

# Oracle® Financial Services Lending and Leasing

## Line Origination User Guide



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# Preface

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- [Before You Begin](#)
- [Module Prerequisite](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
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- [Module Post-Requisites](#)

## Purpose

The purpose of this user guide is to assist users of Oracle Financial Services Lending and Leasing in effectively navigating and utilizing the system's features and functionalities. This guide provides step-by-step instructions, detailed explanations, and best practices to help users perform lending and leasing operations with accuracy, efficiency, and compliance.

## Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

## Module Prerequisite

Specify **User ID** and **Password**, and login to Homescreen.

## Audience

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

## Documentation Accessibility

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## Conventions

The following text conventions are used in this document:

**Table Conventions**

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

## Acronyms and Abbreviations

User may find the following acronyms/abbreviations in this manual.

**Table Acronyms and Abbreviations**

Acronyms	Abbreviations
AP	Accounts Payable
ACH	Automated Clearing House
AMT	Amount

Table (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
ADP	Application Development Framework
ECOA	Equal Credit Opportunity Act
ESC	Extended Service Contracts
SME	Small Medium Enterprise
CLOB	Character Large Object
LHS	Left-Hand Side
LTV	Loan to Value Ratio
GL	General Ledger
SSN	Social Security Number
DTI	Debt-to-Income
PTI	Payment-to-Income
ID	Identification
FICO	Fair Isaac Corporation Score
LOV	List of Values
DT	Date
MDB	Message-Driven Bean
MSA	Metropolitan Statistical Area
GRI	Generic Recovery Interface
KYC	Know Your Customer
JMS	Java Message Service
OFSL	Oracle Financial Services Lending and Leasing
OS	Operating System
UI	User Interface
XML	Extensible Markup Language

## Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

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

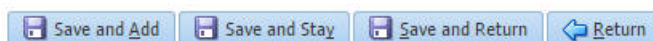


Table Basic Actions

Basic Actions	Description
<b>Save And Add</b>	Click to save and add a new record. This button is displayed when user click <b>Add</b> button.
<b>Save and Stay</b>	Click to save and remain in the same page. This button is displayed when user click <b>Add/Edit</b> button.
<b>Save And Return</b>	Click to save and return to main screen. This button is displayed when user click <b>Add</b> or <b>Edit</b> buttons.
<b>Return</b>	Click to return to main screen without modifications. This button is displayed when user click <b>Add</b> , <b>Edit</b> or <b>View</b> buttons.

The Payment maintenance screens consist of the following actions.



**Table Basic Actions**

Basic Actions	Description
<b>Post and Stay</b>	Click to post the transaction and remain in the same section. This button is displayed when user click <b>Modify Payment/Modify Payment Transaction</b> button.
<b>Post and Return</b>	Click to save and return to main section. This button is displayed when user click <b>Modify Payment/Modify Payment Transaction</b> buttons.
<b>Return</b>	Click to return to main section without modifications. This button is displayed when user click <b>Modify Payment/Modify Payment Transaction</b> buttons.

The summary screens consist of the following navigations.

**Table Navigations**


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

Along with the basic actions, the following buttons are available for specific actions.

**Table Buttons for Specific Actions**

Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.

Table (Cont.) Buttons for Specific Actions

Basic Actions	Description
	Download File - Click to download the details of selected data.

## Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available:

- Add
- Edit
- View
- Audit



When user click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

Table Basic Operation

Basic Operation	Description
<b>Add</b>	Click to add a new record. When user click <b>Add</b> , the system displays a new record enabling user to specify the required data. It is mandatory to specify details for the fields marked with "*" symbol.
<b>Edit</b>	Click to edit an existing record. Select the record user want to edit and click <b>Edit</b> . The system displays an existing record in editable mode. Edit the required details.
<b>View</b>	Click to view an existing record. Select the record user want to view and click <b>View</b> . The system displays the record details in display mode.
<b>Audit</b>	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which user want to view the audit info and click <b>Audit</b> . The system displays the details tracked for that field.
<b>Close</b>	Click to close a screen or a record. When user try to close an unsaved, modified record, then the system alerts user with an error message. User can click <b>Yes</b> to continue and <b>No</b> to save the record.

## Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen.

# 1

## Navigation

This topic provides information about navigation within the application, helping users access and manage screens efficiently.

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

### Note

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

The document is organized into below topics:

- [Template and Navigation](#)  
This section provides a brief input on the template and navigation of the system.
- [Accessibility](#)  
This topic provides information about accessibility features that ensure the system can be used effectively by individuals with diverse abilities.

## 1.1 Template and Navigation

This section provides a brief input on the template and navigation of the system.

Details are grouped into two categories to enable easy understanding. These include:

- [Home Screen](#)  
This topic describes the information about the home screen.
- [Screen Navigation](#)  
This topic explains screen navigation using panes and search options.
- [Screens](#)  
This topic provides information about the screens and their functions within the application.

### 1.1.1 Home Screen

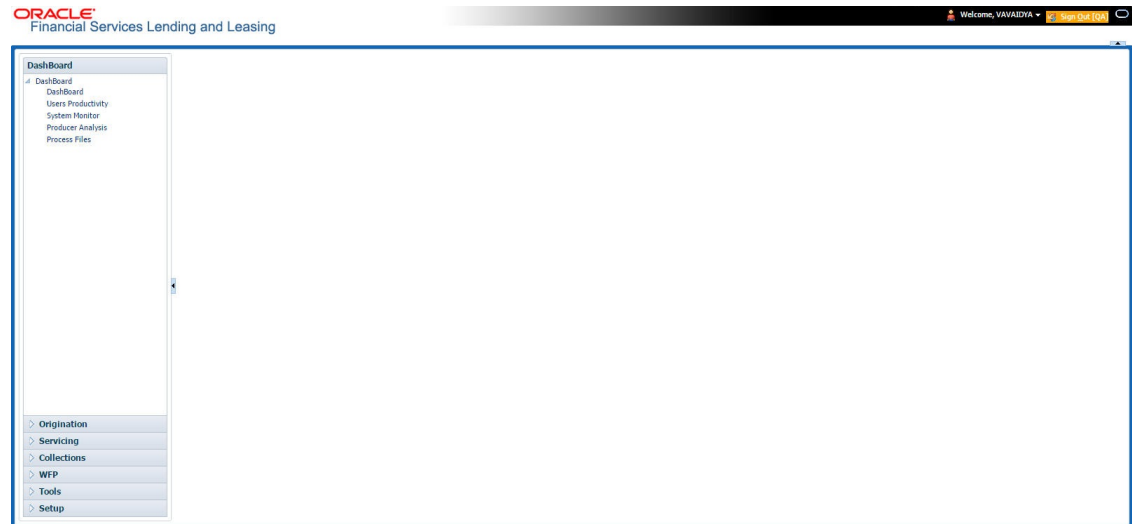
This topic describes the information about the home screen.

Once user login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

- Header
- Left Pane
- Right Pane/Work Area

Figure 1-1 Home Screen



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

The **About** screen displays.

Figure 1-2 About

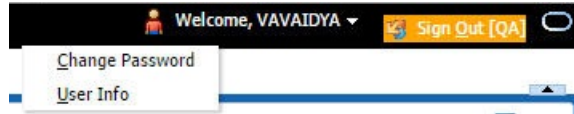


## Header

In the Header, system displays the following:

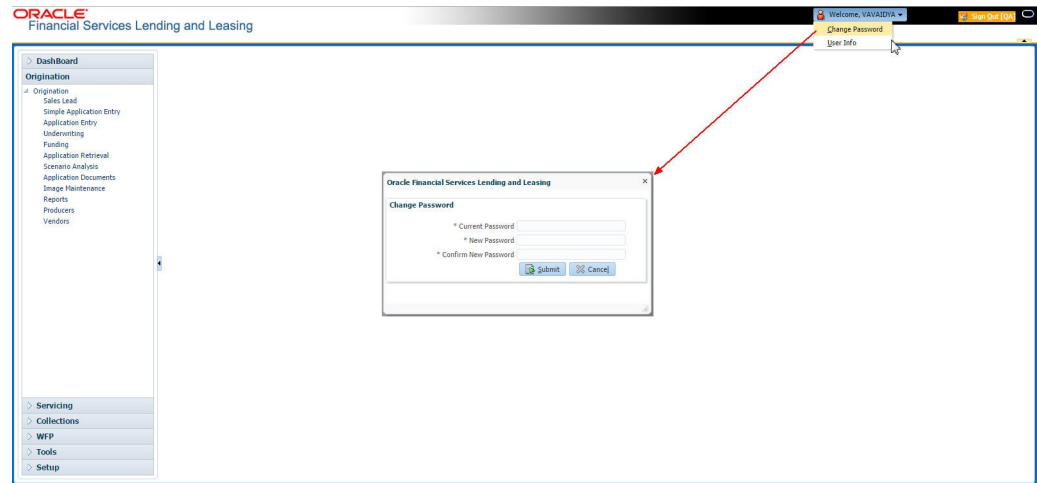
- **Sign Out** - Sign Out option along with the application environment details based on information maintained in ENVIRONMENT\_TYPE\_CD lookup code.
- **User ID** that user have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

**Figure 1-3 User ID - Options**



1. Click the **Change Password** to change the current password.  
The **Change Password** screen displays.

**Figure 1-4 Change Password**



For more information on fields, refer to the field description table.

**Table 1-1 Change Password - Field Description**

Field	Description
<b>Current Password</b>	Specify the current password.
<b>New Password</b>	User wish to maintain as a new password.
<b>Confirm Password</b>	Re-enter the new password.

2. Click **Submit** to change the password.
3. Click the **User Info** to view the current user information.

The **User Info** screen displays.

Figure 1-5 User Info

For more information on fields, refer to the field description table.

Table 1-2 User Information

Field	Description
<b>Organization</b>	Displays the organization name.
<b>Division</b>	Displays the specific subdivision or department within the organization.
<b>First Name</b>	Displays the user's first name.
<b>Last Name</b>	Displays the users last name.
<b>Responsibility</b>	Displays the users role or access level within the system.
<b>GL Post Date</b>	Displays the General Ledger posting date assigned to the user.
<b>Last Login Date</b>	Displays the last time and date the user logged into the system.
<b>Session Language</b>	Select a language that user need to set for the session, from the drop-down list.
<b>Debug Enabled Ind</b>	Check this box to enable the debug indicator.
<b>Time Zone Level</b>	Select the time zone level from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>– <b>Application Server Time Zone</b></li> <li>– <b>Company Branch Time Zone</b></li> <li>– <b>User Time Zone</b></li> </ul>
<b>User Time Zone</b>	The specific time zone setting for the user session.
<b>Company Branch Time Zone</b>	Displays the company branch time zone.
<b>Server Time Zone</b>	Displays the time zone in which the application server is running.
<b>Skin Family</b>	Select the skin family from the drop-down list.

In this screen, apart from viewing the user info, user can also set Session Language, enable error log, and specify the time zone preference.

**Debug Enabled Ind** – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

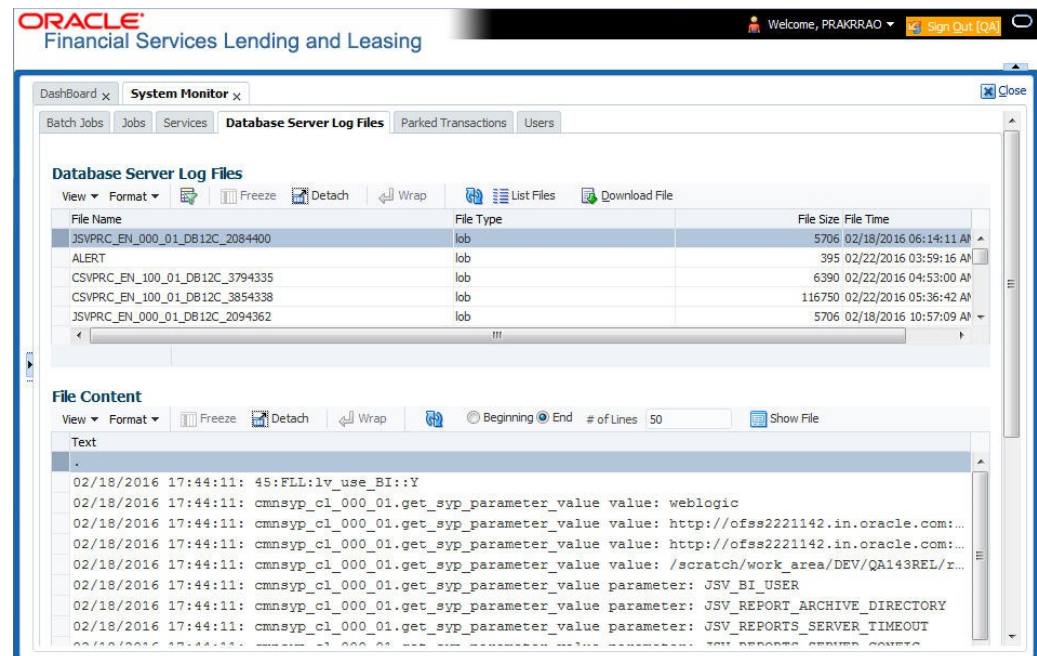
**Table 1-3 System Parameter**




System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server. If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

- Navigate to the **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Database Server Log Files**.

The **Database Server Log Files** screen displays.

**Figure 1-6 Database Server Log Files**



- User can click on  **List Files** button to view the list of logged files.
  - Click on  **Show File** button to view the selected file contents in the **File Content** section.
  - User can also click  **Download File** button to extract a copy of debug details.
  - Click **Submit** to save the changes or **Close** to close the screen without changes.
- NextGenUI** - This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates.

This option is enabled only, if the corresponding system parameter is enabled in the base system as configured by user system administrator. For more information, refer to **Appendix - Oracle JET Interface** section in Servicing guide.

This section consists of the following topic:

- [Time Zone Preference](#)  
This topic provides information about setting and managing time zone preferences in the application.

### 1.1.1.1 Time Zone Preference

This topic provides information about setting and managing time zone preferences in the application.

**Figure 1-7 User Info**

The screenshot shows the 'User Info' window in the Oracle Financial Services Lending and Leasing application. The window title is 'Oracle Financial Services Lending and Leasing'. The 'User Info' section contains the following fields:

Organization	DMC	Time Zone Level	USER TIME ZONE
Division	US01	User Time Zone	UNDEFINED
First Name	VARSHA	Company	US/CENTRAL (CENTRAL STANDARD TIME)
Last Name	VAIDYA	Branch Time Zone	
Responsibility	SUPERUSER	Server Time Zone	ASIA/CALCUTTA (INDIA STANDARD TIME)
GL Post Date	02/10/2016	Skin Family	Skyros (Default)
Last Login Date	02/10/2016 03:21:07 AM		
Session Language	DEFAULT		
Debug Enabled Ind	<input type="checkbox"/>		

At the bottom of the window, there are two buttons: 'Submit' and 'Close'.

User can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependent on database time.

#### **Application Server Time Zone (Server Time Zone)**

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time, if both storage (database server) and display (application server) are in the same time zone.

#### **Company Branch Time Zone (Organization - Division Time Zone)**

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to **Setup**. Under **Setup**, click **Administration**. Under **Administration**, click **User**.
- Under **User**, click **Organization** and select the company or division listed under **Division Definition**.
- In the Display Formats tab, select **Time Zone** and click **Edit**.
- In the Format field, select the required time zone from the adjoining options list and click **Save**.

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

### User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

- Navigate to **Setup**. Under **Setup**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Users**.
- Select the required User record listed in **User Definition** section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

## 1.1.2 Screen Navigation

This topic explains screen navigation using panes and search options.

### Left Window



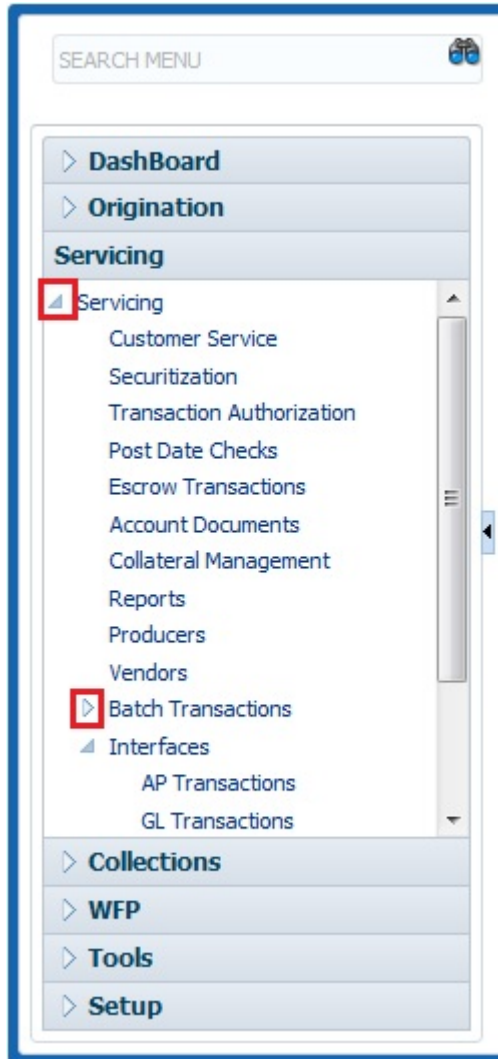
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.

Figure 1-8 Left Pane



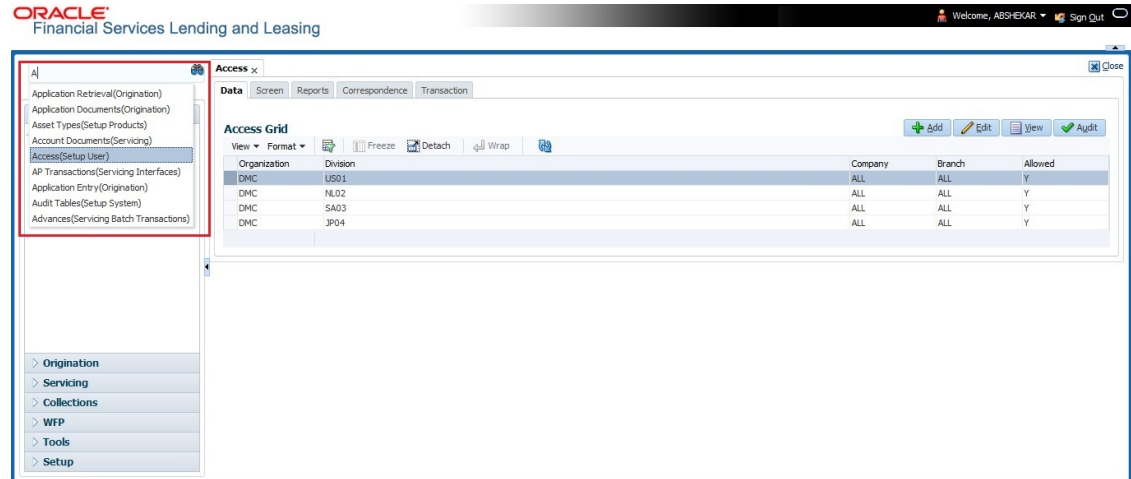
To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link user wish to open.

#### Menu Search in Left Window

In the left window user can make use of the search option to directly search and open the screen that user are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. User can click on the required screen and press **Enter**. The screen is displayed in the main window/work area.

Figure 1-9 Left Pane Search

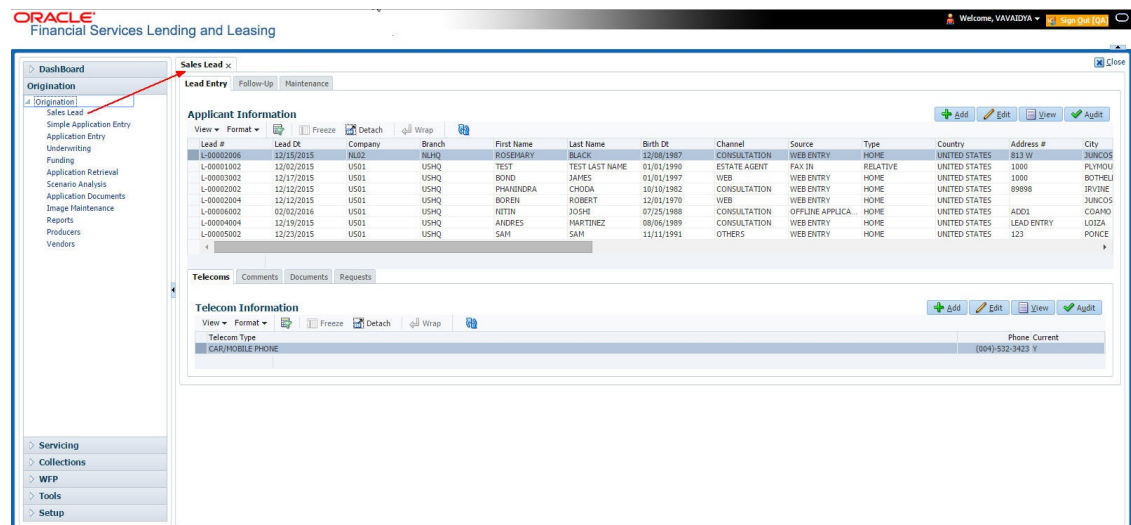


When there are multiple matches with same screen name, user can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

### Right Window

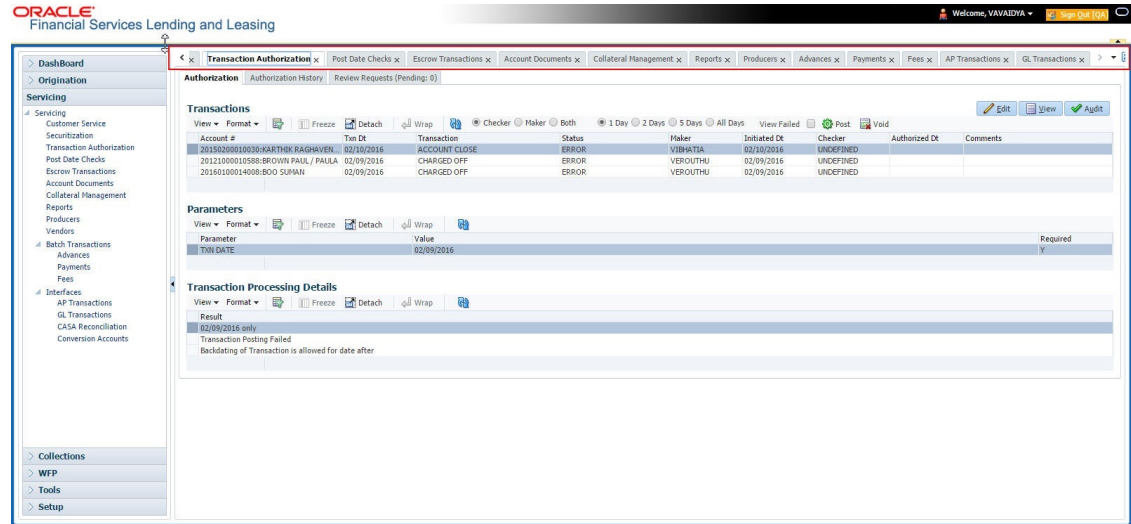
The Right Window can also be termed as work area. When user click the screen link on left pane, system displays the corresponding screen in the right pane.

Figure 1-10 Right Pane



User can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

Figure 1-11 15 Screens



Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. User can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

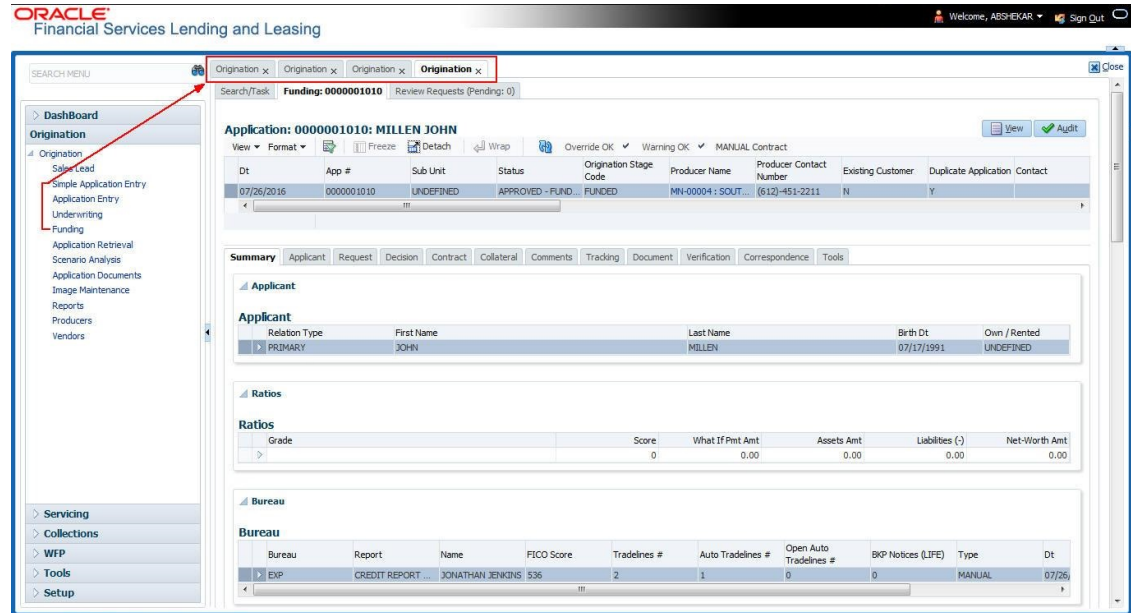
User can also open multiple Applications at the same time as separate tabs in the right window, provided the users system administrator has enabled the option '**Mac\_Multi\_tab\_Ind**' = 'Y' in MENU\_ACCESS table.

Having this option enabled user can view and update a maximum of 15 Applications in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Origination Module Master Tab. In the Left Menu of Origination Module Master Tab, user can open multiple applications by click on the following links. Each successive click, opens a new Origination tab.

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Figure 1-12 Multi Tab - Origination





Few screens in Origination are identical and are linked. Hence, when multi tab option is not enabled, User can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

### Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

As per the above listing, user will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

### Right Splitter/Action Window

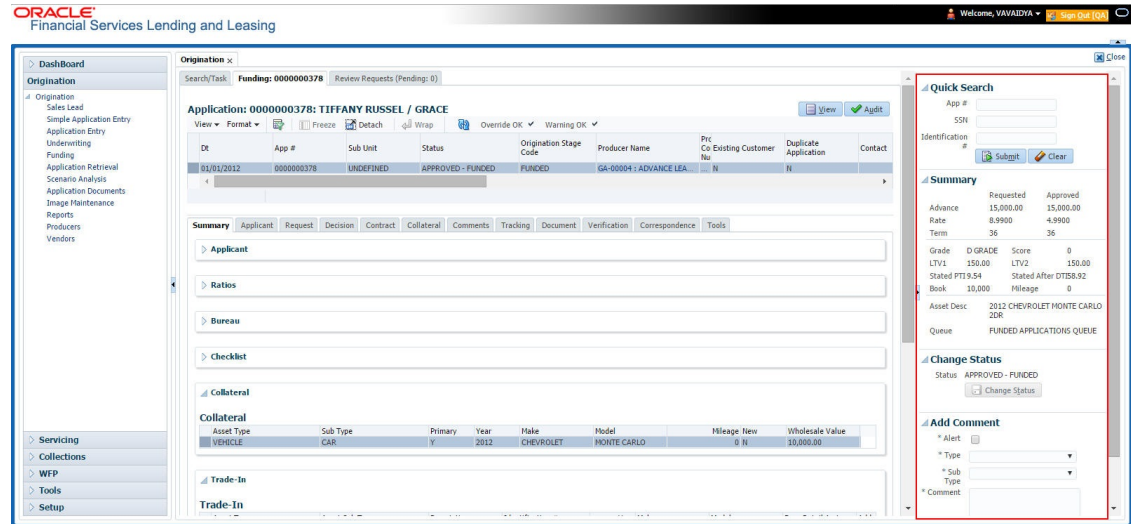
The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. User can access the Right Splitter/Action Window while working on Application screens. User can click  and  to toggle the view of Right Splitter/Action Window.

### Origination Screens

1. Navigate to **Origination**, click **Origination**. Under **Origination**, click **Funding**.

The user can use the Right Splitter/Action Window to do the following:

Figure 1-13 Right Split Window Application







For more information on fields, refer to the field description table.

Table 1-4 Quick Search

Field	Description
<b>Quick Search</b>	It displays the Quick Search section.
<b>App#</b>	Enter the unique Application Number to quickly search for a specific application.
<b>SSN</b>	Enter the last 4 digits of the applicant's Social Security Number for application lookup.
<b>Identification #</b>	If multiple applications or accounts are found during Identification # search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
<b>Submit</b>	Click to execute the search based on the entered criteria.
<b>Clear</b>	Click to reset the entered search fields for a new search.
<b>Summary</b>	Summary section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
<b>Change Status</b>	Use Change Status section to change the application status to next level. If the application edit status is restricted, then the Change Status will be read-only.
<b>Add Comment</b>	Use Add Comment section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

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

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

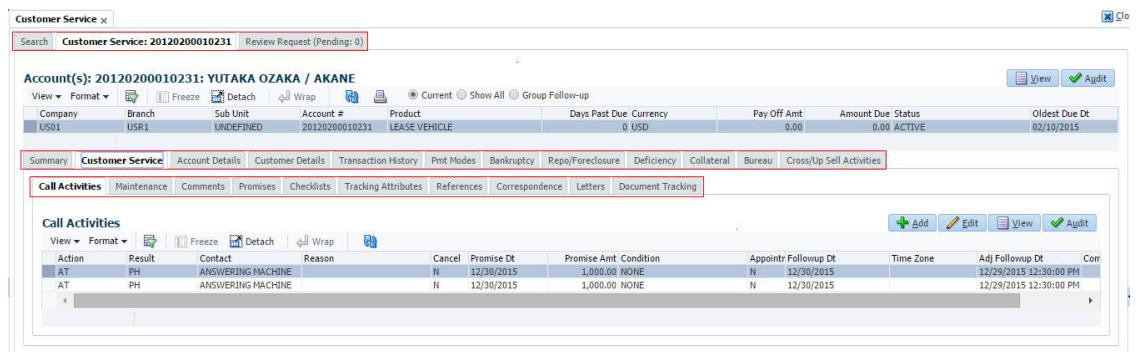
## 1.1.3 Screens

This topic provides information about the screens and their functions within the application.

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when user click the tab under which they are grouped. As similar to the main screen tabs, user can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When user click on **Customer Service** tab, the corresponding tabs are displayed.

**Figure 1-14 Customer Service\_Example**



User can click » to view the hidden tabs, if any.

## 1.2 Accessibility

This topic provides information about accessibility features that ensure the system can be used effectively by individuals with diverse abilities.

This section consists of the following:

- [Understanding Accessibility](#)  
This topic provides information about understanding accessibility features and ensuring inclusive application usage.
- [Application Accessibility Preferences](#)  
This topic provides information about configuring application accessibility preferences to enhance usability for all users.
- [Documentation Accessibility Preferences](#)  
This topic provides information about configuring Documentation Accessibility Preferences to improve readability and ease of use.

### 1.2.1 Understanding Accessibility

This topic provides information about understanding accessibility features and ensuring inclusive application usage.

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application

accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

## 1.2.2 Application Accessibility Preferences

This topic provides information about configuring application accessibility preferences to enhance usability for all users.

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.
- The components within the user interface are optimized for use with a screen reader by default.
- The contents are zoom-able by default, eliminating the need for an application large fonts mode.
- The user interface components auto-detect, if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

## 1.2.3 Documentation Accessibility Preferences

This topic provides information about configuring Documentation Accessibility Preferences to improve readability and ease of use.

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate.

# 2

## Search Function

This topic provides an overview of the search function. It helps users quickly access screens.

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

Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to user as per access provisions & licensing.

The following sections explain the Search options in detail.

- [Search Criteria](#)  
This topic provides information about the Search Criteria used to refine and locate specific results.
- [Searching for an Application](#)  
This topic provides information on searching for an application.
- [Searching for an Account and Customer](#)  
This topic provides information on searching for an account and customer.

### 2.1 Search Criteria

This topic provides information about the Search Criteria used to refine and locate specific results.

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

Figure 2-1 Search Criteria

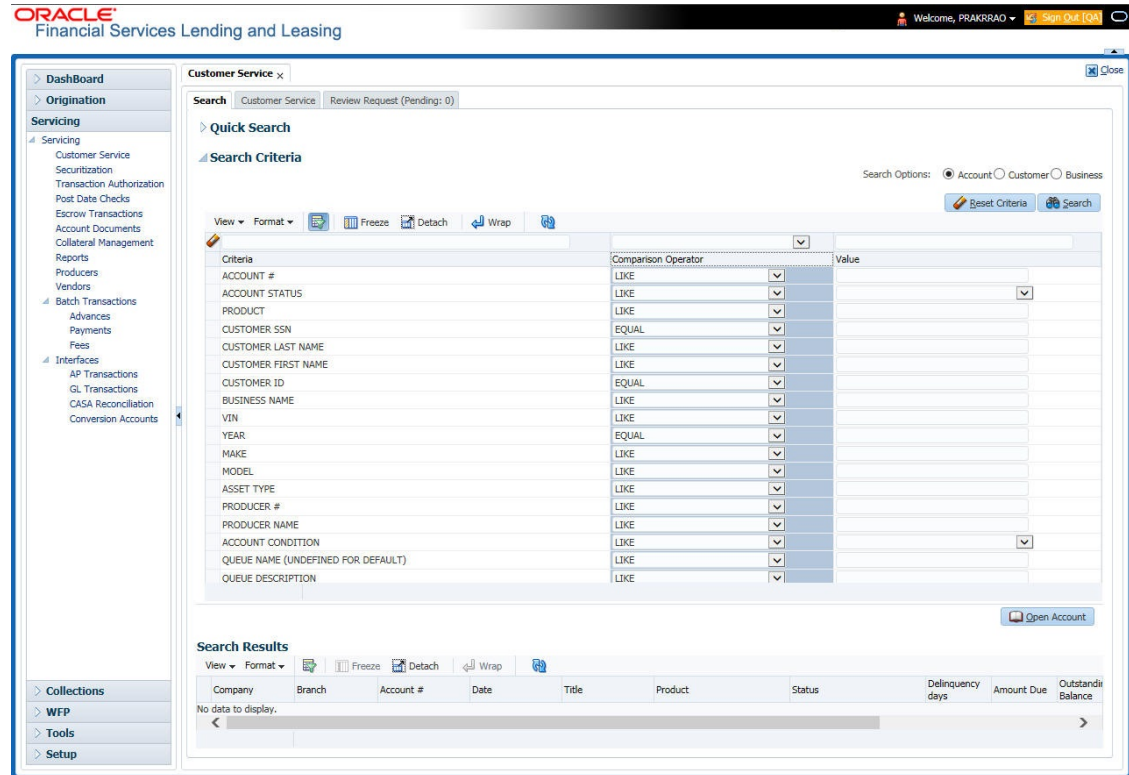


Table 2-1 Search Criteria

Description	Example Expression
<b>LESS THAN</b>	APPLICATION DATE < 01/22/2002 <b>Result:</b> The system searches for all applications created before Jan 22, 2002.
<b>LESS THAN OR EQUAL TO</b>	APPLICATION DATE <= 01/22/2002 <b>Result:</b> The system searches for all applications created on or before Jan 22, 2002.
<b>EQUAL</b>	APPLICANT SSN = 111-22-3333 <b>Result:</b> The system searches for all applications with applicant social security number 111-22-3333.
<b>NOT EQUAL</b>	APPLICANT SSN <> 111-22-3333 <b>Result:</b> The system searches for all applications except those with an applicant whose social security number is 111-22-3333.
<b>GREATER THAN</b>	APPLICATION DATE > 01/22/2002 <b>Result:</b> The system searches for all applications created after Jan 22, 2002.
<b>GREATER THAN OR EQUAL</b>	APPLICATION DATE >= 01/22/2002 <b>Result:</b> The system searches for all applications created on or after Jan 22, 2002.

Table 2-1 (Cont.) Search Criteria

Description	Example Expression
<b>IN</b>	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') IN is used with values that are within parenthesis. <b>Result:</b> The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
<b>NOT IN</b>	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817') NOT IN is used with values that are within parenthesis. <b>Result:</b> The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
<b>IS</b>	VIN IS NULL IS is only used with a value of "NULL". It enables user to search for criteria that has no value; that is, fields where no information is present. <b>Result:</b> The system searches for all applications without a vehicle identification number.
<b>IS NOT</b>	VIN IS NOT NULL IS NOT is only used with a value of "NULL". It enables user to search for criteria that has any value; that is, fields where information is present. <b>Result:</b> The system searches for all accounts with a VIN, vehicle identification number.
<b>LIKE</b>	ASSET TYPE LIKE VEH% LIKE enables user to search for close matches using wildcard characters. <b>Result:</b> The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
<b>NOT LIKE</b>	ASSET TYPE NOT LIKE VEH% NOT LIKE enables user to search for close matches using wildcard characters. <b>Result:</b> The system searches for all applications with asset type other than those starting with the characters "veh."

### Using Wildcard Characters

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

### Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with "1234" for example:

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

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

**12345**

**1234A**

**12340**

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

- 1234
- **01234**
- 098908LKJKLJLKJ00098807**1234**

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

- **A1234**
- **11234**

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

- 1234
- **01234**
- **12340**
- AKJLKJ**1234**128424

Search criteria values of **\_1234\_** will locate character strings of 6 characters that *contain* “**1234**” for example,

- **A1234B**
- **012341**
- **A12341**

### Using Search Criteria Examples

**Table 2-2 Search Criteria Examples 1**

Criteria	Comparison Operator	Value
<b>APPLICATION DATE</b>	EQUAL	05/01/2001

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

**Table 2-3 Search Criteria Examples 2**

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

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

**Table 2-4 Search Criteria Example 3**

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

**Result:** The system searches for all applications with applicant whose first name is “JAN”

- JAN ARBOR
- JAN FISHER

**Table 2-5 Search Criteria Example 4**

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

**Result:** The system searches for all applications with applicant’s first name starting with “JAN”

- JAN ARBOR
- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM

### Application Status

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

Figure 2-2 Application Status

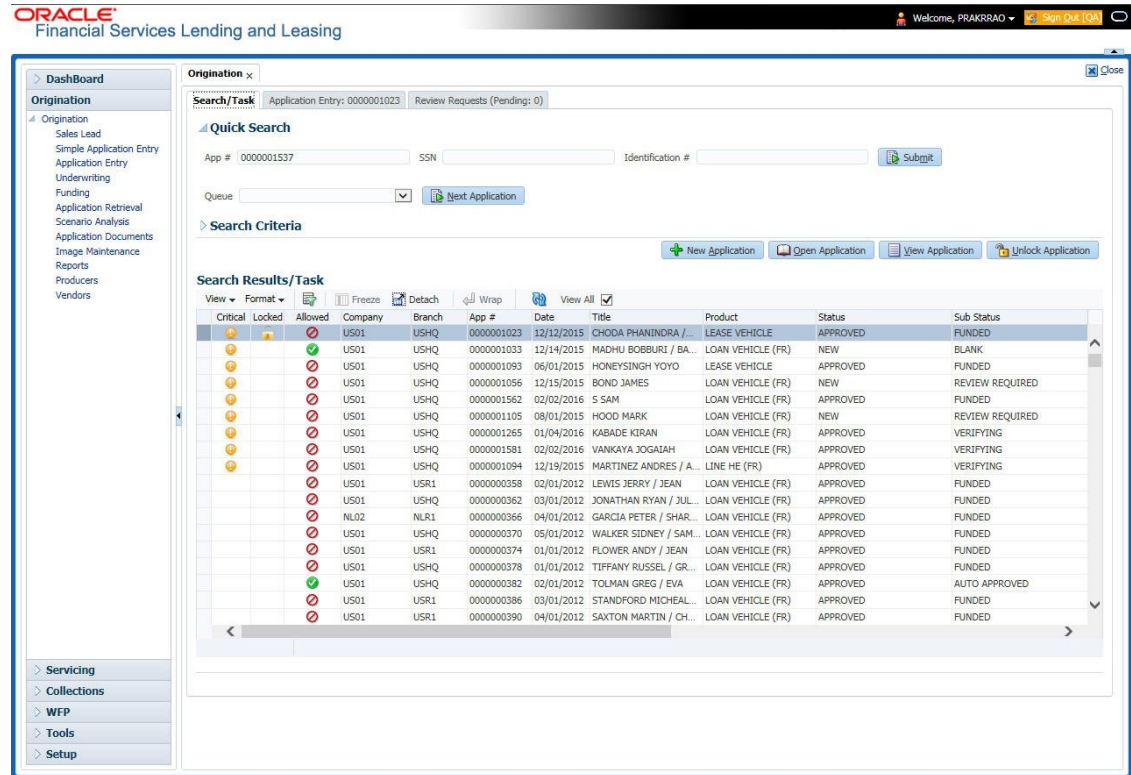


Table 2-6 Application Status

Application Status	Example Expression
<b>CRITICAL</b>	Whenever any application is updated with dealer comments, a system generated alert will be posted in the application and a critical icon would be displayed in this column against that application. Once User has acted on the critical item, the alert flag should be manually be unchecked by the User to remove the <b>Critical</b> flag on the application.
<b>LOCKED</b>	An application already opened by another User will have a <b>lock</b> icon in this column against the application. User with appropriate privileges can <b>unlock</b> the application and proceed.
<b>ALLOWED</b>	This field displays whether user can open the application from the respective Origination Screen or not i.e. if the application is in decision stage, a red flag will be displayed in Application Entry stage indicating that the application can only be viewed and User has to open the application in Underwriting for further action. User can also see a green flag in Underwriting against this application indicating that it can be actioned in Underwriting.

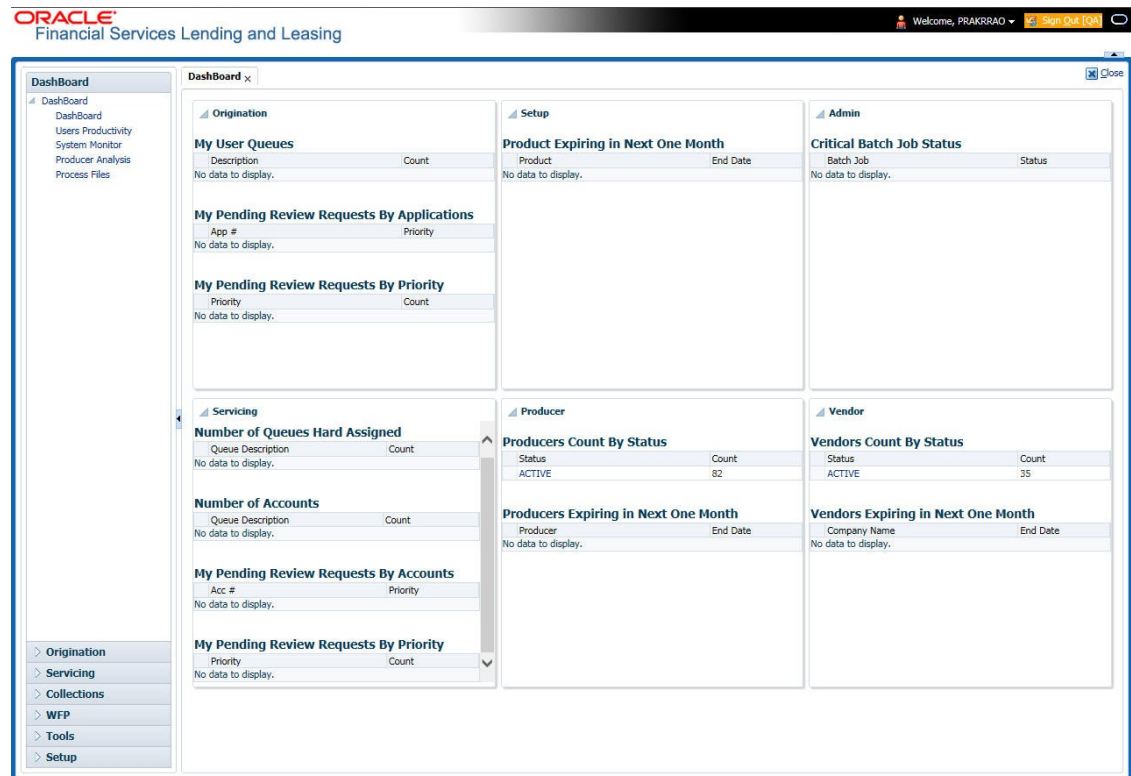
## 2.2 Searching for an Application

This topic provides information on searching for an application.

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

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

**Figure 2-3 Searching for an Application**



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

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

This section consists of the following topics:

- [Search/Task Tab](#)  
This topic provides information on searching for an application.
- [Quick Search Section](#)  
This topic provides information on the quick search section, which allows users to locate applications efficiently.

## 2.2.1 Search/Task Tab

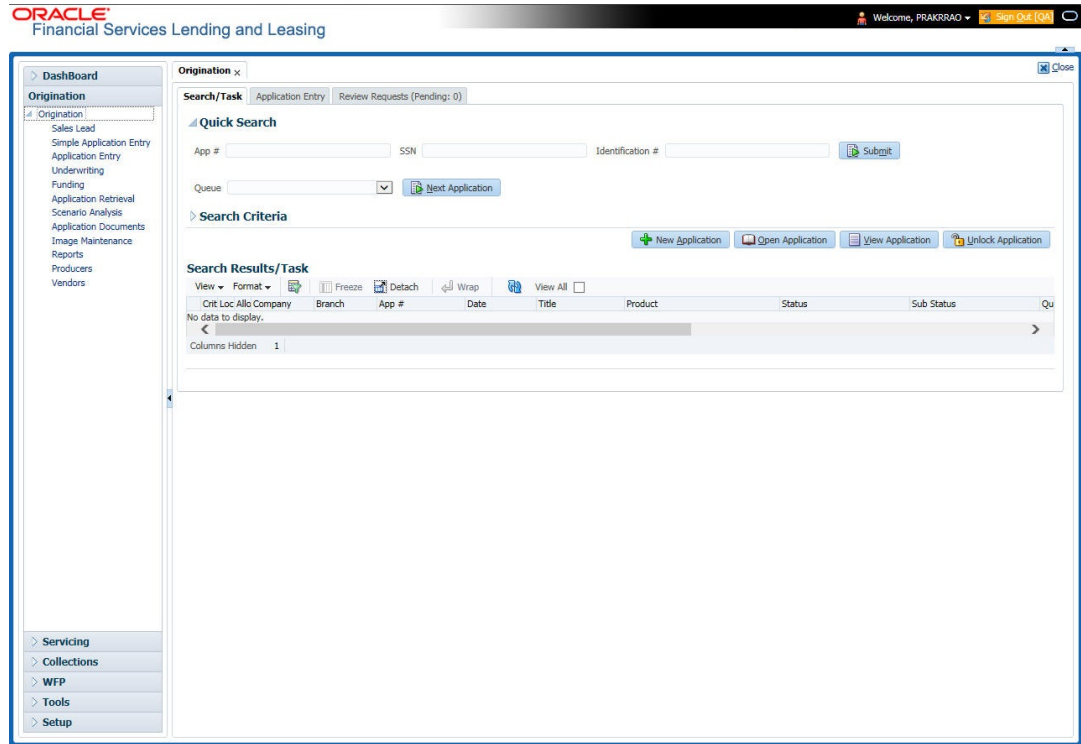
This topic provides information on searching for an application.

**To view the Search/Task screen during Line of credit origination**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Search/Task**.

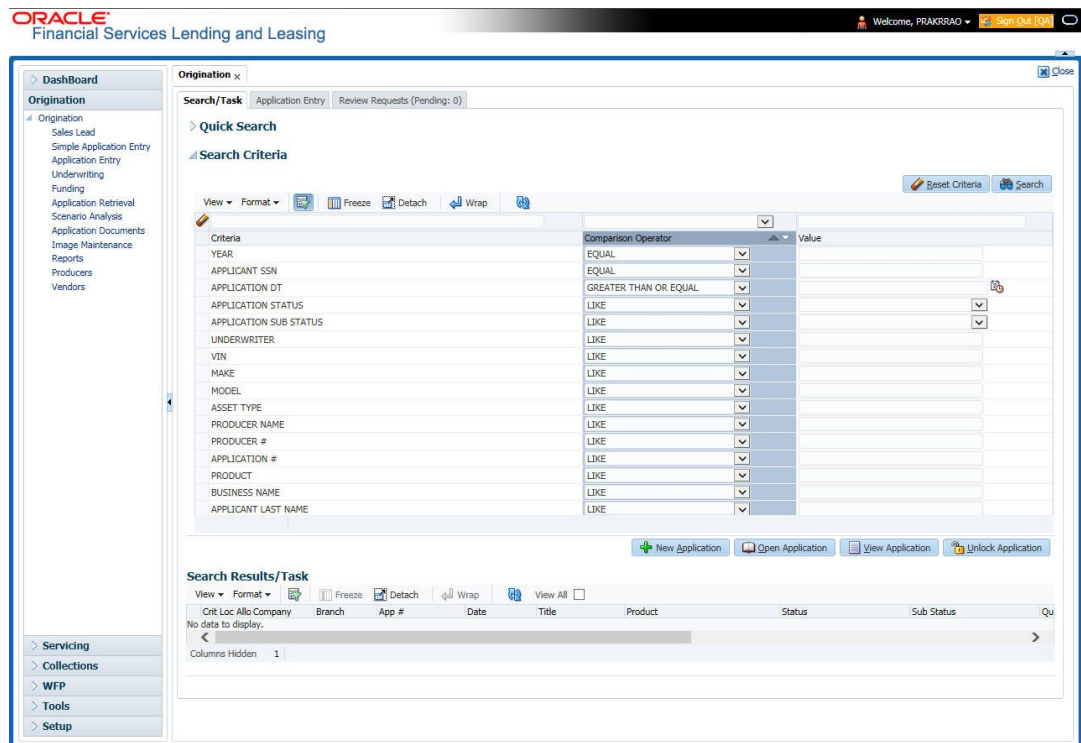
The **Search/Task** screen displays.

Figure 2-4 Search/Task Tab



2. Click the **Search Criteria** tab.  
The **Search Criteria** details are displays.

Figure 2-5 Search Criteria



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

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

The Search Results/Task screen.

3. On the **Results** screen, select the application user want to load and click **Open Application**.

The system loads the application on the respective screen.

**Figure 2-6 Results Screen**

The screenshot shows the Oracle Financial Services Lending and Leasing Origination screen. The main area displays application details for 'Application Entry: 0000001537' and 'Application: 0000001537: RODRIGUEZ ROBINSON'. The screen includes a search bar, a table of application entries, and various tabs for summary, applicant, business, request, decision, contract, collateral, comments, tracking, document, verification, correspondence, and tools. The collateral and trade-in sections contain detailed tables with columns for asset type, sub type, primary, year, make, model, mileage, wholesale value, and retail.

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
09/05/2015	0000001537		APPROVED - FUN...	FUNDED	CA-00003 : ACE H...	(818)-761-2277	N	N	

Asset Type	Sub Type	Primary	Year	Make	Model	Mileage New	Wholesale Value	Retail
VEHICLE	CAR	Y	2015	AUDI	A4	0 Y	19,000.00	19,200.00

Asset Type	Asset Sub Type	Description	Identification #	Year	Make	Model	Base Retail Amt	Addons
VEHICLE		2015 DODGE RAM...	3GCPRC9E9G145196	2015	DODGE	RAM PICKUP 2500	5,300.00	200.00
VEHICLE		2012 CHEVROLET...	3GCPRC9E9G145647	2012	CHEVROLET	CAMARO	1,600.00	0.00

User are now ready to begin work on the application.

## 2.2.2 Quick Search Section

This topic provides information on the quick search section, which allows users to locate applications efficiently.

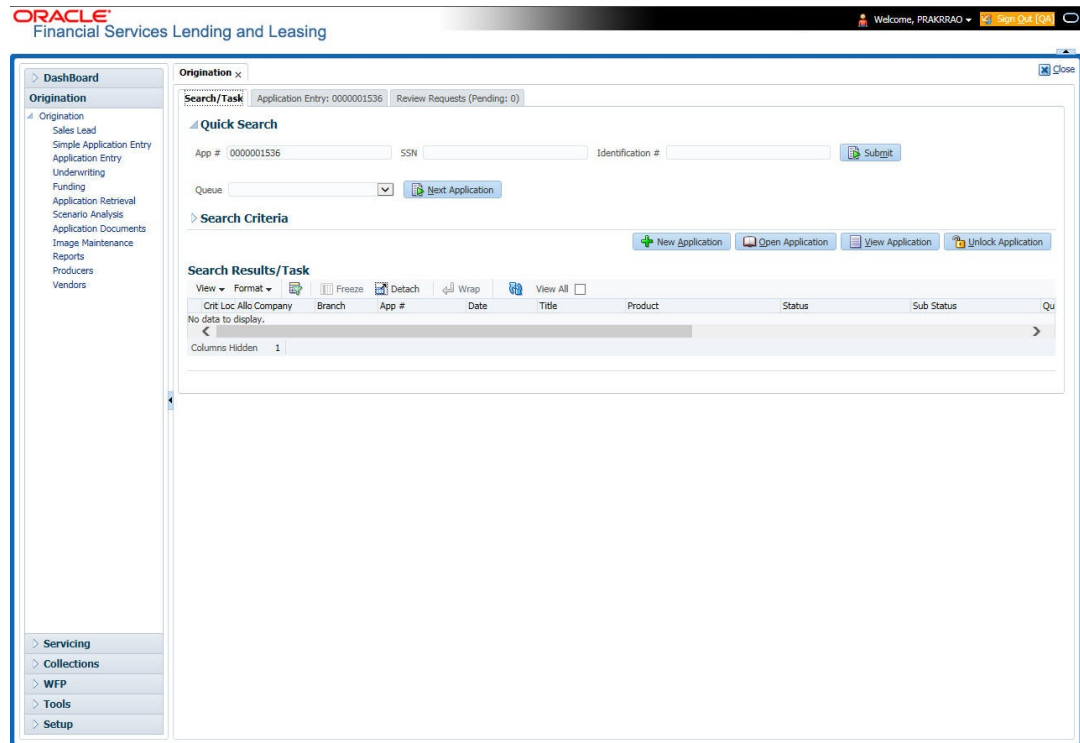
Quick Search enables to search for an application using any one of the following values - Application Number, SSN, Identification Number or Queue.

**To load an application using the Quick Search section:**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Search/Task** tab.

The **Search/Task** screen displays.

**Figure 2-7 Quick Search**



- In the Quick Search section's **App #** field, specify the application number user want to load and click **Submit**.  
User can also load the application by specifying the last 4 digits of the SSN Number. System retrieves only those application where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as '**Multiple Matches found for the SSN, Please use normal Search**'.

**Note**

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

The system loads the selected application.

**To load an application from a queue during application entry**

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

This section consists of the following topics:

- [Other Features on the Results Screen](#)  
This topic provides information on the additional features available on the results screen.
- [Copying an Application](#)  
This topic provides information on the copying an application.
- [Unlocking an Application](#)  
This topic provides information on the unlocking an application.

- [View Application](#)  
This topic provides information on view application. It enables users to access and review the details of submitted applications.

### 2.2.2.1 Other Features on the Results Screen

This topic provides information on the additional features available on the results screen.

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

**Table 2-7 Other Features on the Results screen**

Field	Description
<b>View All</b>	If user select <b>View All</b> check box, all applications in the system accessible with user id appear in the Results screen under search section.
<b>Queue Name Field</b>	This display only field indicates the queue in which the selected application is currently in. (This in normally related to one or more of the following, based on setup: producer, state, or status.)
<b>Secured Box</b>	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
<b>Copy Application</b>	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and user don't want to retype the information.
<b>New Application</b>	Opens a screen where a user can create a new application by providing required details.
<b>Open Application</b>	Displays the application details for the selected application.
<b>Unlock Application</b>	Unlocks the selected application locked by another user.

### 2.2.2.2 Copying an Application

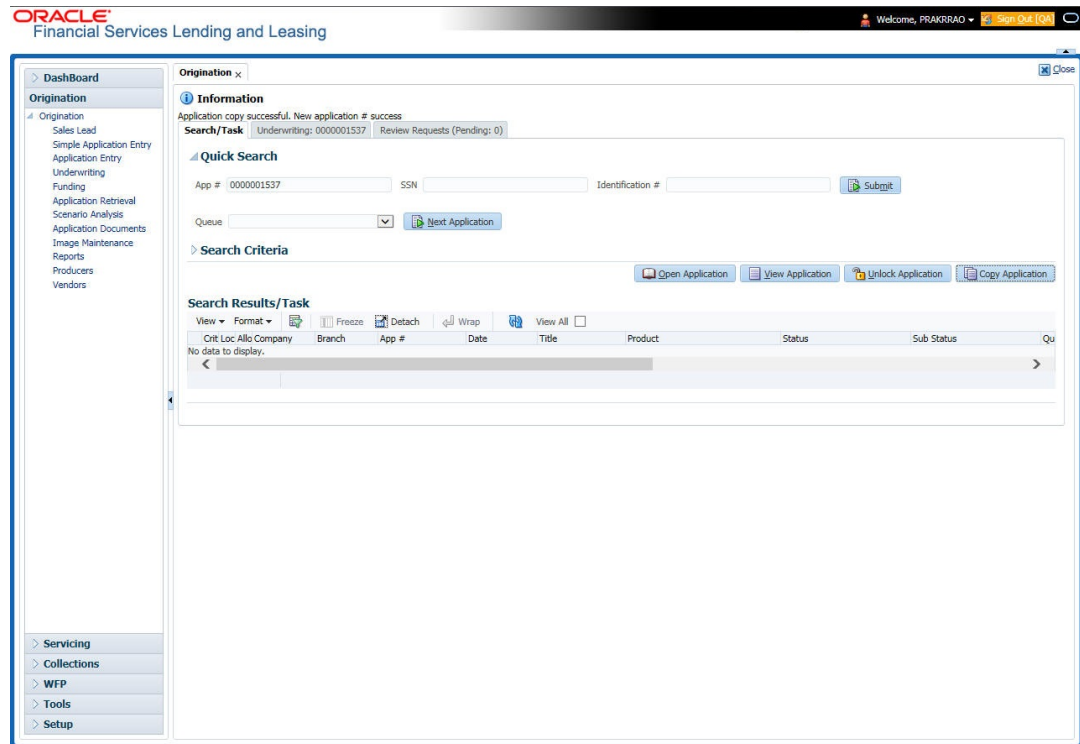
This topic provides information on the copying an application.

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

#### To copy an application

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

Figure 2-8 Copying an Application



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

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

Figure 2-9 Copying an Application - Comments

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and shows details for application '0000001533: SIGG MARK'. The application status is 'REJECTED - AUTO...' and the origin stage is 'NEW'. The producer name is 'CA-00003 : ACE H...' and the producer contact number is '(818)-761-2277'. The existing customer is 'N' and the duplicate application is 'N'.

The 'Comments' section is active, showing a table of comments. The table has columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The comments are as follows:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
<input type="checkbox"/>	REGULAR	LOAN ORIGINATION		PRAKRRAO	02/04/2016 04:35:38 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTI OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 410399)	INTERNAL	02/01/2016 08:33:04 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLNCE_CON_LTR_VR JOB REQUEST ID: 410399)	VEROUTHU	01/30/2016 12:30:35 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR JOB REQUEST ID: 41038)	VEROUTHU	01/30/2016 12:06:18 AM
<input type="checkbox"/>	REGULAR	LOAN ORIGINATION	HAVING GOOD REFERRAL	VEROUTHU	01/29/2016 11:24:13 PM

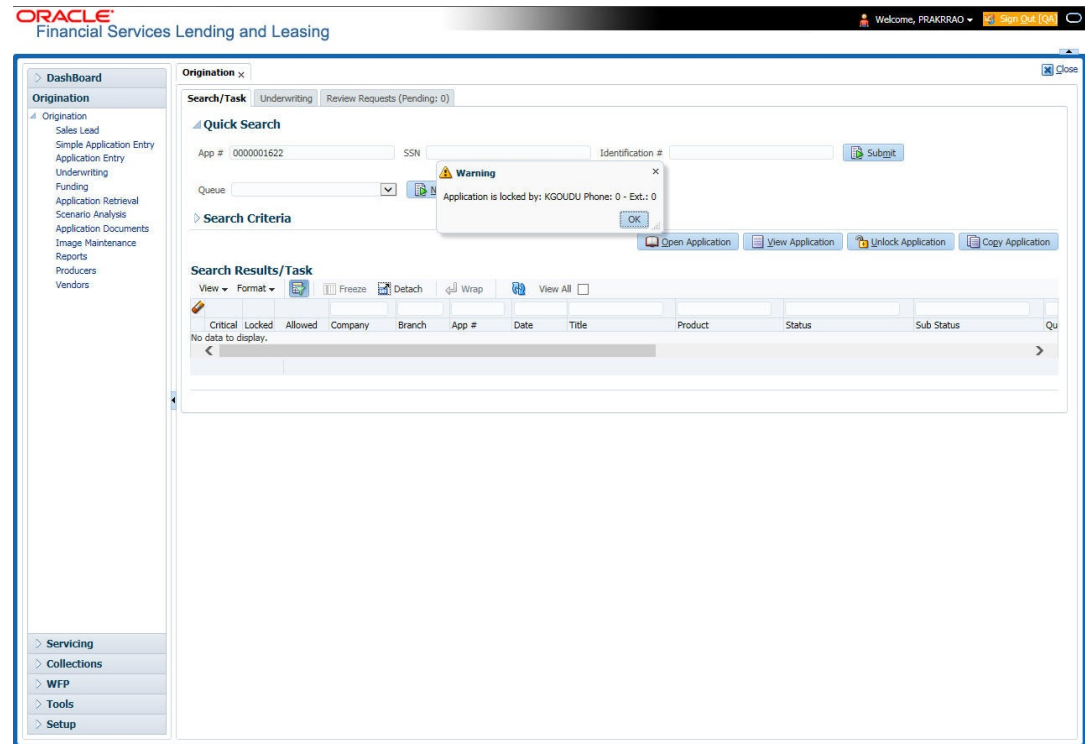
### 2.2.2.3 Unlocking an Application

This topic provides information on the unlocking an application.

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

#### To unlock an application

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

**Figure 2-10 Unlocking an Application**

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

### 2.2.2.4 View Application

This topic provides information on view application. It enables users to access and review the details of submitted applications.

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

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

## 2.3 Searching for an Account and Customer

This topic provides information on searching for an account and customer.

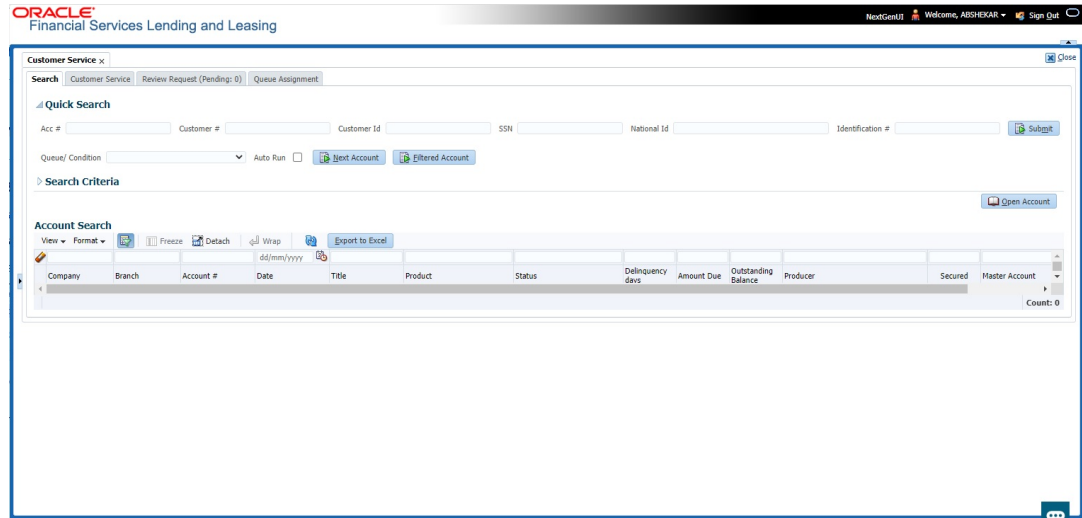
User can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables user to locate an account or customer using a broad range of search criteria.

### To view the Search screen during Line of credit servicing

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search**.

The **Search** screen displays.

Figure 2-11 Search

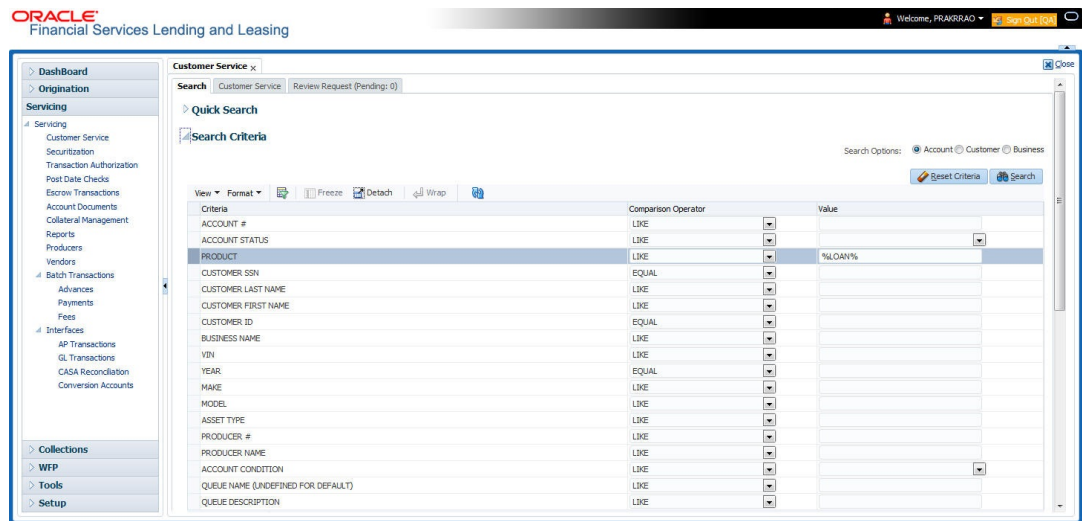


**Note**

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

2. Click the **Search Criteria** tab.  
The **Search Criteria** screen displays.

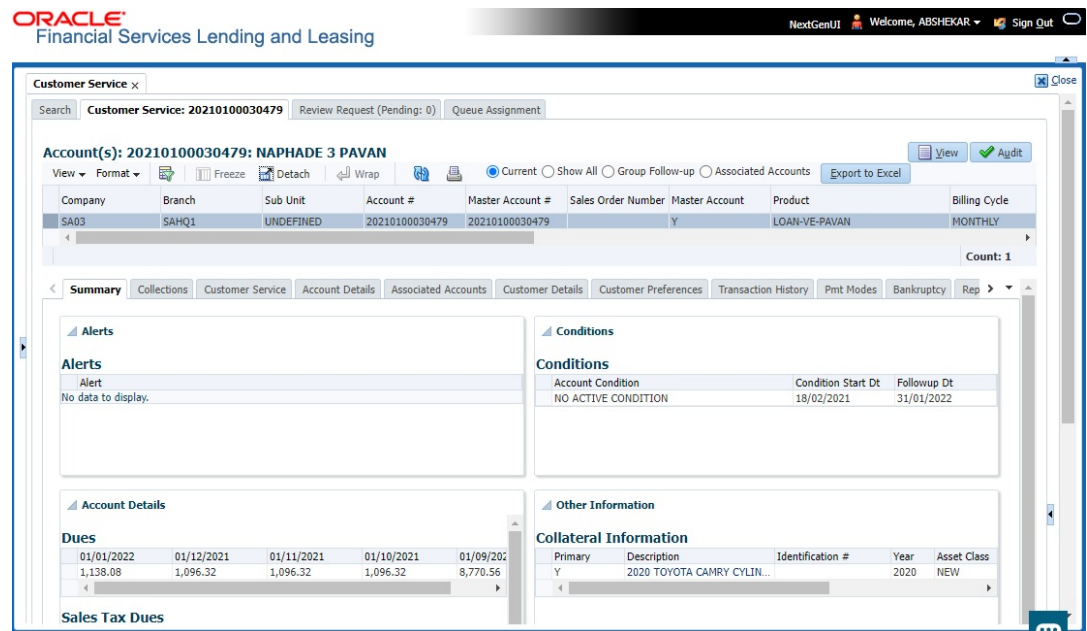
Figure 2-12 Search Criteria



Using the Search Tab

3. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
4. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.
5. On the **Search Results/Task** screen, select the account user want to load and click **Open Account**.  
The system loads account on Customer Service screen.

Figure 2-13 Customer Service



This section consists of the following topics:

- [Quick Search Section](#)  
This topic provides information on the quick search section, which allows users to locate applications efficiently.
- [Search Using Customer Details](#)  
This topic provides information on searching using customer details.
- [Search Using Account Details](#)  
This topic provides information on search using account details.
- [Search Using Business Details](#)  
This topic provides information on search using business details.

## 2.3.1 Quick Search Section

This topic provides information on the quick search section, which allows users to locate applications efficiently.

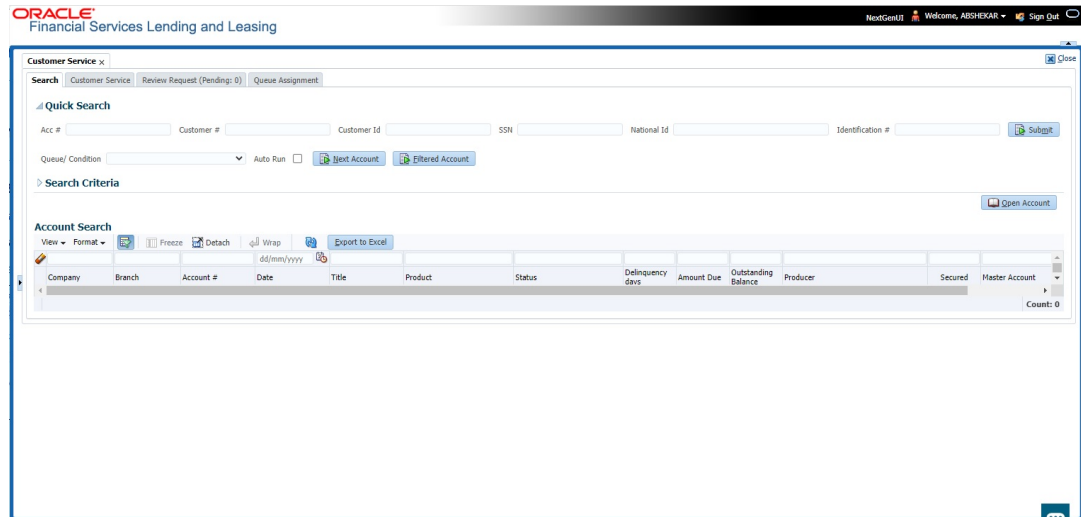
The Quick Search section in Customer Service screen enables User to load accounts using any one of the fields Account Number, Customer #, Customer Id, SSN, National Id, Identification #, or Queue/Condition.

### To load an account using the Quick Search section

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**.

2. In the **Quick Search** section's **Acc#/Customer #/Customer Id/SSN/National Id/Identification #** fields, specify the corresponding details in the respective fields and click **Submit**.

**Figure 2-14 Quick Search**



3. User can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from **Queue/Condition** drop-down list and clicking **Next Account** button.
4. Clicking **Filtered Account** opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
5. When the request to access an application comes from an external system, user needs to check **Auto Run** and click **Next** button. System displays the customer service screen for the respective Account.

#### To load an account from a queue

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

## 2.3.2 Search Using Customer Details

This topic provides information on searching using customer details.

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

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

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.
2. Select **Customer** as a search option.

Figure 2-15 Search Using Customer Details

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service search interface. The 'Search Criteria' section is active, showing a table with columns for Criteria, Comparison Operator, and Value. The 'Search Results' section is empty, displaying 'No data to display.'

Criteria	Comparison Operator	Value
CUSTOMER #	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER LAST NAME	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER NATIONAL ID	LIKE	
CUSTOMER PASSPORT NUMBER	LIKE	
CUSTOMER PHONE NUMBER	EQUAL	
CUSTOMER ZIP CODE	LIKE	

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

Figure 2-16 Search Results

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service search interface. The 'Search Results' section displays a table with columns for Customer Id, National ID, First Name, Last Name, SSN, Passport #, and Zip. The 'Search Results' section also displays a table with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, Oldest Due Dt, and Type.

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
31030	45-632-1769	SAI KRISHNAN	K	xxxxxx9556		00775

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20160200015584	LOAN VEHICLE (FR)	USD	5,037.08	422.76	ACTIVE:DELQ	03/01/2016	PRIMARY

- On the **Search Results** screen, view the following information for each account:

**Table 2-8 Search Results screen**

Field	Description
<b>Company</b>	Displays the company of the account.
<b>Branch</b>	Displays the branch of the account.
<b>Account #</b>	Displays the account number.
<b>Product</b>	Displays the Line of credit product of the account.
<b>Currency</b>	Displays the currency in which the account is operated.
<b>Pay Off Amt</b>	Displays the total pay off amount on the account.
<b>Amount Due</b>	Displays the total amount due on the account.
<b>Status</b>	Displays the status of the account.
<b>Oldest Due Dt</b>	Displays the oldest payment due date on the account.
<b>Type</b>	Displays the type of account.

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

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

### 2.3.3 Search Using Account Details

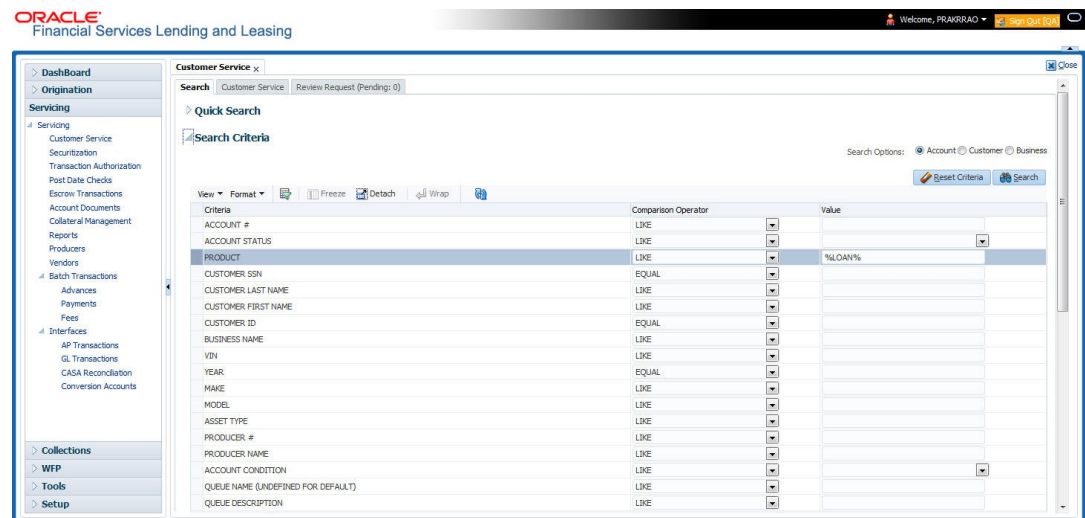
This topic provides information on search using account details.

#### To search for and load an account using the Search screen

- On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.

The **Search Criteria** screen displays.

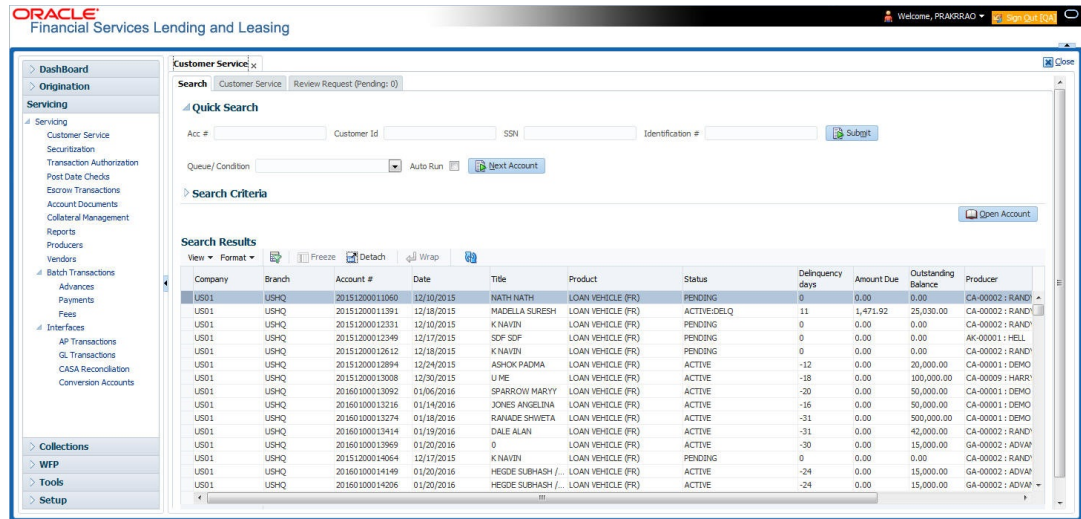
**Figure 2-17 Search Criteria**



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

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

Figure 2-18 Results Screen



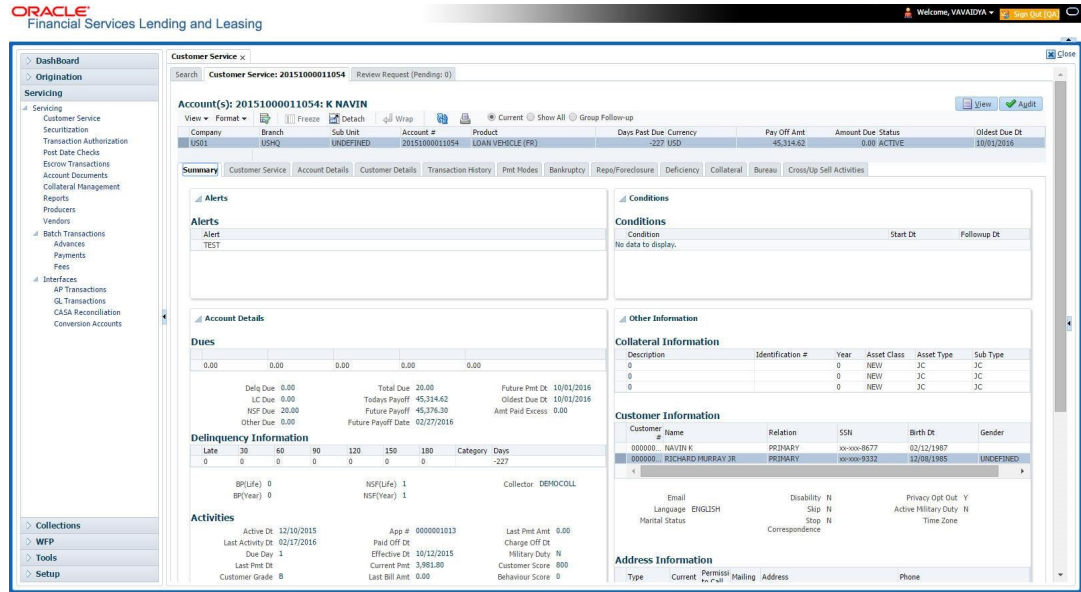
- On the Search Results screen, view the following information for each account:

Table 2-9 Search Results screen

Field	Description
<b>Company</b>	Displays the company of the account.
<b>Branch</b>	Displays the branch of the account.
<b>Account #</b>	Displays the account number.
<b>Date</b>	Displays the date, the account was created.
<b>Title</b>	Displays the primary and other applicant(s) attached to the account.
<b>Product</b>	Displays the Line of credit product of the account.
<b>Status</b>	Displays the status of the account.
<b>Delinquency days</b>	Displays the number of days the account has been delinquent.
<b>Amount Due</b>	Displays the total amount due for the account.
<b>Outstanding Balance</b>	Displays the total outstanding balance for the account.
<b>Producer</b>	Displays the producer of the account.
<b>Secured</b>	If selected, indicates the account is secured and may only be loaded by authorized users.

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

Figure 2-19 Results Screen



User are now ready to begin work on the account.

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

## 2.3.4 Search Using Business Details

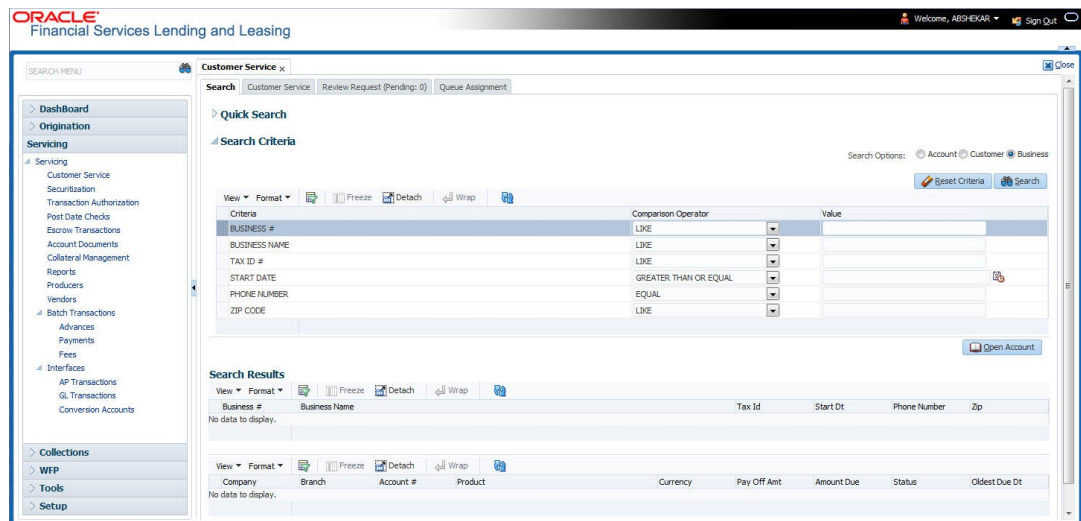
This topic provides information on search using business details.

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

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.

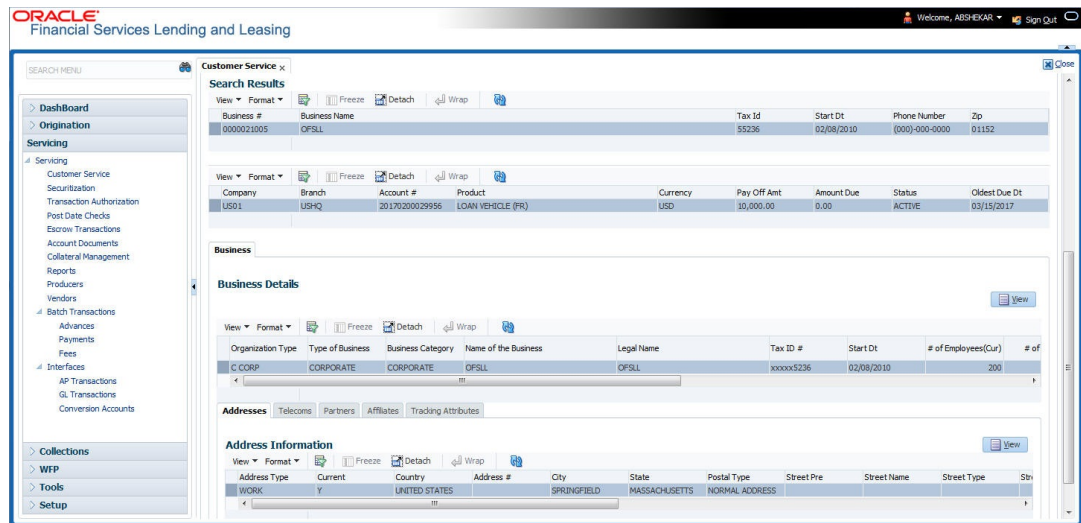
The **Search Criteria** screen displays.

Figure 2-20 Search Using Business Details



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

**Figure 2-21 Criteria Screen - Search**



User can view the following information for each business record:

**Table 2-10 Criteria Screen - Search**

Field	Description
<b>Business #</b>	Displays the registered business number of the company.
<b>Business Name</b>	Displays the name of the business.
<b>Tax ID</b>	Displays the taxation identity number of the business.
<b>Start Dt</b>	Displays the date when the business was initiated.
<b>Phone Number</b>	Displays the contact number of the business.
<b>Zip</b>	Displays the zip code where the business is established.

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

**Table 2-11 Results Screen**

Field	Description
<b>Company</b>	Displays the company of the account.
<b>Branch</b>	Displays the branch of the account.
<b>Account #</b>	Displays the account number.
<b>Product</b>	Displays the Line of credit product of the account.
<b>Currency</b>	Displays the currency in which the account is operated.

Table 2-11 (Cont.) Results Screen

Field	Description
Pay Off Amt	Displays the total pay off amount on the account.
Amount Due	Displays the total amount due on the account.
Status	Displays the status of the account.
Oldest Due Dt	Displays the oldest payment due date on the account.

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

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

Figure 2-22 Business Section

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows account details for account 20151000011054, identified as K NAVIN. The interface includes a navigation menu on the left with sections like Servicing, Alerts, Account Details, Delinquency Information, and Activities. The main content area is divided into several panels: Alerts (showing a TEST alert), Account Details (showing due dates and delinquency information), Conditions (no data to display), Other Information (collateral and customer information), and Address Information.

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	US02	LNCEPNEO	20151000011054	LOAN VEHICLE (PR)	-22	USD	45,314.62	0.00	ACTIVE	10/01/2016

Late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0	-227	

Customer	Name	Relation	SSN	Birth Dt	Gender
000000	NAVIN K	PRIMARY	xx-xx-8877	02/12/1987	
000000	RICHARD HERRAY JR	PRIMARY	xx-xx-8877	12/04/1988	UNDEFINED

# 3

## Dashboards

The Dashboard consists of the following sections:

- [Introduction](#)  
This topic provides information on the introduction section.
- [Dashboards](#)  
This topic provides information on dashboards.
- [User Productivity](#)  
This topic provides systematic instructions related to user productivity.
- [System Monitor](#)  
This topic provides information on the system monitor. It explains that system activities are tracked, observed, and managed within the application.
- [Producer Analysis](#)  
This topic provides information on producer analysis. It presents consolidated insights on producer performance, activities, and outcomes to support evaluation and decision-making.
- [Process Files](#)  
This topic provides information on processing files. Users can view incoming and outgoing file exchanges with interfaced systems and perform bulk uploads.

### 3.1 Introduction

This topic provides information on the introduction section.

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

### 3.2 Dashboards

This topic provides information on dashboards.

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

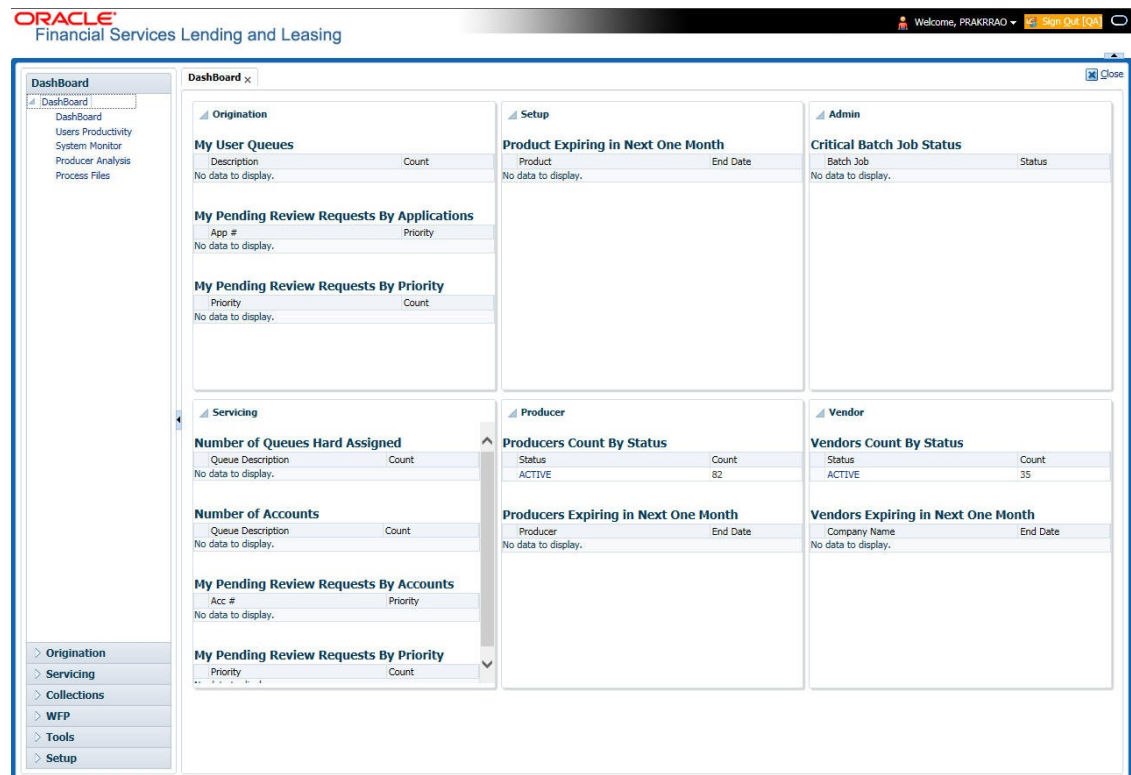
The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

### Navigating to Dashboards

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Dashboard**.

The **Dashboard** screen displays.


**Figure 3-1 Dashboard**



### Features

Following are the features of Dashboard:

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

- Each window in the dashboard is provided with a  **Refresh** button and clicking on the same would fetch the latest status of the dashboard being viewed.

## 3.3 User Productivity

This topic provides systematic instructions related to user productivity.

The Oracle Financial Services Lending and Leasing User Productivity screen is a supervisor feature that allows user to monitor the daily performances of users completing Line of Credit origination and servicing tasks.

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

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

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

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

### Navigating to User Productivity Screen

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Dashboard**. Under **Dashboard**, click **User Productivity**.
2. The system displays the User Productivity screen. User can view the tasks related to:
  - Underwriting/Funding

This section consists of the following topics:

- [Viewing Underwriting/Funding Tasks](#)  
This topic provides information on the viewing underwriting/funding tasks.

### 3.3.1 Viewing Underwriting/Funding Tasks

This topic provides information on the viewing underwriting/funding tasks.

The daily tallies from the Line are displayed here.

## 3.4 System Monitor

This topic provides information on the system monitor. It explains that system activities are tracked, observed, and managed within the application.

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

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

This section consists of the following topics:

- [Monitoring Batch Jobs](#)  
This topic provides information on monitoring batch jobs. It explains that batch processes are tracked, managed, and reviewed within the system.
- [Monitoring Jobs](#)  
This topic provides information on monitoring jobs. It explains that job activities are tracked, reviewed, and managed within the system.
- [Monitoring Services](#)  
This topic provides information on monitoring services. It explains that system processing services are tracked, managed, and controlled through the services.
- [Database Server Log Files](#)  
This topic provides information on database server log files. It explains that system logs are generated, organized, and accessed for monitoring errors, tasks, and performance.
- [Monitoring Users](#)  
This topic covers the process of monitoring users within a system, focusing on tracking their activities, access levels, and any potential security or performance issues.
- [Monitoring JMS Queues](#)  
This topic describes the systematic instructions to Monitoring JMS Queues.
- [Monitoring Events](#)  
This topic describes the systematic instructions to monitoring events.

## 3.4.1 Monitoring Batch Jobs

This topic provides information on monitoring batch jobs. It explains that batch processes are tracked, managed, and reviewed within the system.

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

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

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

### To Monitor Batch Job

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Batch Jobs**.

The **Batch Jobs** screen displays.

Figure 3-2 System Monitor - Batch Jobs

The screenshot displays the Oracle System Monitor interface for 'Financial Services Lending and Leasing'. The main window is titled 'System Monitor' and contains several sections:

- Batch Job Sets:** A table with columns: Set Code, Job Set Description, Status, Frequency, Frequency Value, Start Time, Enabled, Critical, Last Run Dt, Next Run Dt. Two rows are visible: SET-AAI (ACCOUNT CREATI... READY DAILY DAILY 10:00 AM N N 08/08/2003 08/09/2003) and SET-ACR (ACCRUALS AND D... READY DAILY DAILY 10:30 PM N Y 08/07/2003 08/08/2003).
- Batch Jobs:** A table with columns: Seq Job Type, Job Code, Status, Job Description, Threads, Commit Count, Errors Allowed Weekend, Holiday. Two rows are visible: 1 PROCEDURE AAIAPRC\_BJ\_100\_01 COMPLETED APPLICATION TO... 1 100 50 Y Y and 2 PROCEDURE TXNACT\_BJ\_100\_01 COMPLETED ACCOUNT ACTIVA... 1 100 50 Y Y.
- Batch Job Threads:** A table with columns: Thread Status, Errors, Records, Trace Level Enabled. One row is visible: 1 IDLE 0 0 0 Y.
- Request Details:** A table with columns: Request Type, Status, Start Dt, End Dt, Run Start Dt, Run End Dt, Process Dt. It shows 'No data to display.'
- Request Results:** A table with columns: Request Result, Description. It shows 'No data to display.'

For more information on fields, refer to the field description table.

Table 3-1 Batch Jobs Sets

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

### To resubmit a batch job set

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

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

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

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

A brief description of the fields is given below:

**Table 3-2 Batch Jobs**

Field	Description
<b>Seq</b>	Displays the batch job sequence number.
<b>Job Type</b>	Displays the batch job request type.
<b>Job Code</b>	Displays the batch job request code.
<b>Status</b>	Displays the job status.
<b>Job Description</b>	Displays the batch job description.
<b>Threads</b>	Displays the number of threads used by the job.
<b>Commit Count</b>	Displays the number of rows after which auto-commit is triggered.
<b>Errors Allowed</b>	Displays the number of errors allowed.
<b>Weekend</b>	Displays if the batch job will execute job on weekend or not.
<b>Holiday</b>	Displays if the batch job will execute job on a holiday or not.
<b>Enabled</b>	Displays if the job is enabled or not.
<b>Parent</b>	Displays the preceding job.
<b>Dependency</b>	Displays the type of dependency on predecessor.
<b>Command</b>	Displays the command line for the job.
<b>Rollback Segment</b>	Displays the rollback segment for job.

### To resubmit a batch job

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

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

The **Batch Job Threads** section displays the status of individual threads.

A brief description of the fields is given below:

**Table 3-3 Batch Job Threads**

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

The **Request Details** section displays the status and runtime for each instance the selected job has run.

A brief description of the fields is given below:

**Table 3-4 Request Details**

Field	Description
<b>Request Type</b>	Displays the job request type.
<b>Status</b>	Displays the job request status.
<b>Start Dt</b>	Displays the job request is valid from this date and time.
<b>End Dt</b>	Displays the job request is valid till this date.
<b>Run Start Dt</b>	Displays the date and time on when the job run started.
<b>Run End Dt</b>	Displays the date and time at which the job run ended.
<b>Process Dt</b>	Displays the transaction is posted with this General Ledger effective date.
<b>Description</b>	Displays the job request description.

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

A brief description of the fields is given below:

**Table 3-5 Request Results**

Field	Description
<b>Request Results</b>	Displays the result of job request.
<b>Description</b>	Displays the result details.

## 3.4.2 Monitoring Jobs

This topic provides information on monitoring jobs. It explains that job activities are tracked, reviewed, and managed within the system.

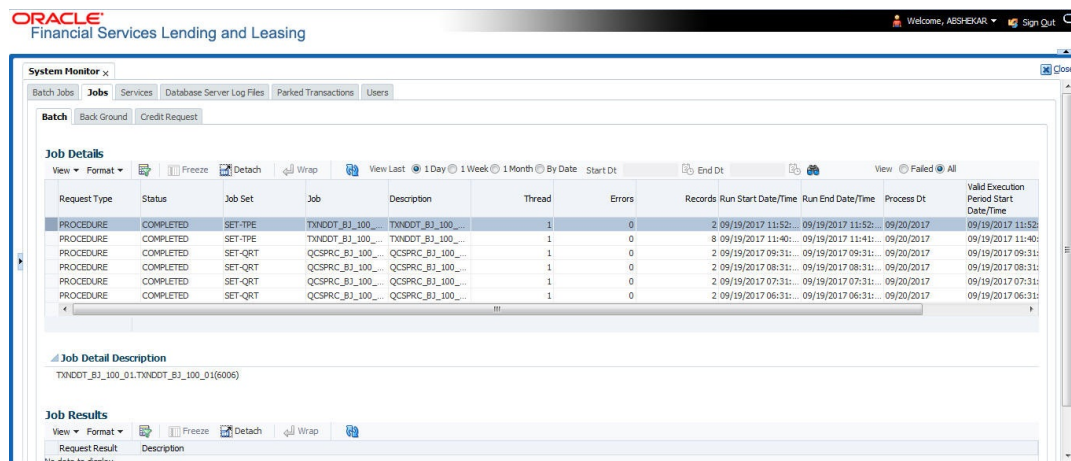
The Monitor Jobs screen provides another view of monitoring all system processes, including credit bureau requests and payment posting. This screen displays the data in reverse chronological order of the Run Start Date/Time, whereas the Monitor Batch Jobs screen provides the historical data about each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

### To Monitor Job Details

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Jobs**.

The **Jobs** screen displays.

Figure 3-3 System Monitor - Jobs



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

Table 3-6 Job Screen

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

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

Table 3-7 Job Details

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

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

Table 3-8 Job Details

Field	Description
<b>Request Type</b>	Displays the job request type.
<b>Status</b>	Displays the job request status.
<b>Job Set</b>	Displays the job set code.

**Table 3-8 (Cont.) Job Details**

Field	Description
<b>Job</b>	Displays the job description.
<b>Thread</b>	Displays the job thread.
<b>Errors</b>	Displays the number of errors.
<b>Records</b>	Displays the number of records processed by the job.
<b>Run Start Date/Time</b>	Displays the job run start date time.
<b>Run End Date/Time</b>	Displays the job run end date time.
<b>Description</b>	Displays the job request description.
<b>Process Dt</b>	Displays the job process date.
<b>Valid Execution Period Start Date/Time</b>	Displays the job start date/time.
<b>Valid Execution Period End Date/Time</b>	Displays the job end date time.

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

A brief description of the fields is given below:

**Table 3-9 Job Results**

Field	Description
<b>Request Type</b>	Displays the job request type.
<b>Description</b>	Displays the job request description.

### 3.4.3 Monitoring Services

This topic provides information on monitoring services. It explains that system processing services are tracked, managed, and controlled through the services.

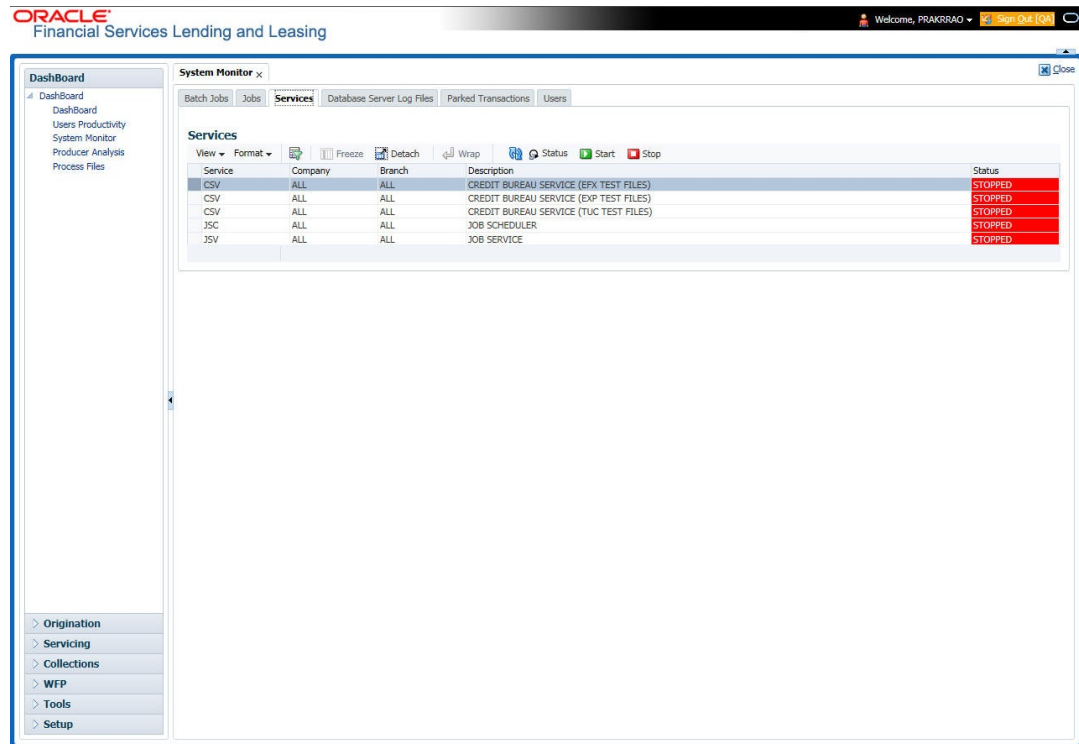
The Services screen allows user to track and maintain the system's processing services, including credit bureaus, fax-in and batch job scheduler. The system administrator can start or stop the service on this screen using the action buttons respectively.

#### To stop, start or refresh a processing service

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Services**.

The **Services** screen displays.

Figure 3-4 Services



For more information on fields, refer to the field description table.

Table 3-10 Services

Field	Description
<b>Service</b>	Displays the service name.
<b>Company</b>	Displays the service company.
<b>Branch</b>	Displays the service branch.
<b>Description</b>	Displays the service description.
<b>Status</b>	Displays the service status.

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

Table 3-11 Action

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

### 3.4.4 Database Server Log Files

This topic provides information on database server log files. It explains that system logs are generated, organized, and accessed for monitoring errors, tasks, and performance.

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

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

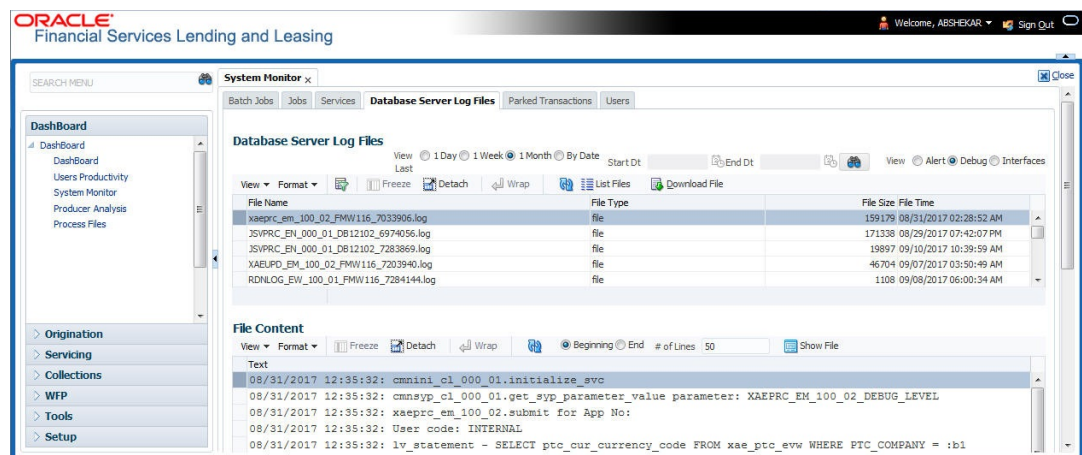
- The error messages/exceptions are written into a static file named 'alert.log'.
- File name is created with SYSDATE appended to the word 'alert' to distinguish day-wise alert log files.
- The file name is updated every day when the system date changes. (Example: alert\_MMDDYYYY.log).
- When there is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

#### To view a log file on the database server

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Database Server Log Files**.

The **Database Server Log Files** screen displays.

**Figure 3-5 Database Server Log Files**




2. In the **Database Server Log Files** section, user can sort the list of logs to be displayed based on following options:

**Table 3-12 Database Server Log Files**

Field	Description
<b>1 Day</b>	All the types of jobs selected in Jobs Type section in last one-day.



**Table 3-12 (Cont.) Database Server Log Files**

Field	Description
<b>1 Week</b>	All the types of jobs selected in Jobs Type section in last one-week.
<b>1 Month</b>	All the types of jobs selected in Jobs Type section in last one-month.
<b>By Date</b>	All the types of jobs selected in Jobs Type section for specific duration. User can specify a date range (within 3 months) in <b>Start Dt</b> and <b>End Dt</b> fields using the adjoining calendar.
<b>View</b>	Select the <b>View</b> option to further filter the list based on the type of logs to be displayed by selecting Alert/Debug/Interfaces.

- Click on  **List Files** button to view the list of logged files. A brief description of the fields are given below:

**Table 3-13 List of Logged Files**

Field	Description
<b>File Name</b>	Displays the name of file.
<b>File Type</b>	Displays the type of file.
<b>File Size</b>	Displays the size of file.
<b>File Time</b>	Displays the date and time stamp of file.

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

## 3.4.5 Monitoring Users

This topic covers the process of monitoring users within a system, focusing on tracking their activities, access levels, and any potential security or performance issues.

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

### To monitor users who have logged on to the system

- On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Users**.

The **Users** screen displays.

Figure 3-6 Users

- In the **Users** section, select the time frame based on elapsed days. User can select any of the following options:

Table 3-14 Users

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

A brief description of the fields is given below:

Table 3-15 User Login

Field	Description
<b>User</b>	Displays the user ID.
<b>User Name</b>	Displays the user name.
<b>Details</b>	Displays the details.
<b>Login Date and Time</b>	Displays the login date time for the user.
<b>Logout Date and Time</b>	Displays the logout date time for the user.

## 3.4.6 Monitoring JMS Queues

This topic describes the systematic instructions to Monitoring JMS Queues.

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

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

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

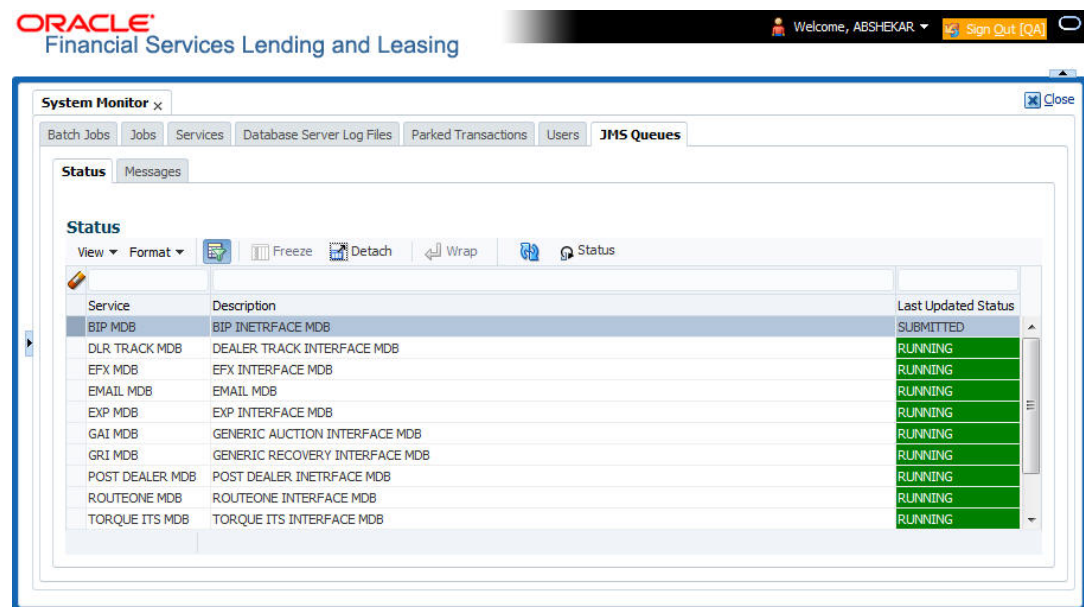
- Status sub tab - to view the last status of configured MDB
- Messages sub tab
  - To view the list of configured interfaces and total messages triggered to the interface.
  - To view the status of response for the message received from the interface.
  - To **Re-submit** failed messages.

To view the status of all the configured MDB

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **JMS Queues**. Under **JMS Queues**, click **Status**.

The **Status** screen displays.



**Figure 3-7 Status**



2. For more information on fields, refer to the field description table.

**Table 3-16 Status**

Field	Description
<b>Service</b>	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
<b>Description</b>	Displays the description or abbreviated name of MDB interface.
<b>Last Updated Status</b>	Displays the status of MDB interface. Following are the status displayed: <ul style="list-style-type: none"> <li>• UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB.</li> <li>• SUBMITTED - indicates that a dummy ping message is sent to MDB.</li> <li>• RUNNING - indicates that the message is consumed by MDB infrastructure.</li> <li>• STOPPED - indicates if MDB infrastructure is down.</li> </ul>

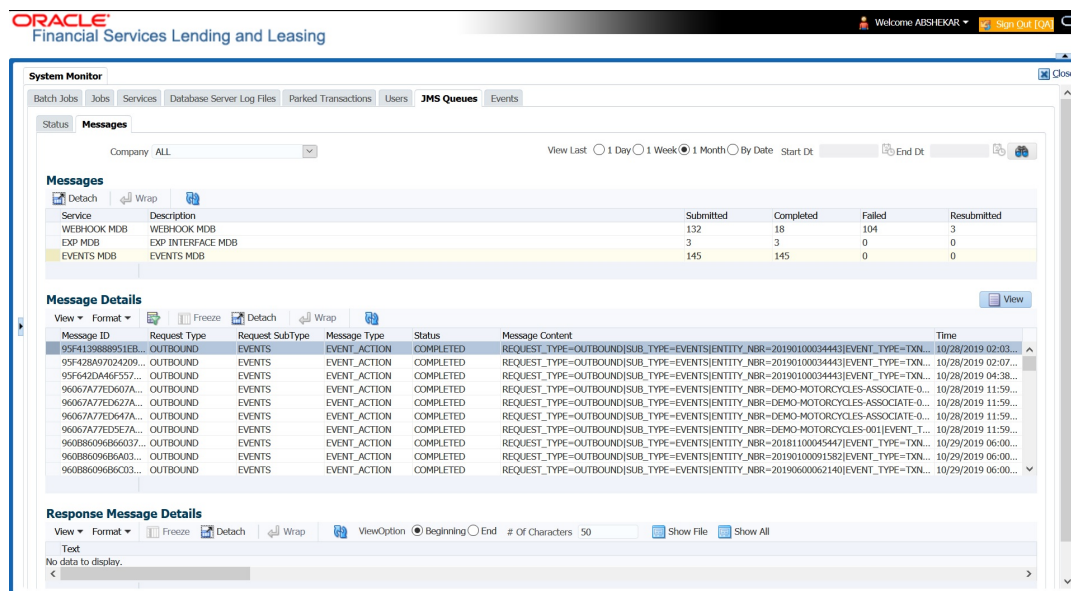
- In the **Status** section, select the required service for which user need the status and **Click**  button. On clicking, a dummy ping is sent to the interfaced server and status in **Last Updated Status** column is updated as **SUBMITTED**.
- Click  refresh button, to fetch the latest status and the response received is updated in **Last Updated Status** column.

**To view all messages triggered to configured MDB**

- On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **JMS Queues**. Under **JMS Queues**, click **Messages**.



The **Messages** screen displays.

**Figure 3-8 JMS Queues - Messages**



- In the **Messages** section, filter the list of messages using the following options:

**Table 3-17 Messages**

Field	Description
<b>Company</b>	Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which user have been provisioned access. By default, <b>ALL</b> is selected.
<b>1 Day</b>	All the types of jobs selected in Jobs Type section in last one-day.
<b>1 Week</b>	All the types of jobs selected in Jobs Type section in last one-week.
<b>1 Month</b>	All the types of jobs selected in Jobs Type section in last one-month.
<b>By Date</b>	All the types of jobs selected in Jobs Type section for specific duration. User can specify a date range (within 3 months) in <b>Start Dt</b> and <b>End Dt</b> fields using the adjoining calendar.
 <b>Refresh</b>	The <b>Messages</b> section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click  refresh button to update the latest status.

3. In the **Messages** section, user can view the following details:



**Table 3-18 Messages**

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

**To 'Re-submit' failed messages**

1. The **Message Details** section below displays the list of messages sent to the interface with the following details:

**Table 3-19 Message Details**

Field	Description
<b>View</b>	User can click View to display the selected record in message details section.
 <b>Refresh</b>	In the <b>Message Details</b> section, select the message in <b>Failed</b> status. Click  refresh button to update the latest status.
<b>Message ID</b>	View the system generated MDB message ID
<b>Request Type</b>	View the message request type
<b>Request SubType</b>	View the message request sub type
<b>Message Type</b>	View the message identifier
<b>Status</b>	View the message processing status
<b>Response</b>	This column data is displayed only for Webhook MDB. View the HTTP Header received as response during Webhook event action invocation.
<b>Message Content</b>	View the message content
<b>Time</b>	View the message time stamp

2. Click **Re-submit**. The details are triggered again for processing and the **Resubmitted** counter in **Messages** section is updated along with other counters.

**Response Message Details**

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

**To view 'Response Message Details' of an Event**

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

- Also user can click **Show All** to display the complete request.

### 3.4.7 Monitoring Events

This topic describes the systematic instructions to monitoring events.

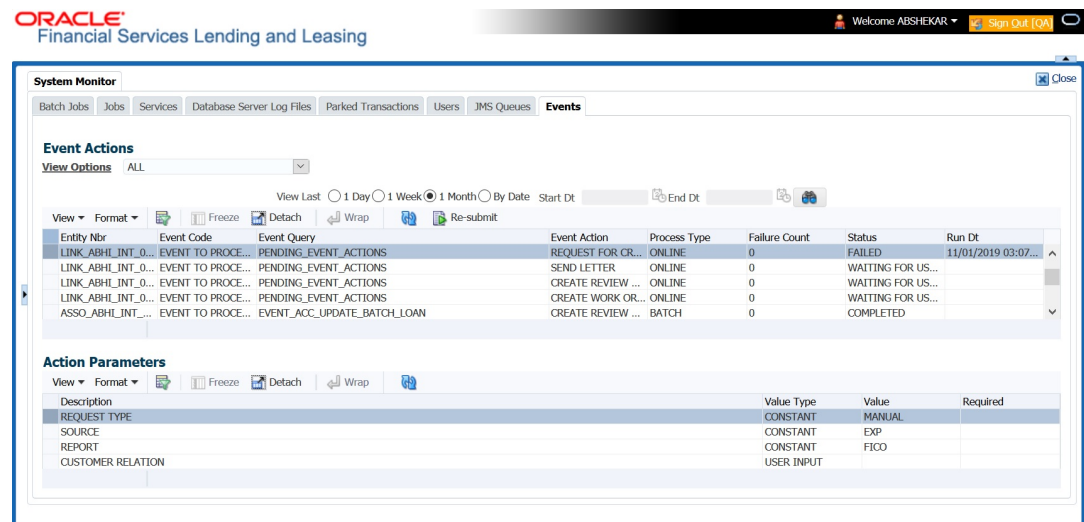
The Events screen is a dashboard to view all the Events triggered in the system. In the Events screen user can view the latest status of all the processed events and 'Re-submit' only failed events for re-processing. However, this is a display-only field and does not allow to modify the defined event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

#### To View the Events triggered in the system

- On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Events**.

The **Events** screen displays.

**Figure 3-9 Events**



For more information on fields, refer to the field description table.

**Table 3-20 Events**

Field	Description
<b>View Options</b>	User can filter and view the list of events based on following Status: <ul style="list-style-type: none"> <li>All</li> <li>Submitted</li> <li>Waiting for user input</li> <li>Completed</li> <li>Failed</li> <li>Criteria not met</li> <li>Void</li> </ul>
<b>View Last</b>	User can further sort the volume of records displayed on the Events screen.
<b>1 Day</b>	List of all events posted in last one-day.

Table 3-20 (Cont.) Events

Field	Description
<b>1 Week</b>	List of all events posted in last one-week.
<b>1 Month</b>	List of all events posted in last one-month.
<b>By Date</b>	List of all events posted between specific dates. User can specify a date range (within 3 months) in <b>Start Dt</b> and <b>End Dt</b> fields using the adjoining calendar.

- By default, the Events screen displays all events posted in last one day.
- In the **Event Actions** section, view the following information:

Table 3-21 Event Actions

Field	Description
<b>Entity Nbr</b>	Entity Number on which event generated.
<b>Event Code</b>	Event Definition Description.
<b>Event Query</b>	Event Criteria Definition Description.
<b>Event Action</b>	Event Action Description.
<b>Process Type</b>	Event processing type as either Online/Batch fetched from EVENT_PROCESS_TYPE_CD lookup.
<b>Failure Count</b>	Number of times the event processing has failed.
<b>Status</b>	Event action with following execution status: <ul style="list-style-type: none"> <li>ALL</li> <li>SUBMITTED</li> <li>WAITING FOR USER INPUT</li> <li>COMPLETED</li> <li>FAILED</li> <li>CRITERIA NOT MET</li> <li>VOID</li> </ul>
<b>Run Dt</b>	Event Action Generation Date and Time.

- In the **Action Parameters** section, view the following information:

Table 3-22 Action Parameters

Field	Description
<b>Description</b>	Event Action Parameter Description.
<b>Value Type</b>	Event Action Input Parameter Type.
<b>Value</b>	Value defined for the event action.
<b>Required</b>	Y/N indicating if the Action Parameter is mandatory.

### Resubmit Failed Events

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

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

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

## 3.5 Producer Analysis

This topic provides information on producer analysis. It presents consolidated insights on producer performance, activities, and outcomes to support evaluation and decision-making.

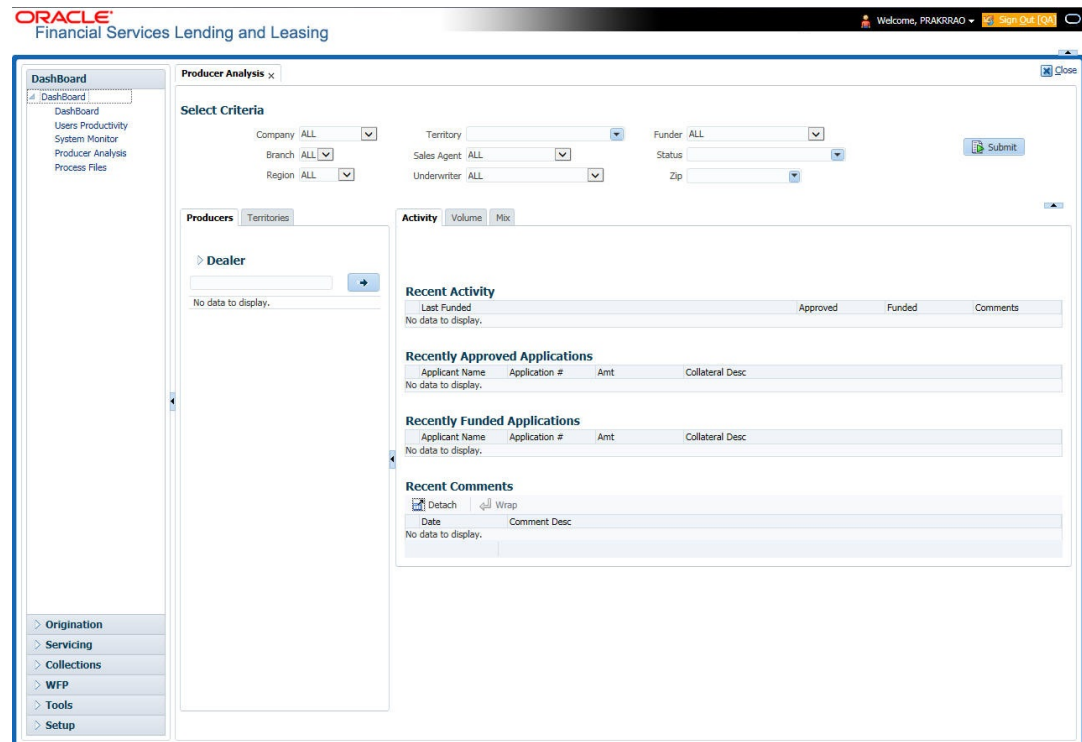
The Producer analysis screen enables user to view and know the status of all applications sourced by different Producers.

### Navigating to Producer Analysis

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Producer Analysis**.

The **Producer Analysis** screen displays.

**Figure 3-10 Producer Analysis**



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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

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

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

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

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

## 3.6 Process Files

This topic provides information on processing files. Users can view incoming and outgoing file exchanges with interfaced systems and perform bulk uploads.

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

The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in the **Setup**, click **Administration**. Under **Administration**, click **System**. Under

**System**, click **System Parameters** screen. For more information on enabling system parameters, refer to **System Parameters** section in Setup Guides.

- **CMN\_FILE\_PROCESS\_TO\_LOB**  
On enabling the above parameter, system stores the incoming/outgoing documents in the relevant tables and not in the file system.
- **UIX\_INCOMING\_FILE\_PATH**
- **UIX\_OUTGOING\_FILE\_PATH**  
On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the **Parameter Value** which by default is **SETME**. (For example: /tmp)
- If both the parameter **CMN\_FILE\_PROCESS\_TO\_LOB** and **OUTBOUND\_CALL\_Q** are enabled (status = 'Y'), system automatically handles upload/download of files from Weblogic configured process files.

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

This section consists of the following topics:

- [Incoming Process File](#)  
This topic provides information on incoming process files. It covers the files received from interfaced systems for validation, tracking, and further processing.
- [Proration of Future Account Dues](#)  
This topic provides information on proration of future account dues. It explains the allocation of upcoming dues based on account activity and system rules.
- [Outgoing Process File](#)  
This topic provides information on outgoing process files. It covers files sent to interfaced systems for validation, tracking, and further processing.

## 3.6.1 Incoming Process File

This topic provides information on incoming process files. It covers the files received from interfaced systems for validation, tracking, and further processing.

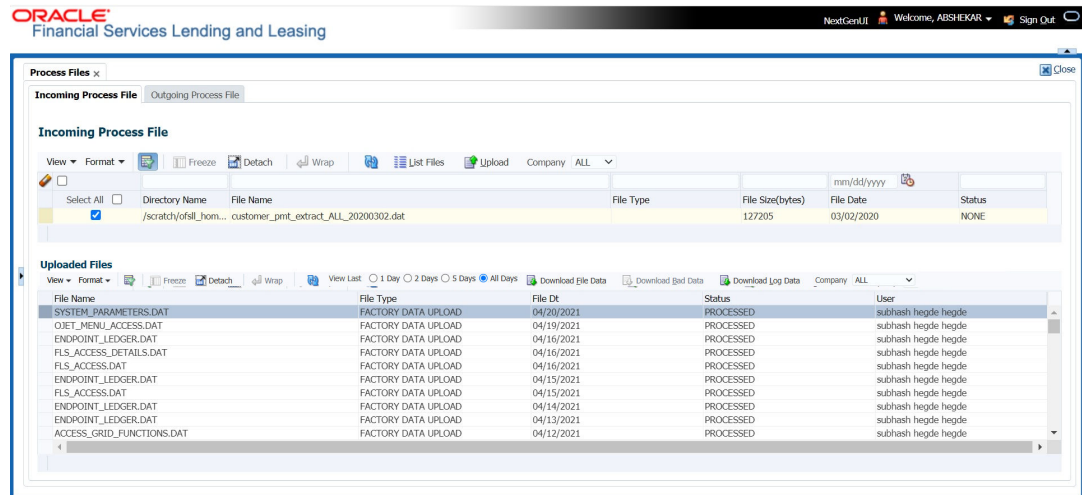
The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. User can select the file required and upload it into the system for immediate processing.

### View the list Incoming Process File

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Process Files**. Under **Process Files**, click **Incoming Process File**.

The **Incoming Process File** screen displays.

Figure 3-11 Process File - Incoming



- In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:


Table 3-23 Incoming Process File

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

#### Note

The system supports account conversion via API files and can be uploaded through the incoming file upload web service. Ensure that CMN\_FILE\_PROCESS\_TO\_LOB system parameter is set to **YES** and **Enabled**. Also the incoming API file has delimiter as pipe '|' and variable data is sent in the same order as the tables are created i.e. if the length of the column = 30, variable data can be sent without any left (or) proper padding or spaces in that position.

### Upload Incoming Process File

- In the Incoming Process File section, click **List Files**. System displays the list of incoming files. User can click  to refresh the grid data.


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

This section consists of the following topic:

- [Uploaded Files](#)  
This topic describes the systematic instructions to uploaded files.

### 3.6.1.1 Uploaded Files

This topic describes the systematic instructions to uploaded files.

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

On selection, user can view the following information:

**Table 3-24 Uploaded Files**

Field	Description
<b>Download File Data</b>	To download the uploaded file data. This option can be access-controlled based on setup. <b>Note:</b> This option is disabled if there is no record displayed in <b>Uploaded Files</b> section.
<b>Download Bad Data</b>	To download the list of uploaded files which had processing errors due to bad data. <b>Note:</b> This option is disabled if there is no record displayed in <b>Uploaded Files</b> section.
<b>Download Log Data</b>	To download a log of all the files uploaded. <b>Note:</b> This option is disabled if there is no record displayed in <b>Uploaded Files</b> section.
<b>Company</b>	Sort the list of uploaded files based on specific company by selecting the same from <b>Company</b> drop-down list.
<b>File Name</b>	View the name of file uploaded.
<b>File Type</b>	View the type of file uploaded.
<b>File Dt</b>	View the date and time when the file was uploaded.
<b>Status</b>	View the status of upload.
<b>Error Reason</b>	View the exceptional error reason codes. <b>Note:</b> If LOCKBOX file has processing error because of 'Mismatched Totals', the error reason is displayed as PAYMENT BATCH CREATED, MISMATCHED TOTALS.
<b>User</b>	View the login ID of User who performed the file upload.

## 3.6.2 Proration of Future Account Dues

This topic provides information on proration of future account dues. It explains the allocation of upcoming dues based on account activity and system rules.

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

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

The Input file is processed in the system on running the batch job IADPRC\_BJ\_100\_01 (ACCOUNT DUES FILE UPLOAD) in SET-IFP batch job set and to the location as per the system parameter CMN\_FILE\_PROCESS\_TO\_LOB value.

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

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

## 3.6.3 Outgoing Process File

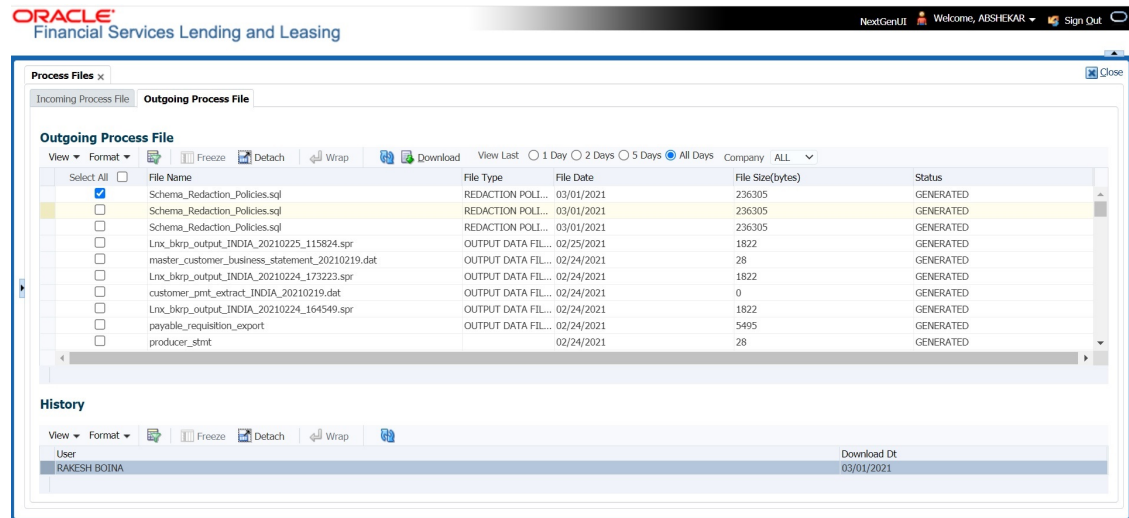
This topic provides information on outgoing process files. It covers files sent to interfaced systems for validation, tracking, and further processing.

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

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Process Files**. Under **Process Files**, click **Outgoing Process File**.

The **Outgoing Process File** screen displays.

Figure 3-12 Outgoing Process File




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

On selection, user can view the following information:

Table 3-25 Outgoing Process File

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

### Download Outgoing Process File

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

### History

The history section displays the following details:

**Table 3-26 History**

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

# 4

## Sales Lead

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

- [Introduction](#)  
This section introduces the concept of sales leads. It outlines the process of capturing, tracking, and managing leads to support conversion into opportunities.
- [Lead Entry](#)  
This topic provides information on lead entry. It explains the process of creating and capturing new sales leads for tracking and conversion.
- [Follow-Up Tab](#)  
This topic provides information on Follow-Up. It enables users to schedule, track, and manage follow-up activities with customers to ensure timely engagement and conversion.
- [Maintenance Tab](#)  
This topic provides information on Maintenance. It supports reassignment of sales leads and status updates.

### 4.1 Introduction

This section introduces the concept of sales leads. It outlines the process of capturing, tracking, and managing leads to support conversion into opportunities.

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

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

### 4.2 Lead Entry

This topic provides information on lead entry. It explains the process of creating and capturing new sales leads for tracking and conversion.

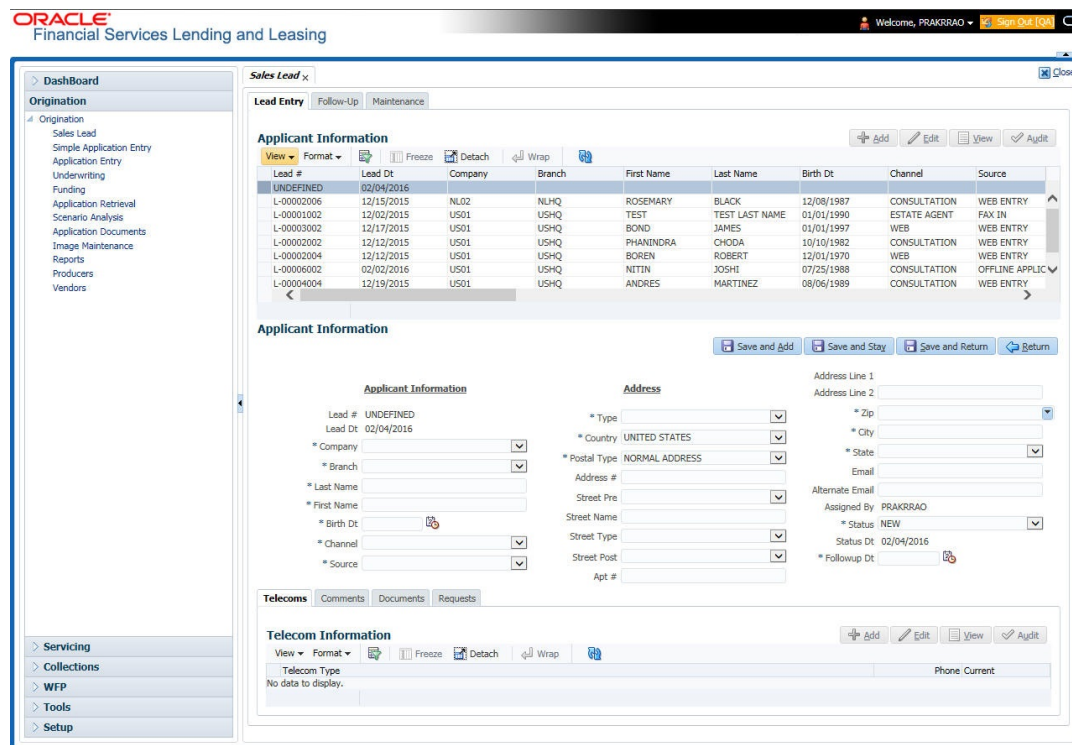
The Lead Entry screen enables user to record information regarding prospective borrowers from a sales query or a call to be used in a follow-up call. The initial status for the lead can be set as NEW or FOLLOW-UP.

#### To Navigate to Lead Entry screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Lead Entry**.

The **Lead Entry** screen displays.

Figure 4-1 Lead Entry



- In the **Applicant Information** section, user can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

**Applicant Information**

Table 4-1 Applicant Information

Field	Description
<b>Lead #</b>	View the sales lead number.
<b>Lead Dt</b>	View the sales lead date. System defaults the current date.
<b>Company</b>	Select the company name.
<b>Branch</b>	Select the branch name.
<b>Last Name</b>	Specify the applicant's last name.
<b>First Name</b>	Specify the applicant's first name.
<b>Birth Dt</b>	Specify the birth date.
<b>Channel</b>	Select the channel of the sales lead.
<b>Source</b>	Select the source of the sales lead.
<b>Address</b>	It displays the address section.
<b>Type</b>	Select the address type.
<b>Country</b>	Select the country from the drop-down list.
<b>Postal Type</b>	Select the postal address type from the drop-down list.
<b>Address #</b>	Specify the address.
<b>Street Pre</b>	Select the street prefix (directional) from the drop-down list.
<b>Street Name</b>	Specify the street name.
<b>Street Type</b>	Select the street type from the drop-down list.

Table 4-1 (Cont.) Applicant Information

Field	Description
Street Post	Select the street postfix (directional) from the drop-down list.
Apt #	Specify the apartment number.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
Zip	Select the zip code from the drop-down list. <b>Note:</b> For non US country, user have to enter zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the e-mail address.
Alternate Email	Specify the alternate e-mail address.
Assigned By	View the user code creating the sale lead.
Status	Select the status for the sale lead from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>NEW</b></li> <li>• <b>FOLLOW UP</b></li> <li>• <b>CLOSED</b></li> <li>• <b>CONVERTED</b></li> </ul>
Status Dt	View the last sales lead status change date.
Followup Dt	Select the sales lead follow-up date from the adjoining calendar.

3. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

This section consists of the following topics:

- [Telecoms Sub Tab](#)  
This topic provides information on telecoms. It outlines the process of capturing, managing, and tracking telecoms details within the system for reference and validation.
- [Comments Sub Tab](#)  
This topic provides information on comments. It allows users to add, view, and manage remarks or notes related to records for better tracking and communication.
- [Documents Sub Tab](#)  
This topic provides information on documents requested by the customer. It records any document sent during sales lead entry for tracking and reference.
- [Requests Sub Tab](#)  
This topic provides information on requests. It allows users to create, view, and manage request records for tracking and processing.

## 4.2.1 Telecoms Sub Tab

This topic provides information on telecoms. It outlines the process of capturing, managing, and tracking telecoms details within the system for reference and validation.

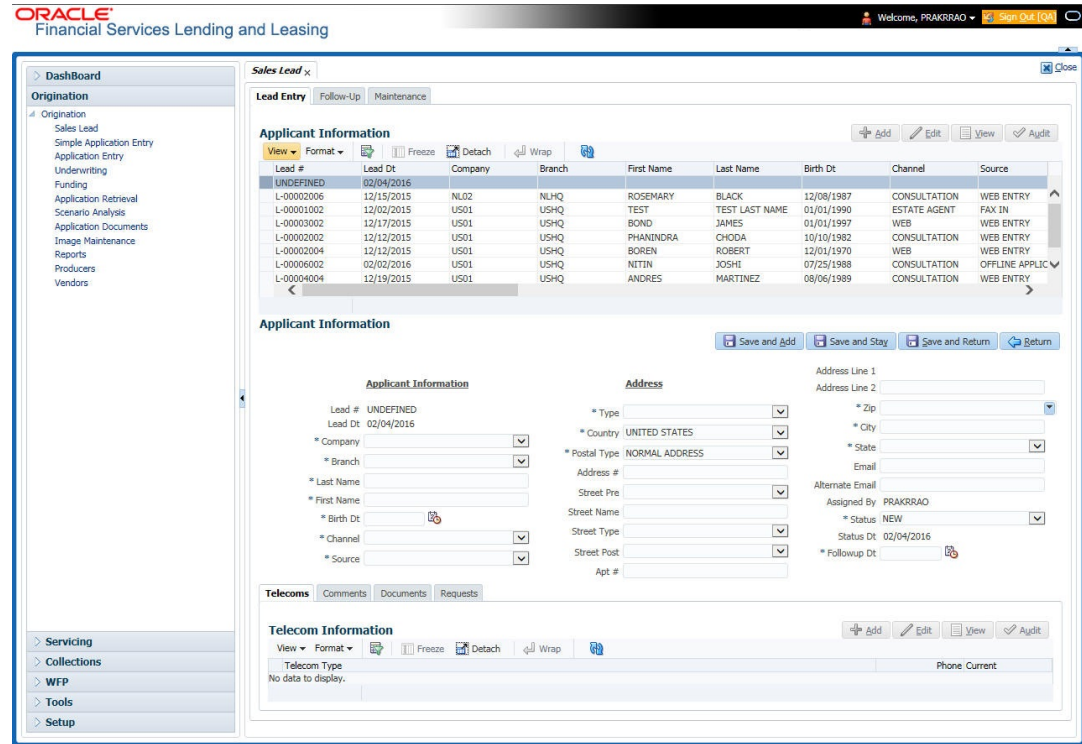
The Telecoms sub tab records phone numbers for the sales lead.

### To complete the Telecoms sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Telecoms**.

The **Telecoms** screen displays.

Figure 4-2 Telecoms



2. User can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 4-2 Telecoms

Field	Description
<b>Telecom Type</b>	Select the type of telecommunications device.
<b>Phone</b>	Specify the phone number.
<b>Current</b>	Select the Current check box to indicate the phone number is in service.

3. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 4.2.2 Comments Sub Tab

This topic provides information on comments. It allows users to add, view, and manage remarks or notes related to records for better tracking and communication.

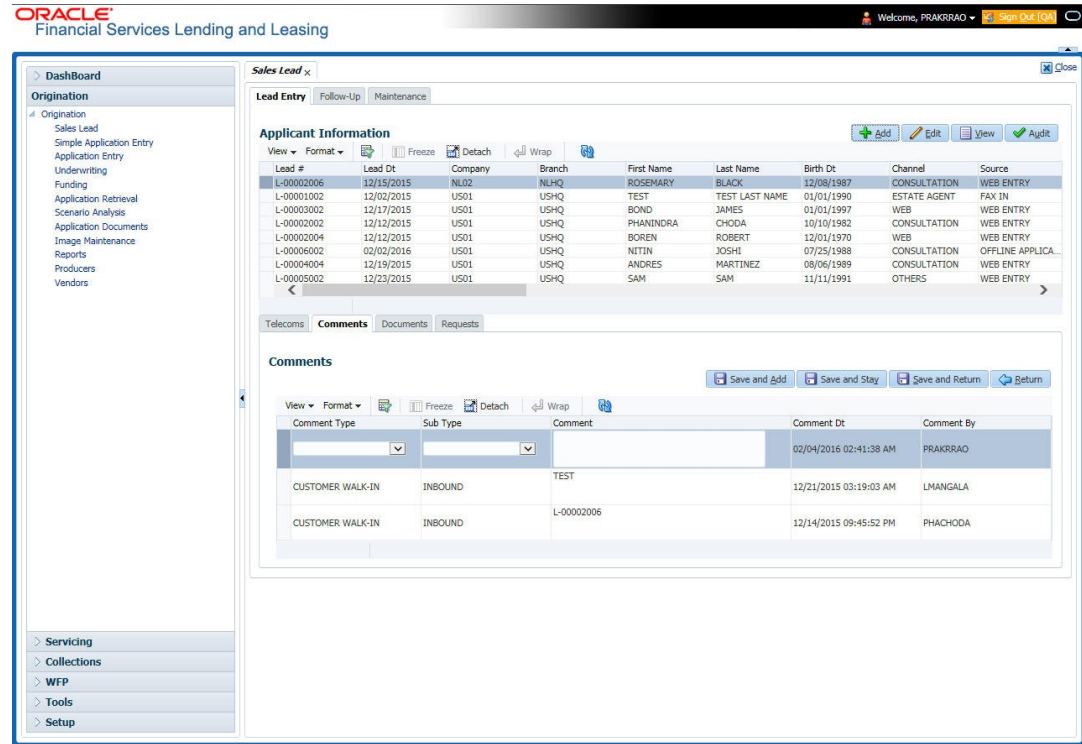
The Comments sub tab records any comments regarding the sales lead.

### To complete the Comments sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Comments**.

The **Comments** screen displays.

Figure 4-3 Comments



2. User can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 4-3 Comments

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

3. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

### 4.2.3 Documents Sub Tab

This topic provides information on documents requested by the customer. It records any document sent during sales lead entry for tracking and reference.

The Documents sub tab needs to be completed if:

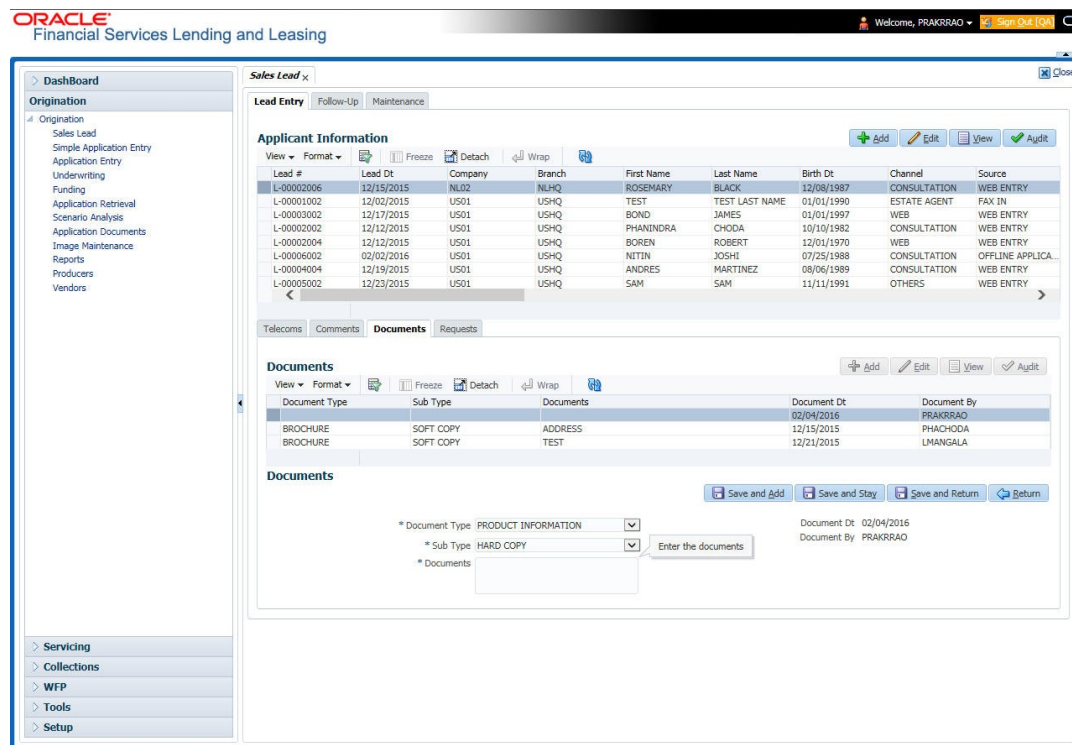
- The customer had requested any documents
- Any document has been sent to the customer during sales lead entry.

**To complete the Documents sub tab**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Documents**.

The **Documents** screen displays.

Figure 4-4 Documents



2. User can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 4-4 Documents

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

3. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 4.2.4 Requests Sub Tab

This topic provides information on requests. It allows users to create, view, and manage request records for tracking and processing.

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

### To complete the Requests sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Requests**.
2. User can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 4-5 Requests

Field	Description
<b>Product</b>	Select the required Line of credit product from the drop-down list.
<b>Requested Amount</b>	Specify the requested amount.

3. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 4.3 Follow-Up Tab

This topic provides information on Follow-Up. It enables users to schedule, track, and manage follow-up activities with customers to ensure timely engagement and conversion.

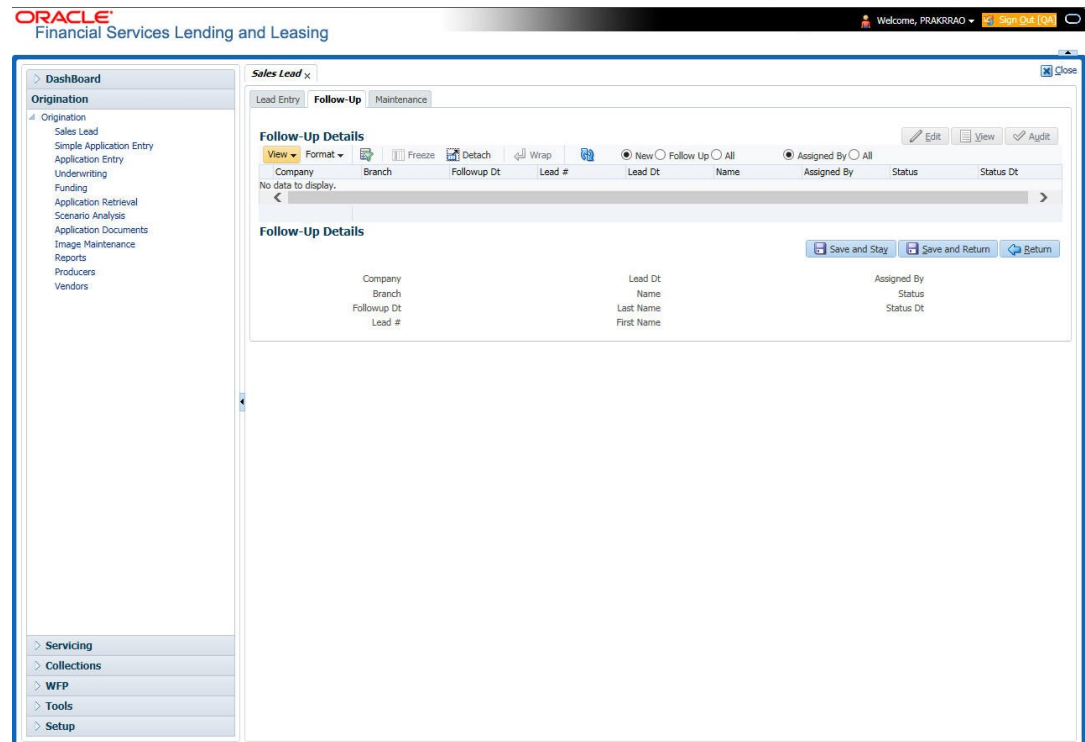
The Follow-Up tab enables user to update customer information based on sales lead follow-ups with customer.

### To use the Follow-Up tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Follow-Up**.

The **Follow-Up** screen displays.

Figure 4-5 Follow-Up



2. In the **Status** field, click:
  - **New** to view all leads on the Follow-Up screen with status of NEW.
  - **Follow Up** to view all leads on the Follow-Up screen with status of FOLLOW UP.
  - **All** to view all leads on Follow-Up screen.

3. In the **Assigned** field, click:
  - **Assigned By** to view all leads on the Follow-Up screen assigned to the current user.
  - **All** to view all leads on the Follow-Up screen assigned to any user.
4. User can perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

**Table 4-6 Follow-Up**

Field	Description
<b>Company</b>	View the company name of sales lead.
<b>Branch</b>	View the branch name of the sales lead.
<b>Followup Dt</b>	Select the follow-up date of the sales lead.
<b>Lead #</b>	View the sales lead number.
<b>Lead Date</b>	View the creation date of the sales lead.
<b>Name</b>	View the applicant's name.
<b>Last Name</b>	View the applicant's last name.
<b>First Name</b>	View the applicant's first name.
<b>Assigned by</b>	View the user assigned to the sales lead.
<b>Status</b>	Select the status of the sales lead.
<b>Status Dt</b>	View the last sales lead status change date.

5. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 4.4 Maintenance Tab

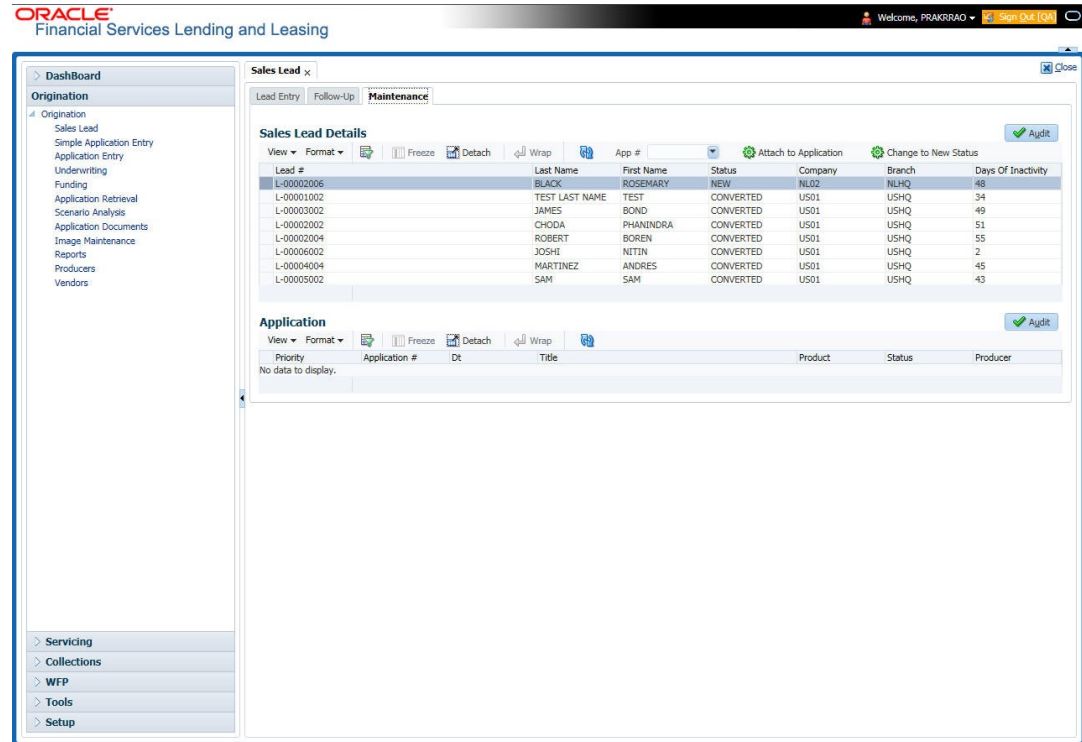
This topic provides information on Maintenance. It supports reassignment of sales leads and status updates.

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

1. On the **Origination**, click **Origination**. Under **Origination**, click **Sales Lead**. Under **Sales Lead**, click **Maintenance**.

The **Maintenance** screen displays.

Figure 4-6 Maintenance



A brief description of the fields is given below:

Table 4-7 Maintenance

Field	Description
<b>Lead #</b>	View the sales lead number.
<b>Last Name</b>	View the last name of the sales lead.
<b>First Name</b>	View the first name of the sales lead.
<b>Status</b>	View the status of the sales lead.
<b>Company</b>	View the company of the sales lead.
<b>Branch</b>	View the branch of the sales lead.
<b>Days of Inactivity</b>	View the number of days of inactivity regarding the sales lead.

**To attach a sales lead to an application**

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

**Table 4-8 Application**

<b>Field</b>	<b>Description</b>
<b>Priority</b>	Displays the priority of the sales lead.
<b>Application #</b>	Displays the application number of the sales lead.
<b>Date</b>	Displays the date of the application.
<b>Title</b>	Displays the title of the application.
<b>Product</b>	Displays the product of the application.
<b>Status</b>	Displays the status of the application.
<b>Producer</b>	Displays the producer of the application.

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

# 5

## Simple Application Entry

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

- [Introduction](#)  
This topic provides information on introduction for Simple Application Entry. It explains the basic process of entering application details quickly and efficiently.
- [Entering a Credit Application](#)  
This topic provides information on entering a credit application. It covers capturing application details, requesting a credit bureau report, and validating the credit application through the Applications screen.
- [Applicants Tab](#)  
This topic provides information on applicants. It covers capturing applicant details, including identification, demographics, employment, assets, liabilities, and income information.
- [Business Tab](#)  
This topic provides information on Business. It covers managing business details, tracking activities, and supporting organizational processes.
- [Request Tab](#)  
This topic provides information on the request tab. It enables users to create, submit, and track requests within the application.
- [Collateral Tab](#)  
This topic provides information on the collateral tab. It enables users to capture, manage, and track collateral details linked to an application.
- [Comments Tab](#)  
This topic provides information on Comments. It allows users to add, view, and manage remarks or notes within the application.
- [Tracking Tab](#)  
This topic provides information on Tracking. It enables users to monitor, update, and manage the progress of applications and related activities.
- [Verification Tab](#)  
This topic provides information on verification. It enables users to review, validate, and confirm applicant details and supporting documents to ensure accuracy and compliance.
- [Review Request](#)  
This topic provides information on review request. It enables users to examine submitted requests, validate details, and take appropriate action.

### 5.1 Introduction

This topic provides information on introduction for Simple Application Entry. It explains the basic process of entering application details quickly and efficiently.

The first step in the Line of credit origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Simple Application Entry

screen enables user to specify information from the credit application into the system and request a credit bureau report.

This chapter explains use of the applications screen to specify and validate a credit application.

## 5.2 Entering a Credit Application

This topic provides information on entering a credit application. It covers capturing application details, requesting a credit bureau report, and validating the credit application through the Applications screen.

There are four main steps in entering an application

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

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

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

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

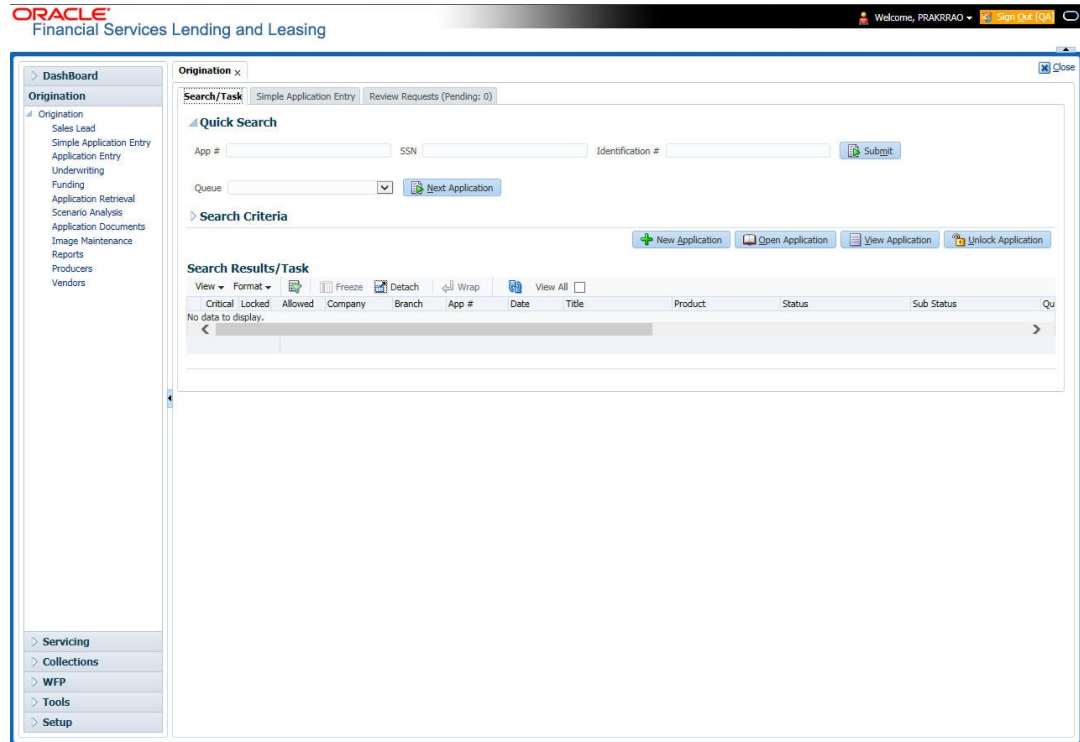
After an application clears the edits check, click **Process Application** in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while user can begin entering the next application in your queue.

### To enter a new application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Search/Task**.

The **Search/Task** screen displays.

Figure 5-1 Search/Task



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

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

The **Simple Application Entry** screen displays.

Figure 5-2 New Application-Line

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled "Origination" and shows a "Simple Application Entry: 0000001536". The application details are as follows:

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
09/05/2015	0000001536		APPROVED - FUN...	FUNDED	CA-00003 : ACE H...	(818)-761-2277	Y	Y	

The "Application" section provides a detailed view of the application parameters:

- App #: 0000001536
- Dt: 09/05/2015
- Product: LINE HE (FR)
- Channel: WEB ENTRY
- Priority: NORMAL
- Company: US01
- Branch: USHQ
- Sub Unit: P31
- Status: APPROVED - FUNDED
- Origination Stage Code: FUNDED
- Billing Cycle: WEEKLY
- Purpose: VEHICLE LOAN OR LEASE
- Producer: DEALER
- Producer Name: CA-00003 : ACE HEADQUARTERS INC( ACTIVE )
- Producer Contact Number: (818)-761-2277
- Region: ALL
- Territory: ALL
- Existing Customer: Y
- Class: SMALL BUSINESS
- Sales Agent: DEMOSUPR
- Joint: Y
- CoSigned: Y
- Contact: Y
- Lead #: Y
- CRB Pull: Y
- Override OK: Y
- Warning OK: Y
- Duplicate Application: Y
- Loan Currency: USD

The "Applicant" section shows the following details:

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State
PRIMARY	MILDRED	BURKETT	RODRIGUEZ	JR	xx-xxx-4417	01/03/1965		COLORADO

For field description refer [Applications](#) of the Underwriting chapter.

### Pre-fill applicant information from Sales Lead

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

- [Pre-qualifying an Application](#)  
This topic provides information on pre-qualifying an application. It covers capturing applicant details, assessing eligibility, and initiating the credit evaluation process.

## 5.2.1 Pre-qualifying an Application

This topic provides information on pre-qualifying an application. It covers capturing applicant details, assessing eligibility, and initiating the credit evaluation process.

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

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

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

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

## 5.3 Applicants Tab

This topic provides information on applicants. It covers capturing applicant details, including identification, demographics, employment, assets, liabilities, and income information.

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

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

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

Note the following while completing frequency fields:

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

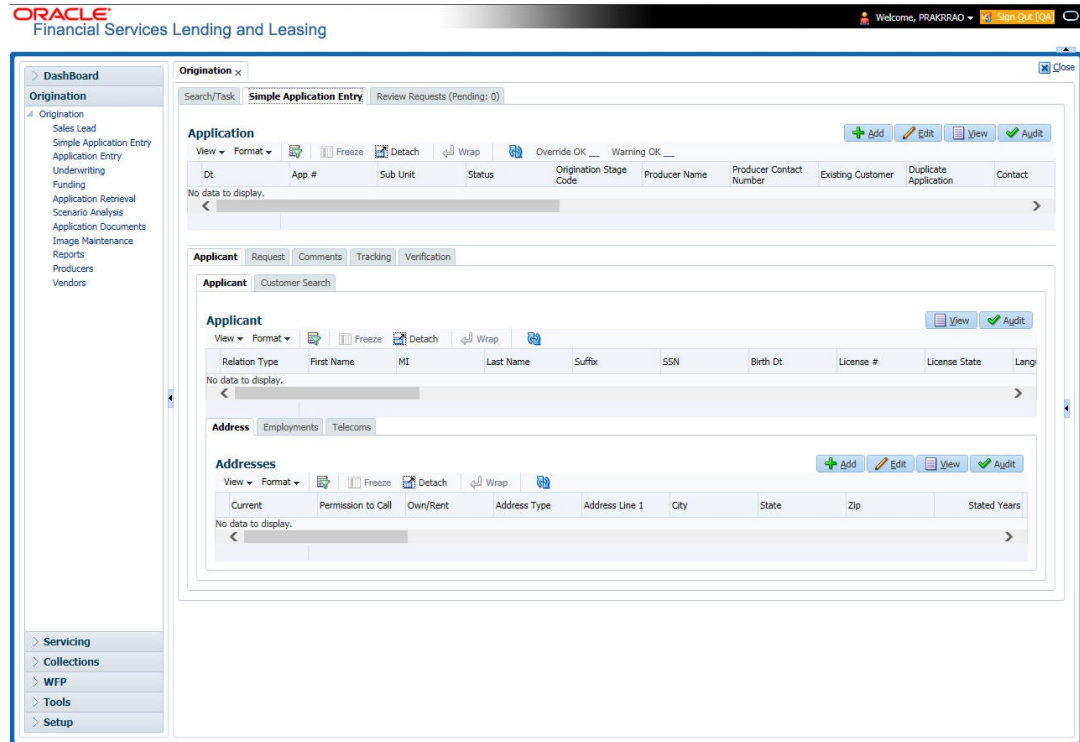
For more information, refer appendix **Payment Amount Conversion**.

### To complete the Applicants Details screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Applicant**. Under **Applicant**, click **Applicant**.

The **Applicant** screen displays.

Figure 5-3 Applicant



For details on this screen refer [Applicant Tab](#) of the Underwriting chapter.

## 5.4 Business Tab

This topic provides information on Business. It covers managing business details, tracking activities, and supporting organizational processes.

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

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

### To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.

- On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Business**. Under **Business**, click **Business**.

The **Business** screen displays.

**Figure 5-4 Business**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Origination' and shows details for a 'Simple Application Entry: 0000001537'. The application is for 'RODRIGUEZ ROBINSON'. The 'Business' tab is active, showing 'Business Details' and 'Address Information'.

**Business Details Table:**

Organization Type	Business Type	Business Category	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees (Cur)	# of Employees
C CORP	SERVICE	SETME	INTERSHELL INTE...	INTERSHELL INTE...	XXXXX0987	01/01/1968	12	32

**Business Details Summary:**

- Organization Type: C CORP
- Business Type: SERVICE
- Business Category: SETME
- Business Name: INTERSHELL INTERNATIONAL CORP
- Legal Name: INTERSHELL INTERNATIONAL
- Tax ID #: XXXXX0987
- Start Dt: 01/01/1968
- # of Employees (Cur): 12
- # of Employees: 32
- Loan Currency Avg Checking Balance: 87790
- Contact Person: SHARP
- # of Locations: 34
- Business Checking Bank: CITI
- Bank Acc #: 735334066
- Management Since: 1980
- Currency: US DOLLAR
- Existing Business Name: UNDEFINED
- Avg Checking Balance: 87,790.00
- Existing Business #: 000000000

**Address Information Table:**

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre
BUSINESS	UNITED STATES	100 CORPORATE	CANTON	MASSACHUSETTS	RENT		NORMAL ADDRESS	NORTH

For details on this screen, refer [Business Tab](#) of Underwriting chapter.

## 5.5 Request Tab

This topic provides information on the request tab. It enables users to create, submit, and track requests within the application.

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

**To complete Request tab:**

- On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Request**.

The **Request** screen displays.

Figure 5-5 Request

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Origination x' and displays details for application 0000001536, 'RODRIGUEZ MILDRED'. The 'Request' tab is active, showing a table of requested items:

Itemization	+/-	Requested Amt	Comment
ITM OTHER FEE	+	0.00	
ITM AMOUNT PAID ON MY LOAN ACC...	+	18,900.00	
ITM AMOUNT PAID TO OTHERS ON M...	+	0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	0.00	
			Total Requested Amt 18,900.00

For details on this screen refer [Request Tab](#) of the Underwriting chapter.

## 5.6 Collateral Tab

This topic provides information on the collateral tab. It enables users to capture, manage, and track collateral details linked to an application.

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

### To enter vehicle information from the Collateral tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Collateral**.

The **Collateral** screen displays.

Figure 5-6 Collateral

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Origination x" and shows the "Collateral" tab for application "0000001536: RODRIGUEZ MILDRED".

**Application Summary:**

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
09/05/2015	0000001536		APPROVED - FUN...	FUNDED	CA-00003 : ACE H...	(818)-761-2277	Y	Y	

**Collateral Summary:**

Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #	Country	Address #
N		Y	NEW VEHICLE	HOME	SINGLE FAMILY H...	OCCUPIED BY OW...	E26A119602	UNITED STATES	480 NEPONSET ST

**Valuation Summary:**

Current	Loan Currency	Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement	Wholesa
Y		19,000.00	19,500.00	0.00	09/05/2015	INVOICE	US DOLLAR			

**Addons Summary:**

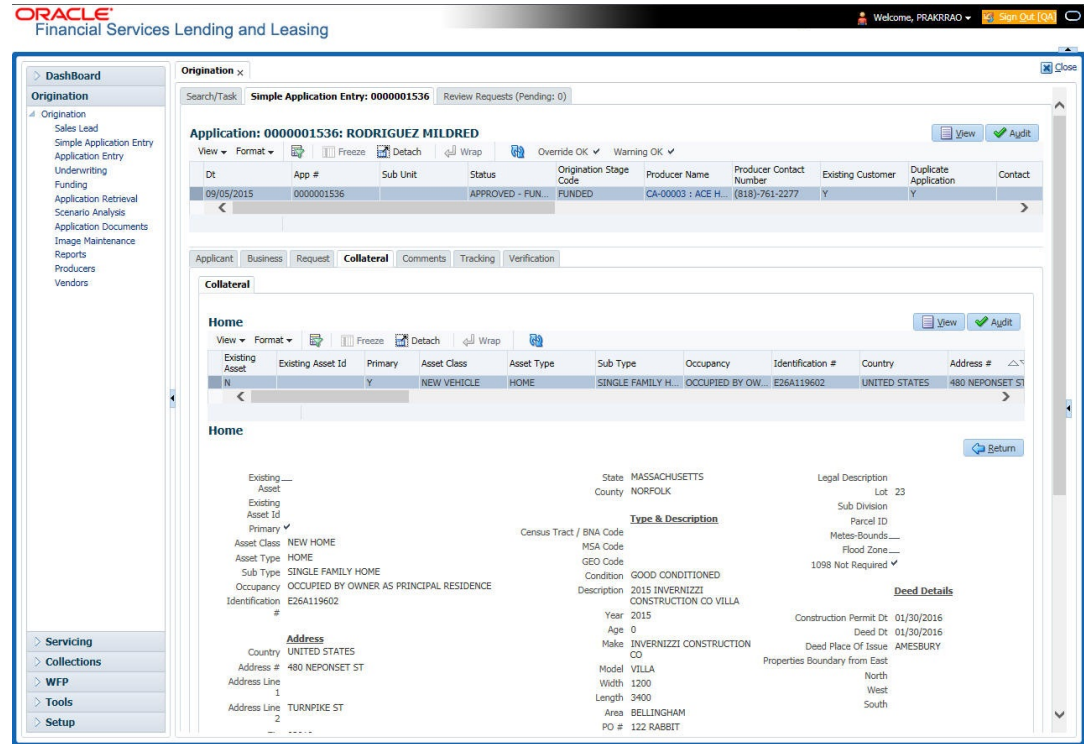
Description	Value	Amount	Loan Currency	Amount
ANTI THEFT		290.00		290.00

**To enter home information from the Collateral tab**

2. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**.
3. Under **Simple Application Entry**, click **Collateral**. Under **Collateral**, click **Collateral**.

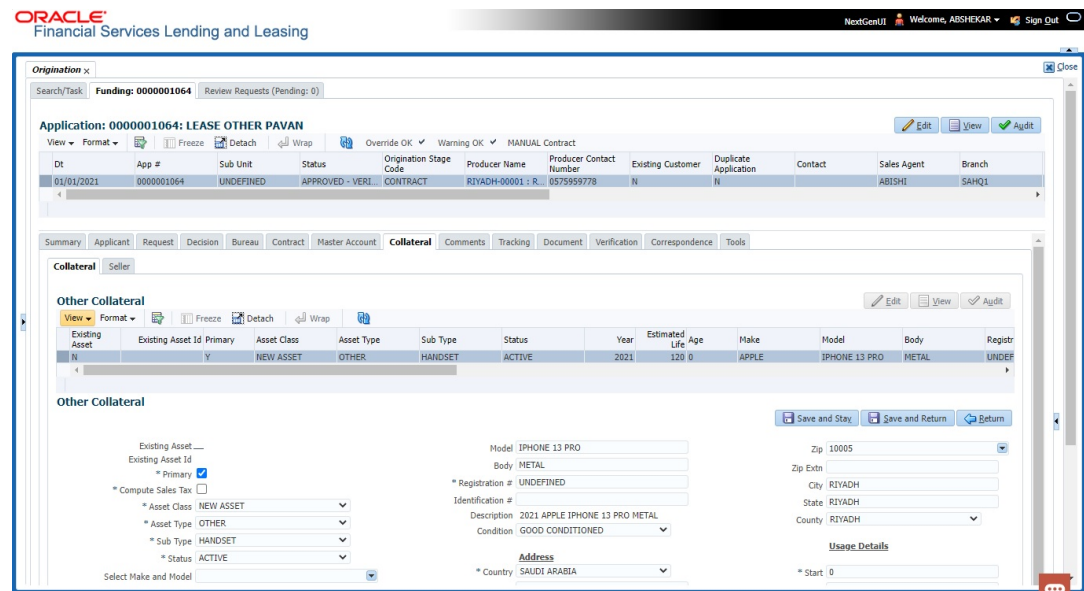
The **Collateral** screen displays.

Figure 5-7 Collateral - Home



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

Figure 5-8 Collateral - Other



For details on this screen, refer [Collateral Tab](#) of the Underwriting chapter.

## 5.7 Comments Tab

This topic provides information on Comments. It allows users to add, view, and manage remarks or notes within the application.

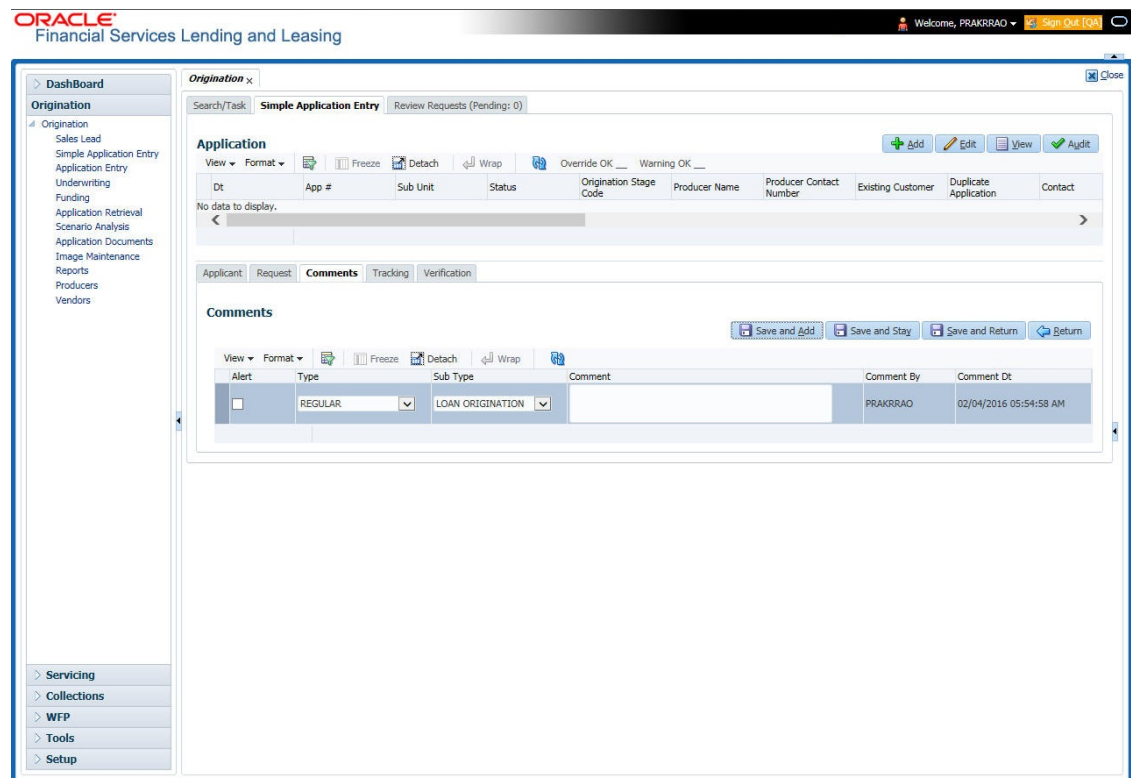
When using the **Simple Application Entry** screen, user can add comments to an application at any time in the application entry process by clicking Comments tab.

### To complete the Comments tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Comments**.

The **Comments** screen displays.

**Figure 5-9 Comments**



For details on this screen, refer [Comments Tab](#) of the Underwriting chapter.

## 5.8 Tracking Tab

This topic provides information on Tracking. It enables users to monitor, update, and manage the progress of applications and related activities.

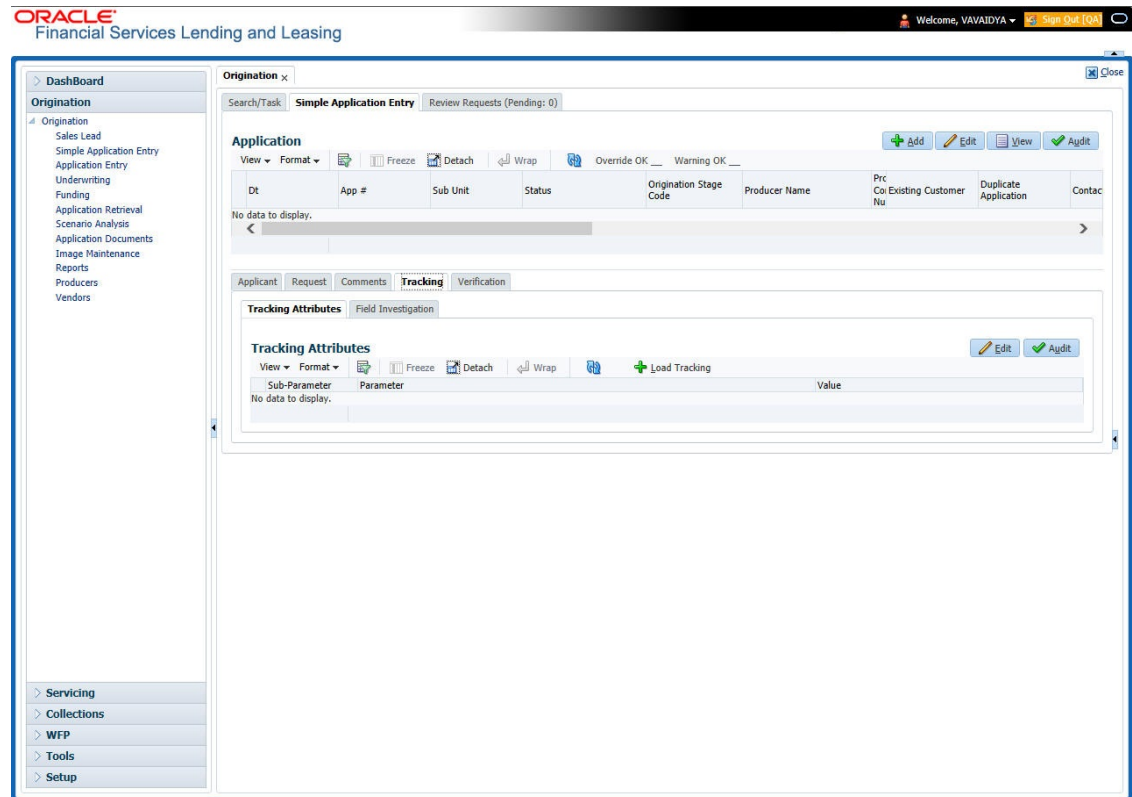
The Tracking tab enables user to record further information associated with the application. What items user choose to track are setup during implementation.

### To Track Attributes

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Tracking**.

The **Tracking** screen displays.

**Figure 5-10 Tracking**



For details on this screen, refer [Tracking Tab](#) of the Underwriting chapter.

## 5.9 Verification Tab

This topic provides information on verification. It enables users to review, validate, and confirm applicant details and supporting documents to ensure accuracy and compliance.

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

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

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

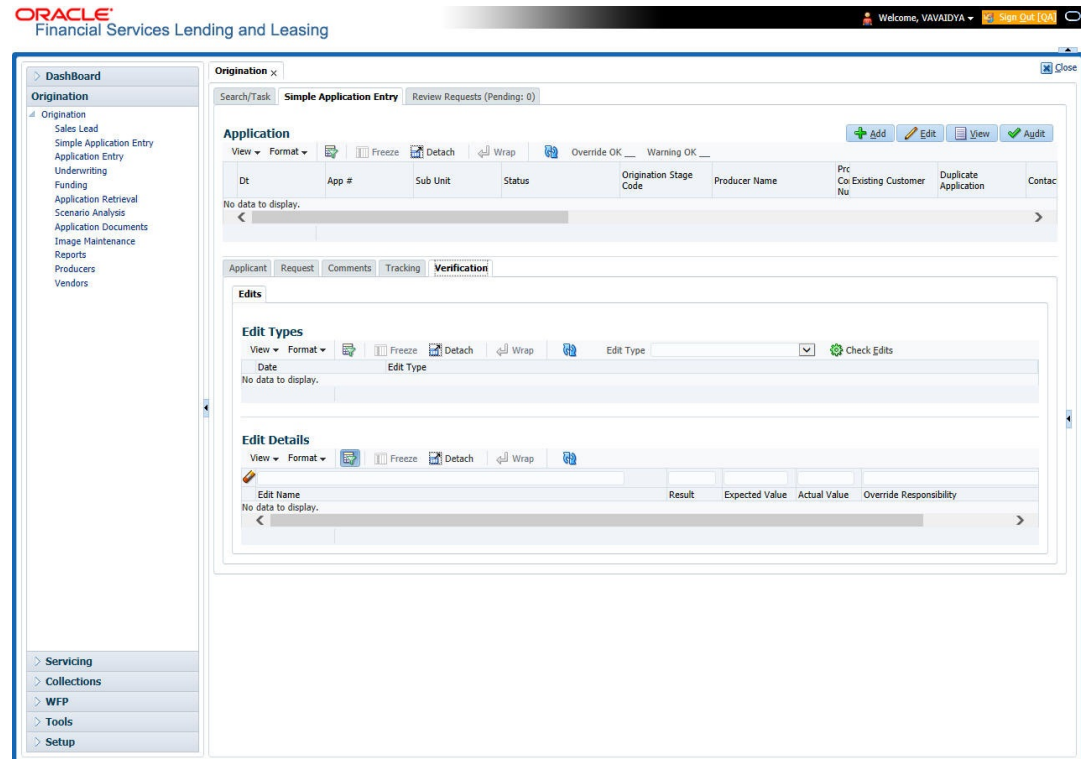
If it is an **Override**, the system displays a dialog box informing user that an override is needed. User responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority).

### To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.
2. When user are finished entering data, on the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry**. Under **Simple Application Entry**, click **Verification**. Under **Verification**, click **Edits**.

The **Edits** screen displays.

**Figure 5-11 Edits**



For details on this screen, refer [Verification Tab](#) of the Underwriting chapter.

This section consists of the following topic:

- [Application Entry Using Fax-In](#)  
This topic provides information on application entry using fax-In. It enables users to capture and process application details submitted via fax.

## 5.9.1 Application Entry Using Fax-In

This topic provides information on application entry using fax-In. It enables users to capture and process application details submitted via fax.

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

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

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

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

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

## 5.10 Review Request

This topic provides information on review request. It enables users to examine submitted requests, validate details, and take appropriate action.

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

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

# 6

## Application Entry

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

- [Introduction](#)  
This topic provides information on Introduction for Application Entry. It explains the basic process of capturing and recording application details within the system.
- [Entering a Credit Application](#)  
This topic provides information on entering a credit application. It covers capturing application details, requesting a credit bureau report, and validating the credit application through the applications screen.
- [Applicants Tab](#)  
This topic provides information on applicants. It covers capturing applicant details, including identification, demographics, employment, assets, liabilities, and income information.
- [Business Applicants Tab](#)  
This topic provides information on the Business Applicants tab. It enables users to view and manage application details submitted by business entities.
- [Request Tab](#)  
This topic provides information on the request tab. It enables users to create, view, and manage application requests within the system.
- [Master Account Tab](#)  
This topic provides information on the Business Applicants tab. It enables users to view and manage application details submitted by business entities.
- [Bureau Tab](#)  
This topic provides information on the bureau tab. It enables users to access and review bureau reports linked to an application.
- [Collateral Tab](#)  
This topic provides information on the collateral. It allows users to access collateral records and review asset information associated with the request.
- [Comments Tab](#)  
This topic provides information on Comments. It allows users to add, view, and manage remarks or notes within the application.
- [Tracking Tab](#)  
This topic provides information on tracking. It enables users to monitor, update, and manage the progress of applications and related activities.
- [Document Tab](#)  
This topic provides information on the document. It allows users to access and track application documents for reference and verification.
- [Verification Tab](#)  
This topic provides information on the verification. It enables users to review and validate applicant details and supporting documents.

- [Tools Tab](#)  
This topic provides information on the verification. It enables users to review and validate applicant details and supporting documents.
- [Review Request](#)  
This topic provides information on review request. It enables users to examine submitted requests, validate details, and take appropriate action.

## 6.1 Introduction

This topic provides information on Introduction for Application Entry. It explains the basic process of capturing and recording application details within the system.

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

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

## 6.2 Entering a Credit Application

This topic provides information on entering a credit application. It covers capturing application details, requesting a credit bureau report, and validating the credit application through the applications screen.

There are four main steps in entering an application.

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

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

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

When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on user system setup. Status change of the application can be determined by credit

bureau and scoring model of the application. The pre-screening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

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

### To enter a new application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**.

The **Application Entry** screen displays.

**Figure 6-1 Application Entry**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Application Entry: 0000001394'. The application details are as follows:

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent
01/19/2016	0000001394		NEW - BLANK	NEW	CA-00001 : DEMO( ACTIVE)	(000)-000-0000	Y	Y		DEMOSALES

The 'Requested' section shows the following data:

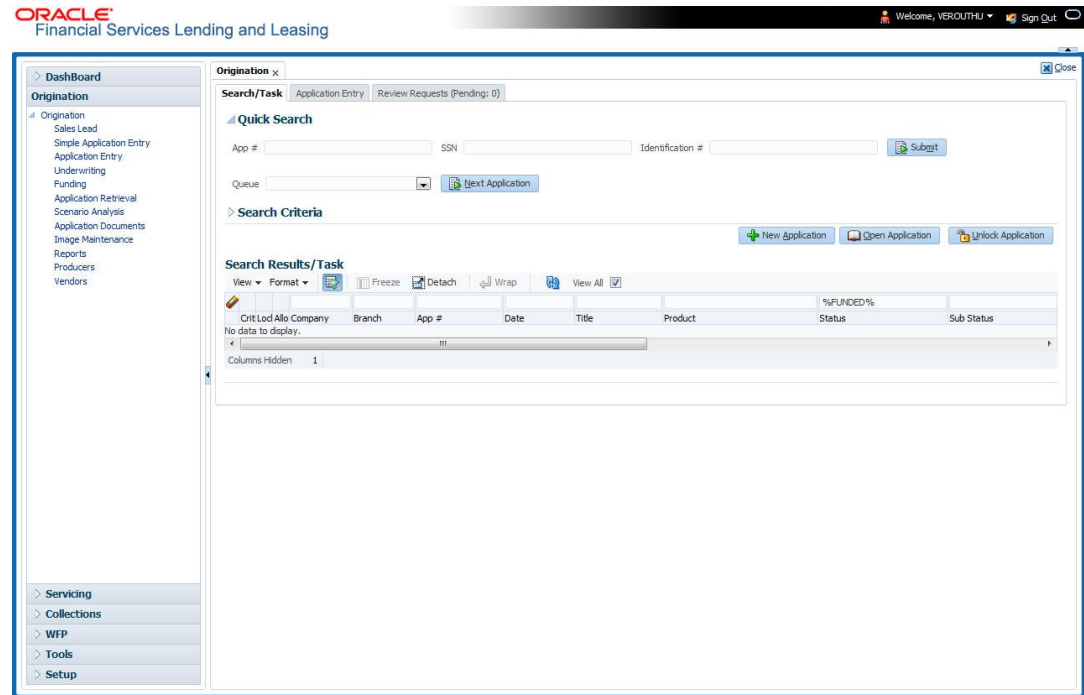
Requested Advance Amt	Pmt Amt	Term	Requested Rate	Down Pmt %	Down Pmt	Approx Prc	Promotion	Balloon Amt	Signing Dt
0.00	0.00	0	0.0000	0.00	0.00	0.00	NONE	0.00	0.00

The 'Itemization' section shows the following data:

Itemization	Requested Amt	Comment
ITM DOWN PAYMENT	-	0.00
ITM AMOUNT PAID TO OTHERS ON MY ...	+	0.00
ITM DOWN PAYMENT PAYOFF	+	0.00
ITM AMOUNT PAID ON MY LOAN ACCO...	+	0.00
ITM DOWN PAYMENT TRADEIN	-	0.00
ITM CREDIT INSURANCE LIFE	+	0.00
ITM CREDIT INSURANCE DISABILITY	+	0.00
ITM INSURANCE GAP	+	0.00
Total Requested Amt		0.00

2. The **Application Entry** screen appears, click **Search/Task** screen.

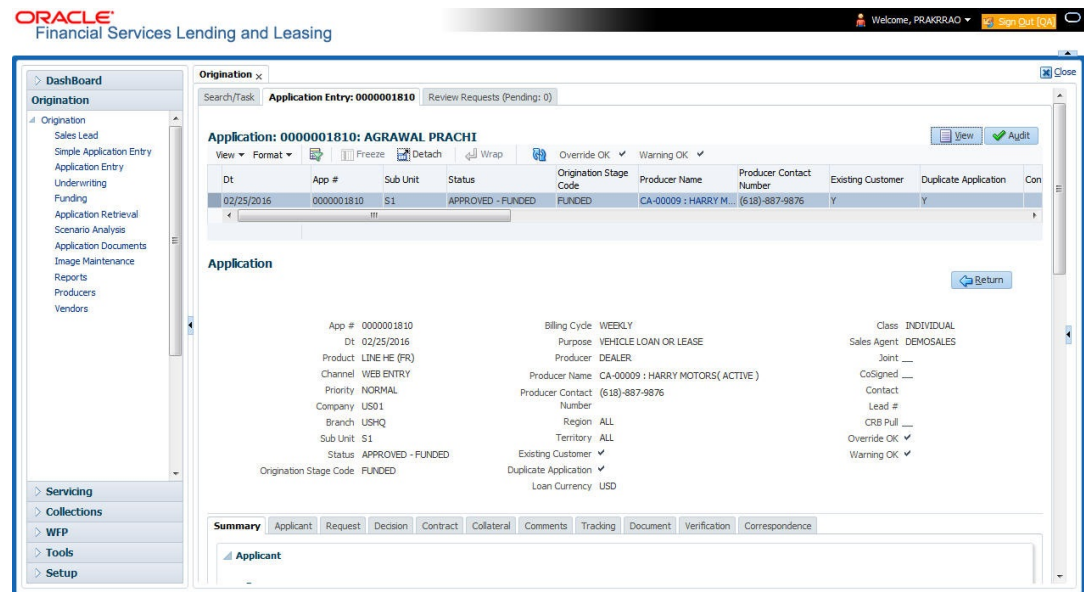
Figure 6-2 Search/Task



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

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

Figure 6-3 Application-Line



For details on this screen refer [Applications](#) section in Underwriting chapter.

## 6.3 Applicants Tab

This topic provides information on applicants. It covers capturing applicant details, including identification, demographics, employment, assets, liabilities, and income information.

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

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

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

### To complete the Applicants Details screen

On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Applicant**.

The **Applicant** screen displays.

Figure 6-4 Applicant Details

For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

## 6.4 Business Applicants Tab

This topic provides information on the Business Applicants tab. It enables users to view and manage application details submitted by business entities.

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

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

### To complete the Business Applicant screen

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

The **Business** screen displays.

Figure 6-5 Business

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Origination" and shows the "Business" tab for an application entry with ID 000002668. The interface includes a navigation pane on the left with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is divided into several sections:

- Application Summary:** A table showing application details.
 

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer
11/27/2014	000002668	NEW - BLANK	NEW	AE-00002 : TIN TAN PRO (ACTIVE)	(147)-852-3697 N	
- Business Details:** A form for entering business information.
 

Organization Type	Business Type	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Per
						0	0	
- Address Information:** A table for address details.
 

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre
No data to display.								

For details on this screen refer [Business Tab](#) section in Underwriting chapter.

## 6.5 Request Tab

This topic provides information on the request tab. It enables users to create, view, and manage application requests within the system.

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

### To complete the request tab:

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Request**.

The **Request** screen displays.

Figure 6-6 Request - Line

The screenshot displays the Oracle Financial Services Lending and Leasing Origination interface. The main window is titled 'Origination' and shows details for Application Entry: 000000382. The application is for 'TOLMAN GREG / EVA' and is in the 'APPROVED - AUTO APPR...' status. The requested advance amount is 15,000.00, with a payment amount of 476.77 and a term of 36 months. The requested rate is 8.9900%.

Requested Advance Amt	Pmt Amt	Term	Requested Rate	Down Pmt %	Down Pmt	Approx Prc	Promotion	Balloon Amt	Signing Dt
15,000.00	476.77	36	8.9900	0.00	0.00	15,000.00	NONE		0.00

The 'Itemization' section shows the following details:

Itemization	+/-	Requested Amt	Comment
ITM DOWN PAYMENT	-	0.00	
ITM DOWN PAYMENT PAYOFF	+	0.00	
ITM DOWN PAYMENT TRADEIN	-	0.00	
ITM CREDIT INSURANCE LIFE	+	0.00	
ITM CREDIT INSURANCE DISABILITY	+	0.00	
ITM INSURANCE GAP	+	0.00	
ITM FILING FEE	+	0.00	
ITM LICENSE FEE	+	0.00	
			Total Requested Amt 15,000.00

For details on this screen refer [Request Tab](#) section in **Underwriting** chapter.

## 6.6 Master Account Tab

This topic provides information on the Business Applicants tab. It enables users to view and manage application details submitted by business entities.

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

### To define Master Account Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**.
2. Under **Application Entry**, click **Underwriting**. Under **Underwriting**, click **Master Account**.

The **Master Account** screen displays.

Figure 6-7 Master Account

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Customer Service Origination" and shows details for application "0000001017: YADAV\_3 VIK". The interface includes a search bar, a table of application details, and a "Master Account" section with various fields and options.

DT	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch
01/01/2019	0000001017	UNDEFINED	APPROVED - REH...	REVIEW	NY-00002 : SUNRI...	(631)-389-0047	Y	Y		DEMOSUPR	USR

The "Master Account" section includes the following details:

Master Account	Link to Master Account	Linked Account	Payment Hierarchy
N	UNDEFINED	UNDEFINED	

Additional fields in the Master Account section include:

- \* Master Account
- Link to Existing Master Account: UNDEFINED
- Linked Account: UNDEFINED
- Payment Hierarchy: OUTSTANDING BALANCE

For details on this screen refer [Master Account Tab](#) section in **Underwriting** chapter.

## 6.7 Bureau Tab

This topic provides information on the bureau tab. It enables users to access and review bureau reports linked to an application.

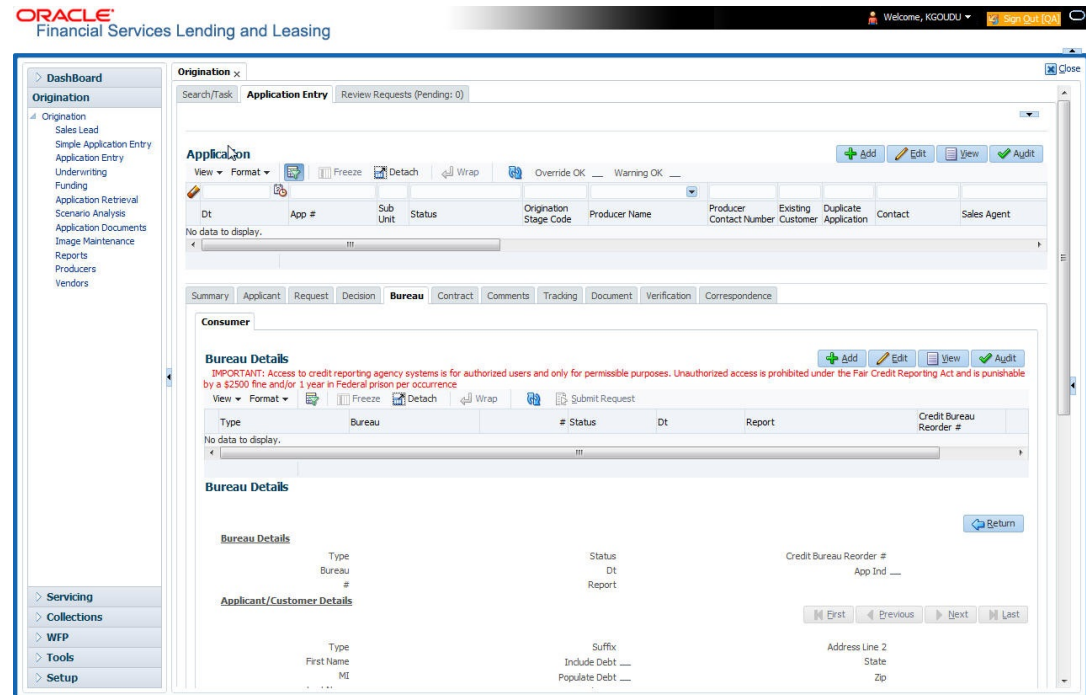
The Bureau tab displays credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

### To verify the credit bureau data using the Bureau tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Bureau**.

The **Bureau** screen displays.

Figure 6-8 Bureau



For details on this screen refer [Bureau Tab](#) section in **Underwriting** chapter.

## 6.8 Collateral Tab

This topic provides information on the collateral. It allows users to access collateral records and review asset information associated with the request.

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

### To enter vehicle information from the Collateral tab

On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Collateral**.

The **Collateral** screen displays.

Figure 6-9 Collateral

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Collateral' tab for application 000001536. The interface includes a sidebar with navigation options like 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area shows the application details and a table of collateral items.

**Application: 000001536: RODRIGUEZ MILDRED**

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
09/05/2015	000001536		APPROVED - FUN...	FUNDED	CA-00003 : ACE H...	(618)-761-2277	Y	Y	

**Collateral**

**Home**

Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #	Country	Address #
N		Y	NEW VEHICLE	HOME	SINGLE FAMILY H...	OCCUPIED BY OW...	E26A119602	UNITED STATES	480 NEPONSET ST

**Valuation**

Current	Loan Currency Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement	Wholes
Y	19,000.00	19,500.00	0.00	09/05/2015	INVOICE	US DOLLAR			

**Addons**

Description	Value	Amount	Loan Currency Amount
ANTI THEFT		290.00	290.00

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

Figure 6-10 Collateral - Home

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Collateral - Home' tab for application 000001155. The interface includes a sidebar with navigation options like 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area shows the application details and a table of collateral items.

**Application: 000001155: CCINQUWFOIL PIERRE / JEAN**

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
04/01/2012	000001155	UNDEFINED	NEW - REVIEW REQUIRED	REVIEW	MN-00001 : IN HO...	(952)-942-6297	N	N	

**Collateral - Home**

Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #	Country	Address #
N		Y	USED HOME	HOME	SINGLE FAMILY H...		1YVFR800439M51...	UNITED STATES	123

**Valuation**

Current	Loan Currency Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement	Wholes
Y	10,000.00	10,000.00	0.00	04/10/2012	INVOICE	US DOLLAR			

**Addons**

No data to display.

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

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

For details on this screen refer [Collateral Tab](#) section in **Underwriting** chapter.

## 6.9 Comments Tab

This topic provides information on Comments. It allows users to add, view, and manage remarks or notes within the application.

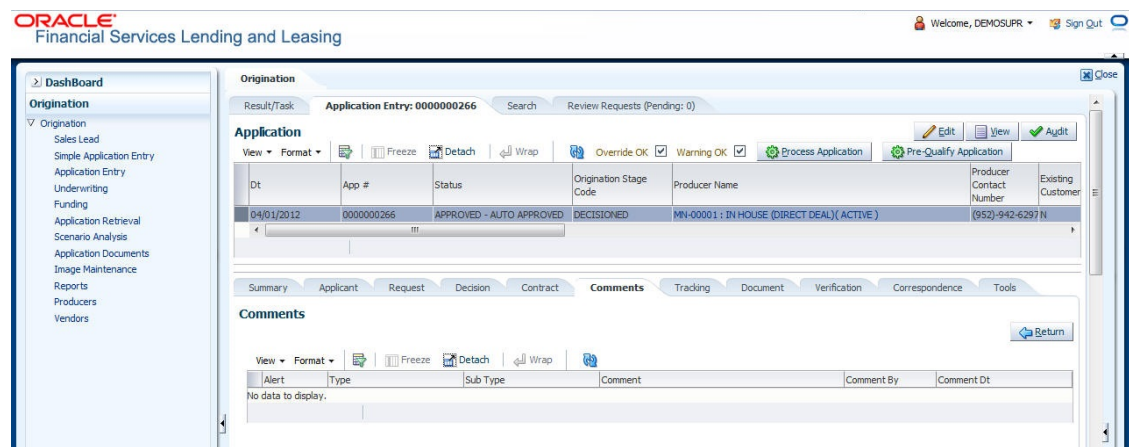
When using the Application Entry screen, user can add comments to an application at any time in the application entry process by clicking the Comments tab.

### To complete the Comments screen

On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Comments**.

The **Comments** screen displays.

**Figure 6-11 Comments**



For details on this screen refer [Comments Tab](#) section in **Underwriting** chapter.

## 6.10 Tracking Tab

This topic provides information on tracking. It enables users to monitor, update, and manage the progress of applications and related activities.

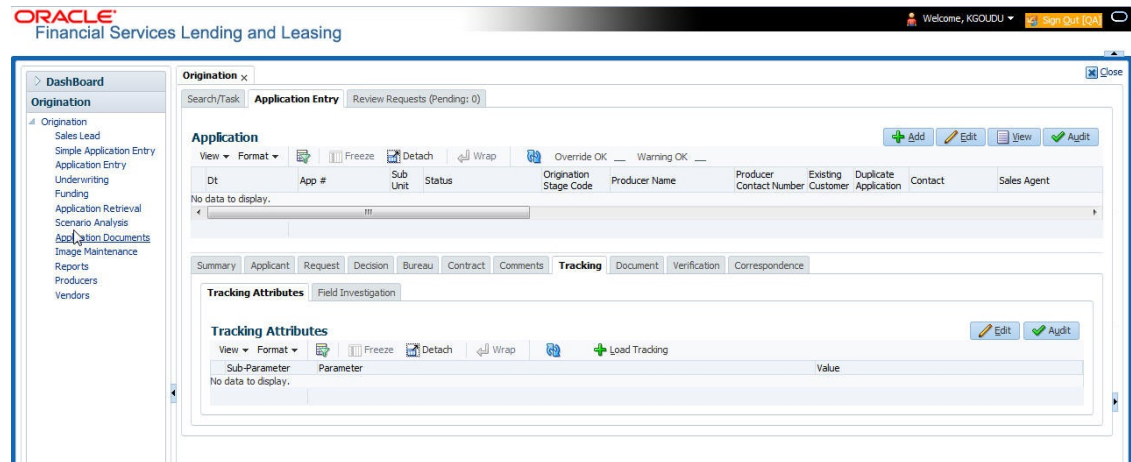
The Tracking tab enables user to record further information associated with the application. What items user choose to track are setup during implementation.

### To track attributes

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Tracking**.

The **Tracking** screen displays.

Figure 6-12 Tracking



For details on this screen refer [Tracking Tab](#) section in **Underwriting** chapter.

## 6.11 Document Tab

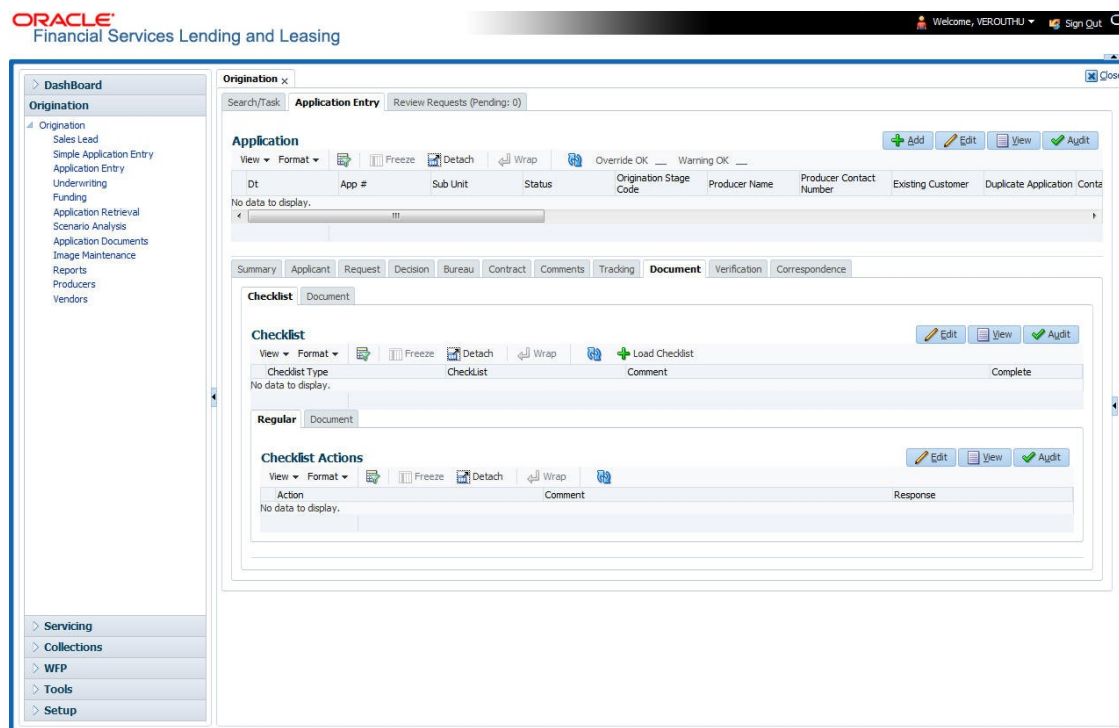
This topic provides information on the document. It allows users to access and track application documents for reference and verification.

Application Entry Documents screen enables user to view Application Documents and Application Documents Details.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Document**.

The **Document** screen displays.

Figure 6-13 Document



For details on this screen refer [Document Tab](#) section in **Underwriting** chapter.

## 6.12 Verification Tab

This topic provides information on the verification. It enables users to review and validate applicant details and supporting documents.

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

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

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

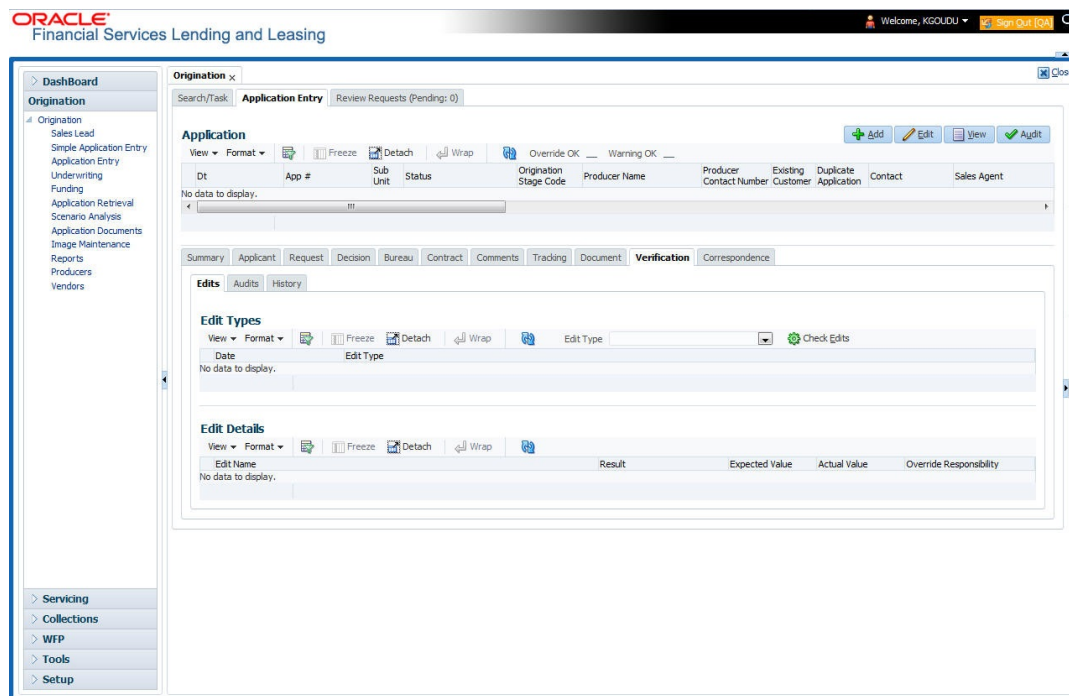
If it is an **Override**, the system displays a dialog box informing user that an override is needed; user responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move application to queue of the user with required authority.)

### To validate a credit application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Entry**. Under **Application Entry**, click **Verification**.

The **Verification** screen displays.

Figure 6-14 Verification



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

For details on this screen refer [Verification Tab](#) section in **Underwriting** chapter.

## 6.13 Tools Tab

This topic provides information on the verification. It enables users to review and validate applicant details and supporting documents.

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

For detailed information on using the tools, refer [Tools](#) chapter.

- [Application Entry Using Fax-In](#)  
This topic provides information on application entry using fax-In. It enables users to capture and process applications submitted via fax.

### 6.13.1 Application Entry Using Fax-In

This topic provides information on application entry using fax-In. It enables users to capture and process applications submitted via fax.

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

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

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

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

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

## 6.14 Review Request

This topic provides information on review request. It enables users to examine submitted requests, validate details, and take appropriate action.

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

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

# 7

## Underwriting

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

- [Introduction](#)  
This topic provides information on the Introduction for underwriting. It describes the initial stage of the underwriting process, highlighting objectives, evaluation criteria, and risk assessment methods.
- [Underwriting Screen - an Overview](#)  
This topic provides information on the Underwriting Screen. It summarizes the key functions that support application review and underwriting decisions.
- [Loading an Application on the Underwriting Screen](#)  
This topic provides information on the loading an application on the underwriting screen.
- [Summary Tab](#)  
This topic describes the information about the summary tab.
- [Applicant Tab](#)  
This topic describes the information about the applicant tab.
- [Business Tab](#)  
This topic provides information on the business, including key details, operations, and associated contacts.
- [Request Tab](#)  
This topic provides information on the request tab.
- [Decision Tab](#)  
This topic provides information on the decision section. It enables users to view and manage decision details.
- [Customer Credit Limit Tab](#)  
This topic provides information on the customer credit limit tab. It enables users to view, and manage credit limit details assigned to a customer, ensuring accurate tracking of financial eligibility within the request.
- [Master Account Tab](#)  
This topic provides information on the master account section. It enables users to view and manage details of the primary account that governs linked sub-accounts, ensuring centralized control and consistency across the request.
- [Bureau Tab](#)  
This topic provides information on the Bureau. It enables users to view and manage bureau-related data such as credit reports, scores, and customer history retrieved from external credit bureaus.
- [Collateral Tab](#)  
This topic provides information on the collateral tab.
- [Comments Tab](#)  
This topic provides information on the Comments, which allows users to record and review notes or feedback.

- [Tracking Tab](#)  
This topic provides information on the Tracking tab, which records monitoring details, status, and related activities.
- [Document Tab](#)  
This topic provides information on the Document, which stores and manages related files and records.
- [Verification Tab](#)  
This topic provides information on the verification tab, which records validation details and confirms data accuracy.
- [Correspondence Tab](#)  
This topic provides information on the Correspondence tab, which records and manages communication details and related documents.
- [Tools Tab](#)  
This topic provides information on the tools tab, which offers utilities to assist with managing and processing records.
- [Review Request](#)  
This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.

## 7.1 Introduction

This topic provides information on the Introduction for underwriting. It describes the initial stage of the underwriting process, highlighting objectives, evaluation criteria, and risk assessment methods.

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

- The application passes all the prescreening requirements and is automatically approved based on the auto-decisioning process. The system, then, automatically notifies the producer with a decision fax. User can use the Underwriting screen to view the application and decision information and proceed to funding.
- The application fails the prescreening requirements and is automatically rejected based on the auto-decisioning process. Again, the system notifies the producer with a decision fax. User can use the Underwriting screen to view application and decision information. Also, user can rehash the application.
- The application receives a status requiring a manual review and is sent to the underwriting queue. It is now up to the underwriter to verify data and manually change the status of application using Underwriting screen.

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

- Loading an application on the Underwriting screen
- Verifying the applicant information
- Verifying the credit bureau data
- Calculating and validate the debt-to-income ratios

- Requesting a credit bureau report manually
- Adding comments and tracking attributes
- Making a decision about an application
- Verifying the edits
- Rehashing an application
- Ageing an application
- Review Requests

## 7.2 Underwriting Screen - an Overview

This topic provides information on the Underwriting Screen. It summarizes the key functions that support application review and underwriting decisions.

The underwriting process follows these basic steps:

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

## 7.3 Loading an Application on the Underwriting Screen

This topic provides information on the loading an application on the underwriting screen.

The first step in the underwriting process is to load the application user want to work with. For details about using the loading an application, refer [Searching for an Application](#) in the chapter Search Function.

This section consists of the following topics:

- [Applications](#)  
This topic provides information about the applications.
- [Changing the Status of the Application](#)  
This topic describes the information about the changing the status of the application.
- [Rehashing an Application](#)  
This topic describes the information about the rehashing an application.

- [Aging an Application](#)  
This topic describes the information about the aging an application.

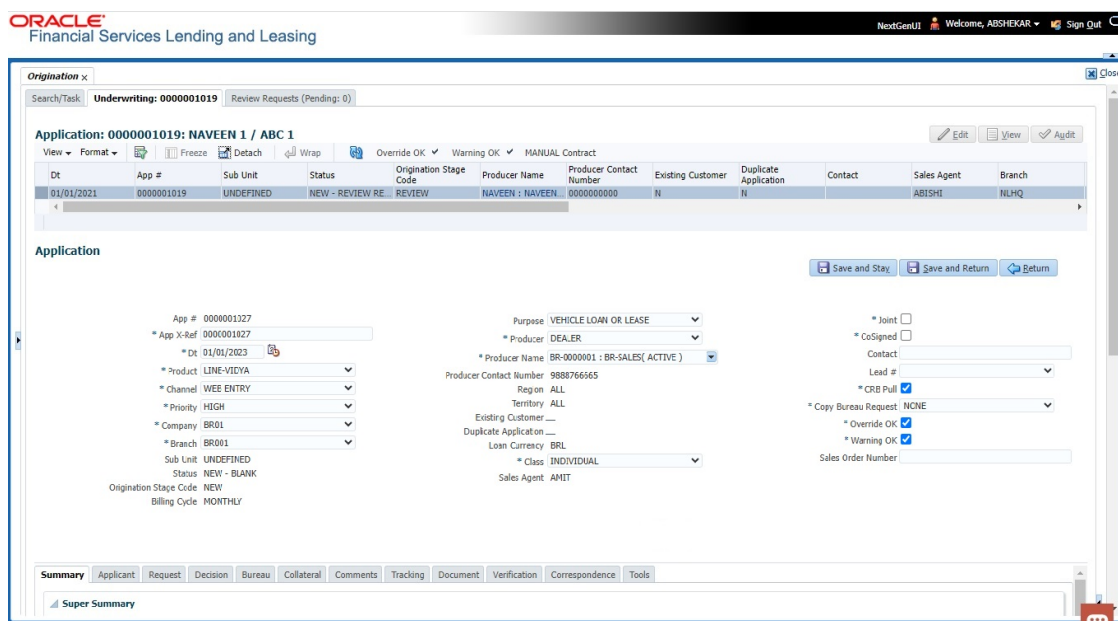
### 7.3.1 Applications

This topic provides information about the applications.

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

In this section, user can perform any of the [Basic Operations](#) mentioned in Preface.

**Figure 7-1 Application**



A brief description of the fields is given below:

**Table 7-1 Underwriting screen’s Applications**

Field	View this
<b>App #</b>	The application number
<b>App X-Ref</b>	If auto updated, then indicates that it is the application number generated from external system. While adding an application, the default value is updated as UNDEFINED. It is mandatory to populate the X-Ref number during application entry. However, there are no validations on the format but while saving the record, the value = UNDEFINED is replaced with 'Application Number' generated by the system.
<b>Dt</b>	The application date
<b>Product</b>	The Line of credit product of the application.
<b>Channel</b>	How the application information was received.
<b>Priority</b>	The priority of the application.
<b>Company</b>	The company of the application.

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

Field	View this
<b>Branch</b>	The branch of the company.
<b>Status</b>	The status of the application.
<b>Origination Stage Code</b>	The origination stage code of the application.
<b>Billing Cycle</b>	The billing cycle of the application. System displays the applicable billing cycle by default based on the product and the calculation method defined at <b>Setup</b> click <b>Products</b> screen. The editable nature of billing cycle is controlled by the system parameter <code>UIX_BILL_CYCLE_ALLOWED_IND</code> . However, for Rent Factor type of lease calculation, only 'Monthly' is applicable and system displays an error on save if any other value is selected.
<b>Purpose</b>	The purpose of the application.
<b>Producer</b>	The producer type and producer of the application. The Producer drop-down list displays all the Producers maintained in lookup code <code>PRO_TYPE_CD</code> (PRODUCER TYPE CODES). Since the Company and Branch of the account and Producer need not be the same, user can select any Producer across all branches of the company to which the account belongs. This implies that a common Producer belonging to a company can be specified to accounts which belong to different branches but the same company.
<b>Producer Name</b>	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open <b>Producers</b> page with details of the producer.
<b>Producer Contact Number</b>	The system displays the contact number of the producer.
<b>Region</b>	The region of the producer.
<b>Territory</b>	The territory of the producer.
<b>Existing Customer</b>	Indicates if the customer is an existing customer.
<b>Duplicate Application</b>	Indicates if the application is a duplicate application.
<b>Line of credit Currency</b>	The Line of credit currency of the application.
<b>Class</b>	The class of the application.
<b>Sales Agent</b>	The sales agent of the application.
<b>Contract Type</b>	The type of application. <b>Manual</b> indicates OFSLL generated application, where as <b>eContract/Dealer</b> indicates that application is generated from external system.
<b>Joint</b>	If selected, indicates this is a joint application.
<b>Cosigned</b>	If selected, indicates this is a co-signed application.
<b>Contact</b>	The contact of the application.
<b>Lead #</b>	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
<b>CRB Pull</b>	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if user want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.

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

Field	View this
<b>Copy Bureau Request</b>	<p>This option is enabled only, if CRB Pull check box is selected and facilitates to copy and re-use the existing customer bureau details maintained in the system to new applicant. System supports copying of bureau details of both individual customer as well as business entity and for primary and secondary applicants.</p> <p>Select one of the following option from the drop-down list:</p> <p>NONE - If selected, system does not copy existing customer bureau details and has to be manually handled during decision stage.</p> <p>COPY LATEST - If selected, system copies the existing customer bureau details if the same is available within the time frame configured in system parameter.</p> <p>DAYS_TO_PULL_CRB_REPORT. However, if no bureau details are available within configured time frame of system parameter, system automatically triggers for new bureau pull.</p>
<b>Override Ok</b>	<p>Check this box to ignore the overrides.</p> <p>If the application has been marked as <b>Override OK</b> then the system would allow user to change the application status even when override condition exists.</p>
<b>Warning Ok</b>	<p>Check this box to ignore the warnings.</p> <p>If the application has been marked as <b>Warning OK</b> then the system would allow user to change the application status even when warning exists.</p>
<b>Proxy for Underwriter</b>	<p>If user are acting as a proxy for an Underwriter, then user can select the Underwriter's name from the adjoining options list. The list displays all the associated Underwriters, Underwriting Supervisors, and Underwriting Managers.</p> <p>However, this is not mandatory and can be used while auctioning an application on behalf of another underwriter.</p>
<b>Sales Order Number</b>	<p>If user have a Sales Order Number which is to be associated to the application, specify the same. User can enter a unique alpha-numeric number up to 80 characters.</p> <p><b>Note:</b> User can also enter Null or even blank value. On funding, this Sales Order Number is associated to the account and in-turn helps to group all those accounts with the same sales order number. For more information, refer to this field in Servicing module.</p>

Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.3.2 Changing the Status of the Application

This topic describes the information about the changing the status of the application.

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

### To change the status of the application

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

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

2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the [Verification Tab](#) section in this chapter.)

During status change:

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

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

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

### 7.3.3 Rehashing an Application

This topic describes the information about the rehashing an application.

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

#### To Rehash the Application

1. Open the Underwriting screen and load the application user want to change with the APPROVED, REJECTED, or CONDITIONED status.

2. In the Applications master section, select REHASHING in the **Sub Status** field and click **Save**.

After user enter the information required in the application, user can change the status to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN. (For more information, refer [Decision Tab](#) section in this chapter).

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

### 7.3.4 Aging an Application

This topic describes the information about the aging an application.

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

## 7.4 Summary Tab

This topic describes the information about the summary tab.

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

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

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

### To view the Super Summary

1. Open the Underwriting screen and load the application user want to work with.
2. Click **Summary** tab. By default the system opens the summary tab. Expand the Super Summary section.

**Figure 7-2 Summary - Line**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window shows the 'Origination' screen for application 0000001015, titled 'K NAVIN'. The 'Summary' tab is selected, and the 'Super Summary' section is expanded. The 'Applicant' section provides personal details for the applicant, including name, SSN, birth date, and address. The 'Requested' section shows a requested credit limit of 200,000.00 and a requested advance of 35,000.00. The 'Decision' section shows a credit limit of 200,000.00, a rate of 13.9800%, and a draw term of 6. The 'Contract' section shows a credit limit of 0.00, a first print date term of 0, and a draw term of 0. A 'Verify Address' button is located below the applicant details.

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

During the Underwriting and Funding stages, **verified** button is displayed just below the address and employment details for each of the applicants. This would be enabled only when

the Verified by and Verified Dt in the respective tabs are blank. User can verify the details from the Super Summary tab. Clicking on **Verified** will do the following:

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

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

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

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

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

## 7.5 Applicant Tab

This topic describes the information about the applicant tab.

Having selected and loaded an application, user can view the information about applicant in the Applicants tab. This is information that was recorded on the Application Entry screen or gathered during the credit pull. User can edit data from the Application Entry screen at anytime in the following steps. Remember to save user work with each change. Information from the credit bureau pull is available to view only.

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

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

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

**To verify applicant information on the Underwriting screen**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. The **Applicant** screen displays.

Figure 7-3 Applicant

3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 7-2 Applicant

Field	Description
<b>Relation Type</b>	Select the relationship type from the adjoining drop-down list. For example, primary, spouse, secondary, or cosigner.
<b>Salutation</b>	Select the salutation from the adjoining drop-down list.
<b>First Name</b>	Specify the applicant's first name.
<b>MI</b>	Specify the applicant's middle name.
<b>Last Name</b>	Specify the applicant's last name.
<b>Family Name</b>	Specify the applicant's family name.
<b>Suffix</b>	Select the name suffix/generation from the adjoining drop-down list.
<b>Birth Dt</b>	Specify the applicant's date of birth.
<b>SSN</b>	Specify the applicant's social security number.
<b>Class</b>	Select the classification of the applicant from the adjoining drop-down list. For example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as <b>secured applications</b> .  User can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When user select SMALL BUSINESS and save user entry, the Business Applicants link on the Applicants link is available. (required).
<b>Email</b>	Specify the personal Email ID of the applicant.

Table 7-2 (Cont.) Applicant

Field	Description
<b>Time Zone</b>	Specify the time zone to which the applicant belongs. This information appears when user enter and save the zip code for the primary applicant's current home address on the Address sub screen. User can also manually complete this field.
<b>Identity Information</b>	Displays the identity information section.
<b>Nationality</b>	Select the applicant's nationality from the adjoining drop-down list.
<b>National ID</b>	Specify the national identification number.
<b>Passport #</b>	Specify the passport number.
<b>Passport Issue Dt</b>	Select the date on which passport was issued.
<b>Passport Expiry Dt</b>	Select the passport's expiration date.
<b>Visa #</b>	Specify the applicant's visa number.
<b>License #</b>	Specify the applicant's license number.
<b>License State</b>	Select the state where the license was issued, from the adjoining drop-down list.
<b>Prior Applicant</b>	Check this box to indicate that the customer is an existing customer.
<b>Existing Customer</b>	Check this box to indicate that this applicant has a previous account.
<b>Existing Customer ID</b>	Specify the customer ID if the applicant is an existing customer.
<b>Existing Customer #</b>	Specify the customer number, if the applicant is an existing customer. On saving the applicant details, the data in <b>Existing Customer #</b> is displayed as a link in <b>Applicant</b> section header and clicking on the same will display the customer details in Search Results section of Servicing module.
<b>Update Customer Info</b>	Check this box to indicate, if system can override the existing customer information and create the record with latest address and communication details of the customer.
<b>Other Details</b>	Displays the other details section.
<b>Name in Local Language</b>	Specify the applicant's name in local language.
<b>Gender</b>	Select the gender of the applicant from the adjoining drop-down list.
<b>Mother's Maiden Name</b>	Specify the mother's maiden name.
<b>Education</b>	Select the education of the applicant from the adjoining drop-down list.
<b>Language</b>	Select the applicant's native language from the adjoining drop-down list.
<b>Dependents</b>	Specify the number of dependents.
<b>Marital Status</b>	Select the marital status of the applicant from the adjoining drop-down list.
<b>ECOA</b>	Select the ECOA (Equal Credit Opportunity Act) code, from the adjoining drop-down list. This defines the various possibilities on who is liable; individual, joint, cosigner and so on.
<b>Race</b>	Select the applicant's race from the adjoining drop-down list.
<b>Ethnicity</b>	Select the applicant's ethnicity from the adjoining drop-down list. This is the information the Home Mortgage Disclosure Act requires to be reported.
<b>Disability</b>	Check this box if the application has a disability.
<b>Privacy Opt Out</b>	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
<b>Insurance Opt Out</b>	Check this box to indicate that the applicant has elected to refrain from insurance related inquiries.

Table 7-2 (Cont.) Applicant

Field	Description
<b>Marketing Opt Out</b>	Check this box to indicate that the applicant has elected to refrain from marketing related inquiries.
<b>Share Credit Opt Out</b>	Check this box to indicate that the applicant has elected to refrain from financial information and share credit related inquiries.
<b>Prior Bankruptcy</b>	Check this box, if prior bankruptcy exists.
<b>Bankruptcy Discharge Dt</b>	Enter the discharge date of prior bankruptcy (if one exists).
<b>Payment Hierarchy</b>	Select the required Hierarchy Definition to be used for payment appropriation from the drop-down list. The list is populated with all the predefined and enabled hierarchy definitions maintained on the <b>Setup</b> , click <b>Administration</b> . Under <b>Administration</b> , click <b>Users</b> . Under <b>Users</b> , click <b>Payment Hierarchy</b> screen.  The Hierarchy Definition selected here is propagated to <b>Servicing</b> , click <b>Customer/Business</b> details. If an existing hierarchy is modified and the <b>Update Customer/Business info</b> option is enabled, then the Payment Hierarchy in <b>Servicing</b> click <b>Customer/Business</b> details are also updated.
<b>KYC</b>	Displays the KYC Section.
<b>Reference #</b>	Specify the reference number.
<b>Status</b>	Select the status of the applicant from the adjoining drop-down list.
<b>FATCA</b>	Display the FATCA section.
<b>Birth Place</b>	Specify the birth place of the applicant.
<b>Birth Country</b>	Select the country of birth of the applicant.
<b>Permanent US Resident Status</b>	Check this box if the applicant has permanent US resident status.
<b>Power of Attorney</b>	Display the Power of Attorney section.
<b>Power of Attorney</b>	Check this box if user hold a power of attorney.
<b>Holder Name</b>	Specify the holder name of the power of attorney.
<b>Address</b>	Specify the address of the holder.
<b>Country</b>	Specify the country of the power of attorney holder.
<b>Nationality</b>	Specify the nationality of the power of attorney holder.
<b>Telephone Number</b>	Specify the telephone number of the power of attorney holder.
<b>Military Service</b>	This section can be used to capture applicant's Active Military Duty details and can be validated with applicant Bureau Details.
<b>Active Military Duty</b>	Check this box to indicate if applicant is on Active Military Duty.
<b>Effective Dt</b>	Select the date from when the applicant is on Active Military duty using adjoining calendar.
<b>Order Ref #</b>	Specify the Order Reference number which indicates the applicant's Active Military duty service.
<b>Release Dt</b>	Select the date from when the applicant was released from Active Military duty using adjoining calendar.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. User can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables user to select the existing customer.

This section consists of the following topics:

- [Address Sub Tab](#)  
This topic provides information on Address Sub. It enables users to enter, view, and maintain address details associated with collateral substitution records.
- [Employments Sub Tab](#)  
This topic provides information on employments. It enables users to view and maintain employment details.
- [Telecoms Sub Tab](#)  
This topic provides information on telecoms. It outlines the process of capturing, managing, and tracking telecoms details within the system for reference and validation.
- [Summary Sub Tab](#)  
This topic provides information on summary.
- [Credit Score Sub Tab](#)  
This topic provides information on the credit score. It enables users to view and manage credit score details, including bureau results, scoring factors, and updates within the request.
- [Duplicate Applicant Sub Tab](#)  
This topic provides information on the duplicate applicant. It enables users to identify, review, and manage duplicate applicant records within the request.
- [Existing Account Sub Tab](#)  
This topic provides information on the existing account. It enables users to view and manage details of accounts already linked to the applicant, including account type, status, and key financial information.
- [Tracking Attributes Sub Tab](#)  
This topic provides information on tracking attributes. It enables users to define, monitor, and manage key attributes that support tracking and reporting within the request.
- [Customer Search Tab](#)  
This topic provides information on the customer search. It enables users to search, view, and access customer records using various criteria such as name, ID, or account details.

## 7.5.1 Address Sub Tab

This topic provides information on Address Sub. It enables users to enter, view, and maintain address details associated with collateral substitution records.

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

### To complete the Address sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Address**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. Based on the country chosen in the address tab, the fields for capturing the address will vary.

A brief description of the fields is given below:

Table 7-3 Address

Field	Description
<b>Address Type</b>	Select the type of address from the adjoining option list.
<b>Current</b>	Check this box if this is a current address. The mailing address must be marked as current.
<b>Confirmed</b>	Check this box if the address is the confirmed one
<b>Mailing</b>	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
<b>Permission to Call</b>	Check this box, if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as Y) for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box, if customer has provided permission to contact through text message.
<b>Country</b>	Select the country of mailing address from the adjoining drop-down list.
<b>Address Details</b>	Display the Address Details section.
<b>Postal Type</b>	Select the postal address type from the adjoining drop-down list.
<b>Address #</b>	Specify the address number of the mailing address.
<b>Street Pre</b>	Select the street prefix (directional) from the adjoining drop-down list.
<b>Street Name</b>	Specify street name.
<b>Street Type</b>	Select the street type from the adjoining drop-down list.
<b>Street Post</b>	Select the street postfix (directional) from the adjoining drop-down list.
<b>Apt #</b>	Specify the apartment number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Address Line 3</b>	Specify the third address line.
<b>Zip</b>	Select the zip code from the adjoining drop-down list. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the extension of the zip code.
<b>City</b>	Specify the city of the mailing address.
<b>State</b>	Select the state of the mailing address, from the adjoining drop-down list.
<b>Phone</b>	Specify the phone number.
<b>Additional Information</b>	Display the additional information section.
<b>Own / Rent</b>	Select the ownership type from the adjoining drop-down list.
<b>Landlord</b>	Specify the landlord's name.
<b>Landlord Phone</b>	Specify the landlord's phone number.
<b>Contact</b>	Specify the person contacted on behalf of landlord.
<b>Contact Title</b>	Specify title of the person contacted on behalf of landlord.
<b>Contact Phone</b>	Specify phone number of the person contacted on behalf of landlord.
<b>Extn</b>	Specify the extension of the phone of the person contacted on behalf of landlord.
<b>Census Tract/ BNA code</b>	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.

Table 7-3 (Cont.) Address

Field	Description
<b>MSA Code</b>	Specify the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports.
<b>Comment</b>	Specify a comment.
<b>Address Rent Mortgage Stated</b>	Display the address rent mortgage stated section.
<b>Years</b>	Specify the stated number of years at residence.
<b>Months</b>	Specify the stated number of months at residence.
<b>Currency</b>	Select the currency code of payment amount, from the adjoining drop-down list.
<b>Pmt Amount</b>	Specify the stated payment amount.
<b>Frequency</b>	Specify the stated payment frequency.
<b>Rent/Mortgage</b>	The system displays the rent or mortgage amount.
<b>Address Rent Mortgage Actual</b>	Display the address rent mortgage actual section.
<b>Years</b>	Specify the Actual number of years at residence.
<b>Months</b>	Specify the Actual number of months at residence.
<b>Pmt Amount</b>	Specify the Actual payment amount.
<b>Frequency</b>	Specify the Actual payment frequency.
<b>Rent/Mortgage</b>	The system displays the rent or mortgage amount.
<b>Verified</b>	Display the verified section.
<b>Verified By</b>	The name of the verifier.
<b>Verified Dt</b>	The date of verification.

4. Perform any of the [Basic Actions](#) mentioned in preface.
5. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

## 7.5.2 Employments Sub Tab

This topic provides information on employments. It enables users to view and maintain employment details.

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

### To complete the Employments sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Employments**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-4 Employments

Field	Description
<b>Current</b>	Check this box if this is the current employment.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as Y) for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>Type</b>	Select the address type from the adjoining drop-down list.
<b>Employer</b>	Specify the employer's name. User can enter up to 240 characters.
<b>Occupation</b>	Select the occupation from the adjoining drop-down list.
<b>Title</b>	Specify the title.
<b>Department</b>	Specify the department of the employer.
<b>Employee ID</b>	Specify the employee identification.
<b>Employer Address</b>	Display employer address section.
<b>Country</b>	Select the country from the adjoining drop-down list.
<b>Address #</b>	Specify the building number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code from the adjoining drop-down list. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the zip code extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the adjoining drop-down list.
<b>Additional Information</b>	Display the additional information section.
<b>Phone</b>	Specify the work phone number.
<b>Extn</b>	Specify phone extension.
<b>Contact</b>	Specify the person contacted on behalf of the employer.
<b>Contact Title</b>	Specify title of the person contacted on behalf of the employer.
<b>Contact Phone</b>	Specify phone number of the person contacted on behalf of the employer.
<b>Contact Extn</b>	Specify the extension of the phone of the person contacted on behalf of the employer.
<b>Comment</b>	Specify a comment.
<b>Employment Details Stated</b>	Display employment details stated section.
<b>Years</b>	Specify the stated number of years with the employer.
<b>Months</b>	Specify the stated number of months with the employer.
<b>Pay Day</b>	Select the stated payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.
<b>Frequency</b>	Select the stated payment frequency from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list.
<b>Income Amt</b>	Specify the stated income.
<b>Salary</b>	View the salary of the customer.

Table 7-4 (Cont.) Employments

Field	Description
<b>Employment Details Actual</b>	Display the employment details actual section.
<b>Years</b>	Specify the Actual number of years with the employer.
<b>Months</b>	Specify the Actual number of months with the employer.
<b>Pay Day</b>	Select the Actual payment day of the month using the adjoining calendar. Ensure that the date selected is greater than or equal to current system date.
<b>Frequency</b>	Select the Actual payment frequency from the adjoining drop-down list.
<b>Income Amt</b>	Specify the Actual income.
<b>Salary</b>	View the salary of the customer.
<b>Verified</b>	Display the verified section.
<b>Verified By</b>	The name of the verifier.
<b>Verified Dt</b>	The date of verification.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.5.3 Telecoms Sub Tab

This topic provides information on telecoms. It outlines the process of capturing, managing, and tracking telecoms details within the system for reference and validation.

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

### To complete the Telecoms sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Telecoms**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-5 Telecoms

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

Table 7-5 (Cont.) Telecoms

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.5.4 Summary Sub Tab

This topic provides information on summary.

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

### To View Summary sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Summary**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-6 Summary

Field	Description
<b>What If Pmt Amt</b>	Specify the payment amount user want to use in the ratios.
<b>Score</b>	View the credit score for the application
<b>Grade</b>	View the credit grade for the application
<b>Totals</b>	Displays the totals section.
<b>Monthly Income- Stated Amt</b>	Displays the stated monthly income.
<b>Monthly Debt- Stated Amt</b>	Displays the stated monthly liability.
<b>Monthly Income- Actual Amt</b>	Displays the actual monthly income.
<b>Monthly Debt- Actual Amt</b>	Displays the actual monthly liability.
<b>Assets Amt - Liabilities Amt</b>	Displays the net worth amount.
<b>Ratios</b>	Display the ratios section.
<b>Debt - Stated Before (%)</b>	Displays the debt amount stated before.
<b>Debt - Stated After (%)</b>	Displays the debt amount stated after.
<b>Debt - Actual Before (%)</b>	Displays the actual debt amount before.

Table 7-6 (Cont.) Summary

Field	Description
Debt - Actual After (%)	Displays the actual debt amount after.
Disposable Inc - Stated Before (%)	Displays the disposable income stated before.
Disposable Inc - Stated After (%)	Displays the disposable income stated after.
Disposable Inc - Actual Before (%)	Displays the actual disposable income before.
Disposable Inc - Actual After (%)	Displays the actual disposable income after.
Revolving Debt - Stated Before (%)	Displays the stated revolving debt before.
Revolving Debt - Stated After (%)	Displays the stated revolving debt after.
Revolving Debt - Actual Before (%)	Displays the actual revolving debt before.
Revolving Debt - Actual After (%)	Displays the actual revolving debt after.
Pmt to Income - Stated Before (%)	Displays the stated income payment before.
Pmt to Income - Stated After (%)	Displays the stated income payment after.
Pmt to Income - Actual Before (%)	Displays the actual income payment before.
Pmt to Income - Actual After (%)	Displays the actual income payment after.

- Perform any of the [Basic Actions](#) mentioned in Preface chapter. Once the payment amount is approved in Decision screen, it will be copied and displayed in the **What if Payment** field in Summary sub screen.

### Calculating Debt Ratios

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

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

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

#### To calculate debt ratios

- Open the Underwriting screen and load the application user want to work with.
- In the Underwriting link bar, click **Applicants**.
- On the **Applicants Details** screen, select the applicant user want to work with and click **Show** in the **Details** column.
- Click **Summary** sub tab.

- On the **Summary** sub screen, view the display only data in the **Totals** section.

**Table 7-7 Summary**

Field	Description
<b>Monthly Income (Stated)</b>	Displays the stated monthly income.
<b>Monthly Income (Actual)</b>	Displays the actual monthly income.
<b>Monthly Debt (Stated)</b>	Displays the stated monthly liability.
<b>Monthly Debt (Actual)</b>	Displays the actual monthly liability.
<b>Assets</b>	Displays the assets.
<b>Liabilities</b>	Displays the liabilities.
<b>Net-Worth</b>	Displays the net-worth.

- In the **What if Pmt Amt** field, enter the payment amount user want to use in the ratios. Once the payment amount is approved in Decision screen, it will be copied in the What if Payment field and the ratios are updated accordingly. Whenever user modify the **What if pmt Amt** field, system automatically calculates the below ratio's:
  - Stated Before DTI - if liabilities, stated income or applicant financials are updated.
  - Stated After DTI - if decision payment amount, liabilities, stated income or applicant financials are updated.
  - Actual Before DTI - if liabilities, actual income or applicant financials are updated.
  - Actual After DTI - if decision payment amount, liabilities, actual income or applicant financials are updated.
  - Stated PTI - if decision payment amount, stated income or applicant financials are updated.
  - Actual PTI - if decision payment amount, liabilities, actual income or applicant financials are updated.

This section consists of the following topics:

- [Financials Sub Tab](#)  
This topic provides information on the financials. It enables users to view and manage financial details such as values, utilization, and associated calculations within the request.
- [Liabilities Sub Tab](#)  
This topic provides information on the liabilities. It enables users to view and manage liability details such as outstanding amounts, obligations, and repayment schedules within the request.
- [Other Incomes Sub Tab](#)  
This topic provides information on the other incomes. It enables users to view and manage additional income details within the request.
- [Rescoring a Credit Bureau Report Manually](#)  
This topic provides information on rescoring a credit bureau report manually. It enables users to update, validate, and adjust credit bureau scores based on revised data inputs or corrections.

### 7.5.4.1 Financials Sub Tab

This topic provides information on the financials. It enables users to view and manage financial details such as values, utilization, and associated calculations within the request.

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

#### To complete the Financials sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Summary**. Under **Summary**, click **Financials**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-8 Financials**

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.5.4.2 Liabilities Sub Tab

This topic provides information on the liabilities. It enables users to view and manage liability details such as outstanding amounts, obligations, and repayment schedules within the request.

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

#### To complete the Liabilities sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Summary**. Under **Summary**, click **Liabilities**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-9 Liabilities**

Field	Description
<b>Include</b>	Check this box to indicate that the liability is included.
<b>Liability Type</b>	Select the liability type from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list.

Table 7-9 (Cont.) Liabilities

Field	Description
<b>Amount</b>	Specify the liability amount.
<b>Line of credit Currency Amount</b>	Displays the Line of credit currency amount.
<b>Frequency</b>	Select the frequency from the adjoining drop-down list.
<b>Account Type</b>	Specify the account type.
<b>Account Balance</b>	Specify the account balance.
<b>Line of credit Account Balance</b>	Displays the Line of credit currency amount.
<b>Comment</b>	Specify a comment, if any.
<b>Credit Bureau Data</b>	Displays the credit bureau data section.
<b>Bureau</b>	Displays the name of credit Bureau.
<b>Open Dt</b>	Displays the opening date of credit account.
<b>Pmt Manner</b>	Displays the mode of payment.
<b>Account #</b>	Displays the account number.
<b>Status</b>	Displays the current status of credit account.
<b>Account Type</b>	Displays the type of account maintained.
<b>Creditor's Name</b>	Displays the name of the Creditor.
<b>Subscriber #</b>	Displays the Subscriber number.
<b>ECOA</b>	Displays the ECOA (Equal Credit Opportunity Act) code.
<b>Term</b>	Displays the term of credit.
<b>Credit Limit</b>	Displays the total credit limit amount.
<b>High Balance</b>	Displays the high balance amount if any.
<b>Past Due Amt</b>	Displays the total past due amount if any.
<b>30</b>	Displays the number of delinquency days.
<b>60</b>	Displays the number of delinquency days.
<b>90</b>	Displays the number of delinquency days.

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

### 7.5.4.3 Other Incomes Sub Tab

This topic provides information on the other incomes. It enables users to view and manage additional income details within the request.

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

#### To complete the Other Incomes sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Summary**. Under **Summary**, click **Other Incomes**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-10 Other Incomes

Field	Description
<b>Type</b>	Select the income type from the adjoining drop-down list. <b>Note:</b> In case, the other income of the applicant is from Employment, then the details of <b>Actual Amount</b> specified in the Employments Sub Tab is auto populated. Also if the income is verified in the Employments Sub Tab, then <b>Verified By</b> and <b>Verified Dt</b> details are auto populated. User can also verify the details here using the current system date.
<b>Currency</b>	Select the currency from the adjoining drop-down list.
<b>Stated Amount</b>	Specify the monthly stated income.
<b>Frequency</b>	Select the income frequency from the adjoining drop-down list.
<b>Line of credit Currency Amount Stated</b>	Displays the Line of credit currency amount stated.
<b>Comment</b>	Specify a comment, if any.
<b>Include</b>	By default the include check box is selected indicating that the other income details are included. User can deselect the same if not required.  When Include check box is selected system automatically adds the <b>Loan Currency Amount Stated</b> and <b>Loan Currency Amount Actual</b> details to <b>Applicant</b> click <b>Summary</b> Tab. Also system calculates the DTI and PTI ratio's based on <b>Actual Amount</b> specified.
<b>Actual Amount</b>	Specify the actual monthly income amount.
<b>Line of credit Currency Amount Actual</b>	Displays the actual Line of credit currency amount.
<b>Verified By</b>	The Verified By field is auto populated with the logged in user name only after the record has been verified and saved.
<b>Verified Dt</b>	User can verify the record by selecting the current system date from the adjoining calendar icon. <b>Note:</b> System displays an error message if any other dates is selected apart from current system date.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

### 7.5.4.4 Rescoring a Credit Bureau Report Manually

This topic provides information on rescoring a credit bureau report manually. It enables users to update, validate, and adjust credit bureau scores based on revised data inputs or corrections.

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

#### To manually rescore a credit bureau report

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

6. Click **Rescore**.

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

## 7.5.5 Credit Score Sub Tab

This topic provides information on the credit score. It enables users to view and manage credit score details, including bureau results, scoring factors, and updates within the request.

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

### To View Credit Scores sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Credit Scores**.

A brief description of the fields is given below:

**Table 7-11 Credit Score**

Field	Description
<b>Credit Score</b>	Displays the credit score section.
<b>Model</b>	Displays the model.
<b>Bureau</b>	Displays the bureau.
<b>Credit Report ID</b>	Displays the credit report ID.
<b>Credit Grade</b>	Displays the credit grade.
<b>Score</b>	Displays the score.
<b>Current</b>	Displays the current.
<b>Parameters</b>	Displays the parameters section.
<b>Parameter</b>	Displays the parameter.
<b>Value</b>	Displays the value.
<b>Score</b>	Displays the score.

### Note

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

## 7.5.6 Duplicate Applicant Sub Tab

This topic provides information on the duplicate applicant. It enables users to identify, review, and manage duplicate applicant records within the request.

Click **De-dupe Applicants** to display the existing customer details of the applicant. While reviewing the de-dupe results, if the current applicant's credentials are exactly matching with an existing customer record, user can attach the current application to the existing customer.

The same can be done by just keying in the customer ID in the applicants tab and clicking save.

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

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

A brief description of the fields is given below:

**Table 7-12 Duplicate Applicant**

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

## 7.5.7 Existing Account Sub Tab

This topic provides information on the existing account. It enables users to view and manage details of accounts already linked to the applicant, including account type, status, and key financial information.

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

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

View the following details:

Table 7-13 Existing Account

Field	Description
Account #	Displays the account number.
Title	Displays the account title.
Relation	Displays the customer relationship.
Product	Displays the Line of credit product.
Payoff Amount	Displays the payoff amount.
Amount Due	Displays the delinquent amount due.
Oldest Due Dt	Displays the due date.
Status	Displays the account status.
Company	Displays the company.
Branch	Displays the branch.
Total Pay Off Amt	Displays the payoff amount.
Total Amt Due	Displays the total due amount.

## 7.5.8 Tracking Attributes Sub Tab

This topic provides information on tracking attributes. It enables users to define, monitor, and manage key attributes that support tracking and reporting within the request.

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

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

### To track attributes

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Tracking Attributes**.
3. Select the item user want to track.
4. Click **Edit** to edit the following information:

Table 7-14 Tracking Attributes

Field	Description
Sub-Parameter	Displays the sub-parameter.
Parameter	Displays the parameter.
Value	Specify the information about the corresponding Value field.

5. Save changes user made to the account.

This section consists of the following topic:

- [Create Tracking](#)  
This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.

- [Create Tracking](#)  
This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.

### 7.5.8.1 Create Tracking

This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.

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

### 7.5.9 Customer Search Tab

This topic provides information on the customer search. It enables users to search, view, and access customer records using various criteria such as name, ID, or account details.

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

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

#### To copy the Customer Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Customer Search**.
3. In the **Search Criteria** screen, use the **Comparison Operator** and **Values** columns to create the search criteria user want to use to find a customer.
4. Click the **Search** button.  
The system locates and displays all the customer details that meet user search criteria in the **Search Results** section.  
  
Select Reset Criteria at any time to clear the Comparison Operator and Values columns on the Criteria screen.
5. In the **Search Results** section, select a customer user want to load.
6. Select the relation type and click **Copy Customer Details**.

## 7.6 Business Tab

This topic provides information on the business, including key details, operations, and associated contacts.

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

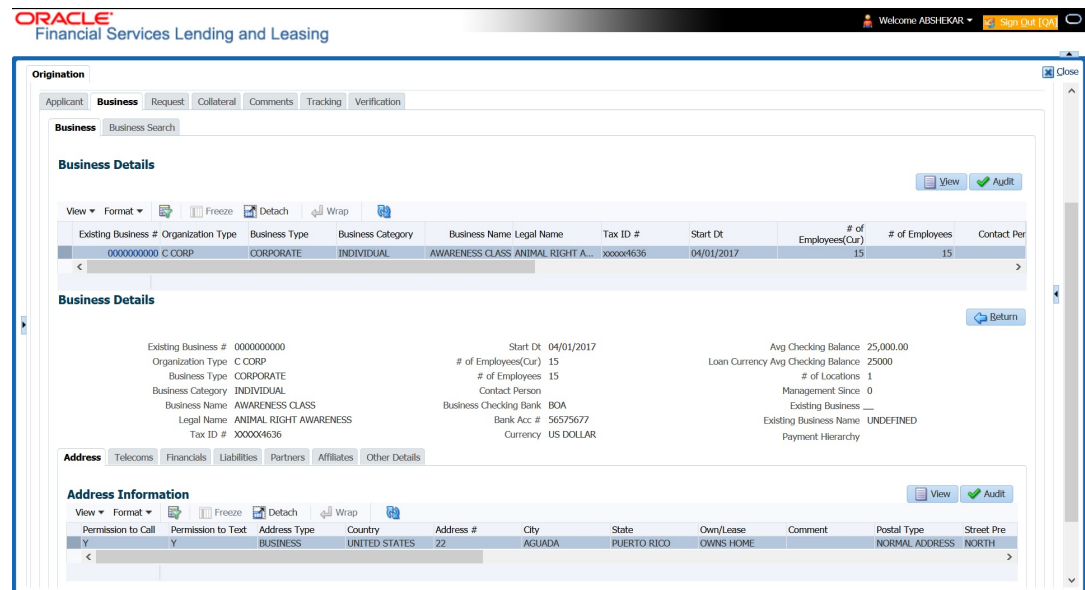
- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

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

**To complete the Business tab**

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

**Figure 7-4 Business**



3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 7-15 Business**

Field	Description
Organization Type	Select the organization type.

Table 7-15 (Cont.) Business

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Address Sub Tab](#)  
This topic provides information on the Address section. It enables users to capture, view, and manage address details within the request.
- [Telecoms Sub Tab](#)  
This topic provides information on the telecoms. It enables users to capture, view, and manage telecoms details within the request.
- [Financials Sub Tab](#)  
This topic provides information on the financials. It enables users to view, capture, and manage financial details within the request.
- [Liabilities Sub Tab](#)  
This topic provides information on the liabilities. It enables users to capture, view, and manage liability details within the request.

- [Partners Sub Tab](#)  
This topic provides information on the partners.
- [Affiliates Sub Tab](#)  
This topic provides information on affiliates.
- [Other Details Sub Tab](#)  
This topic provides information on other details.
- [Tracking Attributes Sub Tab](#)  
This topic provides information on tracking attributes. It enables users to define, monitor, and manage key attributes that support tracking and reporting within the request.

## 7.6.1 Address Sub Tab

This topic provides information on the Address section. It enables users to capture, view, and manage address details within the request.

User can enter more than one address for the business.

### To complete the Address Sub Tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Address**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-16 Address**

Field	Description
<b>Current</b>	Check this box if this is a current address. The mailing address must be marked as current.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as Y) for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>Mailing</b>	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
<b>Address Type</b>	Select the address type.
<b>Country</b>	Select the country.
<b>Address #</b>	Specify the building number.
<b>Own /Line of credit</b>	Select the ownership type.
<b>Comment</b>	Specify a comment.
<b>Postal Type</b>	Select the address type.
<b>Street Pre</b>	Select the street prefix (directional).
<b>Street Name</b>	Specify street name
<b>Street Type</b>	Select the street type.
<b>Street Post</b>	Select the street postfix (directional).
<b>Apt #</b>	Specify the apartment number.

Table 7-16 (Cont.) Address

Field	Description
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state.
<b>Phone</b>	Specify the phone number.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. If there are more than one addresses associated with business, click **Save And Add** and add the address details.

## 7.6.2 Telecoms Sub Tab

This topic provides information on the telecoms. It enables users to capture, view, and manage telecoms details within the request.

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

### To complete the Telecoms sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Telecoms**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-17 Telecoms

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.6.3 Financials Sub Tab

This topic provides information on the financials. It enables users to view, capture, and manage financial details within the request.

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

### To complete the Financials sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Financials**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-18 Financials**

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.6.4 Liabilities Sub Tab

This topic provides information on the liabilities. It enables users to capture, view, and manage liability details within the request.

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

### To complete the Liabilities sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Liabilities**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-19 Liabilities**

Field	Description
<b>Type</b>	Select the liability type.

Table 7-19 (Cont.) Liabilities

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.6.5 Partners Sub Tab

This topic provides information on the partners.

User can enter more than one partner for the business.

### To complete the Partners sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Partners**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-20 Partners

Field	Description
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as Y) for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>First Name</b>	Specify the partner's first name.
<b>MI</b>	Select the partner's middle name.
<b>Last Name</b>	Specify the partner's last name.
<b>Suffix</b>	Specify the partner's suffix.
<b>SSN #</b>	Specify the partner's social security number.
<b>Birth Dt</b>	Specify the partner's birth date.
<b>Birth Place</b>	Specify the partner's birth place.
<b>Title</b>	Select the partner's title.
<b>Ownership (%)</b>	Specify the percentage of ownership held by the customer.

Table 7-20 (Cont.) Partners

Field	Description
Net worth	Specify the partner's net worth.
Gross Income	Specify the partner's gross income.
Language	Specify the partner's language.
Nationality	Specify the partner's nationality.
Country	Select the partner's country code.
Address #	Specify the partner's address number.
Address Line 1	Specify the partner's first address.
Address Line 2	Specify the partner's second address line.
Zip	Select the partner's zip code. For non-US country, user have to enter zip code.
Zip Extn	Specify the partner's zip extension.
City	Specify the partner's city.
State	Select the partner's state.
Phone	Specify the partner's phone number.
Extn	Specify the partner's phone extension.
Email	Specify the partner's email.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.6.6 Affiliates Sub Tab

This topic provides information on affiliates.

User can enter more than one affiliate for the business.

### To complete the Affiliates sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Affiliates**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-21 Affiliates

Field	Description
Organization Type	Select the affiliate's organization type
Legal Name	Specify the affiliate's legal name
Business Name	Specify the affiliate's business name
Tax ID	Specify the affiliate's tax identification
Ownership (%)	Specify the affiliate's percentage of ownership
# of Employees	Specify the affiliate's number of employees
NAICS CODE	Specify the affiliate's North American Industry Classification System code.
Country	Select the affiliate's country code.
Address #	Specify the affiliate's address number.

Table 7-21 (Cont.) Affiliates

Field	Description
<b>Address Line 1</b>	Specify the affiliate's first address line.
<b>Address Line 2</b>	Specify the affiliate's second address line.
<b>Zip</b>	Select the affiliate's zip code. For non US country, user have to enter zip code.
<b>Zip Extension</b>	Specify the affiliate's zip extension.
<b>City</b>	Specify the affiliate's city.
<b>State</b>	Select the affiliate's state.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.6.7 Other Details Sub Tab

This topic provides information on other details.

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

### To complete the Other Details sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Business**. Under **Business**, click **Business**. Under **Business**, click **Other Details**.
3. Click **Edit**.
4. Verify financial details as well as assets and liabilities linked to the business.  
A brief description of the fields is given below:

Table 7-22 Other Details

Field	Description
<b>Other Details section</b>	Display the other details.
<b>Currency</b>	Select the currency.
<b>Business Type</b>	Select the type of business.
<b>Analysis Frequency</b>	Select the analysis frequency.
<b>Line of credit Currency Gross Margin Factor</b>	The system displays the Line of credit currency business's gross margin factor.
<b>Gross Margin Factor</b>	Specify the business's gross margin.
<b>Organization Type</b>	Select the type of organization.
<b>Line of credit Currency Income</b>	The system displays the Line of credit currency business income amount.
<b>Income</b>	Specify the business's income amount.
<b>Financial details</b>	Display the financial details section.
<b>Line of credit Currency Collection Average</b>	Specify the Line of credit currency collection average.
<b>Collection Average</b>	Specify the collection average.
<b>Line of credit Currency Proj Coll Avg Annual</b>	Specify the Line of credit currency annual projected collection average.
<b>Proj Coll Avg.Annual</b>	Specify the annual projected collection average.

Table 7-22 (Cont.) Other Details

Field	Description
<b>Line of credit Currency Book List</b>	Specify the Line of credit currency business booklist.
<b>Book List</b>	Specify the business booklist.
<b>Line of credit Currency Turn Over</b>	Specify the Line of credit currency turnover amount.
<b>Turn Over</b>	Specify the turnover amount.
<b>Line of credit Currency Capital Amount</b>	Specify the Line of credit currency capital amount.
<b>Capital Amt</b>	Specify the capital amount.
<b>Line of credit Currency Earned Surplus</b>	Specify the Line of credit currency earned surplus amount.
<b>Earned Surplus</b>	Specify the earned surplus amount.
<b>Line of credit Currency Gross Profit</b>	Specify the Line of credit currency gross profit amount.
<b>Gross Profit</b>	Specify the gross profit amount.
<b>Line of credit Currency Net Profit</b>	Specify the Line of credit currency net profit amount.
<b>Net Profit</b>	Specify the net profit amount.
<b>Line of credit Currency Working Capital</b>	Specify the Line of credit currency working capital amount.
<b>Working Capital</b>	Specify the working capital amount.
<b>Line of credit Currency Annual Sales</b>	Specify the Line of credit currency annual sales amount.
<b>Annual Sales</b>	Specify the annual sales amount.
<b>Line of credit Currency Projected Sales</b>	Specify the Line of credit currency projected sales amount.
<b>Projected Sales</b>	Specify the projected sales amount.
<b>Line of credit Currency Equity</b>	Specify the Line of credit currency equity amount.
<b>Equity</b>	Specify the equity amount.
<b>Open Delq</b>	Specify the open delinquency amount.
<b>Line of credit Currency Business Expenses</b>	Specify the Line of credit currency business expenses amount.
<b>Business Expenses</b>	Specify the business expenses amount.
<b>Line of credit Currency Personal Expenses</b>	Specify the Line of credit currency personal expenses amount.
<b>Personal Expenses</b>	Specify the personal expenses amount.
<b>Line of credit Currency Total Expenses</b>	Displays the Line of credit currency total expenses amount.
<b>Total Expenses</b>	Displays the total expenses amount.
<b>Line of credit Currency Annual Proj Sales Amt</b>	Displays the Line of credit currency annual projected collection amount.
<b>Annual Proj Sales Amt</b>	Displays the annual projected collection amount.
<b>Line of credit Currency Annual Proj Exp Amt</b>	Displays the Line of credit currency annual projected expenses amount.
<b>Annual Proj Exp Amt</b>	Displays the annual projected expenses amount.
<b>Assets</b>	Display the assets section.
<b>Line of credit Currency Current Assets</b>	Displays the Line of credit currency current assets.

Table 7-22 (Cont.) Other Details

Field	Description
<b>Current Assets/Liability ratio</b>	Displays the current asset to liability ratio.
<b>Line of credit Currency Fixed Assets</b>	Displays the Line of credit currency fixed assets.
<b>Fixed Assets</b>	Displays the fixed assets.
<b>Line of credit Currency Intangible Assets</b>	Displays the Line of credit currency intangible assets.
<b>Intangible Assets</b>	Displays the intangible assets.
<b>Liabilities</b>	Display the liabilities section.
<b>Line of credit Currency Current Liabilities</b>	Displays the Line of credit currency current liabilities
<b>Current Liabilities</b>	Displays the current liabilities.
<b>Line of credit Currency Long Term Liabilities</b>	Displays the Line of credit currency long term liabilities.
<b>Long Term Liabilities</b>	Displays the long term liabilities.
<b>Summary</b>	Display the summary section.
<b>Line of credit Currency Total Assets</b>	Displays the Line of credit currency total assets.
<b>Total Assets</b>	Displays the total asset amount.
<b>Line of credit Currency Total Net worth</b>	Displays the Line of credit currency total net worth amount.
<b>Total Net worth</b>	Displays the total net worth amount.
<b>Line of credit Currency Total Liability</b>	Displays the Line of credit currency total liability amount.
<b>Total Liability</b>	Displays the total liability amount.
<b>Ratios</b>	Display the ratios section.
<b>Debt Net worth Ratio</b>	Displays the debt to net worth ratio.
<b>Current Assets/Liability ratio</b>	Displays the current asset to liability ratio.
<b>Signatures</b>	Displays the signatures section.
<b>Title 1-4</b>	Specify the title.
<b>Signature1-4</b>	Specify the signature.

## 7.6.8 Tracking Attributes Sub Tab

This topic provides information on tracking attributes. It enables users to define, monitor, and manage key attributes that support tracking and reporting within the request.

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

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

### To track attributes

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Applicant**. Under **Applicant**, click **Applicant**. Under **Applicant**, click **Tracking Attributes**.

3. Select the item user want to track.
4. Click **Edit** to edit the following information:

**Table 7-23 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	Displays the sub-parameter.
<b>Parameter</b>	Displays the parameter.
<b>Value</b>	Specify the information about the corresponding Value field.

5. Save changes user made to the account.

This section consists of the following topic:

- [Create Tracking](#)  
This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.
- [Create Tracking](#)  
This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.

### 7.6.8.1 Create Tracking

This topic provides information on create tracking. It enables users to define and initiate new tracking attributes to monitor, record, and report key details within the request.

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

## 7.7 Request Tab

This topic provides information on the request tab.

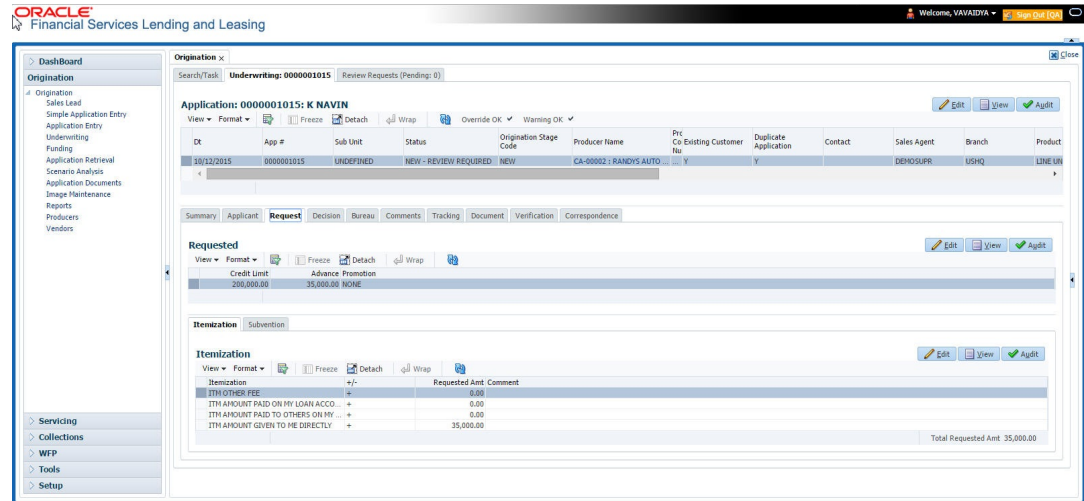
In the Request tab user can define the required Line of credit parameters . By default, system calculates for monthly repayment term basis. The payment frequency can be changed only in the Underwriting tab during decisioning.

#### To complete Request section:

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Request**.

The **Request** displays.

Figure 7-5 Request - Line



3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields are given below:

Table 7-24 Request

Field	Description
<b>Credit Limit</b>	Specify the value of the credit limit.
<b>Advance</b>	Specify the value of advance amount paid.
<b>Promotion</b>	Select the promotion type from the drop-down list.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
  - [Itemization Sub Tab](#)  
This topic provides information on the itemization tab.
  - [Trade-In Sub Tab](#)  
This topic provides information on the trade-in section. It enables users to capture, view, and manage trade-in details.
  - [Subvention Sub Tab](#)  
This topic provides information on the subvention section. It enables users to view and manage subvention details.

## 7.7.1 Itemization Sub Tab

This topic provides information on the itemization tab.

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

Application request details need to be essentially entered in the itemization sub tab for pre-screening to be successful. Else, the system displays error and application would not proceed

to the next level in work flow. The details of down payment, trade-in, insurance, fees etc. and the total sale price are recorded under itemization.

#### To add or view itemizations

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Request**. Under **Request**, click **Itemization**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-25 Itemization**

Field	Description
<b>Itemization</b>	View the itemization.
<b>+/-</b>	View whether the itemized amount is added or subtracted from the Line of credit amount.
<b>Requested Amt</b>	Specify the requested amount.
<b>Comment</b>	Specify a comment.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.7.2 Trade-In Sub Tab

This topic provides information on the trade-in section. It enables users to capture, view, and manage trade-in details.

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

#### To complete the Trade-In sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Request**. Under **Request**, click **Trade-In**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-26 Trade-In**

Field	Description
<b>Trade-In</b>	Display the trade-in section.
<b>Asset Type</b>	Select the asset type.
<b>Asset Sub Type</b>	Select the asset sub-type.
<b>Year</b>	Specify the year of the asset.
<b>Make</b>	Specify the make of the asset.
<b>Model</b>	Specify the model of the asset.
<b>Body</b>	Specify the body of the asset.
<b>Identification #</b>	Specify the identification number.
<b>Description</b>	View the asset description.
<b>Valuation</b>	Displays the valuation section.

Table 7-26 (Cont.) Trade-In

Field	Description
<b>Wholesale Amt</b>	Specify the wholesale value.
<b>Base Retail Amt</b>	Specify the retail value.
<b>Addons Amt (+)</b>	Specify the addons value.
<b>Pay Off Amt (-)</b>	Specify the payoff amount.
<b>Total Amt =</b>	View the total value.
<b>Valuation Dt</b>	Specify the valuation date.
<b>Source</b>	Select the valuation source.
<b>Valuation Supplement</b>	Specify the valuation supplement.
<b>Edition</b>	Specify the valuation edition.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

### 7.7.3 Subvention Sub Tab

This topic provides information on the subvention section. It enables users to view and manage subvention details.

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

#### To complete the Subvention sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Request**. Under **Request**, click **Subvention**.
3. Perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 7-27 Subvention

Field	Description
<b>Subvention Plan</b>	Display the Subvention Plan section.
<b>Plan</b>	Select the subvention plan.
<b>Description</b>	View the subvention plan description.
<b>Sub Plan</b>	Select the sub plan.
<b>Sub Plan Description</b>	View the subvention sub plan description.
<b>Subvention Type</b>	View the subvention type.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub section.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.8 Decision Tab

This topic provides information on the decision section. It enables users to view and manage decision details.

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

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

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

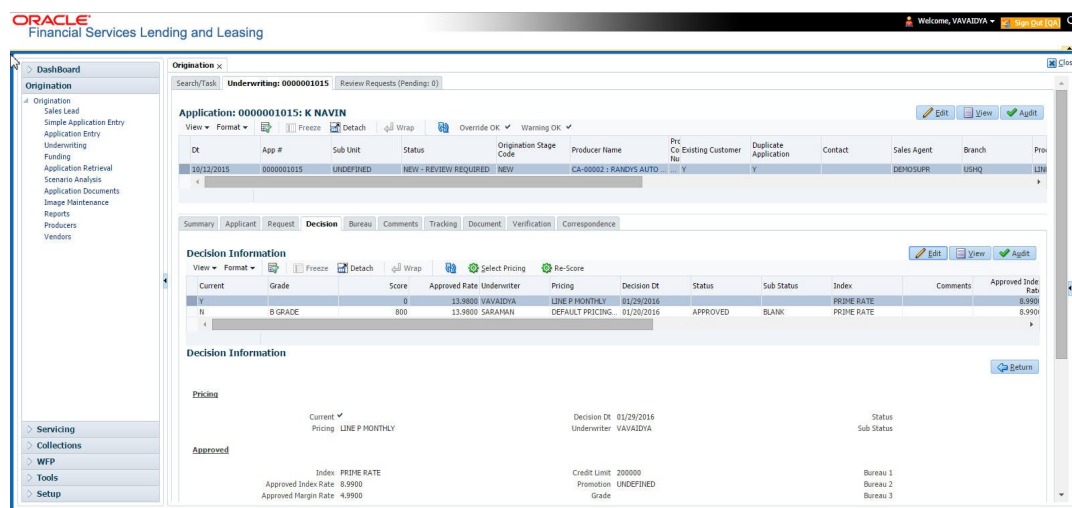
- If the data meets user approval, change the status of the application to either APPROVED or REJECTED and enter any stipulations.
- If user reject the application, change the status to REJECTED and enter the reasons for the adverse action on the Stipulations sub screen.

**To verify the application decision data**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**.

The **Decision** displays.

**Figure 7-6 Decision - Line**



3. Perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

**Table 7-28 Decision**

Field	Description
<b>Pricing</b>	Display the pricing section.
<b>Current</b>	Check this box to indicate that this is the current decision.
<b>Pricing</b>	View the pricing.
<b>Decision Dt</b>	View the decision date.
<b>Underwriter</b>	View the underwriter id.
<b>Status</b>	View the application status.

Table 7-28 (Cont.) Decision

Field	Description
<b>Sub Status</b>	View the application sub-status.
<b>Approved</b>	Display the approved section.
<b>Index</b>	Specify the index type.
<b>Approved Index Rate</b>	Specify the approved index rate.
<b>Approved Margin Rate</b>	Specify the approved margin rate.
<b>Approved Rate</b>	Specify the approved rate.
<b>Maturity Index</b>	Select the approved maturity index.
<b>Maturity Margin Rt</b>	Specify the maturity margin rate.
<b>Credit Limit</b>	Specify the credit limit.
<b>Promotion</b>	Select the promotion.
<b>Grade</b>	Select the credit grade.
<b>Score</b>	Specify the credit score.
<b>Draw Term</b>	Specify the draw term.
<b>Repmt Term</b>	Specify the repayment term.
<b>Bureau 1</b>	Specify the Bureau 1.
<b>Bureau 2</b>	Specify the Bureau 2.
<b>Bureau 3</b>	Specify the Bureau 3.
<b>Comments</b>	Specify comments, if any.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. Click **Select Pricing**.  
The system determines the best pricing match of all enabled Line of credit pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.
6. **Re-Score**  
A **Re-Score** button is available next to **Calculate**. Whenever any sensitive Financial or Collateral information is amended in the Application, OFSLL displays a warning message **Scoring sensitive information is changed. Re-score the application**. User need to click on Re-Score to re-validate the grade and pricing accordingly.  
  
The display of the warning message to Re-score the application can be controlled using the respective System parameter. If the defined System Parameter is flagged **Y**, only then the message is displayed.  
  
If user are underwriting a Line of credit, record the following information on the Decision tab:
  7. If user are approving the application, complete the **Approved** section with the values user want to approve as an underwriter. User can update the default values that appeared when user selected the pricing string in **Step 3**. (The system calculator may be of use when completing this section. For more information, refer the **Tools** chapter).
  - [System Recommendation](#)  
This topic provides information on the System Recommendation section. It enables users to view automated recommendations generated by the system based on predefined rules, data analysis, and eligibility criteria within the request.
  - [Stipulations Sub Tab](#)  
This topic provides information on the stipulations sub tab.
  - [Itemization Sub Tab](#)  
This topic provides information on the Itemization section.

- [Trade-In Sub Tab](#)  
This topic provides information on the trade-in section. It enables users to capture, view, and manage trade-in details.
- [Rate Schedule Sub Tab](#)  
This topic provides information on the rate schedule section.
- [Subvention Sub Tab](#)  
This topic provides information on the Subvention sub tab. It enables users to capture, view, and manage detailed subvention entries such as subsidies, discounts, or financial support applied within the request.

## 7.8.1 System Recommendation

This topic provides information on the System Recommendation section. It enables users to view automated recommendations generated by the system based on predefined rules, data analysis, and eligibility criteria within the request.

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

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

**Table 7-29 System Recommendation**

Field	Description
<b>Score</b>	View the system recommended score.
<b>Decision</b>	View the system recommended decision.
<b>Grade</b>	View the system recommended grade.

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

**Table 7-30 Requested**

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

## 7.8.2 Stipulations Sub Tab

This topic provides information on the stipulations sub tab.

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

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

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

#### To add or view stipulations or reasons for adverse action

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Stipulations**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below.

**Table 7-31 Stipulations**

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

4. Perform any of the [Basic Actions](#) mentioned in Preface.

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

- [Add Multiple](#)  
This topic provides information on the add multiple feature. It enables users to add and manage multiple records or entries at once within the request.
- [Copying Stipulations](#)  
This topic provides information on the copying stipulations feature.
- [Loading Stipulations](#)  
This topic provides information on the loading stipulations feature. It enables users to retrieve and apply predefined stipulations from the system into the request, ensuring consistency and reducing manual entry.

## 7.8.2.1 Add Multiple

This topic provides information on the add multiple feature. It enables users to add and manage multiple records or entries at once within the request.

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

### To add multiple stipulations

1. Click the drop down list adjacent to the **Add Multiple** button.
2. Select the check box against to the required stipulations. User can also select **All** to load all the available stipulations.
3. Click **Add Multiple**.
4. If required, user can perform any of the [Basic Actions](#) mentioned in Preface.

## 7.8.2.2 Copying Stipulations

This topic provides information on the copying stipulations feature.

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

## 7.8.2.3 Loading Stipulations

This topic provides information on the loading stipulations feature. It enables users to retrieve and apply predefined stipulations from the system into the request, ensuring consistency and reducing manual entry.

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

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

### To load predefined stipulations

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Stipulations**.
3. Click **Load Stipulations**. The system loads the default stipulations on the Stipulations sub screen.
4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate, if user verified the stipulations in the Type field.
5. Click **Save** on the Stipulations sub screen.

## 7.8.3 Itemization Sub Tab

This topic provides information on the Itemization section.

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

#### To add or view itemizations

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Itemizations**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-32 Itemization**

Field	Description
<b>Itemization</b>	View the itemization.
<b>+/-</b>	View whether the itemized amount is added or subtracted from the Line of credit amount.
<b>Requested Amt</b>	Specify the requested amount.
<b>Approved Amt</b>	Specify the approved amount.
<b>Discount Rate</b>	Specify the discount rate.
<b>Comment</b>	Specify a comment.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.8.4 Trade-In Sub Tab

This topic provides information on the trade-in section. It enables users to capture, view, and manage trade-in details.

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

#### To complete the Trade-In sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Trade-In**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-33 Trade-In**

Field	Description
<b>Trade-in</b>	Display the trade-in section.
<b>Asset Type</b>	Select the asset type.
<b>Asset Sub Type</b>	Select the asset sub-type.

Table 7-33 (Cont.) Trade-In

Field	Description
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuation	Display the valuation section.
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the addons value.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.8.5 Rate Schedule Sub Tab

This topic provides information on the rate schedule section.

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

### To view the Rate Schedule sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Rate Schedule**.
3. Click **View**.

A brief description of the fields is given below:

Table 7-34 Rate Schedule

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

## 7.8.6 Subvention Sub Tab

This topic provides information on the Subvention sub tab. It enables users to capture, view, and manage detailed subvention entries such as subsidies, discounts, or financial support applied within the request.

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

#### To complete the Subvention sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Decision**. Under **Decision**, click **Subvention**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-35 Subvention**

Field	Description
<b>Plan</b>	Select the subvention plan.
<b>Description</b>	View the subvention plan description.
<b>Sub Plan</b>	Select the sub plan.
<b>Sub Plan Description</b>	View the subvention sub plan description.
<b>Subvention Type</b>	View the subvention type.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub section.
<b>Subvention Detail</b>	Display the subvention detail section.
<b>Participant</b>	View the participant.
<b>Participant Type</b>	View the participant type.
<b>Collection Method</b>	View the collection method.
<b>Rate</b>	View the subvention rate.
<b>Rent Factor</b>	View the rent factor.
<b>Calculation Method</b>	View the subvention calculation method.
<b>Factor</b>	View the factor.
<b>Calculated Amount</b>	View the calculated subvention amount.
<b>Subvention Amount</b>	Specify the subvention amount.
<b>Include</b>	View if the subvention is included in the application or not.
<b>Total Subvention Rate</b>	View the total subvention rate.
<b>Total Subvention Amt</b>	View the total subvention amount.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. Select the **Initialize** button to reset the subvention amount to zero.
6. Select the **Calculate** button to calculate the subvention amount.

## 7.9 Customer Credit Limit Tab

This topic provides information on the customer credit limit tab. It enables users to view, and manage credit limit details assigned to a customer, ensuring accurate tracking of financial eligibility within the request.

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

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

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

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

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

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

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

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

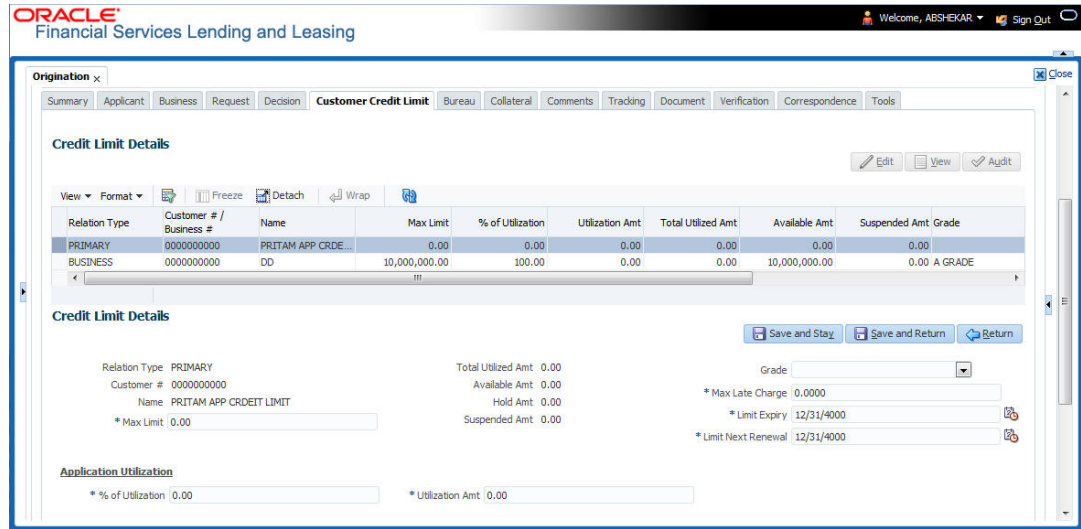
On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within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

#### To define Credit Limit Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Customer Credit Limit**.

The **Customer Credit Limit** screen displays.

Figure 7-7 Customer Credit Limit



3. Perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields are given below:

Table 7-36 Credit Limit Details

Field	Description
<b>Relation Type</b>	View the relationship type. This field is pre-populated with details from Applicant tab.
<b>Customer # / Business #</b>	This field is displayed blank for new customer/business and for an existing customer/business, the details are populated from <b>Servicing</b> , click <b>Customer Service</b> under <b>Customer Service</b> , click <b>Customer Details</b> .
<b>Name</b>	View the customer name. This field is pre-populated with details from Applicant tab.
<b>Max Limit</b>	Specify the value of maximum credit limit amount that can be provided to the customer. For new customer/business, the amount is pre-populated based on selected pricing in Decision tab for new applicant/ business. However, user can override the amount by entering the required value.
<b>Total Utilized Amt</b>	View the total credit limit amount utilized for previously funded applications.
<b>Available Amt</b>	View the available credit limit amount on the account which is the difference of Max Limit - (Hold + Total Utilized + Suspended) amount.
<b>Hold Amt</b>	View the credit limit amount on hold which is based on the Hold transaction posted in servicing.
<b>Suspended Amt</b>	View the credit limit amount suspended which is based on suspended transaction posted in servicing.
<b>Grade</b>	Select the required grade from the drop-down list. There is no validation performed on the selected grade and can be selected based on customer credit worthiness.
<b>Max Late Charge</b>	Specify the maximum late charge amount.
<b>Limit Expiry</b>	Select the credit limit expiry date from the adjoining calendar. The expiry date is validated if application is being funded based on customer credit limit.

Table 7-36 (Cont.) Credit Limit Details

Field	Description
<b>Limit Next Renewal</b>	Select the date on which the credit limit has to be renewed from the adjoining calendar.
<b>Application Utilization</b>	This section allows user to define the portion (either percentage or amount) of credit limit utilization against the financed amount. For example, if the amount financed is 10,000 \$ and percentage of Utilization for Primary is 80% then Utilized amount should be $10,000 \times 0.8 = 8000$ \$. Similarly, if the percentage of Utilization for Spouse is 20% the Utilized amount should be $10,000 \times 0.2 = 2000$ \$. <b>Note:</b> On specifying either percentage or amount of utilization, the other field is auto calculated based on financed amount.
<b>% of Utilization</b>	Specify the percentage of credit limit utilization allowed against each applicant (Customer and business) added to the application.
<b>Utilization Amt</b>	Specify the amount of credit limit utilization allowed against each applicant (Customer and business) added to the application.

4. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 7.10 Master Account Tab

This topic provides information on the master account section. It enables users to view and manage details of the primary account that governs linked sub-accounts, ensuring centralized control and consistency across the request.

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

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

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

### To define Master Account Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Master Account**.

The **Master Account** screen displays.

Figure 7-8 Master Account

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, it shows the Oracle logo and the text 'Financial Services Lending and Leasing'. The user is logged in as 'Welcome ABSHEKAR' and has a 'Sign Out (GA)' button. The main window is titled 'Customer Service Origination' and shows a search for 'Underwriting: 0000001017'. Below this, there's a table with columns: Dt, App #, Sub Unit, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, Contact, Sales Agent, and Bran. The first row shows '01/01/2019', '0000001017', 'UNDEFINED', 'APPROVED - REH...', 'REVIEW', 'NY-00002 : SUNRI...', '(631)-389-0047', 'Y', 'Y', 'DEMOSUPR', and 'USR'. Below the table, there's a 'Master Account' tab selected. The 'Master Account Details' section has a table with columns: Master Account, Link to Master Account, Linked Account, and Payment Hierarchy. The first row shows 'N', 'UNDEFINED', 'UNDEFINED', and 'OUTSTANDING BALANCE'. Below the table, there are checkboxes for 'Master Account' (checked) and 'Link to Existing Master Account'. There are also dropdown menus for 'Link to Existing Master Account', 'Linked Account', and 'Payment Hierarchy'.

3. In the Master Account Details, click **Edit**.
  4. User can also perform any of the [Basic Operations](#) mentioned in Preface chapter.
  5. Do one of the following:
    - **Master Account** - Check this box to mark the current Application as Master Account. After funding the application, system populate the Master Account number same as Account number under the customer to be identified as Master Account in Servicing. If the Account details are received from external system through Onboarding process and the application is already marked as Master Account, then the same Account # is populated in Master Account # field once the application is funded.
    - **Link to Existing Master Account** - If there is already an existing Master Account defined for the customer, select the same from drop-down list to associate the current application to be a part of that account after funding. The list is populated with values in the format: **Relationship Type - Title - Master Account #**.
    - **Linked Account** - If there is an account to be linked to the current application to have one-to-one mapping, select the same from drop-down list. The accounts are listed in format **Customer ID - Title - Account #**.
      - The list is populated with those Accounts which are associated with Customer (i.e. added as an applicant) and the **Link to Existing Customer** option is checked.
      - However, this list does not include Master Accounts and accounts which are already associated with other Accounts (i.e. already linked to some other account).
- On funding the application, both the accounts (newly created and existing) are interlinked and system updates the **Linked Account** field with Account # respectively.

**Note**

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

System performs the following edits before linking the accounts:

- Ensure that the Billing Cycle and Due day of current application is same as the Linked Account Billing Cycle and Due Day. However this is not validated, if both accounts are of **Same Billing Cycle**.
  - If the current application is to be linked to a Master Account, ensure that the **Product/Funding Type** of both current application and Master Account are same and also belongs to same **Company**.
  - The Current and Linked Account belongs to same Company.
  - **Payment Hierarchy** - The field is enabled only on selecting the above **Master Account** check box. Select the required Hierarchy Definition to be used for payment appropriation from the drop-down list. The list is populated with all the pre-defined and enabled hierarchy definitions maintained on the **Setup**, click **Administration** under **Administration**, click **Users** under **Users**, click **Payment Hierarchy** screen. The Hierarchy Definition selected here is propagated to **Customer Service** under **Customer Service**, click **Account Details** under **Account Details**, click **Additional Details** section.
6. Perform any of the [Basic Actions](#) mentioned in Preface chapter.

## 7.11 Bureau Tab

This topic provides information on the Bureau. It enables users to view and manage bureau-related data such as credit reports, scores, and customer history retrieved from external credit bureaus.

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

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

1. Application Indicates Potential Fraud
2. Bureau Indicates Social Security Number Variance
3. Duplicate Application Exists
4. Bureau Indicates a Possible Current Delinquency
5. Bureau Indicates Bankruptcy
6. Bureau Indicates Consumer Statement
7. Bureau Indicates a Possible Repossession
8. Bureau Reports OFAC hit
9. Bureau Reports Applicant as Deceased

- 10. Potential Delinquencies for Auto Loans in Past 12 Months
- 11. Customer Rate (APR) Exceeds the State Usury Rate
- 12. Open Consumer Credit Counseling

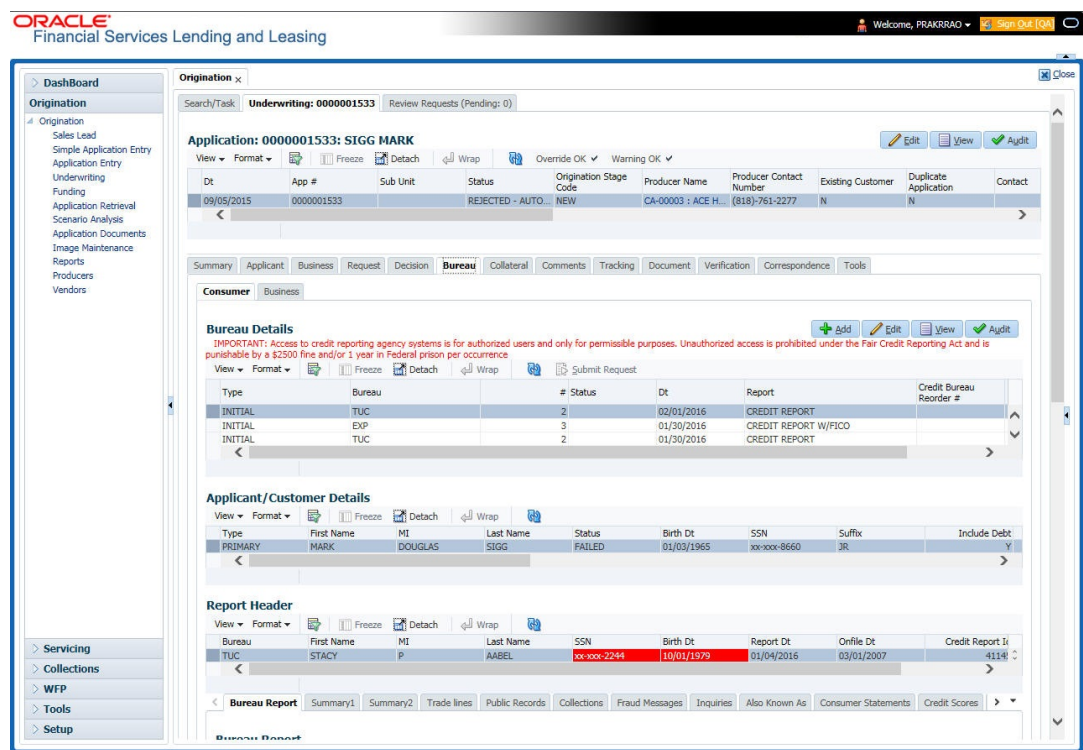
The reasons will also be displayed in the Summary tab in **Bureau** details under **Exceptions/Comments** section.

**To verify the credit bureau data using the Bureau tab**

- 1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
- 2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Bureau**.

The **Bureau** screen displays.

**Figure 7-9 Bureau**



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

**Table 7-37 Bureau Details**

Field	Description
<b>Type</b>	Displays the credit bureau request type.
<b>Bureau</b>	Displays the credit bureau.
<b>#</b>	Displays the credit bureau request number.
<b>Status</b>	Displays the status of credit bureau request.
<b>Dt</b>	Displays the credit bureau request date.
<b>Report</b>	Displays the credit bureau report type.
<b>Credit Bureau Reorder#</b>	Displays the credit bureau reorder number.

**Table 7-37 (Cont.) Bureau Details**

Field	Description
App Ind	If selected, indicates that a bureau was pulled for an application.

To add the bureau details refer the [Requesting a Credit Bureau Report Manually](#).

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

**Table 7-38 Applicant/Customer Detail**

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

- In the **Report Header** section, view the following information:

**Table 7-39 Report Header**

Field	Description
Bureau	Displays the bureau.

Table 7-39 (Cont.) Report Header

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

6. Click **Bureau Report**. For more information refer the [Printing the Credit Bureau Data as a Text/PDF Report](#).  
The system parcels out the details from the credit bureau report in the Bureau screen's sub tabs:
  - Summary 1
  - Summary 2
  - Tradelines
  - Public Records
  - Collections
  - Fraud Messages
  - Inquiries
  - Also Known As
  - Consumer Statements
  - Credit Scores
7. Click **Summary 1** sub tab.
8. User can view the following information:

Table 7-40 Summary 1

Field	Description
<b>Trades</b>	Records of extended installment payments, mortgage and revolving credit, as detailed in the credit bureau report.
<b>Bankruptcy</b>	The total number of times the applicant has applied for Chapter 7, Chapter 11 and Chapter 13 bankruptcies, recently and throughout life.
<b>Past Due</b>	The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.

Table 7-40 (Cont.) Summary 1

Field	Description
<b>Public Records</b>	Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.
<b>Collection</b>	Trades referred to an outside vendor for collection.
<b>Credit Scores</b>	View the FICO and bankruptcy scores.
<b>Statistical Trade Ages</b>	Ages of the oldest and newest trades, as well as the average age of the open and total trades.
<b>Derogatory Trades</b>	Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

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

Table 7-41 Summary 2

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

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

Table 7-42 Tradelines

Field	Description
<b>Creditors Name</b>	Displays the creditors name.
<b>Status</b>	Displays the status of the tradeline.
<b>Type</b>	Displays the type of tradeline, such as bank, first mortgage, travel card, and so on.
<b>Type Code</b>	Displays the code for the type of tradeline.
<b>Past Due Amt</b>	Displays the past due amount.
<b>Balance</b>	Displays the balance of the tradeline.

Table 7-42 (Cont.) Tradelines

Field	Description
<b>Balance Dt</b>	Displays the balance date.
<b>Open Dt</b>	Displays the date the tradeline was opened.
<b>History Dt</b>	Displays the trade line's history date.
<b>History Data</b>	Displays the trade line's history data.
<b>30</b>	Displays the number of times the tradeline was 30 days past due.
<b>60</b>	Displays the number of times the tradeline was 60 days past due.
<b>90</b>	Displays the number of times the tradeline was 90 days past due.
<b>Creditors Subscriber #</b>	Displays the creditor's subscriber number.
<b>Mop</b>	Displays the method of payment.
<b>Account #</b>	Displays the account number.
<b>Credit Limit</b>	Displays the credit limit.
<b>Term Pmt Amt</b>	Displays the term payment amount.
<b>High Balance</b>	Displays the high balance of the tradeline.
<b>Reported Dt</b>	Displays the reported date.
<b>Duplicate</b>	If selected, the tradeline is a duplicate.
<b>Special Exclusion</b>	If selected, the tradeline is a special exclusion.

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

Table 7-43 Public Records

Field	Description
<b>Record Type</b>	Displays the record type.
<b>Status</b>	Displays the status.
<b>Amount</b>	Displays the amount.
<b>Filed Dt</b>	Displays the filed date.
<b>Satisfied Dt</b>	Displays the satisfied date.

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

Table 7-44 Inquiries

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

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

This section consists of the following topics:

- [Printing the Credit Bureau Data as a Text/PDF Report](#)  
This topic provides information on printing credit bureau data as a text or pdf report. It enables users to generate a formatted report of bureau details, including credit scores and history, for documentation, review, or sharing purposes.
- [Requesting a Credit Bureau Report Manually](#)  
This topic provides information on manually requesting a credit bureau report.

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

This topic provides information on printing credit bureau data as a text or pdf report. It enables users to generate a formatted report of bureau details, including credit scores and history, for documentation, review, or sharing purposes.

### To print the credit bureau data as a text or pdf report

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Bureau**. Under **Bureau**, click **Bureau Report**.
3. In the **Bureau Report** tab, the system displays the report in text format. User can also view the report in PDF format by selecting **PDF** option as View Report.

#### Note

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

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

## 7.11.2 Requesting a Credit Bureau Report Manually

This topic provides information on manually requesting a credit bureau report.

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

### To manually request a credit bureau report

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Bureau**.
3. In the **Bureau Details** section, click **Add**.
4. Specify the following information:

**Table 7-45 Bureau Details**

Field	Description
<b>Applicant</b>	Select the applicant.
<b>Spouse</b>	Select the applicant's spouse (if applicable).
<b>Bureau</b>	Select the credit bureau.
<b>Report</b>	Select the credit bureau report type.

5. Click **Create Request**.

The system displays this information in the Bureau Details section.

**Note**

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

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

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

## 7.12 Collateral Tab

This topic provides information on the collateral tab.

Having selected and loaded an application, user can view the information about the collateral of the Line of credit.

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

### To verify information about the collateral

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Collateral**. Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

If user are entering an unsecured Line of credit, the Collateral link is present but inactive; in which case, skip this step.

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

### To enter collateral information

- On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
- Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle.

The **Collateral** screen displays.

**Figure 7-10 Collateral Vehicle**

The screenshot shows the Oracle Financial Services Lending and Leasing Origination interface. The main window is titled 'Origination x' and has a navigation bar with tabs: Summary, Applicant, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, Correspondence, and Tools. The 'Collateral' tab is active, and the 'Seller' sub-tab is selected. Below the navigation bar, there is a 'Vehicle' section with a table and a form. The table has columns: Existing Asset, Asset Class, Primary, Description, Identification #, Asset Type, Sub Type, Existing Asset Id, Status, Year, Estimated Life, Age, Make, and Model. The table contains one row with the following data: Existing Asset: N, Asset Class: NEW VEHICLE, Primary: Y, Description: 2022 METAL SEDAN, Identification #: , Asset Type: VEHICLE, Sub Type: TATA, Existing Asset Id: , Status: ACTIVE, Year: 2022, Estimated Life: 25, Age: 0, Make: METAL, Model: SEDAN. Below the table, there is a form for entering collateral details. The form has several sections: 'Existing Asset' with a checkbox for 'Primary' (checked) and a field for 'Existing Asset Id'; 'Compute Sales Tax' checkbox; 'Asset Class' dropdown (NEW VEHICLE); 'Asset Type' dropdown (VEHICLE); 'Sub Type' dropdown (TATA); 'Status' dropdown (ACTIVE); 'Type & Description' section with a dropdown for 'Select Make and Model' and fields for 'Year' (2022), 'Estimated Life' (25), and 'Make' (METAL); 'Address' section with a dropdown for 'Country' (NETHERLANDS) and fields for 'Address #', 'Address Line 1' (AR1), and 'Address Line 2' (AR2); 'Usage Details' section with fields for 'Start', 'Base', 'Extra', and 'Total', all set to 0. There are also fields for 'Model' (SEDAN), 'Identification #', 'Body' (FLAT), 'Registration #', 'Age' (0), 'Description' (2022 METAL SEDAN FLAT), 'Condition', and 'VIN Validation'. The form has buttons for 'Save and Stay', 'Save and Return', and 'Return'.

- Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 7-46 Collateral Information**

Field	Description
<b>Existing Asset</b>	Check this box to indicate that the vehicle is an existing asset.
<b>Existing Asset ID</b>	View the existing asset identification number.
<b>Primary</b>	Check this box, if this is the main asset on the application.
<b>Asset Class</b>	Select the asset class.
<b>Asset Type</b>	Select the asset type.
<b>Sub Type</b>	Select the asset sub type.
<b>Status</b>	Select the asset status.
<b>Type and Description</b>	Display the type and description section.
<b>Select Make and Model</b>	Select the make and model of the vehicle from drop-down list.
<b>Year</b>	Specify the year of the vehicle.
<b>Age</b>	View the age of the vehicle
<b>Make</b>	Specify the make of the vehicle.
<b>Model</b>	Specify the model of the vehicle.
<b>Body</b>	Specify the body of the vehicle.

Table 7-46 (Cont.) Collateral Information

Field	Description
<b>Registration #</b>	Specify the vehicle registration number.
<b>Identification #</b>	Specify the vehicle identification number.
<b>Description</b>	View the vehicle description.
<b>Condition</b>	Select the vehicle condition.
<b>Address</b>	Display the address section.
<b>Country</b>	Select the country.
<b>Address</b>	Select the country.
<b>Address #</b>	Specify the apartment number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state.
<b>County</b>	Select the county.
<b>Usage Details</b>	The details maintained in this section is used to calculate <b>EXCESS USAGE FEE</b> in payoff quote and termination transactions.
<b>Start</b>	View/specify the start unit of asset usage.
<b>Base</b>	View/specify the base units.
<b>Extra</b>	View/specify the extra usage units.
<b>Total</b>	View/specify the total usage units.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

#### Interface with VINTEK (If interface is installed)

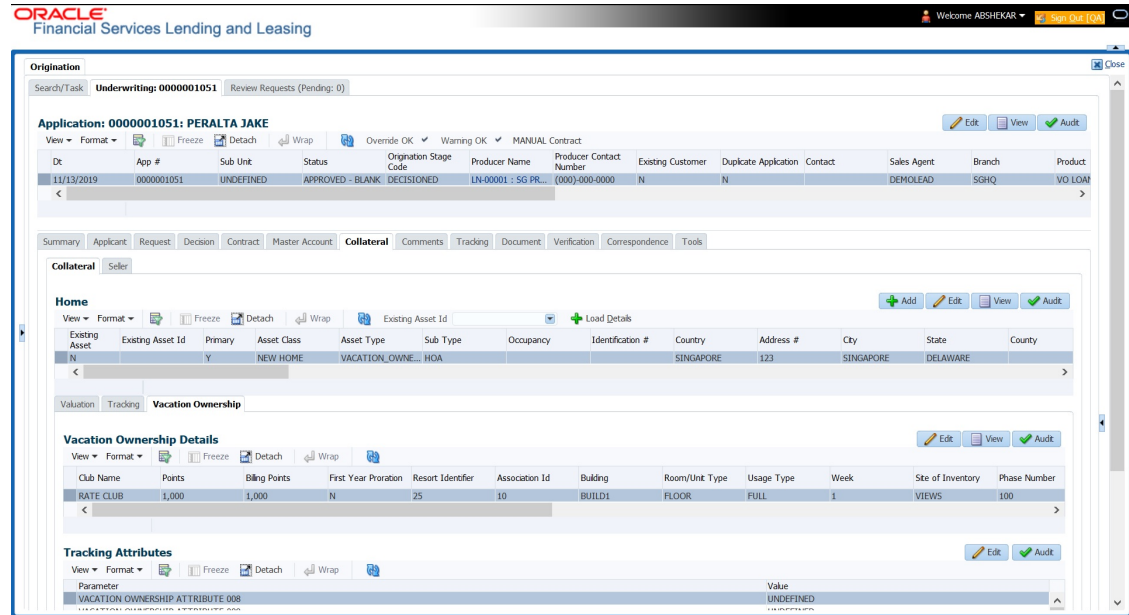
Using the Vintek interface, the system retrieves the year, make, model and body of the vehicle when user choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates following fields in the Type & Description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

- Year
- Make
- Model
- Body

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

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

Figure 7-11 Collateral Home



1. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 7-47 Collateral

Field	Description
<b>Existing Asset</b>	Indicates that the vehicle is an existing asset.
<b>Existing Asset ID</b>	View the existing asset identification number.
<b>Primary</b>	Select if this is the main asset on the application.
<b>Asset Class</b>	Select the asset class.
<b>Asset Type</b>	Select the asset type.
<b>Sub Type</b>	Select the asset sub type.
<b>Occupancy</b>	Select owner occupancy type.
<b>Identification #</b>	Specify the vehicle identification number.
<b>Address</b>	Display the address section.
<b>Country</b>	Select the country.
<b>Address #</b>	Specify the home number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>State</b>	Specify the state.
<b>County</b>	Select the county.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>Type and Description</b>	Display the type and description.
<b>Census Tract/BNA Code</b>	Specify census tract/BNA (block numbering area) code.

Table 7-47 (Cont.) Collateral

Field	Description
<b>MSA Code</b>	Specify the metropolitan statistical area (MSA) code.
<b>GEO Code</b>	Specify the geographical code for the property.
<b>Condition</b>	Select the condition of the home.
<b>Description</b>	Specify a description of the home.
<b>Select Make and Model</b>	Select the make and model from the drop-down list
<b>Year</b>	Specify the year when the property was built.
<b>Age</b>	View the age of the home.
<b>Make</b>	Specify the make of the home.
<b>Model</b>	Specify the model of the home.
<b>Width</b>	Specify the asset width.
<b>Length</b>	Specify the asset length.
<b>Area</b>	Specify the area of the collateral
<b>PO#</b>	Specify the asset purchase order number.
<b>Legal Description</b>	Specify the legal description.
<b>Lot</b>	Specify the asset lot.
<b>Sub Division</b>	Specify the asset sub division.
<b>Parcel ID</b>	Specify the parcel id of the home.
<b>Metes-Bounds</b>	Check this box to indicate the home is considered Metes-Bounds.
<b>Flood Zone</b>	Check this box to indicate the home is in a flood zone.
<b>1098 Not Required</b>	Check this box to indicate that the home does not require 1098
<b>Deed Details</b>	Display the deed details.
<b>Construction permit Dt</b>	Specify the date on when the construction is permitted.
<b>Deed Dt</b>	Specify the date on when the deed is issued.
<b>Deed Place Of Issue</b>	Specify the place where the deed is issued.
<b>Properties Boundary from East</b>	Specify the boundary of the property from the east side.
<b>North</b>	Specify the boundary of the property from the north side.
<b>West</b>	Specify the boundary of the property from the west side.
<b>South</b>	Specify the boundary of the property from the south side.
<b>Vacation Ownership Details</b>	Display the vacation ownership details.
<b>Billing</b>	Check this box to indicate if the asset is considered for billing.
<b>Due Amt Account Type</b>	<p>Select one of the following account type from the drop-down list to indicate on which account this asset is to be considered for billing.</p> <ul style="list-style-type: none"> <li>• Current Account</li> <li>• Linked Account</li> <li>• Master Account</li> </ul> <p><b>Note:</b> If <b>Billing</b> option is checked and the Due Amt Account Type is selected as Current/Linked/Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account / Linked Account of current Account / Master Account of current Account respectively.</p>
<b>Trade Eligible</b>	<p>This check box is selected by default and indicates that the asset is eligible for trade.</p> <p>If checked (Trade Eligible = Y) then Asset Status is marked as INACTIVE during Trade. If unchecked (Trade Eligible = N) Asset status is marked as ACTIVE.</p>

**Table 7-47 (Cont.) Collateral**

Field	Description
<b>Consolidate Points at Master</b>	Check this box to indicate that point can be consolidated at master account level. For more details, refer to <a href="#">Consolidate Points at Master</a> section.
<b>Points Consolidation Type</b>	Select the type of points consolidation option from drop-down list. This field is used to identify the assets at Associated accounts to consolidate the points.

**Consolidate Points at Master**

If **Consolidate Points at Master** option is checked, system consolidates the asset level points at Master Account of the associated account provided the following conditions are satisfied:

- The same **Points Consolidation Type** is selected for associated account.
- The status of asset is ACTIVE.
- The status of account is available and enabled in ACC\_STATUS\_POINT\_CONS\_CD lookup type.
- The asset expiry date is greater than GL date (asset is not expired).

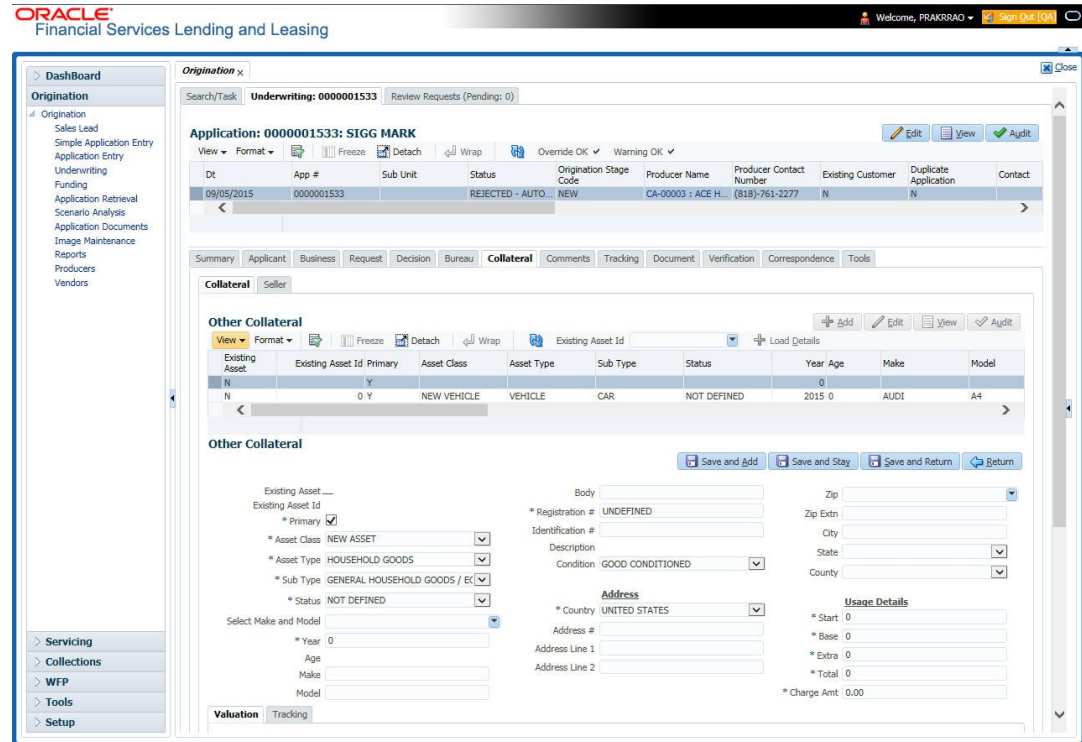
Points consolidation is done in following scenarios:

- When new account is added under a Master Account by UI, Funding process, API, Onboarding, Multi Account onboarding, and/or Master Account Maintenance Transaction.
- Account Status Change
- During Current Account Level Asset Maintenance updates.
  - Collateral POST/PUT/GET Web Services
  - Collateral Create/Update File uploads
  - Collateral Maintenance from UI
  - Add New Asset Transaction
  - Substitution of asset Transaction

To **Consolidate Points at Master**, following validations and update options are provided:

- Lookup code **Account Statuses for Points Consolidation** determines which Accounts with which status are to be considered for point's consolidation.
  - Batch job which updates the consolidated points at Master Account level only if the **Expiration Date of Asset** of Actual Asset at associated account is less than the GL date. This batch job is scheduled to run before the billing batch job to update the actual points that needs to be considered for Billing.
  - **Points** are maintained at actual asset level and any changes done at Master account level asset points does not flow down to the Actual Asset.
  - In case of an update at Master Account level Asset Point's and subsequently any change in actual asset at current account, system recalculates the points and overrides the points at master account.
2. Perform any of the [Basic Actions](#) mentioned in Preface.
  3. If the collateral is any other, the Collateral link displays information about that collateral.

Figure 7-12 Collateral - other



4. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 7-48 Collateral

Field	Description
<b>Existing Asset</b>	Check this box to indicate that the vehicle is an existing asset.
<b>Existing Asset ID</b>	View the existing asset identification number.
<b>Primary</b>	Check this box if this is the main asset on the application.
<b>Asset Class</b>	Select the asset class.
<b>Asset Type</b>	Select the asset type.
<b>Sub Type</b>	Select the asset sub type.
<b>Status</b>	Select the asset status.
<b>Select Make and Model</b>	Select the make and model of the vehicle from drop-down list.
<b>Year</b>	Specify the year of the vehicle.
<b>Age</b>	View the age of the vehicle
<b>Make</b>	Specify the make of the vehicle.
<b>Model</b>	Specify the model of the vehicle.
<b>Body</b>	Specify the body of the vehicle.
<b>Registration #</b>	Specify the vehicle registration number.
<b>Identification #</b>	Specify the vehicle identification number.
<b>Description</b>	View the vehicle description.
<b>Condition</b>	Select the vehicle condition.
<b>Address</b>	Display the address section.
<b>Country</b>	Select the country.

Table 7-48 (Cont.) Collateral

Field	Description
<b>Address #</b>	Specify the apartment number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>State</b>	Select the state.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>County</b>	Select the county.
<b>Usage Details</b>	The details maintained in this section is used to calculate <b>EXCESS USAGE FEE</b> in payoff quote and termination transactions.
<b>Start</b>	View/specify the start unit of asset usage.
<b>Base</b>	View/specify the base units.
<b>Extra</b>	View/specify the extra usage units.
<b>Total</b>	View/specify the total usage units.

5. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Valuations Sub Tab](#)  
This topic provides information on the Valuations sub tab.
- [Tracking Sub Tab](#)  
This topic provides information on the tracking sub tab.
- [Vacation Ownership Tab](#)  
This topic provides information on vacation ownership, which allows users to purchase the right to use vacation accommodations for set periods annually.
- [Seller Tab](#)  
This topic provides information on the seller, which displays seller details and associated information.

## 7.12.1 Valuations Sub Tab

This topic provides information on the Valuations sub tab.

The Valuation sub tab contains information about the value of the asset. The Values section enables user specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

### To complete the Valuations sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Collateral** tab. Under **Collateral** tab, click **Collateral** sub tab. Under **Collateral** sub tab, click **Valuations**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

Table 7-49 Valuations

Field	Description
<b>Value</b>	Display the value section.
<b>Current</b>	Select if this is the current valuation.
<b>Valuation Dt</b>	Specify the valuation date.
<b>Source</b>	Select the valuation source.
<b>Currency</b>	Select the currency based on which the valuation is to be done.
<b>Edition</b>	Specify the valuation edition.
<b>Supplement</b>	Specify the valuation supplement.
<b>Whole Sale</b>	Display the whole sale section.
<b>Line of credit Currency Wholesale Base Amt</b>	Specify the Line of credit currency wholesale value.
<b>Wholesale Base Amt</b>	Specify the wholesale value.
<b>Usage</b>	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
<b>Retail</b>	Display the retail section.
<b>Retail Base Amt</b>	Specify the retail value.
<b>Addons Amt (+)</b>	View the add-ons value.
<b>Usage Value Amt (+)</b>	Specify the usage. This pertains to Line of credit and usually is entered as the current mileage on the vehicle.
<b>Total Value Amt (=)</b>	View the total value.
<b>Line of credit Currency Retail Base Amt</b>	View the Line of credit currency retail value.
<b>Line of credit Currency Addons Amt(+)</b>	View the Line of credit addons.
<b>Line of credit Currency Usage Value Amt (+)</b>	View the Line of credit currency usage value.
<b>Line of credit Currency Total Value Amt (=)</b>	View the Line of credit total value.

4. Perform any of the [Basic Actions](#) mentioned in Preface chapter.
5. In the **Addons** Section, perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

Table 7-50 Addons

Field	Description
<b>Description</b>	Select the description for the attribute.
<b>Value</b>	Specify the value of the attribute.
<b>Amount</b>	Specify the add-on amount.
<b>Line of credit Currency Amount</b>	Specify Line of credit currency amount.

6. Perform any of the [Basic Actions](#) mentioned in Preface chapter. Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

## 7.12.2 Tracking Sub Tab

This topic provides information on the tracking sub tab.

The Tracking sub screen enables user to record further information associated with the collateral. What items user choose to track are setup during implementation.

#### To track attributes for the collateral

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Collateral** tab. Under **Collateral** tab, click **Collateral** sub tab. Under **Collateral** sub tab, click **Tracking**.
3. On the Tracking sub screen, click **Load Details**.
4. In the **Tracking Items** section, select the item user want to track.
5. Perform any of the [Basic Operations](#) mentioned in Preface chapter. A brief description of the fields is given below:

**Table 7-51 Tracking Items**

Field	Description
<b>Tracking Item</b>	View the tracking type.
<b>Disposition</b>	Select the disposition.
<b>Start Dt</b>	Specify the tracking start date.
<b>End Dt</b>	Specify the tracking end date.
<b>Follow up Dt</b>	Specify the next follow-up date.
<b>Enabled</b>	Select to track the information from the start date in the Start Dt field.
<b>Comment</b>	Specify any comments regarding the tracking item.

6. Perform any of the [Basic Actions](#) mentioned in Preface chapter.
7. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

## 7.12.3 Vacation Ownership Tab

This topic provides information on vacation ownership, which allows users to purchase the right to use vacation accommodations for set periods annually.

In the Vacation Ownership sub tab user can capture and maintain **Timeshare** specific collateral details of an account. This tab is displayed only for **Home** collateral and allows to maintain only one record for the selected account.

In Vacation Ownership or Timeshare industry, **points** represent monetary equivalent value and in a points-based timeshare ownership system, members/owners use the allotted points to exchange/trade collaterals. OFSLL uses these points for Asst Billing calculations while deriving the transaction amount as detailed in **Setup** under **Setup**, click **Asset Billing Rate** screen.

Also in Vacation Ownership or Timeshare industry, **Tiers** are used to classify a membership into different levels based on total points at Master Accounts. Each level of membership offers more perks than previous level. OFSLL supports points-based [Tier Calculation](#) at Master Account level using the Formula parameters in **Setup** under **Setup**, click **User Defined Parameters** screen.

Data in Vacation Ownership tab can also be populated from the following options:

- Create and Update Collateral Upload files
- Application Update Service

**To maintain Vacation Ownership Elements for an account:**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**.
2. Under **Underwriting**, click **Underwriting** tab. Under **Underwriting** tab, click **Collateral** tab. Under **Collateral** tab, click **Collateral** sub tab. Under **Collateral** sub tab, click **Vacation Ownership**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.
4. In the Vacation Ownership Elements section, view or edit the following information:

**Table 7-52 Vacation Ownership Elements**

Field	Description
<b>Club Name</b>	Select the Club Name from the drop-down list.
<b>Points</b>	Specify the points up to two decimal digit.
<b>Billing Points</b>	View the auto populated billing points. If the Asset Usage Type Sub Code is selected as FULL, this field is populated with total Points available in Points field. If the Asset Usage Type Sub Code is selected as HALF, this field is populated with total Points/2 available in Points field.
<b>First Year Proration</b>	Select the check box for first year proration.
<b>Resort Identifier</b>	Select the Resort Identifier from the drop-down list.
<b>Association Id</b>	Select the Association Id from the drop-down list.
<b>Building</b>	Select the Building from the drop-down list.
<b>Room/Unit Type</b>	Select the Room/Unit Type from the drop-down list.
<b>Unit</b>	Select the Unit from the drop-down list.
<b>Week</b>	Select the Week from the drop-down list.
<b>Site of Inventory</b>	Select the Site of Inventory from the drop-down list.
<b>Phase Number</b>	Select the Phase Number from the drop-down list.
<b>Usage Type</b>	Select the Usage Type from the drop-down list.
<b>Usage Start Date</b>	Select the Usage Start Date from adjoining calendar.
<b>Plus Membership Type</b>	Check this box to indicate Plus Membership Type.
<b>PR Marking</b>	Check this box to indicate PR Marking.
<b>Signature Grand Father</b>	Check this box to indicate Signature Grand Father.
<b>Club Indicator</b>	Check this box to indicate Club Indicator.
<b>Expiration Date of Asset</b>	Select the Expiration Date of Asset from adjoining calendar. This date is used for <a href="#">Tier Calculation</a> and Point Consolidation in the system.
<b>Asset Travel Date</b>	Select the Asset Travel Date from adjoining calendar.
<b>Resale Indicator</b>	Check this box to indicate Resale. On disabling this check box system considers Asset Billing Points and Grand Father Points for <a href="#">Tier Calculation</a> using formula Parameters.
<b>Grand Father Points</b>	Specify the Grand Father Points. These points are used for <a href="#">Tier Calculation</a> in the system using formula parameters

**Table 7-52 (Cont.) Vacation Ownership Elements**

Field	Description
<b>Additional Attributes</b>	This section consists of additional 15 configurable fields as indicated below: 5 check boxes - Membership 1-5 Opt 5 drop-down lists - Other Attribute 1-5 5 Calendar fields - Other Attribute 5-10

5. Perform any of the [Basic Actions](#) mentioned in Preface.

### Tier Calculation

Based on the value defined for Expiration Date of Asset, Resale Indicator, and Grand Father Points, OFSLL supports the following types of **Tier** calculations at Master Account level using pre-defined formula parameters in **Setup**, click **User Defined Parameters** screen.

**Table 7-53 Tier Calculation**

Type	Formula Parameter	Calculation
Total Tier points at the Master account	\$ASE_TIER_POINTS	Sum of Asset Billing Points where <b>Resale Indicator</b> is <b>N</b> and <b>Expiration Date of Asset</b> is <b>greater than</b> GL Date.
Total Grand Father Points at the Master Account	\$ASE_GRAND_FATHER_POINTS	Sum of Grandfather Points where <b>Resale Indicator</b> is <b>N</b> and <b>Expiration Date of Asset</b> is <b>greater than</b> GL Date.

#### Note

For a non Master Account, system uses Master Account # to pick-up all Associated Accounts.

This section consists of the following topic:

- [Tracking Attributes Sub Tab](#)  
This topic provides information on the tracking attributes, which records attribute details for monitoring and analysis.

## 7.12.3.1 Tracking Attributes Sub Tab

This topic provides information on the tracking attributes, which records attribute details for monitoring and analysis.

The Tracking Attributes screen enables user to link information to collateral that is not tracked by default in the system. These attributes are loaded when user loads the tracking attributes from **Collateral**, click **Collateral (Home)**. Under **Collateral (Home)**, click **Tracking** tab.

### To maintain the Tracking Attributes

1. Click **Tracking Attributes** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Preface chapter.
3. Complete **Tracking** section by entering the requested parameter in the **Value** field.
4. Save the changes.

## 7.12.4 Seller Tab

This topic provides information on the seller, which displays seller details and associated information.

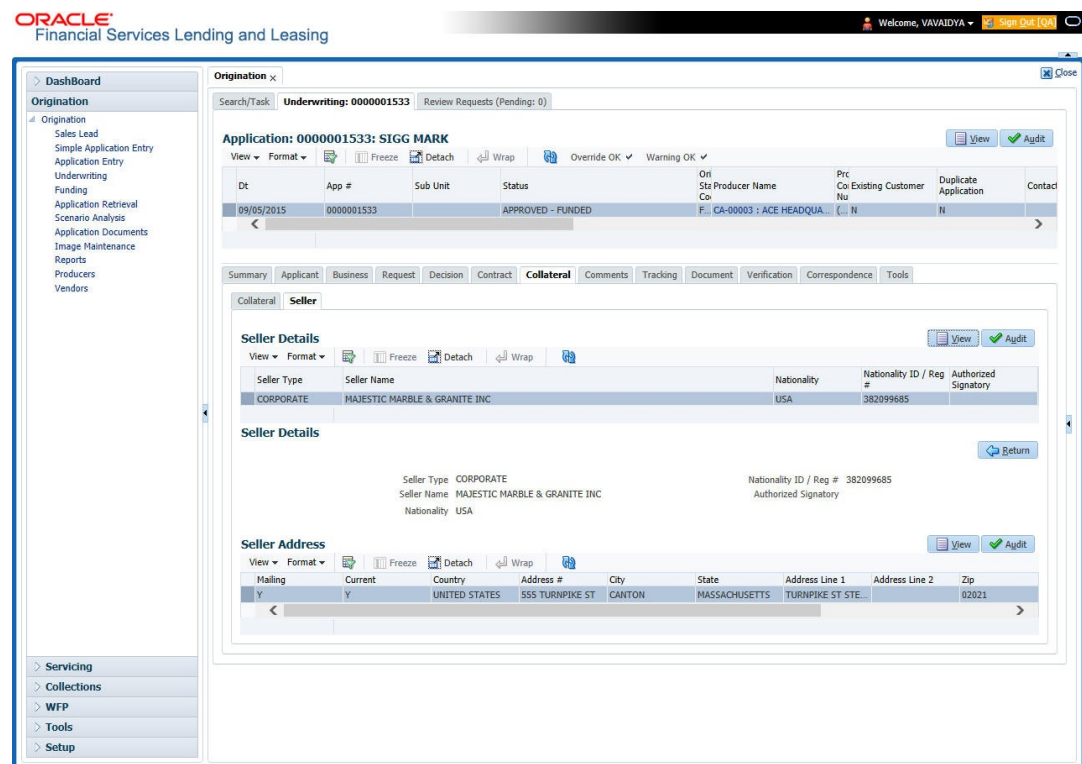
The Collateral link's Seller Details tab enables user to enter the seller details of the collateral of the Line of credit.

### To enter the Seller details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Collateral** tab. Under **Collateral** tab, click **Collateral** sub tab. Under **Collateral** sub tab, click **Seller**.

The **Seller** screen displays.

**Figure 7-13 Collateral Seller - Line**



3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 7-54 Seller Details**

Field	Description
<b>Seller Information</b>	Display the seller information section.
<b>Seller Type</b>	Select the seller type.
<b>Seller Name</b>	Specify the seller name.

Table 7-54 (Cont.) Seller Details

Field	Description
<b>Nationality</b>	Select the seller's nationality.
<b>National ID/ Reg #</b>	Specify the national identification number or registration number.
<b>Authorized Signatory</b>	Specify the authorized signatory of the seller.
<b>Seller Address</b>	Display the seller address section.
<b>Mailing</b>	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
<b>Current</b>	Select if this is a current address. The mailing address must be marked as current.
<b>Country</b>	Select the country code.
<b>Address #</b>	Specify the address number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>State</b>	Select the state.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.
<b>Zip Extn</b>	Select the zip extension.
<b>City</b>	Specify the city.
<b>Phone</b>	Specify the telephone number.
<b>Extn</b>	Select the telephone extension.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.13 Comments Tab

This topic provides information on the Comments, which allows users to record and review notes or feedback.

When using the Underwriting screen, user can add/delete comments to an application at any time in the underwriting process by using the Comments screen.

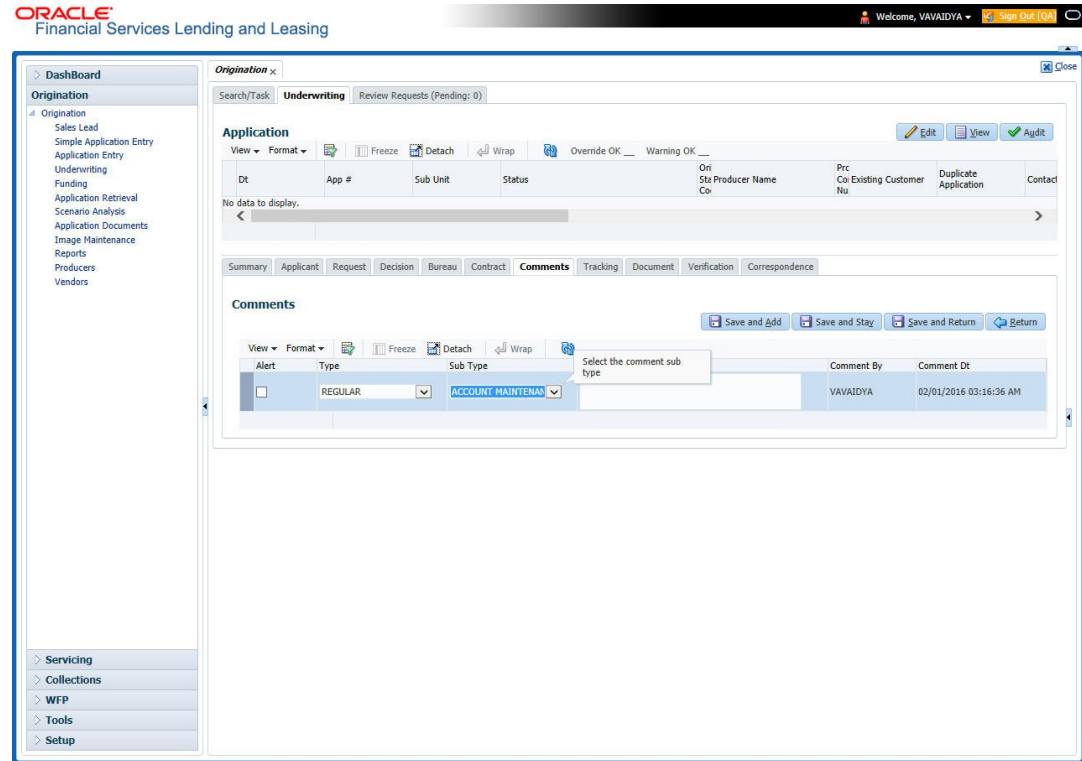
Whenever an application is decided by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format **<User 1> actioned as proxy for Underwriter <User2>**. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in **Application** section **Proxy for Underwriter** field.

### To add comments

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Comments** sub tab.

The **Comments** screen displays.

Figure 7-14 Comments



3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 7-55 Comments

Field	Description
<b>Alert</b>	Check this box to make the comment appear on the Customer Service screen Alert section.
<b>Type</b>	Select the type of comment user are adding.
<b>Sub Type</b>	Select the sub type of comment user are adding.
<b>Comment</b>	Specify the comment.
<b>Comment By</b>	The system displays user ID.
<b>Comment Dt</b>	The system displays commented date and time stamp.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topic:

- [Deleting Comments](#)  
This topic provides information on deleting comments, which enables users to remove existing notes or feedback from the record.

### 7.13.1 Deleting Comments

This topic provides information on deleting comments, which enables users to remove existing notes or feedback from the record.

User can delete **REGULAR** type comments displayed in the **Comments** sub tab.

**To delete a comment**

1. Select the row which consists of the comment and click **Delete** from the actions.
2. Click **Yes** to confirm delete in the warning message displayed.

## 7.14 Tracking Tab

This topic provides information on the Tracking tab, which records monitoring details, status, and related activities.

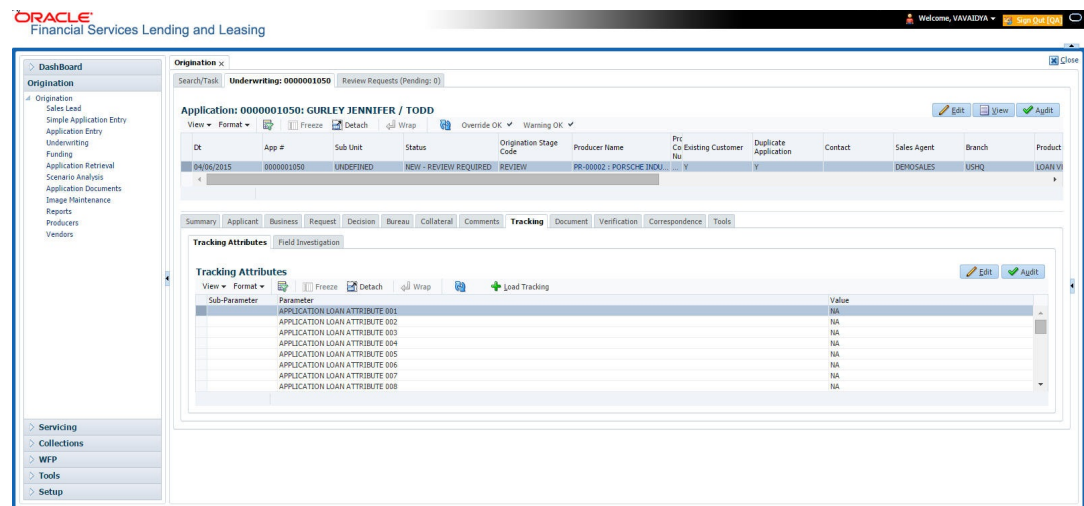
When using the Underwriting screen, user can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

**To enter the tracking attributes**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Tracking**.

The **Tracking** screen displays.

**Figure 7-15 Tracking**



3. On the **Tracking Attributes** screen, click **Load Tracking** to load the tracking attributes.
4. Select the item user want to track.
5. Click **Edit** to edit the following information:

**Table 7-56 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	View the sub-parameter
<b>Parameter</b>	View the parameter.
<b>Value</b>	Specify the information about the corresponding Value field.

6. Save changes user made to the account.

This section consists of the following topic:

- [Field Investigation Sub Tab](#)  
This topic provides information on the field investigation, which records inspection results, observations, and supporting data from on-site reviews.

## 7.14.1 Field Investigation Sub Tab

This topic provides information on the field investigation, which records inspection results, observations, and supporting data from on-site reviews.

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can chose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, user can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Tracking**. Under **Tracking**, click **Field Investigation**.
3. In **Field Investigation** section, perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 7-57 Field Investigation**

Field	Description
<b>Applicant</b>	Select the applicant from the adjoining drop-down list.
<b>Verification Type</b>	Select the verification type from the adjoining drop-down list.
<b>Verification Agency</b>	Select the verification agency from the adjoining drop-down list.
<b>Status</b>	Select the status from the adjoining drop-down list.
<b>Spoke to</b>	Specify the name of the person applicant spoke to.
<b>Call Dt</b>	Specify the call date
<b># of Attempts</b>	Specify the number of attempts made.
<b>Result</b>	Select the result from the adjoining drop-down list

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. In **Verification Details** section, perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 7-58 Verification Details**

Field	Description
<b>Verification Match</b>	Check the box if the verification has matched.
<b>Remarks</b>	Specify remarks, if any

6. Perform any of the [Basic Actions](#) mentioned in Preface.

## 7.15 Document Tab

This topic provides information on the Document, which stores and manages related files and records.

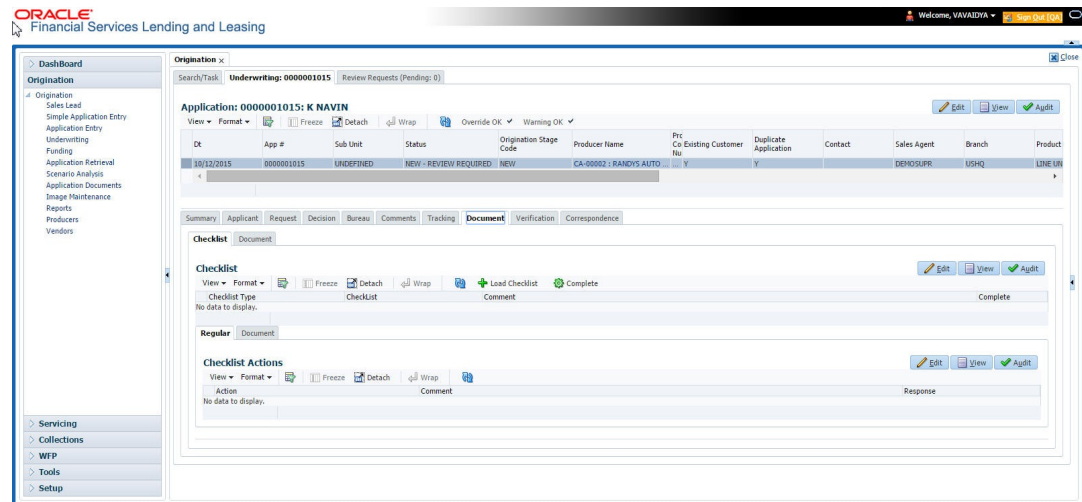
The Document tab allows user to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

### To view a document attached

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Document** sub tab.

The **Document** screen displays.

**Figure 7-16 Document**



3. In the **Application Document** section, perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below.

**Table 7-59 Application Document**

Field	Description
<b>Document Type</b>	View the document type.
<b>Comment</b>	Specify any comments regarding the document.

**Table 7-60 Application Document**

Field	Description
<b>Document Sub Type</b>	Displays the document sub type.

Table 7-60 (Cont.) Application Document

Field	Description
<b>Version</b>	Displays the version. (Version numbers will be incremental by batch job, first version will start with 1.0).
<b>Page #</b>	Displays the page number.
<b>Document File Type</b>	Displays the document file type.
<b>Tracking #</b>	Displays the tracking number of the document.
<b>Docket #</b>	Displays the docket number of the document.
<b>Location</b>	Displays the location of the of the document.
<b>Received Dt</b>	Displays the effective date of the document.
<b>Effective Dt</b>	Displays the effective date of the document.
<b>Expiry Dt</b>	Displays the expiration date of the document.
<b>Comment</b>	Any comments regarding the document.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. Click **View Document**.  
The system opens a browser to display the actual document (which browser appears depends on what type of document user selected and what browsers are set up to work in conjunction with user system).

This section consists of the following topic:

- [Checklist Sub Tab](#)  
This topic provides information on the Checklist, which records task items and tracks their completion status.

## 7.15.1 Checklist Sub Tab

This topic provides information on the Checklist, which records task items and tracks their completion status.

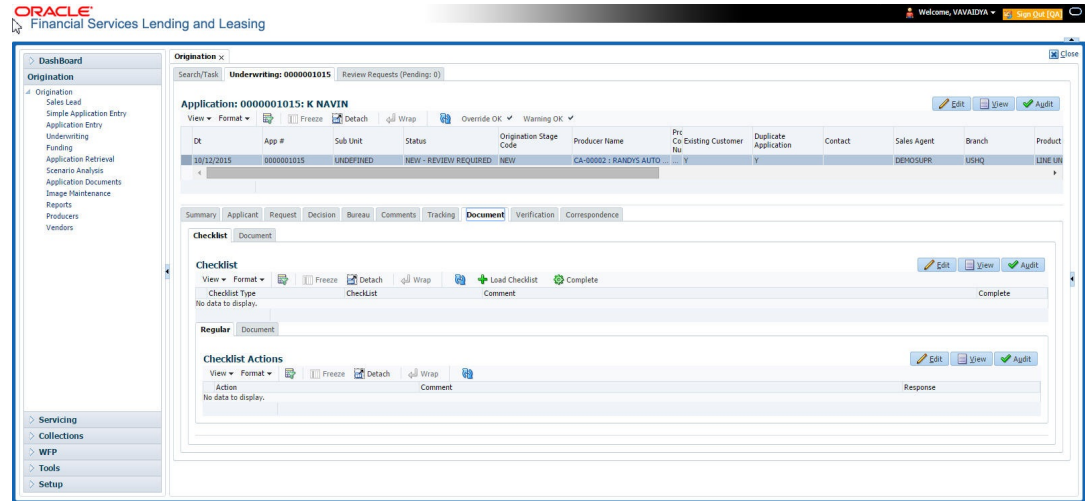
The Checklist sub tab enables user to view tasks performed during the underwriting process.

### To view the underwriting Checklist screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting**, click **Document**. Under **Document**, click **Checklist**.

The **Checklist** screen displays.

Figure 7-17 Checklist



3. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
4. In the **Checklist Actions** section, click **Regular** sub tab.
5. In **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
6. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether user completed the task or not.
7. Use the **Comment** field to add remarks regarding any of the tasks, if user choose.
8. When user are finished completing the tasks, choose **Complete** in the **Checklist** section.
9. Click **Save**.
10. In the **Checklist Actions** section, click the **Documents** sub tab.
11. In the **Documents** section, select the record user want to work with and click **View** in the **Details** column.
12. In the **Documents** section, view the following information:

Table 7-61 Documents

Field	Description
<b>Action</b>	View the action to be performed.
<b>Document Type</b>	View the document type.
<b>Document Sub Type</b>	View the document sub type.
<b>Status</b>	Select the status of the action.
<b>Response</b>	Use the Yes/No/NA buttons to indicate whether or not user completed the task.
<b>Comment</b>	Specify comment.

## 7.16 Verification Tab

This topic provides information on the verification tab, which records validation details and confirms data accuracy.

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Line of credit. Each one of these **edit types** has its own set of **edit details**.

 **Note**

The Edit Details section's errors and warnings are created during the setup process.

This section consists of the following topics:

- [Edit Sub Tab](#)  
This topic provides information on the edit function, which enables users to update and revise record details.
- [Audits Sub Tab](#)  
This topic provides information on the audits tab, which records review details, compliance checks, and audit results.
- [History Sub Tab](#)  
This topic provides information on the history.

## 7.16.1 Edit Sub Tab

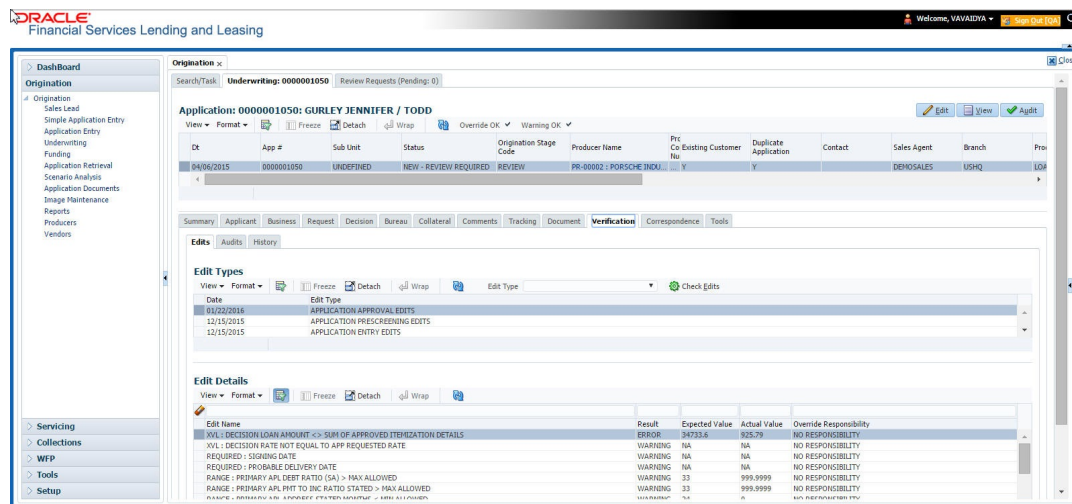
This topic provides information on the edit function, which enables users to update and revise record details.

### To complete the Edits section

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Verification**. Under **Verification**, click **Edits**.

The **Edits** screen displays.

Figure 7-18 Edits



3. In the Edits screen's **Edit Type** section, select the type of edit user want to verify.
4. Click **Check Edits**.  
The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Table 7-62 Edit Details

Field	Description
<b>Edit Name</b>	Displays the edit.
<b>Result</b>	Displays the result.
<b>Expected Value</b>	Displays the expected value.
<b>Actual Value</b>	Displays the actual value.
<b>Override Responsibility</b>	Displays the override responsibility, if an override is required.

5. In the **Edit Details** section, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in **ERROR** must be corrected. Edits resulting in **WARNING** can be by passed.  
The system begins processing the credit application.

## 7.16.2 Audits Sub Tab

This topic provides information on the audits tab, which records review details, compliance checks, and audit results.

The Audits screen is a display only screen that enables user track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

### To view the Audits

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.

2. Under **Underwriting** tab, click **Verification**. Under **Verification**, click **Audits**.
3. In the **Audit Details** section, view the following display only information:

**Table 7-63 Audit Details**

Field	Description
<b>Record Id</b>	Displays the record identifier for the record changed.
<b>Field</b>	Displays the field which was changed.
<b>Old Value</b>	Displays the old value of the column which was changed.
<b>New Value</b>	Displays the new value of the column which was changed.
<b>Changed By</b>	Displays the user code who made the change.
<b>Changed Date</b>	Displays the date and time when the change was made.

### 7.16.3 History Sub Tab

This topic provides information on the history.

User can track the time it took a user to complete each stage of the application process with the History section. It displays:

- The date and time when an application changed status / sub status
  - The user who changed the status / sub status
  - Responsibility of the user who changed the status / sub status
  - The elapsed time of how long an application was in a particular status / sub status.
1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
  2. Under **Underwriting** tab, click **Verification**. Under **Verification**, click **History**.
  3. In the **Application Status History** section, view the following display only information:

**Table 7-64 Application Status History**

Field	Description
<b>Status</b>	Displays the application status.
<b>Sub Status</b>	Displays the application sub status.
<b>User</b>	Displays the user name.
<b>Start Dt</b>	Displays the date and time when the application moved to that status.
<b>End Dt</b>	Displays the date and time when the application moved from that status.
<b>Elapsed Time</b>	Displays the elapsed time between the status change.
<b>Responsibility</b>	Displays the Responsibility of the current user while performing application status change.

## 7.17 Correspondence Tab

This topic provides information on the Correspondence tab, which records and manages communication details and related documents.

Ad-hoc correspondence enables user to include information from applications in document templates user create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when user have opened an account. The screen enables user to generate a new letter or view a previously generated letter.

This section consists of the following topics:

- [Correspondence Sub Tab](#)  
This topic provides information on the correspondence.
- [Letters Sub Tab](#)  
This topic provides information on the letters tab, which records and manages official correspondence details.

## 7.17.1 Correspondence Sub Tab

This topic provides information on the correspondence.

### To generate an ad hoc correspondence

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting**, click **Correspondence**. Under **Correspondence**, click **Correspondence**.

The **Correspondence** screen displays.

**Figure 7-19 Correspondence**

3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-65 Correspondence**

Field	Description
<b>Correspondence</b>	Select the correspondence user want to generated.
<b>ID</b>	System displays the correspondence ID.
<b>Date</b>	System displays the correspondence generation date.

- Perform any of the [Basic Actions](#) mentioned in Preface.  
The **Documents** section displays all the types of documents available for the type of correspondence user selected.
- In the **Documents** section, view the following information for each document:

**Table 7-66 Documents**

Field	Description
<b>Document ID</b>	Displays the document ID.
<b>Document</b>	Displays the document description.
<b>Recipient</b>	Displays the recipient description.
<b>E-Form Source</b>	Displays the e-form source.
<b>Source Type</b>	Displays the source type.
<b>Selected</b>	If selected, indicates that this document is selected to be included in the correspondence.
<b>Generated</b>	If selected, indicates that the system generated the document.

- In the **Documents** section, select the correspondence user want to view.
- The **Document Elements** section displays the elements the system used to generate the correspondence. User view the following information:

**Table 7-67 Document Elements**

Field	Description
<b>Element Type</b>	View the element type.
<b>Element</b>	View the element description.
<b>Content</b>	Specify/view the value of the element.

- Click **All** to view all elements in the correspondence.  
-or-
  - Click **User Defined**, to view user-defined elements in the correspondence.
- In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields user want to include in the correspondence.
  - In the **Document Elements** section, click **Save**.
  - In the **Documents** section, click **Generate**.  
The system **locks** the information included in the correspondence and prevents it from being changed.
  - In the **Document Elements** section, click **View**.  
The system displays a PDF of the ad hoc correspondence.

This section consists of the following topic:

- [Recipient Details Sub Tab](#)  
This topic provides information on the recipient details, which displays recipient information and associated details.

### 7.17.1.1 Recipient Details Sub Tab

This topic provides information on the recipient details, which displays recipient information and associated details.

The recipient details sub tab facilitates user to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

#### To add recipient details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Correspondence**. Under **Correspondence**, click **Correspondence**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 7-68 Recipient Details**

Field	Description
<b>Recipient</b>	Select the recipient from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>• <b>Applicant</b></li> <li>• <b>Customer</b></li> <li>• <b>Producer</b></li> <li>• <b>Others</b></li> </ul> <b>Note:</b> Based on the type of recipient selected the other correspondence options are displayed for selection.
<b>Mode</b>	Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>• <b>Fax</b></li> <li>• <b>Email</b></li> </ul> <b>Note:</b> When the recipient is selected as <b>Applicant</b> , the Mode is defaulted to Email.
<b>Type</b>	Based on the recipient selected, the following type of correspondence is listed for selection: <ul style="list-style-type: none"> <li>• When the recipient is selected as Applicant, user can select the <b>Applicant Type</b> from the drop-down list and <b>Type</b> as either EMAIL/ADHOC. The <b>Mode</b> is defaulted as <b>Email</b>.</li> <li>• When the recipient is selected as Customer / Producer, user can select the <b>Mode</b> as either FAX/EMAIL and <b>Type</b> as FAX/ADHOC or EMAIL/ADHOC respectively.</li> <li>• When the recipient is selected as Others, user can select the <b>Mode</b> as either FAX/EMAIL and <b>Type</b> as ADHOC only.</li> </ul>
<b>FAX/Email</b>	Specify the FAX/Email details for correspondence.
<b>Comments</b>	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.
5. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in **Comments** Tab. The correspondence consists of following header details:

**Table 7-69 Correspondence details**

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

## 7.17.2 Letters Sub Tab

This topic provides information on the letters tab, which records and manages official correspondence details.

The Letters link enables user to generate letters using predefined letter templates for Line of credit.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, user can select the required mode for sending letters.

- When **Letters** option is selected the correspondences generated are displayed in a table below with a button **View Letter**.
- When **Fax** radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording **Recipient details** opens below. On clicking **Add** user can specify recipient details, Mode, Type, provide comments and Save the same.

Comments captured will be appended to Fax / Email sent to recipient. User will then need to click on the **Send** in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of **Send** system displays an error message **Fax / Letter not generated. Please try sending later**; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

### To generate letters on the Underwriting screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting**. Under **Underwriting**, click **Underwriting** tab.
2. Under **Underwriting** tab, click **Correspondence**. Under **Correspondence**, click **Letters**.
3. In the **Letters** screen, select the type of letter user want to generate (as either Letters/ Fax), and click **View Letter**.  
Note the following:

- If user select **DECISION FAX/EMAIL**, and click **View Letter**, the system displays the decision letter.  
The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.  
The DECISION FAX/EMAIL is available for Line of credit (fixed and variable rate).
  - If user click **ADVERSE ACTION LETTER**, and click **View Letter**, the system displays the adverse action letter.  
The predefined Line of credit Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.  
The Adverse Action letter is available for Line of credit (fixed and variable rate).
  - If user click **CONDITIONAL ADVERSE ACTION LETTER** , and click **View Letter**, the system displays the adverse conditional letter.  
The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.  
The Conditional Adverse Action letter is available for Line of credit (fixed and variable rate).
4. In the **Recipient Details** section, user can send the ad-hoc correspondence. User can specify the following details:

**Table 7-70 Recipient Details**

Field	Description
<b>Recipient</b>	Select the recipient from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>• <b>Applicant</b></li> <li>• <b>Customer</b></li> <li>• <b>Producer</b></li> <li>• <b>Others</b></li> </ul> <b>Note:</b> Based on the type of recipient selected the other correspondence options are displayed for selection.
<b>Mode</b>	Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>• <b>Fax</b></li> <li>• <b>Email</b></li> </ul> <b>Note:</b> When the recipient is selected as <b>Applicant</b> , the Mode is defaulted to Email.
<b>Type</b>	Based on the recipient selected, the following type of correspondence is listed for selection: <ul style="list-style-type: none"> <li>• When the recipient is selected as <b>Applicant</b>, user can select the <b>Applicant Type</b> from the drop-down list and <b>Type</b> as either EMAIL/ADHOC. The <b>Mode</b> is defaulted as <b>Email</b>.</li> <li>• When the recipient is selected as <b>Customer / Producer</b>, user can select the <b>Mode</b> as either FAX/EMAIL and <b>Type</b> as FAX/ADHOC or EMAIL/ADHOC respectively.</li> <li>• When the recipient is selected as Others, user can select the <b>Mode</b> as either FAX/EMAIL and <b>Type</b> as ADHOC only.</li> </ul>
<b>FAX/Email</b>	Specify the FAX/Email details for correspondence.
<b>Comments</b>	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.

6. Click **Send** to FAX/Email the correspondence details to the specified recipients. System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in **Comments** Tab. The correspondence consists of following header details:

**Table 7-71 Correspondence details**

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

## 7.18 Tools Tab

This topic provides information on the tools tab, which offers utilities to assist with managing and processing records.

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

For detailed information on using the tools, refer [Tools](#) chapter in the document.

## 7.19 Review Request

This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.

The Review Requests screen is primarily a work flow tool used to flag an Application for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Application. The Review Request tab supports iterative review of selected Application and also to process the review with multiple reviewers.

### Note

To complete the below mentioned tasks for an Application Review Request, use Review Request tab available in the Origination (Application Entry, Underwriting and Funding) screens.

In this chapter, user will learn how to complete the following tasks:

- [Filter and View Review Requests](#)  
This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.
- [Create and Send Review Request](#)  
This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.

- [Reviewing a Request](#)  
This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.
- [Responding to Review Request](#)  
This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.
- [Reassign Review Request](#)  
This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.
- [E-mailing Review Request](#)  
This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.
- [Closing Review Request](#)  
This topic provides information on the closing review request function, which enables users to complete and close submitted requests.
- [Complete Review Request](#)  
This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

## 7.19.1 Filter and View Review Requests

This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

### Query Section

The Query section enables user to filter records based on User and type of review requests using any of the following options:

The **User** drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (**Setup**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Users**). If user are the supervisor, user can view all user subordinates User ID's along with user for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

User can further filter the review request based on the following:

**Table 7-72 Query Section**

Query Options	Description
<b>Originator</b>	Displays the records of all the active review requests created by the selected User.
<b>Receiver</b>	Displays the records of all the active review requests received by the selected User.

Table 7-72 (Cont.) Query Section

Query Options	Description
<b>Both</b>	Displays all the review requests records created as well as reviewed by the selected User with the status other than <b>CLOSED</b> and <b>COMPLETED</b> .
<b>View All</b>	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
<b>Forwarded Only</b>	Displays all the review requests records which are forwarded by the selected User to another user for review.

### Action Section

The **Action** section enables user to Send (create), Respond, Close, or Complete the review request.

Table 7-73 Action Section

Action Options	Description
<b>Open Application</b>	Displays the Application Entry screen with the Application details assigned for review.
<b>Send Request</b>	Sends a review request to another Oracle Financial Services Lending and Leasing user.
<b>Send Response</b>	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
<b>Close Request</b>	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting <b>View All</b> option in the <b>Query</b> section.
<b>Complete Request</b>	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting <b>View All</b> option in the <b>Query</b> section.
<b>Remove Filter</b>	Remove the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard, click My Pending Review Requests section.

### Email Section

The **Email** section enables user to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Table 7-74 Email Section

Email Options	Description
<b>Originator</b>	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
<b>Receiver</b>	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The **Review Requests** section in Origination screen displays the following information for each record:

Table 7-75 Review Requests

Field	Description
<b>Request #</b>	View the system generated review request number. The same can be used to query and track the review requests.
<b>Originator</b>	The user id of the review request originator.
<b>Priority</b>	The request priority: HIGH, NORMAL, or LOW.
<b>Receiver</b>	The recipient of the review request.
<b>Application #</b>	The Application number which needs review.
<b>Application Status</b>	The Application status of the request being reviewed.
<b>Applicant</b>	Applicant's name in the review request.
<b>Phone</b>	Applicant's phone number in the review request.
<b>Address</b>	Applicant's address in the review request.
<b>Email</b>	Applicant's email in the review request.
<b>Reason</b>	Stated reason in the review request.
<b>Status</b>	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
<b>Date</b>	The date and time when the review request was created.

### Comment History

The **Comment History** section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the **Comment History** section tracks all the updates as individual records for reference.

The Comment History section also allows user to know the actually reviewer when an Application review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, user can view the following details of the selected review request:

Table 7-76 Comment History

Comments From	Description
<b>Type</b>	View the type of request and is indicated as REVIEW REQUEST by default as maintained in <b>COMMENT_TYPE_CD</b> lookup code.
<b>Sub Type</b>	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in <b>COMMENT_SUB_TYPE_CD</b> lookup code.  <b>Note:</b> The sub type <b>SYSTEM GENERATED</b> is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.

**Table 7-76 (Cont.) Comment History**

Comments From	Description
<b>Comment</b>	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id>.
<b>Comment By</b>	View the user who has posted the comment. SYSTEM GENERATED comments are marked as <b>INTERNAL</b> .
<b>Comment Dt</b>	View the Date and time when the comment was posted.

## 7.19.2 Create and Send Review Request

This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.

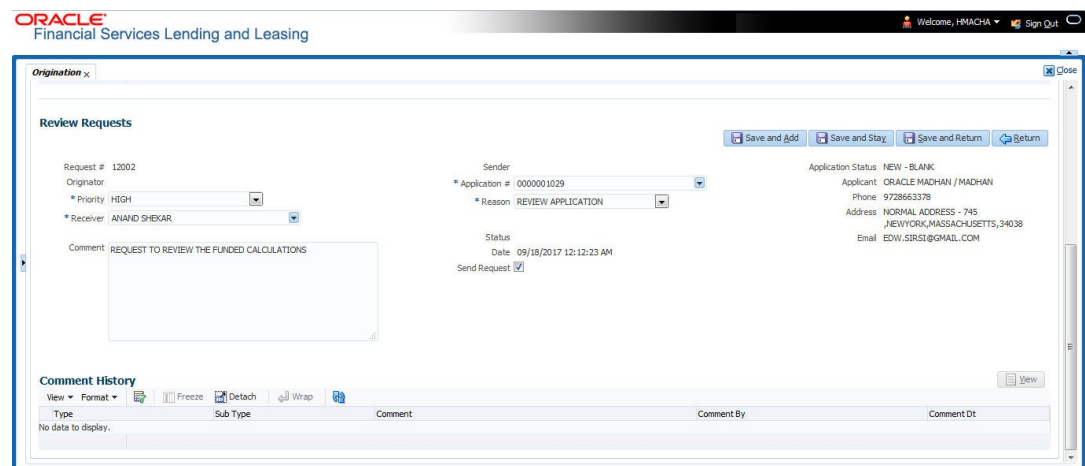
The review request tab primarily allows user to flag an Application for the attention of another OFSLL user through a request asking for review / feedback. While doing so, user can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

### To Create and Send Review Request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.

The **Review Requests** screen displays.

**Figure 7-20 Review Request-Add**



2. In the Review Requests section, select **Originator**.
3. Click **ADD**. User can also perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields are given below:

Table 7-77 Review Requests

Field	Description
<b>Request #</b>	View the system generated request number.
<b>Originator</b>	View the requester's user ID auto generated by system upon creating the request.
<b>Priority</b>	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
<b>Receiver</b>	Select the user ID of the reviewer from the drop-down list.
<b>Comment</b>	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
<b>Sender</b>	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. <b>Note:</b> A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting <b>Forwarded only</b> check box.
<b>Application #</b>	Select the Application to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Application Status Applicant Phone Address Email
<b>Reason</b>	Select the purpose for request from drop-down list.
<b>Status</b>	View the status of review request auto updated by system upon creating the request.
<b>Date</b>	View the date and time when the request was created. System appends the current date by default.
<b>Send Request</b>	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting <b>Send Request</b> option from the action section.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

The review request(s) appear on the recipient's **My Pending Review Request** window in Dashboard and also on the **Review Request** tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

### 7.19.3 Reviewing a Request

This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.

When user receive a review request, the system notifies user by creating an entry in **My Pending Review Requests By Priority** section in Dashboard with the number of unseen messages. Clicking on the Application # link opens the Review Request tab.

Figure 7-21 Review Request - Dashboard

The dashboard displays the following sections:

- Origination:** My User Queues (No data to display), My Pending Review Requests By Applications (Table with App # 0000001044, Priority NORMAL), My Pending Review Requests By Priority (Table with Priority, Count).
- Setup:** Product Expiring in Next One Month (Table with Product, End Date, No data to display).
- Admin:** Critical Batch Job Status (Table with Batch Job, Status, No data to display).
- Servicing:** Number of Queues Hard Assigned (Table with Queue Description, Count, No data to display), Number of Accounts (Table with Queue Description, Count, No data to display), My Pending Review Requests By Accounts (Table with Priority, Count).
- Producer:** Producers Count By Status (Table with Status ACTIVE, Count 59), Producers Expiring in Next One Month (Table with Producer, End Date, No data to display), Producers Count By ACH Status (Table with Status, Count).
- Vendor:** Vendors Count By Status (Table with Status ACTIVE, Count 27), Vendors Expiring in Next One Month (Table with Company Name, End Date, No data to display).

### To review requests

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.

The **Review Requests** screen displays.

Figure 7-22 Review Requests

The Review Requests screen displays the following data:

Request #	Originator	Priority	Receiver	Application #	Application Status	Applicant	Phone	Add
11002	HARISH MACHA	NORMAL	ANAND SHEKAR	0000001044	NEW - BLANK	DMOEE DEP	12334	NOR

Comment History:

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	REVIEW PHONE NO	HMACHA	09/14/2017 03:59:29 PM

2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. Click **Open Application**. The Application details are displayed in **Application Entry** under **Application Entry**, click **Summary** tab.
4. Review the details in particular to the details specified in the comment (if any).

## 7.19.4 Responding to Review Request

This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.

On completing the review, user can Send Response detailing the feedback of user review. It is ideally recommended to send a response back to the originator by providing user views on the review as a comment. The details are recorded in the **Comment History** section as reference.

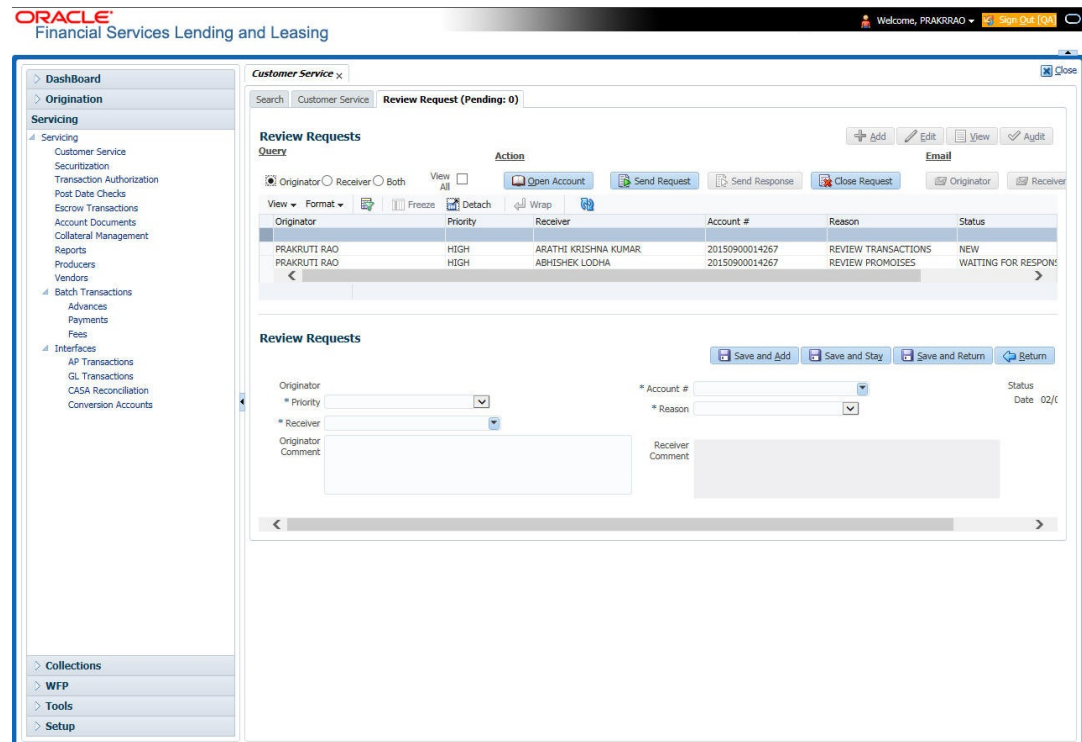
However, system also allows user forward the same request to another reviewer in case of additional clarifications.

### To respond to review request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed. Click **Edit**.

The **Review Requests** screen displays.

**Figure 7-23 Review Request - View**



Specify user review response in the **Comment** field. Select the **Send Request** check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on **Send Response** option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

### 7.19.5 Reassign Review Request

This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.

While reviewing a request, system also facilitates user to reassign (i.e. forward) the review request to another user for review. In such a case, user become the **Sender** and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a **Sender**, user can view the reassigned review requests by selecting the **Forwarded Only** check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in **Comment History** section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as **SYSTEM GENERATED** and Comment By as **INTERNAL**.

**Note**

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed and click **Edit**. The **Review Requests** screen displays.

**Figure 7-24 Review Requests - Reassign**

The screenshot shows the 'Review Requests' interface. At the top, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. The main area displays details for Request # 8002, Originator PRITAM JENA, Priority HIGH, and Receiver HARISH MACHA. A comment field is visible. To the right, account details are shown, including Sender NAVEEN REDDY, Account # 20000100011820, Reason REVIEW ACCOUNT, Status WAITING FOR RESPONSE, Date 09/06/2017 09:32:11 AM, and Send Request checkbox. Further right, customer information is listed: Days Past Due 0, Total Outstanding 28,806.94, Balance, Customer ALIVE PRI / DEA SPO, Phone 9728663378, Address HOME - ADD&, NEWYORK, MASSACHUSETTS, 34038, and Email EDW.SIRSTI@GMAIL.COM.

Below the details is the 'Comment History' section with a table:

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWADED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM

4. Select the required reviewer from **Receiver** drop down list.
5. (Optional) Specify the reason for reassignment in the **Comment** field. The same is tracked in **Comment History** section.
6. Select the **Send Request** check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on **Send Response** option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

## 7.19.6 E-mailing Review Request

This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.

While system updates **My Pending Review Requests By Priority** section in the Dashboard to notify user about the new requests, user can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in **Setup**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **User Definition** section.

### To E-mail a review request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.
2. In **Email** section, click **Originator** to send the message to the person listed in Originator field.  
-or-
3. Click **Receiver** to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

## 7.19.7 Closing Review Request

This topic provides information on the closing review request function, which enables users to complete and close submitted requests.

User can close a review request user created at anytime, regardless of status. However, user can only close review requests that have your user id in the Originator field. When user close a review request, the system removes it from Review Request tab.

### To close a review request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.
2. Select the request user want to close in the Review Request section.
3. In the Action section, click **Close Request**.

The system assigns the request as CLOSED and removes it from user Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

## 7.19.8 Complete Review Request

This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as **COMPLETE** in the Review Request tab. However, user can complete a request only if user are the originator of the request. When user complete a review request, system removes it from Review Request tab.

### To complete a review request

1. On the **Origination**, click **Origination**. Under **Origination**, click **Simple Application Entry / Application Entry / Underwriting / Funding** screen and select **Review Requests** tab.
2. Select the request user want to close in the Review Request section.
3. In the Action section, click **Complete Request**.

The system assigns the request as **COMPLETED** and removes it from user Review Request record. The completed review requests can be reviewed anytime by selecting **View All** in the Query section.

# 8

## Funding

Once the application has been entered and approved in Oracle Financial Services Lending and Leasing, the next step is to make a funding decision.

This chapter consists of the following section:

- [Introduction](#)  
This topic provides information on the introduction for funding section.
- [Funding \(an overview\)](#)  
This topic provides an overview of the Funding section, which records, tracks, and manages financial allocations and sources to ensure proper oversight of project funding.
- [Funding Screen's Master Screen](#)  
This topic provides information on the funding screen's master screen, which consolidates funding data into a single interface for tracking, reviewing, and managing financial allocations.
- [Summary Tab](#)  
This topic provides information on the summary tab, which displays an overview of funding records for easy reference and management.
- [Applicants Tab](#)  
This topic provides information on the Applicants section, which records and manages applicant details, eligibility criteria, and submission status for funding requests.
- [Business Tab](#)  
This topic provides information on the business section, which records and manages organizational details, eligibility criteria, and funding applications.
- [Request Tab](#)  
This topic provides information on the request section, which records and manages submitted requests, including their details, status, and actions required.
- [Decision Tab](#)  
This topic provides information on the decision section, which enables users to finalize and document the results of submitted requests.
- [Customer Credit Limit Tab](#)  
This topic provides information on the customer credit limit tab, which records and manages customer credit limits.
- [Master Account Tab](#)  
This topic provides information on the master account section. It enables users to view and manage details of the primary account that governs linked sub-accounts, ensuring centralized control and consistency across the request.
- [Bureau Tab](#)  
This topic provides information on the bureau section, which records and manages details of the governing body that supervises funding processes and related activities.
- [Contract Tab](#)  
This topic provides information on the contract section, which records and manages contractual details to ensure compliance with funding requirements.

- [Collateral Tab](#)  
This topic provides information on the collateral section, which records and manages property or assets offered as security in financial agreements, ensuring risk mitigation and compliance with lending terms.
- [Comments Tab](#)  
This topic provides information on the comments section, which records and manages user-entered remarks or annotations to support transparency, collaboration, and decision-making.
- [Tracking Tab](#)  
This topic provides information on the tracking section, which records and manages updates, identifiers, and progress logs to support oversight and accurate reporting.
- [Document Tab](#)  
This topic provides information on the document section, which records and manages associated files, contracts, and supporting materials to ensure traceability, compliance, and transparency.
- [Verification Tab](#)  
This topic provides information on the verification section, which records and manages checks performed to validate details.
- [Correspondence Tab](#)  
This topic provides information on the Correspondence section, which records and manages written or electronic communications linked to contracts, transactions, or agreements, ensuring traceability and accountability.
- [Escrow Analysis Tab](#)  
This topic provides information on the Escrow Analysis section, which records and manages the annual review of escrow accounts.
- [Tool Tab](#)  
This topic provides information on the tool section.
- [Review Request](#)  
This topic provides information on the review request section.

## 8.1 Introduction

This topic provides information on the introduction for funding section.

At this stage of the Line of credit origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens

- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process

## 8.2 Funding (an overview)

This topic provides an overview of the Funding section, which records, tracks, and manages financial allocations and sources to ensure proper oversight of project funding.

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application user want to work with.
2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until user can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Line of credit officer queue where it is viewed and verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/ Line of credit officer decides to fund the Line of credit, he or she will change status of the application to APPROVED - FUNDED.

### Loading an Application on the Funding screen

The first step in the funding process is to open the Applications form and manually or automatically load the application user want to work with. User can manually select an application using the Search tab's Criteria and Results screens. If user system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter [Searching for an Application](#) for more information on the following:

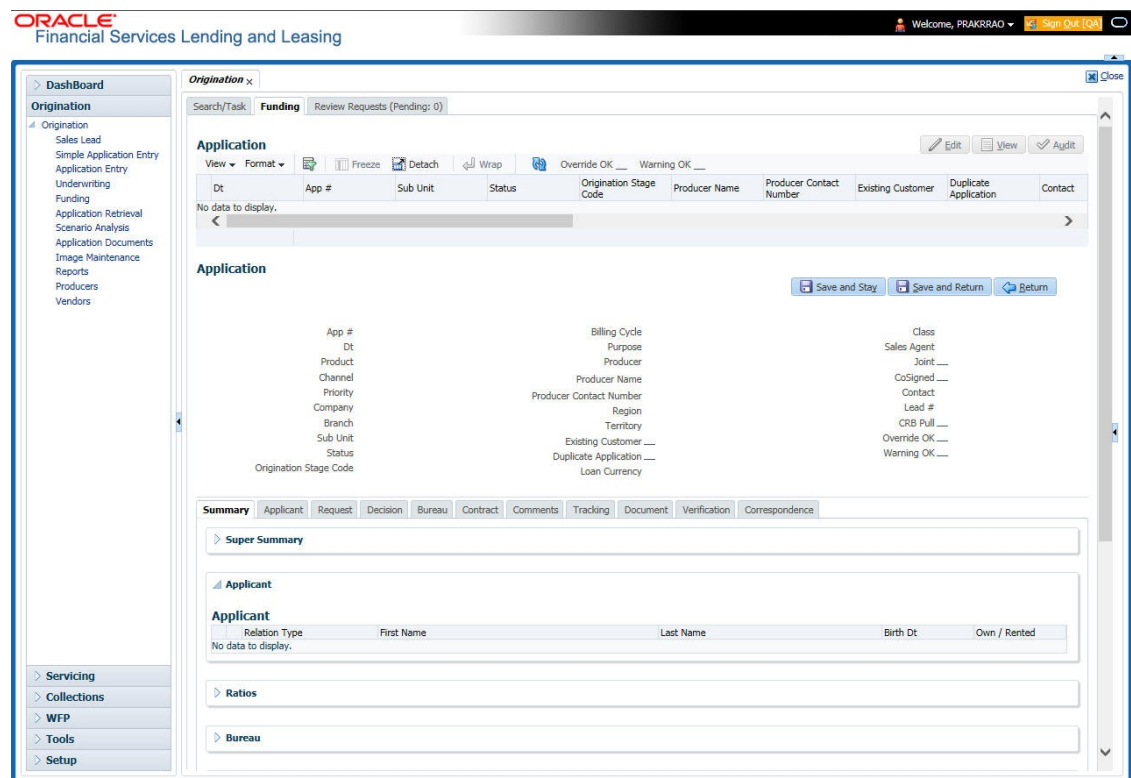
- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

## 8.3 Funding Screen's Master Screen

This topic provides information on the funding screen's master screen, which consolidates funding data into a single interface for tracking, reviewing, and managing financial allocations.

The Funding screen's master screen displays information from the **Application Entry** and **Underwriting** screens, such as the application number, product and producer. It also contains the Status field that allows user to change the status/sub status of the application and begin the funding process.

**Figure 8-1 Funding**



For details on this screen refer [Applications](#) section in **Underwriting** chapter.

After opening the Funding screen and loading the application user want to work with, user must change its status to APPROVED - VERIFYING before user can begin the funding process. This allows user to begin working with the application.

### To change the status and begin work on the application on the Funding screen

1. Open the **Funding** screen and load application user want to verify.
2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED - VERIFYING.
3. Click **Save** on the Funding screen.  
User can now begin making changes to the application.

### Funding an Application

After user have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Line of credit origination cycle is over. The system moves the application to the Line of credit servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

### Funding tasks

1. Load the application on the Funding form
2. Change the status and initiate Funding process
3. Verify the applicant information
4. Complete Contract (5) details
5. Verify the documents
6. Generate letters
7. Attempt to change the application status
8. Verify edits
9. Complete Funding

After user approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

## 8.4 Summary Tab

This topic provides information on the summary tab, which displays an overview of funding records for easy reference and management.

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

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

### To view the Summary

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Summary**.

The **Summary** screen displays.

Figure 8-2 Summary - Line

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled "Origination" and displays the "Summary" tab for Application 0000001536: RODRIGUEZ MILDRED. The application is in the "APPROVED - FUNDED" status. The applicant is MILDRED RODRIGUEZ, born 01/03/1965, with a primary relation type. The ratios show a D GRADE with a score of 0, a What If Pmt Amt of 1,302.31, Assets Amt of 4,350.00, Liabilities (-) of 0.00, and a Net-Worth Amt of 4,350.00. The bureau information shows five reports from DAWN, all with a FICO score of 0 and a status of COMPLETED.

Grade	Score	What If Pmt Amt	Assets Amt	Liabilities (-)	Net-Worth Amt
D GRADE	0	1,302.31	4,350.00	0.00	4,350.00

Name	FICO Score	Tradelines #	Auto Tradelines #	Open Auto Tradelines #	BKP Notices (LIFE)	Type	Dt	Status
REPORT...	DAWN	0	5	4	0	INITIAL	01/30/2016	COMPLETED
REPORT...	DAWN	0	5	4	0	INITIAL	01/30/2016	COMPLETED
REPORT...	DAWN	0	5	4	0	INITIAL	01/30/2016	COMPLETED
REPORT...	DAWN	0	5	4	0	INITIAL	01/30/2016	COMPLETED
REPORT...	DAWN	0	5	4	0	INITIAL	01/30/2016	COMPLETED

For details on this screen refer [Summary Tab](#) section in **Underwriting** chapter.

## 8.5 Applicants Tab

This topic provides information on the Applicants section, which records and manages applicant details, eligibility criteria, and submission status for funding requests.

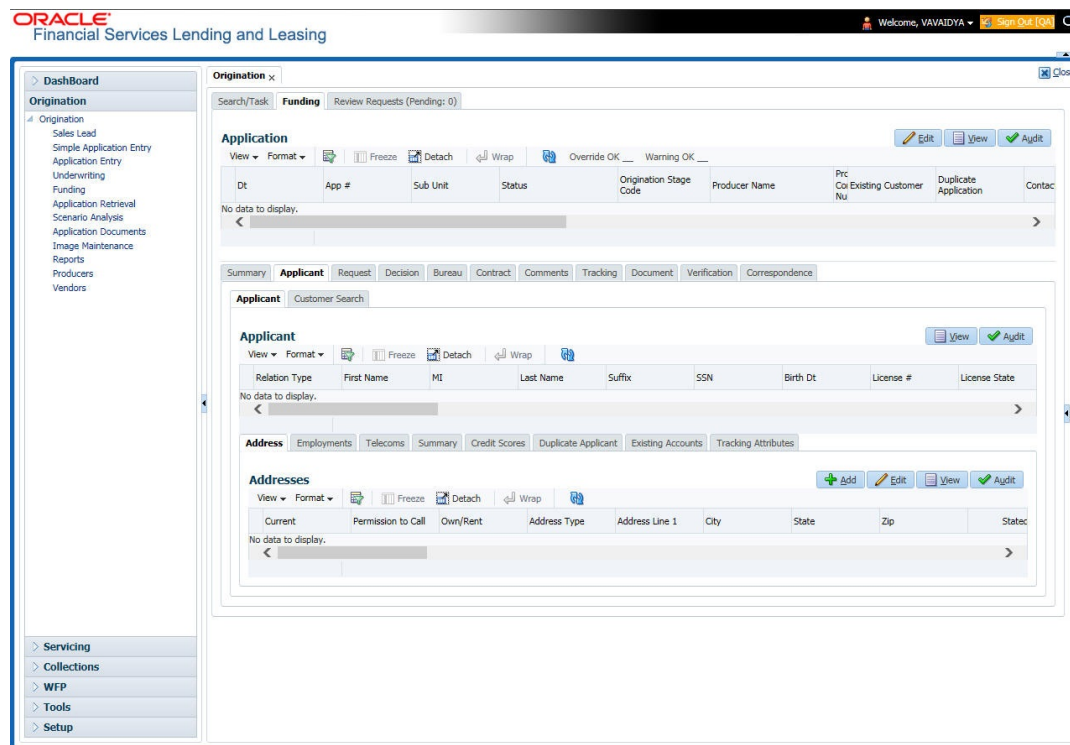
Having selected and loaded an application, user can use the Applicants link to view information about the applicant (s). This is information that was recorded on the Application Entry screen or gathered during the credit pull. User can edit the data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

### To verify information about an applicant

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Applicants**.

The **Applicant** screen displays.

Figure 8-3 Applicant



3. In the Applicants Details section, select the applicant user want to verify and click **Edit**. For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

## 8.6 Business Tab

This topic provides information on the business section, which records and manages organizational details, eligibility criteria, and funding applications.

If this application is an SME Line of credit (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. User can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

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

For more information about the individual fields in this section, see the **Application Entry** chapter.

### To verify business information from the Business Applicant link

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Business**.

The **Business** screen displays.

Figure 8-4 Business

The screenshot displays the Oracle Financial Services Lending and Leasing Origination interface. The main window is titled "Origination" and has a "Close" button in the top right corner. The user is signed in as "DEMO SALES". The interface is divided into several sections:

- Dashboard:** A vertical sidebar on the left contains navigation options: Origination, Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Document, Image Maintenance, Reports, Producers, and Vendors.
- Business Details:** The main content area is divided into tabs: Summary, Applicant, **Business**, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, and Correspondence. The "Business" tab is active, showing a table of business records and a form for editing details.
 

Organization Type	Business Type	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Check
S CORP	SERVICE	MARK LLP	MARK LLP	8998	01/01/2013	7	7	TEST	

Below the table is a form for "Business Details" with fields for: Organization Type (S CORP), Business Type (SERVICE), Business Name (MARK LLP), Legal Name (MARK LLP), Tax ID # (8998), Start Dt (01/01/2013), # of Employees (7), # of Locations (1), Contact Person (TEST), Management Since (0), Bank Acc # (89898989), Avg Checking Balance (0), and Business Checking Bank (CITI). Buttons for "Save And Return" and "Return" are present.
- Address Information:** A section below the business details, with tabs for Address, Telecoms, Financials, Liabilities, Partners, Affiliates, and Other Details. The "Address" tab is active, showing a table of address records.
 

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	Street Name
WORK	UNITED STATES	8998	ALPHARETTA	GEORGIA	BUYING HOME		NORMAL ADDRESS	NORTH	

Buttons for "Add", "Edit", "View", and "Audit" are available for the address table.

For details on this screen refer [Business Tab](#) section in **Underwriting** chapter.

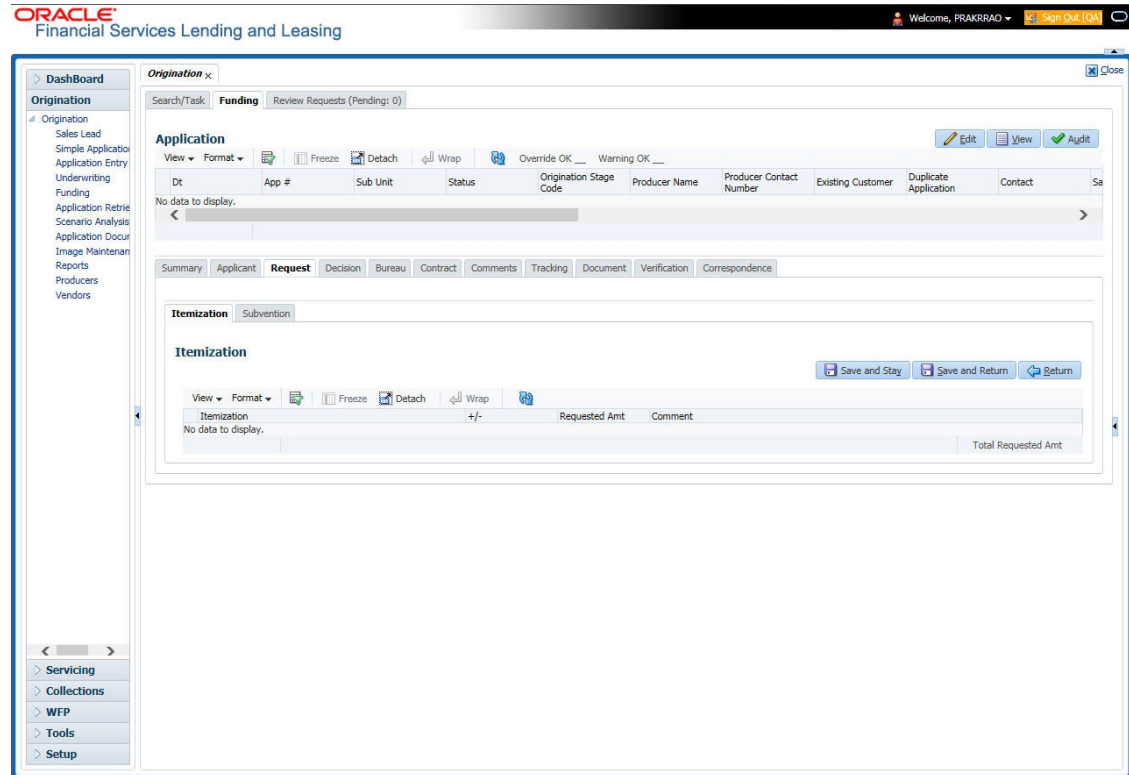
## 8.7 Request Tab

This topic provides information on the request section, which records and manages submitted requests, including their details, status, and actions required.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Request**.

The **Request** screen displays.

Figure 8-5 Request



System displays the calculated Payment, Interest Rate, Term and Line of credit Amount in the Request tab.

For details on this screen refer [Request Tab](#) section in **Underwriting** chapter.

## 8.8 Decision Tab

This topic provides information on the decision section, which enables users to finalize and document the results of submitted requests.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Decision**.

The **Decision** screen displays.

Figure 8-6 Decision

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled "Origination x" and displays the "Decision" tab for application "0000001533: SIGG MARK". The application status is "REJECTED - AUTO REJEC... NEW". The "Decision Information" section shows a table with the following data:

Current	Grade	Score	Max Advance Amt	LTV1	Max Financed Amt	LTV2	Decision Term	Decision
Y	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1

Below the table, the "Pricing" section shows "VEHICLE LOAN PRICING-FR" and "Status REJECTED". The "Approved" section lists various terms and rates, including "Decision Term 15", "Pmt Amt 1,302.31", "Index FLAT RATE", "Decision Margin Rate 4.9900", "Decision Rate 4.9900", "Pricing Buy Rate 2.9900", "Approved Buy Rate 2.9900", "Down Pmt Amt 1,890.00", "Max Advance % 0.0000", "Max Advance Amt 18,900.00", "Max Financed % 0.0000", "Max Financed Amt 18,900.00", "Maturity Index FLAT RATE", "Maturity Margin Rt 4.9900", "Balloon Amt 0.00", "Bureau 1 EXP", "Bureau 2", "Bureau 3", "Grade D GRADE", "Score 0", "Collateral Value 19,790.00", "LTV1 95.50", and "LTV2 95.50".

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application user are working with, system displays Line of credit information. On Clicking Calculate, the user can calculate the Line of credit amount, rate, term, and payment.

For details on this screen refer [Decision Tab](#) section in **Underwriting** chapter.

## 8.9 Customer Credit Limit Tab

This topic provides information on the customer credit limit tab, which records and manages customer credit limits.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Customer Credit Limit**.

The **Customer Credit Limit** screen displays.

Figure 8-7 Customer Credit Limit

The screenshot shows the Oracle Financial Services Lending and Leasing Origination screen. The main window is titled "Customer Credit Limit" and contains a table of credit limit details. Below the table, there are input fields for "Application Utilization" and "Credit Limit Details".

Relation Type	Customer # / Business #	Name	Max Limit	% of Utilization	Utilization Amt	Total Utilized Amt	Available Amt	Suspended Amt	Grade
PRIMARY	0000000000	PRITAM APP CRDE...	0.00	0.00	0.00	0.00	0.00	0.00	
BUSINESS	0000000000	DD	10,000,000.00	100.00	0.00	0.00	10,000,000.00	0.00	A GRADE

Below the table, the "Credit Limit Details" section includes the following fields:

- Relation Type: PRIMARY
- Customer #: 0000000000
- Name: PRITAM APP CRDEIT LIMIT
- \* Max Limit: 0.00
- Total Utilized Amt: 0.00
- Available Amt: 0.00
- Hold Amt: 0.00
- Suspended Amt: 0.00
- Grade: [Dropdown]
- \* Max Late Charge: 0.0000
- \* Limit Expiry: 12/31/4000
- \* Limit Next Renewal: 12/31/4000

The "Application Utilization" section includes the following fields:

- \* % of Utilization: 0.00
- \* Utilization Amt: 0.00

This tab displays the customer credit limit details captured during the underwriting process and is validated during application funding. Depending on the type of application user are working with, system displays Line of credit information.

For details on this tab, refer [Customer Credit Limit Tab](#) section in **Underwriting** chapter.

## 8.10 Master Account Tab

This topic provides information on the master account section. It enables users to view and manage details of the primary account that governs linked sub-accounts, ensuring centralized control and consistency across the request.

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

### To define Master Account Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Master Account**.

The **Master Account** screen displays.

Figure 8-8 Master Account

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Customer Service Origination" and shows details for application "0000001017: YADAV\_3 VIK". The interface includes a search bar, a table of application details, and a "Master Account" section with various fields and options.

DT	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch
01/01/2019	0000001017	UNDEFINED	APPROVED - REH...	REVIEW	NY-00002 : SUNRI...	(631)-389-0047	Y	Y		DEMOSUPR	USR

The "Master Account" section includes the following details:

Master Account	Link to Master Account	Linked Account	Payment Hierarchy
N	UNDEFINED	UNDEFINED	

Additional fields in the Master Account section include:

- \* Master Account
- Link to Existing Master Account: UNDEFINED
- Linked Account: UNDEFINED
- Payment Hierarchy: OUTSTANDING BALANCE

For details on this screen refer [Master Account Tab](#) section in **Underwriting** chapter.

## 8.11 Bureau Tab

This topic provides information on the bureau section, which records and manages details of the governing body that supervises funding processes and related activities.

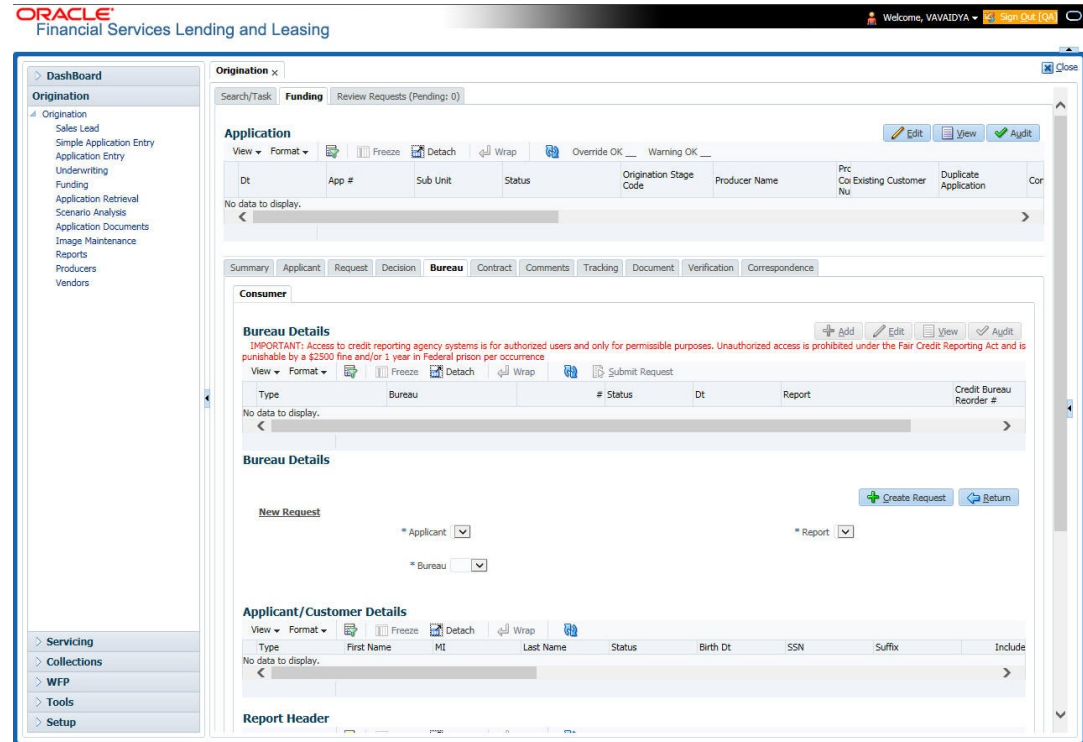
The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

### To verify the credit bureau data using the Bureau tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Bureau**.

The **Bureau** screen displays.

Figure 8-9 Bureau



For details on this screen refer [Bureau Tab](#) section in **Underwriting** chapter.

## 8.12 Contract Tab

This topic provides information on the contract section, which records and manages contractual details to ensure compliance with funding requirements.

The screens associated with the Contract link are the core of the funding process. They allow user to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Line of credit, and internal rate of return for Islamic Line of credit. Use the Line of credit packet to supply the required information.

In completing the truth-in-lending details on the Contract link, user will enter Line of credit information. The truth-in-lending details must be completed before a Line of credit can be funded.

The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances

- ESC
- Escrow
- Proceeds
- Disbursement
- Fees
- ACH
- Coupons
- References
- Real Estate
- PDC

While working with the Contract tab for Line of credit applications, user can either enter the contract details manually or make use of the **Suggest** option which auto populates the contract details.

On clicking the **Suggest** option,

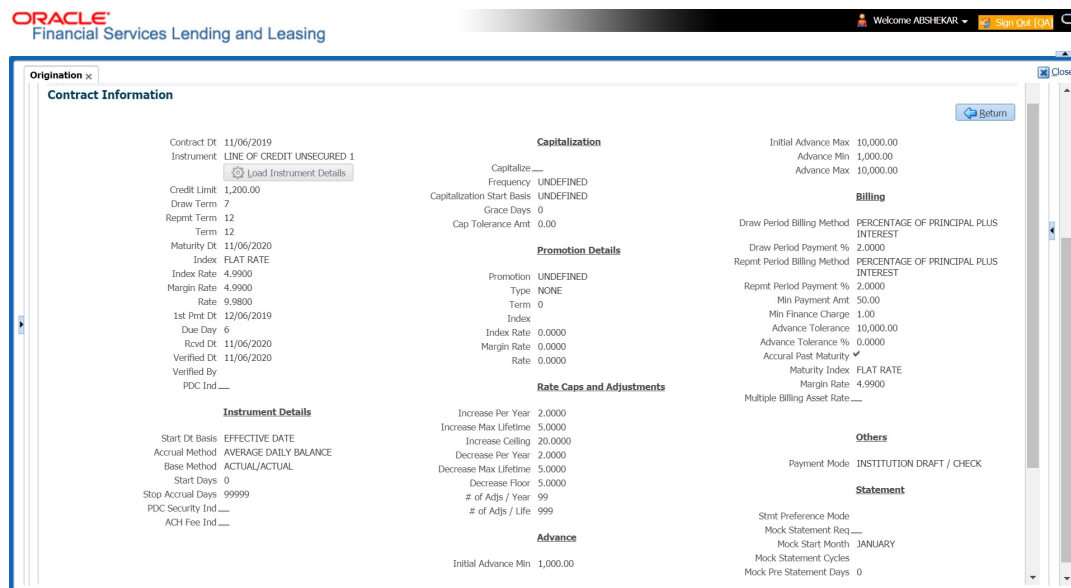
- System loads the details of 1st instrument available in Instrument drop-down list.
- Populates decision level contract parameters and **Verified By** field with User Code.

Since in one click all the required contract information is populated to fund the application, this option helps to improve operational efficiency. But however, this option is not available if the contact instrument is already loaded.

#### To enter the contract details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**.
  - If the application user opened is for a Islamic Line of credit, the Line of credit screen appears.
3. Using the information in the contract packet, complete the **Contract** section.

Figure 8-10 Contract - Line



(The system calculator may be used when completing this section. For more information, see the [Tools](#) chapter).

- In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 8-1 Contract Information

Field	Description
<b>Contract</b>	Displays the contract section.
<b>Contract Dt</b>	Specify the contract date.
<b>Credit Limit</b>	Specify the credit limit.
<b>Draw Term</b>	Enter the draw term. This is the period of time during which user can receive advances.
<b>Repmnt Term</b>	Enter the repayment term. This is the period of time during which user must pay the outstanding balance of user account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period.
<b>Term</b>	Enter the term.
<b>Maturity Dt</b>	Enter the maturity date.
<b>Index</b>	Select the index.
<b>Index Rate</b>	Displays the index rate.
<b>Margin Rate</b>	Specify the margin rate.
<b>Rate</b>	Displays the interest rate.
<b>1st Pmt Dt</b>	Specify the first payment date.
<b>Due Day</b>	Specify the due day.
<b>Rcvd Dt</b>	Enter the contract received date.
<b>Verified Dt</b>	Enter the contract verification date.
<b>Verified By</b>	Displays the user id who verified the contract.
<b>PDC Ind</b>	If selected, indicates that the customer has opted for PDC.

Table 8-1 (Cont.) Contract Information

Field	Description
<b>Instrument Details</b>	<p>An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are <b>locked in</b> when user select the instrument from drop down list and click on <b>Load Instrument Details</b>. These values cannot be changed on the funding screen.</p> <p>Any changes to the instrument in account will be handled by monetary/non-monetary transactions.</p> <p>The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.</p>
<b>Start Dt Basis</b>	Displays the accrual start basis.
<b>Accrual Method</b>	Displays the accrual calculation method.
<b>Base Method</b>	Displays the accrual base method.
<b>Start Days</b>	Displays the accrual start days.
<b>Stop Accrual Days</b>	Displays the accrual stop days.
<b>PDC Security Ind</b>	If selected, indicates that the customer has submitted the PDC as a security.
<b>ACH Fee Ind</b>	<p>Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions</p> <ul style="list-style-type: none"> <li>When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee.</li> <li>When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup.</li> <li>When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup.</li> <li>When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.</li> </ul>
<b>Capitalization</b>	This section displays the capitalization parameters pre-defined at <b>Setup</b> , click <b>Contract</b> screen and allows user to modify only the <b>Grace Days</b> value for balance capitalization.
<b>Capitalize</b>	If selected, indicates that the capitalization of balances is enabled while funding the application.
<b>Frequency</b>	Displays the capitalization frequency defined at Contract level. After funding, all the account balances are capitalized to principal in the same frequency except for <b>Balance Frequency</b> where different frequency may be defined for each balance type.
<b>Capitalization Start Basis</b>	Displays the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.
<b>Grace Days</b>	Displays or Modify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.
<b>Cap Tolerance Amt</b>	Displays the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
<b>Promotion Details</b>	If applicable, enter information regarding any promotion associated with the application in the <b>Promotion</b> section.

Table 8-1 (Cont.) Contract Information

Field	Description
<b>Promotion</b>	Select the promotion.
<b>Type</b>	Displays the promotion type.
<b>Term</b>	Displays the term.
<b>Index</b>	Displays the promotion index (displays only).
<b>Index Rate</b>	Displays the promotion index rate (displays only).
<b>Margin Rate</b>	Displays the promotion margin rate (displays only).
<b>Rate</b>	Displays the promotion rate.
<b>Rate Caps &amp; Adjustments</b>	Displays the rate caps & adjustments section.
<b>Increase Per Year</b>	Displays the maximum rate increase allowed in a year.
<b>Increase Max Lifetime</b>	Displays the maximum rate increase allowed in the life of the Line of credit.
<b>Increase Ceiling</b>	Displays the rate cap (maximum).
<b>Decrease Per Year</b>	Displays the maximum rate decrease allowed in a year.
<b>Decrease Max Lifetime</b>	Displays the maximum rate decrease allowed in the life of the Line of credit.
<b>Decrease Floor</b>	Displays the rate decrease allowed.
<b># of Adjs / Year</b>	Displays the maximum number rate changes allowed in a year.
<b># of Adjs / Life</b>	Displays the maximum number of rate changes allowed in the life of the Line of credit.
<b>Initial Advance Min Amt</b>	Displays the minimum initial advance amount.
<b>Initial Advance Max Amt</b>	Displays the maximum initial advance amount.
<b>Advance Min</b>	Displays the minimum subsequent advance amount.
<b>Advance Max</b>	Displays the maximum subsequent advance amount.
<b>Billing</b>	Displays the billing section.
<b>Draw Pre Bill Days</b>	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month.  If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
<b>Draw Period Payment %</b>	Displays the percentage of draw period payment allowed.
<b>Repmt Period Billing Method</b>	Displays the repayment period billing method allowed.
<b>Repmt Period Payment %</b>	Displays the percentage of repayment period payment allowed.
<b>Min Payment Amt</b>	Displays the minimum payment amount.
<b>Min Finance Charge</b>	Displays the minimum finance charge.
<b>Advance Tolerance</b>	Displays the advance tolerance amount.
<b>Advance Tolerance %</b>	Displays the advance tolerance percentage.
<b>Accural Past Maturity</b>	Displays the accural past maturity.
<b>Maturity Index</b>	Displays the maturity index rate.
<b>Margin Rate</b>	Displays the margin rate.

Table 8-1 (Cont.) Contract Information

Field	Description
<b>Multiple Billing Asset Rate</b>	Check this box to indicate if multiple asset rates are applicable for one billing period. System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.
<b>Others</b>	Displays the others section.
<b>Payment Mode</b>	Select the type of repayment mode to indicate if it is <b>Autopay/ Direct Debit or not</b> using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. <ul style="list-style-type: none"> <li>• INSTITUTION DRAFT / CHECK (default)</li> <li>• AUTOPAY (ACH)</li> <li>• AUTOPAY (CREDIT CARD)</li> <li>• AUTOPAY (DEBIT CARD)</li> <li>• POST DATED CHECKS</li> </ul> For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
<b>Statement</b>	This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In <b>Vacation Ownership</b> industry, such statements are required to forecast future dues based on current <b>Timeshare</b> holdings. The default populated preference here are propagated from <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>Products</b> under <b>Products</b> , click <b>Contract</b> screen when the instrument is loaded. <b>Note:</b> These fields are enabled only for Master Account, i.e. only if the <b>Master Account</b> check box is selected in <b>Origination</b> , click <b>Master Account</b> tab. If the option is unchecked even at a later point, system refreshes these fields making them as <b>Read-Only</b> .
<b>Stmt Preference Mode</b>	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
<b>Mock Statement Req</b>	Select this check box to indicate if the account is to be included in Mock statement Generation. <b>Note:</b> Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.
<b>Mock Start Month</b>	Select the start month of Mock Statements period from the drop-down list.
<b>Mock Statement Cycles</b>	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
<b>Mock Pre Statement Days</b>	Specify the number of Pre bill days for Mock Statements generation.
<b>Agreement Details</b>	Displays the agreement details section.
<b>Agreement Number</b>	Specify the agreement number which is to be associated to the application. <b>Note:</b> On funding, this agreement number is also associated to the account and in-turn helps to group all those accounts with a particular agreement number.

5. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Contract \(2\) Sub Tab](#)  
This topic provides information on the contract section.
- [Repayment Sub Tab](#)  
This topic provides information on the Repayment section, which records and manages repayment details such as due dates, amounts, and completion status to support financial oversight.
- [Itemizations Sub Tab](#)  
This topic provides information on the itemizations section, which records and manages line-by-line details of financial transactions for clarity and accountability.
- [Trade-In Sub Tab](#)  
This topic provides information on the Trade-In section, which records and manages details of items returned or exchanged, along with their assessed value and impact on agreements.
- [Subvention Sub Tab](#)  
This topic provides information on the Subvention section, which records and manages subsidies or financial support allocations, ensuring transparency and accountability in funding processes.
- [Insurance Sub Tab](#)  
This topic provides information on the insurance section, which records and manages insurance policies, coverage terms, and claims to ensure risk mitigation and compliance.
- [ESC Sub Tab](#)  
This topic provides information on the extended service contracts section, which records and manages service agreements offering extended coverage for repairs and maintenance after the manufacturer's warranty expires.
- [Escrow Sub Tab](#)  
This topic provides information on the escrow section, which records and manages details of funds or property placed in trust, released only when agreed conditions are met.
- [Proceeds Sub Tab](#)  
This topic provides information on the proceeds section, which records and manages revenue or funds received from sales, contracts, or financial arrangements to ensure accurate tracking and reporting.
- [Disbursement Sub Tab](#)  
This topic provides information on the disbursement section, which records and manages details of fund releases, payment schedules, and statuses to support transparency and accountability.
- [Fee Sub Tab](#)  
This topic provides information on the fee section.
- [ACH Sub Tab](#)  
This topic provides information on the ACH section.
- [Coupon Sub Tab](#)  
This topic provides information on the coupon section, which records and manages promotional codes or credits that reduce costs or provide benefits during financial transactions.

- [References Sub Tab](#)  
This topic provides information on the references section, which records and manages external or internal reference numbers, documents, and source details to maintain accuracy and accountability.
- [Real Estate Sub Tab](#)  
This topic provides information on the Real Estate section, which records and manages property-related data such as asset details, valuations, and associated agreements to ensure transparency and compliance.
- [PDC Sub Tab](#)  
This topic provides information on the PDC section, which records and manages post-dated cheques used to facilitate deferred payments, ensuring proper tracking of obligations and settlement timelines.

## 8.12.1 Contract (2) Sub Tab

This topic provides information on the contract section.

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Line of credit screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

### To complete the Contract sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Contract (2)** sub tab.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-2 Contract sub tab**

Field	Description
<b>Servicing Branch</b>	Select the servicing branch for the contract.
<b>Collector</b>	Select the collector for the contract.
<b>Funder</b>	If user are acting as a proxy for a Funder, then user can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers. However, this is not mandatory and can be used while auctioning an application on behalf of another Funder.
<b>Misc</b>	Display the Misc section.
<b>Statement Consolidation</b>	By default this check box is selected indicating that system generates consolidated billing statement at Master Account level along with details of all the associated accounts with same Billing cycle and due day. User can uncheck this option to generate billing statement to only current account. After funding, the option selected here is propagated to <b>Servicing</b> , click <b>Account Details</b> and <b>Contract (2)</b> tabs. For more information, refer to <b>Master Account tab</b> section.
<b>Link To Existing Customer</b>	Select to link the application to the existing customer.
<b>Anniversary Period</b>	View the anniversary term.
<b>Default Pmt Spread</b>	View the spread.

Table 8-2 (Cont.) Contract sub tab

Field	Description
<b>HMDA</b>	Display the HMDA section.
<b>Lien Status</b>	Select the lien status.
<b>HOEPA</b>	Select the home owner equity protection act (HOEPA) code.
<b>Rate Spread</b>	Specify the rate spread. User can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
<b>Others</b>	Display the others section.
<b>1st Pmt Deduction</b>	View the first payment deduction indicator. If selected, the first payment deduction is in use.
<b>Days</b>	View the first payment deduction days.
<b>1st Pmt Refund</b>	View the first payment refund indicator. If selected, the first payment refund is in use.
<b>Days</b>	View the first payment refund days.
<b>Pre-Pmt Penalty</b>	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
<b>% of Term for Penalty</b>	View the prepayment penalty percentage of term.
<b>Pay Off Fee</b>	View the payoff fee indicator. If selected, a payoff fee can be applied to the Line of credit.
<b>Rebate</b>	Display the rebate section.
<b>Rebate Method</b>	View the rebate calculation method.
<b>Rebate Term Method</b>	View the rebate term method.
<b>Rebate Min Fin Chg Method</b>	View the rebate minimum finance charge calculation method.
<b>Rebate Min Fin Chg Value</b>	View the minimum finance charge value.
<b>Acquisition Charge Amt</b>	View the acquisition charge amount.
<b>Tolerance</b>	This section displays the tolerance details as defined in <b>Setup</b> , click <b>Products</b> under <b>Products</b> , click <b>Contract</b> screen.
<b>Refund Allowed</b>	View the refund allowed indicator. If selected, the refund policies in this section are in use.
<b>Refund Tolerance</b>	View the refund tolerance amount.
<b>Pmt Tolerance Amt</b>	View the payment tolerance amount.
<b>Pmt Tolerance%</b>	View the payment tolerance percentage.
<b>Promise Tolerance Amt</b>	View the <b>Promise to Pay</b> tolerance amount.
<b>Promise Tolerance %</b>	View the <b>Promise to Pay</b> tolerance percentage.
<b>Writeoff Tolerance</b>	View the write-off tolerance amount.
<b>Delinquency</b>	Display the delinquency section.
<b>Late Charge Grace Days</b>	View the late charge grace days.
<b>Delq Grace Days</b>	View the delinquency grace days.
<b>Delq Category Method</b>	View the delinquency category method.
<b>Time Bar Years</b>	View the total number of years allowed to contact the customer starting from the first payment date as defined in <b>Setup</b> , click <b>Products</b> under <b>Products</b> , click <b>Contract</b> screen.
<b>Cycle Based Fees</b>	If the <b>Cycle Based Fees</b> assessment is enabled for the selected instrument, the details of the defined parameters in <b>Setup</b> , click <b>Contract</b> screen are propagated into this section. On funding the application, system automatically calculates the late charges at individual account level based on threshold value. For more information, refer to <b>Setup</b> , click <b>Contract Details</b> .

Table 8-2 (Cont.) Contract sub tab

Field	Description
<b>Cycle Based Collection Late Fee</b>	If selected, indicates that Cycle Based Collection Late Fee is assessed on the account.
<b>Cycle Based Late Fee</b>	If selected, indicates that Cycle Based Late Fee is assessed on the account.
<b>Cycle Based Collection Late Fee Grace Days</b>	Indicates the number of grace days allowed before cycle based fee is assessed on the account.
<b>Cycle Based Late Fee Grace Days</b>	Indicates the number of grace days allowed before cycle based late fee is assessed on the account.
<b>Due Date</b>	Display the due date section.
<b>Max Due Day Change Days</b>	View the maximum due days.
<b>Min Due Day</b>	View the minimum due day.
<b>Max Due Day</b>	View the maximum due day.
<b>Max Due Day Change Year</b>	View the maximum due day changes allowed (year).
<b>Max Due Day Change Life</b>	View the maximum due day changes allowed (life).
<b>Fee Consolidation</b>	This section displays the status of Fee Consolidation indicators propagated from <b>Setup</b> , click <b>Contract</b> screen. If enabled, indicates that system is allowed to consolidate that particular late fee at Master Account level.
<b>Late Charge at Master Account</b>	If selected, indicates that system is allowed to consolidate the late charge assessment at master account level.
<b>Cycle Based Collection Late Fee at Master Account</b>	If selected, indicates that system is allowed to consolidate the cycle based collection late fee assessment at master account level.
<b>Cycle Based Late Fee at Master Account</b>	If selected, indicates that system is allowed to consolidate the cycle based late fee assessment at master account level.
<b>Extension</b>	Displays the extension section.
<b>Max Extn Period / Year</b>	View the maximum extension allowed (year).
<b>Max Extn Period / Life</b>	View the maximum extension allowed (life).
<b>Max # Extn / Year</b>	View the maximum number of extensions allowed (year).
<b>Max # Extn / Life</b>	View the maximum number of extensions allowed (life).
<b>Minimum # Payments</b>	View the minimum number of payments.
<b>Extension Gap in Months</b>	View the extension gap in months.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.2 Repayment Sub Tab

This topic provides information on the Repayment section, which records and manages repayment details such as due dates, amounts, and completion status to support financial oversight.

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Line of credit.

### To complete the Repayment sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Repayment**.

- In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-3 Repayment**

Field	Description
<b>Repayment</b>	Displays the Repayment section.
<b>Flexible Repayment Allowed</b>	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
<b>Type</b>	Select the flexible repayment schedule user want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED. If user select the repayment schedule type of SKIP PERIOD, user then select the months for which borrower won't make any payments in the Skip Months section. If user select the repayment schedule type of USER DEFINED, user then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on. <b>Note:</b> The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.
<b>Skip Months</b>	Displays the skip months section.
<b>Jan</b>	If selected, indicates that repayment is skipped for January.
<b>Feb</b>	If selected, indicates that repayment is skipped for February.
<b>Mar</b>	If selected, indicates that repayment is skipped for March.
<b>Apr</b>	If selected, indicates that repayment is skipped for April.
<b>May</b>	If selected, indicates that repayment is skipped for May.
<b>Jun</b>	If selected, indicates that repayment is skipped for June.
<b>Jul</b>	If selected, indicates that repayment is skipped for July.
<b>Aug</b>	If selected, indicates that repayment is skipped for August.
<b>Sep</b>	If selected, indicates that repayment is skipped for September.
<b>Oct</b>	If selected, indicates that repayment is skipped for October.
<b>Nov</b>	If selected, indicates that repayment is skipped for November.
<b>Dec</b>	If selected, indicates that repayment is skipped for December.
<b>Extendable Balloon</b>	Displays the extendable balloon section.
<b>Max Term</b>	Specify maximum number of payments.

- Perform any of the [Basic Actions](#) mentioned in Preface.
- In the **Repayment Schedule** section, click **View**.
- View the following information:

**Table 8-4 Repayment Schedule**

Field	Description
<b>Repayment Schedule</b>	Displays the repayment schedule section. <b>Note:</b> Complete the Schedule section only, if user have entered USER DEFINED in the Repayment section's Type field. Click <b>Add</b> to make new entries.
<b>Seq</b>	Specify the sequence number of the repayment schedule.

**Table 8-4 (Cont.) Repayment Schedule**

Field	Description
<b>Pmt Amt</b>	Specify the repayment amount borrower agreed to pay during the schedule.
<b># of Pmts</b>	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
<b>Generated</b>	If selected, indicates that the schedule is system generated.
<b>Enabled</b>	If selected, indicates that the schedule is enabled.

7. In the **Payment Change Schedule** section, click **View**.
8. View the following information:

**Table 8-5 Payment Change Schedule**

Field	Description
<b>Payment Change Schedule</b>	Displays the payment change schedule section.
<b>Seq</b>	Specify the payment sequence number.
<b>Option Type</b>	Select the option type.
<b>Frequency</b>	Specify the payment change frequency.
<b>Period</b>	Specify the period.
<b># of Adj</b>	Specify the number of adjustments.
<b>Value</b>	Specify the adjustment value.

### 8.12.3 Itemizations Sub Tab

This topic provides information on the itemizations section, which records and manages line-by-line details of financial transactions for clarity and accountability.

The system lists the distribution of the Line of credit proceeds on the Itemizations sub screen when user choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If user have entered itemization amounts during application entry or underwriting, user will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If user require any new itemizations, user can add them using the Setup menu Products command. (For more information, see the Products chapter in the **Setup Guide**).

#### To complete the Itemizations

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Itemizations**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 8-6 Itemizations

Field	Description
<b>Itemization</b>	Displays the itemization.
<b>+/-</b>	Displays whether the itemization is added or subtracted.
<b>Amount</b>	Displays the amount.
<b>Approved Amt</b>	Displays the approved amount. This is information recorded on the Underwriting screen.
<b>Discount Rate</b>	Specify the discount rate.
<b>Tax</b>	Displays whether the itemization is taxable (Sales) if box is selected.
<b>Slr</b>	Displays the seller payment.
<b>Itemization Formula</b>	Displays the itemization type.
<b>Itemization Type</b>	Displays the itemization type.
<b>Prefunding Status</b>	Displays the prefunding status.
<b>Pmt Dt</b>	Displays the payment date.
<b>Pmt Ref #</b>	Displays the payment reference number.
<b>Comment</b>	Specify additional comments, if any.

4. Choose the option button for the type of itemization user want to use: **Advance, Financed Fees, Pre-Paid Fees, Producer or Escrow**.
5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
6. If the **Itemization Formula** field contains an entry other than UNDEFINED, user can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.  
Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**).  
  
To ensure user create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.  
  
User can also manually enter amounts for auto-computed itemizations.  
  
If user click **Initialize**, the system sets the values of auto-computed itemizations to 0 (zero).
7. If user choose, use the **Comment** field to add remarks.
8. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.4 Trade-In Sub Tab

This topic provides information on the Trade-In section, which records and manages details of items returned or exchanged, along with their assessed value and impact on agreements.

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process).

### To complete the Trade-In sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.

2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Trade-In**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-7 Trade-In**

Field	Description
<b>Trade In</b>	Displays the trade in section.
<b>Asset Type</b>	Select the asset type.
<b>Asset Sub Type</b>	Select the asset sub-type.
<b>Year</b>	Specify the year of the asset.
<b>Make</b>	Specify the make of the asset.
<b>Model</b>	Specify the model of the asset.
<b>Identification #</b>	Specify the identification number.
<b>Body</b>	Specify the body of the asset.
<b>Description</b>	View the asset description.
<b>Valuations</b>	Displays the valuations section.
<b>Wholesale Amt</b>	Specify the wholesale amount.
<b>Base Retail Amt</b>	Specify the retail amount.
<b>Addons Amt (+)</b>	Specify the add ons amount.
<b>Payoff Amt (-)</b>	Specify the payoff amount.
<b>Total Amt =</b>	View the total amount.
<b>Valuation Dt</b>	Specify the valuation date.
<b>Source</b>	Select the valuation source.
<b>Valuation Supplement</b>	Specify the valuation supplement.
<b>Edition</b>	Specify the valuation edition.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.5 Subvention Sub Tab

This topic provides information on the Subvention section, which records and manages subsidies or financial support allocations, ensuring transparency and accountability in funding processes.

With the Subvention sub screen, user can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

### To use the Subventions sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Subventions**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface.
4. A brief description of the fields is given below:

Table 8-8 Subventions

Field	Description
<b>Subvention</b>	Displays the subvention section.
<b>Plan</b>	Select the subvention plan code.
<b>Description</b>	View the subvention plan description
<b>Sub Plan</b>	Select the sub plan.
<b>Sub Plan Description</b>	Select the subvention sub plan.
<b>Subvention Type</b>	View the subvention type
<b>Subvention Amount</b>	View the subvention amount for the plan.
<b>Include</b>	If selected, indicates that the subvention is included.

- Click **View** in the Subvention Details section.  
View the following:

Table 8-9 Subvention Details

Field	Description
<b>Participants</b>	Displays the participants section.
<b>Participant</b>	Displays the participant.
<b>Participant Type</b>	Displays the participant type
<b>Collection Method</b>	Displays the collection method.
<b>Rate</b>	Displays the subvention rate.
<b>Rent Factor</b>	Displays the subvention rent factor.
<b>Calculation Method</b>	Displays the subvention calculation method.
<b>Factor</b>	Displays the factor.
<b>Calculated Amount</b>	Displays the calculated subvention amount.
<b>Subvention Amount</b>	Specify the subvention amount.
<b>Total Subvention Rate</b>	Displays the total subvention rate.
<b>Total Subvention Amount</b>	Displays the total subvention amount.
<b>Include</b>	If selected, indicates that the subvention is included.

- Click **Initialize** to reset the subvention amount to zero.
- Click **Calculate** to calculate the subvention amount.
- Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.6 Insurance Sub Tab

This topic provides information on the insurance section, which records and manages insurance policies, coverage terms, and claims to ensure risk mitigation and compliance.

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables user to calculate the commission if there is a commission rule defined during Contract setup.

### To complete the Insurance sub tab

- On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
- Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Insurance**.

3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-10 Insurance**

Field	Description
<b>Insurance Plan</b>	Select the insurance plan associated with the financed insurance product.
<b>Insurance Type</b>	Displays the insurance type associated with the insurance plan.
<b>Sub Type</b>	Select the insurance sub type offered under the insurance plan.
<b>Insurance Company</b>	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
<b>Policy #</b>	Specify the insurance policy number.
<b>Effective Dt</b>	Specify the insurance effective date.
<b>Term</b>	Specify the insurance term.
<b>Expiry Dt</b>	Specify the insurance expiry date.
<b>Commission Rule</b>	Displays the insurance premium amount.
<b>Premium Amt</b>	Specify the insurance premium amount.
<b>Commission Amt</b>	Displays the insurance commission amount.
<b>Phone</b>	Specify the insurance company's primary phone number.
<b>Extn</b>	Specify the insurance company's primary phone extension.
<b>Phone</b>	Specify the insurance company's alternate phone number.
<b>Extn</b>	Specify the insurance company's alternate phone extension.
<b>Beneficiary</b>	Displays the beneficiary section.
<b>Primary</b>	Specify the primary beneficiary of the insurance.
<b>Secondary</b>	Specify the secondary beneficiary of the insurance.
<b>Cancellation/Refund</b>	Displays the Cancellation/Refund section.
<b>Cancellation Refund Allowed</b>	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
<b>Grace Days</b>	Displays the number of grace days allowed for cancellation without charging a cancellation fee.
<b>Calculation Method</b>	Displays the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
<b>Grace Days Cancellation Fee Allowed</b>	If selected, indicates that cancellation fees during grace is allowed.
<b>Cancellation Fee</b>	Displays the amount of the cancellation fee to be charged when the insurance is cancelled.
<b>Deduct Fee From</b>	Displays the option defined in setup screen ( <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>Products</b> under <b>Products</b> , click <b>Insurances</b> ) to deduct the cancellation fee. <b>Premium Amount</b> indicates fee is deducted upfront before computation and <b>Rebate Amount</b> indicates fee is deducted after computation.

4. If user click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section. The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the **Itemizations** sub screen.

User can overwrite the suggested value if user choose.

5. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.7 ESC Sub Tab

This topic provides information on the extended service contracts section, which records and manages service agreements offering extended coverage for repairs and maintenance after the manufacturer's warranty expires.

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

### To complete the ESC (extended service contracts) sub tab

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **ESC**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface.
4. A brief description of the fields is given below:

**Table 8-11 ESC (Extended Service Contracts)**

Field	Description
<b>Warranty Information</b>	Displays the warranty information section.
<b>Service Contract</b>	Displays the extended service contract type.
<b>Policy #</b>	Specify the ESC number.
<b>Effective Date</b>	Specify the ESC effective date.
<b>Term</b>	Specify the ESC term.
<b>Expiration Dt</b>	Specify the ESC expiry date.
<b>Premium Amt</b>	Displays the ESC premium amount
<b>Commission Amt</b>	Displays the commission amount.
<b>Commission Rule</b>	Displays the commission rule.
<b>Warranty Company</b>	Specify the ESC company's name.
<b>Comment</b>	Specify comment if any.
<b>Phone No</b>	Specify the ESC company's primary phone number.
<b>Extn</b>	Specify the ESC company's primary phone extension.
<b>Phone No</b>	Specify the ESC company's alternate phone number.
<b>Extn</b>	Specify the ESC company's alternate phone extension.
<b>Cancellation/Refund</b>	Displays the cancellation/refund.
<b>Allowed</b>	Check this box to allow cancellation/refund.
<b>Method</b>	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.
  - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
  - The **Method** field displays the refund method.
6. If user click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub screen.

User can overwrite the suggested value if user choose.

7. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.8 Escrow Sub Tab

This topic provides information on the escrow section, which records and manages details of funds or property placed in trust, released only when agreed conditions are met.

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax - information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available, if escrow is allowed for the instrument selected on the Line of credit screen.

The Escrow Analysis screen enables user to view and perform the initial escrow analysis. User can perform multiple analyses; however, the system records only the most recent analysis.

### To complete the Escrow sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Escrow**.
3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields is given below:

**Table 8-12 Escrow Information**

Field	Description
<b>Escrow</b>	Displays the escrow itemization code and description.
<b>Escrow Type</b>	Displays the escrow type.
<b>Escrow Sub Type</b>	Displays the escrow sub type.
<b>Advance Amt</b>	Displays the amount that's been approved for the Item in the itemization screen under the escrow.
<b>Required Escrow</b>	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
<b>Cushion Allowed</b>	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if user want to ignore this particular escrow.
5. In the **Disbursement** section, enter the following information:

**Table 8-13 Disbursement**

Field	Description
<b>Rule</b>	Select disbursement rule.
<b>Yearly Amt</b>	Specify yearly disbursement amount.

**Table 8-13 (Cont.) Disbursement**

Field	Description
<b>Account #</b>	Specify reference account number for vendor. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.
<b>Vendor</b>	Specify the vendor name.
<b>Maturity Dt</b>	Specify the maturity date, if one exists.

- If this escrow involves an insurance, use the **Insurance** section to enter the following information:

**Table 8-14 Insurance**

Field	Description
<b>Coverage Type</b>	Specify the coverage type.
<b>Coverage Term</b>	Specify the coverage term.
<b>Policy #</b>	Specify the policy number.
<b>Coverage Amt</b>	Specify the coverage amount.
<b>Effective Dt</b>	Specify the effective date.
<b>Expiration Dt</b>	Specify the expiration date.

- If this escrow involves a tax, use the **Tax** section to enter the following information:

**Table 8-15 Tax**

Field	Description
<b>Property Tax Type</b>	Specify property tax code.
<b>Comment</b>	Specify a comment.

- Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.9 Proceeds Sub Tab

This topic provides information on the proceeds section, which records and manages revenue or funds received from sales, contracts, or financial arrangements to ensure accurate tracking and reporting.

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though user can record comments.

### To use the Proceeds

- On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
- Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Proceeds**.
- In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-16 Proceeds**

Field	Description
<b>Itemization</b>	Displays the proceed itemization.
<b>+/-</b>	Displays whether the itemization is added to or subtracted from the total proceeds.
<b>Amount</b>	Specify the amount.
<b>Currency</b>	Specify the currency of the proceed.
<b>Comment</b>	Specify a comment.
<b>Total Amount</b>	Displays the total amount.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.10 Disbursement Sub Tab

This topic provides information on the disbursement section, which records and manages details of fund releases, payment schedules, and statuses to support transparency and accountability.

The Disbursement sub screen records how the Line of credit payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed, if there is an itemized disbursement.

### To complete the Disbursement sub screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Disbursement**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-17 Disbursement**

Field	Description
<b>Disbursement</b>	Displays the disbursement section.
<b>Validate Payee</b>	Check this box to validate payee.
<b>Description</b>	Displays the disbursement description.
<b>Number</b>	Specify the disbursement party's number.
<b>Payment Mode</b>	Select the payment mode.
<b>Name</b>	Specify the company name.
<b>Account #</b>	Specify the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.
<b>Amount</b>	Displays the payment amount.
<b>Currency</b>	Specify the currency.
<b>ACH Account Type</b>	Specify the account type.
<b>Account #</b>	Specify the ACH account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.

Table 8-17 (Cont.) Disbursement

Field	Description
<b>ACH Bank</b>	Specify the bank number.
<b>ACH Routing #</b>	Specify the routing number.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
<b>IBAN</b>	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.  Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).  User can maintain the IBAN length and other details required as per the country code in the user defined table ( <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>User Defined Tables</b> ).  <b>Note:</b> IBAN for <b>NL</b> country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
<b>Comment</b>	Specify a comment.
<b>Country</b>	Select the country.
<b>Address Line 1</b>	Specify the address line 1.
<b>Address Line 2</b>	Specify the address line 2.
<b>Zip</b>	Specify the zip code. For non US country, user have to enter zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state.
<b>Phone 1</b>	Specify the primary phone number.
<b>Extn</b>	Specify the primary phone extension.
<b>Phone 2</b>	Specify the alternate phone number.
<b>Extn</b>	Specify the alternate phone extension.

4. Perform any of the [Basic Actions](#) mentioned in Preface.  
Disbursement tab will display the records only, if a third party itemization is maintained during contract setup.

## 8.12.11 Fee Sub Tab

This topic provides information on the fee section.

The Fee sub screen is a view-only table displaying what fees on the Line of credit instrument are in use, based on the contract.

### To view the Fee

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Fee**.

A brief description of the fields is given below:

Table 8-18 Fee

Field	Description
<b>Fee</b>	Displays the fee type.
<b>Fee Calc Method</b>	Displays the fee calculation method.
<b>Txn Amt From</b>	Displays the minimum transaction amount.
<b>Credit Limit From</b>	Displays the minimum value of credit limit for the pricing.
<b>Percent</b>	Displays the maximum percentage.
<b>Threshold Amt</b>	Displays the threshold amount beyond which system is allowed to calculate and post late fee on the account. This is applicable only for Cycle Based Collection Late Fee and Cycle Based Late Fee and the value is propagated from defined in <b>Setup</b> , click <b>Contract</b> under <b>Contract</b> , click <b>Fees</b> tab.
<b>Min Amt</b>	Displays the minimum fee amount.
<b>Max Amt</b>	Displays the maximum fee amount.
<b>Enabled</b>	If selected, the fee rule is enabled.

## 8.12.12 ACH Sub Tab

This topic provides information on the ACH section.

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

### To complete the ACH

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **ACH**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 8-19 ACH

Field	Description
<b>Bank Name</b>	Specify the bank name.
<b>Routing #</b>	Specify the routing number.
<b>Payment Mode</b>	For an active Recurring ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of repayment mode to indicate the type of <b>Autopay/Direct Debit</b> using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code. <ul style="list-style-type: none"> <li>• AUTOPAY (ACH)</li> <li>• AUTOPAY (CREDIT CARD)</li> <li>• AUTOPAY (DEBIT CARD)</li> </ul> For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
<b>Status</b>	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.

Table 8-19 (Cont.) ACH

Field	Description
<b>Default</b>	By default, this check box is selected indicating that the current ACH is the default one. If not, user need to uncheck the same.
<b>Start Dt</b>	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
<b>End Dt</b>	Specify the ACH end date.
<b>Account Type</b>	Select the account type.
<b>Account #</b>	Specify the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
<b>IBAN</b>	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.  Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).  User can maintain the IBAN length and other details required as per the country code in the user defined table ( <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>User Defined Tables</b> ).  <b>Note:</b> IBAN for <b>NL</b> country code ( <code>IBAN_FORMAT_NL</code> ) is defined by default with length of IBAN as 18.
<b>Pmt Day</b>	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
<b>Pmt Amt</b>	Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited. <b>Note:</b> If the payment amount is specified as ZERO, system will automatically consider the EMI amount.
<b>Pmt Amt Excess</b>	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the <b>Spread</b> defined in the contract.
<b>Pmt Freq</b>	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

4. Perform any of the [Basic Actions](#) mentioned in Preface.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

### 8.12.13 Coupon Sub Tab

This topic provides information on the coupon section, which records and manages promotional codes or credits that reduce costs or provide benefits during financial transactions.

The Coupon sub screen enables user to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

#### To complete the Coupon

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Coupon**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-20 Coupon**

Field	Description
<b>Order</b>	Select to order coupon book.
<b>Order Dt</b>	Specify the coupon book order date.
<b>Ordered By</b>	Select the user id of the user who ordered the coupon book.
<b># of Coupons</b>	Specify the number of coupons.
<b>First Pmt Dt</b>	Specify the first payment date.
<b>Coupon Starting #</b>	Specify the starting number of the coupon book.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.14 References Sub Tab

This topic provides information on the references section, which records and manages external or internal reference numbers, documents, and source details to maintain accuracy and accountability.

The References link enables user to enter any number of people as a reference on the application.

### To complete the Reference screen (Contract link)

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **References**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 8-21 References**

Field	Description
<b>Relationship</b>	Select the reference type.
<b>Name</b>	Specify the reference name.
<b>Status</b>	Select the status of the reference from the drop-down list.
<b>Years</b>	Specify the number of years.
<b>Months</b>	Specify the number of months.
<b>Comment</b>	Specify a comment.
<b>Country</b>	Select the country.
<b>Address Line 1</b>	Specify the address line 1.
<b>Address Line 2</b>	Specify the address line 2.
<b>State</b>	Select the state.
<b>Zip</b>	Select the zip code. For non US country, user have to enter zip code.

Table 8-21 (Cont.) References

Field	Description
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>Phone 1</b>	Specify the reference's primary phone number.
<b>Extn</b>	Specify the reference's primary phone extension.
<b>Permission to call</b>	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>Phone 2</b>	Specify the reference's secondary phone number.
<b>Extn</b>	Specify the reference's secondary phone extension.
<b>Permission to call</b>	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.

- Perform any of the [Basic Actions](#) mentioned in Preface.  
If user want to add another reference, click **Add** and repeat steps 3 and 4.

## 8.12.15 Real Estate Sub Tab

This topic provides information on the Real Estate section, which records and manages property-related data such as asset details, valuations, and associated agreements to ensure transparency and compliance.

The Real Estate Fields screen records additional information regarding manufactured home Line of credit.

### To complete the Real Estate Fields screen

- On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
- Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **Real Estate**.
- In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 8-22 Real Estate Fields

Field	Description
<b>Note Transmittal Number</b>	Specify the note transmittal number.
<b>Deed Transmittal Number</b>	Specify the deeding transmittal number.
<b>Cancel/Cashout Transmittal Number</b>	Specify the deeding cancel/cash out transmittal number.

Table 8-22 (Cont.) Real Estate Fields

Field	Description
<b>Deed Input Date</b>	Specify the deed input date.
<b>Deed Recording Date</b>	Specify the deed recording date.
<b>Deeding Book Number</b>	Specify the deeding book number.
<b>ConDeeding Page Number</b>	Specify the condeeding page number.
<b>Mortgage Recording Date</b>	Specify the mortgage recording date.
<b>Mortgage Book Number</b>	Specify the mortgage book number.
<b>Mortgage Page Number</b>	Specify the mortgage page number.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.12.16 PDC Sub Tab

This topic provides information on the PDC section, which records and manages post-dated cheques used to facilitate deferred payments, ensuring proper tracking of obligations and settlement timelines.

The PDC sub screen displays any post dated checks associated with the contract.

### To complete the PDC

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Contract**. Under **Contract**, click **PDC**.
3. In this section, user can perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 8-23 PDC

Field	Description
<b>PDC Ind</b>	If selected, indicates that this account involves a post dated check as a method of repayment.
<b>PDC Type</b>	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
<b>Account #</b>	Specify the account number, on which the cheque is drawn.
<b>Routing #</b>	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
<b>Account Type</b>	Specify the type of the account
<b>Bank Name</b>	Specify the bank name of the customers cheque
<b>Branch Name</b>	Specify the Branch name of the customers cheque
<b>Docket #</b>	Specify the docket number where post dated checks are supposed to be stored.
<b>Check #</b>	Specify the starting cheque number.

Table 8-23 (Cont.) PDC

Field	Description
<b>Check Dt</b>	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
<b>Check Amt</b>	Specify the appropriate cheque amount.
<b>No of Checks</b>	Specify the total number of checks in the range.
<b>Billing Cycle</b>	Select the frequency at which the checks are to be sent for collection.
<b>Comments</b>	Specify any remarks for the details.

4. Click **Generate**.
5. In the **PDC** Table section, select the record user want to work with and enter, view or edit the following information:

Table 8-24 PDC - Table

Field	Description
<b>Select</b>	If selected, indicates that this is the current record.
<b>PDC Type</b>	Displays the type of post dated check in use.
<b>Account #</b>	Displays the account number of the post dated check.
<b>Bank Name</b>	Displays the bank name of the post dated check.
<b>Check #</b>	Displays the check number of the post dated check.
<b>Status</b>	Displays the status of the post dated check.
<b>Check Dt</b>	Displays the check date of the post dated check.
<b>Check Amt</b>	Displays the check amount of the post dated check.
<b>Account Type</b>	Displays the account type of the post dated check.

6. Perform any of the [Basic Actions](#) mentioned in Preface.

## 8.13 Collateral Tab

This topic provides information on the collateral section, which records and manages property or assets offered as security in financial agreements, ensuring risk mitigation and compliance with lending terms.

Having selected and loaded an application, user can view the information about the collateral of the Line of credit.

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

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

### To verify information about the collateral

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Collateral**.
3. Depending on the type of collateral, information about the vehicle, home or other type of collateral appears.
4. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull). If the collateral is a vehicle, the Collateral link displays information about the vehicle.

**Figure 8-11 Collateral**

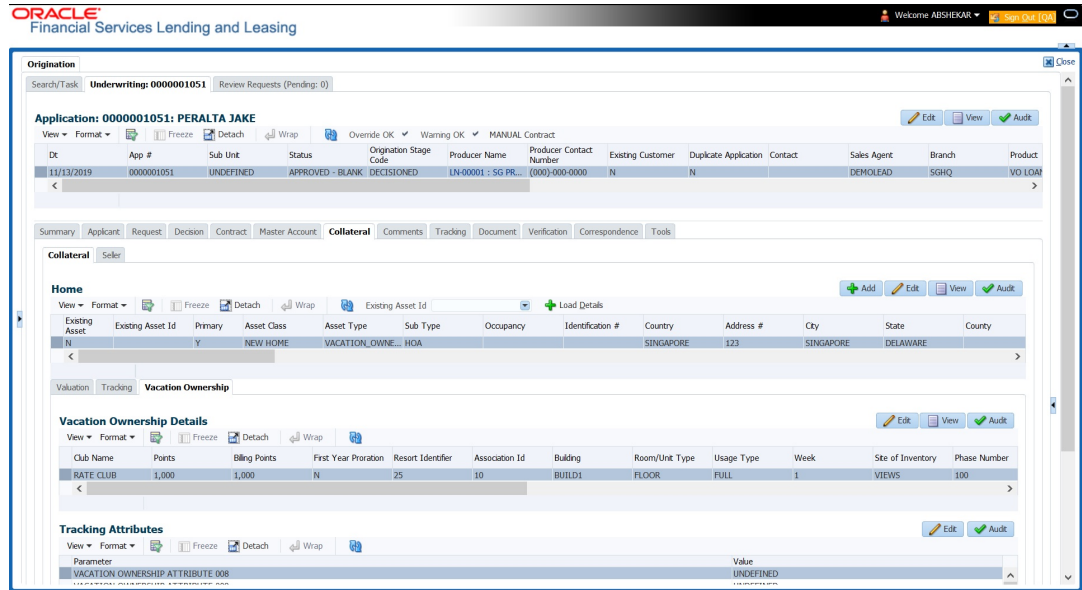
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled "Collateral" and is in the "Seller" view. It features a navigation menu with options like Summary, Applicant, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, Correspondence, and Tools. The "Collateral" tab is active, displaying a table with one row of data:

Existing Asset	Asset Class	Primary	Description	Identification #	Asset Type	Sub Type	Existing Asset Id	Status	Year	Estimated Life	Age	Make	Model
N	NEW VEHICLE	Y	2022 METAL SED		VEHICLE	TATA		ACTIVE	2022	25	0	METAL	SEDAN

Below the table, there is a detailed form for the "Vehicle" section. The form includes fields for Existing Asset, Asset Class (NEW VEHICLE), Asset Type (VEHICLE), Sub Type (TATA), Status (ACTIVE), Model (SEDAN), Identification #, Body (FLAT), Registration # (UNDEFINED), Age (0), Description (2022 METAL SEDAN FLAT), Condition, VIN Validation, Address (Country: NETHERLANDS, Address # AR, Address Line 1 AR1, Address Line 2 AR2), Zip (34567), City (AMSTERDAM), State (AT), and County (AGUAS BUENAS). There are also "Usage Details" fields for Start, Base, Extra, and Total, all set to 0. The form has "Save and Stay", "Save and Return", and "Return" buttons.

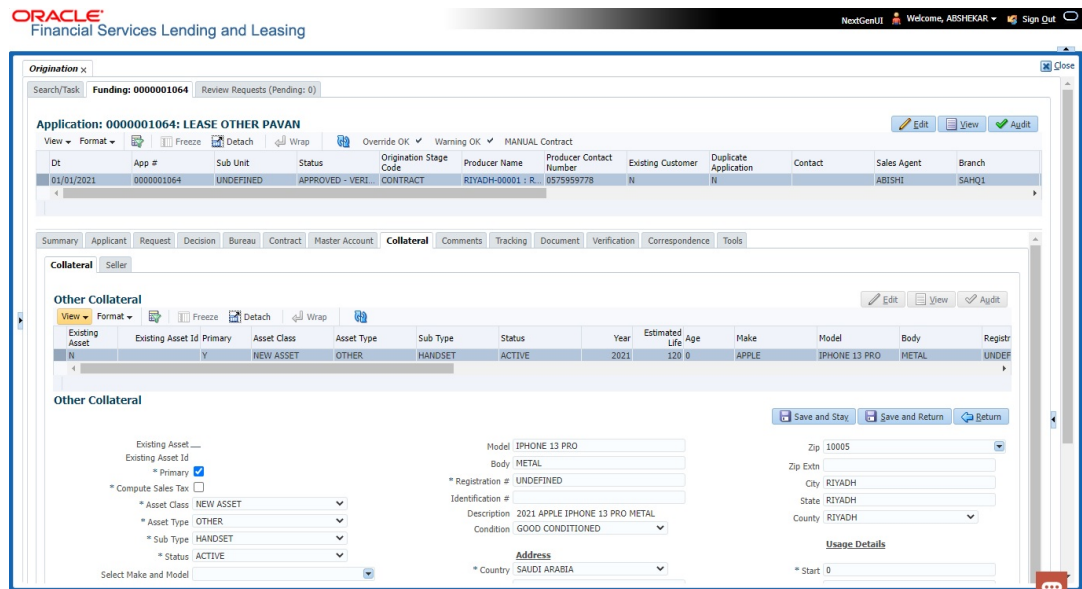
If the collateral is a home, the Collateral link displays information about the home.

Figure 8-12 Collateral - Home



If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

Figure 8-13 Collateral - Other



For details on this screen refer [Collateral Tab](#) section in **Underwriting** chapter.

## 8.14 Comments Tab

This topic provides information on the comments section, which records and manages user-entered remarks or annotations to support transparency, collaboration, and decision-making.

When using the Underwriting screen, user can add comments to an application at any time in the underwriting process by using the Comments screen.

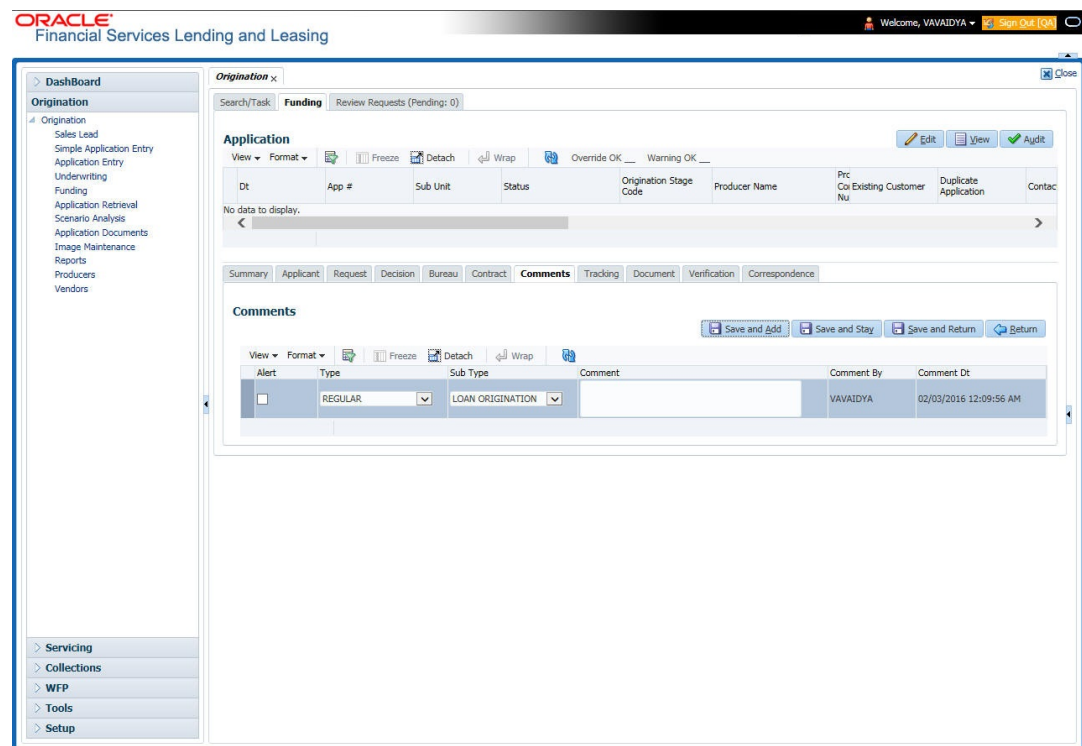
Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format **<User 1> actioned as proxy for Funder <User2>**. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in **Contract** tab, click **Funder** field.

#### To add comments to an application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Comments**.

The **Comments** screen displays.

**Figure 8-14 Comment**



For details on this screen refer [Comments Tab](#) section in **Underwriting** chapter.

## 8.15 Tracking Tab

This topic provides information on the tracking section, which records and manages updates, identifiers, and progress logs to support oversight and accurate reporting.

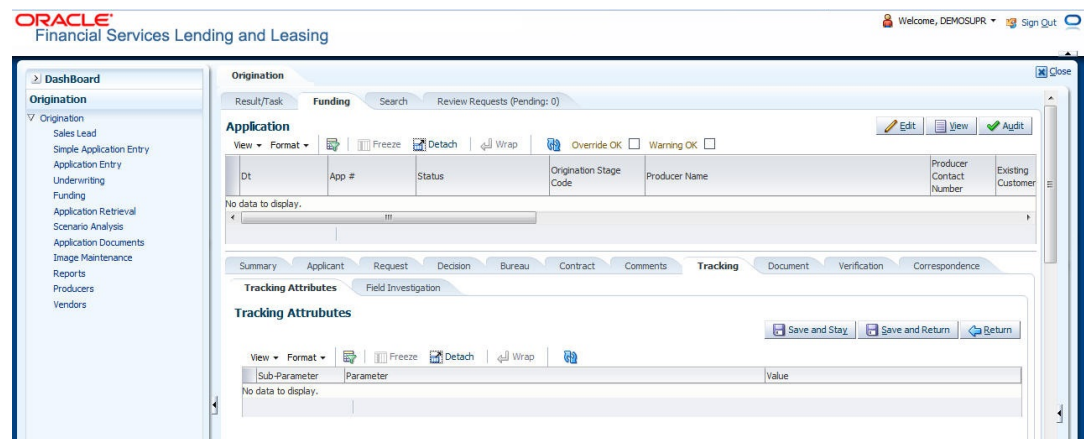
When using the Funding screen, user can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

#### To enter the tracking attributes for an application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Tracking**.

The **Tracking** screen displays.

**Figure 8-15 Tracking**



For details on this screen refer [Tracking Tab](#) section in **Underwriting** chapter.

## 8.16 Document Tab

This topic provides information on the document section, which records and manages associated files, contracts, and supporting materials to ensure traceability, compliance, and transparency.

The Document Maintenance link allows user to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

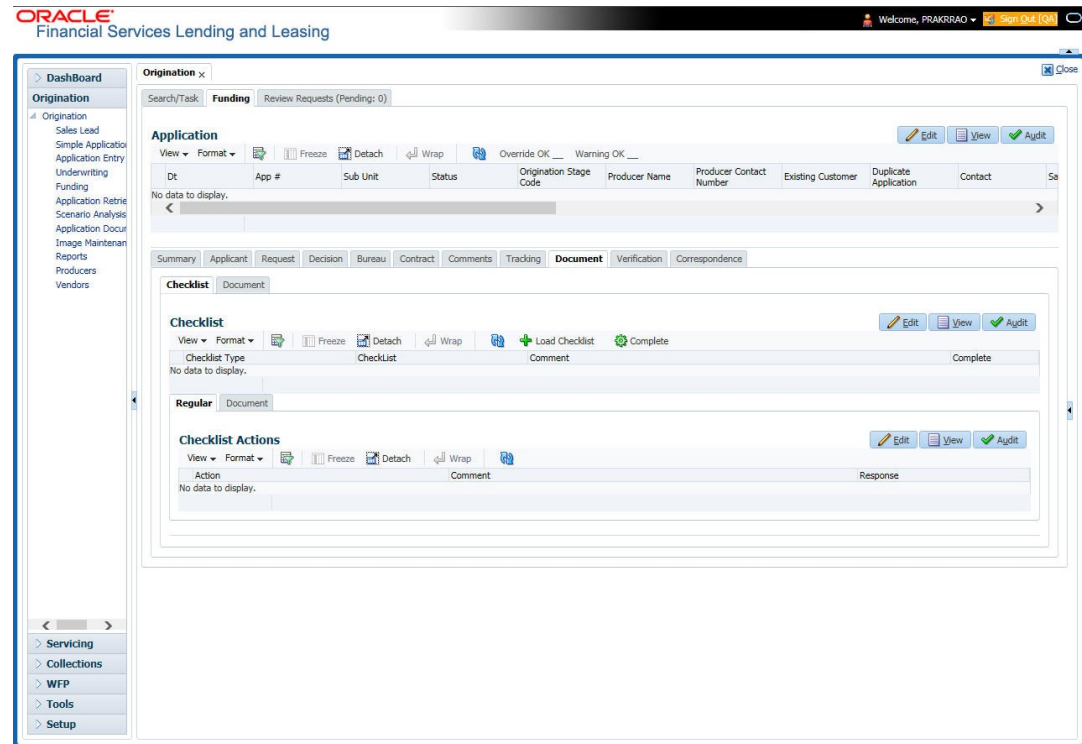
For more information, see the chapter Document Management in this User Guide.

### To view a document attached with an application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Document**.

The **Document** screen displays.

Figure 8-16 Document



For details on this screen refer [Document Tab](#) section in **Underwriting** chapter.

## 8.17 Verification Tab

This topic provides information on the verification section, which records and manages checks performed to validate details.

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

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

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

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

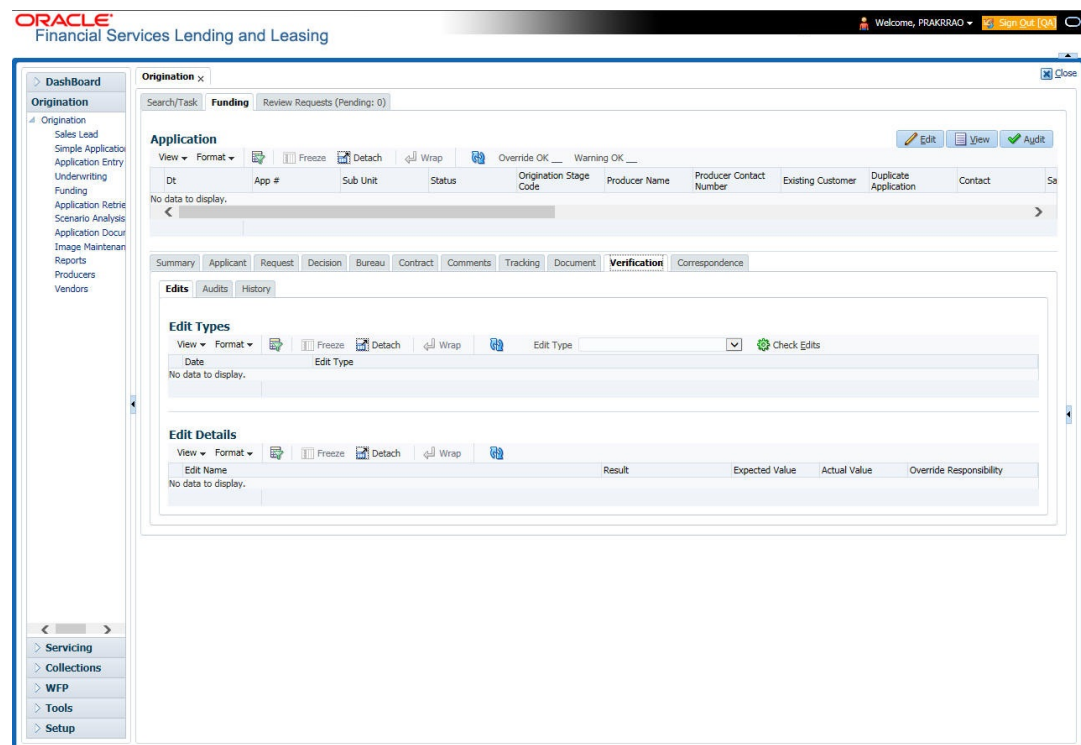
The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Line of credit. Each one of these **edit types** has its own set of **edit details**.

**Note**

The Edit Details section's errors and warnings are created during the setup process.

**To complete the Verification tab**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
  2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Verification**. Under **Verification**, click **Edit**.
  3. In the Edit Type drop-down list, select **Application Approval Edits** and click on **Check Edits** button.  
Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.
- For more information, refer to Configuring Lending and Leasing setup guides.**
4. Specify all the information associated with the application on the Funding screen.

**Figure 8-17 Verification**

- If there are edit edits with **Error** entries, verify and correct the data in the respective tabs and repeat step 3 until the **Error** entries are cleared.
  - When there are only **Warnings** left user can choose to change the status of the application to the next stage in the Origination cycle.
5. When user are finished entering data, on the Funding link bar, click **Verification**. For details on this screen refer [Verification Tab](#) section in **Underwriting** chapter.

## 8.18 Correspondence Tab

This topic provides information on the Correspondence section, which records and manages written or electronic communications linked to contracts, transactions, or agreements, ensuring traceability and accountability.

Ad-hoc correspondence enables user to include information from applications in document templates user create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

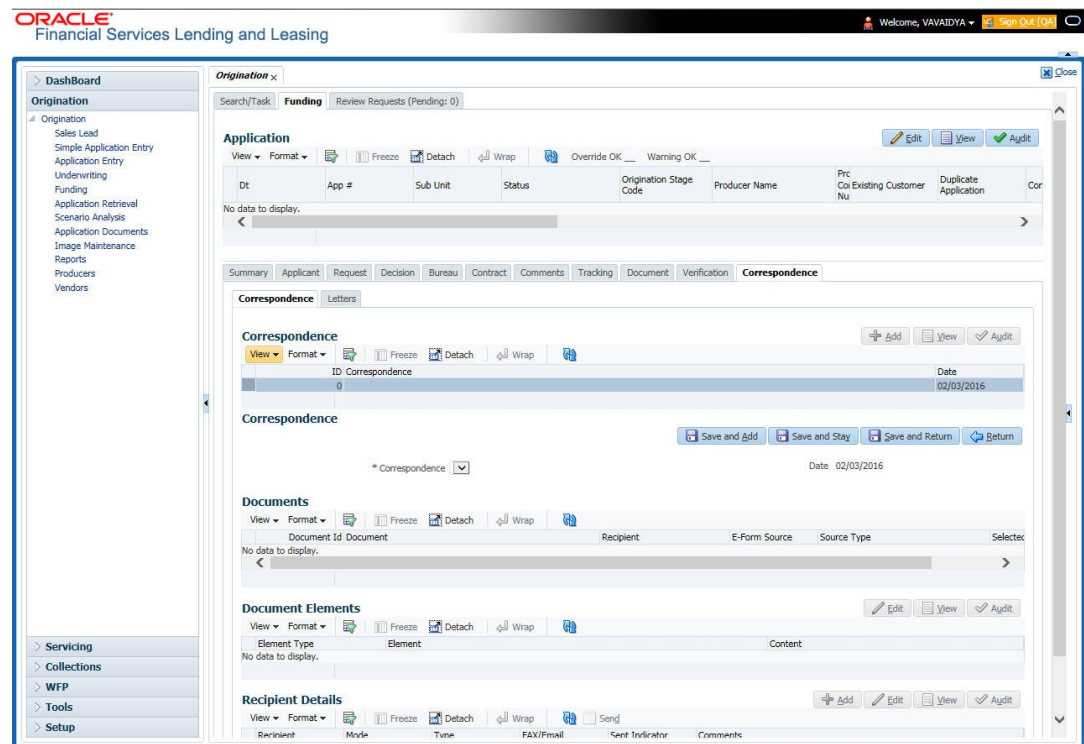
Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when user have opened an account. The screen enables user to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Correspondence**.

The **Correspondence** screen displays.

**Figure 8-18 Correspondence**



For details on this screen refer [Correspondence Tab](#) section in **Underwriting** chapter.

## 8.19 Escrow Analysis Tab

This topic provides information on the Escrow Analysis section, which records and manages the annual review of escrow accounts.

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables user to view and perform the initial escrow analysis. When user are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Line of credit account starts on the 1st date of the Line of credit payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Line of credit term.

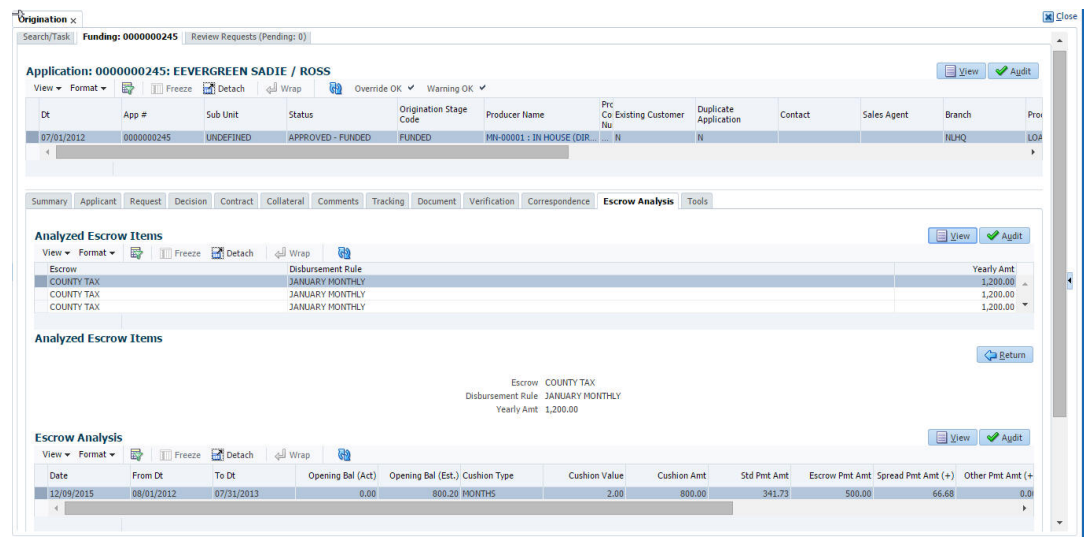
User can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

**To complete the Escrow Analysis screen**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Funding**.
2. Under **Funding**, click **Funding** tab. Under **Funding** tab, click **Escrow Analysis**.

The **Escrow Analysis** screen displays.

**Figure 8-19 Escrow Analysis**



3. In the **Escrow Analysis** section, view or enter the following information:

**Table 8-25 Escrow Analysis section**

Field	Description
<b>Escrow</b>	Displays the escrow item.
<b>Disbursement Rule</b>	Displays the escrow disbursement rule.
<b>Yearly Amt</b>	Displays the escrow disbursement yearly amount.

4. Click **Analyze**.
5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.
6. In the following section, enter, view, or edit the following information:

Table 8-26 Escrow Analysis

Field	Description
<b>Parameters</b>	Displays the parameters section.
<b>Date</b>	Displays the date.
<b>From Dt</b>	Displays the FROM date for the escrow activity.
<b>To Dt</b>	Displays the To date for the escrow activity.
<b>Opening Bal (Act)</b>	Displays the opening balance actual amount.
<b>Opening Bal (Est)</b>	Displays the opening balance estimated amount. <b>Calculation:</b> cushion amount + low required balance
<b>Cushion Type</b>	Displays the cushion type.
<b>Cushion Value</b>	Displays the cushion value.
<b>Cushion Amt</b>	Displays the cushion amount. <b>Calculation:</b> as per the shortage /cushion Rule maintenance
<b>Results</b>	Displays the Results section.
<b>Std Pmt Amt</b>	Displays the standard payment amount.
<b>Escrow Pmt Amt (+)</b>	Displays the escrow payment amount. <b>Calculation:</b> Yearly Amount/12.
<b>Spread Pmt Amt (+)</b>	Displays the spread payment amount. <b>Calculation:</b> Surplus amount / 12
<b>Other Pmt Amt (+)</b>	Displays the other payment amount.
<b>New Pmt Amt =</b>	Displays the new payment amount. <b>Calculation:</b> standard payment amount + escrow payment amount + spread payment amount + other payment amount
<b>Surplus</b>	Displays the surplus section.
<b>Surplus /&lt;Shortage Amt&gt;</b>	Displays the surplus shortage amount. <b>Calculation:</b> escrow account balance - opening balance
<b>Refund Amt</b>	Displays the refund amount.

7. Click **View** in the **Analysis Details** section.
8. On the **Analysis Details** sub screen, view the following information:

Table 8-27 Analysis Details

Field	Description
<b>Txn Dt</b>	Displays the transaction date.
<b>Transaction</b>	Displays the escrow transaction.
<b>Vendor</b>	Displays the vendor name.
<b>Txn Amt</b>	Displays the amount of the transaction.
<b>Balance Amt (Est)</b>	Displays the estimated amount of balance.
<b>Balance Amt (Act)</b>	Displays the actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If user want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.  
If user want to approve the escrow analysis, complete the following information fields on the **Approval** section:

**Table 8-28 Approval**

Field	Description
<b>Approval</b>	Displays the approval section.
<b>Approval Dt</b>	Displays the approval date.
<b>Approved By</b>	Displays the person who approved the Line of credit.

- Click **Save** on the Funding screen.

## 8.20 Tool Tab

This topic provides information on the tool section.

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

For detailed information on using the tools, refer [Tools](#) chapter in the document.

## 8.21 Review Request

This topic provides information on the review request section.

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

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

# 9

## Tools

This topic describes the information about tools.

Depending on the type of product user are working with during origination, the Tools screens enable user to calculate Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows user to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

This section consists of the following topics:

- [Vehicle Evaluator](#)  
This topic provides information on the vehicle evaluator.

### 9.1 Vehicle Evaluator

This topic provides information on the vehicle evaluator.

The Vehicle Evaluator screen allows user to calculate the value of a vehicle. User can use the Vehicle Evaluator screen to calculate the value of either a vehicle user are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

#### **To calculate a vehicle value**

1. On the **Tools**, click **Tools**. Under **Tools**, click **Vehicle Evaluator**.

The **Vehicle Evaluator** screen displays.

Figure 9-1 Vehicle Evaluator

2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle user want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source, Period** and **Region** fields.
4. If needed, user can change the default contents of the fields in **Vehicle Evaluator**.
5. **If user selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If user selected NEW COLLATERAL in step 3**, complete the **Identification #**  
-or-  
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
  - If user have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
  - If user completed the **Vehicle** section, system searches for the value of a vehicle matching that description.
  - In either case, the system displays following information about the vehicle:
  - In the **Vehicle** section, view the returned information:

**Table 9-1 Vehicle information**

Field	Description
<b>Year</b>	Specify the asset year.
<b>Make</b>	Specify the asset make.
<b>Model</b>	Specify the asset model.
<b>Body</b>	Specify the asset body style.
<b>Usage</b>	Specify the asset usage or current mileage.
<b>Weight</b>	Specify the asset weight.

In the **Valuation (Total Value)** block, view the returned information:

**Table 9-2 Valuation (Total Value) block**

Field	Description
<b>MSRP</b>	Displays the manufacturer's suggested retail price value of the asset.
<b>Total</b>	Displays the total value of the asset.
<b>Usage</b>	Displays the adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

**Table 9-3 Base and Attribute Valu**

Field	Description
<b>Base Retail</b>	Displays the total retail value of the asset.
<b>Base Loan</b>	Displays the base loan value of the asset.
<b>Base Trade</b>	Displays the base trade value of the asset.
<b>Retail</b>	Displays the retail value of the asset attributes.
<b>Loan</b>	Displays the loan value of the asset attributes.
<b>Trade</b>	Displays the base trade value of the asset attributes.

This section consists of the following topic:

- [Attributes Tab](#)  
This topic provides information on the attributes tab.

## 9.1.1 Attributes Tab

This topic provides information on the attributes tab.

1. On the **Tools**, click **Tools**. Under **Tools**, click **Vehicle Evaluator**. Under **Vehicle Evaluator**, click **Vehicle Evaluator Attributes**.

In the **Attributes** section, view the following information:

**Table 9-4 Attributes**

Field	Description
<b>Attribute</b>	Displays the asset attribute.
<b>Retail</b>	Displays the attribute retail value.

Table 9-4 (Cont.) Attributes

Field	Description
<b>Loan</b>	Displays the attribute loan value.
<b>Trade</b>	Displays the attribute trade value.
<b>Standard</b>	Displays the standard indicator. If selected, indicates that the attribute is a standard.
<b>Package Incl</b>	If selected, indicates that the attribute is inclusive.
<b>Selected</b>	If selected, indicates that the attribute is selected.

If user want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.  
The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If user choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section).

#### To copy the calculated value to the Collateral link

User can copy the calculated value to Collateral link only if user have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

# 10

## Application Retrieval

The Application Retrieval screen enables user to retrieve application data in the following sections:

- [Introduction](#)  
This topic provides information on application retrieval.
- [Archiving / Purging](#)  
This topic provides information on archiving / purging.
- [Retrieving an Archived Application](#)  
This topic provides information on retrieving an archived application.

### 10.1 Introduction

This topic provides information on application retrieval.

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides user with the capability to archive old data and store it in a different table.

Further, user can retrieve archived applications in the system.

### 10.2 Archiving / Purging

This topic provides information on archiving / purging.

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices

The system purges the following items:

- Job request data
- User logins
- Output data dump related data

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.

2. The archived data in the O tables is then moved and stored into OO tables.

User may set the **Default days** for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with \_O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

**Table 10-1 Parameters on the Administration screen**

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2:
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2:
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO <b>NOT PURGED</b> ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

## 10.3 Retrieving an Archived Application

This topic provides information on retrieving an archived application.

User can retrieve archived applications using the Application Retrieve screen. User can retrieve only archived applications.

### To retrieve an archived application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Retrieval**.

The **Application Retrieval** screen displays.

**Figure 10-1 Application Retrieval - Search**

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Application Retrieval x'. On the left is a navigation menu with 'Origination' selected. The main area is divided into 'Search Criteria' and 'Archived Application Search Results'. The 'Search Criteria' section has a table with columns 'Criteria', 'Comparison Operator', and 'Value'. The 'Archived Application Search Results' section has a table with columns 'Company', 'Branch', 'App #', 'Date', 'Title', 'Product', 'Status', 'Sub Status', and 'Producer'. The search results table currently shows 'No data to display.'

2. Use the **Comparison Operator** and **Values** fields to create the search criteria user want to use to find an application.  
For more information about creating search criteria, see Searching for an Application chapter of this User Guide.
3. Click **Search**.  
The system locates and displays all the applications that meet user search criteria on the Results screen.

Applications are sorted by priority and application number.

**Table 10-2 Retrieving an Archived Application**

Field	Description
<b>Company</b>	Displays the company of the application.
<b>Branch</b>	Displays the branch of the application.
<b>App#</b>	Displays the application number.

**Table 10-2 (Cont.) Retrieving an Archived Application**

Field	Description
<b>Date</b>	Displays the date of the application.
<b>Title</b>	Displays the title (applicant name) of the application.
<b>Product</b>	Displays the product of the application.
<b>Status</b>	Displays the status of the application.
<b>Sub Status</b>	Displays the sub status of the application.
<b>Producer</b>	Displays the producer of the application.

4. Select the application user want to work with and click **Retrieve**.  
The system loads the application in the Applications screen.

User are now ready to begin work on the application.

# 11

## Application Documents

This Application Documents chapter consists of the following sections:

- [Introduction](#)  
This section provides an overview of the required application documents, outlining their purpose and key details to help users understand and prepare the necessary information for submission.
- [Application Document Screen](#)  
This topic provides information on the application documents and their usage.
- [Document Tracking Section](#)  
This topic provides information on the document tracking.

### 11.1 Introduction

This section provides an overview of the required application documents, outlining their purpose and key details to help users understand and prepare the necessary information for submission.

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing. Initially with the applications during the Line of credit origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

#### **Application Document screen**

The Application Document screen consists of **Document Maintenance** and **Document Details** sections.

Credit applications are often sent or faxed to financial institutions from producers (or **dealers**) on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help user organize and maintain user image collection.

The Application Document screen's Document Maintenance screen allows user to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows user to view these documents.

## 11.2 Application Document Screen

This topic provides information on the application documents and their usage.

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. User can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When user choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. User can use the **Document Maintenance** sub-section and Action sub-section to attach selected documents to a particular account.

- [Attaching a Document to an Application from a Server](#)  
This topic provides information on the attaching a document to an application from a server.
- [Attaching a Document to an Application from a Client Machine](#)  
This topic provides information on the attaching a document to an application from a client machine.
- [Copying a Document](#)  
This topic provides information on the copying a document.
- [Moving a Document](#)  
This topic provides information on the moving a document.
- [Viewing a Document Attached to an Application](#)  
This topic provides information on viewing a document attached to an application.

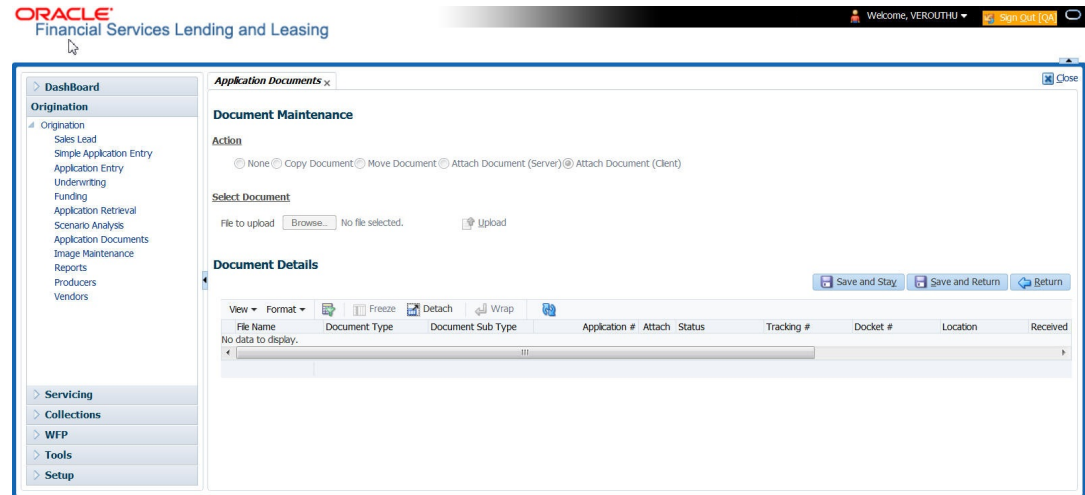
### 11.2.1 Attaching a Document to an Application from a Server

This topic provides information on the attaching a document to an application from a server.

#### To attach a document to an Application from a server

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Documents**.  
The **Application Documents** screen displays.

Figure 11-1 Application Documents



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter `UIX_DEFAULT_IMAGE_PATH`). -or-
4. In the **Directory Path** field, specify the full path name to the document on the server that user want to attach to an account.

User can click **Reset Path** at any time to return to the default image directory.

5. In the **Select Document** section, click **List File**.  
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record user want to work with and click **Edit** in the **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Table 11-1 Document Details record

Field	Description
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.
<b>Attach</b>	Attach the document.
<b>Status</b>	View the status of the document.
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	View the document image received date.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comment</b>	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.
9. Click **Save And Return**.
10. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

User can view the document in a browser by clicking **View Document** in the **Document Details** section.

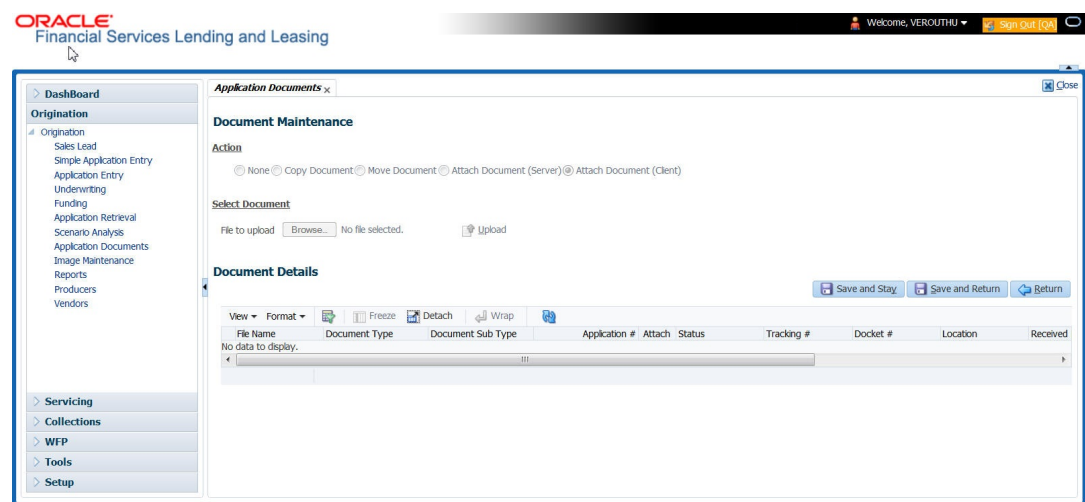
## 11.2.2 Attaching a Document to an Application from a Client Machine

This topic provides information on the attaching a document to an application from a client machine.

**To attach a document to an application from a client machine**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Documents**.  
The **Application Documents** screen displays.

**Figure 11-2 Application Documents**



2. In the **Action** sub-section, click **Attach Document (Client)**.
3. In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.
4. In the **Choose File to Upload** dialog box, locate the document user want to attach to the account. User can select multiple files by holding the Ctrl or Shift key on your keyboard.
5. When user have located the document user want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
6. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
7. In the **Select Document** sub-section, click **Upload**.
8. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
9. In the **Document Details** section, enter, view or edit the following information:

**Table 11-2 Document Details**

Field	Description
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.
<b>Status</b>	View the status of the document.
<b>Comment</b>	Specify any comments regarding the document.
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	Specify the received date of the document.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comments</b>	Specify any comments regarding the document.

10. Select the **Attach** check box to attach the file to the account.
11. Click **Save And Return**.
12. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

User can view the document in a browser by choosing **View Document** in the Action section.

### 11.2.3 Copying a Document

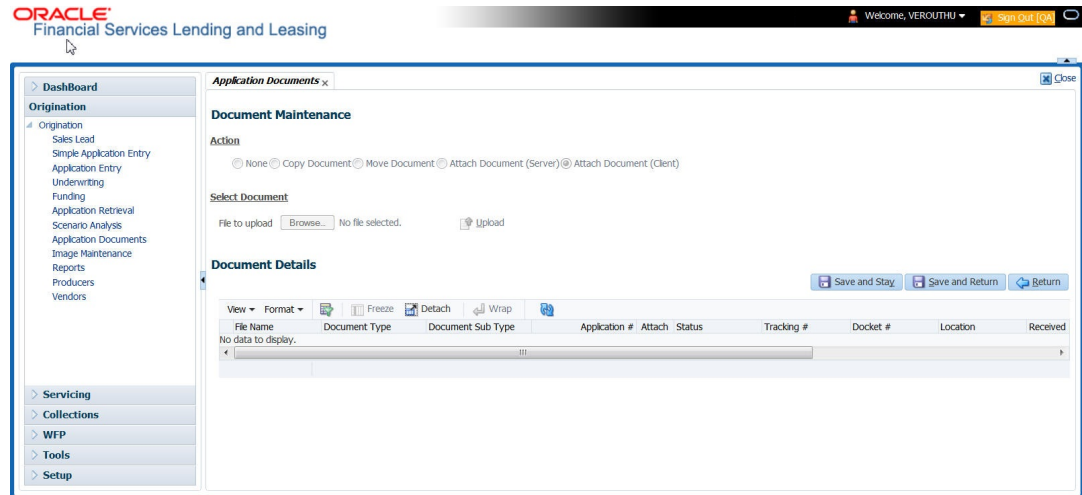
This topic provides information on the copying a document.

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

#### To copy a document to an application from another application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Documents**.  
The **Application Documents** screen displays.

Figure 11-3 Application Documents



2. In the **Action** sub-section, click **Copy Document**.
3. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image user want to copy.
4. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
5. In the **Document Details** section, select the document user want to copy and click **Edit**.
6. In the **Copy/Move App #** field, specify the application number of the application to which user want to copy the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

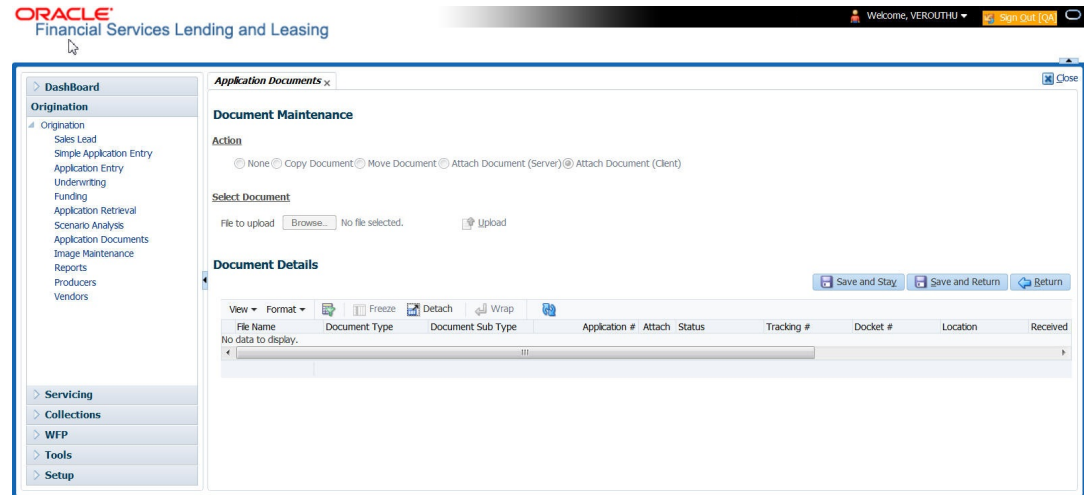
## 11.2.4 Moving a Document

This topic provides information on the moving a document.

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

### To move a document to an application from another application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Documents**.  
The **Application Documents** screen displays.

**Figure 11-4 Application Documents**

2. In the **Action** sub-section, click **Move Document**.
3. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image user want to move.
4. In the **Document Maintenance** sub-section, click **Search**.

The system displays the files attached to that application in the Document Details sections.

5. In the **Document Details** section, select the document user want to move and click **Edit**.
6. In the **Copy/Move App #** field, specify the application number of the application to which user want to move the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

User can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the **Customer Service** tab and then clicking on the **Document Tracking** sub tab.

## 11.2.5 Viewing a Document Attached to an Application

This topic provides information on viewing a document attached to an application.

### To view a document attached to an application

1. On the **Origination**, click **Origination**. Under **Origination**, click **Application Documents**.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

**Table 11-3 Application Document**

Field	Description
<b>Document Type</b>	View the document type.
<b>Comment</b>	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record user want to work with and click **Edit**.

- In the **Application Document Details** section, view the following display only information:

**Table 11-4 Application Document Details**

Field	Description
<b>Document Sub Type</b>	Displays the document sub type.
<b>Version</b>	Displays the version number. (version numbers will be incremental by batch job, first version will start with 1.0).
<b>Page #</b>	Displays the page number.
<b>Document File Type</b>	Displays the document file type.
<b>Status</b>	Displays the status.
<b>Tracking #</b>	Displays the tracking number of the image.
<b>Docket #</b>	Displays the docket number of the image.
<b>Location</b>	Displays the location of the of the image.
<b>Received Dt</b>	Displays the effective date of the image.
<b>Effective Dt</b>	Displays the effective date of the image.
<b>Expiry Dt</b>	Displays the expiration date of the image.
<b>Comment</b>	Any comments regarding the image.

- Use the **Application Document** and **Application Document Details** sections to select the document user want to view.
  - In multiple paged documents, choose **1** in **Page #** field on Application Document Details section to view all the pages in the document.  
-or-
  - Choose a specific page number to view only that page.
- Click **View Document**.  
The system opens a browser to display the actual document (which browser appears depends on what type of document user selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
- User can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- Click **Save And Return**.

## 11.3 Document Tracking Section

This topic provides information on the document tracking.

User can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on **Document** tab.

This section consists of following:

- [Locating an Application Document](#)  
This topic provides information on the locating an application document.
- [Viewing a Document Attached to an Application](#)  
This topic provides information on the viewing a document attached to an application.

## 11.3.1 Locating an Application Document

This topic provides information on the locating an application document.

### To locate an account document

1. On the **Origination**, click **Origination**. Under **Origination**, click **Underwriting/Funding**.
2. Select and open the application user want to work with.
3. Click **Document** sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

## 11.3.2 Viewing a Document Attached to an Application

This topic provides information on the viewing a document attached to an application.

### To view a document attached to an account

1. Using the above method, load the account with the document user want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

**Table 11-5 Application Document**

Field	Description
<b>Document Type</b>	View the document type.
<b>Comment</b>	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record user want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

**Table 11-6 Application Document Details**

Field	Description
<b>Document Sub Type</b>	Displays the document sub type.
<b>Version</b>	Displays the version number (version numbers will be incremental by batch job, first version will start with 1.0).
<b>Page #</b>	Displays the page number.
<b>Document File Type</b>	Displays the document file type.
<b>Status</b>	Displays the status.
<b>Tracking #</b>	Displays the tracking number of the image.
<b>Docket #</b>	Displays the docket number of the image.
<b>Location</b>	Displays the location of the of the image.
<b>Received Dt</b>	Displays the effective date of the image.
<b>Effective Dt</b>	Displays the effective date of the image.
<b>Expiry Dt</b>	Displays the expiration date of the image.
<b>Comment</b>	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document user want to view.
  - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.  
-or-
  - Choose a specific page number to view only that page.
7. Choose **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document user selected and what browsers are set up to work in conjunction with user system).
8. User can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

# 12

## Image Maintenance

User can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

- [Viewing an Image](#)  
This topic describes the information about the viewing an image.
- [Splitting an Image](#)  
This topic describes the information about the splitting an image.
- [Changing the Status of an Image](#)  
This topic describes the information about the changing the status of an image.
- [Attaching an Image to an Existing Image](#)  
This topic describes the information about the attaching an image to an existing image.
- [Attaching an Image to an Existing Credit Application](#)  
This topic describes the information about the attaching an image to an existing credit application.
- [Printing an Image](#)  
This topic describes the information about the printing an image.

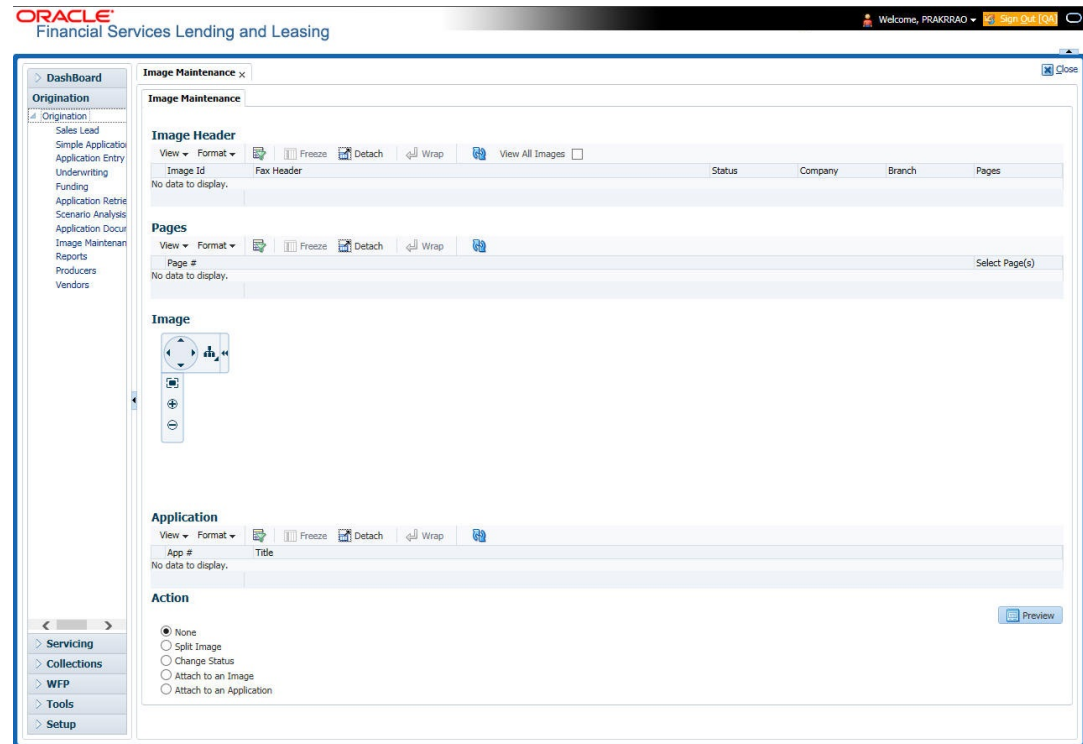
### 12.1 Viewing an Image

This topic describes the information about the viewing an image.

#### To view an image

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.  
The **Image Maintenance** screen displays.

Figure 12-1 Image Maintenance



- The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
- In the **Image Header** section, select the image user want to work with. The Image Header section displays the following information for each image:

Table 12-1 Image Header

Field	Description
<b>Select</b>	If selected, indicates that this is the current record.
<b>Image Id</b>	Displays the image identification number.
<b>Fax Header</b>	Displays the fax header.
<b>Status</b>	Displays the image status.
<b>Pages</b>	Displays the total number of pages of the image.
<b>Company</b>	Displays the company the image came from.
<b>Branch</b>	Displays the branch the image came from.

- If an image is more than one page long, select the page user want to view in the **Pages** section and click on the page number to preview the image.
- Select the required **Transpose type** to change the appearance of the image.

## 12.2 Splitting an Image

This topic describes the information about the splitting an image.

If an image is more than one page long, Display the can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image

contains more than one page. Also, Display the cannot split images with a status of **PROCESSED** or **SKIP**.

#### To split an image

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.
2. In the **Image Header** section, select the multiple page image Display the want to split.
3. In the **Action** section, select **Split Image**.  
The Pages and New Image Id fields appear in the Action block.
4. In the **Pages** block, select the page where Display the want to split the image.  
The selected pages appear in the Pages field on the Action section.

User can select more than one page; however, Display the cannot select page # 1.

5. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

The new image does not appear in the Image Header section after Display the click **Post**. However, if Display the refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

## 12.3 Changing the Status of an Image

This topic describes the information about the changing the status of an image.

The Action section on the Image Maintenance screen allows Display the to change the status of the image.

The Image Maintenance screen uses the following statuses:

**Table 12-2 Image Maintenance - Status**

Status	What is does
<b>RUSH</b>	Moves the image to the front of the queue of images to be processed.
<b>NEW</b>	Places an image in a queue in the order of which it was received and allows Display the to process it as an application.
<b>SKIP</b>	Makes the image unavailable for processing until the status is changed.
<b>BAD</b>	Notes that the image is illegible and should be deleted.
<b>PROCESSED</b>	Notes that the information on the image has been entered and is attached to an application or account.

Only images with a status of Rush or New can be attached to an application or account.

#### To change the status of an image

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.
2. In the **Image Header** section, select the image whose status Display the want to change.
3. In the **Action** section, select **Change Status**. The Status field appears.
4. In the **Status** field, select the new status for the image.
5. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing changes the status of the image.

## 12.4 Attaching an Image to an Existing Image

This topic describes the information about the attaching an image to an existing image.

User can combine two images to make one image. This is the reverse of splitting an image.

### To combine images

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.
2. In the **Image Header** section, select the image to which user want to attach an existing image.
3. In the **Action** section, select **Attach to an Image**.  
The Image Id field appears.
4. In the **Image Id** field, select the image id of the image to which user want to attach the selected image.
5. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing joins the two images: the Id of the image user selected in step 4 remains on the Image Header section. The image user selected in step 1 now appear as part of the remaining image.

## 12.5 Attaching an Image to an Existing Credit Application

This topic describes the information about the attaching an image to an existing credit application.

User can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account user have to split the image to isolate the pages user want to attach. User can then attach those pages and, if necessary, link pages of the original image back together.

### To attach an image to an existing application image

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.
2. In the **Image Header** section, select the image user want to attach to an existing application.
3. In the **Action** section, select **Attach to an Application**. The App# field appears.
4. In the **App #** field, select the application number of the application to which user want to attach the image.
5. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing attaches the image to the application. User can view the image in the Image (8) master tab on the Underwriting and Funding forms.

## 12.6 Printing an Image

This topic describes the information about the printing an image.

The Print Image button sends the selected image to a predefined printer.

### To print an image

1. On the **Origination**, click **Origination**. Under **Origination**, click **Image Maintenance**.
2. In the **Image Header** section, select the image user want to print.

3. In the **Action** section, click **Print Image**.

# 13

## Oracle Financial Services Lending and Leasing Reports

This topic describes the information about the Oracle Financial Services Lending and Leasing Reports.

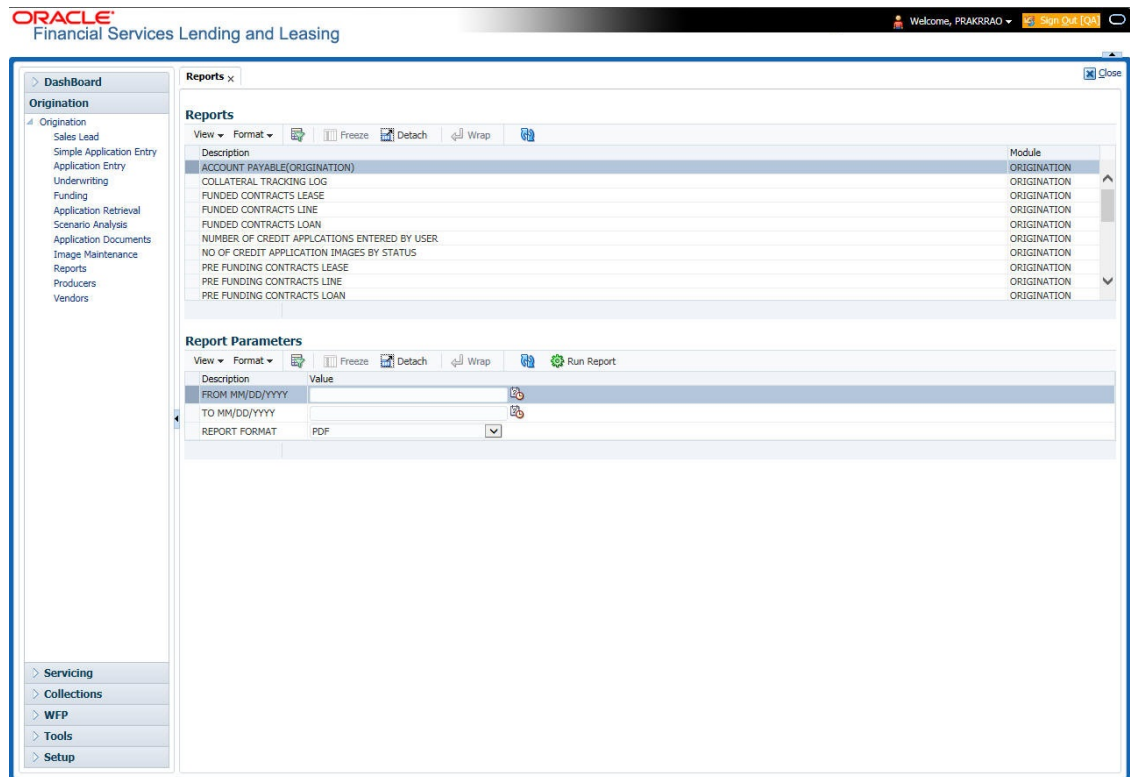
During the day, or at the end of day, user may want to retrieve information on any of the several operations that were performed during the day in your financial institution. User can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. User can specify the values in the Report Parameters section and generate a report using that information.

### Navigation to Reports

1. On the **Origination**, click **Origination**. Under **Origination**, click **Reports**.

The **Reports** screen displays.

**Figure 13-1** Navigation to Reports



This section consists of the following topics:

- [Number of Credit Applications Entered by User](#)  
This topic describes the information about the number of credit applications entered by user.
- [Collateral Tracking Log](#)  
This topic describes the information about the collateral tracking log.
- [Credit Bureau Report](#)  
This topic describes the information about the credit bureau report.
- [Account Payable \(Origination\)](#)  
This topic describes the information about the account payable.
- [Number of Credit Application Images by Status](#)  
This topic describes the information about the number of credit application images by status.
- [Dealer Reserve Report](#)  
This topic describes the information about the dealer reserve report.
- [Batch Job Report](#)  
This topic describes the information about the batch job report.
- [User Report and Access by Responsibility](#)  
This topic describes the information about the user report and access by responsibility.
- [Transactional Access by Responsibility](#)  
This topic describes the information about the transactional access by responsibility.
- [Front End Access by Responsibility](#)  
This topic describes the information about the front end access by responsibility.
- [Underwriting Status by Month and Producer \(Line\)](#)
- [Underwriting Status By Month and Underwriter \(Line\)](#)
- [Underwriting Status By Month \(Line\)](#)
- [Funded Contracts \(Line\)](#)
- [Pre Funding Contracts \(Line\)](#)

## 13.1 Number of Credit Applications Entered by User

This topic describes the information about the number of credit applications entered by user.

This application entry report lists the amount of credit applications entered by user.

### Parameters:

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### Example of the Number of Credit Applications Entered by User report

**Figure 13-2 Number of Credit Applications Entered by User report**

Report: Number of Credit Applications Entered  
Date: 10/14/2013 10:16 AM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company:	NL02			
Branch:	NLR1	Entered By	Date Entered	# of Applications
		ARNATH	07/09/2013	2
				<b>Total:</b>
				2
				<b>Branch Total:</b>
				2
				<b>Company Total:</b>
				2
Company:	US01			
Branch:	USHQ	Entered By	Date Entered	# of Applications
		ARNATH	05/16/2013	1
		ARNATH	06/25/2013	2
		ARNATH	06/26/2013	1
		ARNATH	07/03/2013	2
				<b>Total:</b>
				6
				<b>Branch Total:</b>
				6
				<b>Company Total:</b>
				6
				<b>Grand Total:</b>
				8

## 13.2 Collateral Tracking Log

This topic describes the information about the collateral tracking log.

This servicing report lists collateral tracking details.

### Parameters:

- Company/Branch
- Tracking Type

### Example of the Collateral Tracking Log report

Figure 13-3 Collateral Tracking Log report

Company Branch		NL02 NLHQ						
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition	
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED	
Type Count :		1						
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED	
Type Count :		1						
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED	
Type Count :		1						
Branch Count :		3						
Company Count :		3						
Company Branch		US01 USHQ						
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition	
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELEK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED	
Type Count :		1						
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN	PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINED	
	2015 AUDI A4	SIGG MARK	MA	20150900014267	01/30/2016	01/30/2016	NOT DEFINED	
	2015 INVERNIZZI CONSTRUCTION CO VILLA	RODRIGUEZ MILDRED	MA	20150900014275	01/30/2016	01/30/2016	NOT DEFINED	
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINED	
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINED	
	0 HONDA ACCORD	S SAM	PR	20160200014338	02/02/2016	02/02/2016	NOT DEFINED	
	0 TOYOTA CAMRY	EF EF	CA	20160200014346	02/02/2016	02/02/2016	NOT DEFINED	
Type Count :		6						
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELEK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED	
Type Count :		1						
Branch Count :		21						
Company Count :		21						
Total Count :		24						

## 13.3 Credit Bureau Report

This topic describes the information about the credit bureau report.

This report lists the credit bureau details.

### Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

### Example for Credit Bureau report

Figure 13-4 Credit Bureau Report

Report: Credit Bureau Report  
Date: 9/13/2013 16:37 PM

ORACLE  
Financial Services Lending and Leasing

## 13.4 Account Payable (Origination)

This topic describes the information about the account payable.


This report lists the payable accounts.

**Parameters:**

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Example for Origination Account payable report**

**Figure 13-5 Origination Account payable report**



Report : Accounts Payable (Origination)  
Date: 2/9/2016 4:45 AM

Date From: To :

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Financial Services Lending and Leasing

## 13.5 Number of Credit Application Images by Status

This topic describes the information about the number of credit application images by status.

This report lists the number of credit application images by status.

**Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-6 Number of Credit Application Images by Status**

Report: Number of Credit Applications Images By Status

ORACLE  
Financial Services Lending and Leasing

Month/Year From: 01/01/1800 To: 01/01/2048  
Date: 10/15/2013 12:04 PM

Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
Total:		26
Branch Total:		26
Company Total:		26
Grand Total:		26

Company : US01  
Branch : USHQ

## 13.6 Dealer Reserve Report

This topic describes the information about the dealer reserve report.

This report lists the reserve amount balance of producers.

**Parameters:**

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-7 Dealer Reserve Report**

Report : Dealer Reserve Report  
Date: 2/29/2016 11:27 AM

ORACLE  
Financial Services Lending and Leasing

Company : US01  
Branch : USHQ

Producer #	Producer Name	Incr Due To New Loans	Adj Due Payoff/ Chgoff	Adj Due To Cr	Adj Due To Dr	Reserve Amt
CA-00004	VOLKSWAGEN OF WOODLAND HIL	0.00	0.00	0.00	0.00	0.00
CA-00005	AUTO JUNGLE	0.00	0.00	0.00	0.00	991.00
GA-00002	ADVANCE LEASING (MARIETA)	0.00	0.00	0.00	0.00	0.00
Branch Total:		0.00	0.00	0.00	0.00	991.00
Company Total:		0.00	0.00	0.00	0.00	991.00
Grand Total:		0.00	0.00	0.00	0.00	991.00

## 13.7 Batch Job Report

This topic describes the information about the batch job report.

This report lists the batch jobs scheduled and status of execution for the selected period.

### Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-8 Batch Job Report**

Report : Batch Job Report						
Date: 2/29/2016 11:53 AM						
Job Set	Job Code	Job Description	Start Date	End Date	Status	Result
SET-AAI	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	02/25/2016	02/25/2016	COMPLETED	
SET-AAI	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_03	STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED	
SET-ACR	TXNACR_BJ_100_04	RE-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED	
SET-ADT	ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGAAPP_BJ_100_01	APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGE	AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
SET-AGS	AGSSAL_BJ_100_01	SALE LEAD AGING	02/25/2016	02/25/2016	COMPLETED	

## 13.8 User Report and Access by Responsibility

This topic describes the information about the user report and access by responsibility.

This report lists the users with their name, code, responsibility and active status for the selected period.

### Parameters:

- User Responsibility
- Report Format

Figure 13-9 User Report and Access by Responsibility

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY)  
Date: 2/29/2016 11:59 AMORACLE  
Financial Services Lending and Leasing

User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999
DEMOPUNDR	DEMO FUNDER	PUNDING SPECIALIST	YES	11/11/1992	12/31/9999
DEMOSALES	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999
DEMOSUPR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999
DEMOUNDW	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000
OFSLUSER	OFSL USER	SUPERUSER	YES	02/18/2016	12/31/4000
OFSLUSER1	OFSL USER1	SUPERUSER	YES	02/18/2016	12/31/4000
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000

## 13.9 Transactional Access by Responsibility

This topic describes the information about the transactional access by responsibility.

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

### Parameters:

- User Responsibility
- Report Format

**Figure 13-10 Transactional Access by Responsibility**

Report : Transactional Access by Responsibility  
Date: 3/9/2016 11:54 AM

ORACLE®  
Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR

Transaction Code	Transaction Description	Allowed
ACCOUNT_CLOSE	ACCOUNT CLOSE	Y
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	Y
ACCRUAL_START	START ACCRUAL	Y
ACCRUAL_STOP	STOP ACCRUAL	Y
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	Y
ACC_ACH_FEE_MAINT	ACH FEE MAINTENANCE	Y
ACC_ACH_MAINT	ACH MAINTENANCE	Y
ACC_ACH_NEW	NEW ACH MAINTENANCE	Y
ACC_CASA_PHP_BATCH	ONE TIME INCOMING CASA BATCH PAYMENT	Y
ACC_CASA_PHP_REAL	ONE TIME INCOMING CASA REAL TIME PAYMENT	Y
ACC_CHANGE_PMT_DEFAULT_SPREAD	CHANGE DEFAULT PAYMENT SPREAD	Y
ACC_COMP_ADJ_MINUS	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	Y
ACC_COMP_ADJ_PLUS	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	Y
ACC_CPN_MAINT	COUPON BOOK MAINTENANCE	Y
ACC_CRB_PMT_RATING_MAINT	MAINTAIN CREDIT BUREAU PAYMENT RATING	Y
ACC_ESC_MAINT	WARRANTY MAINTENANCE	Y
ACC_ESC_PMT_MAINT	WARRANTY PAYMENT MAINTENANCE	Y
ACC_INS_MAINT	INSURANCE MAINTENANCE	Y
ACC_INS_PMT_MAINT	INSURANCE PAYMENT MAINTENANCE	Y
ACC_OFF_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR OFF	Y
ACC_ON_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR ON	Y
ACC_PDC_CHK_VOID	VOID OPEN PDC CHECKS	Y

## 13.10 Front End Access by Responsibility

This topic describes the information about the front end access by responsibility.

This report lists the front end screen access permissions depending on the user responsibility.

### Parameters:

- User Responsibility
- Report Format

**Figure 13-11 Front End Access by Responsibility**

Report : Front End Access by Responsibility  
Date: 3/9/2016 13:02 PM

**ORACLE**  
Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR

Entity: COLLECTIONS

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
CUSTOMER SERVICE	BANKRUPTCY MENU
CUSTOMER SERVICE	COLLECTIONS MENU
CUSTOMER SERVICE	DEFICIENCY MENU
CUSTOMER SERVICE	RESPOSSESSION MENU

Entity: COMMON

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON
CALCULATOR	AMORTIZATIONSCH TAB
CALCULATOR	CALCULATORLEASE TAB
CALCULATOR	CALCULATORLOAN TAB
CALCULATOR	FLLSUIE LEASECALCULATOR MENU
CALCULATOR	LOANCALCULATOR MENU
CALCULATOR	RATESCH TAB
UNDERWRITING	FLLSUIE VEHICLEEVALUATOR MENU
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU
USER PRODUCTIVITY	USERPRODUCTIVITYAPPLICATIONENTRY TAB
USER PRODUCTIVITY	USERPRODUCTIVITYCOLLECTORUSER TAB
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB
USER PRODUCTIVITY	USERPRODUCTIVITYSERCOLQUEUE TAB
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB
PRODUCER	PRODUCERCOMMENT TAB
PRODUCER	PRODUCERCOMMENT VIEW BUTTON
PRODUCER	PRODUCERCOMMENT EDIT BUTTON
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON
PRODUCER	PRODUCERCOMMENT ADD BUTTON
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON
PRODUCER	PRODUCERCONTACT AUDIT BUTTON
PRODUCER	PRODUCERCONTACT TAB

## 13.11 Underwriting Status by Month and Producer (Line)

This underwriting report lists application status by month and producer for lines of credit.

**Parameters:**

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-12 Example of the Underwriting Status by Month and Producer (line) report**

**ORACLE**  
Financial Services Lending and Leasing

Report: Underwriting status by month & producer (line)  
Date: 10/30/2013 12:50 PM

Month / Year From: 01/1800 To: 012048

Company: US01  
Branch: USHQ

Month	Producer Type	Producer # & Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
			#	%	#	%	#	%			
2013-08	DEALER	CO-00003 ED CARROLL MITSUBISHI	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
Monthly Total:			1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
Branch Total:			1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
Company Total:			1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
Grand Total:			1	100.000%	0	0.000%	0	0.000%	1	0	0.000%

## 13.12 Underwriting Status By Month and Underwriter (Line)

This underwriting report lists application status by month and underwriter for lines of credit.

**Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-13 Example of the Underwriting Status By Month and Underwriter (Line) report**

**ORACLE**  
Financial Services Lending and Leasing

Report: Underwriting Status by Month & Underwriter (line)  
Date: 10/15/2013 16:37 PM

Company: US01  
Branch: USHQ  
ALL AMOUNT ARE IN USD

Month	Underwriter Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
		#	%	#	%	#	%			
2013-08	SENTHIL KUMAR	2	100.000%	2	2.000%	2	2.000%	2	2	2.000%
Monthly Total:		2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
Branch Total:		2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
Company Total:		2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
Grand Total:		2	100.000%	2	100.000%	2	100.000%	2	2	100.000%

## 13.13 Underwriting Status By Month (Line)

This underwriting report lists application status by the month for lines of credit.

**Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

**Figure 13-14 Example of the Underwriting Status By Month (Line) report**

Report: Underwriting Status by Month (line)  
Month / Year From: 01/2000 To: 01/2048  
Date: 10/18/2013 9:27 AM

ORACLE  
Financial Services Lending and Leasing

Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate
2006-07	1	1	7	3	3	8,000.00	800.00	5.000%
2012-01	2	2	6	4	5	2.00	800.00	5.000%
2012-02	2	2	3	5	1	1.00	900.00	1.000%
Branch Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
Company Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
Grand Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%

## 13.14 Funded Contracts (Line)

This funding report lists applications funded for line.

**Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

**Figure 13-15 Example of the Funded Contracts Line report**

Report: Funded Contracts (Line)  
Date: 10/29/2013 16:53 PM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 01/2000 To: 01/2048

Company:	US01								
Branch:	USHQ								
ALL AMOUNT ARE IN USD									
Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term
MN-00001	PARTNER	LOC		MOHANA	0000001500	01/01/2013	100,000.00	12.990%	999
H&R BLOCK	FRANCHISE			RAJARAM					
MN-00001	PARTNER	LOC		MOHANA	0000001507	03/14/2013	100,000.00	5.250%	999
H&R BLOCK	FRANCHISE			RAJARAM					
Count: 2							Total:	200,000.00	
Branch Count: 2							Branch Total:	200,000.00	
Company Count: 2							Company Total:	200,000.00	
Total Count: 2							Grand Total:	200,000.00	

## 13.15 Pre Funding Contracts (Line)

This funding report lists applications verified for line.

**Parameters:**

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

**Figure 13-16 Example of the Pre Funding Contracts Line report**

Report: Pre-funding Contracts (Line)  
Date: 10/30/2013 14:53 PM

Month / Year From: 01/2000 To: 01/2048

Company: US01  
Branch: USHQ  
ALL AMOUNT ARE IN USD

**ORACLE**  
Financial Services Lending and Leasing

Producer	Name	Product	Collateral	Underwriter	Application#	Contract Dt	Amount	Rate	Term	
CA-00007 RB WHEELS	NARAYAN SREERAM	LINE- RAMAC PRODUCT	2013	SREERAM NARAYAN	0000001548	08/29/2013	0.00	6.500%	18	
Count:							1	Total:		
Branch Count:							1	Branch Total:		
Company Count:							1	Company Total:		
Total Count:							1	Grand Total:		
							0.00			
							0.00			
							0.00			
							0.00			

# Producer

This topic describes the information about the producer.

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

When the credit application is approved and funded, system associates account with the producer.

The following three different status are defined for Producer Entities in OFSLL:

- **Active:** Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- **Inactive:** If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- **Temporary:** If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding  
-or-
- Up front on a monthly basis  
-or-
- When the interest is earned  
-or-
- When the payment is received from customer based on the set up compensation plans.

The Producer screen contains pages that enable user to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under **Setup** in main menu. For more details, refer to **Configuring Lending and Leasing guides**.

While working with the Producer screen, user will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Statements
4. Contacts
5. Comments

## 6. Summary

The Producers screen completed during setup, can be used to view and maintain producer details.

The **Producers** screen consists of the following tabs:

- [Producer Details Tab](#)  
This topic describes the information about the producer details.
- [Search Tab](#)  
This topic describes the information about the search.

# 14.1 Producer Details Tab

This topic describes the information about the producer details.

The Producer details screen allows user to record or edit basic information about the producer. User can set up dealers or producers for a company and branch. User can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

- [Producer Details Tab Extensibility](#)  
This topic describes the information about the producer details tab extensibility.
- [Payment Details](#)  
This topic describes the information about the producer details.
- [Tracking Attributes](#)  
This topic describes the information about the tracking attributes.
- [Statements](#)  
This topic describes the information about the statements.
- [Contacts](#)  
This topic describes the information about the contacts.
- [Comments](#)  
This topic describes the information about the comments.
- [Summary](#)  
This topic describes the information about the summary.
- [Title Status Summary](#)  
This topic describes the information about the title status summary.

## 14.1.1 Producer Details Tab Extensibility

This topic describes the information about the producer details tab extensibility.

The Producer Details tab is a customizable tab in OFSLL in which user can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, nonmandatory fields and also set the field as mandatory/non-mandatory for user input.

To facilitate such customizations, during product installation/upgrade there are additional 20 **Custom** user defined fields provided by default along with **Base** fields with the below combination in main Producer Details tab and its sub tabs.

- 10 free text fields - **User Defined Field Char**
- 5 numeric fields - **User Defined Field Num**
- 5 date fields - **User Defined Field Date**

The above user defined fields, also referred to as **User Defined Fields** are to be basically enabled in **Setup**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Access**. Under **Access**, click **Field Access Definition** tab and access is to be provided in **Security User Access Definition Details** sub tab for the field(s) to appear in Producer Details tab. The enabled fields can be customized in the **Label Configuration** tab available in **Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **Label Configuration** screen.

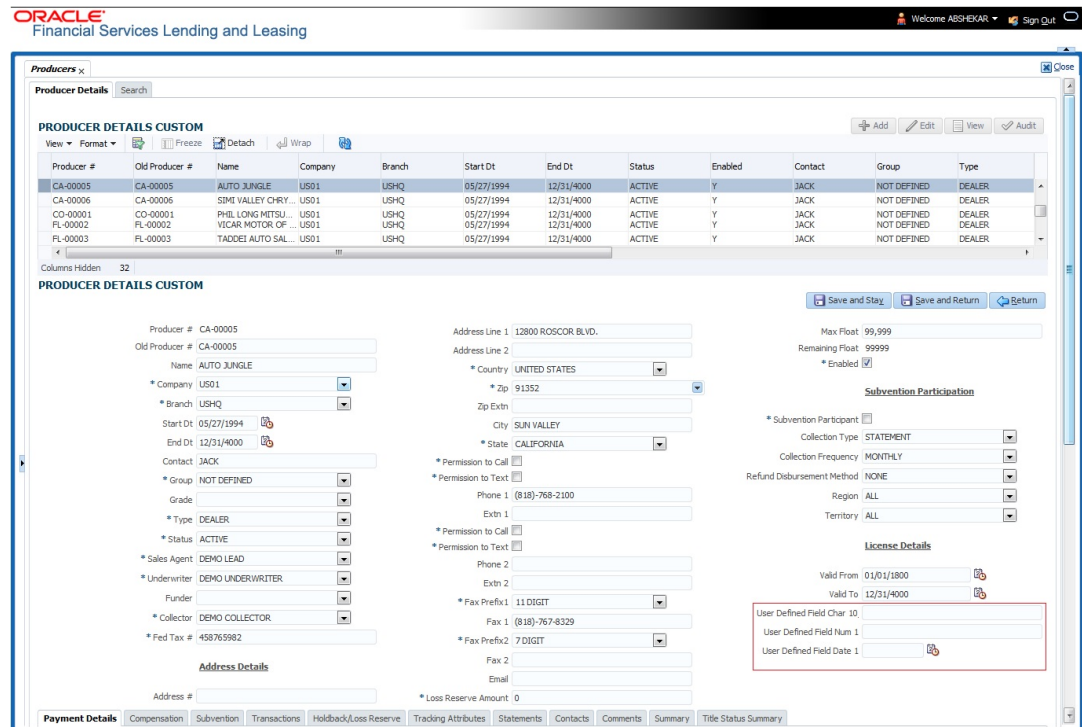
For detailed information, refer to appropriate sections in Setup Guides.

**Navigating to Producer Details**

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Producer Details**.

The system displays the **Producer Details** screen.

**Figure 14-1 Producer Details**



**To set up the Producer**

2. In the **Producer Details** section, perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields is given below:

**Note**

Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

**Table 14-1 Producer Details**

Field	Description
<b>Producer #</b>	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.
<b>Old Producer #</b>	Specify the old producer number.
<b>Name</b>	Specify the producer name.
<b>Company</b>	Select the company from the drop-down list.
<b>Branch</b>	Select the branch from the drop-down list.
<b>Start Dt</b>	Select the producer start date by clicking on the adjoining Calendar icon.
<b>End Dt</b>	Select the producer end date by clicking on the adjoining Calendar icon.
<b>Contact</b>	Specify the producer contact.
<b>Group</b>	Select the producer contact group from the drop-down list.
<b>Grade</b>	Select the producer grade as per business processes from the dropdown list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
<b>Type*</b>	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
<b>Status</b>	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is <b>Active</b> can be funded.
<b>Sales Agent</b>	Select the sales agent associated with this producer from the drop-down list.
<b>Underwriter</b>	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
<b>Funder</b>	Select the users with responsibility as Funding Specialist, from the drop-down list.
<b>Collector</b>	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the <b>Collector</b> field in <b>Delinquency Information</b> section of <b>Account Details</b> screen on the <b>Customer Service screen</b> ).
<b>Fed Tax #</b>	Specify the federal tax identification number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.
<b>Address</b>	Displays the address section.
<b>Country</b>	Select the country code from the drop-down list.

Table 14-1 (Cont.) Producer Details

Field	Description
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting <b>Title perfection</b> from the concerned authorities for marking lien. If user do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation	Displays the subvention participation section.
Subvention Participant	Check this box to maintain the producer as subvention participant.
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.
License Details	Displays the license details section.
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

**Note**

Oracle Financial Services Software recommends that user double-check the fax numbers (especially the 10 digit number) and email addresses user enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

## 14.1.2 Payment Details

This topic describes the information about the producer details.

User can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the **Producers Count By ACH Status** section. User can click on the respective links to view the details in **Producers** screen.

### To complete the Payment Details

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields is given below:

**Table 14-2 Payment Details**

Field	Description
<b>Pmt Mode</b>	Select the payment mode from the drop-down list.
<b>Bank</b>	Specify the ACH bank name.
<b>Start Dt</b>	Select ACH start date if payment mode is ACH. User can even select the date from adjoining Calendar icon.
<b>Routing #</b>	Specify the ACH bank routing number.
<b>Account Type</b>	Select the ACH bank account type from the drop-down list.
<b>Account #</b>	Specify the ACH bank account number.
<b>Currency</b>	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Table 14-2 (Cont.) Payment Details

Field	Description
<b>IBAN</b>	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). User can maintain the IBAN length and other details required as per the country code in the user defined table ( <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>User Defined Tables</b> ). <b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
<b>Disbursement Currency</b>	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
<b>Approval Detail</b>	When the payment details are approved, system automatically populates the following fields with the approver details along with the status as <b>Approved</b> . However on subsequent update, the details are reset till further approval and status is changed to <b>Waiting for approval</b> .
<b>Approved By</b>	View the user who has approved the payment details.
<b>Approved Dt</b>	View the date and time when the payment details were approved.
<b>Status</b>	View the status of producer payment details.

Perform any of the [Basic Actions](#) mentioned in Preface.

### To Approve Payment Details

User can verify and approve the producer payment details defined by another user in the **Producers**, click **Payment Details** section. User can either directly select the required record in the **Producers** screen or sort the list of payment details awaiting approval using the Dashboard.

Before user proceed, ensure that user have approval rights assigned to your login. Else, contact your system administrator.

- To access the payment details to be approved, do one of the following:
  - On the **Origination**, click **Origination**. Under **Origination**, click **Producers**.
  - Click Dashboard and navigate to **Producer** section. In the **Producers Count By ACH Status** sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in **Producers** screen.
- In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the **Payment Details** section.
- In the **Payment Details** section, click **Approve Payment Detail**. The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in **Producers Count By ACH Status** section are updated.

## 14.1.3 Tracking Attributes

This topic describes the information about the tracking attributes.

The Tracking Attributes sub screen allows user to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

### To complete the Tracking Attributes

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Tracking Attributes**.
2. In the Tracking section, user can edit the **Parameter** and **Value** details.  
A brief description of the fields is given below:

**Table 14-3 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	View the sub-parameter details.
<b>Parameter</b>	View the parameter details.
<b>Value</b>	Enter the required value for the selected parameter.

## 14.1.4 Statements

This topic describes the information about the statements.

The Statements sub screen allows user to view the statements with information record against 'Others' or 'Subvention' in the particular tabs.

### To view the Statements

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Statements**.
2. Select **Others** or **Subvention** option and view the following details.  
A brief description of the fields is given below:

**Table 14-4 Statements**

Field	Description
<b>Closing Dt</b>	Displays the statement closing date.
<b>Generation Dt</b>	Displays the statement generation date.
<b>Opening Balance</b>	Opening balance recorded in the statement.
<b>Current Balance</b>	Current balance recorded in the statement.

3. In the **Statements Transactions** section, view the following information:

**Table 14-5 Statements Transactions**

Field	Description
<b>Effective Dt</b>	Displays the statement transaction date.
<b>Transaction</b>	Displays the statement transaction.
<b>Account</b>	Displays the statement account number.

**Table 14-5 (Cont.) Statements Transactions**

Field	Description
<b>Debit Amt</b>	Displays the statement debit amount.
<b>Credit Amt</b>	Displays the statement credit amount.

## 14.1.5 Contacts

This topic describes the information about the contacts.

The Contacts sub screen allows user to record information regarding contacts associated with a producer, such as employees at a dealership.

### To complete the Contacts

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Contacts**.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 14-6 Contacts**

Field	Description
<b>Contact Type</b>	Select the producer contact type from the drop-down list.
<b>Name</b>	Specify the producer contact name.
<b>Phone</b>	Specify producer contact phone number.
<b>Extn</b>	Enter phone number extension.
<b>Fax</b>	Enter producer contact fax number.
<b>Enabled</b>	Check this box to indicate this is a current contact.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 14.1.6 Comments

This topic describes the information about the comments.

The Comments sub screen allows user to view and enter comments regarding the producer.

### To enter a comment on the Comments

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Comments**.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 14-7 Comments**

Field	Description
<b>Comment</b>	Enter comment.
<b>Comment By</b>	Displays the user id.
<b>Comment Dt</b>	Displays the comment date.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 14.1.7 Summary

This topic describes the information about the summary.

The display only Summary sub screen allows user to view summary information regarding the producer.

### To view summary on the Summary

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Summary**.
2. In the **Summary** section, view the following information.  
A brief description of the fields is given below:

**Table 14-8 Summary**

Field	Description
<b>Year Month</b>	Displays the year and month.
<b>Total Apps</b>	Displays the application total status count.
<b>Approved</b>	Displays the application approved status count.
<b>Conditioned</b>	Displays the application conditioned status count.
<b>Rejected</b>	Displays the application rejected status count.
<b>Withdrawn</b>	Displays the application rejected status count.
<b>Funded</b>	Displays the application withdrawn status count.
<b>Amount</b>	Displays the application funded status total amount.

## 14.1.8 Title Status Summary

This topic describes the information about the title status summary.

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

### To view Title Status Summary on the Summary

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Title Status Summary**.
2. Sort the list of statuses to be displayed based on elapsed days by selecting the **View Last** option as 1 Day / 1 Week / 1 Month / By Date. When **By Date** is selected, user can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**. View the following field details.

**Table 14-9 Title Status Summary**

Field	Description
<b>New Status</b>	Displays lien status as <b>New</b>
<b>Perfection Processing Status</b>	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
<b>Perfected Status</b>	Displays if lien status has <b>Perfected Title</b>

Table 14-9 (Cont.) Title Status Summary

Field	Description
<b>Release Processing Status</b>	Displays lien status as either Sent for Title Release/Re-sent for Title Release
<b>Released Status</b>	Displays lien status as either Service Requested/Pending Delete
<b>Hold Release</b>	Displays lien Hold Release status.
<b>To be Released</b>	Displays lien status if <b>To be released</b>
<b>Closed Status</b>	Displays lien status if <b>Deleted</b>
<b>Exception Status</b>	Displays lien status as either Pending Lien Holder/ Pending DMV
<b>Lien Event Date</b>	Displays lien Event Date attached against each status.

## 14.2 Search Tab

This topic describes the information about the search.

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

### To search for a producer

1. On the **Origination**, click **Origination**. Under **Origination**, click **Producers**. Under **Producers**, click **Search**.
2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria user want to use to locate a producer.
3. Click **Search**.  
System displays the result in the **Search Results** section at the bottom of the screen with the following details:
  - Producer #
  - Old Producer #
  - Name
  - Company
  - Branch
  - Start Dt
  - End Dt
  - Status
  - Contact
  - Group
  - Type
  - Grade
4. Select the required record and click **Open**. The details of only that particular Producer is displayed in **Producer Details** tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

**Note**

When a single producer record is opened from Search tab, the **Producer Details** tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

User can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

# 15

## Vendors

This topic describes the information about vendors.

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, user can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, user can enter information on Vendor Management form and create a monetary transaction. User can then choose if the customer should pay any particular expense or not.

The Vendors screen allows user to set up vendor information. User can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows user to enter number of days prior to the due date by which payment to vendor must be processed.

### Navigating to Vendor Detail Screen

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**.
2. The system displays the Vendor screen.

The details are grouped under the following tabs:

- [Vendors Tab](#)  
This topic describes the information about vendors tab.
- [Assignment Allocation](#)  
This topic describes the process of assigning and distributing tasks, responsibilities, or resources to users or groups within the system.
- [Work Orders Tab](#)  
This topic provides the details of work orders associated with a record, including status, assignments, schedules, and related activities within the system.
- [Follow-up Tab](#)  
This topic provides details of follow-up, reminders, and related actions for a record, helping users track pending activities and next steps within the system.

- [Invoices Tab](#)  
This topic provides details of invoices associated with a record, including invoice amounts, due dates, status, and related billing information within the system.
- [Search Tab](#)  
This topic provides the information about the search functionality used to locate and retrieve records based on specified criteria within the system.

## 15.1 Vendors Tab

This topic describes the information about vendors tab.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Vendors** tab.

The **Vendors** screen displays.

**Figure 15-1 Vendors**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, there's a navigation bar with 'Vendors' selected. Below it, a 'Vendor Details' section shows a table with columns: Vendor #, Channel, Old Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, and Email. A single record is visible for Vendor # CA-02001, Channel INTERNAL, Name PHANINDRA VEND..., Status ACTIVE, Company KEY EQUIPMENT F..., Branch KEFC\_BR, Start Dt 03/28/2016, End Dt 12/31/9999, Contact Person PHANINDRA, and Fed Tax # xx9090. Below the table, the 'Vendor Details' form is shown with various input fields and checkboxes, including 'Enabled', 'Vendor #', 'Channel', 'Old Vendor #', 'Name', 'Status', 'Company', 'Branch', 'Start Dt', 'End Dt', 'Fed Tax #', 'Credit Days', 'Permission to Call', 'Permission to Text', 'Phone 1', 'Extn 1', 'Phone 2', 'Extn 2', 'Country', 'Address #', 'Address Line 1', 'Address Line 2', 'Zip', 'Zip Extn', 'City', 'State', and 'Email'. Buttons for 'Save and Stay', 'Save and Return', and 'Return' are also visible.

The details in the screen are grouped into the following tabs:

- Payment Details
- Vendor Groups
- Tracking Attributes
- Comments

User can create or edit vendor details. While creating new, user can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN\_VEN\_NBR\_SYS\_GENERATED). Based on the valued defined for the parameter in **Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **System Parameter** screen, user can copy the existing vendor details in the following ways:

- If the value of the parameter is set to **Y** (default), specify a new name in **New Vendor Name** field and click **Create Copy**.
- If the value of the parameter is set to **N**, specify a vendor number in **New Vendor #** field and click **Create Copy**.

2. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-1 Vendor Details**

Field	Description
<b>Enabled</b>	Check this box to enable the vendor.
<b>Vendor #</b>	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen. System auto generates the vendor number when the following system parameter is set to <b>Yes</b> in <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>System Parameter</b> . <ul style="list-style-type: none"> <li>Parameter: UVN_VEN_NBR_SYS_GENERATED</li> <li>Description: VENDOR NUMBER IS SYSTEM GENERATED</li> </ul>
<b>Channel</b>	Select the vendor channel from the drop-down list.
<b>Old Vendor #</b>	Displays the old vendor number if exists.
<b>Name</b>	Specify the vendor name.
<b>Status</b>	Select the vendor status from the drop-down list.
<b>Company</b>	Select the vendor portfolio company from the drop-down list.
<b>Branch</b>	Select the vendor portfolio branch from the drop-down list.
<b>Start Dt</b>	Specify the vendor start date. User can select data even from the adjacent Calendar icon.
<b>End Dt</b>	Specify the vendor end date. User can select data even from the adjacent Calendar icon.
<b>Contact Person</b>	Specify the vendor contact name.
<b>Fed Tax #</b>	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to <b>Y</b> , this appears as a masked number; for example, XXXXX1234.
<b>Credit Days</b>	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>Phone 1</b>	Specify primary phone number.
<b>Extn 1</b>	Specify the primary phone extension.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
<b>Permission to Text</b>	Check this box if customer has provided permission to contact through text message.
<b>Phone 2</b>	Specify alternate phone number.
<b>Extn 2</b>	Specify the alternate phone's extension.
<b>Fax</b>	Specify the fax number.
<b>Fax 2</b>	Specify the fax number 2.
<b>Country</b>	Select the country code from the drop-down list.
<b>Address #</b>	Specify the vendor address.
<b>Address Line 1</b>	Specify address line 1.

**Table 15-1 (Cont.) Vendor Details**

Field	Description
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Select the zip code from the drop-down list.
<b>Zip Extn</b>	Specify the extension of the Zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the drop-down list.
<b>Email</b>	Specify the email address.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Payment Details](#)  
This topic describes the information related to payment details, including payment method, amount, status, and transaction reference.
- [Vendor Groups](#)  
This topic describes the information about vendor groups.
- [Tracking Attributes](#)  
This topic describes the information used to monitor and track the status, progress, and changes of a process, transaction, or record within the system.
- [Comments](#)  
This topic describes the information used to add notes, remarks, or additional details related to a record, process, or transaction within the system.

## 15.1.1 Payment Details

This topic describes the information related to payment details, including payment method, amount, status, and transaction reference.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Payment Details**.

### Note

The Payment Details sub tab allows user to set up automatic clearing house information for vendors.

2. On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-2 Payment Details**

Field	Description
<b>Remittance</b>	Displays the remittance section.
<b>Country</b>	Select the country code from the drop-down list.
<b>Address Line 1</b>	Specify address line 1.
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Specify zip code from the drop-down list.

Table 15-2 (Cont.) Payment Details

Field	Description
<b>Zip Extn</b>	Specify extension of the zip code.
<b>City</b>	Specify city.
<b>State</b>	Select state from the drop-down list.
<b>Pre-Process Days</b>	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
<b>Currency</b>	View the currency attached to vendor.
<b>Payment Details section</b>	Displays the payment details section.
<b>Mode</b>	Select the mode of payment from the drop-down list.
<b>Bank</b>	Specify the ACH bank.
<b>Start Dt</b>	View ACH start date.
<b>Routing #</b>	Specify the bank routing number.
<b>Account Type</b>	Select the account type from the drop-down list.
<b>Account #</b>	Specify the account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <code>Y</code> , this appears as a masked number; for example, XXXXX1234.
<b>BIC</b>	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
<b>IBAN</b>	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).  User can maintain the IBAN length and other details required as per the country code in the user defined table (on the <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>User Defined Tables</b> ).  <b>Note:</b> IBAN for <b>NL</b> country code ( <code>IBAN_FORMAT_NL</code> ) is defined by default with length of IBAN as 18.
<b>Disbursement Currency</b>	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.1.2 Vendor Groups

This topic describes the information about vendor groups.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Vendor Groups**.
2. On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields is given below:

**Table 15-3 Vendor Groups**

Field	Description
<b>Sort</b>	Specify sort sequence.
<b>Group</b>	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
<b>Enabled</b>	Check this box to enable the vendor service.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.1.3 Tracking Attributes

This topic describes the information used to monitor and track the status, progress, and changes of a process, transaction, or record within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Vendors**. Under **Vendors**, click **Vendor Details**. Under **Vendor Details**, click **Tracking Attributes**.  
The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-4 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	Displays the Sub-Parameter.
<b>Parameter</b>	Displays the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.1.4 Comments

This topic describes the information used to add notes, remarks, or additional details related to a record, process, or transaction within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Vendor Details**. Under **Vendor Details**, click **Comments**.  
The Comments sub tab allows user to add comments and also view comments posted through AP interface.
2. On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-5 Comments**

Field	Description
<b>Comment</b>	View or add the required comment.
<b>Comment By</b>	System automatically selects the logged in user details.
<b>Comment Dt</b>	System automatically displays the current date.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.2 Assignment Allocation

This topic describes the process of assigning and distributing tasks, responsibilities, or resources to users or groups within the system.

The Assignment Allocation tab allows user to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

The details are grouped under two sections:

- [Vendor Assignment Criteria](#)  
This topic describes the parameters and conditions used to select and assign vendors to specific tasks, accounts, or processes within the system.
- [Vendor Assignment Allocation](#)  
This topic describes the process of distributing and assigning vendors to tasks, accounts, or cases based on defined allocation rules within the system.

### 15.2.1 Vendor Assignment Criteria

This topic describes the parameters and conditions used to select and assign vendors to specific tasks, accounts, or processes within the system.

In the Vendor Assignment Criteria section, user can define the criteria used for vendor selection.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

The **Assignment Allocation** screen displays.

**Figure 15-2 Vendor Assignment Criteria**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'ORACLE Financial Services Lending and Leasing' and a user profile 'Welcome, ABSEKAR' with a 'Sign Out' button. The main content area is titled 'Vendors x' and contains two sections:

**Vendor Assignment Criteria**

Channel	Work Order Type	Company	Branch	Enabled	State	Country
GENERIC AUCTION...	RE SALE	DEMO BANK U...	US HEAD QUA...	Y	FLORIDA	UNITED STATES
INTERNAL	BANKRUPTCY	DEMO BANK U...	US HEAD QUA...	Y		
GENERIC RECOVER...	DOOR KNOCK (GR1)	DEMO BANK U...	US HEAD QUA...	Y		
GENERIC AUCTION...	RE SALE	DEMO BANK U...	US HEAD QUA...	Y	ALASKA	UNITED STATES
GENERIC RECOVER...	REPOSSESSION	DEMO BANK U...	US HEAD QUA...	Y		
GENERIC RECOVER...	IMPOUND INVOLUNTARY REPOSSESSION (GR1)	DEMO BANK U...	US HEAD QUA...	Y		
GENERIC RECOVER...	BANKRUPTCY	DEMO BANK JP	JP HEAD QUA...	Y		

**Vendor Assignment Allocation**

Vendor #	Name	Assigned Cases	% Allocation	Assignment %
V04814	SAND CASTLE INVESTMENTS LLC			0
GA-03001	PRITAM			0
V05329	RDN DEMO FLORIDA			0

2. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-6 Vendor Assignment Criteria**

Field	Description
<b>Channel</b>	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as <b>GENERIC RECOVERY INTERFACE</b> , the work order is processed through an external system. For more information, refer to Appendix chapter - <b>Generic Recovery Interface (GRI)</b> .
<b>Work Order Type</b>	Select the work order type from the drop-down list.
<b>Repo Storage Country</b>	This field is available only if the channel is selected as <b>GENERIC AUCTION INTERFACE</b> . Select the Country where the repossessed asset is currently stored from the drop-down list.
<b>Repo Storage State</b>	This field is available only if the channel is selected as <b>GENERIC AUCTION INTERFACE</b> . Select the State where the repossessed asset is currently stored from the drop-down list.
<b>Company</b>	Select the Company from the drop-down list.
<b>Branch</b>	Select the company's Branch from the drop-down list.
<b>Enabled</b>	Check this box to enable the vendor assignment criteria.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.2.2 Vendor Assignment Allocation

This topic describes the process of distributing and assigning vendors to tasks, accounts, or cases based on defined allocation rules within the system.

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows user to define the weightage for each vendor in percentage.

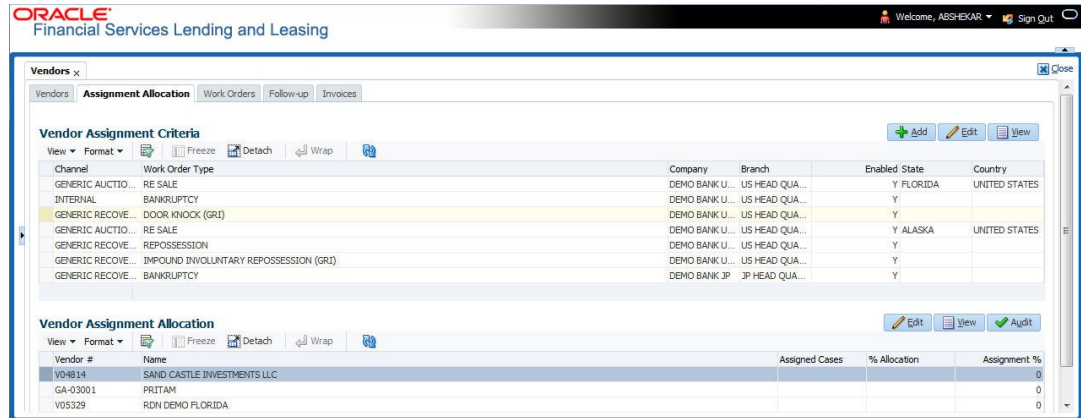
By default, the allocated assignment percentage for each vendor is **0**. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to **100**. A vendor with the highest weightage is selected by default during work order creation.

For **GENERIC AUCTION INTERFACE** related Vendor Assignment Criteria, user can add vendors to the defined criteria from **Vendor Assignment Allocation** section. For more information, refer to **Remarketing** chapter in Collections User Guide.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

The **Assignment Allocation** screen displays.

**Figure 15-3 Vendor Assignment Allocation**



2. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 15-7 Vendor Assignment Allocation**

Field	Description
<b>Vendor #</b>	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
<b>Name</b>	View the name of the vendor.
<b>Assigned Cases</b>	View the total number of cases assigned to the vendor.
<b>% Allocation</b>	View the percentage of total cases assigned to the vendor.
<b>Assignment %</b>	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to <b>100</b> .

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.3 Work Orders Tab

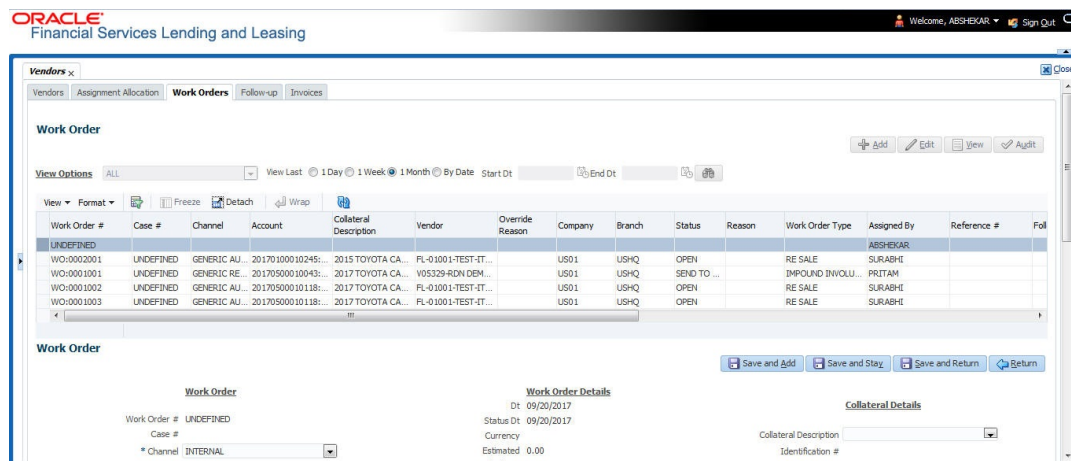
This topic provides the details of work orders associated with a record, including status, assignments, schedules, and related activities within the system.

The Work Orders link allows user to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Work Order**.

The **Work Order** screen displays.

Figure 15-4 Work Orders



2. Sort the list of work orders based on status using the **View Options** drop-down list. User can further sort the list of work orders based on elapsed days by selecting the **View Last** option as 1 Day / 1 Week / 1 Month / By Date. When **By Date** is selected user can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and clicking **Search**.
3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 15-8 Work Orders

Field	Description
<b>Work Order #</b>	Displays the work order number.
<b>Case #</b>	Displays the case number received from third party vendor interface.
<b>Channel</b>	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as <b>GENERIC RECOVERY INTERFACE</b> , the work order is processed through an external system. For more information, refer to Appendix chapter - <a href="#">Appendix : Generic Recovery Interface (GRI)</a> .
<b>Work Order Type</b>	Select the work order type from the drop-down list.
<b>Account</b>	Select account number for the work order from the drop-down list.
<b>Company</b>	Displays the company name based on the account selected.
<b>Branch</b>	Displays the branch based on the account selected.
<b>Vendor</b>	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
<b>Override Reason</b>	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.
<b>Status</b>	Select the work order status from the drop-down list. If the status is selected as <b>SEND TO GRI</b> , the work order is processed through an external system. For more information, refer to Appendix chapter - <a href="#">Appendix : Generic Recovery Interface (GRI)</a> .
<b>Reason</b>	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. User can select the appropriate reason from the drop-down list.
<b>Collector</b>	Select the Collector from the drop-down list. The list displays all the users defined with <b>Collector</b> responsibility.

Table 15-8 (Cont.) Work Orders

Field	Description
<b>Work Order Details</b>	Displays the work order details section.
<b>Dt</b>	Displays the date when work order was created.
<b>Status Dt</b>	Displays the last work order status-change date.
<b>Currency</b>	Displays the vendor company currency based on the vendor selected.
<b>Estimated</b>	Displays the estimated amount, which is the sum of all the services added to the work order.
<b>Billed</b>	Displays amount billed by the vendor for the work order.
<b>Paid</b>	Displays amount paid to the vendor for the work order.
<b>Reference #</b>	Specify vendor reference details if any.
<b>Assigned By</b>	Displays the user who created/assigned the work order to vendor.
<b>Followup Dt</b>	Select the subsequent follow-up date from adjoining calendar.
<b>Account Information</b>	System displays the following information depending on the account selected for the work order in <b>Work Order</b> section.
<b>Account Status</b>	Displays the status of the account.
<b>Charged off Dt</b>	Displays the date when the account was charged off.
<b>Due Amt</b>	Displays the due amount to be paid to the account.
<b>Total Outstanding Balance</b>	Displays either <b>Account outstanding principal balance</b> for active accounts, or <b>Deficiency balance</b> for charge-off accounts.
<b>Total Due</b>	Displays the total of all dues pending on the account.
<b>Due Dt</b>	Displays the last elapsed due date on the account.
<b>Days Past Due</b>	Displays the total number of days elapsed past due date.
<b>Service Address</b>	Displays the combined details of Customer/Business, Address Type and Address based on the account selected. For Business account only business address is populated. User can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).  <b>Note:</b> When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
<b>Collateral Details</b>	This section displays the asset details associated with the work order.
<b>Collateral Description</b>	System displays the primary collateral associated with the account by default. User can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
<b>Identification #</b>	Displays the identification number of the asset.
<b>Year</b>	Displays the manufacturing year of the asset.
<b>Make</b>	Displays the asset's manufacturing company.
<b>Model</b>	Displays the asset's model.
<b>Vendor Information</b>	Displays the vendor information section.
<b>Contact</b>	Specify the vendor contact for the work order.
<b>Phone</b>	Specify the vendor contact phone for the work order.
<b>Extn</b>	Specify the vendor contact phone extension for the work order.
<b>Fax</b>	Specify the vendor contact fax for the work order.
<b>Comment</b>	Specify any comments regarding the work order.

**Table 15-8 (Cont.) Work Orders**

Field	Description
<b>Vendor Messages</b>	This section is displayed only when the selected channel is <b>GENERIC RECOVERY INTERFACE</b> and allows user to add specific communication or instructions as a message to the vendor.
<b>Vendor Msg Type</b>	Select the type of vendor message from the drop-down list.
<b>Vendor Msg</b>	Specify additional information that is to be communicated to the external interface.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Services](#)  
This topic provides information about the services available or configured within the system, including service details, types, and related processes.
- [Work Order History](#)  
This topic provides a record of all past activities and updates related to a work order, including status changes, assignments, and actions performed within the system.
- [Tracking Attributes](#)  
This topic provides details of the key attributes used to monitor and track the status, progress, and updates of a record or process within the system.

## 15.3.1 Services

This topic provides information about the services available or configured within the system, including service details, types, and related processes.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Work Order**. Under **Work Order**, click **Services**.
2. Click **Load Services** button in the Services section header to load all the services associated with the selected combination of **Work Order Type** and **vendor (Vendor Group)**.
3. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-9 Services**

Field	Description
<b>Service #</b>	Specify an unique service number for the work order.
<b>Service</b>	Select the service type from the drop-down list (required).
<b>Currency</b>	System defaults the currency defined in work order which is the vendor currency.

**Table 15-9 (Cont.) Services**

Field	Description
<b>Estimated</b>	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (On the <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>Vendors</b> under <b>Vendors</b> , click <b>Vendor Fees</b> ). However, user can also modify the estimated value to the required amount.
<b>Billed Amt</b>	Displays amount billed by the vendor for the service.
<b>Paid Amt</b>	Displays amount paid to the vendor for the service.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last service status change date.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.3.2 Work Order History

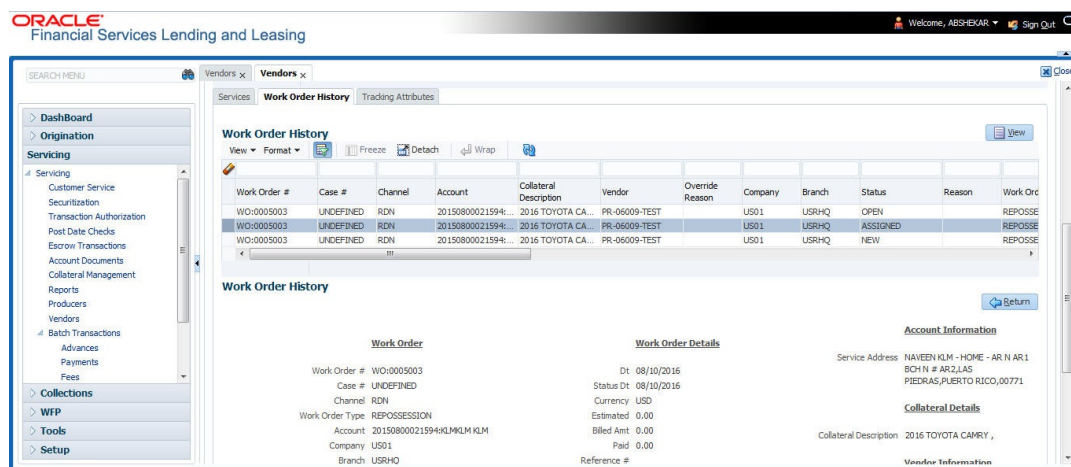
This topic provides a record of all past activities and updates related to a work order, including status changes, assignments, and actions performed within the system.

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

1. In the Work Order History section, select the required work order and click **View**.

The **Work Order History** screen displays.

**Figure 15-5 Work Order History**



## 15.3.3 Tracking Attributes

This topic provides details of the key attributes used to monitor and track the status, progress, and updates of a record or process within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Work Order**. Under **Work Order**, click **Tracking Attributes**.  
The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-10 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	Displays the Sub-Parameter.
<b>Parameter</b>	Displays the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.4 Follow-up Tab

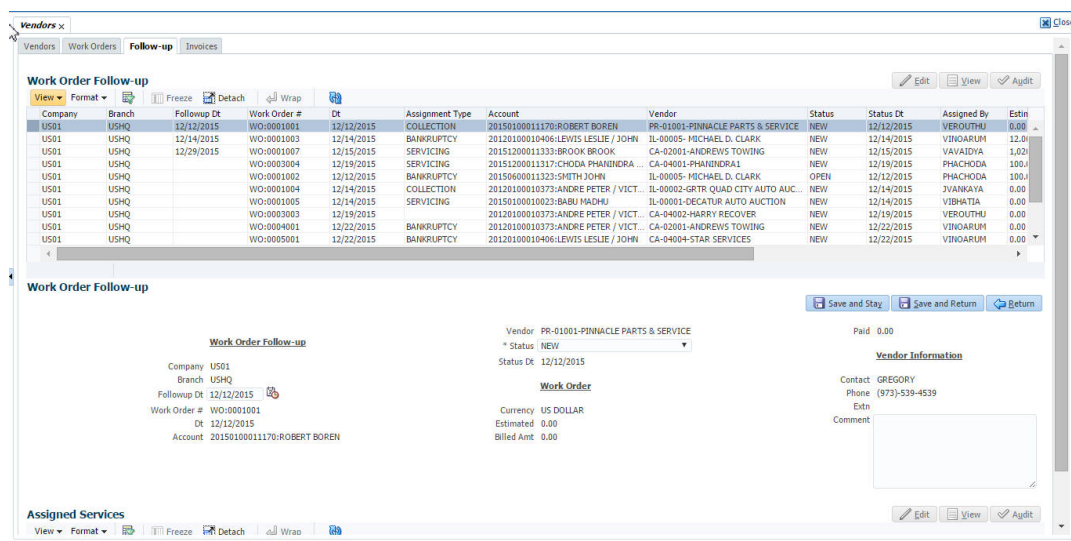
This topic provides details of follow-up, reminders, and related actions for a record, helping users track pending activities and next steps within the system.

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Follow-up**.

The **Follow-up** screen displays.

**Figure 15-6 Follow-up**



2. On the **Work Order Follow-up** section, Perform any of the [Basic Operations](#) mentioned in Preface except for creating a new record.  
A brief description of the fields is given below:

**Table 15-11 Follow-up**

Field	Description
<b>Company</b>	Displays the vendor company.
<b>Branch</b>	Displays the vendor branch.
<b>Followup Dt</b>	Specify the next follow-up date. User can even select the date from adjoining Calendar icon.
<b>Work Order #</b>	Displays the work order number.
<b>Dt</b>	Displays the work order date.
<b>Account</b>	Displays the account associated with the work order.
<b>Vendor</b>	Displays the vendor associated with the work order.
<b>Status</b>	Select the work order status from the drop-down list.
<b>Status Dt</b>	Displays the last work order status change date.
<b>Work Order</b>	Displays the work order section.
<b>Currency</b>	Displays the currency for the work order.
<b>Estimated</b>	Displays the estimated amount, which is the sum of all the services added to the work order.
<b>Billed Amt</b>	Displays amount billed by the vendor for the work order.
<b>Paid</b>	Displays amount paid to the vendor for the work order.
<b>Vendor Information</b>	Displays the vendor information section.
<b>Contact</b>	Displays the vendor contact name.
<b>Phone</b>	Displays the vendor contact phone number.
<b>Extn</b>	Displays the vendor contact phone number's extension.
<b>Comment</b>	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topic:

- [Assigned Services](#)

This topic provides details of the services assigned to a specific record, case, or account, including service type, status, and related information within the system.

## 15.4.1 Assigned Services

This topic provides details of the services assigned to a specific record, case, or account, including service type, status, and related information within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Follow-up**.
2. On the **Assigned Services** section, Perform any of the [Basic Operations](#) mentioned in Preface except for creating a new record.  
A brief description of the fields is given below:

**Table 15-12 Assigned Services**

Field	Description
<b>Services</b>	Displays the service provided by the vendor.
<b>Currency</b>	Select currency for the vendor from the drop-down list.
<b>Estimated</b>	Specify the estimated amount for the service.
<b>Billed Amt</b>	Specify amount billed by the vendor for the service.

**Table 15-12 (Cont.) Assigned Services**

Field	Description
<b>Paid</b>	Specify amount paid to the vendor for the service.
<b>Status</b>	Select the service status from the drop-down list.
<b>Status Dt</b>	Specify the last service status change date. User can even select the date from the adjoining Calendar icon.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.5 Invoices Tab

This topic provides details of invoices associated with a record, including invoice amounts, due dates, status, and related billing information within the system.

In the invoice tab of vendors screen, user can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in **OPEN** status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status **FOR APPROVAL** and requires to be manually approved.

Further in the Invoices tab, user can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**.

The **Invoices** screen displays.

Figure 15-7 Invoices

2. Sort the list of invoice based on status using the **View Options** drop down list. User can further sort the list of invoice based on elapsed days by selecting the **View Last** option as 1 Day / 1 Week / 1 Month / By Date. When **By Date** is selected user can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and clicking **Search**.
3. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

Table 15-13 Invoice Information

Field	Description
<b>Vendor</b>	Select the vendor name for whom the invoice is to be created.
<b>Company</b>	Displays the vendor portfolio company.
<b>Branch</b>	Displays the vendor portfolio branch.
<b>Invoice #</b>	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
<b>External Ref #</b>	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
<b>Invoice Dt</b>	Specify the invoice date. User can even select the date from the adjoining Calendar icon.
<b>Due Date</b>	Select the due date. User can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the invoice status from the drop-down list.
<b>Details</b>	Displays the details section.
<b>Status Dt</b>	Displays the last invoice status change date.
<b>Address</b>	Displays the vendor address.
<b>Currency</b>	Select the currency from the drop-down list.
<b>Estimated</b>	Displays the total estimated amount of all the invoices defined in <b>Invoice Details</b> sub tab.
<b>Invoice Amt</b>	Displays the total invoice amount.
<b>Agreed Amt</b>	Displays the total agreed amount.

**Table 15-13 (Cont.) Invoice Information**

Field	Description
<b>Paid Amt</b>	Displays the total paid amount.
<b>Channel</b>	Displays the Channel as <b>Internal</b> for manually defined or internally generated invoice and <b>Generic Recovery Interface (GRI)</b> for externally generated invoice.

4. Perform any of the [Basic Actions](#) mentioned in Preface.

This section consists of the following topics:

- [Auto Validate Invoice](#)  
This feature automatically verifies invoice details against predefined rules and criteria to ensure accuracy and compliance before further processing within the system.
- [Invoice Details Sub Tab](#)  
This topic provides detailed information related to an invoice, including item details, amounts, dates, status, and other relevant billing data within the system.
- [Accept/Reject Invoice Details](#)  
This topic provides the information about reviewing invoice details and taking appropriate actions to accept or reject them based on validation results or business rules within the system.
- [Payment Schedules Sub Tab](#)  
This topic provides the information about the planned payment schedule for an invoice or account, including payment amounts, due dates, and status within the system.
- [Related Invoice/Work Order Details Sub Tab](#)  
This topic provides the information about the related invoice and work order details associated with a record, including references, status, and other relevant information within the system.
- [Tracking Attributes Sub Tab](#)  
This topic provides the information about the tracking attributes used to monitor and manage the status, progress, and updates related to a record within the system.
- [Business Rules](#)  
This topic provides the information about the configured business rules that govern system behavior, validations, and processing logic within the application.

## 15.5.1 Auto Validate Invoice

This feature automatically verifies invoice details against predefined rules and criteria to ensure accuracy and compliance before further processing within the system.

User can auto validate the invoice details in the Invoice Information section for those invoice which are in **OPEN** status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**.  
**Invoice Information** section, sort the list of invoice with status as **OPEN** from the **View Options** drop down list.
2. Select the required invoice from the list and click **Validate Invoice** button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to [Business Rules](#) section.

## 15.5.2 Invoice Details Sub Tab

This topic provides detailed information related to an invoice, including item details, amounts, dates, status, and other relevant billing data within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**.
2. Perform any of the [Basic Operations](#) mentioned in Preface. A brief description of the fields is given below:

**Table 15-14 Invoice Details**


Field	Description
<b>Work Order</b>	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
<b>Case #</b>	System displays the Case number only if there is a Case number is associated for the selected work order.
<b>Estimated</b>	Displays the estimated cost of selected work order as defined in <b>Vendors</b> , click <b>Work Order</b> under <b>Work Order</b> , click <b>Services</b> .
<b>Invoice Amt</b>	Specify the invoice amount.
<b>Agreed Amt</b>	Specify the agreed amount.
<b>Paid Amt</b>	Displays the paid amount.
<b>Txn Post Dt</b>	Specify transaction effective date. User can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last status change date. On edit, system updates the current date by default.
<b>Authorized By</b>	Displays the name of the user who verified (accepted/rejected) the invoice details.
<b>Authorized Dt</b>	Displays the date when the invoice details were verified.
<b>Collectible</b>	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account. During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in <b>Setup</b> , click <b>Administration</b> under <b>Administration</b> , click <b>System</b> under <b>System</b> , click <b>Vendors</b> under <b>Vendors</b> , click <b>Invoice Rules</b> tab.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.5.3 Accept/Reject Invoice Details

This topic provides the information about reviewing invoice details and taking appropriate actions to accept or reject them based on validation results or business rules within the system.

In the Invoice Details sub section, user can accept or reject the details of those invoices which are in **FOR APPROVAL** status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details** and, select the required invoice record.
2. Click **Accept** or **Reject** in the Invoice Details section header and click **Yes** to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the **Authorized By** and **Authorized Dt** fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either **CLOSE** or **REJECTED** respectively. However, auto update of status is controlled by the **Current/Next** status defined in Cycle Setup screen.

If the status of a particular invoice is updated from **APPROVED** to **CLOSE**, system generates a payment requisition record for payment processing.

## 15.5.4 Payment Schedules Sub Tab

This topic provides the information about the planned payment schedule for an invoice or account, including payment amounts, due dates, and status within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Payment Schedules**.
2. Perform any of the [Basic Operations](#) mentioned in Preface.  
A brief description of the fields is given below:

**Table 15-15 Payment Schedules**

Field	Description
<b>Currency</b>	System displays the vendor currency.
<b>Payment Amt</b>	Specify the actual payment amount for the invoice.
<b>Status</b>	Select the payment status from the drop-down list.
<b>Payment Dt</b>	Select the payment date from the adjoining calendar.
<b>Payment Reference</b>	Specify reference details for the payment if any.
<b>Payable Id</b>	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
<b>Payment Id</b>	View the Requisition ID generated during AP transaction.
<b>Disbursement Currency</b>	View the vendor disbursement currency. However, user can select the vendor payment disbursement currency from the drop-down list.
<b>Account Currency</b>	View the currency of the account selected at in <b>Invoice Details</b> sub tab.
<b>Amount in Account Currency</b>	View the Invoice Currency amount equivalent of the Account Currency. System displays the <b>Amount in Account Currency</b> by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

3. Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.5.5 Related Invoice/Work Order Details Sub Tab

This topic provides the information about the related invoice and work order details associated with a record, including references, status, and other relevant information within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Related Invoice/Work Order Details**.

A brief description of the fields is given below:

**Table 15-16 Related Invoice/Work Order Details**

Field	Description
<b>Invoice #</b>	Displays the invoice number for the work order.
<b>Invoice Status</b>	Displays the status of invoice generated for the work order.
<b>Status Dt</b>	Displays the date on which the status of invoice is recorded.
<b>Currency</b>	Displays the currency in which the invoice is generated.
<b>WO Estimated Amt</b>	Displays the estimated amount for the work order.
<b>WO Agreed Amt</b>	Displays the vendor agreed amount for the work order.
<b>WO Paid Amt</b>	Displays the amount paid for the work order.

## 15.5.6 Tracking Attributes Sub Tab

This topic provides the information about the tracking attributes used to monitor and manage the status, progress, and updates related to a record within the system.

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Tracking Attributes**. The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Preface.

A brief description of the fields is given below:

**Table 15-17 Tracking Attributes**

Field	Description
<b>Sub-Parameter</b>	Displays the Sub-Parameter.
<b>Parameter</b>	Displays the listed Parameter.
<b>Value</b>	Specify the required parameter value. By default, NA is displayed.

Perform any of the [Basic Actions](#) mentioned in Preface.

## 15.5.7 Business Rules

This topic provides the information about the configured business rules that govern system behavior, validations, and processing logic within the application.

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in **OPEN** status.

Business rule validation for Invoices created or generated internally can be performed in the **Vendors** click **Invoices** tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as **Rejected** and invoice is not processed further.
- When the payment for a **Service** in work order is already paid and the same work order is again received with a new external reference number, system validates the **Paid** status and if **Yes**, would auto update the invoice status as **Rejected**.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as **Rejected**.

### Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of **Work order Type** and **Work Order status**.

**Table 15-18 Rule 1**

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

### Rule 2

Validate invoice for the status of **Collectible** check box in **Vendors**, click **Invoices** tab. Under **Invoices**, click **Details**.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in **Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **Vendors**. Under **Vendors**, click **Invoice Rules** tab, the **Collectible** check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the **Collectible** check box is NOT selected and the invoice is still allowed to process the next business rule.

### Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is **Less than or equal** to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to **APPROVED**.
- If the Invoice Amount is **greater than** the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to **FOR APPROVAL**.

An invoice status in Invoice Information section is auto updated to **APPROVED** if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as **REJECTED** in Invoice Information section without allowing further edits on the same.

## 15.6 Search Tab

This topic provides the information about the search functionality used to locate and retrieve records based on specified criteria within the system.

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

### To search for a Vendor/Workorder/Invoice

1. On the **Origination**, click **Origination**. Under **Origination**, click **Vendors**. Under **Vendors**, click **Search**.

The **Search** screen displays.

**Figure 15-8 Search**

The screenshot displays the Oracle Financial Services Lending and Leasing Vendors Search interface. The top navigation bar includes 'Vendors', 'Assignment Allocation', 'Work Orders', 'Invoices', and 'Search'. The 'Search' tab is active, and the search options are set to 'Vendor'. The search criteria table is as follows:

Criteria	Comparison Operator	Value
VENDOR #	LIKE	%
VENDOR NAME	LIKE	
STATUS	LIKE	
CHANNEL	LIKE	
PHONE 1#	LIKE	
COUNTRY	LIKE	
ZIP	LIKE	

The search results table is as follows:

Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Zip
IL-00001	INTERNAL		DECATUR AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60440
IL-00002	INTERNAL		GRTR QUAD CITY AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61244
IL-00003	INTERNAL		CRASS PHELPS, TRUSTEE	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60603
IL-00004	INTERNAL		JAY A STENBERG, ESQ	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60602
IL-00005	INTERNAL		MICHAEL D. CLARK	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61602
IL-00006	INTERNAL		B AND K TOWING	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61701
IL-00007	INTERNAL		ILLINOIS AUTO RECOVERY	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	62549

2. In the **Search Options**, select the option against Vendor or Workorder or Invoice.

3. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria user want to use to locate a producer.
4. Click **Search**.  
System displays the result in the **Search Results** section at the bottom of the screen with the following details:

**Table 15-19 Search Results**

Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status	
	Reason	
	Workorder Type	

5. Select the required record and click **Open**. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

**Note**

When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

User can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

# A

## Appendix : Rounding Amounts and Rate Attributes

This topic provides the information about the rounding rules applied to amounts and rate-related attributes to ensure accuracy and consistency within the system.

### Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amount.

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

#### Note

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

User can choose the rounding method user want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (**Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **System Parameters**. Under **System Parameters**, click **System** tab).

User can choose the rounding factor user want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

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

Table A-1 Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Table A-2 Example 2: Amount: 234.134

Method	Result
Round	234.13

**Table A-2 (Cont.) Example 2: Amount: 234.134**

Method	Result
Raise	234.14
Cut off	234.13

**Table A-3 Example 3: Amount: 234.1319999**

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

**Rate Attributes**

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. User can define the index rounding method on the Product tab's Product Definition screen for variable rate product.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST.25
3. INDEX RATE ROUNDED TO NEAREST.125

**NO ROUNDING TO INDEX RATE:**

Select this method for no rounding.

**INDEX RATE ROUNDED TO NEAREST 0.25:**

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

**Examples:****Table A-4 Example 1**

Type	Value
Current rate:	5.125
Round of rate:	5.25

**Table A-5 Example 2**

Type	Value
Current rate:	5.124
Round of rate:	5.00

**INDEX RATE ROUNDED TO NEAREST 0.125:**

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

**Examples:****Table A-6 Example 1**

Type	Value
Current rate:	5.325
Rate rounded to:	5.375

**Table A-7 Example 2**

Type	Value
Current rate:	5.312
Rate rounded to:	5.250

# B

## Appendix : Payment Amount Conversions

This topic provides the information about the conversion of payment amounts between different currencies or units based on defined rates and rules within the system.

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for installment accounts.

**Table B-1 Term Payments**

<b>Payment Frequency</b>	<b>Scheduled Monthly Income Amount</b>
<b>D = Deferred</b>	Zero fill
<b>P = Single payment Line of Credit</b>	Zero fill
<b>W = Weekly (due every week)</b>	Multiply by 4.33
<b>B = Biweekly (due every two weeks)</b>	Multiply by 2.16
<b>E = Semi-monthly (due twice a month)</b>	Multiply by 2
<b>M = Monthly (due every month)</b>	As given
<b>L = Bimonthly (due every two months)</b>	Divide by 2
<b>Q = Quarterly (due every three months)</b>	Divide by 3
<b>T = Triannually (due every four months)</b>	Divide by 4
<b>S = Semi-annually (due twice a year)</b>	Divide by 6
<b>Y = Annually (due every year)</b>	Divide by 12

# C

## Appendix : Generic Recovery Interface (GRI)

This section consists of the following topics:

- [Introduction](#)  
This topic provides the information about the Generic Recovery Interface, which enables integration and data exchange between external recovery systems and the application for recovery-related processes.
- [Create Case](#)  
This topic provides the information about the process of creating a new case in the system, including required details, inputs, and steps involved.
- [Update Case](#)  
This topic provides the information about the process of modifying or updating an existing case, including changes to case details, status, or related information within the system.
- [Case Comments](#)  
This topic provides the information about adding and managing comments related to a case, including notes, updates, and additional details within the system.
- [Hold Case](#)  
This topic provides the information about placing a case on hold, including the conditions, reasons, and process for temporarily pausing case activities within the system.
- [Reopen Case](#)  
This topic provides the information about the process of reopening a previously closed or on-hold case, including the required conditions and steps within the system.
- [Reassign Case](#)  
This topic provides the information about the process of transferring a case from one user, team, or vendor to another within the system.
- [Close Case](#)  
This topic provides the information about the process of closing a case after completing the required activities, including status updates and final actions within the system.
- [Case Updates Received via FireHose WebService](#)  
This topic provides the information about the case updates received through the FireHose WebService, including status changes, data synchronization, and related processing within the system.
- [Case Repossession](#)  
This topic provides the information about the repossession process associated with a case, including related actions, status updates, and relevant details within the system.
- [Case Invoice](#)  
This topic provides the information about the invoices associated with a case, including invoice details, amounts, status, and related billing information within the system.

### C.1 Introduction

This topic provides the information about the Generic Recovery Interface, which enables integration and data exchange between external recovery systems and the application for recovery-related processes.

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter `GRI_WEBSERVICE_LOG_IND` when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Database Server Log Files** tab by selecting **Interfaces** view option.

Following type of web service requests are supported:

- [Create Case](#)
- [Update Case](#)
- [Case Comments](#)
- [Hold Case](#)
- [Reopen Case](#)
- [Reassign Case](#)
- [Close Case](#)
- [Case Updates Received via FireHose WebService](#)
- [Case Repossession](#)
- [Case Invoice](#)

This section consists of the following topics

- [Pre-requisites](#)  
This topic provides the information about the required configurations, dependencies, and conditions that must be met before working with a third-party integrated system within the application.

## C.1.1 Pre-requisites

This topic provides the information about the required configurations, dependencies, and conditions that must be met before working with a third-party integrated system within the application.

Following are the pre-requisites while working with third party integrated system:

- Ensure that **Cycle** setup (**Setup**, click **Vendors**. Under **Vendors**, click **Cycles** tab) is defined for the Work Order, where channel is selected as **Generic Recovery Interface**. Also if the system is defined to automatically post any specific conditions on account, user need to maintain the Action and Result Code.
- Ensure that Vendor Fees (**Setup**, click **Vendors**. Under **Vendors**, click **Vendor Fees**) defaults the **Estimated Amount**.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

**Table C-1 Work Order Types**

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (**Setup**, click **Vendors**. Under **Vendors**, click **Invoice Rules** tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the **Collectible** flag is set to **Y** for selected invoice during processing.

## C.2 Create Case

This topic provides the information about the process of creating a new case in the system, including required details, inputs, and steps involved.

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (**Vendors**, click **Work Orders** tab), user can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking **Save**, system displays an error message as '**Active Work Order with same Order Type already exists on account**'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as '**Cure Letter Issued and Active. Cannot create work order**'.

For information on creating a work order, refer to section **Vendors**, click **Work Orders** tab.

When the **Channel** is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables **Vendor Messages** section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to [Case Comments](#) section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as **SEND TO GRI**, the **add Case()** web service is initiated to create a case in third party system.

Figure C-1 Vendors - Work Order

The screenshot displays the Oracle Financial Services Lending and Leasing interface for the 'Vendors - Work Order' form. The interface includes a search menu on the left, a dashboard, and a main form area. The form is divided into several sections:

- Work Order:** Contains fields for Work Order # (WO:0021410), Case # (UNDEFINED), Channel (INTERNAL), Work Order Type (IMPOUND INVOLUNTARY REPOSESSION (GRI)), Account (200:SMTH), Company (US01), Branch (USHQ), and Vendor (123MAC\_VENDOR-MAC VENDOR). The 'Override Reason' dropdown menu is highlighted with a red box, showing the status 'SEND TO GRI'.
- Work Order Details:** Contains fields for DT (12/26/2016), Status Dt (12/26/2016), Currency (US DOLLAR), Estimated (100.00), Billed Amt (0.00), Paid (0.00), Reference #, Assigned By (PRITAM), and Followup Dt.
- Collateral Details:** Contains fields for Collateral Description (2006 CHEVROLET MONTECARLO 2D), Identification # (2B4GP45G1VR378252), Year (2006), Make (CHEVROLET), and Model (MONTECARLO).
- Vendor Information:** Contains fields for Contact (ME), Phone, Extn, Fax, and Comment.
- Account Information:** Contains fields for Account Status (ACTIVE:DELQ:BKRP:REPO), Charged off Dt, Due Amt (450.03), Total Outstanding (20500.36), Balance, Total Due (5050.33), Due Dt (02/10/2017), Days Past Due (315), and Service Address.

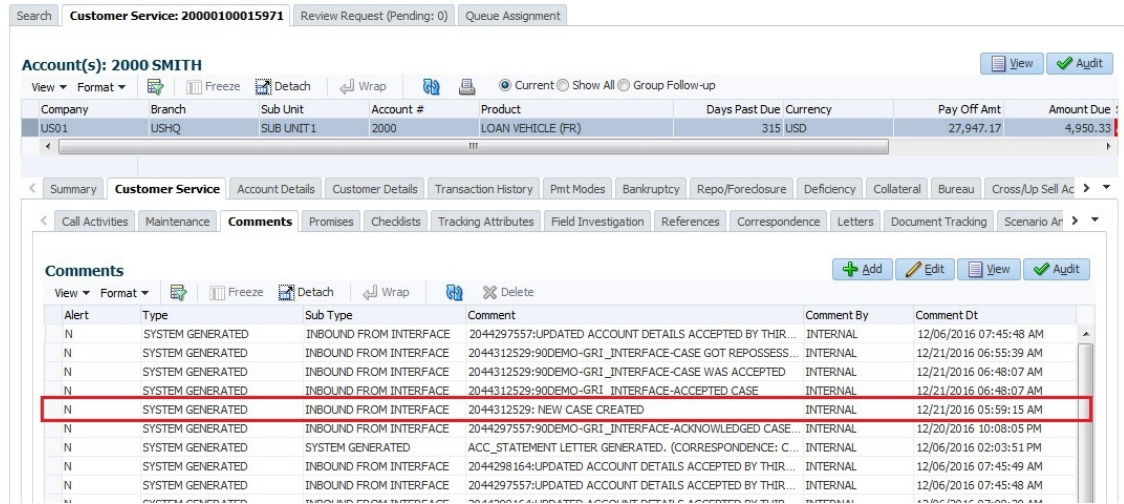
The **add Case()** web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from **SEND TO GRI** to **ASSIGNED**. Also a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Figure C-2 Create Case



In case of an error in the web service response received from third party system, the status of work order is changed from **SEND TO GRI** to **GRI FAILED** and a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

**Note**

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

## C.3 Update Case

This topic provides the information about the process of modifying or updating an existing case, including changes to case details, status, or related information within the system.

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Table C-2 Update Case

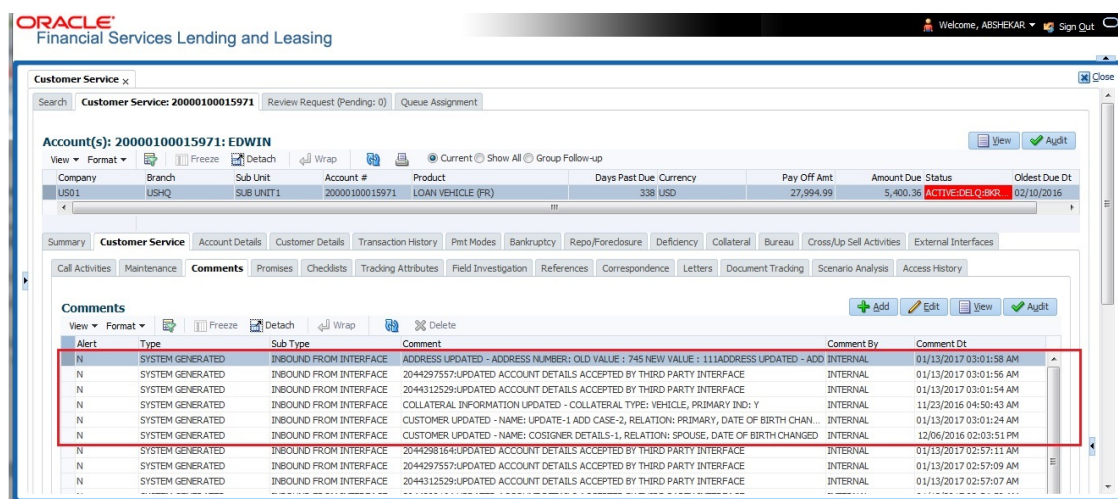
Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.

**Table C-2 (Cont.) Update Case**

Web Service	Type of change in mapped account
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

**Figure C-3 Update Case**



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"

- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

## C.4 Case Comments

This topic provides the information about adding and managing comments related to a case, including notes, updates, and additional details within the system.

Case comments refers to additional details provided in the **Vendor Messages** section of Work Orders tab that are required by the third party vendors to act upon the case.

The **Vendor Messages** section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

**Vendor Messages** section is available in the Work Orders tab only when the **Channel** is selected as **GENERIC RECOVERY INTERFACE** and by default, the Vendor Message Type is selected as **CLIENT UPDATE**.

**Figure C-4 Case Comments**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Vendors x" and shows the "Work Order" details. The "Vendor Messages" section is highlighted with a red box. The interface includes a navigation menu on the left with sections like "Origination" and "Servicing". The main content area is divided into several tabs: "Work Order", "Work Order Details", "Collateral Details", "Vendor Information", and "Vendor Messages". The "Vendor Messages" tab is active, showing a dropdown for "Vendor Msg Type" set to "CLIENT UPDATE" and a text area for "Vendor Msg". The "Work Order" tab shows details such as "Work Order # UNDEFINED", "Channel" (GENERIC RECOVERY INTERFACE), and "Status" (NEW). The "Work Order Details" tab shows "Status Dt" (12/26/2016) and "Assigned By" (ABSHEKAR).

Accordingly, in the **Vendor Messages** section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers **addCaseUpdate()** to update the same details in the third party system.

An outbound comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details and the update details are also captured as a record in **Work Order History** tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"

- Comment Dt = Comment Posted date

Figure C-5 Case Comments

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window shows account details for 'Customer Service: 20160900013226: CHAKS JACY'. The account is currently 'ACTIVE:DE'. Below the account details, the 'Comments' tab is selected, showing a list of system-generated comments. The most recent comment is highlighted in red.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	OUTBOUND TO INTERFACE	2044317321:OTHER:TOYOTA CAMRY - NEW EDITION 2017 MODEL	ABSHEKAR	01/27/2017 05:23:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/24/2017 01:07:20 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 03:00:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:58:09 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:56:04 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:53:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:51:26 AM

## C.5 Hold Case

This topic provides the information about placing a case on hold, including the conditions, reasons, and process for temporarily pausing case activities within the system.

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the nonperforming account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter `GRI_DLQ_DAYS_AUTO_STATUS_CHG` (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as **PENDING ON HOLD/ON HOLD** on running the batch job `SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE)`.

Accordingly, when the status of a work order is changed to **PENDING ON HOLD** in Work Orders screen, system triggers **holdCase()** web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section **Vendors**, click **Work Orders** tab.

Figure C-6 Work Orders

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #
WO:0021105	2044299014	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	IMPOUND INVOLU...	HMACHA	
WO:0021117	2044299035	GENERIC RECOVERY INTERFACE	20151...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	IMPOUND INVOLU...	VENKAT	
WO:0021122	2044299038	GENERIC RECOVERY INTERFACE	20160...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	IMPOUND INVOLU...	HMACHA	
WO:0021106	2044299029	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	IMPOUND INVOLU...	HMACHA	
WO:0021067	2044297345	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	DOOR KNOCK (GRI)	HMACHA	
WO:0021070	2044297557	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER ...	DOOR KNOCK (GRI)	HMACHA	

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	R
WO:0021105	2044299014	GENERIC RE...	20000100013892:...	2006 CHEVROLET ...	90DEMO-RDN_INT...		US01	USHQ	PENDING ON HOLD	CUSTOMER ...	IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892:...	2006 CHEVROLET ...	90DEMO-RDN_INT...		US01	USHQ	OPEN		IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892:...	2006 CHEVROLET ...	90DEMO-RDN_INT...		US01	USHQ	ASSIGNED		IMPOUND INVOLU...	HMACHA	
WO:0021105	UNDEFINED	GENERIC RE...	20000100013892:...	2006 CHEVROLET ...	90DEMO-RDN_INT...		US01	USHQ	NEW		IMPOUND INVOLU...	HMACHA	

If the web service request is successful, a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

Figure C-7 Hold Case

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB_REQUEST_ID: 2...	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR_L_VR_JOB_REQUEST_ID: 21...	INTERNAL	12/13/2016 12:47:35 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB_REQUEST_ID: 2...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: ONLNCE_WEL_LTR_VR_JOB_REQUEST_ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575 : CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :	INTERNAL	11/10/2016 03:00:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:90DEMO-RDN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	11/10/2016 02:51:43 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

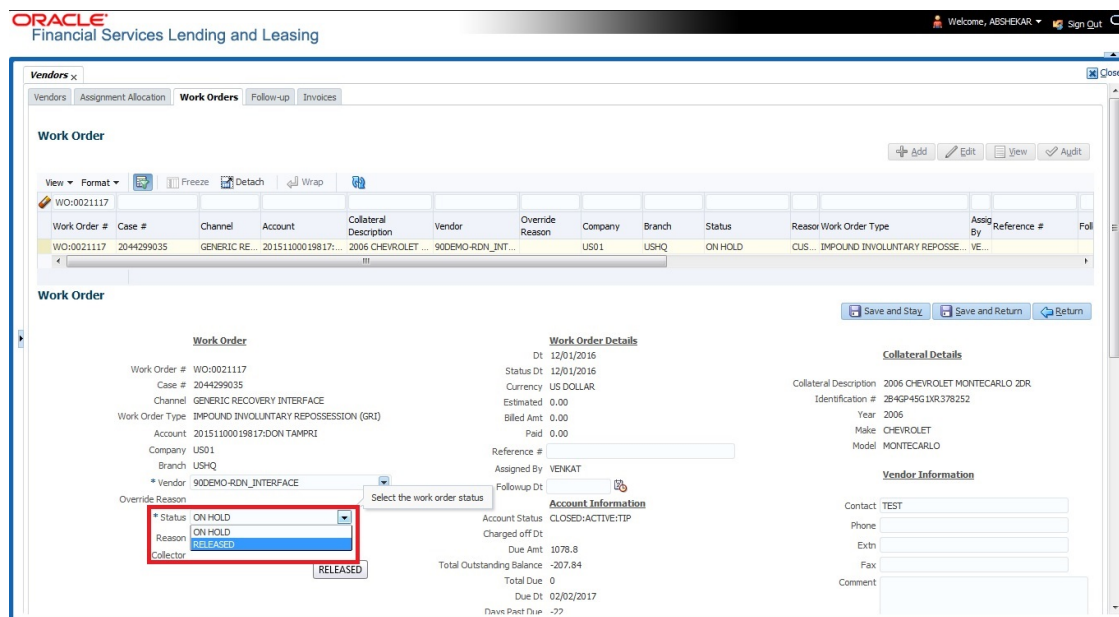
## C.6 Reopen Case

This topic provides the information about the process of reopening a previously closed or on-hold case, including the required conditions and steps within the system.

When the status of a work order is updated from **ON HOLD** to **RELEASED** in Work Orders screen, system triggers **reopenCase()** web service request to update the status of corresponding mapped case in third party system.

This ensures that a work order in hold status is processed further with third party vendor managed systems.

**Figure C-8 Work Orders**



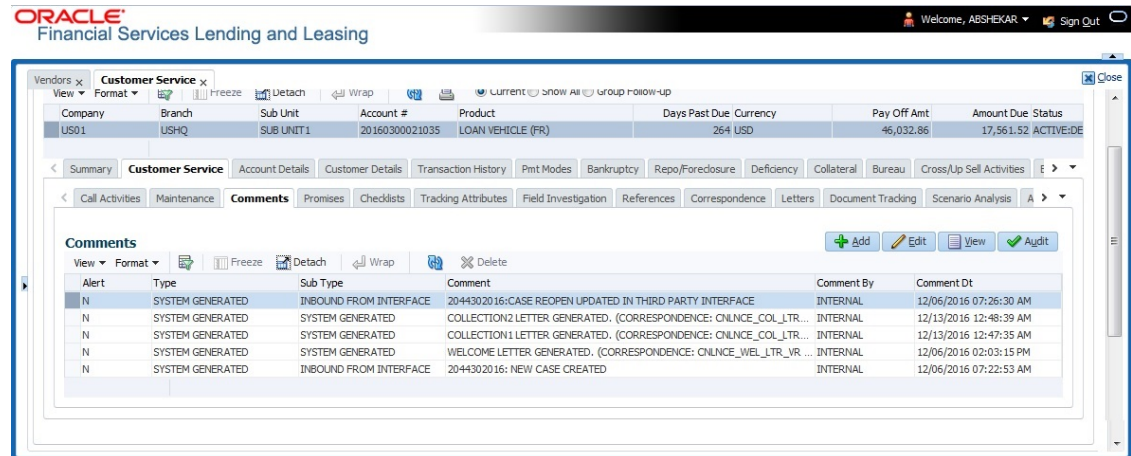
The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer [Case Updates Received via FireHose WebService](#) section.

If the web service request is successful, a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE

- Comment = “CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

**Figure C-9 Reopen Case**



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

## C.7 Reassign Case

This topic provides the information about the process of transferring a case from one user, team, or vendor to another within the system.

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Table C-3 Reassign Case

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as <b>PENDING REASSIGN/CLOSE</b> ) and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to **PENDING REASSIGN/CLOSE** based on the days defined in the lookup code VEN\_REASSIGN\_DAYS\_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, system auto updates the case status as **PENDING REASSIGN/CLOSE** on running the batch job SET-GRI (RDNVNA\_BJ\_100\_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers **reassignCase()** web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

- If Case status is **NEW FROM CLIENT** in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSLL.
- If Case status is **OPEN** in GRI, the case is updated to **Pending on Close** status in GRI, new case is created in OFSLL with New Case # and assigned to new Vendor.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = **CLOSE**) and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSLL only if the **reassignCase()** web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"

Figure C-10 Reassign Case

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window shows account details for 'Customer Service: 20160100025071'. The account is identified as 'JENA PRITAM'. The account details table shows the following information:

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status
US01	USHQ	SUB UNIT 1	20160100025071	LOAN VEHICLE (FR)	349	USD	15,748.99	5,400.36	ACTIVE-DE

Below the account details, the 'Comments' section is visible. The comments table shows the following data:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/24/2017 01:06:33 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:59:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:59:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/08/2017 09:45:22 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/02/2017 12:23:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	20-44314205: REASSIGNMENT IN PROGRESS	INTERNAL	12/29/2016 04:43:20 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

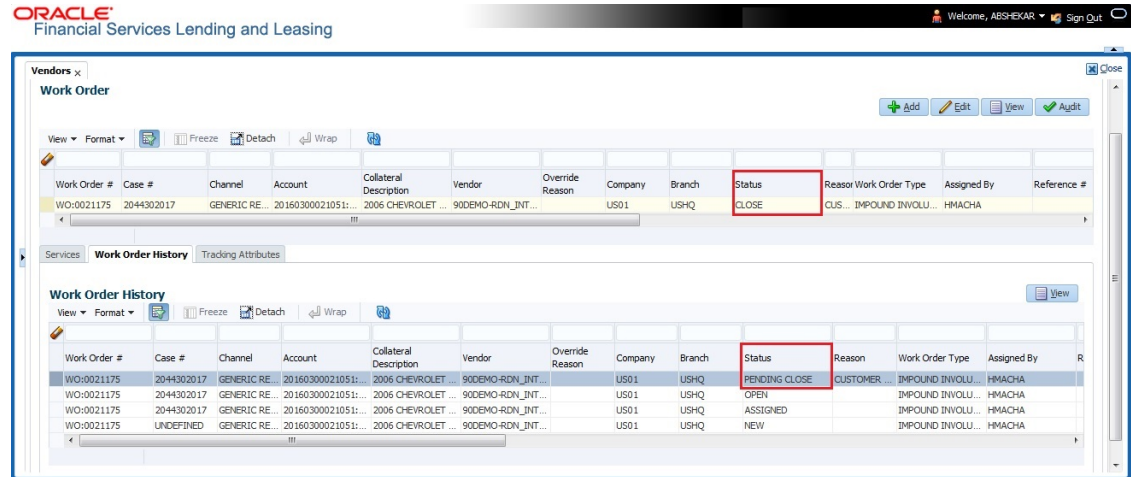
## C.8 Close Case

This topic provides the information about the process of closing a case after completing the required activities, including status updates and final actions within the system.

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to **PENDING CLOSE** in Work Orders screen, system triggers **closeCase()** web service request to update the status of corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

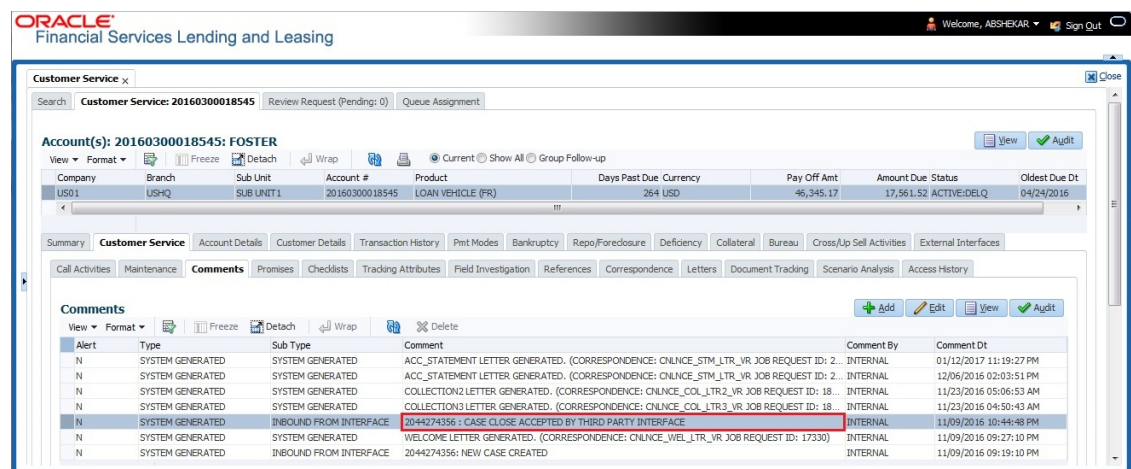
Figure C-11 Work Order



If the web service request is successful, a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Figure C-12 Close Case



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

## C.9 Case Updates Received via FireHose WebService

This topic provides the information about the case updates received through the FireHose WebService, including status changes, data synchronization, and related processing within the system.

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service **getGriFireHose** - scheduled at specific interval using batch (GRIFRH\_BJ\_100\_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and return is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

**Table C-4 Event Type and Description**

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to <b>OPEN</b>
601	DECLINED CASE	Change Work order status to <b>DECLINED</b>
602	ACKNOWLEDGED CLOSE	Change Work order status to <b>CLOSE</b>
603	ACKNOWLEDGED HOLD	Change Work order status to <b>ON HOLD</b>
300	CASE WAS REPOED	Change Work order status to <b>REPOSSESSED</b> And Trigger <b>getRepossessionDetails()</b> web service to get repossession details and update in <b>Customer Service</b> , click <b>Repo/Foreclosure</b> tab.
302	CASE COMPLETED	Change Work order status to <b>COMPLETED</b>
200	FIRST UPDATE ADDED CUSTOM	Post the received update as <b>Inbound Comment</b> from Interface in <b>Servicing</b> , click <b>Customer Service</b> under <b>Customer Service</b> , click <b>Comments</b> tab.

Table C-4 (Cont.) Event Type and Description

Event Type	Event Description	Action
201	UPDATE EDITED	Post the received update as <b>Inbound Comment</b> from Interface in <b>Servicing</b> , click <b>Customer Service</b> under <b>Customer Service</b> , click <b>Comments</b> tab.
203	UPDATE UNHIDDEN	Post the received update as <b>Inbound Comment</b> from Interface in <b>Servicing</b> , click <b>Customer Service</b> under <b>Customer Service</b> , click <b>Comments</b> tab.
811	INVOICE SENT TO CLIENT	Call the <b>getCaseInvoiceData()</b> web service and create the invoices in OFSLL.
1300	CR ADDED	Update <b>Condition Report Status = Y</b> and <b>Condition Report Recd Dt = Event Received Date</b>

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type **600**, it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to **OPEN** in OFSLL. Also a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

#### Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (**Setup**, click **Products**. Under **Products**, click **Cycles**). Else, update is not allowed and comment is posted on the account with the message **Work Order Status Update failed due to mismatch of previous status**.

## C.10 Case Repossession

This topic provides the information about the repossession process associated with a case, including related actions, status updates, and relevant details within the system.

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getRepossessionDetails()** web service

request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time

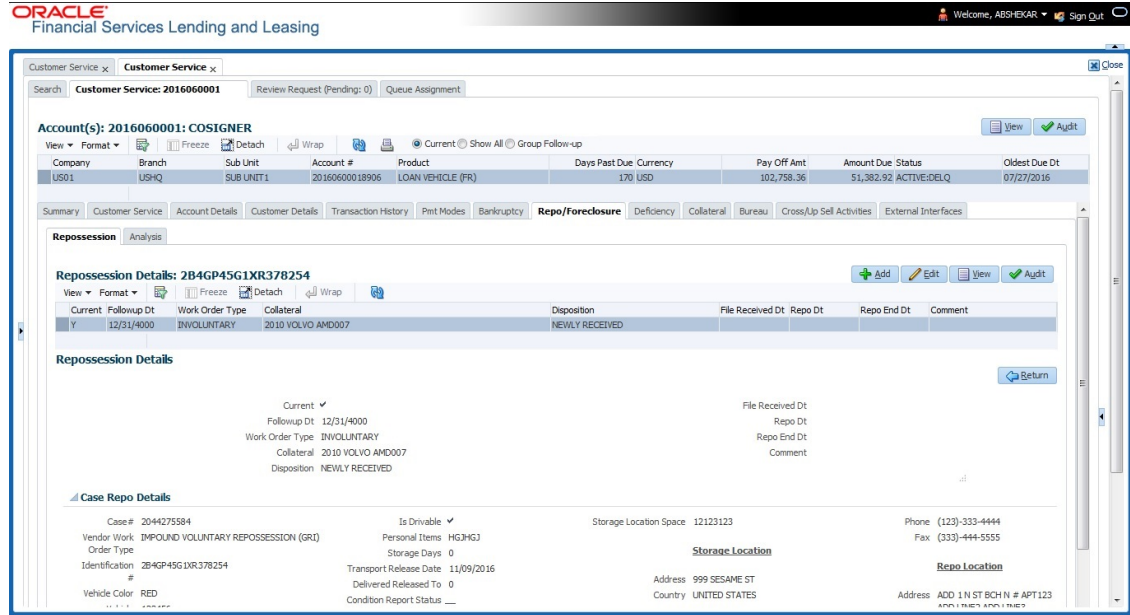
**Figure C-13 Case Repossession**

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The account details for account 2016060001 are shown, including company, branch, sub unit, account number, product, and financial metrics. The Comments tab is active, showing a list of system-generated comments with columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The most recent comment, highlighted in blue, contains the text: "2044275584:GRI\_INTERFACE:REPOSESSION DETAILS FROM GRI UPDATED".

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB REQUEST ID: 25332)	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB REQUEST ID: 20948)	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR_2_VR_JOB REQUEST ID: 18920)	INTERNAL	11/23/2016 05:06:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR_3_VR_JOB REQUEST ID: 18906)	INTERNAL	11/23/2016 04:50:43 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	WEL.COME LETTER GENERATED. (CORRESPONDENCE: ONLNCE_WEL_LTR_VR_JOB REQUEST ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:GRI_INTERFACE:REPOSESSION DETAILS FROM GRI UPDATED	INTERNAL	11/10/2016 05:02:30 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-CASE GOT REPOSESSED	INTERNAL	11/10/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456	INTERNAL	11/10/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584: NEW CASE CREATED	INTERNAL	11/10/2016 04:51:00 AM

The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

Figure C-14 Repossession details



## C.11 Case Invoice

This topic provides the information about the invoices associated with a case, including invoice details, amounts, status, and related billing information within the system.

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getCaseInvoiceData()** web service request to retrieve the invoice and asset details from the third party system.

Figure C-15 Work Order



If the web service request is successful and repossession details are received as part of the response, the details are updated in **Vendors**, click **Invoices** tab and a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time

**Figure C-16 Case Invoice**

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window shows the 'Customer Service' account for '20160100011187'. The account details table is as follows:

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status
US01	USHQ	SUB UNIT1	20160100011187	LOAN VEHICLE (FR)	349	USD	15,809.54	5,400.36	ACTIVE/DEF

The 'Comments' tab is active, showing a list of comments:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GRI_INTERFACE:INVOICE RECEIVED FROM THIRD PA...	INTERNAL	12/22/2016 03:37:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GRI_INTERFACE-ORACLE ONE HAS APPROVED THE IN...	INTERNAL	12/22/2016 03:37:10 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GRI_INTERFACE-INVOICE CREATED IN THIRD PARTY ...	INTERNAL	12/22/2016 03:37:10 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GRI_INTERFACE:REPOSESSION DETAILS FROM GRI U...	INTERNAL	12/22/2016 03:30:53 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312777:90DEMO-GRI_INTERFACE-CASE GOT REPOSSESSED	INTERNAL	12/22/2016 03:30:51 AM

The details of the invoice in the web service response are captured in **Vendors**, click **Invoice Information** tab with invoice details and Payment Schedule. By default, the status of the invoice is **OPEN** to update the payment details.

Figure C-17 Invoice Information

**Invoice Information Table:**

Vendor	Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
90DEMO-RDN_INTERFACE	US01	USHQ	3651	23066216	12/22/2016	12/22/2016	CLOSE	GENERIC RECOVE...
90DEMO-RDN_INTERFACE	US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERIC RECOVE...

**Invoice Details Table:**

Work Order #	Estimated	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Authorized By	Authorized Dt	Collectible
WO:0021380 20160100011187 2798...	10.00	10.00	10.00	10.00	12/22/2016	CLOSE	12/22/2016			N
WO:0021380 20160100011187 2798...	100.00	100.00	100.00	100.00	12/22/2016	CLOSE	12/22/2016			Y
WO:0021380 20160100011187 2798...	12.00	12.00	12.00	12.00	12/22/2016	CLOSE	12/22/2016			N

System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the **Validate Invoice** button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to [Vendors](#) chapter.

# D

## Appendix : 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.

### D.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.

### D.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 D-1 Parameter ID**

Parameter ID	Details	Parameter Type
OGL_APP_ID	Input APP ID specific to deployment	System
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 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.

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