contracts (Line)
Date: 10/29/2013 16:53 PM

ORACLE Financial Services Lending and Leasing

Month / Year From: 01/2000 To: 01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term
MN-00001 H&R BLOCK	PARTNER FRANCHISE	LOC		MOHANA RAJARAM	0000001500	01/01/2013	100,000.00	12.990%	999
MN-00001 H&R BLOCK	PARTNER FRANCHISE	LOC		MOHANA RAJARAM	0000001507	03/14/2013	100,000.00	5.250%	999
			Count:	2		Total:	200,000.00		
			Branch Count:	2		Branch Total:	200,000.00		
			Company Count:	2		Company Total:	200,000.00		
			Total Count:	2		Grand Total:	200,000.00		

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13.15 Pre Funding Contracts (Line)

This funding report lists applications verified for line.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Figure 13-16 Example of the Pre Funding Contracts Line report

Report: Pre-funding Contracts (Line)
Date: 10/30/2013 14:53 PM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/2000 To: 01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Producer	Name	Product	Collateral	Underwriter	Application#	Contract Dt	Amount	Rate	Term
CA-00007 RB WHEELS	NARAYAN SREERAM	LINE- RAMAC PRODUCT	2013	SREERAM NARAYAN	0000001548	08/29/2013	0.00	6.500%	18
			Count:	1		Total:	0.00		
			Branch Count:	1		Branch Total:	0.00		
			Company Count:	1		Company Total:	0.00		
			Total Count:	1		Grand Total:	0.00		

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14
Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect LoanLine of creditLease. Indirect LoanLine of creditLease are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

When the credit application is approved and funded, system associates account with the producer.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding
  -or-
- Up front on a monthly basis
  -or-
- When the interest is earned
  -or-
- When the payment is received from customer based on the set up compensation plans.

The Producer screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under **Setup** in main menu. For more details, refer to **Configuring Lending and Leasing guides**.

While working with the Producer screen, you will primarily use the following sub tabs:

1. Payment Details
2. Compensation
3. Subvention
4. Transactions
5. Holdback/Loss Reserve
6. Tracking Attributes

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7. Statements
8. Contacts
9. Comments
10. Summary

The Producers screen completed during setup, can be used to view and maintain producer details.

The **Producers** screen consists of the following tabs:

- Producer Details tab
- Search Tab

14.1 Producer Details tab

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

- Producer Details tab Extensibility
- Payment Details
- Compensation Plan
- Subvention
- Transactions
- Holdback/Loss Reserve
- Tracking Attributes
- Statements
- Contacts
- Comments
- Summary
- Title Status Summary

14.1.1 Producer Details tab Extensibility

The Producer Details tab is a customizable tab in OFSLL in which you can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, nonmandatory fields and also set the field as mandatory/non-mandatory for user input.

To facilitate such customizations, during product installation/upgrade there are additional 20 **Custom** user defined fields provided by default along with **Base** fields with the below combination in main Producer Details tab and its sub tabs.

- 10 free text fields - **User Defined Field Char**
- 5 numeric fields - **User Defined Field Num**

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- 5 date fields - **User Defined Field Date**

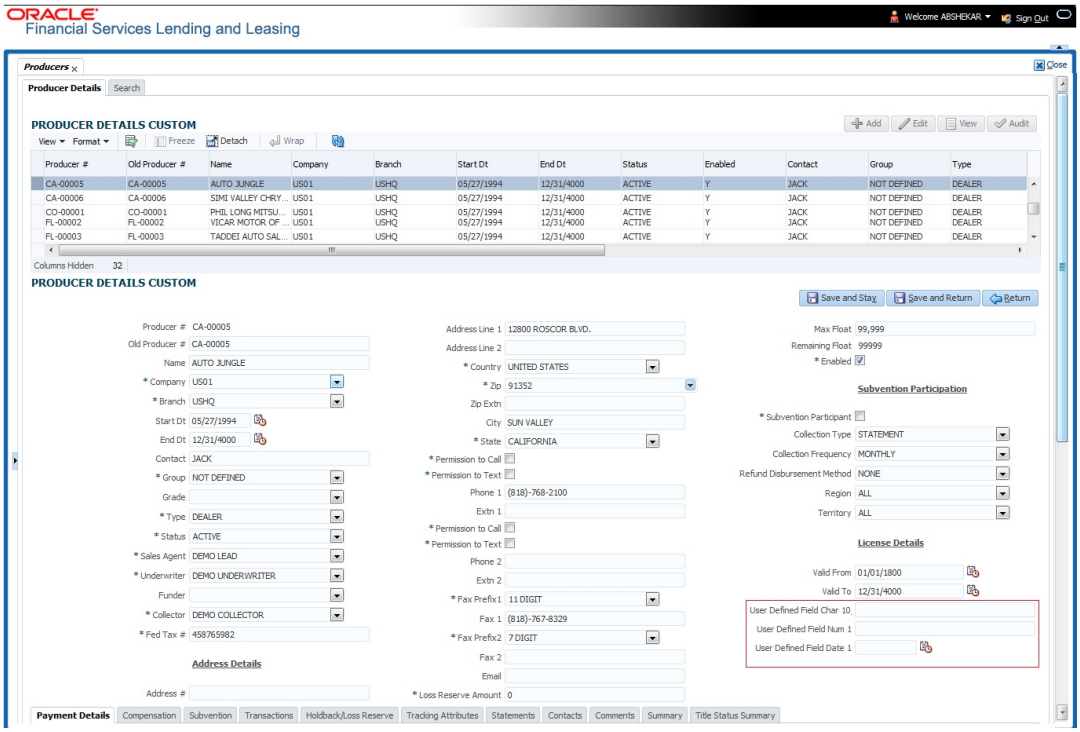
The above user defined fields, also referred to as **User Defined Fields** are to be basically enabled in Setup > Administration > User > Access > **Field Access Definition** tab and access is to be provided in **Security User Access Definition Details** sub tab for the field(s) to appear in Producer Details tab. The enabled fields can customized in the **Label Configuration** tab available in Setup > Administration > System > Label Configuration screen.

For detailed information, refer to appropriate sections in Setup Guides.

Navigating to Producer Details

1. On the Oracle Financial Services Lending and Leasing home screen, click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Producer Details**.
2. The system displays the Producers screen.

Figure 14-1 Producers



To set up the Producer

1. In the **Producer Details** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

> **Note**
>
> Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

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Table 14-1 Producer Details

Field	Do this
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the dropdown list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Type*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in LoanLine of creditLease origination cycle so that only applications from Producers whose status is **Active** can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the **Collector** field in **Delinquency Information** section of **Account Details** screen on the **Customer Service screen**).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
Address section	

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Table 14-1 (Cont.) Producer Details

Field	Do this
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting **Title perfection** from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant.

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Table 14-1 (Cont.) Producer Details

Field	Do this
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

> **Note**
>
> Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

14.1.2 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the **Producers Count By ACH Status** section. You can click on the respective links to view the details in **Producers** screen.

To complete the Payment Details

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 14-2 Payment Details

Field	Do this
Pmt Mode	Select the payment mode from the drop-down list.

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Table 14-2 (Cont.) Payment Details

Field	Do this
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as **Approved**. However on subsequent update, the details are reset till further approval and status is changed to **Waiting for approval**.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the Basic Actions mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the **Producers** screen or sort the list of payment details awaiting approval using the Dashboard.

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Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

1. To access the payment details to be approved, do one of the following:
   - Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers**.
   - Click Dashboard and navigate to **Producer** section. In the **Producers Count By ACH Status** sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in **Producers** screen.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the **Payment Details** section.
3. In the **Payment Details** section, click **Approve Payment Detail**.
   The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in **Producers Count By ACH Status** section are updated.

14.1.3 Compensation Plan

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

A brief description of the fields in the Compensation Plan sub screen is given below:

Table 14-3 Compensation Plan

Field	View this
Account/Application	The account/application number and title.
Compensation Plan	The compensation plan defined for the producer.
Upfront Amt	The Upfront Amount defined for the producer.
Remaining Amt	The remaining amount for the producer.
Total Amt	The total amount defined for the producer.

In the Loss Reserve section, view the loss reserve amount.

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

14.1.4 Subvention

The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

In the Subvention Receivables section, you can view the following details. A brief description of the fields is given below:

Table 14-4 Subvention Receivables

Field	View this
Subvention Participant	The status of subvention participant.
Collection Type	The collection type defined for the subvention.

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Table 14-4 (Cont.) Subvention Receivables

Field	View this
Collection Frequency	The collection frequency defined for the subvention.
Refund Disbursement Method	The Refund Disbursement Method for the subvention.
Receivable Amt(Open)	The outstanding receivable amount for the subvention.
Receivable Amt(Current)	The current receivable amount for the subvention.
Received Amt	The received amount for the subvention.
Netted Refund Amt	The netted refund amount for the subvention.
Net Receivable Amt	The net receivable amount for the subvention.
Payable Refund Amt	The payable refund amount for the subvention.

14.1.5 Transactions

The Transactions sub screen facilitates you to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve, adjust/add Recourse amount from/to dealer reserve can be posted by selecting **Others** option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting **Subvention** option in the action block.

In the Transactions sub screen, you can sort the list of transactions to be displayed based on elapsed days by selecting 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 click **Search**.

Select **Others** or **Subvention** option, click **Add** and specify the following field information. A brief description of the fields is given below:

Table 14-5 Transactions

Field	View this
Effective Dt	Select the Effective Date of the transaction from the calendar.
Transaction	Select the transaction from the drop down list.
Amount	Specify amount for the transaction.
Reference	Specify the transaction reference.
Account #	Select the account from the drop down list.
Account Title	View the account title information.
Comment	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

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14.1.6 Holdback/Loss Reserve

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

To view the Holdback/Loss Reserve

1. Click **Producers > Holdback/Loss Reserve**.
2. In the Proceed Holdback section, you can view the account and Holdback amount details. In the Loss Reserve section, you can view Loss Reserve amount details.

14.1.7 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. A brief description of the fields is given below:

Table 14-6 Tracking Attributes

Field	View this
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

14.1.8 Statements

The Statements sub screen allows you to view the statements with information record against 'Others' or 'Subvention' in the particular tabs.

To view the Statements

1. Select **Others** or **Subvention** option and view the following details.
   A brief description of the fields is given below:

Table 14-7 Statements

Field	View this
Closing Dt	The statement closing date.
Generation Dt	The statement generation date.
Opening Balance	Opening balance recorded in the statement.
Current Balance	Current balance recorded in the statement.

2. In the **Statements Transactions** section, view the following information:

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Table 14-8 Statements Transactions

Field	View this
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

14.1.9 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 14-9 Contacts

Field	Do this
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

14.1.10 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Comments** sub tab.
2. In the **Comments** section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 14-10 Comments

Field	Do this
Comment	Enter comment.

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Table 14-10 (Cont.) Comments

Field	Do this
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

14.1.11 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.
   A brief description of the fields is given below:

Table 14-11 Summary

Field	View this
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

14.1.12 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

To view Title Status Summary on the Summary

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Title Status Summary** sub tab.
2. Sort the list of statuses to be displayed based on elapsed days by selecting 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 click **Search**. View the following field details.

Table 14-12 Title Status Summary

Field	View this
New Status	Displays lien status as **New**

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Table 14-12 (Cont.) Title Status Summary

Field	View this
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has **Perfected Title**
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/ Pending Delete
Hold Release	Displays lien Hold Release status.
To be Released	Displays lien status if **To be released**
Closed Status	Displays lien status if **Deleted**
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

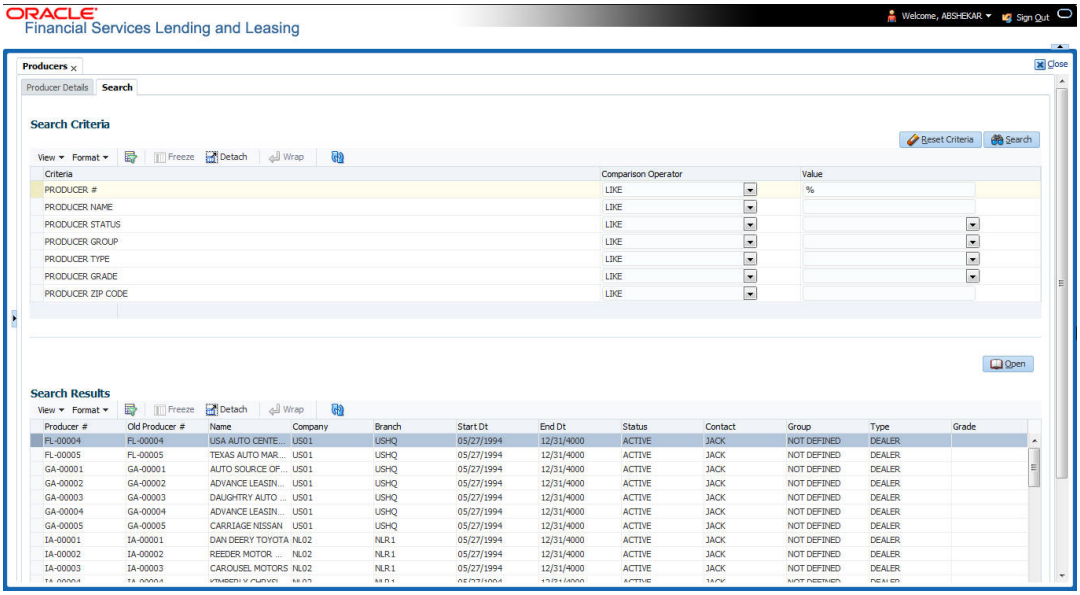
14.2 Search Tab

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

To search for a producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **CollectionOriginationServicing > CollectionOriginationServicing > Producers > Search** tab.

Figure 14-2 Producers - Search



2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate a producer.

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3. Click **Search**.
   System displays the result in the **Search Results** section at the bottom of the screen with the following details:
   - Producer #
   - Old Producer #
   - Name
   - Company
   - Branch
   - Start Dt
   - End Dt
   - Status
   - Contact
   - Group
   - Type
   - Grade
4. Select the required record and click **Open**. The details of only that particular Producer is displayed in **Producer Details** tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

   > **Note**
   >
   > When a single producer record is opened from Search tab, the **Producer Details** tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

   You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

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15
Vendors

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

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors**.
2. The system displays the Vendor screen.

The details are grouped under the following tabs:

- Vendors tab
- Assignment Allocation
- Work Orders Tab
- Follow-up Tab
- Invoices Tab
- Search tab

15.1 Vendors tab

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
   - Payment Details

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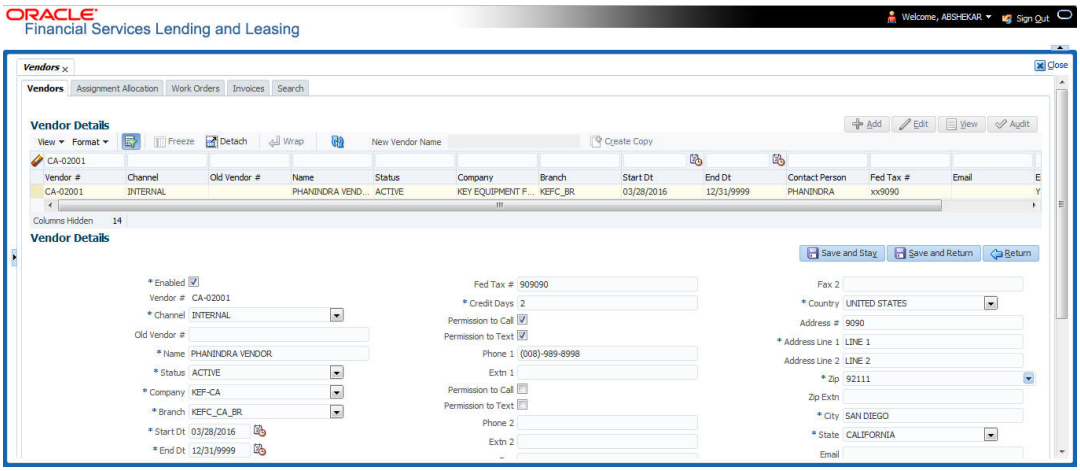
- Vendor Groups
- Tracking Attributes
- Comments

2. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors > Vendor Details** section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED). Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:
   - If the value of the parameter is set to **Y** (default), specify a new name in **New Vendor Name** field and click **Create Copy**.
   - If the value of the parameter is set to **N**, specify a vendor number in **New Vendor #** field and click **Create Copy**.
3. Perform any of the Basic Operations mentioned in Navigation chapter.

Figure 15-1 Vendors



A brief description of the fields is given below:

Table 15-1 Vendor Details

Field	Do this
Enabled	Check this box to enable the vendor.

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Table 15-1 (Cont.) Vendor Details

Field	Do this
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen. System auto generates the vendor number when the following system parameter is set to **Yes** in Setup > Administration > System > System Parameter screen. • Parameter: UVN_VEN_NBR_SYS_GENERATED • Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify alternate phone number.

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Table 15-1 (Cont.) Vendor Details

Field	Do this
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Payment Details
- Vendor Groups
- Tracking Attributes
- Comments

15.1.1 Payment Details

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 15-2 Payment Details

Field	Do this
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.

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Table 15-2 (Cont.) Payment Details

Field	Do this
Currency	View the currency attached to vendor.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to **Y**, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for **NL** country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the Basic Actions mentioned in Navigation chapter.

15.1.2 Vendor Groups

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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Table 15-3 Vendor Groups

Field	Do this
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

15.1.3 Tracking Attributes

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 15-4 Tracking Attributes

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

15.1.4 Comments

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 15-5 Comments

Field	Do this
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

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15.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Assignment Allocation**. The details are grouped under two sections:

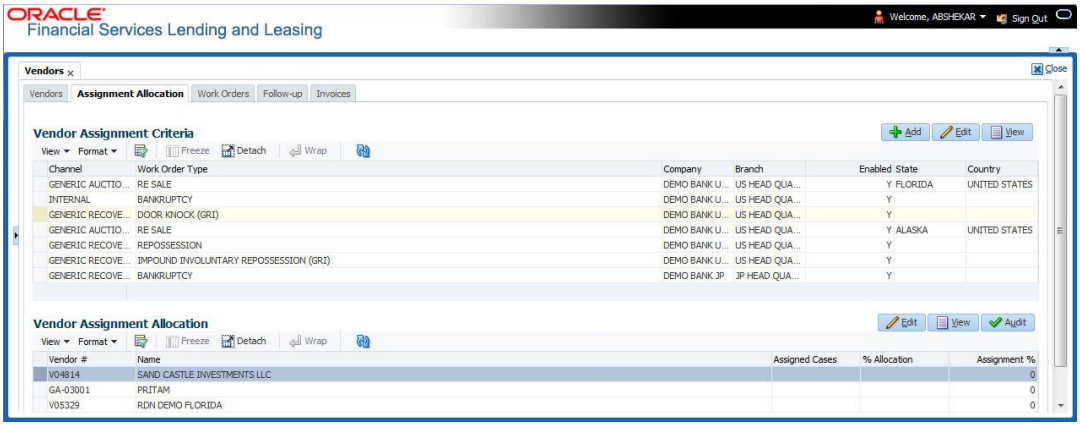
- Vendor Assignment Criteria
- Vendor Assignment Allocation

15.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

Figure 15-2 Vendor Assignment Criteria



A brief description of the fields is given below:

Table 15-6 Vendor Assignment Criteria

Field	Do this
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as **GENERIC RECOVERY INTERFACE**, the work order is processed through an external system. For more information, refer to Appendix chapter - **Generic Recovery Interface (GRI)**.

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Table 15-6 (Cont.) Vendor Assignment Criteria

Field	Do this
Work Order Type	Select the work order type from the drop-down list.
Repo Storage Country	This field is available only if the channel is selected as **GENERIC AUCTION INTERFACE**. Select the Country where the repossessed asset is currently stored from the drop-down list.
Repo Storage State	This field is available only if the channel is selected as **GENERIC AUCTION INTERFACE**. Select the State where the repossessed asset is currently stored from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

15.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is **0**. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to **100**. A vendor with the highest weightage is selected by default during work order creation.

For **GENERIC AUCTION INTERFACE** related Vendor Assignment Criteria, you can add vendors to the defined criteria from **Vendor Assignment Allocation** section. For more information, refer to **Remarketing** chapter in Collections User Guide.

1. In the **CollectionOriginationServicing > Collection Origination Servicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

Table 15-7 Vendor Assignment Allocation

Field	Do this
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to **100**.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

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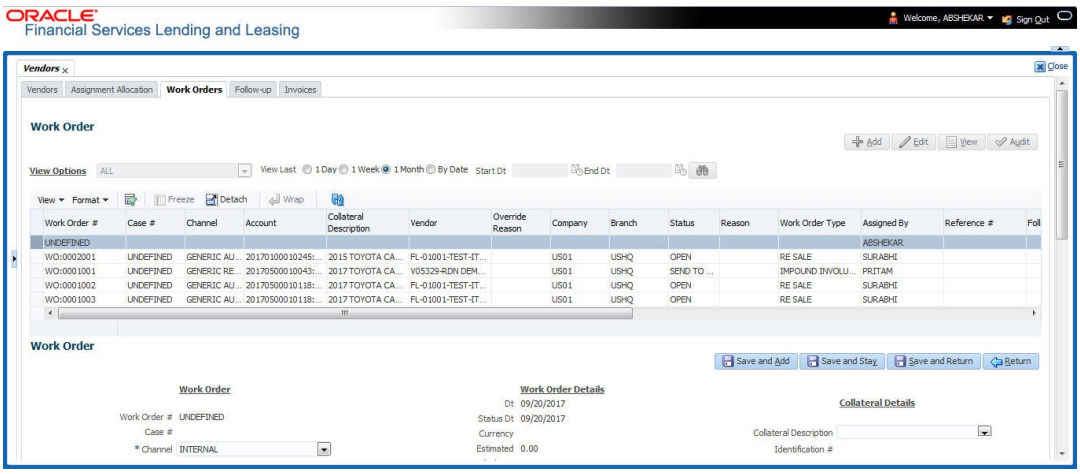
15.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Work Order**. The details are grouped under three tabs:
   - Services
   - Work Order History
   - Tracking Attributes
2. In the CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Work Order > Work Order, sort the list of work orders based on status using the **View Options** drop- down list. You can further sort the list of work orders based on elapsed days by selecting 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**.
3. Perform any of the Basic Operations mentioned in Navigation chapter.

Figure 15-3 Work Orders



A brief description of the fields is given below:

Table 15-8 Work Orders

Field	Do this
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.

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Table 15-8 (Cont.) Work Orders

Field	Do this
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as **GENERIC RECOVERY INTERFACE**, the work order is processed through an external system. For more information, refer to Appendix chapter - Appendix :Generic Recovery Interface (GRI).
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Reason	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.
Status	Select the work order status from the drop-down list. If the status is selected as **SEND TO GRI**, the work order is processed through an external system. For more information, refer to Appendix chapter - Appendix :Generic Recovery Interface (GRI).
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with **Collector** responsibility.
Work Order Details section	
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.
Assigned By	Displays the user who created/assigned the work order to vendor.

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Table 15-8 (Cont.) Work Orders

Field	Do this
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information section - System displays the following information depending on the account selected for the work order in **Work Order** section.	
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstanding Balance	Displays either **Account outstanding principal balance** for active accounts, or **Deficiency balance** for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.
Service Address	Displays the combined details of Customer/ Business, Address Type and Address based on the account selected. For Business account only business address is populated. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New). **Note**: When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details section - This section displays the asset details associated with the work order.	
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

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Table 15-8 (Cont.) Work Orders

Field	Do this
Vendor Messages section - This section is displayed only when the selected channel is **GENERIC RECOVERY INTERFACE** and allows you to add specific communication or instructions as a message to the vendor.	
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Services
- Work Order History
- Tracking Attributes

15.3.1 Services

In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click **Load Services** button in the Services section header to load all the services associated with the selected combination of **Work Order Type** and **vendor (Vendor Group)**.

A brief description of the fields is given below:

Table 15-9 Services

Field	Do this
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.

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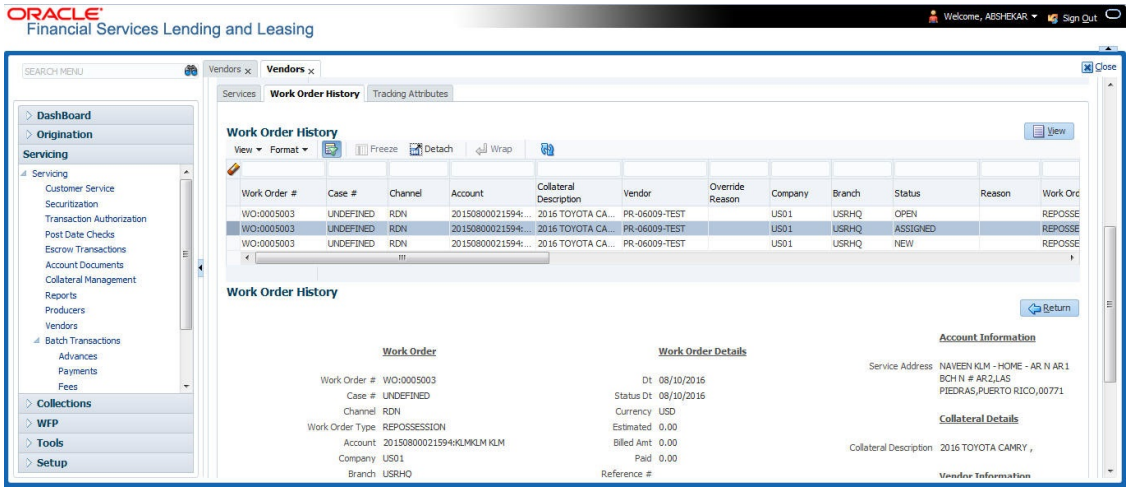
15.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.

Figure 15-4 Work Order History



15.3.3 Tracking Attributes

Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 15-10 Tracking Attributes

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

15.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Follow-up** tab. The details are grouped into two:

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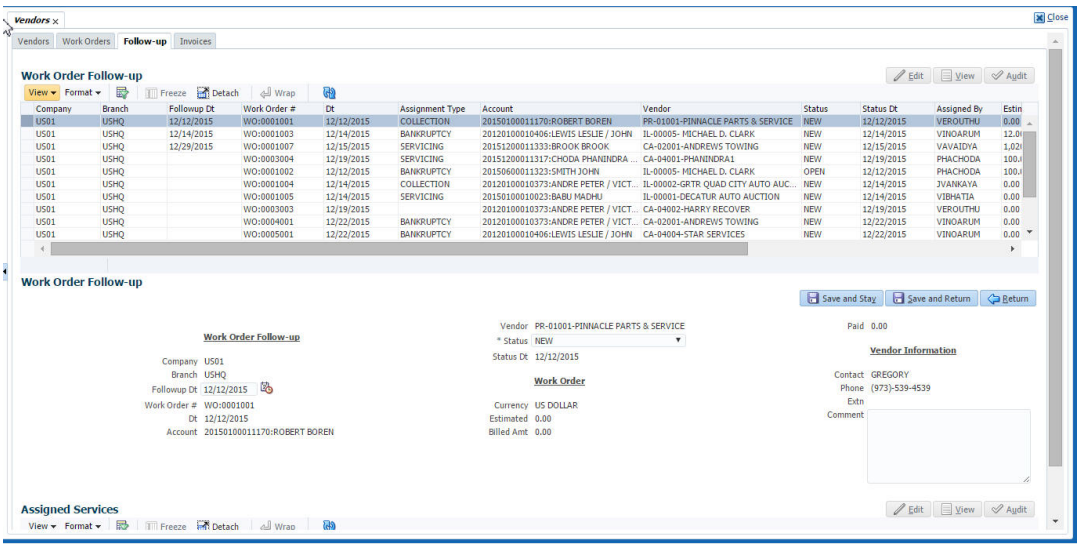
- Work Order Follow-up
- Assigned Services

2. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Follow-up > Work Order Follow-up**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.

Figure 15-5 Follow-up



A brief description of the fields is given below:

Table 15-11 Follow-up

Field	Do this
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.

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Table 15-11 (Cont.) Follow-up

Field	Do this
Paid	Displays amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topic:

- Assigned Services

15.4.1 Assigned Services

In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Follow-up > Assigned Service**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Table 15-12 Assigned Services

Field	Do this
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

Perform any of the Basic Actions mentioned in Navigation chapter.

15.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in **OPEN** status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

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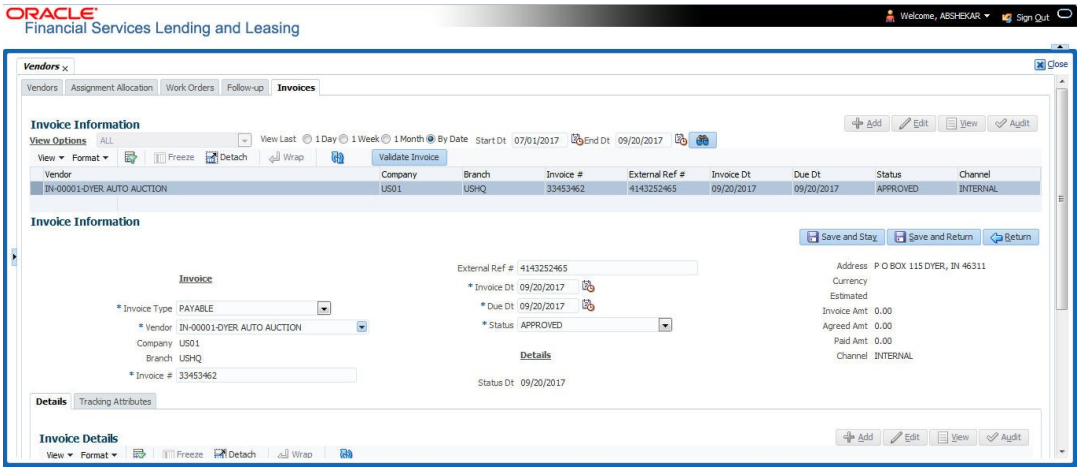
However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status **FOR APPROVAL** and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. Click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices** tab. The details are grouped into following sections:
   - Details
     - Payment Schedules sub tab
     - Related Invoice/Work Orders sub tab
   - Tracking Attributes
2. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the **View Options** drop down list. You can further sort the list of invoice based on elapsed days by selecting 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**.
3. Perform any of the Basic Operations mentioned in Navigation chapter.

Figure 15-6 Invoices



A brief description of the fields is given below:

Table 15-13 Invoice Information

Field	Do this
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.

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Table 15-13 (Cont.) Invoice Information

Field	Do this
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in **Invoice Details** sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as **Internal** for manually defined or internally generated invoice and **Generic Recovery Interface (GRI)** for externally generated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Auto Validate Invoice
- Invoice Details sub tab
- Accept/Reject Invoice details
- Payment Schedules sub tab
- Related Invoice/Work Order Details sub tab
- Tracking Attributes sub tab
- Business Rules

15.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in **OPEN** status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

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1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as **OPEN** from the **View Options** drop down list.
2. Select the required invoice form the list and click **Validate Invoice** button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to Business Rules section.

15.5.2 Invoice Details sub tab

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Details**, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 15-14 Invoice Details

Field	Do this
Work Order	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account. During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

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15.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in **FOR APPROVAL** status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click **Accept** or **Reject** in the Invoice Details section header and click **Yes** to confirm the action.
3. Click Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the **Authorized By** and **Authorized Dt** fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either **CLOSE** or **REJECTED** respectively. However, auto update of status is controlled by the **Current/Next** status defined in Cycle Setup screen.

If the status of a particular invoice is updated from **APPROVED** to **CLOSE**, system generates a payment requisition record for payment processing.

15.5.4 Payment Schedules sub tab

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 15-15 Payment Schedules

Field	Do this
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in **Invoice Details** sub tab.

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Table 15-15 (Cont.) Payment Schedules

Field	Do this
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the **Amount in Account Currency** by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

15.5.5 Related Invoice/Work Order Details sub tab

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.
A brief description of the fields is given below:

Table 15-16 Related Invoice/Work Order Details

Field	Do this
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.
WO Estimated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

15.5.6 Tracking Attributes sub tab

1. In the **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.
On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 15-17 Tracking Attributes

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

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15.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in **OPEN** status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as **Rejected** and invoice is not processed further.
- When the payment for a **Service** in work order is already paid and the same work order is again received with a new external reference number, system validates the **Paid** status and if **Yes**, would auto update the invoice status as **Rejected**.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as **Rejected**.

Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of **Work order Type** and **Work Order status**.

Table 15-18 Rule 1

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of **Collectible** check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the **Collectible** check box is selected and invoice is allowed to process the next business rule.

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In case the above combination does not exist in Invoice Rules tab, the **Collectible** check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is **Less than or equal** to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to **APPROVED**.
- If the Invoice Amount is **greater than** the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to **FOR APPROVAL**.

An invoice status in Invoice Information section is auto updated to **APPROVED** if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as **REJECTED** in Invoice Information section without allowing further edits on the same.

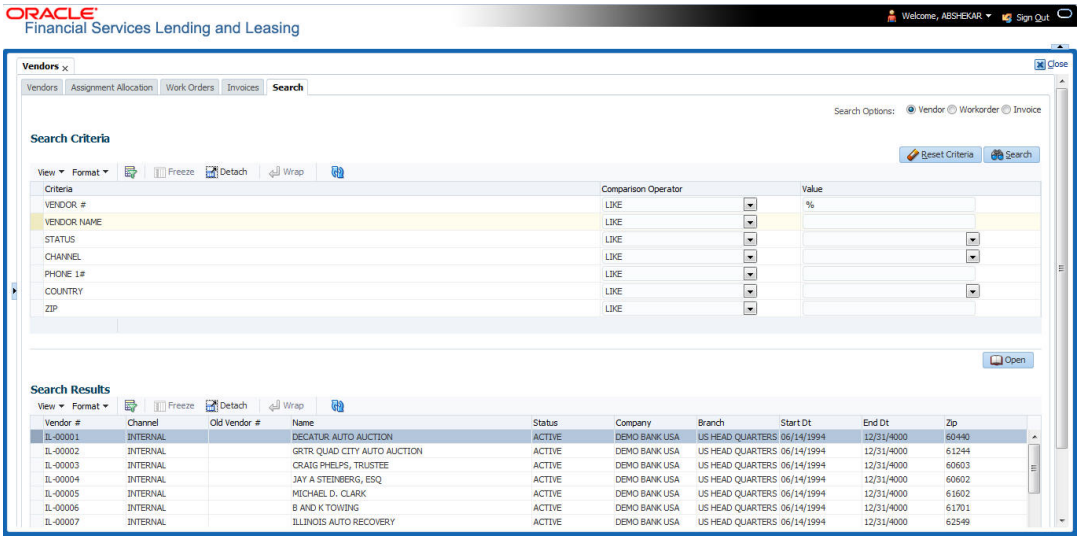
15.6 Search tab

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

To search for a Vendor/Workorder/Invoice

1. On the Oracle Financial Services Lending and Leasing home screen, click **CollectionOriginationServicing > CollectionOriginationServicing > Vendors > Search** tab.

Figure 15-7 Search



2. In the **Search Options**, select the option against Vendor or Workorder or Invoice.
3. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate a producer.
4. Click **Search**.

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System displays the result in the **Search Results** section at the bottom of the screen with the following details:

Table 15-19 Search Results

Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status	
	Reason	
	Workorder Type	

5. Select the required record and click **Open**. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/ permissions defined in setup.

> **Note**
>
> When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

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A

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 A-1 Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Table A-2 Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

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Table A-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 A-4 Example 1

Type	Value
Current rate:	5.125
Round of rate:	5.25

Table A-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:

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Table A-6 Example 1

Type	Value
Current rate:	5.325
Rate rounded to:	5.375

Table A-7 Example 2

Type	Value
Current rate:	5.312
Rate rounded to:	5.250

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B

Appendix : Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for installment accounts.

Table B-1 Term Payments

Payment Frequency	Scheduled Monthly Income Amount
D = Deferred	Zero fill
P = Single payment LoanLine of CreditLease	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12

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C

Appendix :Generic Recovery Interface (GRI)

This section consists of the following topics:

- Introduction
- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter `GRI_WEBSERVICE_LOG_IND` when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting **Interfaces** view option.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case

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- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice
- Pre-requisites

C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that **Cycle** setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as **Generic Recovery Interface**. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the **Estimated Amount**.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Table C-1 Work Order Types

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the **Collectible** flag is set to **Y** for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking **Save**, system displays an error message as '**Active Work Order with same Order Type already exists on account**'.

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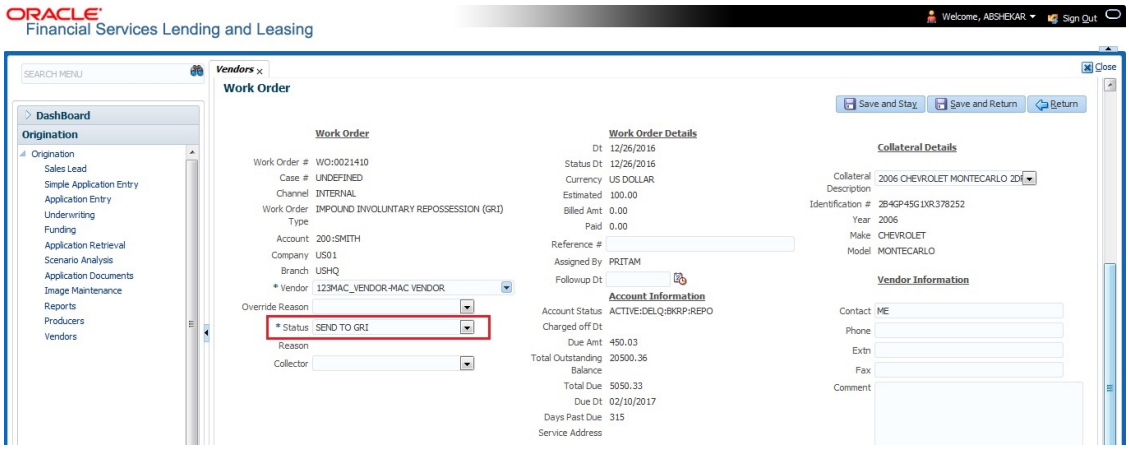
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as '**Cure Letter Issued and Active. Cannot create work order**'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the **Channel** is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables **Vendor Messages** section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to Case Comments section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as **SEND TO GRI**, the **add Case()** web service is initiated to create a case in third party system.

Figure C-1 Vendors - Work Order



The **add Case()** web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from **SEND TO GRI** to **ASSIGNED**. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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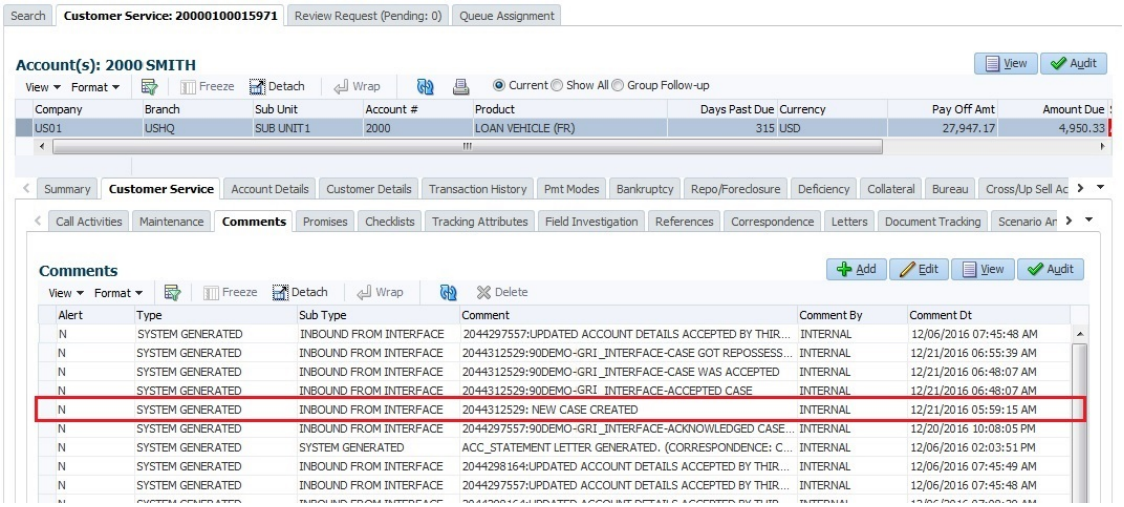
Figure C-2 Create Case



In case of an error in the web service response received from third party system, the status of work order is changed from **SEND TO GRI** to **GRI FAILED** and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

> **Note**
>
> Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Table C-2 Update Case

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.

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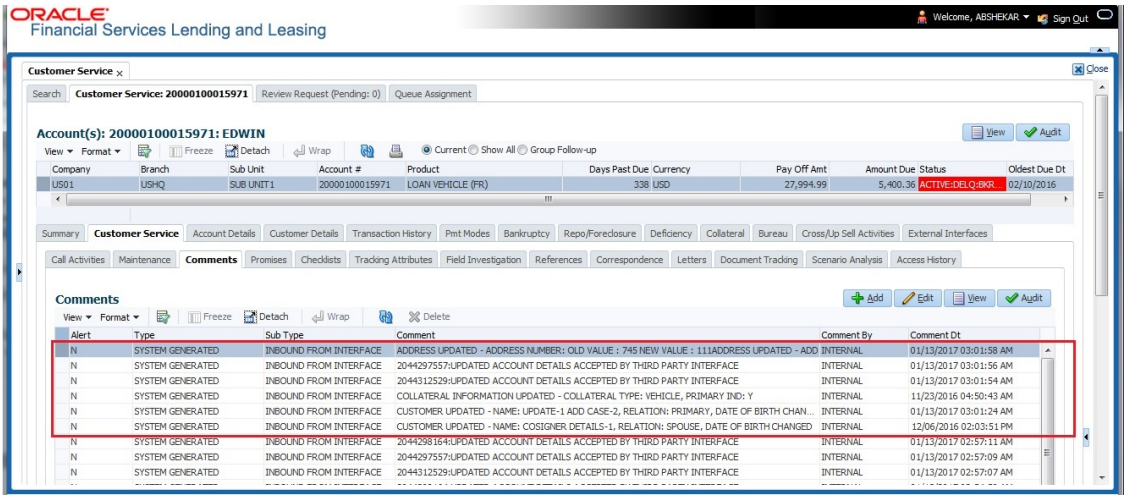
Table C-2 (Cont.) Update Case

Web Service	Type of change in mapped account
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

Figure C-3 Update Case



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

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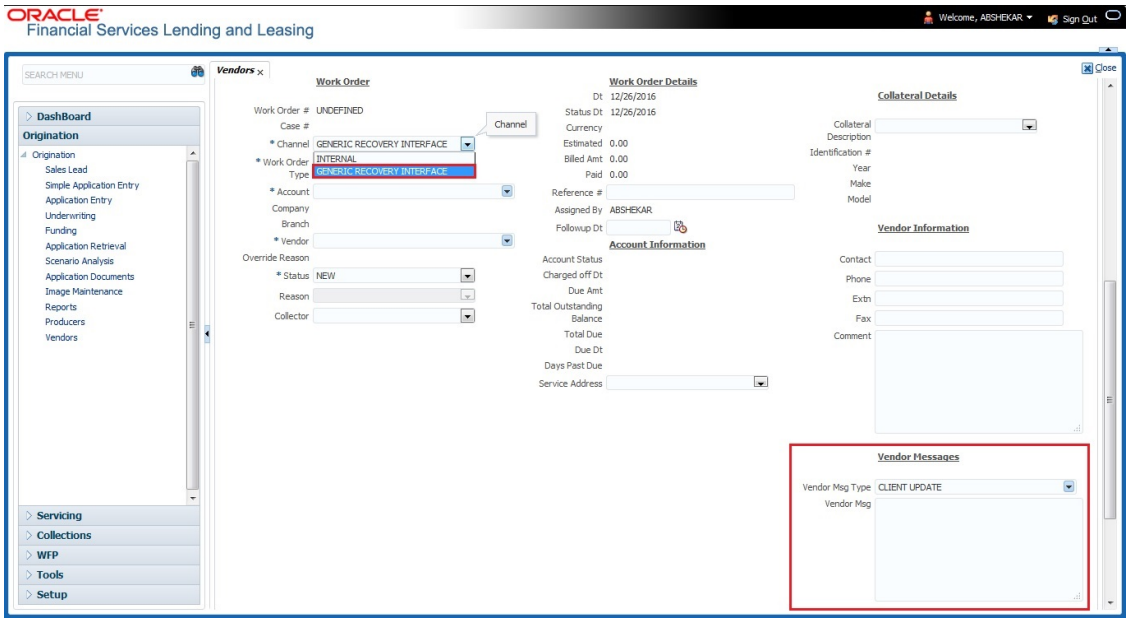
C.4 Case Comments

Case comments refers to additional details provided in the **Vendor Messages** section of Work Orders tab that are required by the third party vendors to act upon the case.

The **Vendor Messages** section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

Vendor Messages section is available in the Work Orders tab only when the **Channel** is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as **CLIENT UPDATE**.

Figure C-4 Case Comments



Accordingly, in the **Vendor Messages** section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers **addCaseUpdate()** to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = “[Case No]: <<Vendor Msg Text >>”
- Comment By = “USER”
- Comment Dt = Comment Posted date

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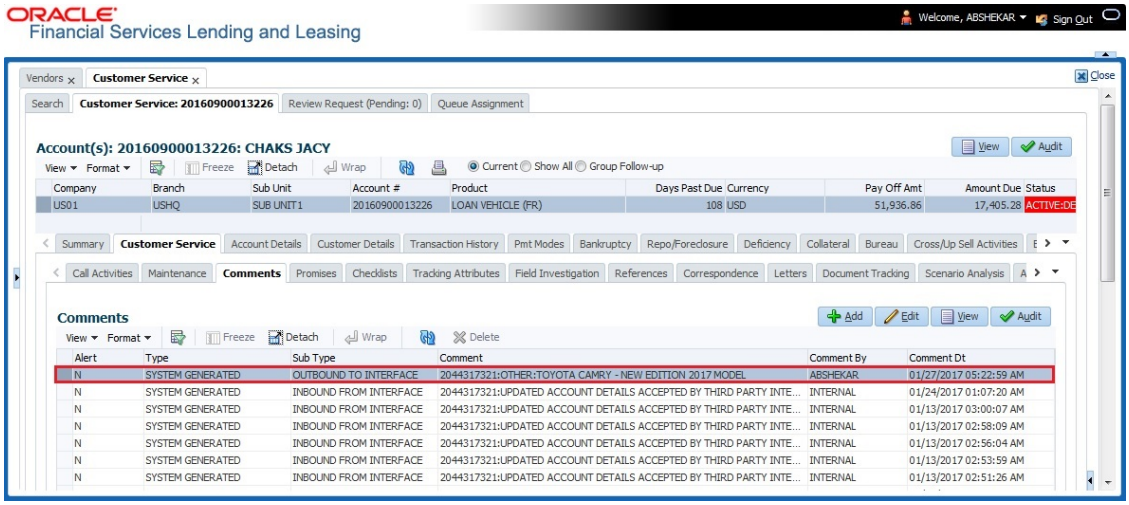
Figure C-5 Case Comments



C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the nonperforming account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter `GRI_DLQ_DAYS_AUTO_STATUS_CHG` (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as **PENDING ON HOLD/ON HOLD** on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to **PENDING ON HOLD** in Work Orders screen, system triggers **holdCase()** web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

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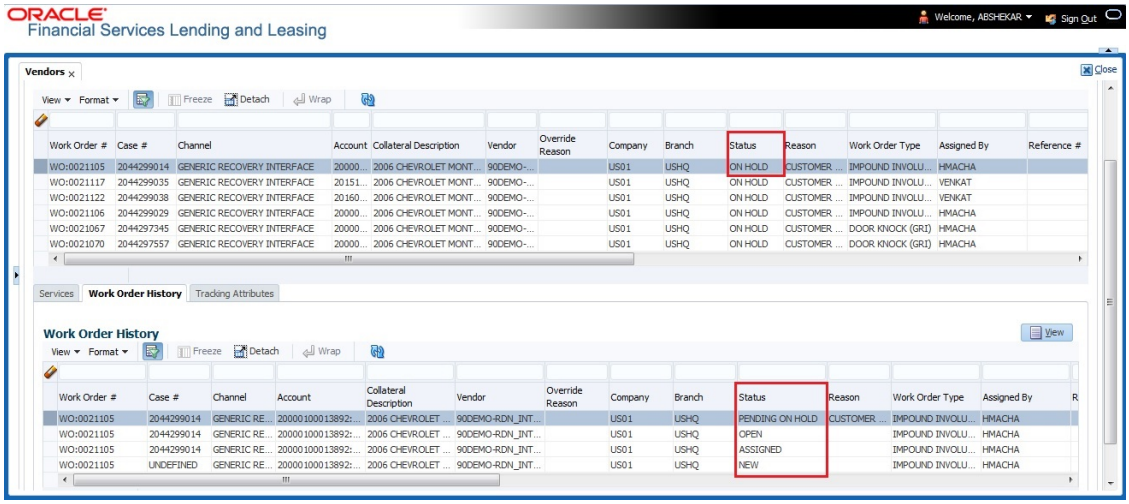
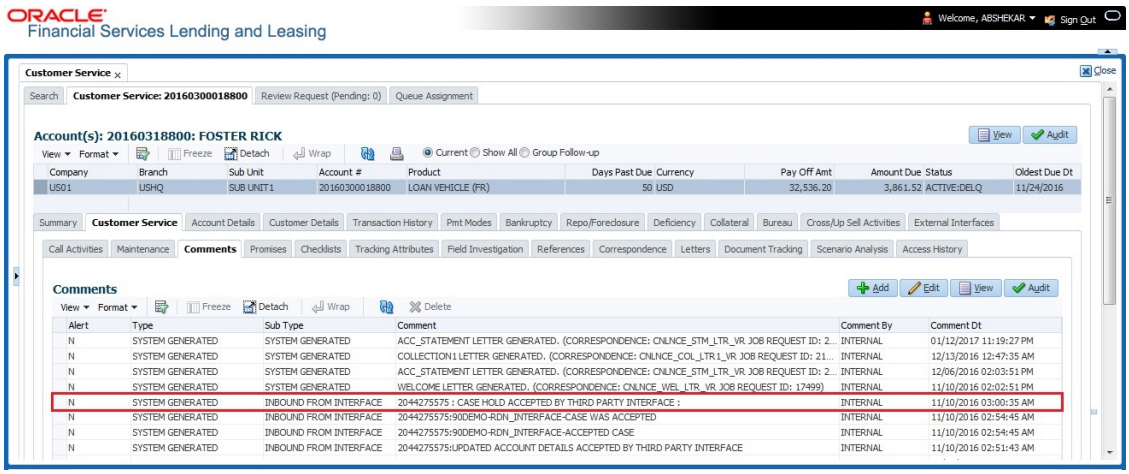
Figure C-6 Work Orders



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

Figure C-7 Hold Case



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y

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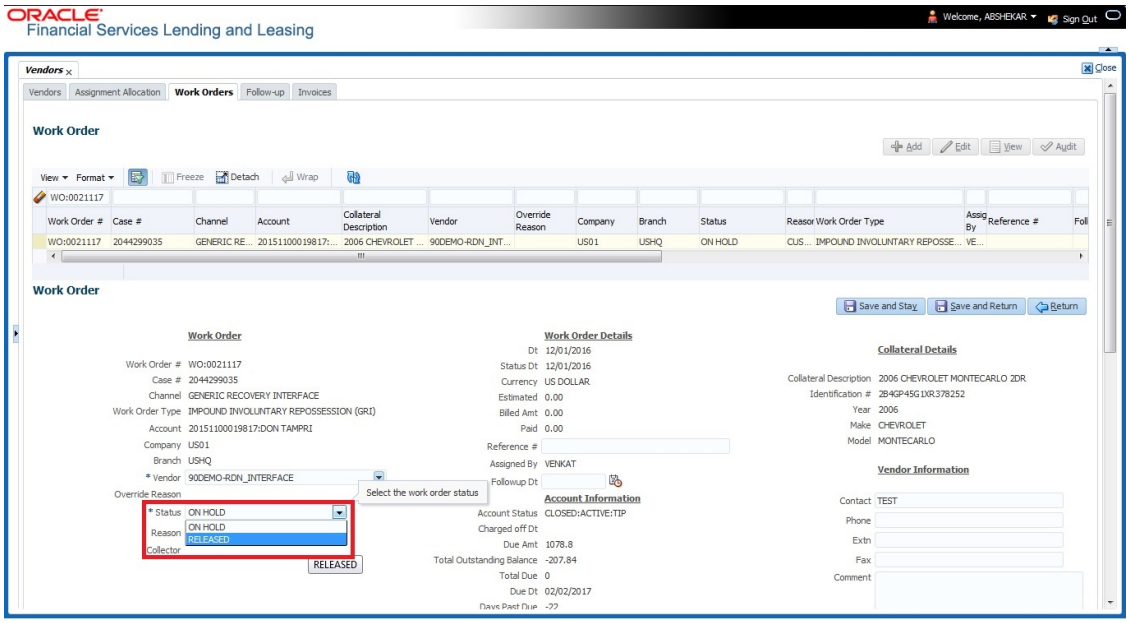
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

C.6 Reopen Case

When the status of a work order is updated from **ON HOLD** to **RELEASED** in Work Orders screen, system triggers **reopenCase()** web service request to update the status of corresponding mapped case in third party system.

This ensures that a work order in hold status is processed further with third party vendor managed systems.

Figure C-8 Work Orders



The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer Case Updates Received via FireHose WebService section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”

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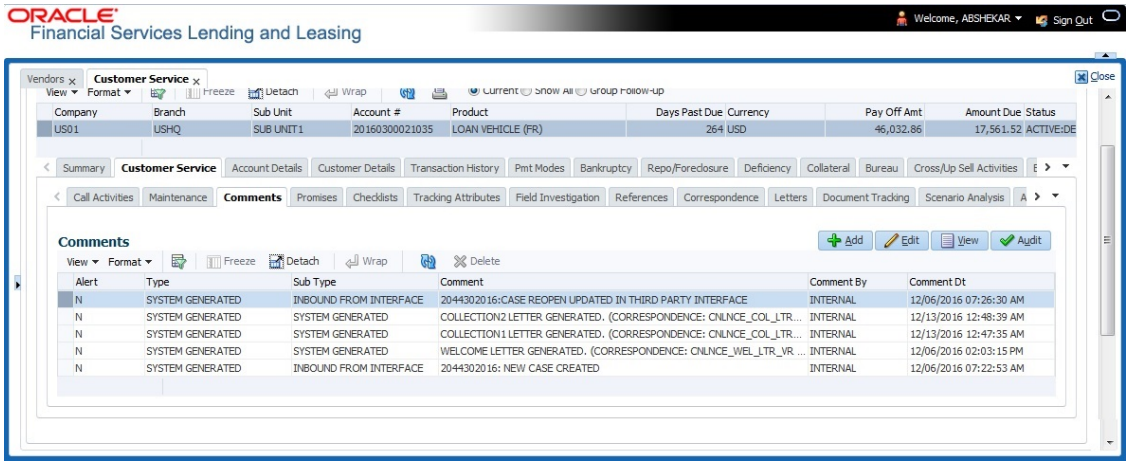
- Comment Dt = Comment Posted date

Figure C-9 Reopen Case



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Table C-3 Reassign Case

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.

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Table C-3 (Cont.) Reassign Case

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
2	Open	Open	Existing case is closed (i.e. status is updated as **PENDING REASSIGN/ CLOSE**) and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to **PENDING REASSIGN/CLOSE** based on the days defined in the lookup code VEN_REASSIGN_DAYS_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, system auto updates the case status as **PENDING REASSIGN/CLOSE** on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers **reassignCase()** web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

- If Case status is **NEW FROM CLIENT** in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSLL.
- If Case status is **OPEN** in GRI, the case is updated to **Pending on Close** status in GRI, new case is created in OFSLL with New Case # and assigned to new Vendor.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = **CLOSE**) and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSLL only if the **reassignCase()** web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: “<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”

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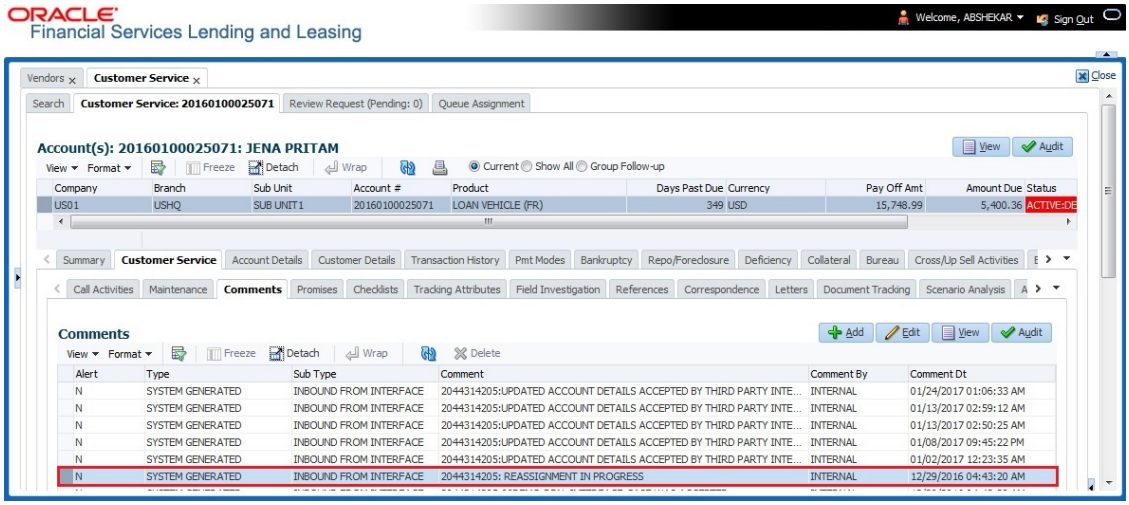
Figure C-10 Reassign Case



In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to **PENDING CLOSE** in Work Orders screen, system triggers **closeCase()** web service request to update the status of corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

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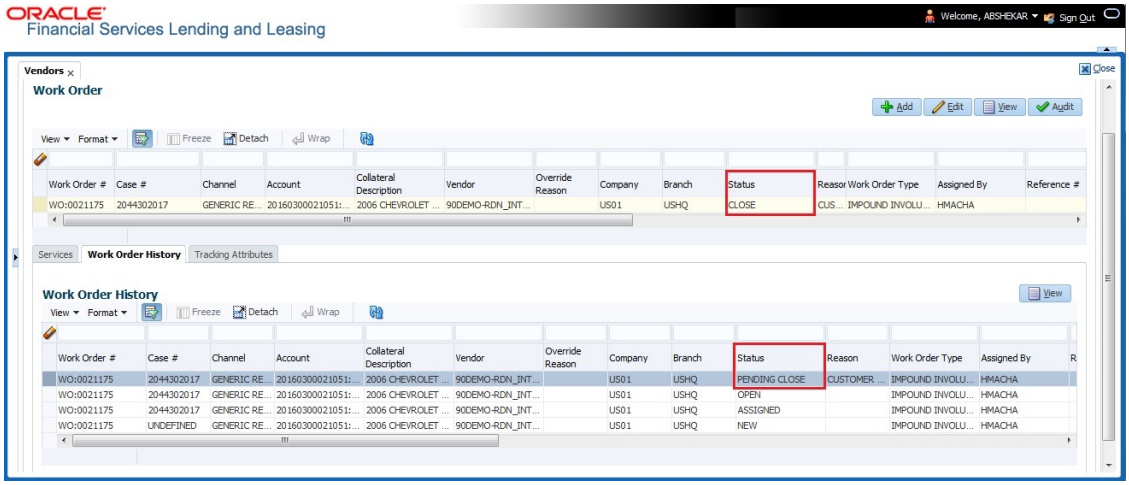
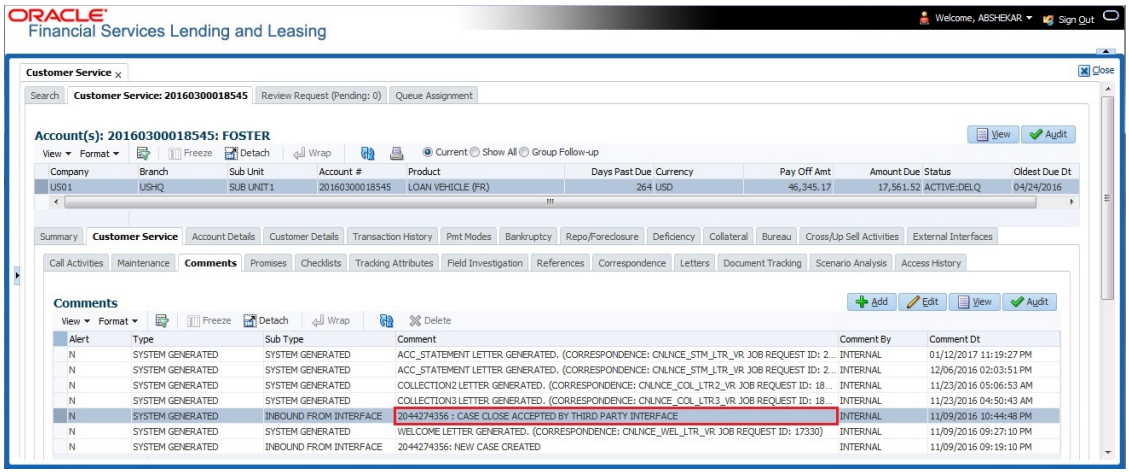
Figure C-11 Work Order



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

Figure C-12 Close Case



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

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- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service **getGriFireHose** - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Table C-4 Event Type and Description

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to **OPEN**
601	DECLINED CASE	Change Work order status to **DECLINED**
602	ACKNOWLEDGED CLOSE	Change Work order status to **CLOSE**
603	ACKNOWLEDGED HOLD	Change Work order status to **ON HOLD**
300	CASE WAS REPOED	Change Work order status to **REPOSSESSED** And Trigger **getRepossessionDetails()** web service to get repossession details and update in Servicing > **Repo/Foreclosure** tab.
302	CASE COMPLETED	Change Work order status to **COMPLETED**
200	FIRST UPDATE ADDED CUSTOM	Post the received update as **Inbound Comment** from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as **Inbound Comment** from Interface in Servicing >Customer Service >Comments tab.

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Table C-4 (Cont.) Event Type and Description

Event Type	Event Description	Action
203	UPDATE UNHIDDEN	Post the received update as **Inbound Comment** from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the **getCaseInvoiceData()** web service and create the invoices in OFSLL.
1300	CR ADDED	Update **Condition Report Status = Y** and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type **600**, it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to **OPEN** in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

> **Note**
>
> Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message **Work Order Status Update failed due to mismatch of previous status**.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getRepossessionDetails()** web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED

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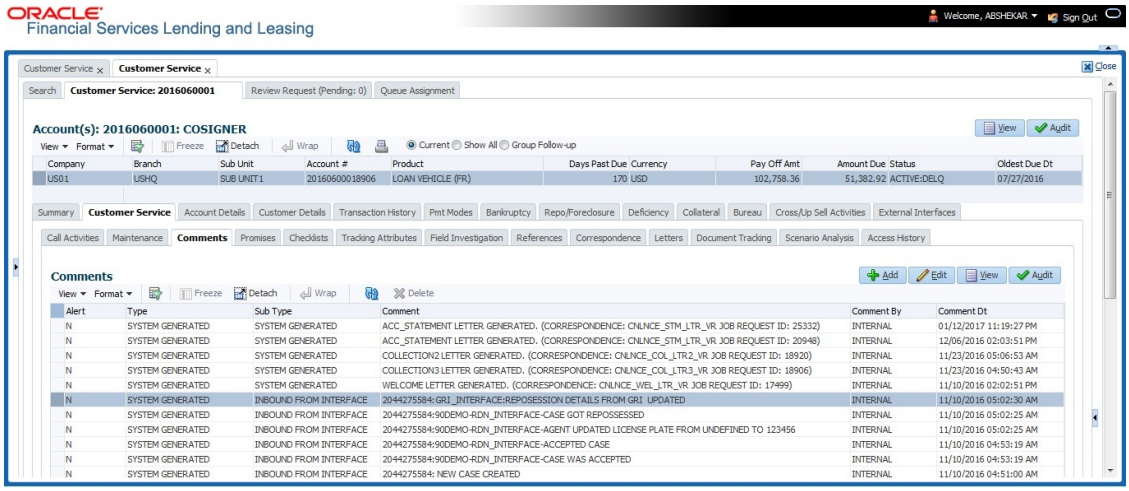
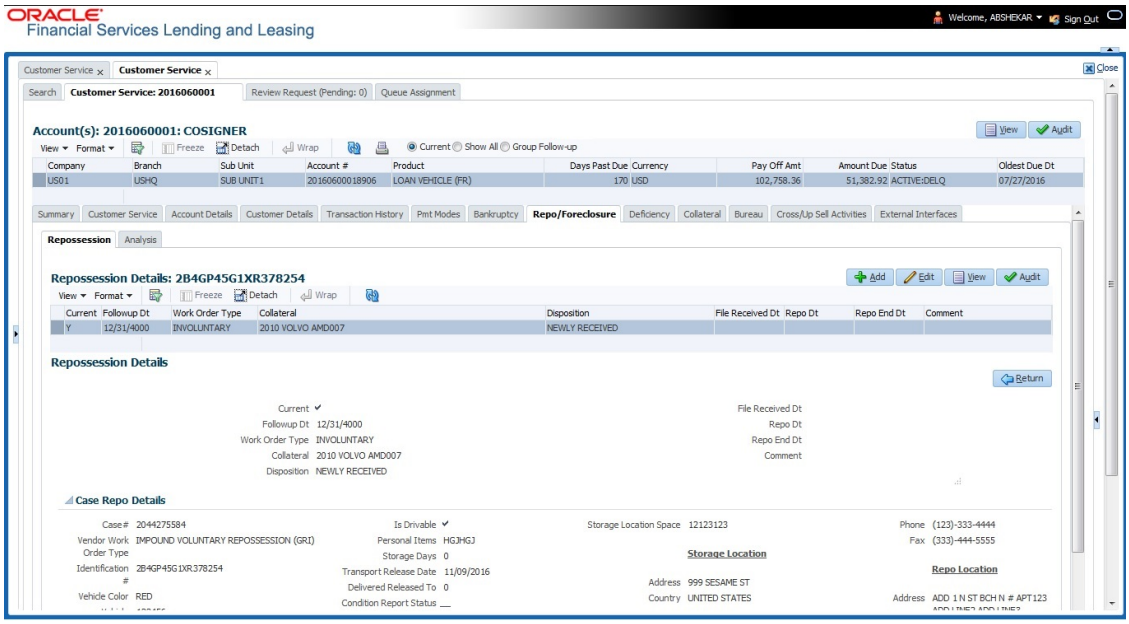
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time

Figure C-13 Case Repossession



The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

Figure C-14 Repossession details



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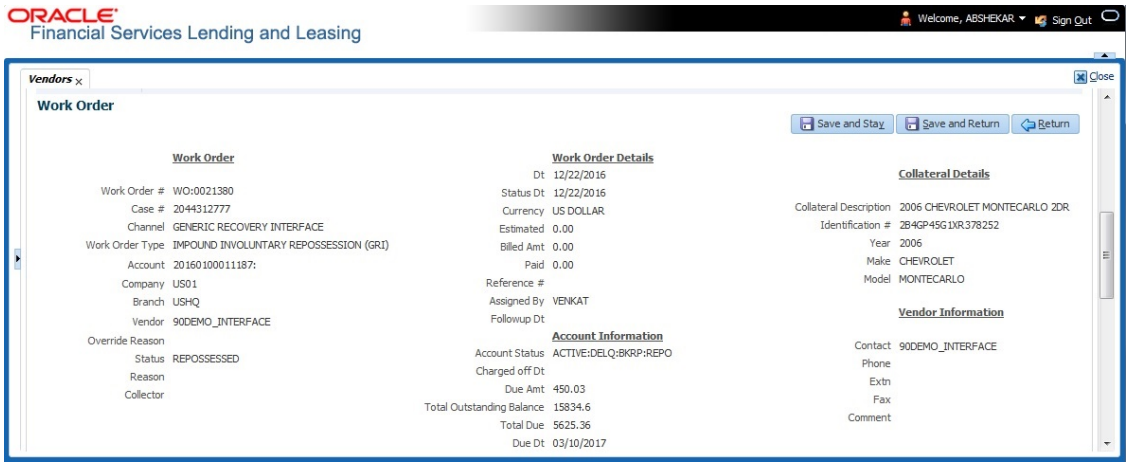
C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getCaseInvoiceData()** web service request to retrieve the invoice and asset details from the third party system.

Figure C-15 Work Order



If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time

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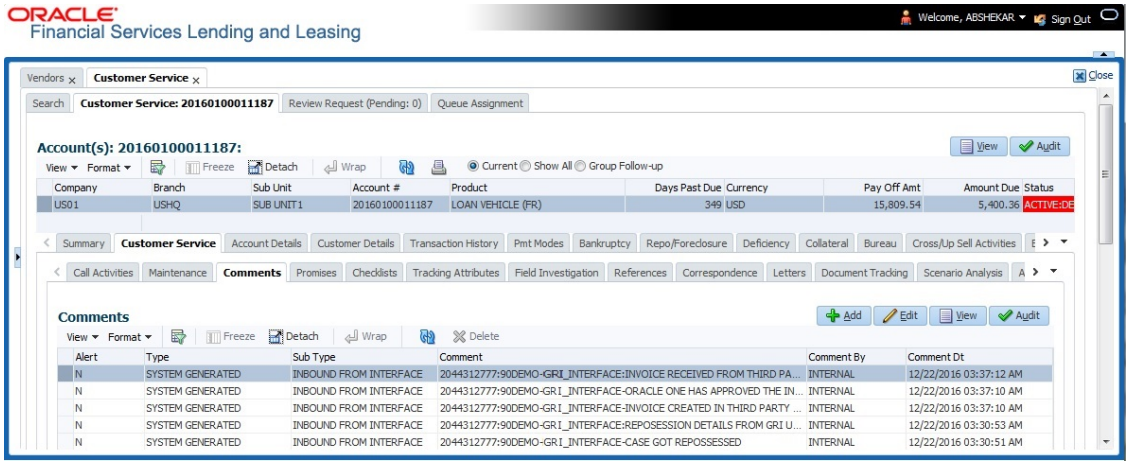
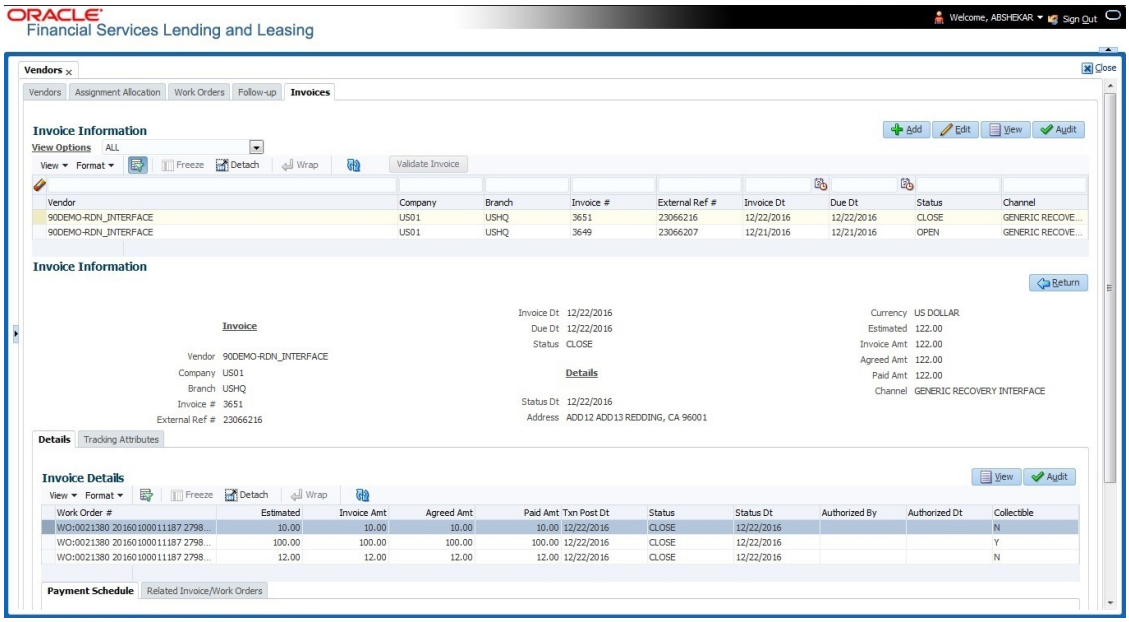
Figure C-16 Case Invoice



The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is **OPEN** to update the payment details.

Figure C-17 Invoice Information



System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the **Validate Invoice** button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to Vendors chapter.

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