

Release Notes
Oracle Financial Services Lending and Leasing
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ORACLE[®]
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1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

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

1.3 Abbreviations

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending and Leasing
XML	Extensible Mark-up Language
XSD	XML Schema Definition
GL	General Ledger
XLF	Extended Log Format
JSF	Java Server Faces
EAR	Enterprise Application Archive
UI	User Interface
WSDL	Web Services Description Language
ACH	Automated Clearing House
MDB	Message Driven Bean
JMS	Java Messaging Service
IoT	Internet of Things
UDF	User Defined Fields
UDP	User Defined Parameters

Abbreviation	Detailed Description
TXN	Transaction
OBRH	Oracle Banking Routing Hub
ML	Machine Learning

1.4 **Product Summary**

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

1.5 **Release Highlights**

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

2. Enhancements

Enhancement	Description
Functional Enhancements	
Table Columns as Event Action Parameters	Since all the UDF parameters and all account fields are in EVENTS, a provision is given to enable configuring events based on the parameters.
Customer No. & National Id in servicing quick search	In Servicing > following new Quick Search Parameters are provided; Customer No. and National ID.
Machine Learning - ML Data set creation through batch job	As part of Machine Learning enhancements - ML Data set creation is possible through batch job.
Metro II enhancement J1 AND J2 SEGMENT	Metro II reporting has been enhanced such that if address of primary and spouse / any other relation is same, then system reports J1 segment while generating metro II file instead of reporting data in J2 segment.
Implementation of OBRH (Oracle Banking Routing Hub) in OFSLL	OFSLL supports integration of OBRH (Oracle Banking Routing Hub).
Copy feature in Criteria based condition and Servicing Queue Screens	Provided a Copy feature in 'Criteria Based Condition' setup screen and in Servicing Queue screens.
'Accrual Start Dt' Change Transaction	New Transaction has been introduced to Change Accrual Start Date.
'Asset Primary Indicator' flag in sales tax setup - Vertex Integration	'Asset Primary Indicator' flag has been introduced in sales tax setup - Vertex Integration.
Queue for accounts with 'No Condition'	System now has the ability to create Queue for accounts with 'No Condition'.
Agreement Structure	A facility has been provided to capture Agreement Number in Account to help grouping of specific accounts maintained in the system.
Sales Order	A facility has been provided to capture Sales Order number in Account to help grouping of specific accounts maintained in the system.
Asset Attributes	New Asset Attributes are added to capture additional details in collateral screen.
Copy existing Bureau report	There is a provision to copy Bureau of existing customer based on system parameter.

Enhancement	Description
New Bureau parameters	Following two new Credit Bureau parameters - Model ID & Score Number is added to 'Cred Summary' table and also added to base Bureau table.
New Queue Selection Parameters	'Day of a week' parameter is introduced in Setup > Customer Service Queues.
Decision EDITS	Auto validation Edits have been introduced to fields such as First name, DOB, SSN compare with bureau first name EDIT
Application Status Change validations	System can now Restrict / allow explicitly if the same user or responsibility to change the application status.
Lease - Amortization Schedule Method	New calculation method called 'Amortized' with fixed repayment schedule introduced for Lease.
Monthly Amortization for Lease	Facility to amortize Interest/Rent balance of Lease on monthly basis using Scheduled Based method, irrespective of billing cycle (Say Quarterly, Annual etc.,) introduced for lease.
Web Services Enhancements	
Account GET Service	Producer Number as account search parameter - WS
Data Access in Webservices	Data Access in Webservices can now be controlled based on company and branch.

2.1 Table Columns as Event Action Parameters

2.1.1 Overview

- In device financing, OFSLL is expected to support different promotional offers (example Buy one and get one, Buy one and get another phone for 50%).
- For promotions that are not supported in base/implementation, specific idea is to use OFSLL Events Framework to achieve these business cases.
- To support these features, below enhancements are introduced in OFSLL
 - System is designed to have the ability to input Table > Column Value as Event Action parameters.

2.1.2 Description

Following changes are done to Entity-Event-Action Types:

Entity Type	Event Type	Actions
Accounts	All Event Types for entity 'Accounts'	1. Post Comment 2. Post Monetary Txn 3. Post Non-Monetary Txn

2.1.3 Column Value as User Defined Table Parameters

- OFSLL supports **Event Criteria** definition using **User Defined Table** for different **Events**.
- These Criteria are enhanced to join different tables. For example, **Account Condition Create Event** can have Criteria parameters of **ACCOUNT_CONDITIONS** and **ACCOUNTS** Table using different User Defined Tables and single User Defined Table Type as given below.
- A new set of User Defined Tables and Table Types are created with default values similar to existing criteria parameters.
 - New Table types also supports joining of tables similar to criteria parameters.
 - These parameter can be used to provide values for Event Actions.
- A new **Value Type > COLUMN VALUE** is added in **Action Parameters**, to allow users to select values from new User Defined Tables.
- If the column value cannot be populated due to multiple records or if no record found, system leaves the parameter value as unchanged/blank.

The screenshot displays the 'Actions' configuration interface. At the top, there are buttons for 'Save and Stay', 'Save and Return', and 'Return', along with a 'Load Parameters' button. The main area shows the 'Action Parameters' table with the following data:

Description	Value	Required
TXNS ADJUSTMENT TYPE	INCREASE	✓
TXN DATE	\$GLDATE	✓
INDEX	PRIME RATE	✓
MARGIN RATE	Select the value type	✓
REASON	COLUMN VALUE	—

A dropdown menu is open over the 'Value' column, showing the following options: CONSTANT, SYSTEM DRIVEN, USER INPUT, and COLUMN VALUE. The 'COLUMN VALUE' option is selected. The 'REASON' parameter is highlighted in blue.

2.1.4 **Seed Data**

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

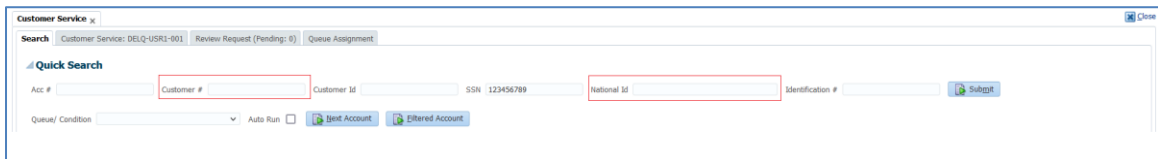
2.2 Customer # & National Id in Servicing > Quick Search

2.2.1 Overview

Customer # and National ID parameters added in Servicing > Quick Search.

2.2.2 Description

- Servicing > Quick Search has following new search parameters; Customer # and National ID.
- If multiple records exist for the input, system shows the standard error message as 'Multiple Matches found for the National ID, Please use normal Search'.



The screenshot shows a web application window titled 'Customer Service'. It features a 'Quick Search' section with several input fields: 'Acc #', 'Customer #', 'Customer Id', 'SSN' (with the value '123456789'), 'National Id', and 'Identification #'. A 'Submit' button is located to the right of the 'National Id' field. Below the search fields, there is a 'Queue/ Condition' dropdown menu, an 'Auto Run' checkbox, and two buttons: 'Best Account' and 'Differed Account'. The top of the window shows navigation tabs for 'Search', 'Customer Service: DELQ-USR1-001', 'Review Request (Pending: 0)', and 'Queue Assignment'. A 'Close' button is in the top right corner.

2.2.3 Seed Data

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

2.3 **Machine Learning - Data Set Creation through Batch**

2.3.1 **Overview**

Currently, the Machine Learning data set is not configurable. A new batch job is created to load ML data set which is the input for cluster creation.

2.3.2 **Description**

- It is assumed that the parameters considered for cluster creation is static.
- Following batch job is created to load ML data set which is the input for cluster creation - QMLPRC_BJ_100_03 ML DATASET CREATION FOR INTELLIGENT SEGMENTATION
- For data, system refers the respective columns from User Defined Tables.

2.3.3 **Seed Data**

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

2.4 Copy feature in Servicing & Criteria Based Condition

2.4.1 Overview

Copy feature is provided in Setup to ease the use of Servicing Queues and Criteria Based Condition screens.

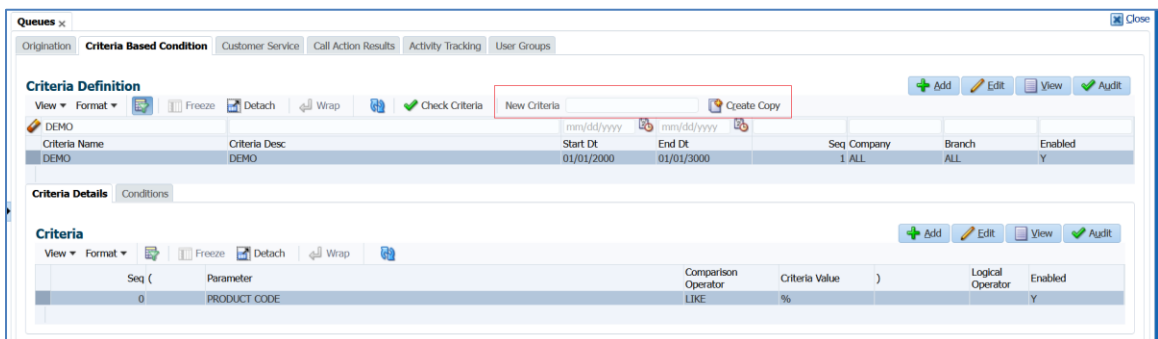
2.4.2 Description

Setup > Queues > Servicing:

- Introduced 'Create Copy' feature with access key.
- On Click of Copy, system copies the header and Child tabs as follows (however, Group Assignment Tab & Group Activity – Doesn't get copied).
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data Node Assignment
- 'Copied' records are created with 'Enabled' = N; both parent and child records.

Setup > Queues > Criteria based Condition

- Introduced 'Create Copy' feature with access key.
- On Click of Copy, system copies the header and Child tabs as follows:
 - Criteria Details
 - Conditions
- 'Copied' records are created with 'Enabled' = N; both parent and child records.



2.4.3 Seed Data

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

2.5 Facility to define and change Accrual Start Date

2.5.1 Overview

- OFSLL is enhanced with a facility to capture 'Start Date' from which interest accrual would be calculated.
- This date can be configured in Origination and can be changed in Servicing (before bill generation).

2.5.2 Description

Changes in Setup > Contract > Lease (Interest Rate Method)

- Currently the 'Start Date Basis' for Lease is supported for 'Effective Date' only.
- System shows the LOV with reference to 'ACCRUAL_START_DT_BASIS_CD (ACCRUAL START DT BASIS CODES)' for selection (Refer Figure 2).
 - If user selects the 'Payment Date, system calculates the interest from 'Payment Date - 1 Cycle'.
 - If user selects the 'Effective Date, system calculates the interest from 'Contract Date'.

Example: Contract Date = 01 Jan 2021; First Payment Date = 01 April 2021

Results:

Effective Date (Contract Date)	01 Jan 2021
Start Days	5
Accrual Start Date	05 Jan 2021

Payment Date (Payment Date -1 Cycle)	01 April 2021
Start Days	5
Accrual Start Date	05 March 2021

Changes in Origination > Contract > Loan/Lease

- Loan - On 'Load Instrument', currently system displays the 'Start Date Basis' and 'Start Days' as Read Only fields.
- Lease - Currently 'Start Date Basis' for Lease is supported for 'Effective Date' only.
 - System shows the LOV with reference to 'ACCRUAL_START_DT_BASIS_CD (ACCRUAL START DT BASIS CODES)' for selection.
- Fields are re-arranged as shown in below image and made it editable for user input during origination stage.
- These parameters are added in 'Account On boarding' and 'Application Contract' web service > Loan & Lease.

- If User explicitly adds the fields (in Servicing) information in Servicing is considered.
- If tags are not filled, information at contract level is considered.

Changes in Calculator → Contract Level & Stand Alone → Loan / Lease

Contract Level:

- Currently, while generating the 'Schedule' system does not consider the 'Start Date' basis and Start Days while charting the loan amortization schedule.
- After this change, system considers these values while charting the loan amortization schedule.

Stand-alone Calculator:

- Accrual Start Dt Basis and Accrual Start Days fields are enabled for user input.
- System considers these values while charting the loan/lease amortization schedule.

Validations for Origination Calculator & Standalone calculator:

- If user selects 'Contract Date Basis (Effective Date)', system calculates the interest from 'Contract Date + Start Days'.
 - System validates that 'Start Days' + Contract date less than first payment date.
 - Above validation is applicable for Loan & Lease.
- If user selects the 'Payment Date', system calculates the interest from 'Payment Date – 1 Cycle'.

Changes in Servicing → New Monetary transaction

New Monetary transaction is introduced to adjust accrual and first payment date.

- CR_FIRST_PMT_DT_CHANGE - accrual and first payment date change
- ACR_FIRST_PMT_DT_CHANGE_REV > reverse accrual and first payment date change

Transaction Parameters:

Parameter Code	Default	Sort	Displayed	Required	Comments
Txn Date	System Date	0	Y	Y	
Accrual Start Date	GL Date	1	Y	Y	Should be greater than contract date.
First Payment Date		2	Y	Y	Should not be less than 'Accrual Start Date'

Validations:

System allows to post the transaction on validating the following points or shows error message.

Validation	Error Message / Comment
'Start Date' date (User Input / Derived) should be greater than contract date and less than or equal to First Payment date.	'Start Date' should be greater than contract date.

Validation	Error Message / Comment
'First Payment Date' should not be less than 'Accrual Start Date'.	First Payment Date' should not be less than 'Accrual Start Date'. Note: System doesn't validate the Due date Max and user is expected to input this value considering the business use case.
This Transaction is allowed to post on account, where there is 'No Billing, no Transactions' other than Active Transaction posted on account. Validation: a. If acc_accrual_dt_start = acc_accrual_dt_last – No accrual happened yet b. If acc_due_dt_next = acc_first_pmt_dt – No billing happened yet	Transaction cannot be posted, as accrual / transaction posted on account.
Transaction not allowed to post for Rent collection method = ADVANCE and if user tries to post on account with specified collection method, show error message	Transaction is allowed to post for Rent collection method 'Arrears'.

Actions on posting of transaction:

If the transaction posting is successful:

- If any interest is already accrued till date, system passes negative interest transactions to negate the amount to ZERO. (The reason to pass negative interest transactions is to negate 'Daily Amortized' interest GL). This step resets the accrued interest amount to Zero.
- Following information is re-calculated:
 - Maturity date is adjusted according to new payment date (if different payment is selected).
 - Due Date Next, Due Day, Repayment Date, Late charge date gets realigned based on new payment date.
- There is no impact on the delinquency, bill amount. Only the final bill amount differs.
- System displays the following message:
 - Transaction Posting Successful
 - Old Accrual Start Date: 02/01/2020 and First Payment Date: 03/01/2020
 - New Accrual Start Date: 03/01/2020 and First Payment Date: 04/01/2020

If the transaction posting is not successful:

- Shows valid error message as mentioned in the table above.

Figure 1 (Loan & Lease Origination Screen)

Contract Information

Contract
 * Contract Rcvd Dt 01/01/2019
 * Contract Dt 01/01/2019
 * Instrument LOAN INS AUS BRANCHL_STARTDT
 * Amt Financed 12,000.00
 * Loan Term 12
 * Index FLAT RATE
 * Contract Margin Rate 4.9900
 * Contract Rate 4.9900
 * Balloon Method N + 1 PMTS
 * Balloon Amt 0.00
 * Due Day 1
 * 1st Pmt Dt 02/01/2019
 * Maturity Dt 01/01/2020
 * Finance Charge Amt 326.16
 * Total of Pmts 12,326.16
 * Down Pmt Amt 0.00
 * Total Sale Price 12,326.16
 * Payment Amt 1,027.18
 * Final Pmt Amt 1,027.18
 * Reprint Currency AUSTRALIAN DOLLAR
 * Principal Balance 12,000.00

Base Method ACTUAL/ACTUAL
 Bill Method LEVEL
 Bill Type STATEMENT
 Time Counting Method ACTUAL DAYS
 Installment Method EQUATED PAYMENTS
 Calendar Method GREGORIAN
 Start Dt Basis EFFECTIVE DATE
 Start Days 0
 Stop Accrual Days 999999
 ACH Fee Ind

Increase Max Lifetime 0.0000
 Increase Floor 0.0000
 Increase Ceiling 35.0000
 Decrease Per Year 0.0000
 Decrease Max Lifetime 0.0000
 # of Adjs / Year 99
 # of Adjs / Life 999

* Post Margin Rate 4.9900

Capitalization
 Capitalize
 Frequency UNDEFINED
 Capitalization Start Basis UNDEFINED
 Grace Days 0
 Cap Tolerance Amt 0.00

Promotion Details
 * Promotion UNDEFINED
 Type NONE
 Dly Days 0
 Period Type 0
 Tolerance Amt 0.00
 Index 0.0000
 Promotion Margin Rate 0.0000
 Promotion Rate 0.0000

Advance
 Stage Fund Allowed
 Draw End Dt 01/01/2019
 Initial Advance Max Amt 0.00
 Initial Advance Min Amt 0.00
 Advance Max Amt 0.00
 Advance Min Amt 0.00
 Late Charge Allowed
 Billing Allowed
 Billing Method NONE
 * Draw Period Rate 0.0000

Escrow
 Allowed
 Opt Out

Post Maturity

Billino
 Pre Bill Days 3
 Bill Cycle MONTHLY
 Multiple Billing Asset Rate

Payment Caps
 Max Pmt Increase / Year 0
 Max Pmt Increase / Life 0

Others
 * Payment Mode INSTITUTION DR

Statement
 Stmt Preference Mode EMAIL
 Mock Statement Req
 Mock Start Month JANUARY
 Mock Statement Cycles
 Mock Pre Statement Days

Recourse Details
 Recourse
 Recourse Type NONE
 Recourse Reason NONE

Figure 2 (Setup → Lease Contract)

Contract Definition

Instruments
 Instrument CAPT LEASE
 * Description CAPT LEASE
 * Start Dt 08/15/1947
 * End Dt 12/31/4000
 * Enabled

Selection Criteria
 * Company ALL
 * Branch ALL
 Calculation Method INTEREST RATE
 * Billing Cycle MONTHLY
 * Agreement Type UNDEFINED
 * Product ALL
 * State ALL
 * Currency ALL
 * Pricing ALL

Accrual
 * Rent Accrual Method INTEREST BEARER
 * Base Method ACTUAL/ACTUAL
 Start Dt Basis EFFECTIVE DATE
 Start Days 0
 * Time Counting Method ACTUAL DAYS
 Installment Method EQUATED PAYMENTS

* Due Day Min 1
 * Due Day Max 7
 * Max Due Day Change / Year 100
 * Max Due Day Change / Life 1000
 * Max Due Day Change / Days 6
 * Pmt Tolerance Amt 0
 * Pmt Tolerance % 98
 * Promise Tolerance Amt 0
 * Promise Tolerance % 98

Billino
 * Pre Bill Days 2
 * Bill Type STATEMENT
 * Bill Method LEVEL
 Balloon Method N + 1 PMTS
 * Multiple Billing Asset Rate

Delinquency
 * Late Charge Grace Days 0
 * Stop Accrual Days 9999
 * Delay Grace Days 2
 * Time Bar Years 999
 * Cure Letter Gen Days 999
 * Cure Letter Valid Days 0

Depreciation Method UNDEFINED
 Depreciation Convention MONTHLY
 Base Rate 0.00
 Adjusting Rate 0.00
 Bonus Rate 0.00
 Depreciation Rate 0.00

Tax
 * Sales Tax Mode UPFRONT (CAPIT)
 * Sales Tax Method PURCHASE PRICE

Early Termination
 * Allowed To Terminate
 Billed Term 0
 Lease Amt Recovered % 0.00

Ever Green Details
 Auto Post On Maturity
 Number of Unpaid Bills
 Unpaid Bills %
 Pmt Amount Method
 Value
 Grace Days
 Evergreen Term

Residual Details

Extension
 * Max Extn Period / Life 100
 * Max # Extn / Life 100
 * Minimum # of Payments 0

Rate Cap And Adjustments
 * Max Rate Inc / Year 10
 * Max Rate Inc / Life 100
 * Max Rate Dec / Year 10
 * Max Rate Dec / Life 100
 * Max # of Adjust / Year 10
 * Min Int Rate (Floor) 0.00
 * Max Int Rate (Ceiling) 36.00

Statement
 Mock Statement Req
 Mock Start Month JANUARY
 Mock Statement Cycles
 Mock Pre Statement Days
 Stmt Preference Mode EMAIL

Other
 * Rent Collection Method ARREARS
 * Refund Allowed
 * Refund Tolerance Amt 0.00

Figure 3 (Loan/Lease Calculator):

Loan Calculator

Parameters
 Calculate Payment Calculate Interest Rate Calculate Term Calculate Loan Amount Calculate Blended Rate

Loan Details
 * Product Category STANDARD
 * Contract Dt 05/01/2020
 * First Pmt Dt 06/01/2020
 * Loan Term 0
 * Maturity Dt 05/01/2020
 * Amt Financed 0.00
 * PrePaid Fees 0.00
 * Financed Fees 0.00
 * Loan Amt 0.00
 * Balloon Pmt Amt 0.00

Payment/Finance Charon
 Pmt Amt 0.00

Interest Amt 0.00
 Finance Charge 0.00
 Total of Pmts 0.00
 Final Pmt Amt 0.00

Calculator Options
 * Billing Cycle MONTHLY
 * Balloon Method N PMTS
 * Accrual Base Method ACTUAL/ACTUAL
 * Time Counting Method ACTUAL DAYS
 * Installment Method EQUATED PAYMENTS
 * Bill Method LEVEL
 * Calendar Method GREGORIAN
 Accrual Start Dt Basis EFFECTIVE DATE
 Accrual Start Days 0

Rate
 * Rate 0.0000
 APR 0.0000

First Period
 Calendar Days 0
 Interest 0.0000

Figure 4 (Servicing → Account Information → Show 'First Payment Dt')

Account Information		
Save and Stay Save and Return Return		
Interest and Accruals		
First Payment Dt	06/15/2021	
Accrual Start Dt	06/08/2021	
Last Accrual Dt	06/08/2021	
Stop Accrual	___	
Accrual Method	INTEREST BEARING	
Base Method	ACTUAL/ACTUAL	
Accrued Interest	50.85	
Recourse Details		
Recourse	___	
Recourse Type		
Recourse Reason		
Max Recourse %	0.00	
Recourse Amt	0.00	
Cure Letter		
Pmt Amount Method		
Value	100.00	
Grace Days	0	
Evergreen Term	1	
Usage/Rental Details		
Agreement Type	UNDEFINED	
Payment Mode	INSTITUTION DRAFT / CHECK	

2.5.3 Seed Data

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

2.6 Copy Existing Customer Bureau Pull to New Application

2.6.1 Overview

When an existing customer with recent credit bureau applies for Loan/Line/Lease, there is a provision provided to link the Existing Credit Report to new application and use for Underwriting and Scoring and Pricing.

The change is applicable for Applicant and Business bureau pull.

2.6.2 Description

- Currently, in OFSLL > Servicing, subsequent bureau pull is based on the system parameter > DAYS_TO_PULL_CRB_REPORT (SET MINIMUM DAYS TO PULL CRB REPORT FROM SAME BUREAU FROM INITIAL PULL).
- The use of this parameter is extended to origination stage also, to guide the system whether the bureau pull is required or not.
- **Web Services:** Application Entry & Simple App Entry Web services→ Introduced new tag 'Copy Bureau Request' and this refers to new lookup and accept values based on the lookup. Behaviour of 'Copy Bureau Request' is derived based on value N, C as explained.
- Following screen level changes are taken in Application screen. Added new field below 'Copy Bureau Request'. This field will be enabled only if the CRB Pull flag = Y.

The screenshot shows the 'Application' screen with the following fields and values:

- App #: UNDEFINED
- * Dt: 06/28/2021
- * Product: AR LOAN VEH
- * Channel: WEB ENTRY
- * Priority: HIGH
- * Company: US01
- * Branch: US-0001
- Sub Unit: UNDEFINED
- Status: UNDEFINED
- Origination Stage Code: UNDEFINED
- Billing Cycle: MONTHLY
- Purpose: VEHICLE LOAN OR LEASE
- * Producer: DEALER
- * Producer Name: [Empty]
- Producer Contact Number: [Empty]
- Region: [Empty]
- Territory: [Empty]
- Existing Customer: [Empty]
- Duplicate Application: [Empty]
- Loan Currency: USD
- * Class: INDIVIDUAL
- Sales Agent: [Empty]
- * Joint:
- * CoSigned:
- Contact: [Empty]
- Lead #: [Empty]
- * CRB Pull:
- Copy Bureau Request: NONE (highlighted in red)
- * Override OK:
- * Warning OK:

Field Name	Mandatory	Validations
Copy Bureau Request	Y	<p>This field is enabled, only if 'CRB PULL' flag value = Y</p> <p>This field is an LOV with two values:</p> <p>None</p> <p>Copy Latest</p> <p>On selection, of 'Copy Latest' system instead of pulling the new bureau report, will copy the bureau report; if available with in time frame as configured in system parameter. (DAYS_TO_PULL_CRB_REPORT - SET MINIMUM DAYS TO PULL CRB REPORT FROM SAME BUREAU FROM INITIAL PULL)</p>

		If no bureau report is available within the time frame configured in the system parameter; the system will automatically trigger a new bureau pull.
--	--	---

Change the field property as lookup with the following values w.r.t. new lookup

Lookup Type	Description	System Defined	Enabled
COPY_CRB_REQUEST_CD	COPY CREDIT BUREAU REQUEST CODES	Y	Y

Lookup Type	Description	Action
N	None	System does not pull the bureau details. User is expected to do the bureau pull manually during the decision stage.
C	Copy Latest	System copies the bureau details to the new application, if the 'Existing Customer Id' is not NULL and 'Update Customer Info' flag = Y at the applicant level.

- Multiple Applicants and Multiple Credit Bureau Pulls
 - The behavior is the same for one or multiple applicants i.e., bureau pull happens for multiple or joint applicants.
 - For an application, if multiple bureau pulls are done (e.g., Equifax and Transunion); the behavior would be as follows:
 - Final Action → 'Copy' in the following example is the new behavior
 - Final Action → 'Submit' in the following example is the existing behavior.

New parameter	Copy Bureau	Yes						
Setup > Credit Bureau > Parameters								
	PULL BUREAUS FOR ALL APPLICANTS INDICATOR	ALL						
	NUMBER OF CREDIT REPORTS TO PULL PER APPLICANT	3						
	Multi Request Allowed	Yes						
Application	CRB Pull	Yes	Process Application (New - Blank > Copy)					
New Application 1001		Process Application						
		B1	B2	B3				
App 1	ZIP Code : 96001	TUC	EXP	EFX				
App 2	ZIP Code : 96004	EXP	EFX	TUC	Request ID is NULL			New Process
New Application 1001	Crq_Crb_Source_Cd	Crq_Crd_Report	CrI_Ssn	CrI_Ssn	Crq_Crb_Req_Status_Cd	Exist 30 days?	Final Action	Final Status
Multi Y	TUC	CREDIT REPORT	APP1	APP2	Pending	Yes	Copy	Completed
Multi N	EXP	CREDIT REPORT W/BEACON	APP1		Pending	No	Submit	Completed
Multi N	EFX	ACRO 01	app1		Pending	No	Submit	Completed
Multi N	EXP	CREDIT REPORT	APP2		Pending	Yes	Copy	Completed
Multi N	EFX	CREDIT REPORT W/BEACON	APP2		Pending	No	Submit	Completed

2.6.3 Seed Data

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

2.7 Store unparsed Acro File Risk Scoring Model Segment

2.7.1 Overview

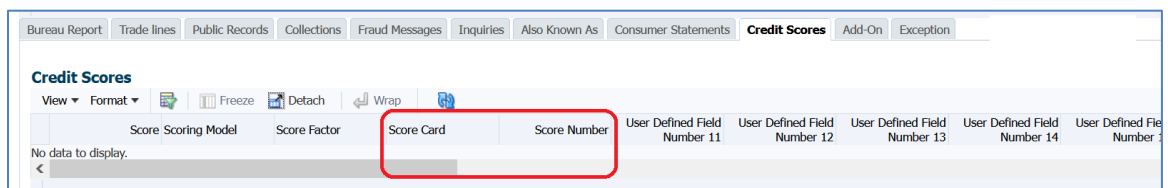
If customer subscribes to Model Number 02875 [Probability Scale], Equifax (EFX) Risk Score 3.0 model contained in Market-Max segment of FULL FILE FIXED / ACROFILE PLUS PRINT IMAGE COMBO REPORT from Equifax (EFX).

In this segment, system reads the **Model Id/Score Card** and **Score Number** however, it is not shown to user.

2.7.2 Description

- With this change, system reads the **Model Id/Score Card** and **Score Number**.
- These values are now stored as data elements and available for scoring.
- System stores the data in 'CRED_DATA_POINT_SCORES' and 'CRED_SUMMARY' table.
- Shows it in 'Credit Scores' tab alone

Note: storing into 'CRED_SUMMARY' is based on the BUREAU_SCORE_MODEL_CD's sub code. I.e., however, system stores the CUM_FICO_SCORE and CUM_BKRP_SCORE, in the same way, it should store these two elements also.



Score Scoring Model	Score Factor	Score Card	Score Number	User Defined Field Number 11	User Defined Field Number 12	User Defined Field Number 13	User Defined Field Number 14	User Defined Field Number 15
No data to display.								

2.7.3 Seed Data

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

2.8 'Day of a Week' Parameter in Customer Service Queues

2.8.1 Overview

- Certain US states has regulation to restrict to call customers on the specified days only.
- To support this, following changes are taken up:
 - Provided a configuration that Dialer file generates in allowed days so that, Bank can hand over the Dialer File only on specified days.
 - 'Day of a week', added as new parameter to handle queue that can be taken up Manually or through Auto-Dialer.

2.8.2 Description

A new set of parameter group introduced that is predefined as per the documented behaviour

Parameter Code	Description	Applicable codes in criteria	Behavior
Current_Day	Day of a week	MO,TU,WE,TH,FR,SA,SU, ALL	<p>While executing the SET > QCS > QCSPRC_BJ_100_01 batch, Based on the values configured in the Setup > Queues > Customer Services > Selection criteria:</p> <ul style="list-style-type: none"> • System identifies the Day of the System. • Matches the Criteria Values in combination of Comparison Operate. <p>If both 1 & 2 matches, then the set of accounts are qualified for this queue</p>

Example: In selection criteria, following are the different ways that user configured and how system behaves:

#	Parameter	Day of system date	Comparison Operator	Criteria Value	Operator	Result
1	Day of a week	Monday (1st Nov'21)	Like	ALL	AND	System generates the queue all the time with combination of account are having delq more than 30days
	Delq Days		Greater Than	30		
2	Day of a week	Monday (1st Nov'21)	EQUAL	MO	AND	

#	Parameter	Day of system date	Comparison Operator	Criteria Value	Operator	Result
	Delq Days		Greater Than	30		System generates the queue & with combination of account are having delq more than 30days - because system day is MONDAY and criteria is set it as MO. If system date is 'Tuesday (2nd Nov'21), then queue should not build queue
3	Day of a week	Monday (1st Nov'21)	IN	('MO','WE','FR')	AND	System generates the queue & with combination of account are having delq more than 30days - because system day is MONDAY and criteria is matches with MO Also, if system date is 'Wednesday (3rd Nov'21) or 'Friday (5th Nov'21), then also queue should build If system date is 'Tuesday (2nd Nov'21), then queue should not build queue
	Delq Days		Greater Than	30		

Note: Exiting validations of comparison operator which are applicable for var-char is extended to this also

Example: Setting up of Queues using comparison operators for VARCHAR2 datatype can adversely affect the performance of the system or IS is not applicable etc.

2. In origination, to derive Due Day for weekly billing, we treat Sunday = 1, Monday = 2.... Saturday = 7

Maintenance Changes

Provided a new User Defined Table as follows:

Parameter	Value
Description	CUSTOMER SERVICE QUEUE PARAMETERS: SYSTEM
Product Type	All

Parameter	Value
Funding Type Collateral Type	
System Defined Yes/No	No
Table	QUE_CS_SYSTEM
User table Type	QUEUE : CUSTOMER SERVICE

Provided below User Defined Table Attributes to above table:

Parameter	Value
Attribute	Current Day
User table Type	Day of a week
Data Type	Varchar
Length	30
Operator	Like
System Defined Yes/No	No

2.8.3 **Seed Data**

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

2.9 EDITs to compare 'Name/DOB/SSN' with 'Bureau Report'

2.9.1 Overview

A facility is provided in Origination EDITS to raise an EDIT comparing Name in application and Name in the bureau.

2.9.2 Description

Introduced decision EDITS to compare First Name & Last Name in application and Credit Bureau Report → **APPLICATION APPROVAL EDITS**

Edit Sub Type	Edit	Result
ORIGINATION DECISION	XVL : PRIMARY APPLICANT FIRST NAME OR LAST NAME IN APPLICATION NOT SAME AS APPLICANT FIRST NAME OR LAST NAME IN BUREAU REPORT	Error
ORIGINATION DECISION	XVL : PRIMARY APPLICANT SSN IN APPLICATION NOT SAME AS SSN MENTIONED IN BUREAU REPORT	Error
ORIGINATION DECISION	XVL : PRIMARY APPLICANT DOB IN APPLICATION NOT SAME AS DOB MENTIONED IN BUREAU REPORT	Error

- In case of multiple bureaus, system refers 'Value' in EDIT configuration field. Example: If 'EXP' (EFX, TUC, CSC) is maintained in the EDIT value, system compares the application values with Experian.
- If this value is not maintained, system refers the bureau selected in the decision stage.
- If no bureau data is available or bureau preference is not selectable by the system, EDIT would not be fired.

2.9.3 Seed Data

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

2.10 Status Change by different User/ Responsibility

2.10.1 Overview

Following use cases are handled with this change:

- Use Case 1: Financial Institute/Lender does not want the same user or same responsibility to perform 2 subsequent cycle changes, while processing an application.
Example: If a user with responsibility of a Funding manager, changes the status of the application from 'Approved- Final doc check' to 'Approved-Verified', then the same user cannot perform the status change from 'Approved - verified' to 'Approved -Funded' for the same application.
- Use Case 2: Financial Institute/Lender want the same user or responsibility to perform subsequent cycle changes, while processing an application.
Example: If a user with responsibility of a Funding manager, changes the status of the application from 'Approved- Final doc check' to 'Approved-Verified', then the same user has to perform the status change from 'Approved - verified' to 'Approved -Funded' for the same application.

2.10.2 Description

Applicability of Changes: Loan, Lease, Line → Setup Cycles

- Provided a new lookup for 'Status Change Validation' (Refer Fig below).
- The lookup consists of following options:
 - **None** → If this option is selected, system does not validate for User / Responsibility, while making status change (This is the default seed data value, which retains the existing behavior).
 - **User - Same**→ If this option is selected, system validates for the same User, while making the status change. (Verify past 1/2/n records based on lookup subcode configuration for User)
 - **User - Different**→ If this option is selected, system validates for the different User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for User)
 - **Responsibility- Same**→ If this option is selected, system validates for the same Responsibility of the Current User with Responsibility of Previous Status change User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for Responsibility)
 - **Responsibility- Different** → If this option is selected, system validates for the different Responsibility of the Current User with Responsibility of Previous Status change User, while making the status change. (Verify past 1/2/n records based on lookup sub-code configuration for Responsibility)

NEW SYSTEM EDIT (Shown under 'Verification Tab):

For User-Same / Responsibility-Same:

If the different user/ same responsibility is trying to change the status; where the configuration is enabled; system raises EDIT / service result as follows: "**User/Responsibility must be same between current and previous status change**". (EDIT type = Error)

For User-Different/ Responsibility-Different:

If the same user/ same responsibility is trying to change the status; where the configuration is enabled; system raises error EDIT/ service result as follows: **"User/Responsibility must be different between current and previous status change"**. (EDIT type = Error).

Exceptions:

In case the responsibility of the user changed from X to Y, system doesn't validate the use case and expected to handle operationally (Note: We can validate User & Responsibility to handle the scenario; but considering this as exception; the proposal is to validate only the responsibility).

Created a new Lookup as following:

- Lookup Code: STATUS_CHANGE_VALIDATION_CD
- Lookup Description: Status Change Check
- System Defined: Yes
 - Following Lookup Codes are provided
 - Value in the sub-code (Other than NULL) indicates the number of past status records to verify for unique check → User/ Responsibility validation.

Lookup Code	Description	Sub-code
NONE	NONE	
USE_SAME	User - Same	1
USR_DIFFERENT	User - Different	1
RSP_SAME	Responsibility - Same	1
RSP_DIFFERENT	Responsibility - Different	1

Notes:

- For User Same/ Responsibility Same, Ideal definition of sub code = 1.
- System validates the user/ responsibility as configured at the cycle level, while changing the status using webservice → Change Application Status Service.

The screenshot displays the Oracle Financial Services configuration interface. The 'Cycle Code Definition' section shows a table of cycle codes and their sub-codes. The 'Cycle Code Responsibility Definition' section shows the configuration for the 'Validate Successive Change' dropdown menu. The dropdown menu is highlighted with a red box, showing the following options: NONE, USER-SAME, USER-DIFFERENT, RESPONSIBILITY-SAME, and RESPONSIBILITY-DIFFERENT.

Summary Applicant Request Decision Contract Collateral Comments Tracking Document Verification Correspondence Tools						
Edits Audits History						
History						
View Format Freeze Detach Wrap						
Sub Status	User	Start Dt	End Dt	Elapsed Time(Days:Hours:Minutes:Seconds)	Responsibility	
VERIFYING	RAJESH MACHARLA	06/15/2021 05:53:42 PM	06/15/2021 05:53:42 PM	00:00:00:19	SUPERUSER	
BLANK	RAJESH MACHARLA	06/15/2021 05:53:23 PM	06/15/2021 05:49:15 PM	00:00:00:00	SUPERUSER	
ENTRY COMPLETE	RAJESH MACHARLA	06/15/2021 05:49:15 PM	06/15/2021 05:53:23 PM	00:00:04:08	SUPERUSER	
REVIEW REQUIRED	RAJESH MACHARLA	06/15/2021 05:49:15 PM	06/15/2021 05:41:41 PM	00:00:07:34	SUPERUSER	
BLANK	RAJESH MACHARLA	06/15/2021 05:41:41 PM	06/15/2021 05:49:15 PM		SUPERUSER	

2.10.3 Seed Data

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

2.11 Lease – Amortized Method of Calculation

2.11.1 Overview

Existing version of OFSLL supports – Rent Factor and Interest Rate Method.

US region has 'Fixed Amortization' Schedule of business practices, where the repayment schedule of lease is pre-defined / fixed at the beginning of the lease and no subsequent changes would be done to lease payment until the maturity date or extension of lease at the end of lease period.

OFSLL is enhanced to support the Lease 'Amortized' method as follows:

- Support 'Amortized Lease Schedule method including handling impact in the modules like Setup, Origination and Servicing including calculators + Account On boarding service.
- Support Rent Collection Method = Advance & Arrears

2.11.2 Description

To support Amortized method, following changes are taken up in the product:

Setup Changes:

'Product' Setup

Following changes taken in Setup → Product → Lease Product Tab

- Add new value called 'Amortized' the lookup → CALC_METHOD_CD (CALCULATION METHOD CODES).
- This will show the value in 'Calculation Method' under 'Calculator Parameters' of Product setup.

The screenshot displays the 'Lease Product' setup form. The 'Product' field is set to 'LEASE-IR'. The 'Description' field contains 'DEMO AMORTIZED'. The 'Start Dt' is '06/24/1999' and the 'End Dt' is '12/31/4000'. The 'Calculation Parameters' section shows the 'Calculation Method' dropdown menu set to 'AMORTIZED'. Other fields include 'Skip Credit Bureau Reporting' (unchecked), 'Collateral Type' (VEHICLE COLLATERAL), 'Collateral Sub Type' (PERSONAL PROPERTY VEHICLE), 'Credit Bureau Portfolio Type' (INSTALLMENT), 'Credit Bureau Account Type' (AUTO LEASE), 'Billing Cycle' (MONTHLY), and 'Category' (STANDARD). Buttons for 'Save and Stay', 'Save and Return', and 'Return' are visible at the top right.

'Pricing' Setup Changes

Shows the value 'Amortized' for Calculation method field and disable 'Promotion' field for selection.

Lease Pricing Definition

Pricing: CN_PAVAN_LS_PRICING

* Description: AMORTIZED PRICING

* Start Dt: 06/03/2000

* End Dt: 12/31/4000

* Enabled:

* Maximum Term: 120

Result

* Residual % From: 5.000000

* Residual % To: 20.000000

* Index: FLAT RATE

* Rate From: 4.9900

* Rate To: 24.9900

* Buy Rate: 4.9900

Rent Factor From: 0.002079

Rent Factor To: 0.010412

Buy Rent Factor: 0.002079

* Maturity Index: FLAT RATE

* Maturity From: 4.9900

* Maturity To: 24.9900

* Maximum Capital Cost: 1,200,000.00

Selection Criteria

* Company: SA03

* Branch: ALL

Calculation Method: **AMORTIZED**

* Billing Cycle: MONTHLY

* Agreement Type: UNDEFINED

* Product: ALL

* State: ALL

* Pro Group: ALL

* Pro Type: ALL

* Producer Region: ALL

* Producer Territory: ALL

* Channel: ALL

* Producer: ALL

* Grade: ALL

* Gross Capital Cost: 0.00

* Lease Term: 0

* Asset Class: ALL

* Asset Type: ALL

* SubType: ALL

* Asset Make: ALL

* Asset Model: ALL

* Age: 0

Trade In: ALL

Mileage: 0

* Currency: ALL

Promotion: NONE

* Subvention: NONE

* Down Pmt: 0.00

* Asset Value: 0.00

* LTV: 0.0000

* Existing Customer: ALL

* Existing Customer Since (In Years): 0

Selection Criteria : Business

* Years In Business: 0

Save and Stay Save and Return Return

'Contract' Setup Changes

- New calculation method - Amortized is shown for selection.
- Introduced new field called 'Lease Recovery Type' with options called Fixed and Proportionate.

Calculator Changes:

Origination & Standalone Calculator:

- When user selects the method called 'Amortized':
 - The amortized schedule generated in origination is fixed and not impacted by late payments.
- Flexible repayment schedule with Type = User Defined' allows for user input. (Other options are not enabled for current scope).
 - System calculates the rate based on the payment amount input.
- Repayment Schedule generated in the calculator is stamped in Servicing > Repayment Schedule tab and due date history is generated based on the defined schedule.

Payment Scenarios:

- No additional interest would be calculated, even if the customer is not paying the bill amount on due date and subsequent bills are generated based on the schedule.

Lease Calculator

Parameters
 Calculate Payment Calculate Interest Rate Calculate Term Calculate Lease Amount

* Calc Method: AMORTIZED

Contract Dt: 11/15/2018
 First Pmt Dt: 11/15/2018
 Maturity Dt: 11/15/2023

Gross Capitalized Cost: 1,933.00
 Capitalized Cost Reduction: 0.00
 Adjusted Capitalized Cost: 1,933.00
 Residual Value(-): 154.64
 Residual %: 8.0000
 Depreciation Value(-): 1,778.36
 Rent Charge(+): 1,546.16

Rate: 26.3710
 Total of Base PMTs (-): 3,319.72
 * Term: 21
 Base Payment (-): 158.31
 * Balloon Pmt Amt: 0.00

Calculator Options
 * Rent Collection Method: ADVANCE
 No. of Advance Payments: 1
 Advance Payment Method: START TERM
 * Billing Cycle: QUARTERLY

Balloon Method: N + 1 PMTS
 Accrual Base Method: 30/360
 Time Counting Method: ACTUAL DAYS
 * Installment Method: EQUATED PAYMENTS
 * Bill Method: LEVEL
 Accrual Start Dt Basis: EFFECTIVE DATE
 Accrual Start Days: 0

First Period
 Calendar Days: 0
 Interest: 0.0000

Repayment Options
 Flexible Repayment Allowed:
 Type: USER DEFINED

Start Months
 Jan Feb Mar Apr
 May Jun Jul Aug
 Sep Oct Nov Dec

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
1	158.31	21	Y

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Lease Receivable	Income	Balance Amt
1	11/15/2018	158.31	158.31	0.00	1,774.69
2	02/15/2019	158.31	41.31	117.00	1,733.38
3	05/15/2019	158.31	44.03	114.28	1,689.35
4	08/15/2019	158.31	46.94	111.37	1,642.41
5	11/15/2019	158.31	50.03	108.28	1,592.38
6	02/15/2020	158.31	53.33	104.98	1,539.05
7	05/15/2020	158.31	56.84	101.47	1,482.21
8	08/15/2020	158.31	60.59	97.72	1,421.62
9	11/15/2020	158.31	64.59	93.72	1,357.03
10	02/15/2021	158.31	68.84	89.47	1,288.19
11	05/15/2021	158.31	73.38	84.93	1,214.81
12	08/15/2021	158.31	78.22	80.09	1,136.59

Lease Termination & End of Lease Handling:

- System supports lease termination with and without buyout.
- User can post 'Extension' or Ever green lease transactions to extend the lease. (Note: Extension is allowed on lease, only at the end of term of lease).
- Lease will continue the nature of amortized, after posting of extension or evergreen transaction.

2.11.3 Seed Data

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

2.12 Vertex upgrade to v9.0

2.12.1 Overview

OFSLL supports the recording and calculation of Sales and Usage Tax for Lease contracts / applications / accounts.

Following enhancement are introduced in OFSLL:

- Vertex v9.0 Support (HTTPS)
- Option to choose assets for Sales Tax Calculation

2.12.2 Description

Setup changes to support Vertex v9.0

Introduced a new system parameter so that the system has the ability to determine Vertex URL endpoint provided is v8 or v9. The system parameter "VTX_VERSION - VERTEX VERSION" can hold two values

Parameter Value	Comment
V8S	Users need to maintain the Vertex 8.0 URL under the VTX_OUTBOUND_URL system parameter
V9S	Users need to maintain the Vertex 9.0 URL under the VTX_OUTBOUND_URL system parameter

Note: For the system to work correctly, it is mandatory to enable the VTX_VERSION parameter and maintain the proper value.

Restricting Assets for Sales Tax Calculation

- Currently OFSLL supports the restriction of Sales Tax calculation only for the primary asset
- Now, it extended to identify if Tax is to be calculated for all the Assets or Primary only
 - Added a 'Compute Sales Tax' indicator at Collateral (in origination, servicing, & collections) to indicate if Sales Tax calculation is applicable or not

Vehicle

View ▾ Format ▾

Freeze Detach Wrap

+ Add ✎ Edit 📄 View ✔ Audit

Existing Asset	Asset Class	Primary	Description	Identification #	Asset Type	Sub Type	ES
N	NEW VEHICLE	Y	2022 METAL SEDA...		VEHICLE	TATA	

Vehicle [Return](#)

Existing Asset ___

Existing Asset Id ___

Primary

Compute Sales Tax ___

Asset Class NEW VEHICLE

Asset Type VEHICLE

Sub Type TATA

Status ACTIVE

Identification #

Body FLAT

Registration # UNDEFINED

Age 0

Description 2022 METAL SEDAN FLAT

Condition

VIN Validation ___

Zip 34567

Zip Extn

City AMSTERDAM

State AT

County ADA

[Usage Details](#)

- Suppose an account/application has multiple assets, and the User enabled 'Compute Sales Tax' for any one of the assets. In that case, system passes that specific set of collateral information only.
- If the User is not selected for any of the Collateral, system passes primary asset information only by default.
- The default value of this flag is 'N'.

2.12.3 Seed Data

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

2.13 New Amortization Method (Every Month End)

2.13.1 Overview

In the US, Lease amortization (accounting of accrued interest) is done on a monthly basis, irrespective of the billing cycle of the account, using **Scheduled Based amounts**.

For example, Billing Cycle > Statement to the customer could be issued Quarterly, but the accrued interest handover of GL happens monthly.

OFSLL is required to support amortization using the predefined schedules.

2.13.2 Description

Setup Changes

- Introduced a new 'Amortization Method' under Setup > Contract > Lease:
 - Int Amortization Freq > 'EVERY MONTH END'
 - Amortized Balances > Amortization Method as 'SCHEDULED BASED (Month End Only)'
- While saving the record under 'Amortized Balances' with this new Int Amortization Freq, system validates the following:

Filed Reference	Error to display
Cost/Fee Method' should be NONE; if not selected as NONE, then	The amortization Cost/Fee indicator should be NONE
Setup → Contract → Lease → Contract Definition → View → 'Int Amortization Freq' value should be 'EVERY MONTH END.'	Contract's 'Int Amortization Freq value should be EVERY MONTH END
'Amortize Balance Type' is 'RENT'. [New method is allowed only for Rent]	Allowed only for RENT Amortization balance type should

Servicing Changes

Introduced a new field 'Amortization Rate' under Servicing > Customer Service > Account Details > Contract Information & Account Details.

Account Information

View ▾ Format ▾ Freeze Detach Wrap Calculate Parameters

Security Deposit	Depreciation Value	Residual Value	Rent Charge	Maturity Dt	Accrual S
0.00	1,778.36	154.64	1,546.15	07/15/2020	11/15/20

<

Account Information

Interest and Accruals

Max Recourse % 0.00
 Recourse Amt 0.00

First Payment Dt 11/15/2018
 Accrual Start Dt 11/15/2018
 Last Accrual Dt 11/15/2018
 Stop Accrual ___

Accrual Method AMORTIZED
 Base Method 30/360
 Index Type FLAT RATE
 Index Rate 4.99
 Margin Rate 26.30
 Rate 31.29
 Amortization Rate **25.70**

Cure Letter

Start Date
 Expiry Date
 Statement Consolidation
 Time Zone
 Linked Account UNDEFINED
 Securitization Eligible ___
 Close Account After Paid-Off
 Skip Credit Bureau Reporting ___

Contract Information

Contract

Contract Dt 11/15/2018
 Instrument BARAK_LEASE_AMORT
 Amt Due at Signing 0.00
 Total of Pmts (Estimated) 3,247.44
 Balloon Amt 0.00
 Due Day 15
 1st Pmt Dt 11/15/2018
 Maturity Dt 07/15/2020
 Index FLAT RATE
 Index Rate 4.99
 Contract Margin Rate 26.30
 Contract Rate 31.2875
 Amortization Rate **25.6957**
 Security Deposit 0.00

Start Days 0
 Stop Accrual Days 99999
 ACH Fee Ind ___

Lease Contract

Sales Tax Mode AT CYCLE TIME
 Sales Tax Method PAYMENT STREAM
 Lease Type OPERATING

Billing

Billing Cycle QUARTERLY
 Pre Bill Days 0
 Multiple Billing Asset Rate ___

Batch Job Changes

When the system executes the 'SET-TAM → TAMPRC_BJ_100_01 (AMORTIZATION TRANSACTIONS PROCESSING) batch, and if Amortize Balance Type = Rent + Amortization Method = Scheduled Based (Month End) + Int Amortization Freq = **EVERY MONTH END**→ then the behavior as follows

- If the account is created during the month, the system calculates the amortization until month-end.
- Amortization will happen for the whole month, on month end date from the subsequent months.

- If the bill is generated during the month, the system amortizes the interest to create an amortization entry.
- The revenue will consistently be recognized monthly, regardless of the payment frequency.
- The revenue calculation is based on the 'Base method' like 30/360 etc., (Existing behaviour).
- In amortization derivation, the system will use the Amortization Rate value
- **Illustration:**



Lease

Amort_Entries_New.xl

Example:

- Accrual accounting is the same as the 'Advance/Arrears' method.
 - In the attached excel, the 1st bill was raised on the 15th of November 2018.
- Interest accrual happens for 16 days for the month of Nov from 15th Nov to 30th Nov 2018.
- Subsequently, interest accrual entry would be posted only at month-end for GL handover, i.e., on 31st Dec 2018 and so on.
 - Here, system amortizes interest on the bill date and month-end.

Note: Currently, the system supports only the base method = 30/360

2.13.3 **Seed Data**

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

2.14 External System Data Processing

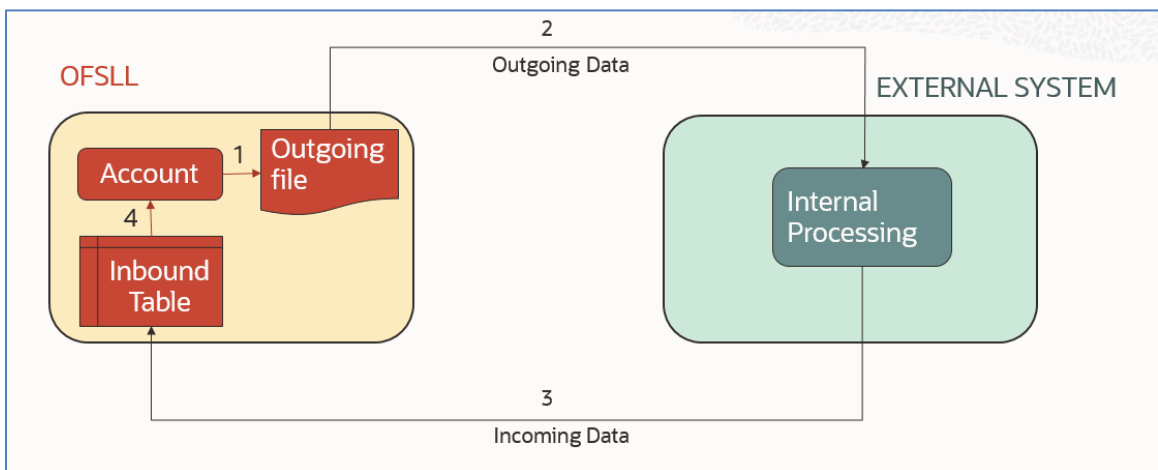
2.14.1 Overview

Many external systems will use OFSLL data for their processing. Hence, system is required to be enhance to generate an **outbound** file with the necessary data for these external systems.

Once the external system processes OFSLL data, OFSLL system receives multiple actions [like Call Activity, Transaction Posting, Update User Defined Fields & post Comments] data from any external system and need to perform the same on OFSLL.

Following actions are supported in this release:

- Account Comment Posting
- Account User Defined Fields update



2.14.2 Description

Batch Job changes

Introduced a new batch IRTPRC_BJ_100_01 - INCOMING FILE PROCESSING under the new job set SET-RTP → REAL-TIME PROCESSING

- Once the data is loaded in the **inbound_requests** and **inbound_request_details** Table with the status 'R', the above batch job reads the data and process it according to the action, then change the status to 'P' or 'F'.
- If there are any issues with the data (data type, business validations, access issues), the User can see the errors in job results.
- Populating the data into these Tables are using scripts. A sample script is provided below:



```
RTP_testing_scripts.s
ql
```

Note:

- There is no input file provided in this release to load the data into **inbound_requests** and **inbound_request_details** Tables
- Only Update User Defined Fields & post Comments actions are supported in this release.
- Outgoing file generation (1) is also not part of this release.

2.14.3 **Seed Data**

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

2.15 Agreement Number Enhancement

2.15.1 Overview

In Telco financing accounts are grouped under an agreement # and system is enhanced to do following activities on those accounts.

- Provided an ability to post monetary transaction on accounts which are having same agreement #.
- Search accounts with Agreement #.
- Filter accounts based on selected Agreement number on UI in Servicing.

2.15.2 Description

Origination Impact:

A new header section "Agreement Details" with following field is added in Origination > Contract and Servicing > Conversion Accounts after Statement Section.

- These field are propagated to servicing as part of funding.
- The following field is added to below web services.
 - GET Application Entry
 - Application Search
- Following fields are added in API process.

Field Name	Data Type	Field Type	Mandatory	Default	Comments
Agreement #	VARCHAR	Text Field	N		

Account Onboarding/Servicing Impact:

- A new section "Agreement Details" as part of Account Onboarding (Existing and New) is added under "Contract" section.
 - This section consists "Agreement #" field.
- Provided an ability to pass the External agreement number (or) Auto generated by the system.
 - Added a new system parameter "AUTO GENERATE AGREEMENT NUMBER FOR ACCOUNT ONBOARDING" to control this behavior.
 - If this parameter is set to Y, system generates the Agreement number.
 - If this parameter is set to N, system accepts the external agreement number provided in Account onboarding payload.
- "Agreement Number" tag is used to pass the external agreement number. In this case expectation is "Auto generate agreement number" parameter should be N.
- "Agreement Number" is used as an identifier to validate the contract details and which accounts should get same "Agreement number" in case of "Auto generate agreement number" system parameter is set to Y.

Edits:

- If two or more accounts are having same agreement number then those accounts should have same Master Account # or Master Account Xref #.

- If two or more accounts are having same agreement number then those accounts should have same contract details like (Due Day, Billing Cycle).
- If two or more accounts are having same agreement number then those accounts should have same product type and funding type.

Following filed is added in Customer Service > Account Details and Customer Service > Account Details >Contract information screens under a new "Agreement Details" section.

- Agreement Number

Once the accounts are funded "Agreement details" populated in following screens which are provided in account onboarding.

- Customer Service > Account Details.
- Customer Service > Account Details >Contract information.

Added a new maintenance Non-Monetary transaction with flowing parameters to Add / Update / Remove the Agreement Details in Customer Service > Account Details.

- If the Agreement # is not provided update the value with NULL.

Parameter	Data Type	Required	Display	Sort
Txn Date	Date	Y	Y	0
Agreement #	VARCHAR	N	Y	1

- This transaction updates Agreement # field in Customer Service >Account details and Customer Service >Account Details >Contract Information.

A new transaction parameter "PROCESS SAME AGREEMENT NUMBER ACCOUNTS" is added to following transaction.

RESCISSION ACCOUNT

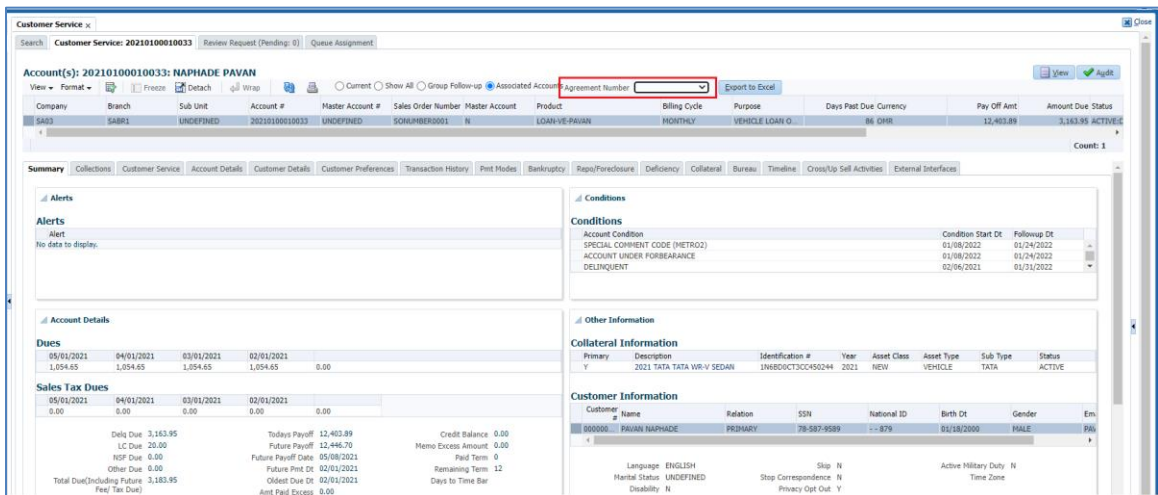
- Following process happens when the transaction is posted with above parameter in combination with "PROCESS MASTER ASSOCIATED ACCOUNTS" and "Process Same Sales Order Accounts".

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
N	N	Y	<ul style="list-style-type: none"> • This transaction will be posted to accounts which are having same agreement number • If there is no Agreement # found on account where this transaction is posting, system gives an error message saying "No Agreement # found for Processing".

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
Y	Y	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts and Process Same Agreement # Accounts parameter
Y	N	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter
Y	Y	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts parameter
Y	N	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Agreement # Accounts parameter
N	Y	N	Process the transaction on Accounts based on the Process Same Sales Order Accounts parameter

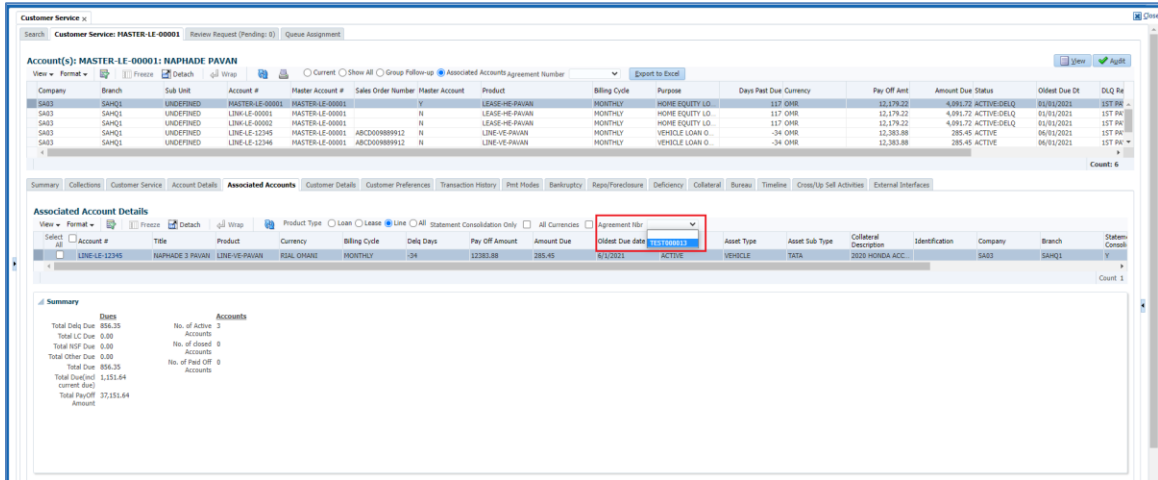
A new dropdown "Agreement number" is added next to Associated Accounts radio button in Customer Service > Account (s).

- This dropdown shows the unique "Agreement numbers" present in selected associated accounts.
- This drop down filters the accounts that belong to selected "Agreement number". (This way we can show the BAN > Agreement > Accounts view)
- This dropdown is enabled only when the associated accounts radio button is selected.



Added a new dropdown to show the "Agreement numbers" in Customer Service > Associated Accounts.

- This dropdown shows the unique "Agreement numbers" present in selected Product Type radio button.
- This drop down filters the accounts belong to selected "Agreement number" and existing selected radio button combination.



2.15.3 Seed Data

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

2.16 Asset Attributes

2.16.1 Overview

New asset attributes are added in OFSLL for Vehicle and Other Collateral types to capture the Exchange Indicator, shipment date and asset block indicator.

2.16.2 Description

Following new fields are added in following screens for Vehicle and Household goods and Other collateral.

- Servicing / Collections > Collateral > header block
- Servicing > Collateral Management > Collateral Details
- Conversion Accounts > Collateral (fields are added below address section)

Filed Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Exchange Indicator	Check Box	NA	N	Device exchange indicator (Y if device is exchanged) will be populated by OFSLL.
Shipment Date	Date	NA	N	Shipment date of asset.
Asset Block Indicator	Check Box	NA	N	Used for IMEI Block/ Unblock functionality in Telco industries. In case of cancellation, Telcos don't want the customer to use the asset through any other service provider.

Other Collaterals:

The screenshot displays the Oracle Financial Services Customer Service interface. At the top, there is a search bar and account information for 'Customer Service: 2021100030065'. Below this, there are navigation tabs including 'Summary', 'Collections', 'Customer Service', 'Account Details', 'Customer Details', 'Customer Preferences', 'Transaction History', 'Print Nodes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Timeline', 'Cross/Up Sell Activities', and 'External Interfaces'. The 'Collateral' tab is active, showing a table of collateral items. The table has columns for 'Primary', 'Substitution', 'Description', 'Asset #', 'Asset Class', 'Asset Type', 'Sub Type', 'Lien Status', 'Lien Event Date', 'Second Lien Holder', 'Comments', 'Lien Release Entity', and 'Entity Name'. A single row is visible with the following values: Y, N, 2021 APPLE IPHO, 3007, NEW ASSET, OTHER, HANDSET, UNDEFINED, , , , CUSTOMER. Below the table, there is a 'Collateral Information' section with a 'Type & Description' area on the left and a 'Usage/Rental Details (Cycle)' area on the right. The 'Usage/Rental Details (Cycle)' area contains fields for 'Exchange Indicator' (checked), 'Shipment Date' (01/10/2022), and 'Asset Block Indicator' (checked). A red box highlights these three fields. The interface also includes various utility buttons like 'Add', 'Edit', 'View', and 'Audit'.

Vehicle collaterals:

Customer Service x

Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number	Master Account	Product	Billing Cycle	Purpose	Days Past
SA03	SAHQ1	UNDEFINED	TEST0000123	TEST0000123		Y	LOAN-VE-PAVAN	MONTHLY	VEHICLE LOAN O...	

Count: 1

Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bure

Vehicle Seller

Vehicle

add Edit View Audit

View Format Freeze Detach Wrap Export to Excel

Primary	Description	Asset #	Status	Asset Type	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Ident
Y	2020 TOYOTA CA...	5266	ACTIVE	VEHICLE	UNDEFINED				CUSTOMER	PAVAN NAPHADE 3	

Count: 1

Vehicle

Return

Type & Description

- Primary
- Substitution ___
- Asset # 5266
- Asset Class NEW VEHICLE
- Asset Type VEHICLE
- Sub Type TATA
- Registration # UNDEFINED
- Status ACTIVE
- Year 2020
- Estimated Life 0
- Make TOYOTA
- Model CAMRY
- Identification #
- Body CYLINDER
- Description 2020 TOYOTA CAMRY CYLINDER
- Condition GOOD CONDITIONED
- VIN Validation ___

Exchange Indicator ___

Shipment Date ___

Asset Block Indicator ___

Usage/Rental Cycle

Min Usage Per Cycle

Max Usage Per Cycle

Base Rental Amount 0.00

Discount

Discount Amount

Security Deposit

Usage RollOver/Advance

Reset Frequency

Elastic Term Calc Method

Calc Method TIERED

User Defined Field Number 1

User Defined Field Number 2

User Defined Field Number 3

User Defined Field Number 4

User Defined Field Number 5

User Defined Field Number 6

User Defined Field Number 7

User Defined Field Number 8

User Defined Field Number 9

User Defined Field Number 10

User Defined Field Number 11

User Defined Field Number 12

User Defined Field Number 13

User Defined Field Number 14

User Defined Field Number 15

User Defined Field Number 16

User Defined Field Number 17

User Defined Field Number 18

User Defined Field Number 19

User Defined Field Number 20

Collateral Management:

Collateral Management x

Collateral Details

Type & Description

Collateral Type VEHICLE COLLATERAL

Primary

Asset # 1006

Asset Class NEW VEHICLE

Asset Type VEHICLE

Sub Type TATA

Registration # 1234

Status RELEASED

Year 2021

Estimated Life 120

Make TATA

Model TATA WR-V

Identification # JNSB00CT3CC450244

Body SEDAN

Description 2021 TATA TATA WR-V SEDAN

Condition GOOD CONDITIONED

VIN Validation ___

Lien Details

Lien Status UNDEFINED

Lien Event Dt

Second Lien Holder

Comments

Lien Release Entity CUSTOMER

Entity Name PAVAN NAPHADE

Address

Country UNITED STATES

Usage/Rental Cycle

Min Usage Per Cycle

Max Usage Per Cycle

Security Deposit

Discount %

Usage RollOver/Advance

Reset Frequency

Elastic Term Calc Method

Usage/Rental Calculation

Calc Method TIERED

Usage/Rental Receipt

Usage / Rental Details

Usage Details(Life)

Start 0

Base 0

Extra 0

Total 0

Billing ___

Due Amt Account Type CURRENT ACCOUNT

Trade Eligible

Consolidate Points at Master ___

Points Consolidation Type

Exchange Indicator

Shipment Date 01/25/2019

Block Indicator

Custom Fields

User Defined Field Char 8

User Defined Field Char 9

User Defined Field Char 10

User Defined Field Number 1

User Defined Field Number 2

User Defined Field Number 3

User Defined Field Number 4

User Defined Field Number 5

User Defined Field Number 6

User Defined Field Number 7

User Defined Field Number 8

User Defined Field Number 9

User Defined Field Number 10

User Defined Field Number 11

User Defined Field Number 12

User Defined Field Number 13

User Defined Field Number 14

User Defined Field Number 15

User Defined Field Number 16

User Defined Field Number 17

User Defined Field Number 18

User Defined Field Number 19

User Defined Field Number 20

User Defined Field Number 21

User Defined Field Number 22

User Defined Field Number 23

User Defined Field Number 24

User Defined Field Number 25

User Defined Field Number 26

User Defined Field Number 27

User Defined Field Number 28

User Defined Field Number 29

User Defined Field Number 30

User Defined Field Date 1

User Defined Field Date 2

User Defined Field Date 3

2.16.3 Web Service Changes

Above 3 fields are added as part of the below rest services:

- Asset Fetch Service
- Asset Create Service
- Asset Update Service

- Account Boarding web service – Both for Async Flow and existing account boarding service

2.16.4 File Upload Changes

Above 3 fields are added as part of the below file uploads:

- Asset File uploads (For All Operations)

2.16.5 Conversion Changes

- Above 3 fields are added to the conversion screen also.
- Conversion Accounts >Collateral (fields are added below address section)

2.16.6 Transaction Change

All the new 3 parameters are added to the **Asset Maintenance** transaction.

Parameter Name	Parameter Type	LOV values	Default Values	Displayed (Y/N)	Mandatory (Y/N)	Comments
Exchange Indicator	LOV	YES_NO_CD	No	Y	N	
Shipment Date	Date	NA	NA	Y	N	
Asset Block Indicator	LOV	YES_NO_CD	No	Y	N	
Identification Number	Number	NA	NA	Y	N	

2.16.7 Seed Data

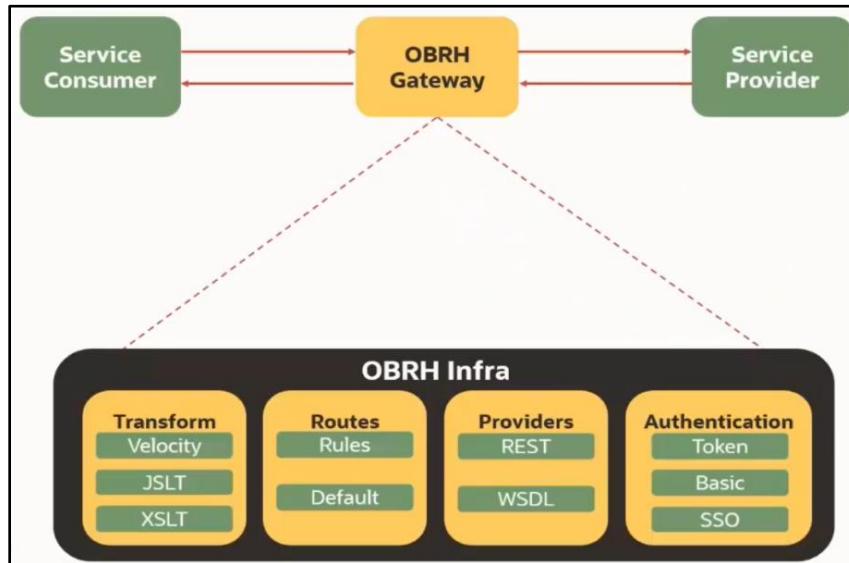
Refer '[Appendix: Seed Data](#)' chapter.

2.17 Webhook Support for OBRH

2.17.1 Overview

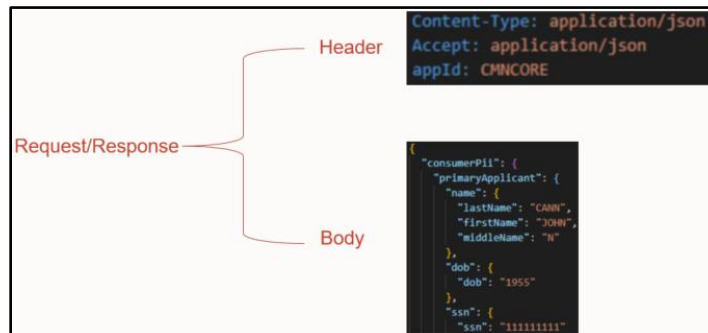
Oracle Banking Routing Hub [OBRH] is used to Authenticate, Invoke and Route request from Source to Destination using SOAP/Rest Api.

As part of this enhancement, OFSLL Webhook framework is enhanced to integrate with OBRH.

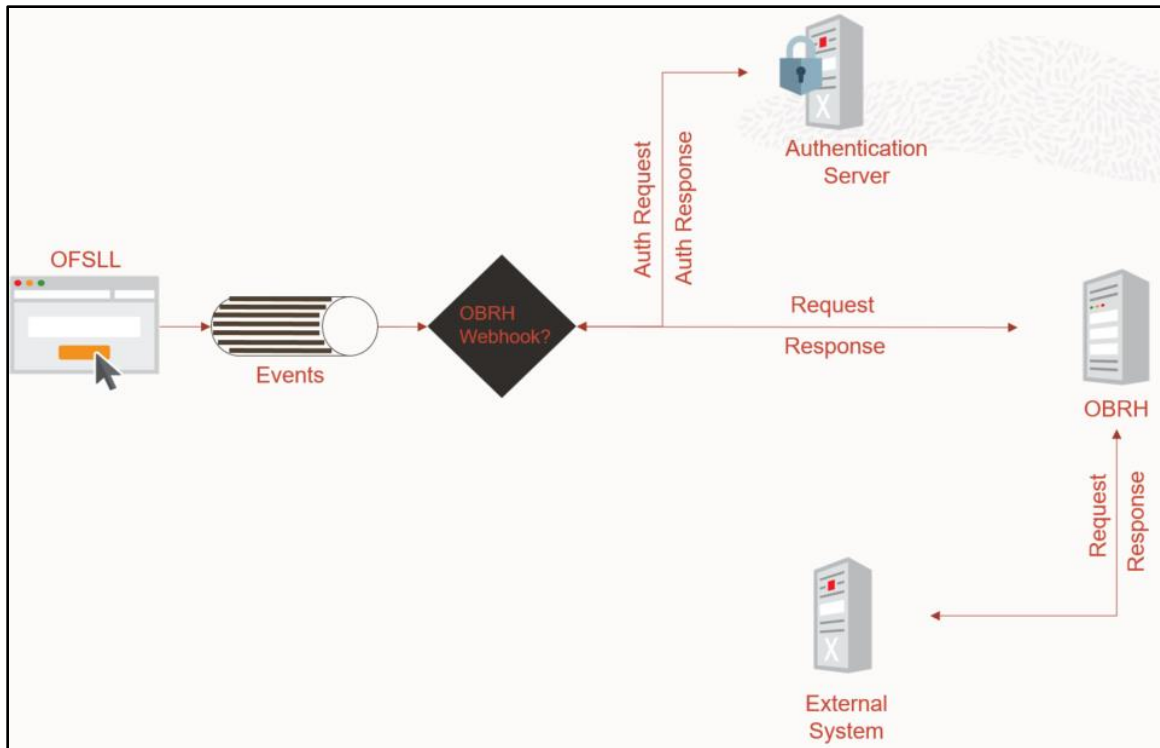


2.17.2 Description

- To send/receive data between systems, Request/Response entities are used. System allows to send Header/Body details with each Request/Response.
- For data transfer, typically body details are defined in XML/JSON. Headers are key value pairs some are standardized and other are very specific to an implementation



- OFSLL Webhook is used to send event outcome data to external system. OBRH is a new endpoint that can receive and process Event data payload from OFSLL.



- To register new OBRH interface, OFSLL has undergone below changes:
 - A new authentication mode **Oracle Banking Routing Hub** is added
 - Before this release below authentication attributes were hardcoded for **OAuth2.0 Authentication mode**. These are converted to configuration. Existing customer should update values accordingly. These are applicable for **Oracle Banking Routing Hub** and **OAuth2.0 Authentication mode**

Webhook

Save and Add Save and Stay Save and Return Return

* Channel * Authentication mode **ORACLE BANKING ROUTING HUB**

Client Secret Key UNDEFINED * User Name * Token Header Key

* Password Response Token Key

* Service URL Request Authorization Header Prefix

Test Service URL Verified

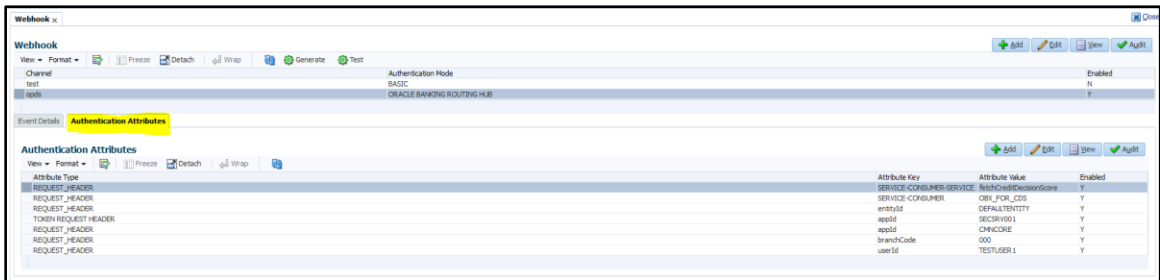
* Token URL UNDEFINED

* Enabled

Attribute	Description
Response Token Key	<p>This is the key name of Authentication Responses Header used to identify token value that will be used as input for sub sequent calls.</p> <p>Before this release system was defaulting to access_token. If not provided, system will default to access_token.</p> <pre> ### OBWA Token # @name obmatoken Send Request POST http://whf00fwf.in.oracle.com:7002/api-gateway/platojwtaut Content-Type: application/json Authorization: Basic Ax4kvbmlRxeq80QvCFHVqqUo78m07Qt Ao5x5CZA4 appId:SECSRv001 Token Request 17 ✓ 18 { 19 "token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpzZW50b3VlIiwiaWF0IjoiMTIzNDU2Nzg5MCJ9", 20 "expires_in": 6000000, 21 "home_entity_id": "DEFAULTENTITY", 22 "multi_entity_admin": "N", 23 "multi_entity_admin_locale": "" 24 } Token Response </pre>

Request Authorization Header Prefix	<p>This is the prefix to be added to Request Authorization Header based on token generation mechanism like [Basic, Bearer, JWT etc...]</p> <p>Before this release system was defaulting to Bearer. If not provided, system will default to Bearer.</p> <pre>POST http://whf00fwf:7002/api-gateway/cm-c-obr-h-services/route/dispatch Content-Type: application/json Accept: application/json appId: CMNCORE userId: TESTUSER1 branchCode: 004 Authorization: Bearer {{obmatoken.response.body.token}}</pre>
-------------------------------------	---

- To connect OBRH, OFSLL needs to send addition Authentication and Request Header. To support this a new tab **Authentication Attributes** has been added.



Filed Name	Field Type	Default Values	Mandatory(Y/N)	Comments
Attribute Type	LOV	NA	Y	Used to record HTTP header type: 1. TOKEN REQUEST HEADER: Used to add Authentication request header details 2. REQUEST HEADER: Used to add Request header details
Attribute Key	Text Field	NA	Y	Used to capture HTTP header key
Attribute Value	Text Field	NA	Y	Used to capture HTTP header value
Enabled	Checkbox	N	Y	Used to enable/disable HTTP header

Some example for OBRH Headers

Token Request Headers

- appld

Request Headers

- entityId
- appld

- branchCode
- userId
- SERVICE-CONSUMER
- SERVICE-CONSUMER-SERVICE

Note: OBRH currently does not support return of **customizing HTTP header [X-Hmac]** because of which enable of **Verified** indicator using **Test** button cannot be done. Verification functionality should be done manually/via script and needs to be automated using OBRH once new feature of customizing HTTP header is enabled.

2.17.3 Seed Data

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

2.18 Sales Order Number Enhancement

2.18.1 Overview

Provided an ability to record Sales Order number for Servicing Accounts that are originated from different ERP systems. A single Sales Order request may contain multiple Accounts.

As part of this requirement, system is enhanced to perform following activities

- A new Non-Monetary transaction to update Sales Order Number.
- Ability to post Monetary and Non-Monetary transaction for all accounts created using same Sales Order number.
- Search Accounts bases on the Sales Order Number.

2.18.2 Description

Origination Impact:

A new column is introduced in Application table in Origination to record Sales Order Number.

- This column supports Alpha-Numeric with 80 characters.
- This field can accept null or blank and will be propagated to Account once provided.
- Same column [parameter(salesordernumber) - Description (Account Sales Order Number)] is introduced in below WS.
 - Application Entry [GET, PUT, POST]
 - Application Search

Field Name	Type	Mandatory (Y/N)	Comments
Sales Order Number	Text	N	

Origination

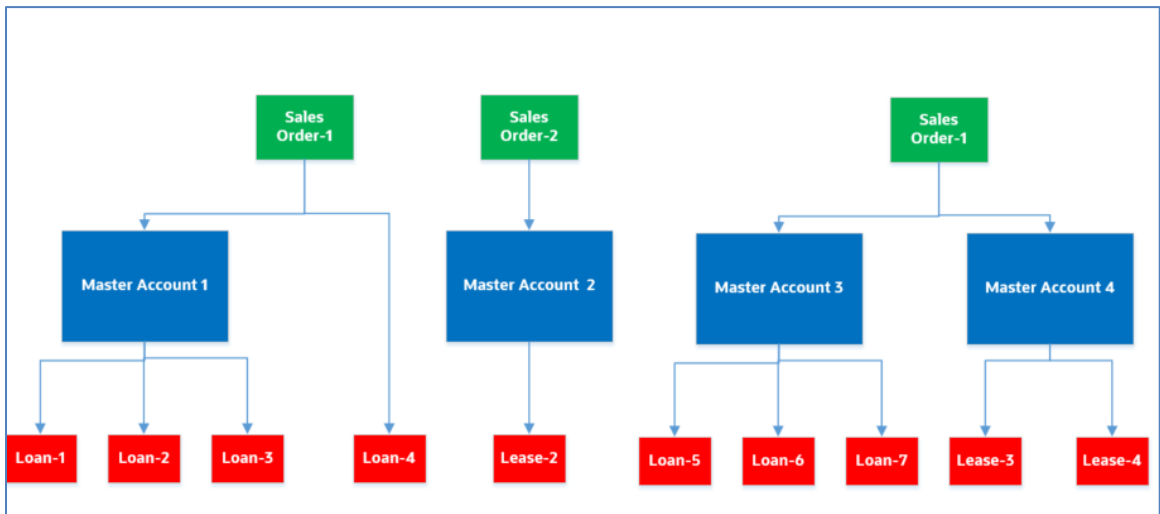
The screenshot displays the Oracle Origination application form for application 0000001011. The form is titled "Application: 0000001011: NAVEEN LEASE AMZ 1". It includes a table with application details and a form for application configuration. The "Sales Order Number" field is highlighted in a red box in the "Proxy for Underwriter" section.

Customer Service:

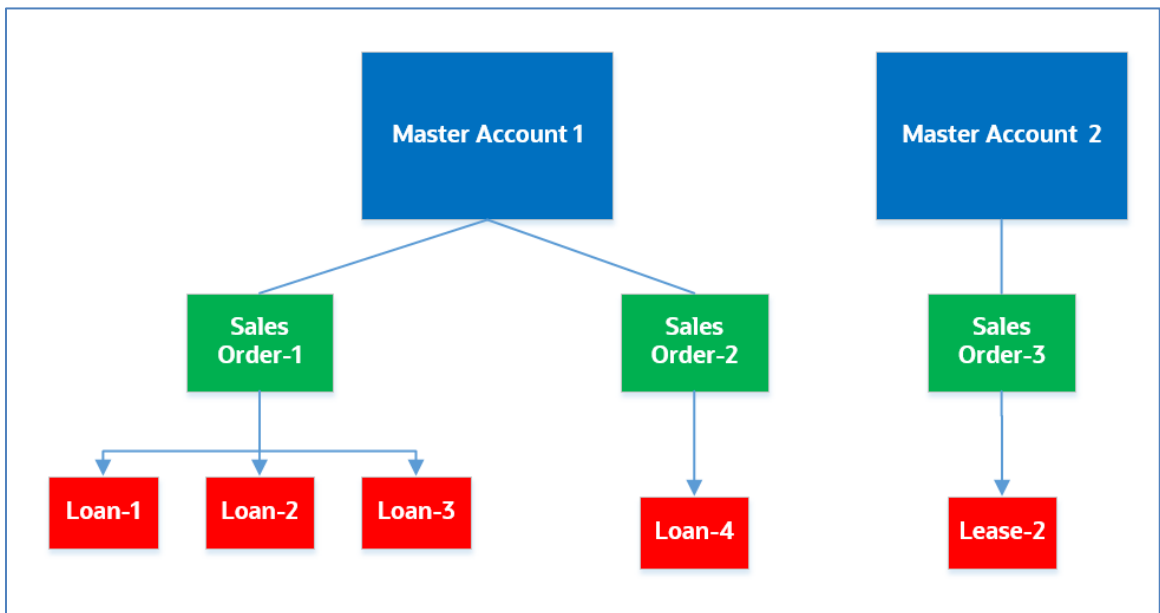
A new columns introduced in Account table to record Sales Order Number.

- This column supports Alpha-Numeric with 80 characters.
- For a single Sales Order Number, OFSLL supports creating multiple accounts

- In below Example 1, OFSLL supports creating [Master Acc1, Loan1, Loan2 and Loan3] and [Loan4] under one Sales Order Number.
 - OFSLL can associate for all accounts under Master or directly account without master.



- In below Example 2, OFSLL is associating Sales Order Number at associate accounts like [Loan 1,2,3,4 and Lease2] and not Master Account.



- Conversion and Account on-boarding WS enhanced to record Sales Order Number.
- This column added in **User Defined Table** to Search Account using Sales Order Number.
 - User Defined Table [SEARCH_ACC_ACCOUNTS]
 - Description [SALES ORDER NUMBER]
- A new search parameter [parameter (salesordernumber) - Description (Account Sales Order Number)] added into existing Account Search Service.

- This enables external interfaces to fetch accounts based on Sales Order Number.
- **Account Details WS** Response updated to include Sale Order Number as Output Parameter.
- This value **displayed** in **Account Details**

Conversion:

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email	Existing Customer	Prior Bankrupty	Bankrupty Discharge Dt	Nationality	National ID	Passport #	Passp
PROSPRY	PAVAN		NAPHADE 3	SR	SR-850-0211	12/18/1984	DRV123	MADAGASCAR	ENGLISH	PAVAN.NAPHADE	N	Y		USA			

Customer Service:

Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	OSBst Due Dt	DLQ Pass
SAS1	SAHQ1	UNDEFINED	KKKR2	UNDEFINED	JAKC00989912	LINE-VE-PAVAN	MONTHLY	VEHICLE LOAN O.	-30	DKR	12,495.43	383.88	ACTIVE	07/01/2021	1ST PAYM

A new transaction parameter "**PROCESS SAME SALES ORDER NBR ACCOUNTS**" added to below transactions.

- **Default value** of this parameter is **N** and **Display** is **Y**.
- Txn Details
 - DDCHANGE [DUE DATE CHANGE]
 - DDCHANGE_OVERRIDE [DUE DATE CHANGE OVERRIDE]
 - ACC_RESCISSION [RESCISSION ACCOUNT]
 - EXTENSION[EXTENSION]
 - EXTENSION_OVERRIDE[EXTENSION OVERRIDE]
 - ACTIVE[ACTIVE]
 - CHGOFF [CHARGED OFF]
- This parameter will allow current transaction to be posted **on all the accounts** with same Sales Order Number.

- If Sales Order# is BLANK/NULL on the account with "PROCESS SAME SALES ORDER NBR ACCOUNTS" =Y, then system will raise error Sale Order# Not Found for Processing
- On any account, if the transaction is unsuccessful, System displays the error message in the Transaction details with Account Number creating issue.
- If transaction is reversed on any of the account, Reversal is only applicable for individual account.
- Below is the expected transaction behaviour if posted with different Account Hierarchy
 - Identify all accounts that are of valid status [Must not include Charged-off, Closed, Void] for the given Sales Order Number. Only these accounts will be considered for processing below.
 - If **transaction is posted on Master Account** with valid Sales Order# and Process Sales Order# flag = Y then system will post on current master account and all associated accounts with matching Sales Order#
 - If **transaction is posted on Non-Master** with valid Sales Order# and Process Sales Order# flag = Y then system will post on all accounts [including Master Account - if Sales Order# matched] with matching Sales Order#
 - If transaction fails on any selected account. System will reverse all the transactions.
 - If user provides Process Master Associated Accounts = Y then system ignores Process Sales Order# Txn parameter.
 - Similarly, OFSLL will consider Process Sales Order# as precedence over Process Agreement # in Txn parameter.

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
N	N	Y	<p>This transaction should be posted to accounts which are having same agreement number</p> <p>If there is no Agreement # found on account where this transaction is posting, system should give an error message saying "No Agreement # found for Processing".</p>
Y	Y	Y	<p>Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts and Process Same Agreement # Accounts parameter</p>

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
Y	N	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter
Y	Y	N	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Sales Order Accounts parameter
Y	N	Y	Process the transaction on Accounts based on Process Master Associated Accounts parameter and ignore the Process Same Agreement # Accounts parameter
N	Y	N	Process the transaction on Accounts based on the Process Same Sales Order Accounts parameter.

A new transaction "**SALE ORDER MAINTENANCE**" introduced to update/remove sales order number

This transaction accepts below parameters:

- To support add/remove Sales Order Number.
 - If not Sales order # not provided system will update existing value to null.

Parameter Code	Default	Sort	Display	Required
SALES ORDER NBR		1	Y	N
TXN DATE		0	Y	Y

Validations:

- Generic Non-Monetary Transaction Validations like TXN Date etc... Are added.
- Cannot provide value greater than 80 character.

- "Invalid Sales Order Number", Error should be displayed.

2.18.3 Seed Data

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

2.19 New Condition – (NO ACTIVE CONDITION) Enhancement

2.19.1 Overview

Provided an ability to queue the accounts which don't have any active conditions.

2.19.2 Description

- A new condition “NO ACTIVE CONDITION” is added in ACC_CONDITION_CD.
 - Provided an ability to create a queue based on above condition.
- This condition is posted on accounts as part of following process, if there is no active condition available on account.
 - Funding Process (UI)
 - Account Onboarding
 - Conversion Process
- As part of servicing if any condition posted on account, system automatically removes this “NO ACTIVE CONDITION”.
- User is not allowed to either POST or CLOSE this condition manually. System will only POST or CLOSE this Condition on the Account if not active condition available on account.

2.19.3 Seed Data

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

3. Appendix: Seed Data

Seed data for all the impacted modules against specific enhancement is available in the below attached document.



Seed_Data_14.12.xlsx

To view, you can either click on the icon or open from attached documents in left menu.

4. Patches and Bugs

Bug Id	Bug Description	Fix Description
NA	NA	NA

5. Security Fixes

-NA-

6. Limitations and Open issues

-NA-

7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Patch Release Notes
- Patch Installation Guide
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link [30https://docs.oracle.com/cd/F53373_01/index.htm](https://docs.oracle.com/cd/F53373_01/index.htm)

7.2 Software Components

Software Components of this patch release are as follows:

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

8. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.7+ & 7.0 (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.4.0
				Oracle JDK	1.8.0_301
				Application Development Framework	12.2.1.4.0
				Oracle Database Enterprise Edition**	19.12.0.0.0
		Reporting Server		Oracle Analytics Publisher	5.9.0
		Client Machines	Windows 10 (Patch Version 1703)	Microsoft Edge (64 Bit)	90.0.818.5 6 (Official Build)
				Mozilla Firefox (32 Bit)	78.10.1esr
				Google Chrome (64 Bit)	90.0.4430.93 (Official Build)
			Mac OS X	Apple Safari (64 Bit)	13.1

**** Note:** Organizations must evaluate their needs for Oracle Partitioning License option.

9. Annexure – B: Third Party Software Details

For information on Third Party Software Details, refer to Licensing guide available in OTN library
– https://docs.oracle.com/cd/F53373_01/pdf/refdocs/Licensing_Guide.pdf

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Financial Services

Patch Release Notes
Oracle Financial Services Lending and Leasing Release 14.12.0.0
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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
<https://www.oracle.com/industries/financial-services/index.html>

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