Oracle® Oracle Financial Services Lending and Leasing

Release Notes

Release 15.0.0.0.0
G42171-01
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Oracle Oracle Financial Services Lending and Leasing Release Notes, Release 15.0.0.0.0

G42171-01

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Preface

This topic contains following sub-topics:

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

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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.
italic	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
OFSLL	Oracle Financial Services Lending and Leasing
XML	Extensible Mark-up Language
XSD	XML Schema Definition
GL	General Ledger

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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

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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.

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2 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)	• 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	• 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	• 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	• 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

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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	Following jobs have been refined the processing logic to improve the performance: • TAMPRC_BJ_100_01 • OSTPRC_BJ_100_01 • TXNPMT_BJ_100_01 • GLDPRC_BJ_100_01 is now become 4 jobs. Redesigned following jobs, removed dependency on parent job: • TXNACR_BJ_100_01 • TABACC_BJ_100_01 Deprecated TXNACR_BJ_100_02 and TABACC_BJ_100_02 jobs.
Web Services Enhancements	
Account GET Service	• Included new tag 'Suspicious' at Customer/Business Details in 'Account GET service'.
Account Onboarding Service	Under 'References', added cross-reference number element.
	New web services added: • Deficiency – POST, PUT, GET • Create Customer - POST
	• Existing 'Stipulations' POST & PUT service has enhanced with following changes: – 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.

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- 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.

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- 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.

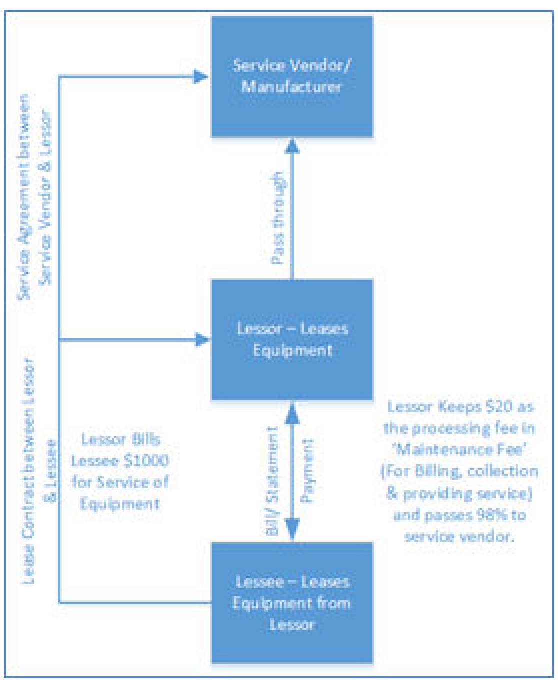
- A passthrough is a portion of a payment received by a lessor from a lessee that is paid to a vendor. The payment that the lessor makes to the vendor is known as a passthrough.
- **Example:** The service vendor provides the lessor with photocopiers. The lessor leases photocopiers to corporate customers, 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.



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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.

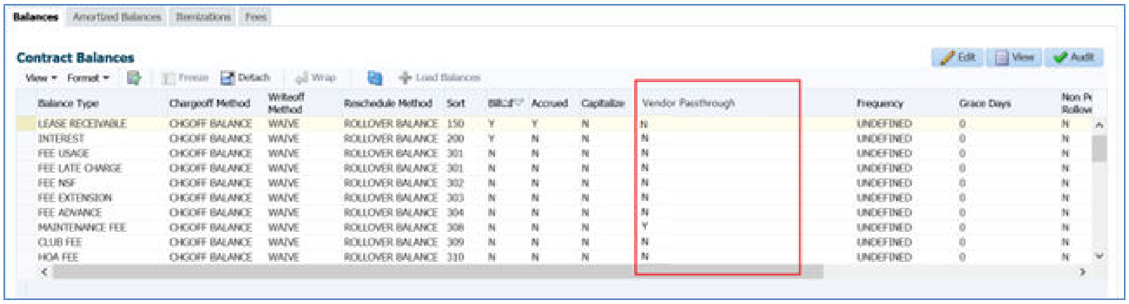
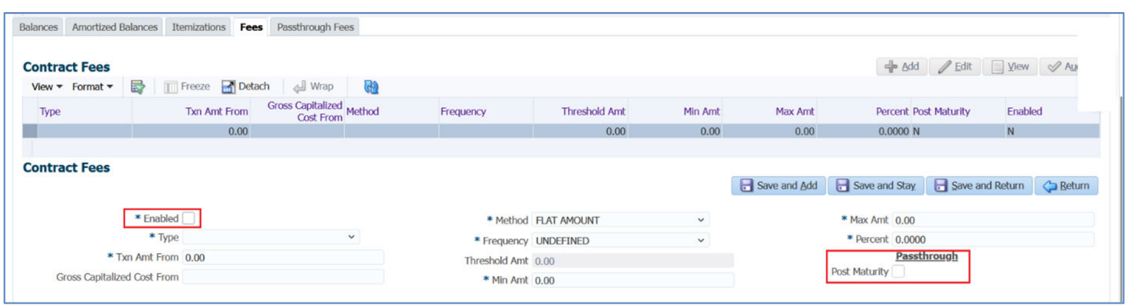


Table 2-2 Setup Changes

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	This indicates that a certain balance is enabled for 'Pass-through'. For the current scope, the pass-through flag is supported for 'Fee Balances'. 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.'**

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



Changes:

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- 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).

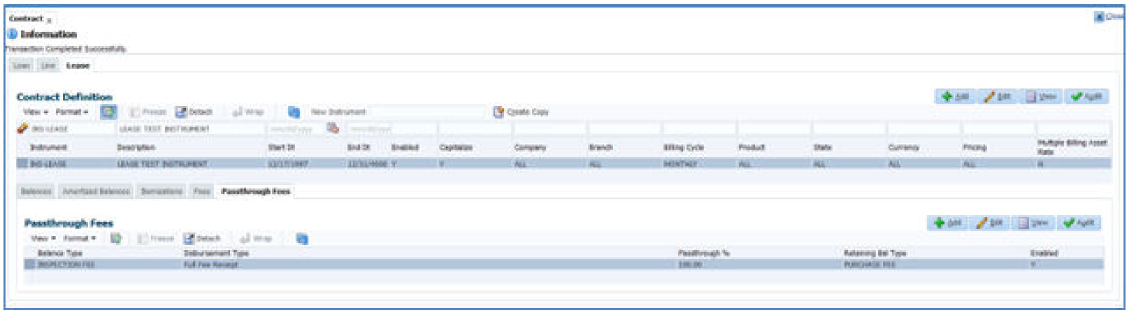

Table 2-3 Passthrough Fees

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.

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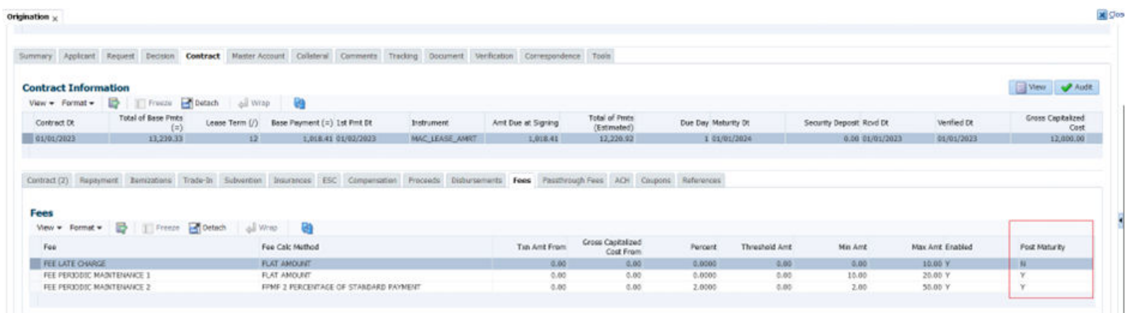
- Retaining Balance Type has passthrough flag = N.
- System should not allow to configure same Periodic fee more than once on an account for passthrough. If the user tries to configure the duplicate fee, raise an error: "Same Fee type cannot be configured."

> **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.

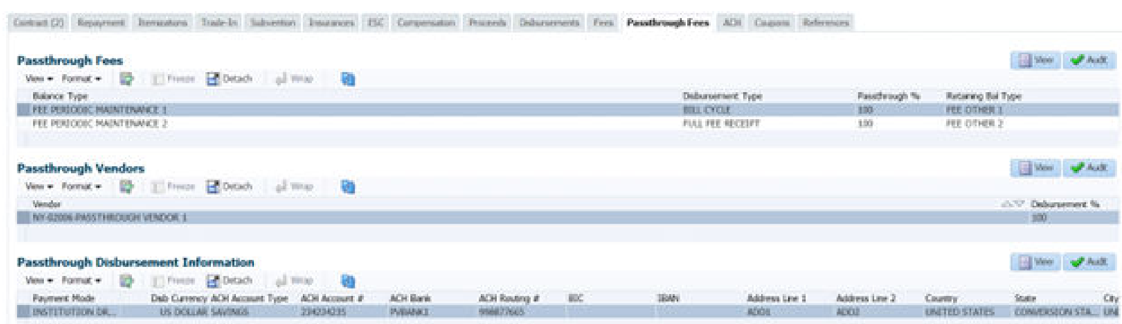


Table 2-4 Passthrough Vendors

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.

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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. • 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	

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Table 2-5 Passthrough

Block	Behaviour	Validations
Passthrough Fee Block	• 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.	• 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:** • System should display the list of vendors belonging to the account company and status = ACTIVE.	• 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

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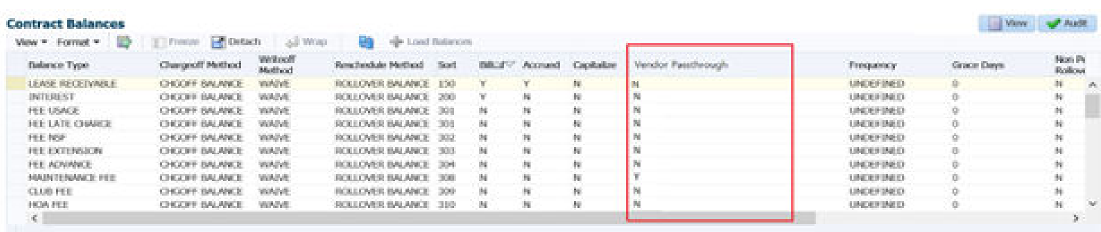
Table 2-6 (Cont.) Edits are applicable only for the Lease

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.



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

This topic describes about handling vendor passthrough during servicing stage.

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Table 2-7 Disbursement Method

Balance Type	Applicable Disbursements	Example / Details
Maintenance Fees	**PASSTHROUGH_DISBURSE_MTHD_CD** • Billing Date • Full Fee Receipt	**Billing Date:**This type is handled through Fee configuration. If Disbursement = Billing, the system does the following actions: 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). **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: 1. Creates a fee entry and fee split at the time of bill generation. 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).

2.1.7 Passthrough History Table

This topic describes about passthrough history table.

Servicing → Passthrough History Table

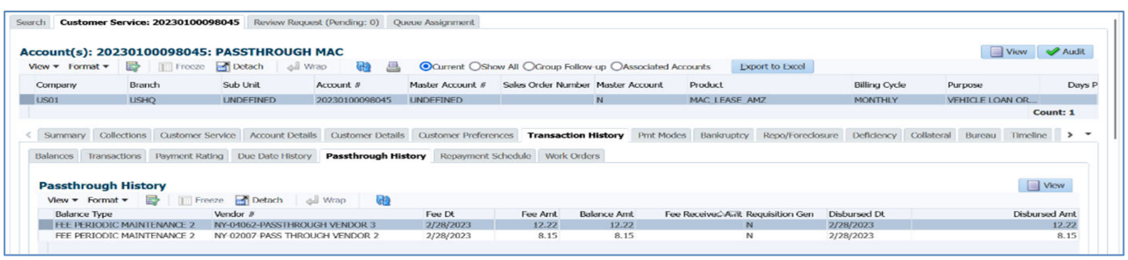

Table 2-8 Field and Description

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

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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

Transaction Code	Description	Group	Action	Monetary	System Defined	Enabled	Transaction/ Balance Type	Statement Transaction Type	Batch	Manual	Statement Print	General Ledger	Event	Reconciled Master Transactions
	Passthrough Definition	Account Non Monetary	POST	N	Y	Y	NONE	NONE	N	Y	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_MTHD_CD.

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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: • Transaction Date • Balance Type • Disbursement Type • Passthrough • Retaining Balance Type • Original Vendor • Comments (if required)	If Transaction posted successfully	**Prerequisites to use this transaction:** • 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:** • 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.	

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2.1.10 Passthrough Vendor Change

This topic provides the information about the passthrough vendor change.

Table 2-14 Passthrough Vendor Change

Transaction Code	Description	Group	Action	Monetary	System Defined	Enabled	Transaction/ Balance Type	Statement Transaction Type	Batch	Manual	Statement Print	General Ledger	Event	Reconciled Master Transaction
	Passthrough Vendor Change	Account Non Monetary	POST	N	Y	Y	NONE	NONE	N	Y	N	N	N	N

Table 2-15 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.
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	

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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: • 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.

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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.

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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.

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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.

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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.

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- 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).

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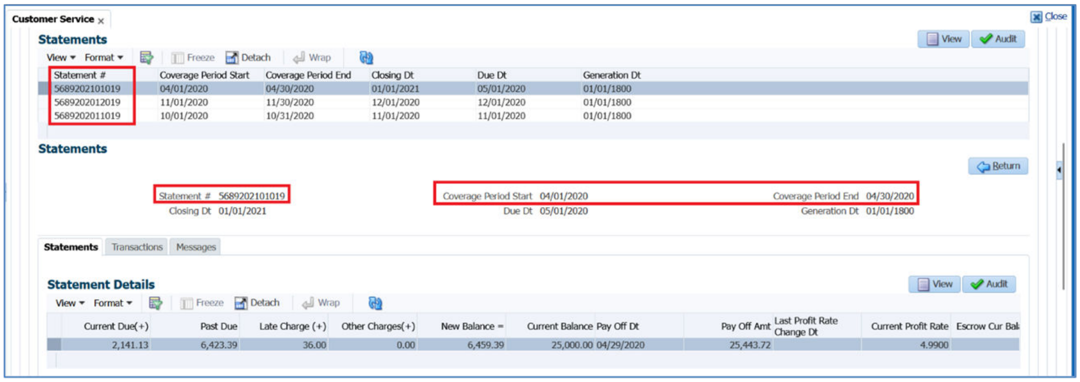
3. **Impact on existing customers:**
   - After applying the change, ODD2 and ODD3 output files will have statement numbers and can be configured in BIP to print in the report.
   - If configured, the system will start printing statement numbers in future statements. (Cannot generate/print numbers for 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.

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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.

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- 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.

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- 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).

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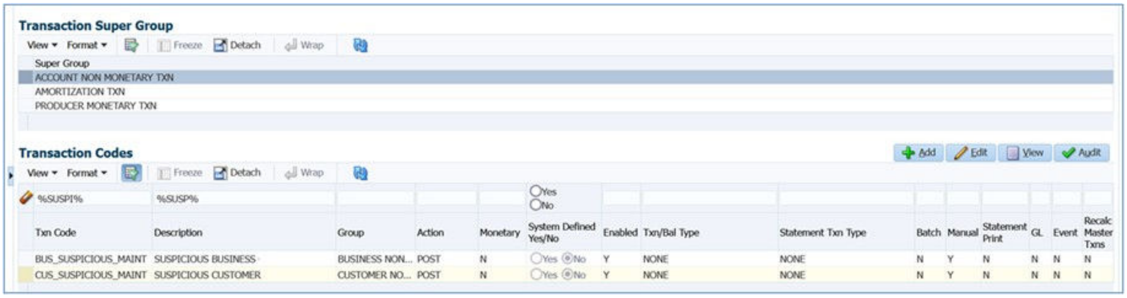

Table 2-23   Transaction Codes

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.

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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.

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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:

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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.ARU_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.ARU_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.

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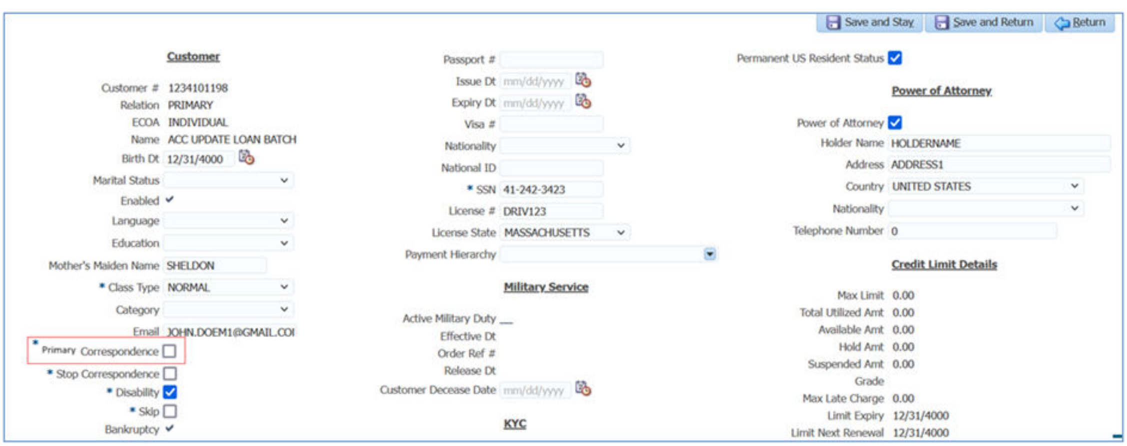
Introduced a new non-monetary transaction → CUSTOMER CHANGE CORRESPONDENCE (CUS_CHANGE_CORR)

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.



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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.

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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	**User Interface:** • Funding • Transaction posting (add new customer) **Web Service:** • 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.

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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 = 'ACCNUM1001' 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

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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):

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- 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.

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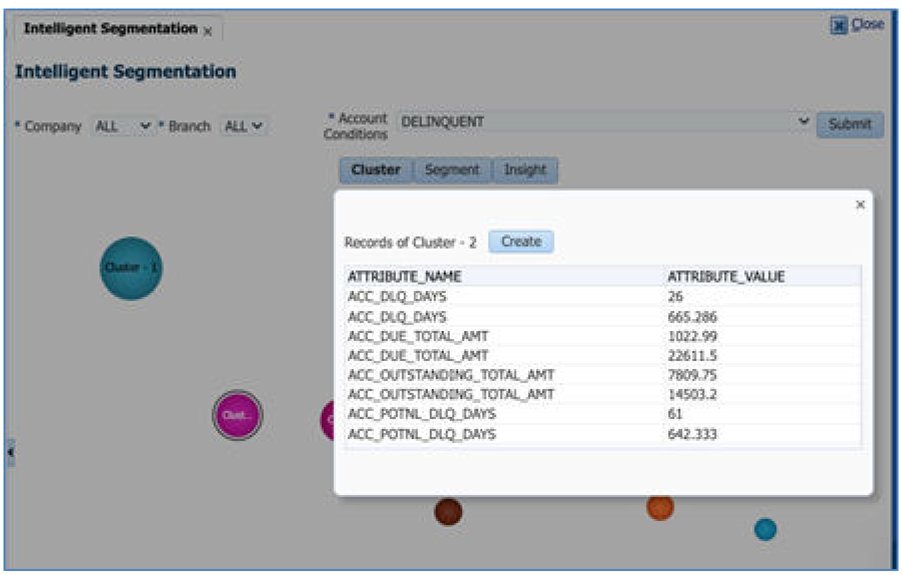
Create:

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.

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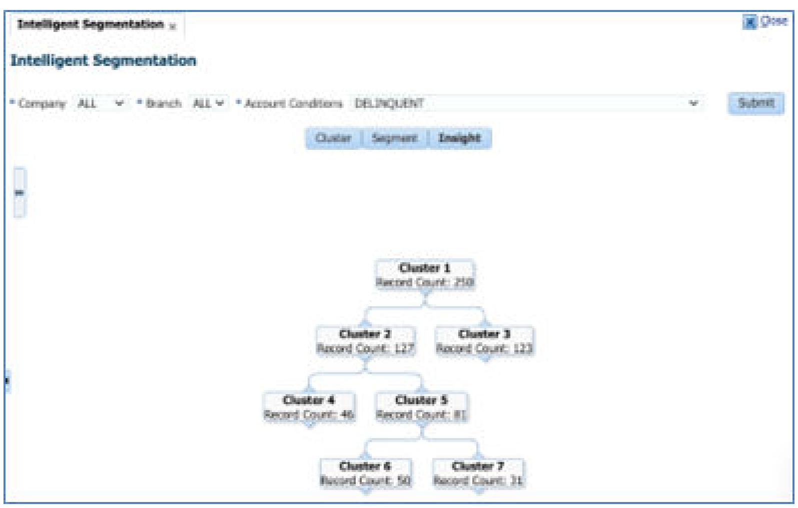
Select a cluster and system that gives the capability to create a Cluster as a Queue with the Criteria.

> **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:

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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

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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.

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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/15.0.0.0.0/seeda/Seed_data_15.0.xlsx.

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4
Security Fixes

-NA-

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5 Limitations and Open issues

-NA-

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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

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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
		Database Server		Oracle Database Enterprise Edition	19.28.0.0.0
		Reporting Server		Oracle Web Logic Enterprise Edition (Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.4.0
				Oracle JDK	jdk1.8.0_451
				Oracle Analytics Publisher	8.2.0
		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

Note

Organizations must evaluate their needs for Oracle Partitioning License option.

Note

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

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8 Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library – https://docs.oracle.com/en/industries/financial-services/financial-lending-leasing/15.0.0.0.0/licen/

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9

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/ofsll_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

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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

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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

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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

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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

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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

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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

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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	*This requirement is not forward ported. It will be planned to release in one of the upcoming patches for 15.0.0.0.0*	14.12.0.0.24

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