Below is a consolidated, de-duplicated grouping of enhancements by nature of change across 14.12.0.0.x.

**Lease (Calculation, Lifecycle, UI)**

* Amortized method fixes, amortization method “Scheduled Based (Month End)”, TAM monthly-end recognition
* Lease Termination & Payoff Quote enhancements honoring Lease Recovery Type (Fixed/Proportionate)
* Events for Payoff Quote (group supported in events)
* Stub/Broken period billing + fiscal alignment; calculator and setup support
* **Evergreen:** Auto-post & renew, residual reduction transaction, EVG Rent balances; “Evergreen End Date” on summary; stub handling during evergreen; new payment method “% on Standard Payment Amount”
* Lease RENTAL (IBL + Amortized) supports detailed repayment schedule, TAM, recovery types, evergreen
* Stop Accrual & Stop Billing, with Start Accrual catch-up rules (Amortized/IBL) and conversion/WS flags
* Income Schedule views (servicing GL > Income Schedule; calculator GET)
* Excess payment → memo handling for Rent Factor lease

**Payments, Allocation & Hierarchies**

* New Payment Hierarchy: DUE AMOUNT RATIO (INCLUDING CURRENT DUE)
* Master Excess Allocation (new batch TXNMEA; “Net Excess Amt (MEA)” field; consolidation into statements)
* NSF on Master Account (phase I & II; UI/WS/NACHA handling; NsfFeeAccountNumber/NsfFeeOnMaster)
* New payment hierarchy: Total Due Spread – Ranking (ranked spread cycles across assoc/master; line-of-credit focus)
* Payment Arrangement web services (create/update/fetch)
* Payment Maintenance/Refund improvements (partial credit refund validation; export; batch behaviors; error messaging)

**Fees & Charges (Late Fee, Periodic, Global)**

* Periodic Fee Maintenance multiple configurations (FPMF1…FPMF5)
* Global support for FCBC/FCBL at product fees; frequency alignment controls via Reschedule Bill Cycle txn; backdating behavior
* Late fee assessment fixes across backdated/repost scenarios (numerous corrections)

**Credit Bureau / Metro II / 1098**

* Metro II N1 segment (Employment) & file-format variants
* Metro II K2 segment (Purchased From/Sold To) with securitization/“Owner” validation and conversion “Purchased From/Date” support
* DOFD/payment rating/status stabilization across reversals, repo, paid-off, acceleration (many corrections)
* Equifax XML adapter: US + Canada upgrades, new sections stored (Inquiries, AKA, Public Records, Collections, Exceptions, Fraud, Add-Ons), OAUTH/basic config via WL keystore; WS fetch
* 1098 reporting enhancements (flags via AOB/conversion; reported amount fields; 1098c format move col 248→288)

**Calculator & Income/TAM**

* Lease calculator: new inputs (Maturity Dt Basis, Prorate Stub Pmt), #Days, Stub indicator; “Amortization Rate” handling and mandatory edits; Income Schedule projections
* AOB “Calculate Action Code” (CALCULATE\_PMT/RATE/TERM/AMT) to pre-calc before boarding
* Rate change/Change Payment: “Change Payment Adjustment Method” (ALWAYS/NEVER/only increase/only decrease)
* TAM income recognition monthly-end and projection report alignment

**Conversion / Migration**

* CLOB conversion via incoming file WS (API\*.dat to INCOMING\_PROCESS\_FILE)
* Delete process for conversion/migrated accounts (clean API/i-tables)
* Business Number support in conversion (existing business)
* Lease closing date population for conversion
* Flex date format honoring on application search/events; INTERNAL user division dependency
* Recourse fields & edits (AOB/conversion), borrower-on/off SCRA support on non-primary via configurable relations
* Data Sanity Reports (DSR) handbook/process introduced

**Reports, Statements, Data Files**

* DIS (Object Storage) PAR wrapper, standardized BIP dest → object storage; daily alert log rolling with timestamp
* Master Customer Statement: consolidation guard (skip if any assoc statement missing)
* Statement re-generation after Extension (Loan/Line)
* Output Data Files: add email; statement extract add customer/business number; dialer extract enrich (phones, best-day, account KPIs)
* Access Origination Documents from Servicing (toggle radio)
* Removed data access check for specific batch reports; performance/robustness improvements in BIP and GL reports

**Number Generation**

* Configurable number generation (account/application) with Units (SYS\_SEQ, USER\_SEQ, date units, CONSTANT, XREF/APP\_NUM/EXT\_APP\_NUM); enable/validate sequence; copy flows
* Use Application XREF from UI (origination) and allow XREF alongside other units

**Events, Webhooks, Scheduler, Queues**

* Events framework redesign (remove AQ; new EVENTS\_LOG and service)
* Add events for Payoff Quote group (BATCH\_MODE\_TXNS)
* Event/Webhook debugging; DB server log access; event parameter date format; new “USER INPUT” value type in event actions
* Scheduler WS add JobCode control and expanded response
* Queue/Collections: QCS/QCC stability + performance; batching behavior tightening

**Trade / Rollover**

* Trade/Rollover enhancements: payoff function for equity calc, accrued interest handling switch, product match relaxation (Loan↔Line), pre-compute interest rebate, “Amortize Balance Replacement” non-monetary txn, trade-eligible flag across asset types, handling pending accounts

**Asset Billing**

* Rate calc SLAB\_FORMULA updated (CEILING, ROUNDDOWN)
* Min/Max Billing Points in selection; file upload support; allow rate definition change-over between cycles
* Asset Points formula parameter enhancement (master + associates); performance tuning in batch

**Evergreen**

* Auto renew + EVG rent balance set; residual reduction txn; stub proration at evergreen start when "% of standard payment"; Evergreen End Date on summary

**Scoring & Origination UX**

* New character-type scoring parameters (age, education, occupation, marital, tenure, counts), Rescore/Redecision sub-statuses
* Business-only application support (suppress primary applicant blocks where applicable)
* Origination label configuration & field access (incl. Romanian)
* GET Application Search additions for business-only

**Setup / UI / Admin**

* Global date format for flex-table fields, application search, event params
* GL Setup: allow editing Segment/Source/Translated Value; Attribute Definition editable
* Field Access to Vacation Ownership; Leasing/Collateral UI fixes; Environment details in home

**Batch Jobs / Housekeeping**

* TAM/ACR/TXN jobs: numerous performance, commit, and resiliency improvements; clustering of archival/purge jobs with granular parameters
* Account data outbound dump batch (ODD2) and selection lookups