

Oracle® Financial Services Lending and Leasing Cloud Service

Release Notes



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Preface

This topic contains following sub-topics:

- [Background](#)
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- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
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Background

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

Purpose

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

Audience

This guide is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Table Convention

| Convention | Meaning |
|-----------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Abbreviations and Abbreviations

Table Abbreviations

| Abbreviation | Detailed Description |
|--------------|---|
| OFSL | Oracle Financial Services Lending and Leasing |
| XML | Extensible Mark-up Language |
| XSD | XML Schema Definition |
| GL | General Ledger |

Table (Cont.) Abbreviations

| Abbreviation | Detailed Description |
|--------------|-----------------------------------|
| XLF | Extended Log Format |
| JSF | Java Server Faces |
| EAR | Enterprise Application Archive |
| UI | User Interface |
| WSDL | Web Services Description Language |
| ACH | Automated Clearing House |
| MDB | Message Driven Bean |
| JMS | Java Messaging Service |
| IoT | Internet of Things |
| UDF | User Defined Fields |
| UDP | User Defined Parameters |
| TXN | Transaction |
| OBRH | Oracle Banking Routing Hub |
| ML | Machine Learning |
| OGL | Oracle Guided Learning |

1

Release Notes

This topic provides the information about the release notes added to the product in this release.

This topic contains the following subtopics:

- [Product Summary](#)
This topic provides the information on the product summary from the product in this release.
- [Release Highlights](#)
This topic provides the information on the release highlights added to the product in this release.

1.1 Product Summary

This topic provides the information on the product summary from the product in this release.

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

1.2 Release Highlights

This topic provides the information on the release highlights added to the product in this release.

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

Enhancements

This topic provides an overview of the enhancements.

Table 2-1 Enhancements

| Enhancement | Description |
|--|---|
| Functional Enhancements | |
| Vendor Passthrough Support | A pass through is a portion of a payment received by a lessor from a lessee that is paid to a vendor. The payment that the lessor makes to the vendor is known as a pass through. Oracle Financial Services Lending and Leasing enabled to handle the pass through framework. |
| Transaction to enable/disable recurring fee (Periodic Fee) | <ul style="list-style-type: none"> Currently, FPMF - Fee Periodic Maintenance Fee can be configured to an account at the begin of the contract. There is no facility to start/ stop periodic fee during the servicing stage of the account. Introduced new set of transactions to start / stop periodic maintenance fee during the servicing stage. |
| Coverage Period in the statement. Print Statement Number in statements | <ul style="list-style-type: none"> Statement coverage period is printed to display the coverage period between two billing periods. Configurable Statement Number is printed in customer/ business statement. |
| Increase the field length of EMPLOYER name to 80 | Increased the 'Employer' field length from 80 to 240 in Oracle Financial Services Lending and Leasing application. |
| Adverse action for Pre-screen Rejection Applications | System enhanced to support 'Stipulations' in App Entry stage also, so that the user can select stipulations during app entry stage and if application is rejected after selecting stipulations; the same reasons can be printed in adverse action letter. |
| Application EDIT based on 'Suspicious' flag | Oracle Financial Services Lending and Leasing enhanced to flag the customer as suspicious, and system can raise EDIT for the application for business review. |
| Lease - Gross Lease Receivable calculation - General Ledger | As part of International Financial Reporting Standards (IFRS)16, The 'Gross Lease Receivable' entries are passed to record general ledger transactions for the full value of the lease contract future payment including interest. |
| Primary Correspondence Change | <ul style="list-style-type: none"> Currently, correspondence is always sent to PRIMARY customer and there is no facility to change to other joint customer. Enhancement done to keep this flexible to change correspondence from Primary to other joint holders. |
| Number Generation – Statement, Customer, Business, Vendor & Producer | Provided the option to configure Customer, Vendor and Producer numbers using Number Generation framework. |
| Periodic Maintenance Fee – Start & Stop Transaction | <ul style="list-style-type: none"> Currently, FPMF - Fee Periodic Maintenance Fee can be configured to an account at the begin of the contract. There is no facility to start/ stop periodic fee during the servicing stage of the account. Introduced new transaction to start / stop periodic maintenance fee during the servicing stage. |
| Cross-Reference in References Tab | Added cross-reference field under Origination / Conversion Reference tab |

Table 2-1 (Cont.) Enhancements

| Enhancement | Description |
|----------------------------------|--|
| Intelligent Segmentation | Leveraged Oracle Database Machine Learning Capability to Identify the Clusters/Segments (Queues) that can be created based on the Account data. Setup user can select the Company, branch and Account condition and view the Machine Learning Algorithm suggestion and have capability to create Queue for selected Cluster from this new Screen. |
| Oracle Guided Learning | In-application guides used in several in-application guides to orchestrate an ideal learning experience and deploy across any business process. |
| Technical Upgrades | <p>Following jobs have been refined the processing logic to improve the performance:</p> <ul style="list-style-type: none"> • TAMPRC_BJ_100_01 • OSTPRC_BJ_100_01 • TXNPMT_BJ_100_01 • GLDPRC_BJ_100_01 is now become 4 jobs. <p>Redesigned following jobs, removed dependency on parent job:</p> <ul style="list-style-type: none"> • TXNACR_BJ_100_01 • TABACC_BJ_100_01 <p>Deprecated TXNACR_BJ_100_02 and TABACC_BJ_100_02 jobs.</p> |
| Web Services Enhancements | |
| Account GET Service | <ul style="list-style-type: none"> • Included new tag 'Suspicious' at Customer/Business Details in 'Account GET service'. |
| Account Onboarding Service | Under 'References', added cross-reference number element. |
| | <p>New web services added:</p> <ul style="list-style-type: none"> • Deficiency – POST, PUT, GET • Create Customer - POST |
| | <ul style="list-style-type: none"> • Existing 'Stipulations' POST & PUT service has enhanced with following changes: <ul style="list-style-type: none"> – This service can load/update stipulations in application entry also. i.e., other than FUNDED, user will be able to add. |

This topic contains the following subtopics:

- [Vendor Passthrough Support for Lease](#)
This topic provides information about the vendor passthrough support for lease.
- [Periodic Maintenance Fee – Start and Stop Transaction](#)
This topic provides the information about the periodic maintenance fee – start and stop transaction.
- [Statement Coverage Period and Statement Number](#)
This topic provides the information about the statement coverage period and statement number.
- [Increase Employer Length](#)
This topic provides the information about the increase employer length.
- [Overview](#)
This topic provides an overview of Increase Employer Length.
- [Description](#)
This topic provides a description of the increase employer length.
- [Seed Data](#)
This topic provides the seed data information.

- [Adverse Action for Pre-screen Rejection Applications](#)
This topic provides the information about the adverse action for pre-screen rejection applications.
- [Application EDIT Based on 'Suspicious' Flag](#)
This topic provides the information about the application edit based on suspicious flag.
- [Gross Lease Receivable](#)
This topic provides the information about the gross lease receivable.
- [Primary Correspondence Change](#)
This topic provides the information about the primary correspondence change.
- [Number Generation – Statement, Customer, Business, Vendor and Producer](#)
This topic provides the information about the number generation – statement, customer, business, vendor and producer.
- [Cross-Reference in References Tab](#)
This topic provides the information about the Cross-Reference in references tab.
- [Machine Learning for Servicing Queue Creation](#)
This topic provides the information about the machine learning for servicing queue creation.
- [Oracle Guided Learning](#)
This topic provides an overview of the oracle guided learning.

2.1 Vendor Passthrough Support for Lease

This topic provides information about the vendor passthrough support for lease.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the vendor passthrough support for lease.
- [Description](#)
This topic provides an description of the Vendor Passthrough Support for Lease.
- [Setup Changes](#)
This topic provides the information about the setup changes.
- [Origination Changes](#)
This topic provides the information about the origination changes.
- [Servicing Changes](#)
This topic describes about servicing changes.
- [Handling Vendor Passthrough during servicing stage \(Batch Job Function\)](#)
This topic describes about handling vendor passthrough during servicing stage.
- [Passthrough History Table](#)
This topic describes about passthrough history table.
- [New Transactions in the Servicing](#)
This topic describes about new transactions in the servicing.
- [Passthrough Definition](#)
This topic provides the information about the passthrough.
- [Passthrough Vendor Change](#)
This topic provides the information about the passthrough vendor change.

- [Impact on General Ledger](#)
This topic provides the information about the impact on general ledger.
- [Impact on Web Services](#)
This topic provides the information about the impact on web services.
- [Impact on Conversion / Existing Customers](#)
This topic provides the information about the impact on conversion / existing customers.
- [Assumptions](#)
This topic provides the information about the assumptions.
- [Seed Data](#)
This topic provides the seed data information.

2.1.1 Overview

This topic provides an overview of the vendor passthrough support for lease.

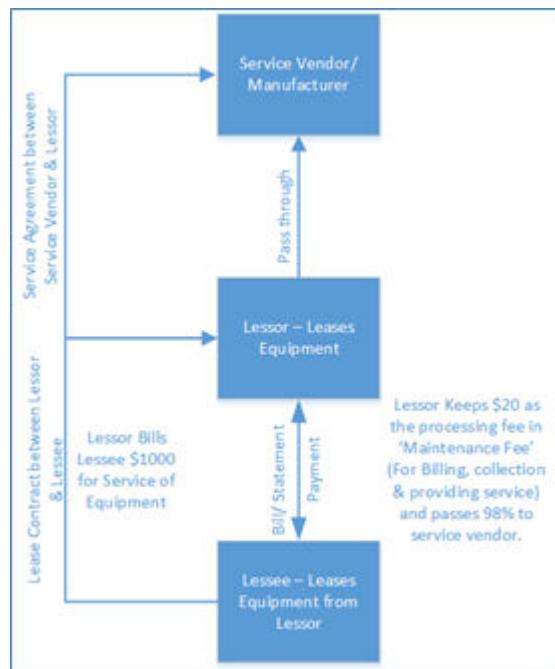
- A passthrough is a portion of a payment received by a lessor from a lessee that is paid to a vendor. The payment that the lessor makes to the vendor is known as a passthrough.
- **Example:** The service vendor provides the lessor with photocopiers. The lessor leases photocopiers to corporate customers, who are the lessees. In this scenario, the lessor has a lease contract with the lessee that includes the provision of maintenance services for a photocopier. Additionally, a service agreement exists between the service vendor and the lessor, whereby the service vendor provides maintenance services on the customer's photocopier.

2.1.2 Description

This topic provides an description of the Vendor Passthrough Support for Lease.

Functionality applicable to the following methods:

Lease → Rent Factor, Interest Rate, Amortized Methods including Usage/ Rental Methods.



2.1.3 Setup Changes

This topic provides the information about the setup changes.

The following changes have been made in the **Setup > Contract >Balances** sub tab.

| Contract Balances | | | | | | | | | | <input checked="" type="checkbox"/> Edit | <input type="checkbox"/> View | <input checked="" type="checkbox"/> Audit |
|-------------------|-------------------|-----------------|-------------------|------|--------|---------|------------|--------------------|-----------|--|-------------------------------|---|
| Balance Type | Chargedoff Method | Waiveoff Method | Reschedule Method | Sort | Billed | Accrued | Capitalize | Vendor Passthrough | Frequency | Grace Days | Non Pr. Rollow | |
| LEASE RECEIVABLE | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 150 | Y | Y | N | N | UNDEFINED | 0 | N | |
| INTEREST | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 200 | Y | N | N | N | UNDEFINED | 0 | N | |
| FEES USAGE | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 301 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES LATE CHARGE | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 301 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES NSF | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 302 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES EXTENSION | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 303 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES ADVANCE | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 304 | N | N | N | N | UNDEFINED | 0 | N | |
| Maintenance Fee | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 308 | N | N | N | Y | UNDEFINED | 0 | N | |
| Club Fee | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 309 | N | N | N | N | UNDEFINED | 0 | N | |
| HOA Fee | CHOOFF BALANCE | WAIVE | ROLLOVER BALANCE | 310 | N | N | N | N | UNDEFINED | 0 | N | |

Table 2-2 Setup Changes

| Parameter Code | Description | Mandatory Y/N | Data Type/Size | Default Values | Field Validation and Comments |
|---------------------------|-------------------------------|---------------|----------------|----------------|--|
| BALANCES TAB | | | | | |
| Vendor Passthrough | New flag in Contract balances | Y | Checkbox | N | <p>This indicates that a certain balance is enabled for 'Pass-through'. For the current scope, the pass-through flag is supported for 'Fee Balances'.</p> <p>The system allows to flag pass-through only for fee type 'FPMF' and if user tries to select any other fee for pass-through, it raises the error 'Pass-through flag supported for Fee Periodic Types only.'</p> |

Navigate to **Contract Setup > Fee** (Changes in existing tab).

Changes:

- Introduced a new check box 'Post Maturity'. If the flag value is 'Y', it indicates that the pass-through rate applicable for post-maturity is also applicable to the account.
- Here, 'Post Maturity' indicates whether the 'Evergreen' txn was posted for the Lease account or not.

Navigate to **Contract Setup > Passthrough Fee** (New Sub tab).

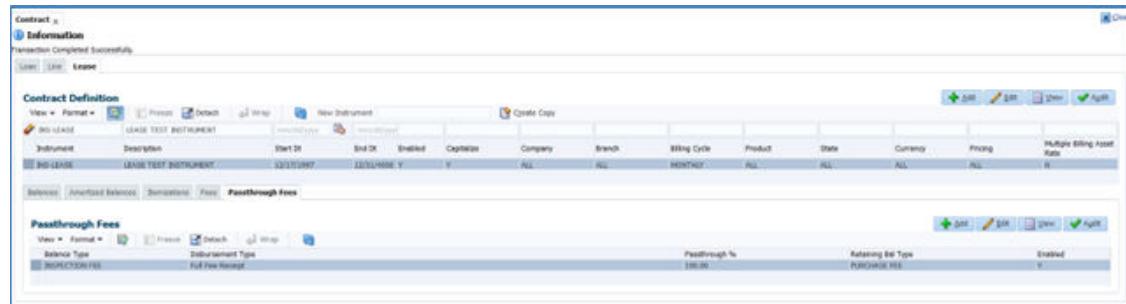


Table 2-3 Passthrough Fees

| Field Name | Description | Mandatory | Type | Default Value | Comments |
|---------------------------|--|-----------|----------------|---------------|---|
| Passthrough Fees | | | | | |
| Balance Type | Account balances enabled for vendor pass through | Y | List of values | NA | Shows list of 'FPMF (Fee Periodic Maintenance Fee)' balances attached to the contract. |
| Disbursement Type | Indicates the passthrough disbursement | Y | List of values | NA | New lookup → Passthrough Disbursement Method. Values → Billing date, Full Fee Receipt. |
| Passthrough | Indicates the passthrough % to be processed | Y | Number | 100 | Accepts 2 decimals. No negative number allowed. Should not exceed 100. |
| Retaining Bal Type | Account balance to select the lessor retention balance | Y | List of values | NA | Shows list of fee balances attached to the contract for selection. (Not enabled for Passthrough). |
| Enabled | Record Enabled Indicator | Y | Check box | No | |

Validations:

- Retaining Balance Type LOV based on current Contract Balances.
- Balance Type and Retaining balance type should not be same.

- Retaining Balance Type has passthrough flag = N.
- System should not allow to configure same Periodic fee more than once on an account for passthrough. If the user tries to configure the duplicate fee, raise an error: "Same Fee type cannot be configured."

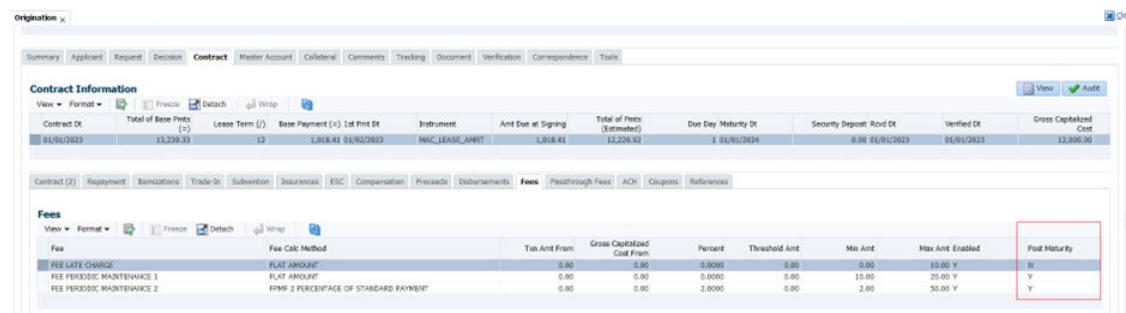
ⓘ Note

Currently scope is to support the 'Passthrough' feature at the 'Contract definition' level. Global Fee definition is not supported.

2.1.4 Origination Changes

This topic provides the information about the origination changes.

Navigate to **Funding > Contract > Fee Tab.**



Funding > Contract Details tab > Funding stage should show the Passthrough Fee tab.

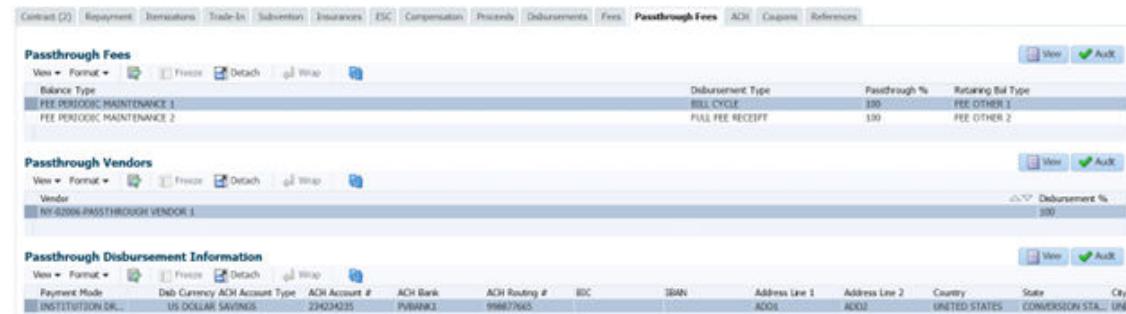


Table 2-4 Passthrough Vendors

| Field Name | Description | Mandatory | Type | Default Value | Comments |
|---------------------|--|-----------|----------------|---------------|--|
| Balance Type | Account balances enabled for vendor pass through | Y | List of values | NA | Shows list of 'FPMF (Fee Periodic Maintenance Fee)' balances attached to the contract. |

Table 2-4 (Cont.) Passthrough Vendors

| Field Name | Description | Mandatory | Type | Default Value | Comments |
|-------------------------------|--|-----------|----------------|---------------|---|
| Disbursement Type | Indicates the passthrough disbursement | Y | List of values | NA | New lookup → Passthrough Disbursement Method. Values → Billing date, Full Fee Receipt. |
| Passthrough | Indicates the passthrough % to be processed | Y | Number | 100 | Read Only. |
| Retaining Balance Type | Account balance to select the lessor retention balance | Y | List of values | NA | Shows list of fee balances attached to the contract for selection. |
| Passthrough Vendors | | | | | |
| Vendor | List of vendors | Y | List of values | NA | Shows a list of active vendors defined in the setup and validates them for the application company. <ul style="list-style-type: none">• If the application company and vendor company is not same, system should raise an EDIT. |
| Disbursement Value | Indicates the amount to be disbursed | Y | Number | 0 | Accepts 2 decimals. Value validates that it should not exceed 100. |
| Enabled | Record Enabled Indicator | Y | Check box | No | |

Table 2-5 Passthrough

| Block | Behaviour | Validations |
|---|--|--|
| Passthrough Fee Block | <ul style="list-style-type: none"> On click of 'Load Instrument', the system should load the passthrough fee information from the setup or alternatively, the user can add/edit the passthrough records using buttons. If the user clicks on 'Load Instrument' again, the system may replace the user input values given in the passthrough tab; since it fetches information again from the contract setup. | <ul style="list-style-type: none"> Retaining Balance Type list of values should be based on current Contract Balances. Retaining Balance Type should have passthrough flag = N |
| Passthrough Vendors | Logic to display vendors in the 'Passthrough Vendors' tab: <ul style="list-style-type: none"> System should display the list of vendors belonging to the account company and status = ACTIVE. | <ul style="list-style-type: none"> Only one vendor is allowed for selection for each fee. |
| Passthrough Disbursement Information | On Save of vendor record, the system will populate the information w.r.t vendor table. | Only VIEW option is available and if the user wants to make any changes, they must do it in the vendor tab to fetch latest information. |

Table 2-6 Edits are applicable only for the Lease

| Applicability | Validation | EDIT | Description | Type | System Defined |
|-------------------------------|---|----------------------------|--|-------|----------------|
| Funding & API EDIT | If Passthrough is Y, then at least one Vendor should be present | APPLICATION CONTRACT EDITS | CHD: BALANCE PASSTHROUGH IS Y, HENCE ATLEAST ONCE VENDOR SHOULD PRESENT. | Error | Yes |
| API EDIT | If Balance Type is not from the group FPMF and not mapped to the selected contract | APPLICATION CONTRACT EDITS | CHD: PASSTHROUGH BALANCE TYPE PROVIDED IN NOT FPMG GROUP OR MAPPED TO SELECTED CONTRACT. | Error | Yes |
| API EDIT | Retaining Balance Type and Advance Balance Type should be present in Contract Balances. | APPLICATION CONTRACT EDITS | CHD: PASSTHROUGH BALANCE AND RETAINING BALANCE SHOULD BE PART OF CONTRACT BALANCES. | Error | Yes |
| API EDIT | Balance Type and Retaining Balance Type should not be same. | APPLICATION CONTRACT EDITS | CHD: PASSTHROUGH BALANCE AND RETAINING BALANCE SHOULD NOT BE SAME. | Error | Yes |

Table 2-6 (Cont.) Edits are applicable only for the Lease

| Applicability | Validation | EDIT | Description | Type | System Defined |
|-----------------|--|----------------------------|---|-------|----------------|
| API EDIT | Retaining Balance Type should have passthrough flag = N. | APPLICATION CONTRACT EDITS | CHD: RETAINING BALANCE PASSTHROUGH FLAG SHOULD BE 'N'. | Error | Yes |
| API EDIT | If Vendor company and Account Company is not same. | APPLICATION CONTRACT EDITS | CHD: VENDOR COMPANY AND ACCOUNT COMPANY SHOULD BE SAME. | Error | Yes |
| API EDIT | Validate the fee is configured for the selected balance. | APPLICATION CONTRACT EDITS | CHD: BALANCE TYPE NOT CONFIGURED FOR FEE. | Error | Yes |

2.1.5 Servicing Changes

This topic describes about servicing changes.

- Servicing → Contract → Read only balances screen should show the new columns.
- Shows 'Passthrough' tab read only screens in contract.
- Shows 'Passthrough' tab details in the Account level with current values.

| Contract Balances | | | | | | | | | | | View | Audit |
|-------------------|------------------|-----------------|-------------------|------|----------|---------|-------------|--------------------|-----------|------------|----------------|-------|
| Balance Type | Chargeoff Method | Writeoff Method | Reschedule Method | Sort | Billable | Accrued | Capitalized | Vendor Passthrough | Frequency | Grace Days | Non Pr. Rollow | |
| LEASE RECEIVABLE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 150 | Y | Y | N | N | UNDEFINED | 0 | N | |
| INTEREST | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 200 | Y | N | N | N | UNDEFINED | 0 | N | |
| FEES USAGE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 301 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES LATE CHARGE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 303 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 305 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES EXTENSION | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 303 | N | N | N | N | UNDEFINED | 0 | N | |
| FEES ADVANCE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 304 | N | N | N | N | UNDEFINED | 0 | N | |
| MAINTENANCE FEE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 306 | N | N | N | Y | UNDEFINED | 0 | N | |
| CLUB FEE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 309 | N | N | N | N | UNDEFINED | 0 | N | |
| HOA FEE | CHGOFF BALANCE | WAVVE | ROLLOVER BALANCE | 310 | N | N | N | N | UNDEFINED | 0 | N | |

2.1.6 Handling Vendor Passthrough during servicing stage (Batch Job Function)

This topic describes about handling vendor passthrough during servicing stage.

Table 2-7 Disbursement Method

| Balance Type | Applicable Disbursements | Example / Details |
|-------------------------|---|--|
| Maintenance Fees | PASSTHROUGH_DISBURSE_MTHD_CD <ul style="list-style-type: none"> • Billing Date • Full Fee Receipt | <p>Billing Date: This type is handled through Fee configuration. If Disbursement = Billing, the system does the following actions:</p> <ol style="list-style-type: none"> 1. Creates a fee entry and fee split at the time of bill generation. 2. Creates Requisition of Passthrough Amount (Insert record in Accounts Payable generation table and the existing batch job can generate the record). <p>Full Fee Receipt: If Disbursement to the vendor happens if the full amount on the fee balance is received for that Due Period. If Disbursement = Full Payment, the system does the following actions:</p> <ol style="list-style-type: none"> 1. Creates a fee entry and fee split at the time of bill generation. <p>In this case, the Requisition record of Passthrough Amount is done only if full payment is received. (Inserts record in Accounts Payable generation table and the existing batch job can generate record).</p> |

2.1.7 Passthrough History Table

This topic describes about passthrough history table.

Servicing → Passthrough History Table

Table 2-8 Field and Description

| Field Name | Description |
|---------------------|---|
| Balance Type | Periodic fee (FMPF) balance for which the passthrough is defined |
| Vendor | Vendor for which the amount is disbursed (Accounts Payable requisition generated) |
| Due Date | Bill Date |
| Due Amount | Bill Amount |

Table 2-8 (Cont.) Field and Description

| Field Name | Description |
|----------------------------|---|
| Disbursement Date | Date on which Accounts Payable requisition is generated |
| Disbursement Amount | Amount of Accounts Payable requisition generated for the vendor |

2.1.8 New Transactions in the Servicing

This topic describes about new transactions in the servicing.

Table 2-9 New Transactions in the Servicing

| Transaction | Purpose | Transaction Type |
|---------------------------|--|--------------------------|
| Passthrough definition | To add a new passthrough fee during the servicing stage | Non-Monetary Transaction |
| Passthrough vendor change | To change the 'Vendor' during the servicing stage (only one vendor allowed to change in a passthrough fee definition at one time). | Non-Monetary Transaction |

2.1.9 Passthrough Definition

This topic provides the information about the passthrough.

Table 2-10 Passthrough Definition

| Trans ac ti on C od e | Description | Group | Action | Monetary | System em D efi ne d | Enabled | Trans ac ti on/ Balanc e Type | Statement Trans ac ti on Type | Batch | Manual | Stat e men t er t et Pr er int | Gen er at ion Le dg er int | Even t | Reconcile d Master Transactio ns | |
|---|------------------------|----------------------|--------|----------|-------------------------------------|---------|--|--|-------|--------|---|---|-----------|---|---|
| | Passthrough Definition | Account Non Monetary | POST | N | Y | Y | NONE | NONE | N | Y | N | N | N | N | N |

Table 2-11 Transaction Parameters

| Parameter Code | Default | Sort | Displayed | Required | Comments |
|-------------------------|-------------|------|-----------|----------|---|
| Transaction Date | System Date | 1 | Y | Y | |
| Balance Type | NULL | 2 | Y | Y | Shows the list of fee balances enabled for passthrough and mapped to this account + Fee configured. |
| Passthrough | BILLING | 3 | Y | N | Refer Lookup → PASSTHROUGH_DISBURSE_MTH_D_CD. |

Table 2-11 (Cont.) Transaction Parameters

| Parameter Code | Default | Sort | Displayed | Required | Comments |
|-------------------------------|---------|------|-----------|----------|--|
| Disbursement Type | 100 | 4 | Y | | Accepts a value between 0 to 100. |
| Retaining Balance Type | NULL | 5 | Y | N | Shows the list of fee balances enabled and mapped to this account. |
| Original Vendor | NULL | 6 | Y | Y | Select the vendor which user want to map. |
| Comments | NULL | 7 | Y | N | |

Table 2-12 Passthrough Definition

| Transaction | Use Case | Steps to be followed | Action | Result / Error Message |
|-------------------------------|--|---|------------------------------------|--|
| Passthrough Definition | To add new passthrough fee during servicing stage. (This will allow to defined new passthrough fee with one vendor attached). | User must provide the the following transaction parameters input: <ul style="list-style-type: none">• Transaction Date• Balance Type• Disbursement Type• Passthrough• Retaining Balance Type• Original Vendor• Comments (if required) | If Transaction posted successfully | Prerequisites to use this transaction: <ul style="list-style-type: none">• Passthrough enabled for the fee balance.• Recurring fee is already defined on this account. (If recurring fee not defined, user can post 'Periodic Maintenance Fee' transaction to define new recurring 'Periodic Maintenance Fee' during servicing). System does the following Actions: <ul style="list-style-type: none">• If all validations are passed, system attaches new passthrough fee during servicing stage.• Set the disbursement % to selected vendor as 100.• No back dating allowed for this transaction and hence any catch up/ adjustment of fee must be handled operationally. |

Table 2-13 Validations for Passthrough Definition

| Validation | Error Message | Comments |
|---|--|----------|
| If the 'balance type' selected is not enabled for passthrough. | Balance selected is not enabled for passthrough. | |
| If the 'balance type' selected is already attached to account to calculate passthrough. | Selected balance <Balance Type> is already attached to account to calculate passthrough. | |

2.1.10 Passthrough Vendor Change

This topic provides the information about the passthrough vendor change.

Table 2-14 Passthrough Vendor Change

| Transacti on Co de | Description | Group | Action | Mo ne tar y | Sy ste m De fin ed | En abl ed | Transa ction/ Balanc e Type | Statement Transa ction Type | Ba tc h | Ma nual | St ate me nt | Ge ne ral | Ev en t | Re co nci led Ma ste r Tr an sa cti on |
|--------------------|---------------------------|----------------------|--------|-------------|--------------------|-----------|-----------------------------|-----------------------------|---------|---------|--------------|-----------|---------|--|
| | Passthrough Vendor Change | Account Non Monetary | PO ST | N | Y | Y | NONE | NONE | N | Y | N | N | N | N |

Table 2-15 Transaction Parameters

| Parameter Code | Default | Sort | Displaye d | Require d | Comments |
|---------------------------|-------------|------|------------|-----------|---|
| Transaction Date | System Date | 1 | Y | Y | |
| Balance Type | NULL | 2 | Y | Y | Shows the list of fee balances enabled for passthrough and mapped to this account + Fee configured. |
| Original Vendor | NULL | 3 | Y | Y | Select the vendor which user want to replace. |
| Replacement Vendor | NULL | 4 | Y | Y | Select the new vendor. |
| Comments | NULL | 5 | Y | N | |

Table 2-16 Passthrough Vendor Change

| Transaction | Use Case | Steps to be followed | Action | Result / Error Message |
|----------------------------------|--|---|------------------------------------|--|
| Passthrough Vendor Change | To change the 'Vendor' during the servicing stage. | User must provide the the following transaction parameters input: <ul style="list-style-type: none"> • Transaction Date • Balance Type • Original Vendor • Replacement Vendor • Comments (if required) | If Transaction posted successfully | Old Vendor 1234 and New Vendor #5678 for fee balance 'Fee1'. |

Table 2-17 Validations for Replacement Vendor

| Validation | Error Message | Comments |
|---|--|----------|
| If the 'balance type' selected is not enabled for passthrough. | Balance selected is not enabled for passthrough. | |
| If the vendor is not attached to the 'balance type' selected for passthrough (original vendor). | Vendor not attached to the balance type selected. | |
| If Original Vendor or Retaining Vendor not existing or not active | Original Vendor or Retaining Vendor not existing or not active | |

2.1.11 Impact on General Ledger

This topic provides the information about the impact on general ledger.

User are expected to configure Fee transactions for General Ledger with Vendor as mapping (General Ledger setup)

2.1.12 Impact on Web Services

This topic provides the information about the impact on web services.

'Passthrough' flags added to following services:

- Account Onboarding.
- Account GET Service → New block with Passthrough information.

2.1.13 Impact on Conversion / Existing Customers

This topic provides the information about the impact on conversion / existing customers.

- Added 'Passthrough Fee' section in conversion and passthrough flag in balances, fee.

2.1.14 Assumptions

This topic provides the information about the assumptions.

- System doesn't handle backdating or reversals and users are expected to handle passthrough backdating/ reversals operationally.

2.1.15 Seed Data

This topic provides the seed data information.

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

2.2 Periodic Maintenance Fee – Start and Stop Transaction

This topic provides the information about the periodic maintenance fee – start and stop transaction.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of periodic maintenance Fee – start and stop transaction
- [Description](#)
This topic provides a description of the periodic maintenance fee – start and stop transaction.
- [Applicability](#)
This topic provides the information about the applicability.
- [Assumptions, Validations and Comments](#)
This topic provides the information about the assumptions, validations and comments.
- [Seed Data](#)
This topic provides the seed data information.

2.2.1 Overview

This topic provides an overview of periodic maintenance Fee – start and stop transaction

Currently, FPMF - Fee Periodic Maintenance Fee can be configured to an account at the beginning of the contract. There is no facility to start/ stop periodic fees during the servicing stage of the account.

Introduced a non-transaction to start / stop periodic maintenance fee during the servicing stage.

2.2.2 Description

This topic provides a description of the periodic maintenance fee – start and stop transaction.

Introduced a new non-monetary transaction:

1. This transaction is intended to introduce enable new recurring fee on the account and not intended to change any frequency or calculation type of existing fee records.

2. If the user tries to change any calculation type of **an existing fee definition on account**, system will raise error "**Fee Type code is already existing on account and parameters cannot be changed**".

Table 2-18 Add_Periodic_Fee

| Parameter Code | Default | Sort | Displayed | Required | Comment |
|-----------------------------|---------------------|------|-----------|----------|--|
| Transaction Date | General Ledger Date | 1 | Y | Y | |
| Fee Type | | 2 | Y | Y | Refer 'FEE_CALC_METHOD_CD' lookup |
| Fee Calculation Method | Flat | 3 | Y | Y | |
| Fee Minimum Amount | 0 | 4 | y | N | |
| Fee Maximum Amount | 0 | 5 | Y | N | |
| Fee Percentage | 0 | 6 | Y | N | |
| Transaction Amount From | 0 | 7 | Y | Y | Applicable only for the Loan product. |
| Gross Capitalized Cost From | 0 | 8 | Y | Y | Applicable only for the Lease product. |
| Post Maturity Fee Indicator | N | 9 | Y | Y | Applicable only for the Lease product. |
| Comments | | 10 | Y | N | |

2.2.3 Applicability

This topic provides the information about the applicability.

- If the Periodic fee definition is already existing on the account, the system will set the run date next of fee as DT_MAX. This implies, recurring fee calculation will be stopped on the account.
- If the periodic fee definition is not available or stopped, the system will define a new fee/restart calculating fee on the account and the system will start charging the recurring fee from the next applicable cycle.

2.2.4 Assumptions, Validations and Comments

This topic provides the information about the assumptions, validations and comments.

1. If any of the mandatory field input is not provided, the system validates the input.
2. If the user selects any fee other than 'Fee Periodic Maintenance Fee' category, system does not allow posting the transaction and raise an error → only Fee category Fee Periodic Maintenance Fee only allowed to post.
3. The system considers the account billing frequency as the periodic maintenance fee frequency.

4. System inserts record with Enabled flag = Y.
5. This transaction date is effective from the date of posting, referring to the next billing cycle date of the account. Backdating or reversal of transactions is not in scope of the current development.
6. This transaction will **not** do any catchup of back dated fee and users are expected to handle operationally.
7. On successful posting of the transaction, the system does the following actions:
 - a. If the fee balance selected for posting of fee is not loaded on the account, the system raises an error → Selected balance does not exist on account. (Here user is expected to post 'ADD_NEW_ACCOUNT_BALANCE' transaction to add any missing balances to account operationally.)
 - b. System defines the recurring fee for the selected fee and existing behavior of the periodic maintenance fee will prevail.
 - c. Applicability of fee (selection criteria) of the transaction will take reference from the account for the values Company, Branch, Channel, Product, State, and Currency.
8. The effective date of fee calculation is driven by the next billing date of the account.

Table 2-19 Transaction 1: ACC_START_PMF_MAINT

| Transaction Code | Description | Group | Action | Monetary | System defined | Enabled | Transaction / Balance Type |
|---------------------|----------------------------|--------------|--------|----------|----------------|---------|----------------------------|
| ACC_START_PMF_MAINT | START PERIODIC MAINTENANCE | NON MONETARY | POST | N | Y | Y | NONE |

If the fee balance selected for posting of the transaction is already configured for recurring fee posting, on posting of this transaction, the system will do the following actions:

1. Set the RUN_DATE NEXT as DT MAX.
2. Set the record enabled flag = N.

Table 2-20 Parameter Code

| Parameter Code | Default | Sort | Displayed | Required | Comment |
|------------------|-------------|------|-----------|----------|--|
| Transaction Date | System Date | 1 | Y | Y | |
| PMF TYPE Code | | 2 | Y | Y | Refer Fee Type lookup filtered with only Fee Periodic Maintenance Fee. |

If the fee balance selected for posting of the transaction is already configured for recurring fee posting, on posting of this transaction, the system will do the following actions:

1. Set the RUN_DATE NEXT as DT MAX.
2. Set the record enabled flag = N.

Table 2-21 Transaction 2: ACC_STOP_PMF_MAINT

| Transaction Code | Description | Group | Action | Monetary | System defined | Enabled | Transaction / Balance Type |
|--------------------|-------------------------------|--------------|--------|----------|----------------|---------|----------------------------|
| ACC_STOP_PMF_MAINT | STOP PERIODIC MAINTENANCE FEE | NON MONETARY | POST | N | Y | Y | NONE |

If the fee balance selected for posting of the transaction is already configured for recurring fee posting, on posting of this transaction, the system will perform the following actions:

1. Set the RUN_DATE NEXT as the NEXT BILL DATE.
2. Set the record enabled flag = Y.
3. If the user initially stops the periodic fee posting and subsequently posts the transaction again to re-post, the system will set the next run date as the next billing cycle date and will not catch up any past fee.

Table 2-22 Parameter Code

| Parameter Code | Default | Sort | Displayed | Required | Comment |
|------------------|-------------|------|-----------|----------|--|
| Transaction Date | System Date | 1 | Y | Y | |
| PMF TYPE Code | | 2 | Y | Y | Refer Fee Type lookup filtered with only Fee Periodic Maintenance Fee. |

1. If the fee balance selected for posting of the transaction is already configured for recurring fee posting, on posting of this transaction, the system will do the following actions:
 - a. Set the RUN_DATE NEXT as the NEXT BILL DATE.
 - b. Set the record enabled flag = Y.
2. If the user initially stops the periodic fee posting and subsequently posts the transaction again to re-post, the system will set the next run date as the next billing cycle date and will not catch up any past fee.

2.2.5 Seed Data

This topic provides the seed data information.

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

2.3 Statement Coverage Period and Statement Number

This topic provides the information about the statement coverage period and statement number.

This topic contains the following subtopics:

- [Overview](#)

This topic provides an overview of statement coverage period and statement number.

- [Description](#)
This topic provides a description of the statement coverage period and statement number.
- [Impact on API](#)
This topic provides the information about the impact on API.
- [Seed Data](#)
This topic provides the seed data information.

2.3.1 Overview

This topic provides an overview of statement coverage period and statement number.

- Statement coverage period is printed to display the coverage period between two billing periods.
- Statement Number → Applicable for Loan / Lease / Line (Normal accounts. Not applicable for Mock / Consolidated statement).

2.3.2 Description

This topic provides a description of the statement coverage period and statement number.

1. Statement Coverage Period:

- On each bill line coverage period is printed. The coverage period contains a start date and an end date.
- The start date of the coverage period and the end date of the coverage period is added.

Following changes are taken up:

- The dates printed in the statement are 'Both Dates Inclusive'.
 - **Example:** Start Date of bill = 01 Jan 2024 and next bill date = 01 Feb 2024 → Coverage period printed will be 01 Jan 2024 and 31 Jan 2024.
- Changes taken for 'Loan/Lease/Line' and applicable for Individual and business types.
- Changes related to dates are taken in ODD2 and OOD3 (output file also should have the information). Included in Data Files → Customer/Business Statement → Record Definitions → "Customer Record" block and in MASTER CUSTOMER/BUSINESS STATEMENT → Record Definitions → Master Summary Record.

Note

Applicable for Normal Statements. The system considers the lease coverage period in Master-associate accounts to print the coverage date.

2. Statement Number:

- A new field statement number is introduced. This change is applicable to Loan/Line/Lease modules.
- Statement number can be configured using 'Number Generation' screen or if not configured, system prints 'Statement ID'.
- Reference number printed for Normal statements (Not mock/consolidated).
- Changes related to dates are taken in ODD2 and OOD3 (output file also should have the information).

3. Impact on existing customers:

- After applying the change, ODD2 and ODD3 output files will have statement numbers and can be configured in BIP to print in the report.
- If configured, the system will start printing statement numbers in future statements. (Cannot generate/print numbers for already generated statements).

4. Impact on existing customers:

- After applying the change, ODD2 and ODD3 output files will have statement numbers and can be configured in BIP to print in the report.
- If configured, the system will start printing statement numbers in future statements. (Cannot generate/print numbers for already generated statements).

2.3.3 Impact on API

This topic provides the information about the impact on API.

- 'Account Details' GET Service includes the following additional information:
 - Statement Number, Start Date, End Date.
 - Amortization → Balance and Earned balance in GET service.

2.3.4 Seed Data

This topic provides the seed data information.

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

2.4 Increase Employer Length

This topic provides the information about the increase employer length.

This topic contains the following subtopics:

2.5 Overview

This topic provides an overview of Increase Employer Length.

Increased the 'Employer' field length from 80 to 240 in the Oracle Financial Services Lending and Leasing application.

2.6 Description

This topic provides a description of the increase employer length.

User Interface:

- Origination > Applicant > Employments > Employer
- Servicing > Customer > Employments > Employer
- Conversion > Employments > Employer

Web Service:

- Application Entry (Post and Put).
- Simple Application Entry.
- Account On-boarding (Synchronous and Asynchronous).

File Uploads:

- Conversion (Old and New).

Metro II Job changes:

- Moved the Metro II jobs (seq 14 and 15) from SET-ODD2 to the new SET-MET job set.

2.7 Seed Data

This topic provides the seed data information.

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

2.8 Adverse Action for Pre-screen Rejection Applications

This topic provides the information about the adverse action for pre-screen rejection applications.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of adverse action for pre-screen rejection applications.
- [Description](#)
This topic provides a description of the adverse action for pre-screen rejection applications.
- [Seed Data](#)
This topic provides the seed data information.

2.8.1 Overview

This topic provides an overview of adverse action for pre-screen rejection applications.

- Currently Oracle Financial Services Lending and Leasing triggers 'Adverse Action Letter' if the application fails in the 'Pre-Screening' stage ('Rejected' Status). But the adverse action letter doesn't contain the 'Adverse Action' i.e., reason for rejection of loan, because these reasons are printed based on 'Stipulations', which can be selected only during the 'Underwriting/Decision' Stage.

- With the current enhancement, the system supports 'Stipulations' in the App Entry stage also, so that user can select stipulations during app entry stage and if the application is rejected after selecting stipulations, the same reasons can be printed in the adverse action letter. Stipulations are required to print the reasons in the adverse action letter, because the application doesn't qualify to move ahead to the underwriting stage, because the applicant is 'fraud' or marked as 'skip'.

2.8.2 Description

This topic provides a description of the adverse action for pre-screen rejection applications.

Origination:

- Added a note in adverse action letter after the adverse action block. It shows the message: "Application failed to meet the institution requirements. Please reach out to the team for further information".
- Existing:** If the application is getting rejected in pre-screening edits, the system will automatically trigger the Pricing and allow users to configure the stipulation. (Here, Origination Stage Code = NEW)
- New:** when a user manually change the status of the application to 'Rejected', then if there is no Current pricing, then system should insert a dummy pricing as above.

Web Service:

- Existing 'Stipulations' POST & PUT service has been enhanced with the following changes:
 - This service can load/update stipulations in the **application entry also**. i.e., other than FUNDED, the user will be able to add.
 - If the system did not find any decision, then system responds with "Unable to Load stipulations", instead show an error message "Current Decision not available. Stipulations not posted successfully for this application".

2.8.3 Seed Data

This topic provides the seed data information.

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

2.9 Application EDIT Based on 'Suspicious' Flag

This topic provides the information about the application edit based on suspicious flag.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the application edit based on suspicious flag.
- [Description](#)
This topic provides a description of the application edit based on suspicious flag.
- [Origination Changes](#)
This topic provides the information about the origination changes.
- [Conversion Changes](#)
This topic provides the information about the conversion changes.

- [Web Services Impact](#)
This topic provides the information about the web services impact.
- [Seed Data](#)
This topic provides the seed data information.

2.9.1 Overview

This topic provides an overview of the application edit based on suspicious flag.

- Existing fraud customer may come back requesting a new loan and Oracle Financial Services Lending and Leasing is enhanced to flag the customer as suspicious, and the system can raise EDIT for the application for business review.

2.9.2 Description

This topic provides a description of the application edit based on suspicious flag.

1. Introduced a new date field at the customer level, 'Suspicious'.
2. Introduced 2 new non-monetary transaction 'BUS_SUSPICIOUS_MAINT & CUS_SUSPICIOUS_MAINT'.
 - a. These transactions can be used for 2 reasons:
 - If the 'Suspicious' field is BLANK, the system stamps the transaction date.
 - If the 'Suspicious' field has some date (Non-Blank), the system removes the date in the field and makes it blank.
3. The user can update the flag using the EDIT screen of 'Customer/Business Information' at servicing Stag and the system posts the transaction as a DIRECT UPDATE by posting a Customer Maintenance transaction.
4. Alternatively, the user can update the field by posting the following non-monetary transaction(s).

The screenshot shows the 'Customer Information' application edit screen. The 'Suspicious' date field is highlighted with a red box. The screen includes sections for Customer details (Customer #, Relation, Birth Date), Power of Attorney (Holder Name, Address, Country, Nationality, Telephone Number), and Credit Limit Details (Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Limit Late Charge, Limit Expiry, Limit Next Renewal). Other sections visible include Military Service, KYC, and Utilization Details.

| Transaction Super Group | | | | | | | | | | |
|--------------------------------|---------------------|----------------------|--------|----------|--|---------|--------------|--------------------|-------|------------------------|
| Super Group | | | | | | | | | | |
| ACCOUNT NON MONETARY TXN | | | | | | | | | | |
| AMORTIZATION TXN | | | | | | | | | | |
| PRODUCER MONETARY TXN | | | | | | | | | | |
| Transaction Codes | | | | | | | | | | |
| View Format Freeze Detach Wrap | | | | | | | | | | |
| | %SUSP1% | %SUSP% | | | <input type="radio"/> Yes <input checked="" type="radio"/> No | | | | | |
| Txn Code | Description | Group | Action | Monetary | System Defined Yes/No | Enabled | Txn/Bal Type | Statement Txn Type | Batch | Manual Statement Print |
| BUS_SUSPICIOUS_MAINT | SUSPICIOUS BUSINESS | BUSINESS NON... POST | | N | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | NONE | NONE | N Y N | N N N |
| CUS_SUSPICIOUS_MAINT | SUSPICIOUS CUSTOMER | CUSTOMER NO... POST | | N | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | NONE | NONE | N Y N | N N N |

Table 2-23 Transaction Codes

| Parameter Code | Default Value | Sort | Displayed | Required |
|--------------------|--|------|-----------|----------|
| Transaction Date | | 1 | Y | Y |
| Relation Type Code | Primary (Refer existing lookup RELATION_TYPE_CD) | 2 | Y | Y |
| Comments | | 3 | Y | N |

Actions on posting of the transaction:

- System accepts posting of the transaction effective for today; this implies that the user cannot mark the account suspicious for any back dated and the flag date is effectively the date of posting transaction:
 - Since this is customer level field, the information captured for the given customer is displayed and applicable for all accounts attached to the customer number.
- System validates the 'Relation Type' input while posting the transaction on the account. If the Relation Type selected in the transaction does not exist on account, system raises error - 'Selected relationship doesn't exist on account':
 - For '**Business Only**' Account, system marks the 'Business' as Suspicious and doesn't need to validate the Relation Type selected while posting the transaction.
 - Different conditions for customers and business are posted, depending on the flagging of customer/business type.
- On successful posting of a transaction, system stamps the transaction date in the 'Suspicious' field:
 - If the 'Suspicious' field is BLANK for selected customer, the system stamps the transaction date and open a condition on the account called '**Suspicious**'.
 - If the 'Suspicious' field is having some date and condition already posted on the account, system verifies that if NONE OF CUSTOMERS attached to the account has 'Suspicious' flag ON, then it only removes the condition. If any of the joint customer has this flag value (some date), then the system will not remove this condition.

 Note

System allows posting of 'Suspicious' transactions on General Ledger date and the customer/business will be marked as suspicious as on the transaction date. But system gives the flexibility to mark suspicious for any back date using EDIT/ADD button of the customer/business information page.

2.9.3 Origination Changes

This topic provides the information about the origination changes.

Introduced following EDITS for Application /API:

EDIT 1:

- System verifies the applicant/business → Existing Customer / Business in customer/business table.
 - If the 'Customer or Business → Suspicious flag is NOT NULL, the system raises the following EDIT as part of Application EDIT - Origination / Open Interface → APP PRE-SCREENING EDITS.

Table 2-24 Edit Sub Tab

| Edit Sub Type | Edit | Result | Enabled | Override Responsibility | System Defined |
|-----------------------------|-----------------------------|--------|---------|-------------------------|----------------|
| ORIGINATION APPLICANT EDITS | Applicant Marked Suspicious | Error | Y | No | Yes |
| ORIGINATION BUSINESS EDITS | Business Marked Suspicious | Error | Y | No | Yes |

EDIT 2:

- Introduced new EDIT based on SKIP indicator at customer / Business level as → Application EDIT - Origination / Open Interface → APP PRE-SCREENING EDITS/ API EDITS.
- System verifies the applicant/business → Existing Customer / Business in customer/business table.
 - If the Customer or Business → Suspicious flag is NOT NULL, the system raises the following EDIT as part of Application EDIT - Origination / Open Interface → APP PRE-SCREENING EDITS.

Table 2-25 Edit Sub Tab

| Edit Sub Type | Edit | Result | Enabled | Override Responsibility | System Defined |
|-----------------------------|-----------------------------|--------|---------|-------------------------|----------------|
| ORIGINATION APPLICANT EDITS | Applicant Marked Suspicious | Error | Y | No | Yes |
| ORIGINATION BUSINESS EDITS | Business Marked Suspicious | Error | Y | No | Yes |

2.9.4 Conversion Changes

This topic provides the information about the conversion changes.

- A new field 'Suspicious' was introduced to capture date in the conversion interface and related table.
- A condition will be posted on the account on successful migration of the account.

2.9.5 Web Services Impact

This topic provides the information about the web services impact.

- Included new tag 'Suspicious' at Customer / Business Details in 'Account GET service'.

2.9.6 Seed Data

This topic provides the seed data information.

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

2.10 Gross Lease Receivable

This topic provides the information about the gross lease receivable.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the gross lease receivable.
- [Description](#)
This topic provides a description of the gross lease receivable.
- [Seed Data](#)
This topic provides the seed data information.

2.10.1 Overview

This topic provides an overview of the gross lease receivable.

As part of International Financial Reporting Standard (IFRS)16, the 'Gross Lease Receivable' entries are passed to record GL transactions for the full value of the lease contract future payment, including interest.

Currently, 'Oracle Financial Services Lending and Leasing' only calculates the financed amount part of the lease contract. As part of the change:

- The total GLR in 'Oracle Financial Services Lending and Leasing' reconciles with the total GLR in the GL balance sheet, for auditing purposes.
- The GLR is re-classified to lease receivable during the month end accrual/accounting processes. The payments received are applied against the lease receivables.
- If the lease is terminated early, the balance on gross lease receivable is cleared against unearned income and asset value.

2.10.2 Description

This topic provides a description of the gross lease receivable.

Following GL entries will be passed at the time of account creation:

Table 2-26 Transactions

| Transaction | Details | References | Reversal |
|-------------------------------|--|---|--|
| Gross Lease Receivable (Book) | Gross lease receivable booked during the funding | The sum of all lease rents from the revenue schedule. account_revenue_schedule.A RU_PMT_AMT | During the account rescind the transaction |
| Unearned Lease Income (Book) | Unearned lease income booked during funding | The sum of all lease primary income from the revenue schedule account_revenue_schedule.A RU_PRIMARY_INCOME | During the account rescind the transaction |

2.10.3 Seed Data

This topic provides the seed data information.

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

2.11 Primary Correspondence Change

This topic provides the information about the primary correspondence change.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the primary correspondence change.
- [Description](#)
This topic provides a description of the primary correspondence change.
- [Impact on Existing Customers](#)
This topic provides the information about the impact on existing customers.
- [Impact on Web Services](#)
This topic provides the information about the impact on web services.
- [Impact on Conversion](#)
This topic provides the information about the impact on conversion.
- [Seed Data](#)
This topic provides the seed data information.

2.11.1 Overview

This topic provides an overview of the primary correspondence change.

- Currently, correspondence is always sent to the primary customer and there is no facility to change to other joint customer.
- Enhancement done to keep this flexible to change the correspondence from Primary to other joint holders.

2.11.2 Description

This topic provides a description of the primary correspondence change.

Introduced a new non-monetary transaction → CUSTOMER CHANGE CORRESPONDENCE (CUS_CHANGE_CORR)

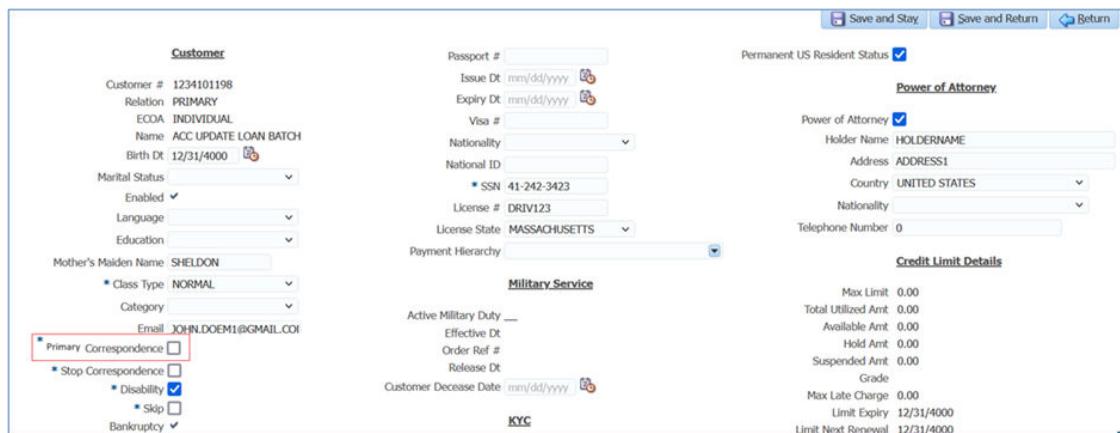
Table 2-27 Parameter Code

| Parameter Code | Default | Displayed | Required |
|--------------------|---|-----------|----------|
| Transaction Date | | Y | Y |
| Relation Type Code | Primary (Refer existing lookup RELATION_TYPE_CD) | Y | Y |
| Comments | | Y | N |

Validations:

1. This transaction does not apply to 'Business only' accounts.
2. If the user selects the same customer/relationship, which does not exist on the account, while posting the transaction, the system shows an error → Customer already has Correspondence Permission / Customer relation doesn't exist on account.
3. If the user tries to change the relation where the 'Deceased Date' is not NULL, system raises an error "Cannot change the correspondence to deceased relation".
4. On successful posting of the transaction, the system sets the value as 'N' for existing relation and 'Y' for the new relation.
 - a. **Example:** If the transaction changes the primary correspondence from PRIMARY TO SPOUSE, the system sets the flag value for relation PRIMARY = N and SPOUSE= Y.
5. **Impact Handling:**
 - a. Handled the batch job related to letters to send for the relation to 'Primary correspondence'.
 - b. If user is posting CUS_DECEASE_MAINT (Customer Deceased txn), system checks that if the primary correspondence is set to Y, and if the value is Y, change the primary correspondence to 'Primary' relation.
6. **Servicing → Customer Details Screen (Read only field)**

Introduced a new field 'Primary Correspondence' as shown in the screen.



The screenshot shows the Oracle Customer Details screen. The 'Primary Correspondence' checkbox is highlighted with a red box. Other visible fields include Customer # (1234101198), Relation (PRIMARY), ECOA (INDIVIDUAL), Name (ACC UPDATE LOAN BATCH), Birth Dt (12/31/4000), Marital Status (Enabled), Language, Education, Mother's Maiden Name (SHELDON), Class Type (NORMAL), Category, Email (JOHN.DOE11@GMAIL.COM), and a list of checkboxes for Primary Correspondence, Stop Correspondence, Disability, Skip, and Bankruptcy. The 'Power of Attorney' section is also visible.

2.11.3 Impact on Existing Customers

This topic provides the information about the impact on existing customers.

- Unless explicitly flagged 'YES' for other relationship, whether the flag value at 'Primary' Customer is Y/N for Primary Correspondence, PRIMARY customer will get the correspondence.
- Script has to be run to update the primary flag of customer.

2.11.4 Impact on Web Services

This topic provides the information about the impact on web services.

Account GET Details Services

- Included new parameter to fetch the new tag information in the account GET service.

2.11.5 Impact on Conversion

This topic provides the information about the impact on conversion.

Include a new field in conversion APIs.

2.11.6 Seed Data

This topic provides the seed data information.

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

2.12 Number Generation – Statement, Customer, Business, Vendor and Producer

This topic provides the information about the number generation – statement, customer, business, vendor and producer.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the Number Generation – Statement, Customer, Business, Vendor and Producer
- [Description](#)
This topic provides a description of the number generation – statement, customer, business, vendor and producer.
- [Seed Data](#)
This topic provides the seed data information.

2.12.1 Overview

This topic provides an overview of the Number Generation – Statement, Customer, Business, Vendor and Producer

Provided the option to configure Customer, Vendor and Producer numbers.

2.12.2 Description

This topic provides a description of the number generation – statement, customer, business, vendor and producer.

- Added a new set of lookups to Existing Number Generation Entities as Statement, Customer Number, Vendor, and Producer:
 - Deprecated the following system parameters:
 - * UPR_PRO_NBR_SYS_GENERATED PRODUCER NUMBER IS SYSTEM GENERATED
 - * UVN_VEN_NBR_SYS_GENERATED VENDOR NUMBER IS SYSTEM GENERATED
 - * SYP_AUTO_GEN_BUS_NBR AUTO GENERATE BUSINESS NUMBER FOR CONVERSION PROCESS
 - * *SYP_AUTO_GEN_CUS_NBR – This parameter still exists, considering the dependency on the Account Onboarding service.*
- By default, the system refers to the configuration, and if it finds a match, it will follow the Number Gen Configuration; otherwise, it will follow the default logic.

Table 2-28 Entity

| Entity | Impact handled |
|---------------------|--|
| Customer / Business | <p>User Interface:</p> <ul style="list-style-type: none"> Funding Transaction posting (add new customer) <p>Web Service:</p> <ul style="list-style-type: none"> Account On-boarding. Asynchronous Account On-boarding Conversion (old and new) Application status change |
| Vendor | User Interface and Web Service |
| Producer | User Interface and Web Service |
| Statement | Batch and Backdated Funding/Account Onboarding |

1. Number Generation Setup Changes (common):

- Provided a new User Defined record as Producer Number, Vendor Number, Statement ID, Business Number and Customer Number.
- For all these except **Statement**, Channel becomes read only with the default value 'ALL'.
- On click of Validate sequence, system validates, Account Number, Application Number and External Application Number not applicable for "Producer, and Vendor Number" entities.
- On click of Validate sequence, system validates, **Cross-Reference Number**, Account Number, Application Number and External Application Number not applicable for "Business", and "Customer Number" entities.
- Existing = Note:** System sequence is mandatory if 'Cross-Reference Number' is not enabled. If Cross-Reference Number' is enabled, then System sequence is not mandatory.

2. Producer and Vendor number Generation process:

- Currently, if a user try to Add a new record in User Interface, the system will make Producer and Vendor editable when the parameter = 'Y'. After this change, the system always keeps the filed as editable with a default value as ' UNDEFINED' as existing.
- While saving the record, system checks if the value is "UNDEFINED", then looks for the setup. If it found, then generate with setup logic, else go ahead with default i.e., <state code>-00001.
- If the value is not "UNDEFINED", then validate the uniqueness and create it - this is existing.

3. Statement Number Generation Process (Similar to account number):

• Setup:

- System does not allow to enable the record with 'External Application Number' unit, if user enables it shows an error, 'External Application Number unit is not applicable for Statement Entity'.
- Provided a new Unit 'Account Number'. This unit is only applicable for 'Statement' alone. While enabling the definition, validates and shows, 'Account Number unit is applicable only for Statement Entity':
 - * Here, system considers the Sample Number of Account Number = 'ACCCNUM1001' i.e., Length should be 10. Validates the total length of characters by considering 10 for the account number.
- User allows to create record with a different company, branch, and channel combination:
 - * Here, the company, branch, and channel is considered for the corresponding Account's details for the statement number.
- While the statement gets generated, system looks into the setup and if system finds a matching definition in the combination of company, branch, and channel, then the Statement Id gets generated else, the system will go with default logic i.e., NULL.

4. Customer Number and Business Number Generation Process:

• Setup:

- Company and Branch are allowed only as 'ALL' for Customer and Business Numbers.

ⓘ Note

Below is the summary of how User Interface behaves while adding the record:

While editing, "**Entity**" should always be read-only for all entities.

While editing, "**Entity**" is always read-only for all entities.

Table 2-29 Entity

| Entity | Company | Branch | Channel |
|----------|-----------|-----------|-----------|
| Producer | Editable | Editable | Read Only |
| Vendor | Editable | Editable | Read Only |
| Customer | Read Only | Read Only | Read Only |

Table 2-29 (Cont.) Entity

| Entity | Company | Branch | Channel |
|-------------|-----------|-----------|-----------|
| Business | Read Only | Read Only | Read Only |
| Statement | Editable | Editable | Editable |
| Account | Editable | Editable | Editable |
| Application | Editable | Editable | Editable |

5. Web service Impact:

- Account GET service have new tags → Statement Block → Statement, Coverage Start & End Date.

2.12.3 Seed Data

This topic provides the seed data information.

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

2.13 Cross-Reference in References Tab

This topic provides the information about the Cross-Reference in references tab.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the cross-reference in references tab.
- [Description](#)
This topic provides a description of the cross-reference in references tab.
- [Seed Data](#)
This topic provides the seed data information.

2.13.1 Overview

This topic provides an overview of the cross-reference in references tab.

- Added cross-reference field under Origination / Conversion Reference tab.

2.13.2 Description

This topic provides a description of the cross-reference in references tab.

- Added cross-reference field under Origination / Conversion Reference tab:
 - Default value = undefined
 - Only data validation
 - No process changes.
- On funding, system propagates it to servicing.
- After conversion, system propagates it to servicing.

Web Services Impact:

- Account on-boarding (Synchronous and Asynchronous):

- Under 'References', added cross-reference number element.

2.13.3 Seed Data

This topic provides the seed data information.

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

2.14 Machine Learning for Servicing Queue Creation

This topic provides the information about the machine learning for servicing queue creation.

This topic contains the following subtopics:

- [Overview](#)
This topic provides an overview of the machine learning for servicing queue creation.
- [Description](#)
This topic provides a description of the machine learning for servicing queue creation.
- [Seed Data](#)
This topic provides the seed data information.

2.14.1 Overview

This topic provides an overview of the machine learning for servicing queue creation.

Oracle Financial Services Lending and Leasing is leveraging Oracle Data Mining Capabilities to provide additional Machine Learning features. Oracle Data Mining provides a powerful, state-of-the-art data mining capability within Oracle Database. Machine Learning capability is leveraged to identify the Queue/Segmentation that can be created for the Account data. The Intelligent Segmentation feature will give the list of Clusters/Queues, as the Machine Learning Algorithm is made for a given Condition.

Please refer to the Installation document to enable the Machine Learning Capability of Oracle Database in Oracle Financial Services Lending and Leasing.

Orthogonal Partitioning Clustering (O-Cluster), an Oracle proprietary clustering algorithm, has been used to create Intelligent Segments/Clusters for a given condition. The Clustering Algorithm will discover natural groupings in the given data.

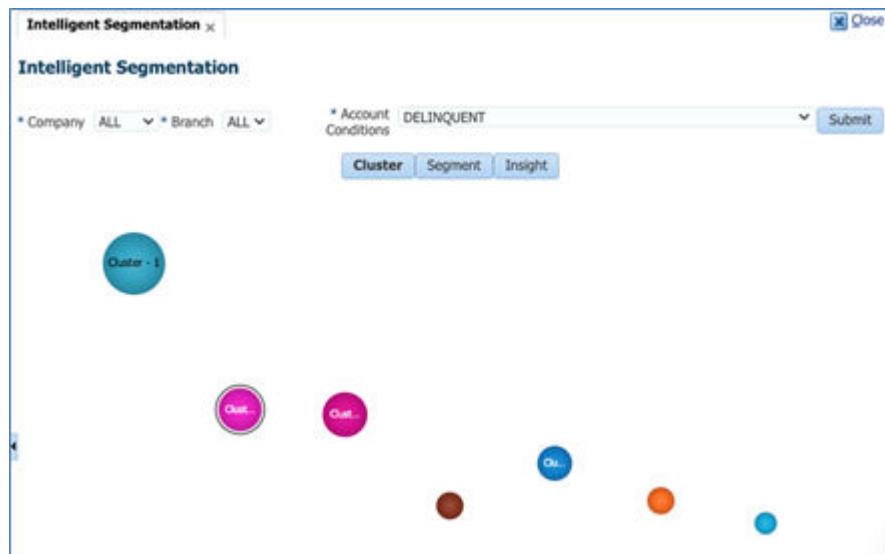
2.14.2 Description

This topic provides a description of the machine learning for servicing queue creation.

The New Setup Menu is introduced in the User "Intelligent Segmentation". User will have the option to select the Company, Branch, and Account Condition.

Cluster:

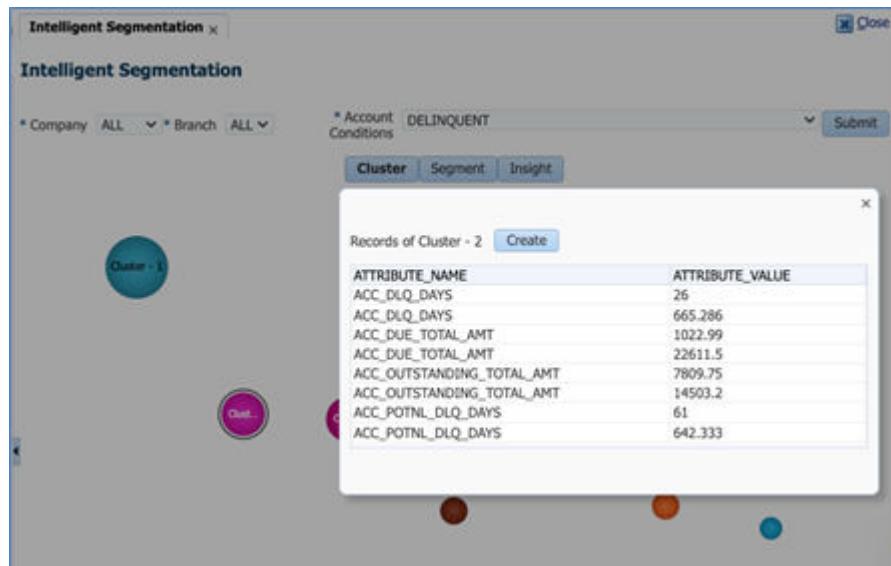
When the user **Submit**, the System will create the Clusters and display them on the user interface below. The screen will display the record count for each Cluster ID. The size of Clusters on the screen will change according to the size of the record counts.



Create:

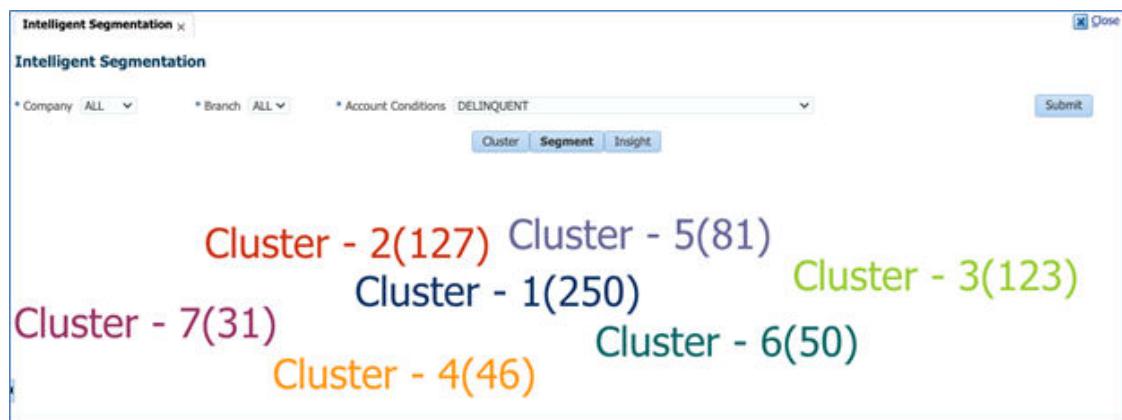
Clicking on the Create will create the Queue in Oracle Financial Services Lending and Leasing in a Disabled status, and the selection criteria of the Queue will be populated with the Cluster Attributes.

Click on a Cluster, and the system displays the criteria for cluster creation. The Oracle clustering algorithm uses attributes to create the cluster; these attributes can be viewed by clicking on the clusters. This will give more information about attribute names and attribute values for the given Cluster ID. Each Cluster ID will have its own set of rules.



Segment:

Will display another visual representation of the Clusters. The screen will display the record count for each Cluster ID.



Select a cluster and system that gives the capability to create a Cluster as a Queue with the Criteria.

***i* Note**

- Machine Learning attributes are directly inserted as queue criteria; therefore, the user is expected to update the selection criteria in the queue and ensure the formula is formatted correctly to enable the queue.
- To utilize the Oracle Machine Learning capability, a financial institution is recommended to run this on a non-production / data warehouse database.

Insights:

Another visual representation of the Clusters identified by the Machine Learning. The clustering algorithms supported by Oracle Data Mining perform hierarchical clustering. Before arriving at the final cluster, it divides the data into various intermediary clusters. The leaf clusters are the final clusters generated by the algorithm.



Select a cluster and system that gives the capability to create a Cluster as a Queue with the Criteria.

Machine Learning Data Set Creation Through Batch Job:

Existing batch job leveraged to load machine learning data set, which is input for cluster creation.

- SET-QCS à QMLPRC_BJ_100_03 à ML DATASET CREATION FOR INTELLIGENT SEGMENTATION.
- System refers to the columns from User Defined Tables.

2.14.3 Seed Data

This topic provides the seed data information.

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

2.15 Oracle Guided Learning

This topic provides an overview of the oracle guided learning.

- [Overview](#)
This topic provides an overview of the oracle guided learning.
- [Description](#)
This topic provides a description of the oracle guided learning.
- [Seed Data](#)
This topic provides the seed data information.

2.15.1 Overview

This topic provides an overview of the oracle guided learning.

- In-application guides used in several in-application guides (including messages, process guides, step guides, smart tips, and beacons) to orchestrate ideal learning experience and deploy across any business process.
- Improves user adoption and engagement by embedding content (video, images, copy, links, and so on) into each application guide to communicate updates, support enablement, and enhance the user experience.

2.15.2 Description

This topic provides a description of the oracle guided learning.

- Current version of Oracle Financial Services Lending and Leasing supports OGL integration out of box for 'Tools' Loan Calculator' screen.
- User can switch the language preference of displaying the help in the page.
- Note that the user have to maintain the language specific help text bundles to display the information.
- To start use of the feature, business team can input the valid APP ID.
- This feature is driven by following system parameters:

Table 2-30 Parameter ID

| Parameter ID | Details | Parameter Type |
|--------------|-------------------------------------|----------------|
| OGL_APP_ID | Input APP ID specific to deployment | System |

Table 2-30 (Cont.) Parameter ID

| Parameter ID | Details | Parameter Type |
|--------------|---|----------------|
| OGL_ENV | Input the environment details, in which the app is intended to deploy. (Used only for tagging). | System |

- **Pre-requisites to use the feature**
 - Requires OGL license to use the feature.
 - Requires to configure page specific help text bundle in OGL GUI.
 - <https://docs.oracle.com/en/education/customer-success/guided-learning/user-guide/index.html>
 - Current OFSLL 15.0.0.0.0 version is integrated with OGL 25c.1 version. OGL integration with Oracle Financial Services Lending and Leasing is subject to recertification of future upgrades of both the products.

2.15.3 Seed Data

This topic provides the seed data information.

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

3

Appendix: Seed Data

Seed data for all the impacted modules against specific enhancement is available in the link
https://docs.oracle.com/en/industries/financial-services/financial-lending-leasing/15.0.0.0/seeda/Seed_data_15.0.xlsx.

4

Security Fixes

-NA-

5

Limitations and Open issues

-NA-

6

Components of the Software

This topic provides the information about the components of the software.

This topic contains the following subtopics:

- [Documents accompanying the software](#)
The various documents accompanying the software are as follows:
- [Software Components](#)
Software Components of this patch release are as follows:

6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Patch Release Notes
- Patch Installation Guide
- Installer Kit

6.2 Software Components

Software Components of this patch release are as follows:

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

Annexure – A: Environment Details

This topic provides information about the environment details.

Table 7-1 Environment Details

| Component | Deployment option | Machine | Operating System | Software | Version | |
|---|-------------------|--------------------|-----------------------------|--|--|--|
| Oracle Financial Services Lending and Leasing | Centralized | Application server | Oracle Enterprise Linux 8.x | Oracle Web Logic Enterprise Edition (Fusion Middleware Infrastructure installer – includes ADF and RCU) | 14.1.2.0.0 | |
| | | | | Oracle JDK | jdk-21.0.7 | |
| | | | | Application Development Framework | 14.1.2.0.0 | |
| | | | | Oracle Database Enterprise Edition | 19.28.0.0.0 | |
| | | | | Oracle Web Logic Enterprise Edition (Fusion Middleware Infrastructure installer – includes ADF and RCU) | 12.2.1.4.0 | |
| | Database Server | Reporting Server | | Oracle Analytics Publisher | 8.2.0 | |
| | | | | Oracle JDK | jdk1.8.0_451 | |
| | | | | Client Machines | Windows 11 | |
| | | | | Microsoft Edge (64 Bit) | 139.0.3405.102 | |
| | | | | Mozilla Firefox (32 Bit) | 128.13.0esr | |
| | | | | Google Chrome (64 Bit) | 139.0.7258.127 (Official Build) (64-bit) | |
| | | | | Mac OS X | Apple Safari (64 Bit) | |
| | | | | | 18.6 | |

① Note

Organizations must evaluate their needs for Oracle Partitioning License option.

① Note

Application (UI) Performance may degrade if the network bandwidth is low for the Chrome Browser.

Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library.

Annexure – C: Forward Ported Enhancements

This topic describes about the forward ported enhancements.

This section of the document contains a detailed list of enhancements along with issues/fixes which are developed and addressed in previous releases and merged into the 15.0.0.0.0 release.

This topic contains the following subtopics:

- [Forward Ported Enhancements till 14.12.0.0.24](#)

This topic describes about the forward ported enhancements till 14.12.0.0.24.

9.1 Forward Ported Enhancements till 14.12.0.0.24

This topic describes about the forward ported enhancements till 14.12.0.0.24.

The section below provides an overview of enhancements in tabular format, categorized by the specific version for which they were developed. The detailed explanation of each enhancement can be viewed at the patch release notes https://docs.oracle.com/cd/E80275_01/pdf/ofsl_14_12_0_0_x_patch_release_notes.pdf.

 **Note**

All the bugs fixed till 14.12 PS24 have also been forward ported to 15.0.0.0.0.

Table 9-1 Summarizing New Web Services forward ported from 14.12.0.0.x to 15.0.0.0.0

| Patch Version | Service Area | Method/Path/Description |
|---------------|---------------------|--|
| 14.12.0.0.5 | Payment Arrangement | POST /servicing/account/paymentarrangement |
| | Payment Arrangement | PUT /servicing/account/paymentarrangement |
| | Payment Arrangement | GET /servicing/account/{number}/paymentarrangement |
| | Bankruptcy | PUT /servicing/account/bankruptcy |
| | Bankruptcy | GET /servicing/account/{number}/bankruptcy |
| | Bankruptcy | PUT /servicing/bankruptcy/trackingattribute |
| 14.12.0.0.6 | Invoice | PUT /servicing/invoice |
| | Invoice | PUT /servicing/invoice/status |
| | Vendors | GET /servicing/workorder/vendors |
| | Credit Bureau | GET /servicing/account/creditbureau |
| 14.12.0.0.9 | Origination | PUT /origination/application/contract |
| | Servicing | GET /servicing/account/creditbureau |
| 14.12.0.0.12 | DIS Wrapper | POST /setup/dis/generatepar |
| 14.12.0.0.14 | Repossession | POST /servicing/account/repossession |
| | Repossession | PUT /servicing/account/repossession |
| | Repossession | GET /servicing/account/repossession |

Table 9-1 (Cont.) Summarizing New Web Services forward ported from 14.12.0.0.x to 15.0.0.0.0

| Patch Version | Service Area | Method/Path/Description |
|---------------|----------------------------|--|
| | Call Activity | GET /servicing/callactivity |
| | Stipulations (Origination) | POST /origination/application/stipulations |
| | Stipulations (Origination) | PUT /origination/application/stipulations |
| | Promises | POST /servicing/promises |

Table 9-2 Summary of Changes to Existing Web Services

| Patch Version | Service | Change/Addition |
|---------------|---|--|
| 14.12.0.0.5 | Account Tracking Attribute Fetch | Added InsuranceTrackingAttributes and BankruptcyTrackingAttributes blocks |
| | Application Search | Added drivinglicensenumber to query/response |
| | Account Detail | Added NetDueBucket 1 to 5, DueTotalAmountIncludingCurrent, ExtraLeaseReceivable, ExtraPrincipalPaid, RepaymentScheduleDetails, InsuranceDetails, DueDateHistory, accountCondition.QueueName, accountCondition.UserCode |
| 14.12.0.0.6 | Decision Update | Now validates Origination Stage = REVIEW before updating decision |
| 14.12.0.0.7 | Calculator (Origination) | Added MaturityDateBasis (P/E) and ProrateStubPmt (Y) tags |
| | Servicing Summary (UI) | Lease closing date added (not WS) |
| 14.12.0.0.9 | Account Onboarding (Sync/Async) | New element CalcActionCode (CalculateActionCode) |
| | Get Account Detail | Added NetExcessAmtMEA |
| | Scenario Analysis (Origination) | Added MaturityDateBasis, ProrateStubPmt |
| 14.12.0.0.10 | Webservice Alert Logging | Configurable per-service debug logging via system parameters; UI dashboard logs |
| 14.12.0.0.11 | Lease Calculator GET, Account Details GET | Now include Income Schedule details for amortized lease |
| | Scheduler Service (POST/PUT) | Support JobCode-level start/query; new elements; renamed some elements |
| 14.12.0.0.12 | Get Account Details | Added YTD balance block, OpeningBalance, BalancePosted at CTD level |
| | Number Generation (ADF) | UI behaviour change (not WS) |
| 14.12.0.0.13 | GET Application Search | Added business fields; response includes BusinessPhone, Class Type |
| | Get Account Details | Added StopBillingIndicator; enriched YTD balance block |
| | Extension | Statement re-generation behavior (not WS) |
| 14.12.0.0.14 | Account Search Webservices | Request: applicationnumber; Response: CompanyCode, BranchCode, etc. |
| | GET Transaction Details | Request: TransactionAmount, PaymentAmount, Reference |

Table 9-2 (Cont.) Summary of Changes to Existing Web Services

| Patch Version | Service | Change/Addition |
|---------------|--------------------------------------|---|
| | GET Account Details | Response: ApprovedCreditLimitAmount, HoldCreditLimitAmount, etc. |
| | SSN masking control | GET Account Details / GET Application Search / Get Application Details respect UIX_HIDE_RESTRICTED_DATA |
| 14.12.0.0.18 | Account Onboarding (Sync/Async) | Insurance: added IncludeRebatePayoffIndicator (default Y) |
| 14.12.0.0.20 | Credit Bureau Adapters (Equifax XML) | Expanded XML adapter behavior and configuration |
| 14.12.0.0.24 | Credit Bureau (Equifax) XML upgrade | Additional sections parsed/persisted; affects Bureau-related GET endpoints |

Table 9-3 Cross-Cutting WS Operations/Behavioural Additions

| Area | Description |
|--------------------------------------|--|
| Webservice Alert Logging (PS10/PS12) | Per-WS enablement via system parameters; logs accessible via UI Database Server Logs |
| Unmasking controls (PS14) | UIX_HIDE_RESTRICTED_DATA parameter governs masking in key GET services |
| Scheduler WS (PS11) | Added JobCode |
| DIS Wrapper (PS12) | Facilitates signed, time-bound access to DIS-stored reports (PAR URL) |

Summary of the Enhancements refer the <https://docs.oracle.com/en/industries/financial-services/financial-lending-leasing/15.0.0.0.0/samma/Summary%20of%20Enhancements.docx>.

Table 9-4 Enhancement

| Enhancement | Description | Patch |
|--|--|-------------|
| Lease – Amortized Method of Calculation | Support for Amortized lease schedule and rent collection (Advance/Arrears) across Setup, Origination, Servicing, calculators and AOB | 14.12.0.0.1 |
| New Amortization Method (Every Month End) | Monthly interest amortization independent of billing cycle; TAM processing changes | 14.12.0.0.1 |
| External System Data Processing | New outbound account data extract add inbound processing framework (OAC/IRT jobs, lookups) | 14.12.0.0.1 |
| BIP Reports Writing to Input File Processing | Directly write BIP text/csv report to INCOMING_PROCESS_FILE (no MFT), command and config updates | 14.12.0.0.1 |
| Re-design of OFSLL Events framework | Replace DB AQ with Events Log add background service, re-submit/retry, UI and seed updates | 14.12.0.0.1 |
| Asset points Formula Parameter | New account formula parameter to compute Total Asset points by Asset Type at master/associated | 14.12.0.0.1 |

Table 9-4 (Cont.) Enhancement

| Enhancement | Description | Patch |
|--|--|-------------|
| Update Existing Customer/ Business Number | New non-monetary transactions to change Customer / Business across linked accounts with audit | 14.12.0.0.1 |
| Payment Hierarchy: DUE AMOUNT RATIO (INCL CURRENT DUE) | New hierarchy method including current due in ratio | 14.12.0.0.1 |
| NSF on Master Account (Phase I) | Assess NSF only on specified Master/linked account; UI/WS/file additions | 14.12.0.0.1 |
| New Pre-Bill Days Maintenance | Monetary transaction to change pre-bill days with multi-account processing controls | 14.12.0.0.1 |
| Changes to Rescission Transaction | Add "Process Master Associated Accounts" + status handling via lookup for ERROR/IGNORE | 14.12.0.0.2 |
| New Amortization Method (Month End) – Phase 2 | Setup/origination/servicing/ conversion/WS additions incl. Amortization Rate handling | 14.12.0.0.2 |
| Termination and Payoff Quote (Lease) Enhancements | Respect Lease Recovery Type (Fixed/Proportionate), detailed result outputs | 14.12.0.0.2 |
| Events for Payoff Quote | Events support for Payoff Quote group via BATCH_MODE_TXNS | 14.12.0.0.2 |
| Stub/Broken Period Billing | Fiscal-aligned billing, Maturity Dt Basis, Prorate Stub Pmt, calculator/UI/edits/WS support | 14.12.0.0.5 |
| Evergreen Lease Enhancement | Auto-post & renew evergreen, residual reduction child txn, Evergreen Rent balances, UI/WS/ seed | 14.12.0.0.5 |
| New Web Services (PS5) | Payment Arrangement (POST/PUT/GET), Bankruptcy (PUT/GET), Bankruptcy Tracking Attribute (PUT) | 14.12.0.0.5 |
| Existing WS Changes (PS5) | Enrich Account Tracking Fetch, Application Search, Account Detail (more fields incl. schedule/details) | 14.12.0.0.5 |
| Evergreen Payment Method – Standard Payment Amount | Support percentage on Standard Payment Amount for Evergreen | 14.12.0.0.6 |
| Revenue Projections – TAM ("Income Schedule") | Income schedule calc/display, due-date basis option; new UI/seed and exports | 14.12.0.0.6 |
| New Scoring Parameters (Character type) | New character-type scoring inputs (age, education, occupation, etc.); Rescore/Redecision sub-statuses | 14.12.0.0.6 |
| New WS (PS6) | Invoice Detail Update, Invoice Status Update, Fetch Eligible Vendors, Fetch Credit Bureau Report | 14.12.0.0.6 |
| Evergreen condition posting changes | Post "Evergreen" condition using lease closing/maturity add grace logic per method | 14.12.0.0.7 |

Table 9-4 (Cont.) Enhancement

| Enhancement | Description | Patch |
|---|--|--------------|
| Stub/Fiscal Period – Added Validations | Disallow flexible repayment for stub; Prorate flag disabled; disable Balloon in AMZ calculator | 14.12.0.0.7 |
| Conversion – Business Number | Support loading existing business number in conversion (.dat placeholders) | 14.12.0.0.7 |
| Calculator WS Enhancements | Add MaturityDateBasis & ProrateStubPmt to lease amortized calculator request/response | 14.12.0.0.7 |
| Lease Closing Date on Summary | Display Lease Closing Date in Servicing Summary for lease (AMZ) | 14.12.0.0.7 |
| Stub Billing during Evergreen | Stub proration for first evergreen bill when using percentage on Standard Payment Amount | 14.12.0.0.8 |
| Origination – Label Configuration | Enable Label Configuration & Field Access Definition for many Origination tabs; add Romanian | 14.12.0.0.8 |
| Configure Number Generation | New ADF UI to define Account/ Application number patterns, units, checksum; validation | 14.12.0.0.9 |
| CLOB Conversion for API | Upload API .dat via Incoming File WS / UI to App Server; loader jobs to fill API tables | 14.12.0.0.9 |
| Webservice Alert Logging | Per-WS debug level/method, logs accessible in UI; AQ/UTL_FILE/ CLOB routing | 14.12.0.0.9 |
| Configurable Date Format (Flex) | Multiple fixed simple date formats for flex/date fields beyond MM/DD/ YYYY | 14.12.0.0.9 |
| Periodic Fee Maintenance – Multiple Fees | Add FPMF1–FPMF5 families to support multiple recurring PMF configs | 14.12.0.0.9 |
| Master Excess Net Amount (MEA) | Expose ACC_NET_EXCESS_AMT (MEA) in UI & GET Account Details WS | 14.12.0.0.9 |
| Calculate Action Code in AOB | AOB can request calculator action (CALCULATE_PMT/RATE/AMT/ TERM) to derive values | 14.12.0.0.9 |
| Business Only Application Support | Allow business-only applications (no primary person), funding uses business title | 14.12.0.0.9 |
| New WS (PS9) | Application Contract PUT; Servicing Credit Bureau Fetch (GET) | 14.12.0.0.9 |
| Number Generation – Input Cross-reference in UI | Allow Application Cross-reference capture in Origination and use definition for Cross-reference generation | 14.12.0.0.10 |

Table 9-4 (Cont.) Enhancement

| Enhancement | Description | Patch |
|--|---|--------------|
| Webservice Alert Logging (more) | Enable additional WS families (e.g., scheduler, vendor, bureau) for logging | 14.12.0.0.10 |
| Configurable Date Format – Application Search | App Search supports configured date formats; division/date settings | 14.12.0.0.10 |
| Account Details Data Dump (External) | New jobs to generate outbound account details data files based on criteria | 14.12.0.0.10 |
| Repayment Schedule – Lease RENTAL (AMZ) | Detailed schedules for Rental (AMZ), income schedule, evergreen for rental | 14.12.0.0.11 |
| Evergreen End Date | Display evergreen roll-over end date in Summary during evergreen period | 14.12.0.0.11 |
| Income Schedule in WS | Include income schedule in Lease Calculator GET and Account Details GET | 14.12.0.0.11 |
| 1098 Reporting Enhancements | Add 1098 flags/fields to conversion and AOB; behavior clarified | 14.12.0.0.11 |
| Configurable Date Format – Events | Event parameter date inputs respect division fixed simple date format | 14.12.0.0.11 |
| Scheduler WS – Job Code | Extend Scheduler WS to target specific Job Code within a Job Set | 14.12.0.0.11 |
| Batch Reports – Remove Data Access Check | Payment logs and allocation reports bypass data-access checks when run by batch | 14.12.0.0.11 |
| DIS Wrapper Service | Generate PAR URLs to download reports/letters from DIS Object Storage | 14.12.0.0.12 |
| GET Account Details – YTD Block | Add YTD balances struct and opening/posted balances to balance lines | 14.12.0.0.12 |
| Number Generation – Cross-reference with Units | Allow Cross-reference unit combined with others (except App/Ext App) to support copy flows | 14.12.0.0.12 |
| CUP Batch Selection Enhancement | Product-level “Skip User Parameters Calculation” + split CUP jobs per product | 14.12.0.0.12 |
| Cycle Based Fee Tech Restructure | Multi-thread/process alignment for TXNCBC & ITUPRC to avoid duplicates | 14.12.0.0.12 |
| Residual Income Split (Lease) | Split income into “Primary” and “Residual” components; UI/WS/ conversion hooks | 14.12.0.0.13 |
| Stop Accrual & Stop Billing | Add Stop Billing to Stop Accrual; catch-up rules for re-accrual/billing; flags & conditions | 14.12.0.0.13 |
| Metro II – N1 Segment | Report N1 employment segment; new file formats 990/1290/1590/1890 | 14.12.0.0.13 |

Table 9-4 (Cont.) Enhancement

| Enhancement | Description | Patch |
|---|--|--------------|
| Incoming Process File – UI Usability | Download uploaded file data; new error reason display (e.g., lockbox totals) | 14.12.0.0.13 |
| GET Application Search – Business Only | Extend request/response for business attributes (name, tax id, phone, etc.) | 14.12.0.0.13 |
| Extension – Statement Re-generation | Regenerate statements on extended due dates (Loan/Line), consolidation-synced | 14.12.0.0.13 |
| Env & File Upload Misc | Show environment info on Home; file upload uses INTERNAL user date format | 14.12.0.0.13 |
| Delete Conversion/Migration Accounts | Delete also API/I- tables and log actual deleted Account # | 14.12.0.0.14 |
| Clustering of Purge Jobs | Break out archival/purge into granular jobs with dedicated system parameters | 14.12.0.0.14 |
| Cross-reference in References Tab | Add mandatory Cross-reference field to Servicing > References | 14.12.0.0.14 |
| New WS (PS14) | Repossession (POST/PUT/GET), Call Activity GET, Stipulations POST/PUT, Promises POST | 14.12.0.0.14 |
| Existing WS Enhancements (PS14) | Enrich Account Search/Details/ Transaction Details with more fields | 14.12.0.0.14 |
| Unmask SSN in WS (controlled) | Respect UIX_HIDE_RESTRICTED_DATA to unmask SSN in responses | 14.12.0.0.14 |
| Daily Alert Log File | Rotate alert log daily (alert_MMDDYYYY.log) and timestamp entries | 14.12.0.0.14 |
| Data Sanity Reports (DSR) | Release of DSR handbook/checks to pre/post-validate data | 14.12.0.0.15 |
| Asset Billing – Slab Formula Update | Change formula to use CEILING and ROUNDDOWN for slab steps | 14.12.0.0.17 |
| Asset Billing – Min/Max Billing Points | Add min/max billing points as selection criteria separate from Actual Points | 14.12.0.0.17 |
| Change Payment – Consider Amount Paid in Excess | New A/R/Calculator options to use excess when reducing payment via Index/Margin Reschedule | 14.12.0.0.17 |
| Securitization – Metro II Impact | When adding accounts to SOLD pools, backup history for proper K2 reporting | 14.12.0.0.17 |
| WS: IncludeRebatePayoffIndicator | Add IncludeRebatePayoffIndicator for AOB Insurances | 14.12.0.0.17 |
| Archival TXN to O/OO | New jobs PTXARC_BJ_100_11/12 to archive TXNS/TEMP to O/OO tables by parameters | 14.12.0.0.17 |

Table 9-4 (Cont.) Enhancement

| Enhancement | Description | Patch |
|--|--|--------------|
| Trade/Rollover – Enhancements | Payoff Quote formula, trade-eligible flags, accrued interest handling, cross-product trade, AMZ balance carry-forward txn | 14.12.0.0.18 |
| Data Files – Add Email | Add Email Address to many output letters (customer/business) | 14.12.0.0.18 |
| Asset Billing Rate Upload | Add Min/Max Billing Points columns to ABR create/update file layouts | 14.12.0.0.18 |
| GL Setup – Edit Facility | Allow editing Segment Definition (segment/source/translated) and Attribute (type/#) | 14.12.0.0.18 |
| Extension Override – Pre-compute | Support Extension Override for pre-compute loans (with limits) | 14.12.0.0.18 |
| Comments – Export | Export comments to Excel from Comments tab | 14.12.0.0.18 |
| Cycle-based Fees at Global Level | Support FCBC/FCBL config at global fees; frequency code; contract decoupling | 14.12.0.0.20 |
| Equifax XML Upgrade (US) – Phase 1 | XML adapter flow incl. Acro Model; header/score/human-readable persisted | 14.12.0.0.20 |
| Dialer File Extract – Phone & Account fields | Include up to 3 current “permission to call” phones with contact window; add account-level fields | 14.12.0.0.21 |
| Statements – Add Customer/ Business # | Add customer/business number to customer/master/business statements | 14.12.0.0.21 |
| Equifax XML Upgrade – Store More | Persist Public Records, Inquiries, Also Known As, Consumer Statements | 14.12.0.0.23 |
| Equifax XML Upgrade – Remaining Tables | Persist Tradelines, Fraud Messages, Exceptions, Add-On, Collections; debug & stub testing | 14.12.0.0.24 |
| Access Origination Documents in Servicing | Toggle to view Origination vs Servicing documents in Document Tracking | 14.12.0.0.24 |
| Payment Hierarchy – Total Due Spread Ranking | <i>This requirement is not forward ported. It will be planned to release in one of the upcoming patches for 15.0.0.0.0</i> | 14.12.0.0.24 |