

**Oracle® Fusion Middleware**  
User's Guide for Oracle Financial Services  
Loan Origination Process Accelerator  
11gRelease 1 (11.1.1.7.1)

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# Oracle Financial Services Loan Origination Process Accelerator

*Oracle Fusion Middleware User's Guide for Oracle Financial Services Loan Origination Process Accelerator* describes how to administer and use this process accelerator.

## Audience

This document is intended for:

- Loan officers who use Oracle Financial Services Loan Origination to create loan applications
- Loan processors, loan underwriters, and other personnel who use Oracle Financial Services Loan Origination to approve loan applications
- Administrators who maintain Oracle Financial Services Loan Origination drop-down lists, business rules, and reports

Within this guide, the term *disposition* means the ability of authorized personnel to approve, reject, or request a change to a submitted loan application.

## Related Documents

For more information, see the following Oracle resources:

Oracle Financial Services Loan Origination Process Accelerator

- *Oracle Fusion Middleware Installation Guide for Oracle Process Accelerator*
- *Oracle Fusion Middleware Extensibility Guide for Oracle Process Accelerators*

Oracle Business Process Management Suite

- *Oracle Fusion Middleware User's Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Modeling and Implementation Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Business Process Composer User's Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA Suite and Oracle Business Process Management Suite*

Oracle Business Rules

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*

Oracle WebCenter Content

- *Oracle WebCenter Content System Administrator's Guide for Content Server*

Oracle Fusion Middleware

- *Oracle Fusion Middleware Administrator's Guide*

## Conventions

The following text conventions are used in this document:

## What's New in this Release 11.1.1.7.1

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- **boldface** - Boldface type indicates graphical user interface elements or terms defined in text.
- *italic* - Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

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## What's New in this Release 11.1.1.7.1

For Release 11.1.1.7.1, this guide has been updated in several ways. The What's New diagram depicts the sections or topics that have been added or changed.

### What's New

Sections / Topics	Changes Made
<b>Understanding the Documentation Checklist Ruleset</b>	Section updated with ruleset image for better understanding.
<b>Understanding the ID and Background Check Ruleset</b>	Section updated with ruleset image for better understanding.
<b>Understanding the Credit Check Ruleset</b>	Section updated with ruleset image for better understanding.
<b>Understanding the Appraisal Ruleset</b>	Section updated with ruleset image for better understanding.
<b>Understanding the Decisioning Ruleset</b>	Section updated with ruleset image for better understanding.
<b>Understanding the Check Electronic Signature Ruleset</b>	Section updated with ruleset image for better understanding.

# Overview of Oracle Process Accelerators

## Introduction

Oracle Process Accelerators are process solutions, developed by Oracle, which address common business processes or high-value industry processes. Oracle Process Accelerators have been developed to simplify and improve the management of these processes. Many low-priority business processes, such as managing travel approvals, are managed manually or through email and can negatively impact organizations by contributing to inefficiency and reduced productivity. In addition, there are complex business processes, some common to all organizations, and others specific to a particular industry, which benefit from the process management approach which Oracle Business Process Management (BPM) provides. Automated process management solutions enable organizations to become more efficient, to meet business challenges rapidly and flexibly, and ultimately to improve customer satisfaction by supporting employees in fulfilling requirements in a timely fashion.

## Key Elements

Oracle Process Accelerators, developed with Oracle BPM Suite 11g, make the following capabilities available to organizations implementing automated solutions to improve process management:

- **Role-Based Employee Access** - Processes are performed by people in the organization who do the work. When the employees are assigned to roles in the Oracle Process Accelerator, they have access to only those tasks in a process for which they are responsible. Multiple employees can be assigned to a role. Any one of them can select a task to get the job done.
- **Sequenced Tasks** - The work to be done is defined as a sequence of tasks, each performed by a role. After a task is completed, the solution automatically moves on to the next task. This is referred to as *workflow*. The sequence of tasks can branch into two or more paths depending on the outcome of a previous task. Note that some tasks require employee or user interaction, while some are automated. User tasks can be as common as clicking a button to approve a request, or as specific as entering an order with multiple line items.
- **Automated Task Lists** - When an employee logs in to an Oracle Process Accelerator, he is presented with a task list containing the work assigned to all of the roles he is responsible for. By selecting a task, the employee is guided to the appropriate application form, which prompts for the correct actions to be performed. After the actions are complete, the task disappears from the task list, and a new task is created for the role responsible for the subsequent task.
- **Business Rules** - Oracle BPM provides flexible business rules which can be defined to meet organizational guidelines. These rules are defined to support a specific process, and govern the way the process is carried out. For example, in a specific process, a request for management approval might require two levels of approval if an employee is grade four or lower, but only one level if grade three or higher.
- **Process Dashboards** - A useful component of Oracle Process Accelerators is the process dashboard reporting developed with Oracle Business Activity Monitoring (BAM). These reports provide real time process analytics which can be used to observe key performance indicators, and to monitor the efficiency of the process itself.

## The Business Process Diagram

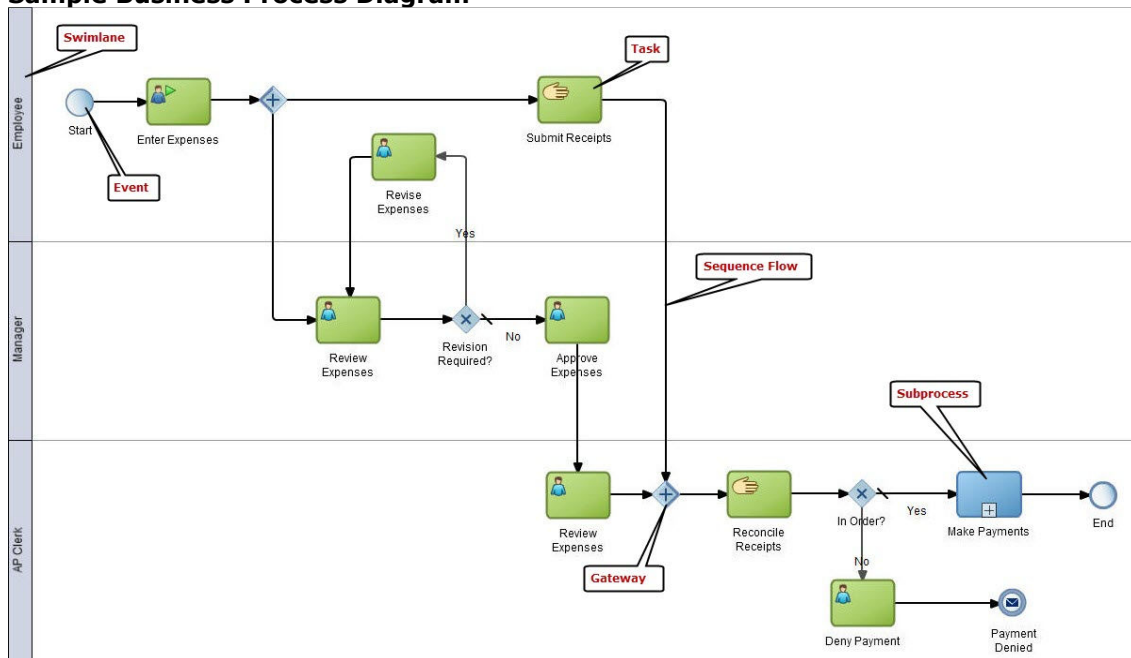
In the introduction to each Oracle Process Accelerator, a business process diagram shows the process being automated using the Business Process Modeling Notation (BPMN). For those unfamiliar with BPMN, the Sample Business Process Diagram provides an example.

The process diagram contains the following elements. If you are not familiar with this type of diagram, study the elements and then follow the diagram to understand the process.

- **Swimlanes** (Employee, Manager, AP Clerk) - contain roles that indicate who is responsible for the tasks in the lanes.
- **Events** (Start, End) - show where the process begins and ends.
- **Tasks** (Enter Expenses, Deny Payment) - identify the action being taken.
- **Sequence flows or arrows** - show the path to the next task.
- **Gateways** (Revision Required, In Order) - are diamond shapes indicating a branch in the path. In the sample diagram a parallel gateway (a + in the diamond), shows that both branches must be taken, and an exclusive gateway (an X in the diamond), indicates that only one path can be taken.
- **Subprocesses** (Make Payments) - indicate that another set of tasks has been collapsed for clarity.

For more information about BPMN, see "Overview of Business Process Design," in *Oracle Fusion Middleware Modeling and Implementation Guide for Oracle Business Process Management*.

**Sample Business Process Diagram**



**Why Oracle Process Accelerators**

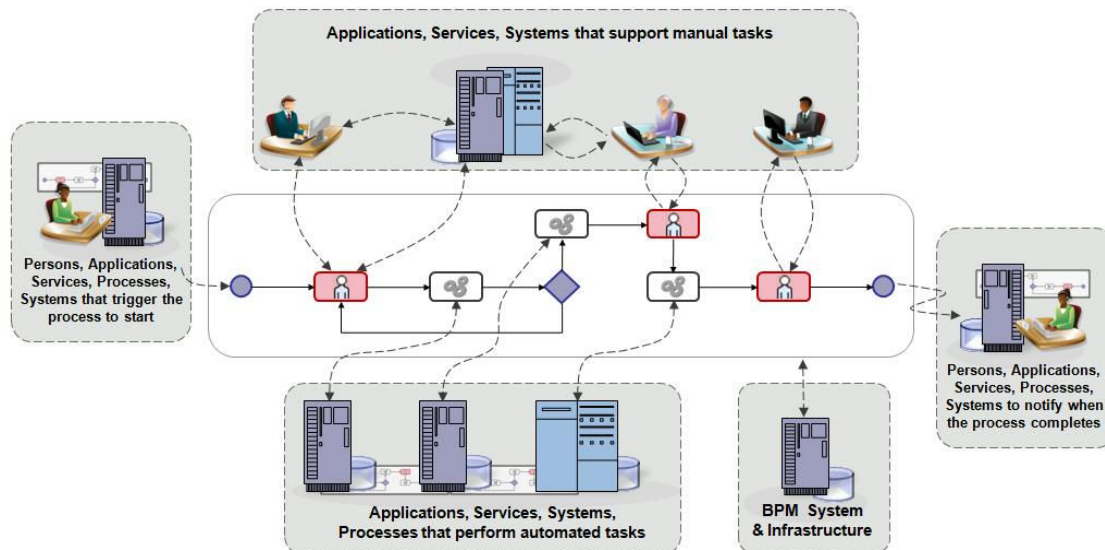
An organization engaged in automating critical high-value processes with Oracle BPM Suite can benefit from the implementation of Oracle Process Accelerators. These pre-built solutions supplement the benefits of Oracle BPM Suite in these ways:

- **Consensus Building** - Using these pre-built processes, the IT organization can illustrate the advantages of process-driven applications, to show the value of process automation to the business community.
- **Best Practice** - A best practice guideline based on the accumulated experience and expertise of Oracle developers and implementers is provided with Oracle Process Accelerators. These best practices mitigate the risk associated with learning and deploying a new technology. The guide includes development methodologies, process modeling approaches, effective tool use techniques, and sample deployment plans. Oracle uses these best practices to build the Oracle Process Accelerators.

## Overview of Oracle Process Accelerators

- **Rapid Deployment** - The Oracle Process Accelerators can be implemented as is or extended to meet specific requirements. In either scenario, there is a significant reduction of effort.
- **Build a Process Centric Organization** - Clearly, an organization will not be using Oracle BPM and Oracle Process Accelerators to computerize a small set of common business processes. It is highly likely that a critical value-add process that provides a market differentiation is being automated to improve customer satisfaction or reduce costs. While the more significant project is underway, the business community can start to learn how to use process driven applications to their benefit. By rolling out Oracle Process Accelerators, the organization gets a head start with the new paradigm. If multiple Oracle Process Accelerators are deployed, the management community begins to learn that process automation reduces the overhead associated with handling mundane tasks. The implementing organization has the opportunity to win a quick victory with the new technology, and the business users learn the value of managing tasks through accurately routed processes. The organization as a whole begins to appreciate the benefits of becoming process-centric. The Sample Functional Architecture for Oracle Process Accelerators diagram depicts how the Oracle Process Accelerators can be used in an organization.

### Sample Functional Architecture for Oracle Process Accelerators



# Getting Started with Oracle Financial Services Loan Origination

This section is intended for new Oracle Financial Services Loan Origination (FSLO) users who want a brief introduction.

Upon completion of this section, you will be able to:

- Describe the Oracle Financial Services Loan Origination process lifecycle.
- Describe Oracle Financial Services Loan Origination pages and related Oracle Business Process Management Workspace pages.
- Start Oracle Financial Services Loan Origination.

## Overview of Oracle Financial Services Loan Origination Process Lifecycle

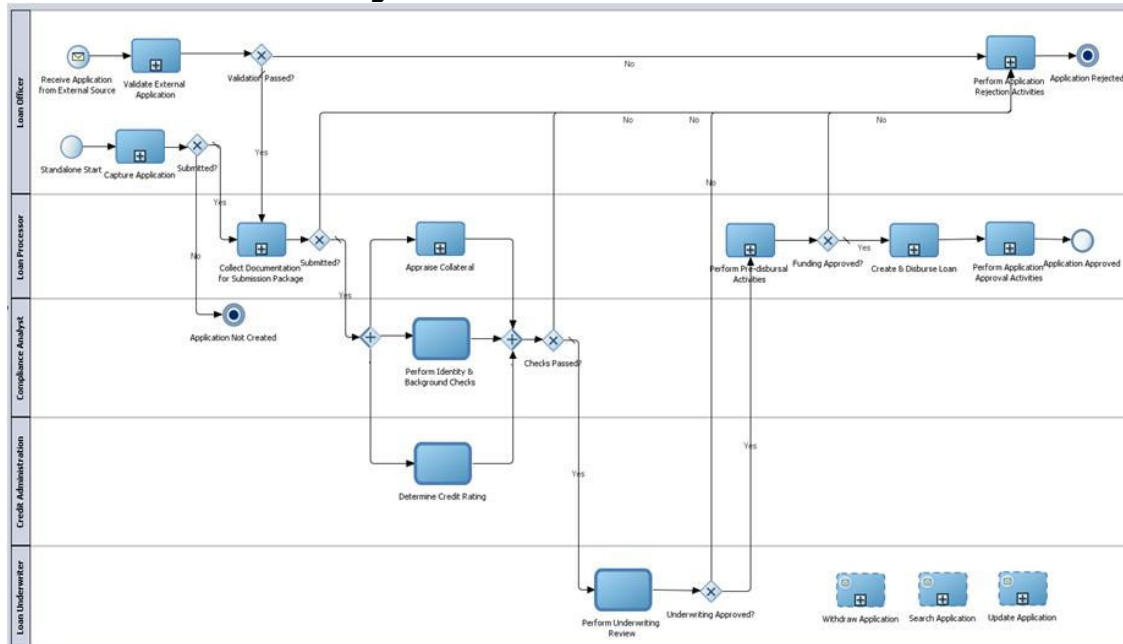
Oracle Financial Services Loan Origination (FSLO) Process Accelerator is a process solution that enables organizations to submit, approve, and track loan applications. Oracle FSLO provides dashboards to view process analytics and loan application summary reports. Administrators can modify the business rules and the drop-down lists.

Oracle FSLO is a role-based solution; your role determines the tasks you can perform. Oracle FSLO delivers the following roles:

- The loan officer submits new loan applications.
- The loan processor collects documentation and collateral information, checks applicant credit ratings, and initiates disbursement of loans.
- The compliance analyst performs applicant ID checks.
- The loan underwriter performs the final rejection or approval of loans.

The Loan Origination Process is the main business process for Oracle FSLO, and the focus of this topic. Because Loan Origination is a top-level process, it consists of inline and callable subprocesses. The Financial Services Loan Origination Process diagram is depicted as follows, with an explanation of the process.

### Financial Services Loan Origination Process



The Financial Services Loan Origination Process involves the following basic steps:

1. The loan officer creates the loan application and obtains applicant signatures.
2. The loan processor collects the documentation and collateral information needed for approval of the loan.
3. The loan processor checks applicant credit ratings, while the compliance analyst performs applicant ID checks. (Collateral appraisal and background checks are done automatically.)
4. The loan underwriter performs the underwriting review and makes the final decision to reject or approve the loan.
5. If the loan is approved, the loan processor prepares for disbursement and disburses the loan.

This topic walks through the Oracle Financial Services Loan Origination Process illustrating how loan personnel submit, approve, and track loan applications.

### ***Overview of Oracle Financial Services Loan Origination Process Lifecycle***

1. The loan officer begins by navigating to the **Create Loan Application** page.
2. The loan officer uses the **Create Loan Application** page to create and submit a loan application.
3. The loan officer completes all required fields pertaining to the loan details.
4. The loan officer completes all required fields pertaining to basic applicant information.
5. The loan officer completes all required fields pertaining to applicant income information.
6. The loan officer completes all required fields pertaining to applicant asset and liability information.
7. The loan officer clicks the **Submit** button, to save and submit the loan application.
8. Loan personnel use the **My Tasks** page to process loan applications.
9. The loan officer double-clicks on the **Task** to open the loan application.
10. The loan officer uses the **Obtain Approval** page to collect applicant signatures for a new loan application.
11. The loan officer views the application form and prints it for the applicants to sign.
12. The loan officer uploads the signed application form.
13. The loan officer clicks the **Submit** button, which saves and submits the signed loan application form.
14. The loan processor double-clicks on the **Task** object to open the loan application.
15. The loan processor uses the **Collect Documentation** page to collect applicant documentation and collateral information.
16. The loan processor views the checklist of required documents.
17. The loan processor uploads copies of the required documents.
18. The loan processor completes all required fields pertaining to applicant collateral if the loan type is Secured Personal Loan.
19. The loan processor clicks the **Submit** button, which saves and submits the applicant documentation and collateral information.
20. The compliance analyst double-clicks on the **Task** object to open the loan application.
21. The compliance analyst uses the **Verify Applicant Identification** page to verify applicant identification documents.
22. The compliance analyst views documents by clicking on the document links.
23. The compliance analyst records the document verifications.

24. The compliance analyst clicks the **Approve** button, which saves and submits the applicant document verification.
25. The loan processor double-clicks on the **Task** object to open the loan application.
26. The loan processor uses the **Review Applicant Credit** page to view applicant credit information.
27. The loan processor views the applicant credit score, along with collection or delinquency information, if any.
28. The loan processor clicks the **Submit** button, to save and submit the applicant credit information.
29. The loan underwriter double-clicks the **Task** to open the loan application.
30. The loan underwriter uses the **Evaluate Loan Application** page to check all loan and applicant information.
31. The loan underwriter records the underwriting decision.
32. The loan underwriter clicks the **Approve** button, which saves and submits the underwriting decision.
33. The loan applicant double-clicks on the **Task** object to open the loan application. The loan application is routed to the applicant if the **Electronic Signature Ruleset** is set to **true**.
34. The loan applicant uses the **Provide electronic signature on contracts for loan application** page to review the customer agreement and sign the document electronically.
35. The loan applicant successfully completes the sign off process.
36. The loan applicant clicks the **Submit** button which routes the application to the loan processor.
37. If the **Electronic Signatures Ruleset** is set to **false**, the loan application is routed to the loan processor. The loan processor double-clicks on the **Task** object to open the loan application.
38. The loan processor uses the **Obtain Final Signatures** page to collect applicant signatures for the loan application contract.
39. The loan processor views the contract and prints it for the applicants to sign.
40. The loan processor uploads the signed contract.
41. The loan processor clicks the **Submit** button, which saves and submits the signed contract.
42. The loan processor double-clicks on the **Task** object to open the loan application.
43. The loan processor uses the **Perform Final Review** page to approve final disbursement.
44. The loan processor approves the final disbursement.
45. The loan processor clicks the **Approve** button, which saves and submits the

disbursement decision.

46. You have completed the **Overview of Oracle Financial Services Loan Origination** topic.

## Understanding Oracle Financial Services Loan Origination Pages

Oracle Financial Services Loan Origination (FSLO) runs on Oracle Business Process Management Workspace. Your role within Oracle FSLO determines the tasks you can perform, and the pages you can access. Some of these pages are Oracle Business Process Management Workspace, others are Oracle FSLO. Understanding the pages associated to a task or role makes you more effective in your use of Oracle FSLO.

This topic addresses the various Oracle Business Process Management Workspace and Oracle FSLO pages you use.

### ***Understanding Oracle Financial Services Loan Origination Pages***

1. The Oracle Business Process Workspace **Tasks** page appears after you log into Oracle Business Process Management Workspace. This is an Oracle Business Process Management Workspace page.  
  
From here you can:
  - Take action on an incident report by executing the tasks assigned to you in **Views, My Tasks**
  - Access Oracle FSLO from the **Applications** link
2. The **Start Loan Application** link is visible if you are granted permissions in Oracle FSLO. Use this link to access the **Create Loan Application** page. This is an Oracle Business Process Management Workspace page.
3. Use the **Create Loan Application** page to create and submit a loan application. This page can also be used to update the loan application at a later stage. This is an Oracle Financial Services Loan Origination page.
4. Use the **Obtain Approval** page to collect applicant signatures for a loan application. This is an Oracle Financial Services Loan Origination page.
5. Use the **Collect Documentation** page to collect documentation and collateral information for a loan application. This is an Oracle Financial Services Loan Origination page.
6. Use the **Verify Applicant Identification** page to check applicant identification documents for a loan application. This is an Oracle Financial Services Loan Origination page.
7. Use the **Review Applicant Credit** page to check applicant credit ratings for a loan application. This is an Oracle Financial Services Loan Origination page.
8. Use the **Evaluate Loan Application** page to check all loan and applicant information for a loan application. This is an Oracle Financial Services Loan Origination page.
9. Use the **Provide electronic signature on contracts for loan application** page to review the customer agreement and sign the document electronically. This is an Oracle Financial Services Loan Origination page.
10. Use the **Obtain Final Signatures** page to collect applicant signatures for the loan application contract. This is an Oracle Financial Services Loan Origination page.
11. Use the **Perform Final Review** page to approve final disbursement for a loan application. This is an Oracle Financial Services Loan Origination page.

12. The **Manage Loan Origination** link is available under **Links** if you are granted rights in Oracle FSLO. Use this link to access the administration and search pages.
13. Use the **Search Applications** page to withdraw a loan application. This is an Oracle Financial Services Loan Origination page.
14. Use the **Maintain Lookup Type Codes** page to modify the lookup type codes made available when creating or reviewing a loan application. This is an Oracle Financial Services Loan Origination administration page.
15. Use the **Maintain Product Types and Subtypes** page to modify the product category type and subtype codes made available when creating or reviewing a loan application. This is an Oracle Financial Services Loan Origination administration page.
16. Use the **Maintain Assets and Liability SubTypes** page to modify the asset and liability subtype codes made available when creating or reviewing a loan application. This is an Oracle Financial Services Loan Origination administration page.
17. Use the **Maintain Global Lookup Type Codes** page to modify global lookup type codes made available when creating or reviewing loan applications. This is an Oracle Financial Services Loan Origination administration page.
18. Use the **Maintain Country and State Codes** page for modifying state and country code options made available when creating or reviewing loan applications. This is an Oracle Financial Services Loan Origination administration page.
19. Use the **Maintain Products** page to modify product options made available when creating or reviewing loan applications. This is an Oracle Financial Services Loan Origination administration page.
20. Use the **Maintain Security Matrix** page to modify visibility and access level options for each subprocess within the loan application cycle. This is an Oracle Financial Services Loan Origination administration page.
21. The Oracle Business Process Workspace **My Tasks** page displays the loan applications a loan officer, loan processor, compliance analyst, or loan underwriter must take action on. This is an Oracle Business Process Management Workspace page.
22. For more information on how to work with tasks, such as reassigning a task, reviewing a task, or setting a vacation period, see Chapter 3, "Working on Tasks in Process Workspace," in Oracle Fusion Middleware User's Guide for Oracle Business Process Management.
23. For more information on understanding, navigating, and setting your preferences in Oracle Business Process Workspace, see Chapter 2, "Getting Started with Process Workspace," in Oracle Fusion Middleware User's Guide for Oracle Business Process Management.
24. You have completed the **Understanding Oracle Financial Loan Services Loan Origination Pages** topic.

## Starting Oracle Financial Services Loan Origination

Oracle Financial Services Loan Origination (FSLO) runs on Microsoft Internet Explorer 8.0 (or later), Chrome 11.x, or Mozilla Firefox 4.x (or later). You need a valid Oracle Business Process Management Workspace URL, user ID, and password to access Oracle FSLO. Contact your system administrator for the URL and your login credentials

In this topic, you will log into Oracle Business Process Management Workspace and access Oracle Financial Services Loan Origination.

### ***Procedure: Starting Oracle Financial Services Loan Origination***

1. To begin, enter **http://server name:port/bpm/workspace** in your web browser.  
  
Replace server name and port with the server name and port number you received from your administrator.  
  
The Oracle Business Process Workspace **Sign In** page opens.
2. Enter your username and password in the respective fields, then click **Login**.
3. You are now logged into Oracle Business Process Management Workspace.
4. Click the **Applications** link to access any Oracle Process Accelerator, implemented by your organization and that you have permissions to.
5. Use the **Start Loan Application** link to access Oracle Financial Services Loan Origination.
6. You have completed the **Starting Oracle Financial Services Loan Origination** topic.

# Using Oracle Financial Services Loan Origination

This section is intended for loan officers who submit and manage loan applications and other loan personnel who disposition loan applications.

Upon completion of this section, you will be able to:

- Initiate FSLO from Siebel Financial Services.
- Create a loan application.
- Obtain applicant signatures on a loan application.
- Collect documentation and collateral for a loan application.
- Check applicant IDs.
- Check applicant credit ratings.
- Perform an underwriting review for a loan application.
- Provide electronic signatures on a contract.
- Obtain applicant signatures on contracts.
- Disburse a loan.
- Update a loan application.
- Withdraw a loan application.

## Initiating FSLO from Siebel Financial Services

Integrating FSLO with Siebel Financial Services 8.1.1 v10 or v11 enables you to initiate the loan application process from Siebel and passes loan data between the two applications. Contact your FSLO administrator to understand if your organization has integrated FSLO and Siebel Financial Services 8.1.1 v10 or v11, and if so, how you initiate the loan application process from Siebel.

If FSLO and Siebel Financial Services 8.1.1 v10 or v11 are integrated, you create the loan application in Siebel from the Applications List, see the Siebel Application List diagram below, then Siebel passes the loan application data to FSLO. From there, the FSLO Loan Origination process continues as documented in this guide.

### Siebel Applications List

The screenshot displays the Siebel Applications List interface. At the top, there is a menu bar with options like File, Edit, View, Navigate, Query, Tools, and Help. Below the menu is a toolbar with various icons. The main area shows a table of applications with columns for Name, Last Name, Application ID, First Name, Account, Stage, Close Date, and Created. The first row is highlighted in yellow.

Name	Last Name	Application ID	First Name	Account	Stage	Close Date	Created
Ahl - \$80K Term Loan	Alberts	1-20MP	End		02 - Application Sub	8/16/1999	8/2/1999
Bernard - Budget Checking	Bernard	1-20N6	Holly		04 - Approved	8/17/1999	8/2/1999
Branford - \$5K Easy Loan	Branford	1-2000	Drew	Jensen Control	03 - Qualification	8/17/1999	8/2/1999
Addison - Payroll Service	Addison	1-20OR	Susan	Addison Cabinet Co.	04 - Submitted	8/17/1999	8/2/1999
Pattiserie - Checking / Loan	Cathers	1-20BX	Isabelle	Pattiserie Nouvelle	03 - Submitted	8/17/1999	8/2/1999
Adjustable Rate Mortgage Oppy - Bass USD 150K	Bass	1-20WB	Ken	Azcol Communicatio	01 - Qualification	8/17/1999	8/2/1999
Atkins - 50K Platinum Credit Card	Atkins	1-20WW	Charlie	Acme Inc.	01 - Prospecting	8/17/1999	8/2/1999
Benders - \$50K Platinum Credit Card	Benders	1-20WA	Alvin		05 - Activated / Fun	8/17/1999	8/2/1999
Brent 25K CD	Abbot	1-32GD	Bobby	Scott Consulting Ser	04 - Approved	8/17/1999	8/7/1999
Addison - Merchant Services	Addison	1-20HE	Susan	Addison Cabinet Co.	03 - Qualifcaton	8/17/1999	8/5/1999

Below the table, there is a detailed view for the selected application 'Ahl - \$80K Term Loan'. It shows fields for Application Name, Last Name, Product Amount, Stage, Application ID, First Name, Channel, Created, Product Name, Account, Team, and Close Date.

## Creating a Loan Application

As a loan officer, you use Oracle Financial Services Loan Origination to submit a loan application to the loan processor and other loan personnel for approval. You determine the loan type and collect applicant contact, income, employment, asset, and liability information.

In this topic, you will create and submit a new loan application.

### Procedure: Creating a Loan Application

1. Begin by navigating to the **Create Loan Application** page.

Click the **Start Loan Application** link.

2. Use the **Create Loan Application** page to create and submit a loan application.

3. Use the **Loan Details** tab to enter basic information about the loan.
4. The **Application ID** field automatically populates when the **Create Loan Application** page opens.
5. The **Product** determines the loan type and some defaults for loan options. Some fields are not editable until you select the product. To select a loan product, you must search for it.

Click the **Product Search** button.

6. You can match **All** fields having a value, narrowing the search, or you can match **Any** field having a value, widening the search.
7. You can specify search criteria or click **Search** without criteria to list all loan products.

Click the **Search** button.

8. The search lists loan products that meet your criteria. Select the loan product for which the applicant is applying.

In this example, you will create an application for a Secured Personal Loan.

Click an entry in the row.

9. Click the **Add** button.
10. After you select the product, some fields become editable and some are automatically populated.

**Note:** All fields with an **Asterisk (\*)** are required.

11. Click in the **Amount** field.
12. Press **[Backspace]**.
13. Enter the desired information into the **Amount** field. Enter "**20000**".
14. You can change the **Channel** value if you are accepting loan application information through the **Web**, a **Call Center**, a **Mobile** device, or **Others**. The default for all products is **Branch**.
15. The **Interest Rate** field automatically populates based on the product selected. You can change this value.
16. You can enter more information in optional fields.  
Click in the **Loan Purpose** field.
17. Enter the desired information into the **Loan Purpose** field. Enter "**New Business**".
18. Click in the **Term (in months)** field.
19. Enter the desired information into the **Term (in months)** field. Enter "**60**".
20. Click the **Payment Frequency** list.
21. Click the **Monthly** list item.
22. Click the **Applicants** tab.
23. Use the **Applicants** tab to add applicants and applicant information.

**Create Loan Application**

Loan Details Applicants

**Applicants**

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
No data to display						

**Applicant Detail** Income & Employment Assets & Liabilities

Please select or add an Applicant

**Comments**

No data to display

24. Click the **Add** button.
25. Click in the **Last Name** field.
26. Enter the desired information into the **Last Name** field. Enter "**Williams**".
27. Click in the **First Name** field.
28. Enter the desired information into the **First Name** field. Enter "**Yasmin**".
29. Click the **Salutation** list.
30. Click the **Miss** list item.
31. Click the **Gender** list.
32. Click the **Female** list item.
33. Click in the **SSN/Tax ID** field.
34. Enter the desired information into the **SSN/Tax ID** field. Enter "**987654327**".
35. Click the **Marital Status** list.
36. Click the **Unmarried** list item.
37. Click in the **Date of Birth** field.
38. Enter the desired information into the **Date of Birth** field. Enter "**7/7/1977**".
39. Click the **Nationality** list.
40. Click the **American** list item.

41. Click in the **Address Line 1** field.
42. Enter the desired information into the **Address Line 1** field. Enter "**77 Oak St**".
43. Click the **Country** list.
44. Click the **United States of America** list item.
45. Click the **State** list.
46. Click the **California** list item.
47. Click in the **City** field.
48. Enter the desired information into the **City** field. Enter "**Oakland**".
49. Click in the **Zip Code** field.
50. Enter the desired information into the **Zip Code** field. Enter "**94610**".
51. Click in the **Email Address** field.
52. Enter the desired information into the **Email Address** field. Enter "**yasmin.williams@example.com**".
53. Click in the **Home Phone** field.
54. Enter the desired information into the **Home Phone** field. Enter "**5105550177**".
55. You can enter more information in optional fields.  
Click in the **Rent or Own** field.
56. Enter the desired information into the **Rent or Own** field. Enter "**Own**".
57. Click in the **Monthly Payment** field.
58. Enter the desired information into the **Monthly Payment** field. Enter "**2000**".
59. Click in the **Living Since** field.
60. Enter the desired information into the **Living Since** field. Enter "**3/3/2005**".
61. Click the **Save** button.
62. Use the **Applicant Detail** tab to view saved applicant information.

**Create Loan Application**

Loan Details | Applicants

**Applicants**

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
Miss	Williams	Yasmin		7/7/1977	987654327	

**Applicant Detail** | Income & Employment | Assets & Liabilities

Address Line 1: 77 Oak St  
 Address Line 2:  
 Address Line 3:  
 City: Oakland  
 State: California  
 Country: United States of America  
 Zip Code: 94610

Email Address: yasmin.williams@example.com  
 Work Phone:  
 Home Phone: 5105550177  
 Cell Phone:

**Comments**  
 No data to display

63. Click the **Applicant Type** list.

64. Click the **Borrower** list item.

65. Click the **Income & Employment** tab.

66. Use the **Income & Employment** tab to enter applicant earnings information.

**Create Loan Application**

Loan Details | Applicants

**Applicants**

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
Miss	Williams	Yasmin		7/7/1977	987654327	Borrower

**Applicant Detail** | **Income & Employment** | Assets & Liabilities

\* Occupation:  Self-Employed:   
 \* Yearly Gross Income: 0.00 USD Total Other Income:  USD

**Employment**

* Employer Name	Job Title	* Start Date	End Date	* Employer Phone	Employer Address
No data to display					

**Comments**  
 No data to display

67. Click the **Self-Employed** option if the applicant owns a business.

In the **Total Other Income** field, enter any income not from the applicant's primary job.

68. Click in the **Occupation** field.

69. Enter the desired information into the **Occupation** field. Enter "**School Principal**".

70. Click in the **Yearly Gross Income** field.

71. Enter the desired information into the **Yearly Gross Income** field. Enter "**100000**".

72. Click the **Add** button.

73. Click in the **Employer Name** field.

74. Enter the desired information into the **Employer Name** field. Enter "**Lincoln Middle School**".

75. Click in the **Job Title** field.

76. Enter the desired information into the **Job Title** field. Enter "**Principal**".

77. Click in the **Start Date** field.

78. Enter the desired information into the **Start Date** field. Enter "**2/2/2002**".

79. Click in the **Employer Phone** field.

80. Enter the desired information into the **Employer Phone** field. Enter "**5105550197**".

81. Click in the **Employer Address** field.

82. Enter the desired information into the **Employer Address** field. Enter "**97 Oak St**".

83. Click the **Assets & Liabilities** tab.

84. Use the **Assets & Liabilities** tab to enter applicant asset and liability information.

**Create Loan Application** Actions ▼ | Submit

Loan Details **Applicants**

**Applicants** + - ✕

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
Miss	Williams	Yasmin		7/7/1977	987654327	Borrower <span style="font-size: small;">▼</span>

Applicant Detail **Income & Employment** **Assets & Liabilities**

**Assets** + - ✕

Type	Sub Type	Value (USD)	Institution	Account Number	Ownership Type	Description
No data to display						

**Liabilities** + - ✕

Type	Sub Type	Balance (USD)	Institution	Account Number	Ownership Type	Description
No data to display						

**Comments** + - ✕

No data to display

85. Click the **Add** button.
86. Click an entry in the row.
87. Click the **Type** list.
88. Click the **Automobile** list item.
89. Click the **Sub Type** list.
90. Click the **Car** list item.
91. Click in the **Value (USD)** field.
92. Enter the desired information into the **Value (USD)** field. Enter "**22000**".
93. Click the **Ownership Type** list.
94. Click the **Individual** list item.
95. Click in the **Description** field.
96. Enter the desired information into the **Description** field. Enter "**Mercedes Convertible**".
97. Click the **Add** button.
98. Click an entry in the row.
99. Click the **Type** list.
100. Click the **Loan** list item.

- 101 Click the **Sub Type** list.
- 102 Click the **Home Equity** list item.
- 103 Click in the **Balance (USD)** field.
- 104 Enter the desired information into the **Balance (USD)** field. Enter "**70000**".
- 105 Click in the **Institution** field.
- 106 Enter the desired information into the **Institution** field. Enter "**Credit Union**".
- 107 Click in the **Account Number** field.
- 108 Enter the desired information into the **Account Number** field. Enter "**123456789**".
- 109 Click the **Ownership Type** list.
- 110 Click the **Individual** list item.
- 111 Click in the **Description** field.
- 112 Enter the desired information into the **Description** field. Enter "**Condominium**".
- 113 Use the **Save** command on the **Actions** menu to save a loan application without submitting it.
- 114 Click the **Submit** button.
- 115 You have completed the **Creating a Loan Application** topic.

## Obtaining Applicant Signatures on a Loan Application

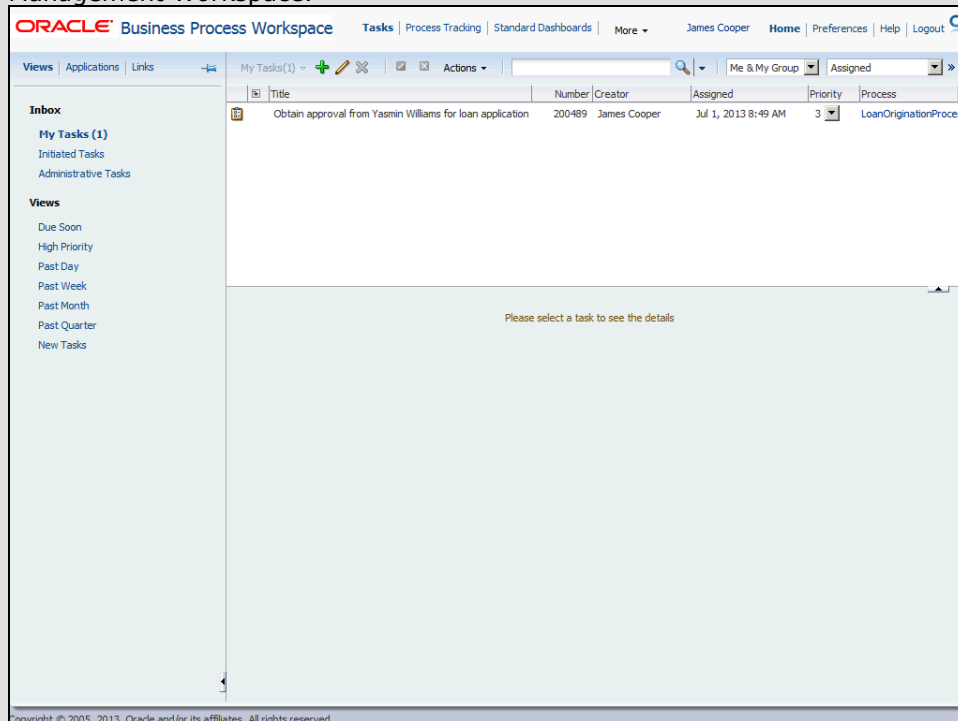
As a loan officer, after you use Oracle Financial Services Loan Origination to submit a loan application, you print a paper copy of the application, ask the applicant to sign it, then upload a scanned copy of the signed application. The signing and scanning steps are performed outside of FSLO and are not shown.

In this topic, you will obtain applicant signatures on a loan application.

### Procedure: Obtaining Applicant Signatures on a Loan Application

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to obtain an applicant signature on.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Obtain Approval** page to collect applicant signatures for a loan application.

## Using Oracle Financial Services Loan Origination

Obtain approval from Yasmin Williams for loan application #FSLO000064 (20000 USD)

Actions Submit

View Application Form View Checklist

**Loan Details** Applicants Documents

Application ID: FSLO000064  
 Product: Secured Personal Loan  
 Amount: 20,000.00 USD  
 Application Date: 7/1/2013

Channel: Branch  
 Source: Standalone  
 Interest Rate: 4 %  
 Updated Date: 7/1/2013

Loan Officer: James Cooper  
 Loan Processor: [blank]  
 Status: New  
 Account Number: [blank]

**Additional Information**

Loan Purpose: New Business  
 Term (in months): 60  
 Variable Rate: [blank]  
 Payment Frequency: Monthly

**Comments**

No data to display

4. First, view and print the application form.

Click the **View Application Form** link.

5. This is an example of a loan application.

After printing the application form for the applicants to sign, return to the **Obtain Approval** page.

View Application Form.pdf - Adobe Reader

File Edit View Window Help

1 (1 of 1) 105%

Comment

### LOAN APPLICATION

**Borrower** \_\_\_\_\_ **Co-Borrower** \_\_\_\_\_  
 YASMIN WILLIAMS

LOAN DETAIL			
Product	Amount	Application Number	
Secured Personal Loan	\$20,000.00	FSLO000025	
Interest Rate	Term	Purpose	
4%	60 MON	New Business	

Borrower		APPLICANT INFORMATION				Co-Borrower	
Borrower's Name				Co-Borrower's Name			
Yasmin Williams							
SSN	Home Phone	Date of Birth(dd-mm-yyyy)	Gender	SSN	Home Phone	Date of Birth(dd-mm-yyyy)	Gender
987-65-4327	510-555-0177	07-07-1977	F				

6. Next, upload a scanned copy of the signed application form.

Click the **Documents** tab.

7. Use the **Documents** tab to view and upload applicant documents.

Obtain approval from Yasmin Williams for loan application #FSLO000064 (20000 USD)

Loan Details Applicants Documents

Documents + ×

Title	Type	Status	Requested Date	Due Date	Received Date	File	Entered By	Entered Date
No data to display.								

Comments

No data to display

8. Click the **Add** button.
9. Click in the **Title** field.
10. Enter the desired information into the **Title** field. Enter "**Application**".
11. Click the **Type** list.
12. Click the **Application Form** list item.
13. Click the **Status** list.
14. Click the **Received** list item.
15. Click in the **Requested Date** field.
16. Enter the desired information into the **Requested Date** field. Enter "**03/02/2013**".
17. Click in the **Received Date** field.
18. Enter the desired information into the **Received Date** field. Enter "**3/2/2013**".
19. Click the **Upload File** button.
20. Click the **Add** menu.
21. Use the **Add Attachment** dialog box to specify the file to upload.
22. Use the **Browse** button to access and upload a file from your computer. In this example, a file has already been uploaded for you.

23. Click the **OK** button.
24. The signed application form is uploaded. To view it again, click the link.
25. Click the **Submit** button.
26. You have completed the **Obtaining Applicant Signatures on a Loan Application** topic.

## Collecting Documentation and Collateral for a Loan Application

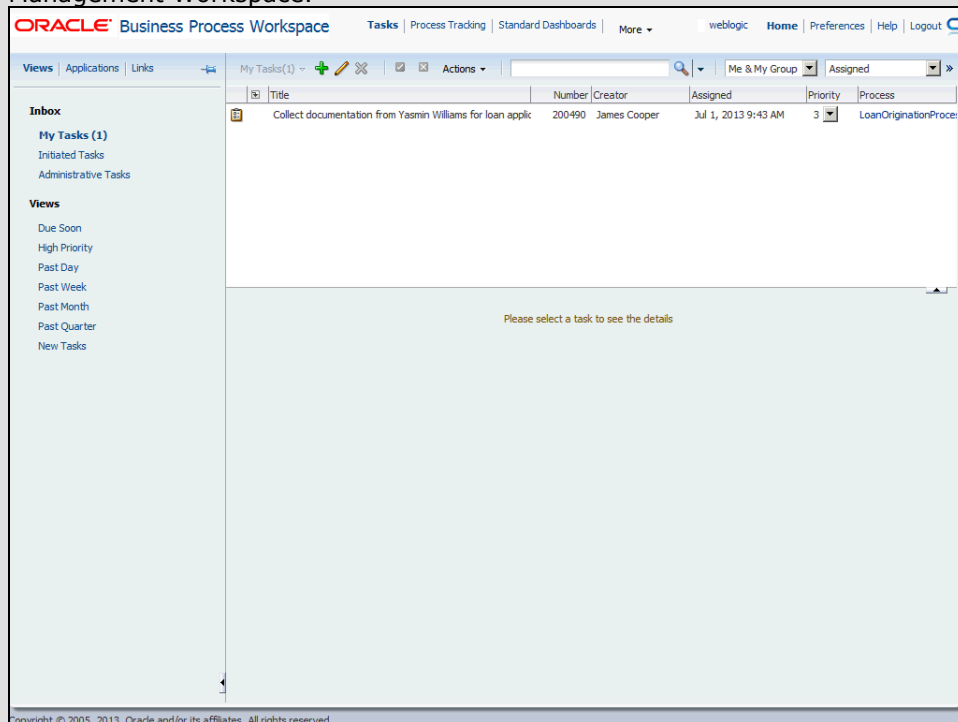
As a loan processor, you receive a loan application from a loan officer, determine and collect needed documents, and collect collateral information if the loan type is a secured personal loan.

In this topic, you will collect documentation and collateral information for a loan application.

### Procedure: Collecting Documentation and Collateral for a Loan Application

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to attach documentation to.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Collect Documentation** page to collect documentation and collateral information for a loan application.

Collect documentation from Yasmin Williams for loan application #FSLO000064 (20000 USD)

Actions: Submit, Reject, Claim  
View Application Form, View Checklist

**Loan Details** | Applicants | Documents | Collateral

Application ID: FSLO000064	Channel: Branch	Loan Officer: James Cooper
Product: Secured Personal Loan	Source: Standalone	Loan Processor:
Amount: 20,000.00 USD	Interest Rate: 4 %	Status: Submitted
Application Date: 7/1/2013	Updated Date: 7/1/2013	Account Number:

**Additional Information**

Loan Purpose: New Business
Term (in months): 60
Variable Rate:
Payment Frequency: Monthly

**Comments**

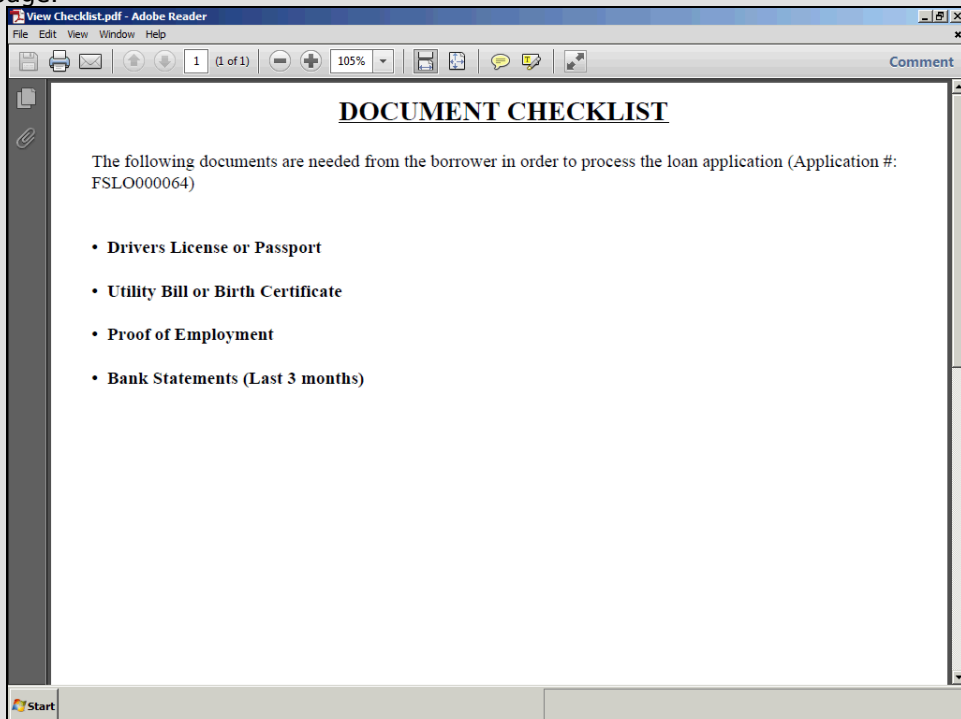
No data to display

4. First, determine the documentation to collect.

Click the **View Checklist** link.

5. This is an example of a documentation checklist.

After reviewing the list of needed documents, return to the **Collect Documentation** page.



6. Next, upload copies of the documents.

Click the **Documents** tab.

7. Use the **Documents** tab to view and upload applicant documents.

Title	Type	Status	Requested Date	Due Date	Received Date	File	Entered By	Entered Date
Application	Application Form	Received	3/2/2013		3/2/2013		James Cooper	

Comments  
No data to display

8. Click the **Add** button.
9. Click in the **Title** field.
10. Enter the desired information into the **Title** field. Enter "**License**".
11. Click the **Type** list.
12. Click the **Driving License** list item.
13. Click the **Status** list.
14. Click the **Received** list item.
15. Click in the **Requested Date** field.
16. Enter the desired information into the **Requested Date** field. Enter "**2/15/2013**".
17. Click in the **Received Date** field.
18. Enter the desired information into the **Received Date** field. Enter "**2/15/2013**".
19. Click the **Upload File** button.
20. Click the **Add** menu.
21. Use the **Add Attachment** dialog box to specify the file to upload.
22. Use the **Browse** button to access and upload a file from your computer. In this example, a file has already been uploaded for you.

23. Click the **OK** button.
24. The license copy is uploaded. To view it again, click the link.
25. Use the same steps to upload all the required documents.
26. Next, obtain information about applicant collateral if the loan product is Secured Personal Loan.  
  
Click the **Collateral** tab.
27. Use the **Collateral** tab to enter applicant collateral information.

The screenshot shows the 'Collateral' tab in the Oracle Financial Services Loan Origination system. The page title is 'Collect documentation from Yasmin Williams for loan application #FSLO000064 (20000 USD)'. The interface includes a navigation bar with tabs for 'Loan Details', 'Applicants', 'Documents', and 'Collateral'. The 'Collateral' tab is active, displaying a table with columns: Type, Sub Type, Description, Value (USD), Evaluation Method, Institution, Account Number, Evaluation Date, Expiration Date, and Owner. Below the table, there are sections for 'Additional Information' and 'Comments', both showing 'No data to display'. The interface also features a search icon, a plus sign, and a refresh icon. At the top right, there are buttons for 'Submit', 'Reject', and 'Claim', along with a 'View Application Form' and 'View Checklist' link.

28. Click the **Add** button.
29. **Note:** All fields with an **Asterisk** (\*) are required.  
  
Click the **Type** list.
30. Click the **Automobile** list item.
31. Click the **Sub Type** list.
32. Click the **Car** list item.
33. Click in the **Description** field.
34. Enter the desired information into the **Description** field. Enter "**Mercedes Convertible**".
35. Click in the **Value** field.
36. Enter the desired information into the **Value** field. Enter "**22000**".
37. Click the **Ownership Type** list.

38. Click the **Individual** list item.

39. Use the **Submit** button to submit the loan application for further processing.

Click the **Submit** button.

40. You have completed the **Collecting Documentation and Collateral for a Loan Application** topic.

## Checking Applicant IDs

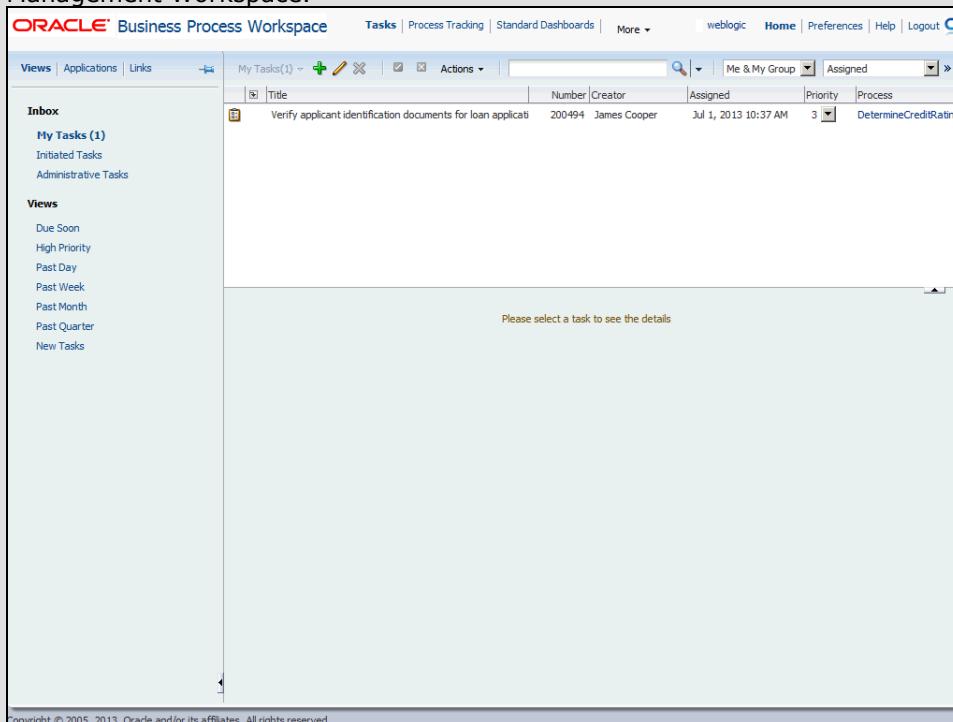
As a compliance analyst, you receive a loan application from a loan processor and verify the applicant's identification documents while the loan processor checks the applicant's credit rating.

In this topic, you will check applicant IDs.

### Procedure: Checking Applicant IDs

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to check applicant IDs for.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Verify Applicant Identification** page to check applicant identification documents for a loan application.

Verify applicant identification documents for loan application #FSLO000064 (20000 USD) for Yas...  
 Actions: Approve, Reject, More Info, Claim  
 View Application Form View Checklist

**Loan Details** | Applicants | Documents | Collateral

Application ID	FSLO000064	Channel	Branch	Loan Officer	James Cooper
Product	Secured Personal Loan	Source	Standalone	Loan Processor	weblogic
Amount	20,000.00 USD	Interest Rate	4 %	Status	Submitted
Application Date	7/1/2013	Updated Date	7/1/2013	Account Number	

**Additional Information**

Loan Purpose: New Business  
 Term (in months): 60  
 Variable Rate  
 Payment Frequency: Monthly

**Comments**

No data to display

- Use the **Claim** button to assign this task to yourself if multiple compliance analysts are presented with this task.
- First, view the identification documents.  
Click the **Documents** tab.
- Use the **Documents** tab to view applicant documents.

Verify applicant identification documents for loan application #FSLO000064 (20000 USD) for Yas...  
 Actions: Approve, Reject, More Info, Claim  
 View Application Form View Checklist

**Loan Details** | Applicants | **Documents** | Collateral

**Documents**

Title	Type	Status	Requested Date	Due Date	Received Date	File	Entered By	Entered Date
Application	Application Form	Received	3/2/2013		3/2/2013	yw-application.pdf	James Cooper	
License	Driving License	Received	2/15/2013		2/15/2013	yw-drlicense.jpg	weblogic	
Birth Certificate	Written Explanation	Received	2/15/2013		2/15/2013	yw-birthcert.jpg	weblogic	
Statement 1	Bank Statement	Received	2/15/2013		2/15/2013	yw-statement-2012-	weblogic	
Statement 2	Bank Statement	Received	2/15/2013		2/15/2013	yw-statement-2012-	weblogic	
Statement 3	Bank Statement	Received	2/15/2013		2/15/2013	yw-statement-2012-	weblogic	
Pay Stub	Written Explanation	Received	2/15/2013		2/15/2013	yw-paystub_1.pdf	weblogic	

**Comments**

No data to display

- To view a document, click its link.

Click the [yw-application.pdf](#) link.

8. This is an example of a loan application.

After viewing the document, return to the **Verify Applicant Identification** page.

**LOAN APPLICATION**

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_  
YASMIN WILLIAMS

LOAN DETAIL			
Product		Amount	Application Number
Secured Personal Loan		\$20,000.00	FSLO000064)
Interest Rate	Term	Purpose	
4%	60 MON	New Business	

Borrower		APPLICANT INFORMATION				Co-Borrower	
Borrower's Name				Co-Borrower's Name			
Yasmin Williams							
SSN	Home Phone	Date of Birth(dd-mm-yyyy)	Gender	SSN	Home Phone	Date of Birth(dd-mm-yyyy)	Gender
987-65-4327	510-555-0177	07-07-1977	F				

9. Next, record your verification.

Click the **Applicants** tab.

10. Click the **Identification** tab.

11. Use the **Identification** tab to record verification of applicant identification documents.

Verify applicant identification documents for loan application #FSLO000064 (20000 USD) for Y...  
 Actions: Approve, Reject, More Info, Claim  
 View Application Form View Checklist

Loan Details | **Applicants** | Documents | Collateral

**Applicants**

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
Miss	Williams	Yasmin		7/7/1977	887654327	Borrower

Applicant Detail | Income & Employment | Assets & Liabilities | **Identification**

**Identity Verification**

Verification Document Detail + ✕

Title	Type	File	Number	Issued By	Issued Date	Expiration Date	Description
No data to display							

Comments

Identity Verified  Verified By Verification Date

Comments

No data to display

12. Click the **Add** button.
13. Click in the **Title** field.
14. Click the **Title** list.
15. Click the **License** list item.
16. Click in the **Number** field.
17. Enter the desired information into the **Number** field. Enter "**C123456**".
18. Click in the **Issued By** field.
19. Enter the desired information into the **Issued By** field. Enter "**CA DMV**".
20. Click in the **Issued Date** field.
21. Enter the desired information into the **Issued Date** field. Enter "**8/8/1993**".
22. Click in the **Expiration Date** field.
23. Enter the desired information into the **Expiration Date** field. Enter "**7/7/2013**".
24. Click in the **Description** field.
25. Enter the desired information into the **Description** field. Enter "**Verified License Document**".
26. Click the **Identity Verified** option.
27. Use the **Approve** button to submit the loan application for further processing.

Click the **Approve** button.

28. You have completed the **Checking Applicant IDs** topic.

## Checking Applicant Credit Ratings

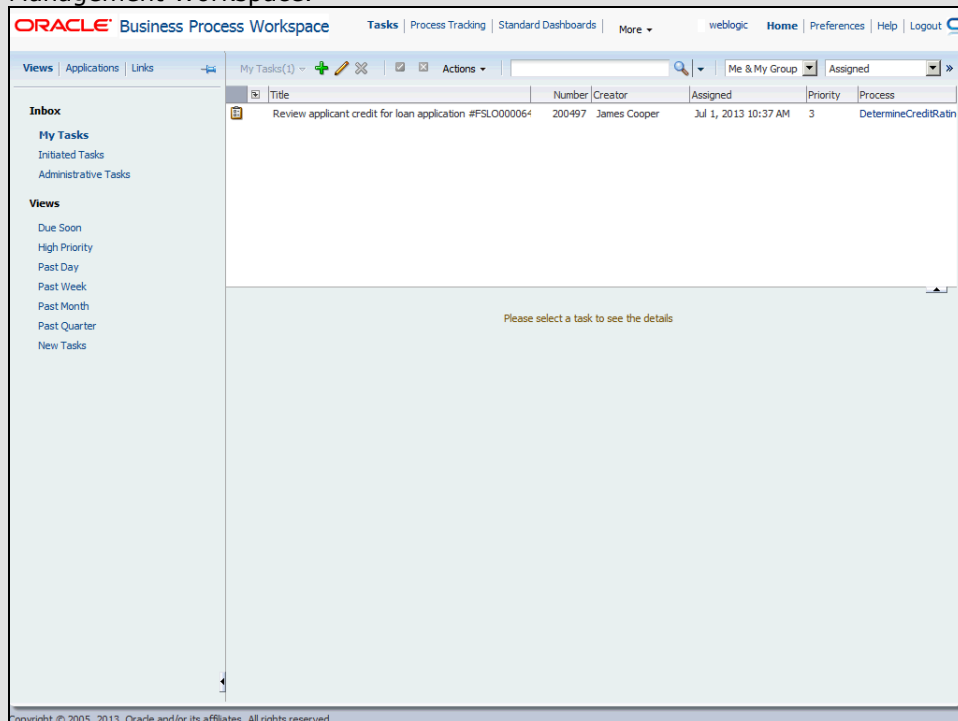
As a loan processor, you check the applicant's credit rating while the compliance analyst verifies the applicant's identification documents.

In this topic, you will check an applicant's credit rating.

### Procedure: Checking Applicant Credit Ratings

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to check credit ratings for.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Review Applicant Credit** page to check applicant credit ratings for a loan application.

## Using Oracle Financial Services Loan Origination

Review applicant credit for loan application #FSLO000064 (20000 USD) for Yasmin Williams

Actions Submit Reject  
View Application Form View Checklist

**Loan Details** Applicants Documents Collateral

Application ID: FSLO000064  
Product: Secured Personal Loan  
Amount: 20,000.00 USD  
Application Date: 7/1/2013

Channel: Branch  
Source: Standalone  
Interest Rate: 4 %  
Updated Date: 7/1/2013

Loan Officer: James Cooper  
Loan Processor: weblogic  
Status: Submitted  
Account Number

**Additional Information**

Loan Purpose: New Business  
Term (in months): 60  
Variable Rate  
Payment Frequency: Monthly

**Comments**

No data to display

4. Click the **Applicants** tab.
5. Click the **Credit Rating** tab.
6. Use the **Credit Rating** tab to view applicant credit information.

Review applicant credit for loan application #FSLO000064 (20000 USD) for Yasmin Williams

Actions Submit Reject  
View Application Form View Checklist

**Applicants** Loan Details Documents Collateral

Salutation	Last Name	First Name	Middle Name	Date of Birth	SSN/Tax ID	Applicant Type
Miss	Williams	Yasmin		7/7/1977	987654327	Borrower

**Credit Rating** Applicant Detail Income & Employment Assets & Liabilities

Rating Type: External Result: Success

**External Credit Report**

Credit Score: 763 Date: 7/1/2013  
Credit File ID: CRFVFN40 Credit Bureau: TransUnion  
Credit Repository: Experian Credit Scoring Model: Experian Fair Issac

Factor Code	Factor Code Text
32	Serious delinquency and public record or collection filed

**Comments**

No data to display

7. The applicant credit score is displayed, along with collection or delinquency information, if any.
8. Use the **Submit** button to submit the loan application for further processing.

Click the **Submit** button.

9. You have completed the **Checking Applicant Credit Ratings** topic.

## Performing the Underwriting Review for a Loan Application

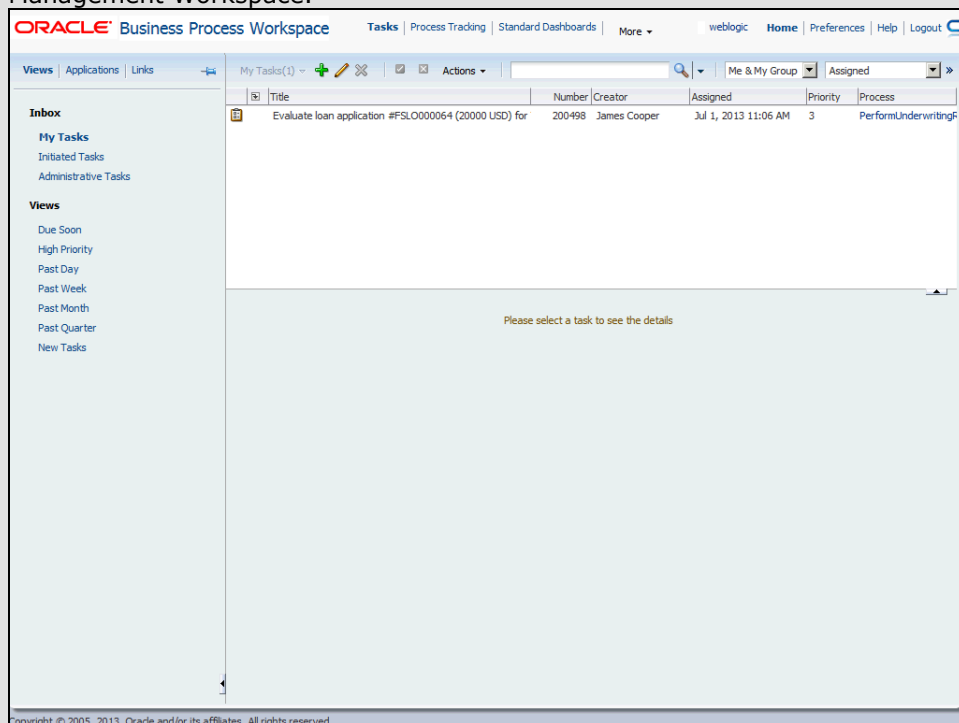
As a loan underwriter, you review a loan application after all needed checks are completed and decide whether to approve or reject it.

In this topic, you will perform the underwriting review for a loan application.

### Procedure: Performing the Underwriting Review for a Loan Application

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to perform an underwriting review on.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Evaluate Loan Application** page to check all loan and applicant information for a loan application.

Evaluate loan application #FSL0000064 (20000 USD) for Yasmin Williams

Actions: Approve, Reject, More Info, Claim

View Application Form View Checklist

**Loan Details** | Applicants | Documents | Collateral | Underwriting

Application ID	FSL0000064	Channel	Branch	Loan Officer	James Cooper
Product	Secured Personal Loan	Source	Standalone	Loan Processor	weblogic
Amount	20,000.00 USD	Interest Rate	4 %	Status	Underwriting Review
Application Date	7/1/2013	Updated Date	7/1/2013	Account Number	

**Additional Information**

Loan Purpose: New Business  
 Term (in months): 60  
 Variable Rate  
 Payment Frequency: Monthly

**Comments**

No data to display

- Use the **Claim** button to assign this task to yourself if multiple loan underwriters are presented with this task.
- After reviewing the loan application, record your underwriting decision.  
Click the **Underwriting** tab.
- Use the **Underwriting** tab to record your underwriting decision.

Evaluate loan application #FSL0000064 (20000 USD) for Yasmin Williams

Actions: Approve, Reject, More Info, Claim

View Application Form View Checklist

Loan Details | Applicants | Documents | Collateral | **Underwriting**

**Underwriter Decision**

Comments

Application Approved  Approved Amount: 20,000.00 USD  
 Underwriter Name: weblogic Date

**Comments**

No data to display

- You can add an optional comment.

Click in the **Comments** field.

8. Enter the desired information into the **Comments** field. Enter "**Well qualified**".

9. Click the **Application Approved** option.

10. Use the **Approve** button to submit the loan application for further processing.

Click the **Approve** button.

11. You have completed the **Performing the Underwriting Review for a Loan Application** topic.

## Providing Electronic Signatures on a Contract for a Loan Application

After the loan underwriter reviews and approves a loan application, it is routed to the main applicant for obtaining their electronic signature and sign off.

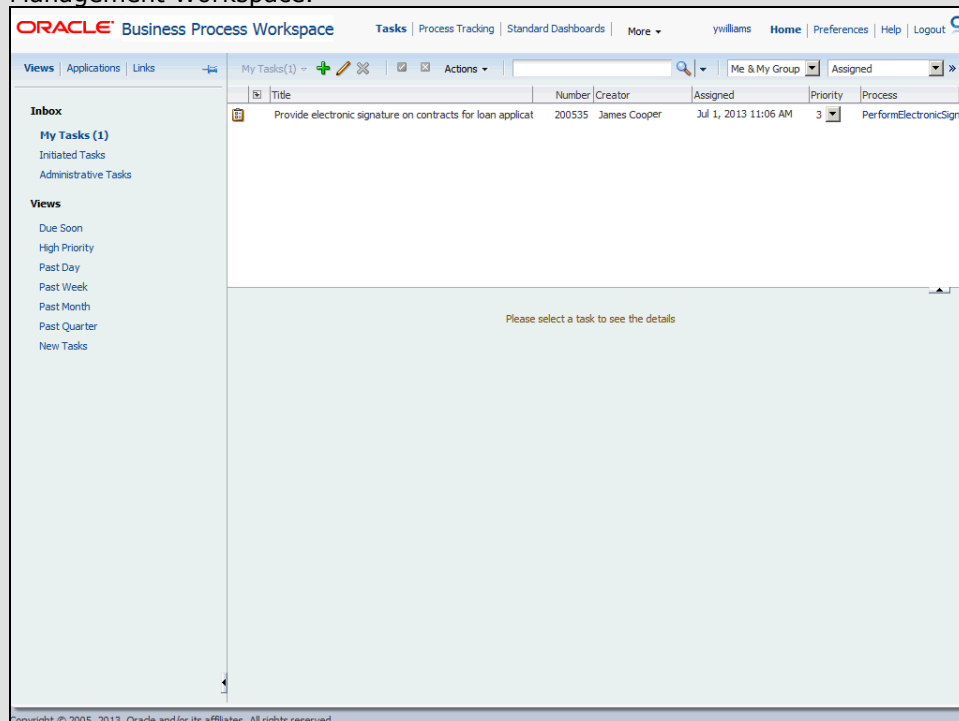
**Note:** This task is actionable by the loan applicant. The loan application is routed to the applicant if the **Electronic Signature Ruleset** is set to **true**. See the **Understanding Oracle Financial Services Loan Application Business Rules** section for more information.

In this topic, you will perform the final sign off for a loan application.

### Procedure: Providing Electronic Signatures on a Contract for a Loan Application

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.

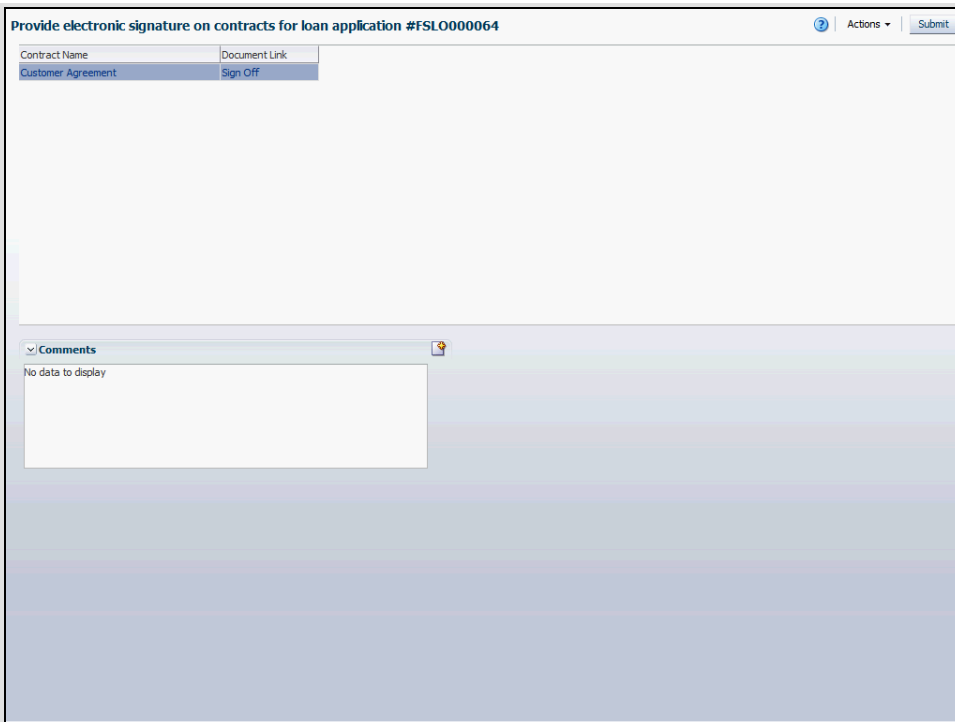


2. Select the loan application task you want to perform an underwriting review on.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. **Note:** This task is actionable by the loan applicant. The loan application is routed to the applicant if the **Electronic Signature Ruleset** is set to **true**. See the **Understanding the Check Electronic Signature Ruleset** section for more information.
4. Use the **Provide electronic signature on contracts for loan application** page to review the customer agreement and sign the document electronically.

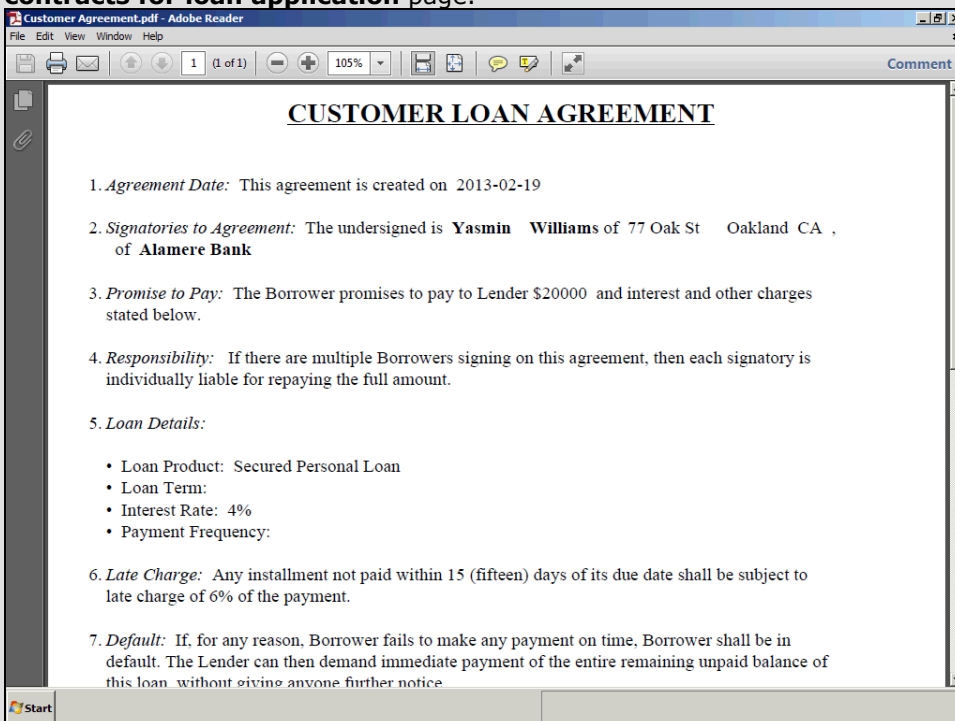


5. First, review the customer agreement.

Click the **Contract Name** link.

6. This is an example of a customer loan agreement.

After reviewing the document, return to the **Provide electronic signature on contracts for loan application** page.



7. Next, sign off on the contract.

Click the **Sign Off** link.

8. A new window opens with the applicant's username for login.

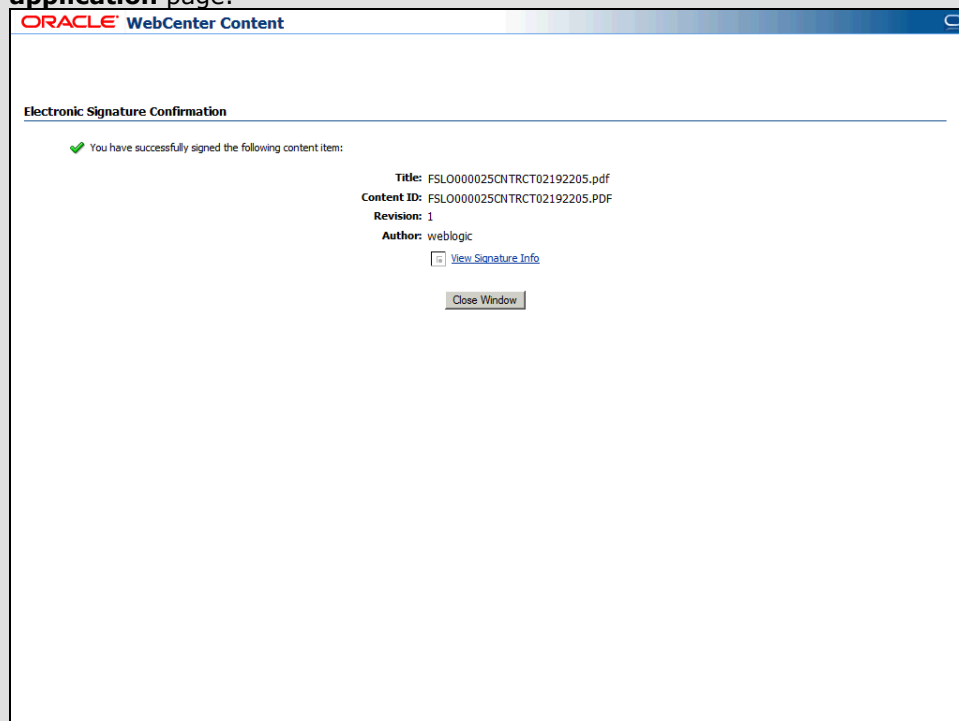
Click in the **Password** field.

9. Enter the desired information into the field. Enter "**password**".

10. Click the **Sign** button.

11. This is an example of an electronic signature confirmation.

After sign-off, return to the **Provide electronic signature on contracts for loan application** page.



12. Click the **Submit** button to route the loan application back to the loan processor.

Click the **Submit** button.

13. You have completed the **Providing Electronic Signatures on a Contract for a Loan Application** topic.

## Obtaining Applicant Signatures on a Contract

As a loan processor, after a loan application has passed the underwriting review, you print a paper copy of the loan contract, ask the applicant to sign it, then upload a scanned copy of the signed contract. The signing and scanning steps are performed outside of FSLO and are not shown.

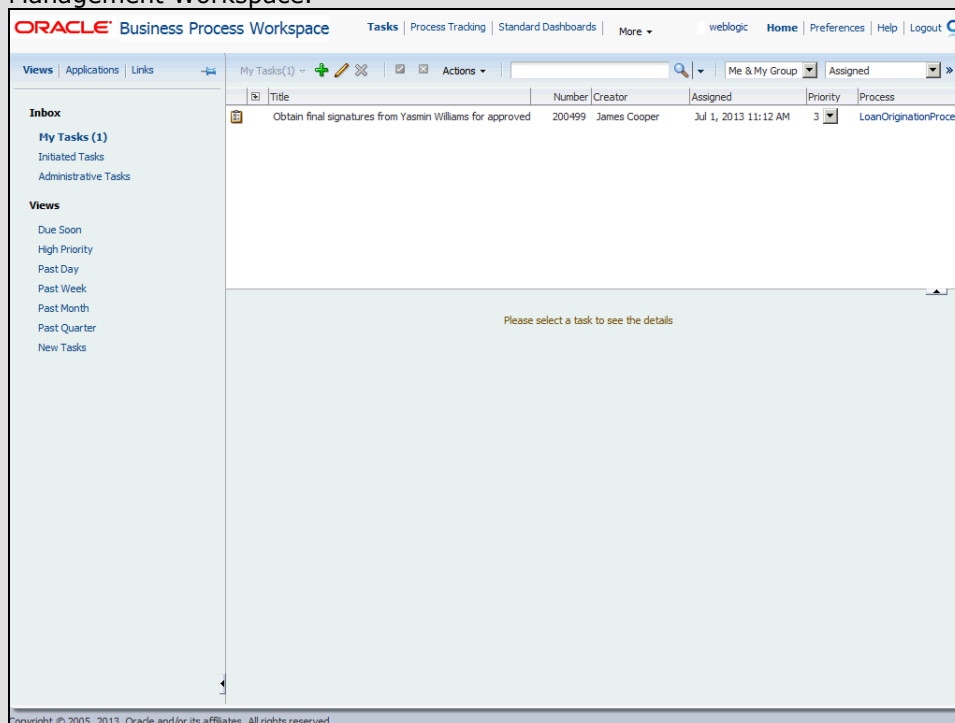
**Note:** This task is routed to the loan processor only if the **Check Electronic Signature Ruleset** is set to **false**. See the **Understanding the Check Electronic Signature Ruleset** section for more information.

In this topic, you will obtain applicant signatures on a loan contract.

### Procedure: Obtaining Applicant Signatures on a Contract

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to obtain an applicant signature on.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. **Note:** This task is actionable by the loan processor. The loan application is routed to the loan processor if the **Check Electronic Signature Ruleset** is set to **false**. See the **Understanding the Check Electronic Signature Ruleset** section for more information.
4. Use the **Obtain Final Signatures** page to collect applicant signatures for the loan application contract.

Obtain final signatures from Yasmin Williams for approved loan application #FSLO000064 (20000 USD)

Actions Submit

View Application Form View Checklist

Loan Details Applicants Documents Collateral Underwriting Contracts

Application ID: FSLO000064 Channel: Branch Loan Officer: James Cooper  
 Product: Secured Personal Loan Source: Standalone Loan: weblogic  
 Amount: 20,000.00 USD Interest Rate: 4 % Processor:  
 Application Date: 7/1/2013 Updated Date: 7/1/2013 Status: Approved  
 Account Number:

Additional Information

Loan Purpose: New Business  
 Term (in months): 60  
 Variable Rate:  
 Payment Frequency: Monthly

Comments

No data to display

5. Click the **Contracts** tab.
6. Use the **Contracts** tab to print and upload the signed loan contract.



Obtain final signatures from Yasmin Williams for approved loan application #FSLO000064 (20000 USD)

Actions Submit

View Application Form View Checklist

Loan Details Applicants Documents Collateral Underwriting Contracts

Contracts

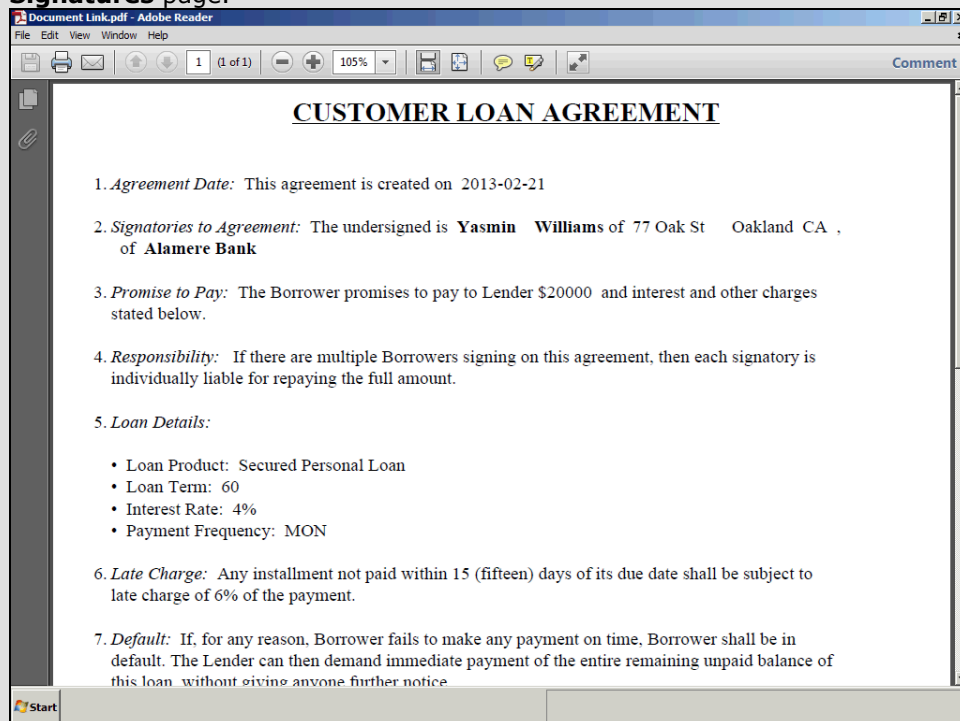
Contract Name	Document Link	Approval Obtained	Approved Date	Signed Document
Customer Agreement	FSLO000064-CNTRCT07011112.pdf	<input type="checkbox"/>		 

Comments

No data to display

7. First, view and print the contract.  
 Click the **Document Link** link.
8. This is an example of a contract.

After printing the contract for the applicants to sign, return to the **Obtain Final Signatures** page.



9. Next, confirm contract approval.

Click the **Approval Obtained** option.

10. Click in the **Approved Date** field.

11. Enter the desired information into the **Approved Date** field. Enter "**7/1/2013**".

12. Click the **Signed Document** button.

13. Click the **Add** menu.

14. Use the **Add Attachment** dialog box to specify the file to upload.

15. Use the **Browse** button to access and upload a file from your computer. In this example, a file has already been uploaded for you.

16. Click the **OK** button.

17. The signed contract is uploaded. To view it again, click **Signed Document**.

18. Click the **Submit** button.

19. You have completed the **Obtaining Applicant Signatures on Contracts** topic.

## Disbursing a Loan

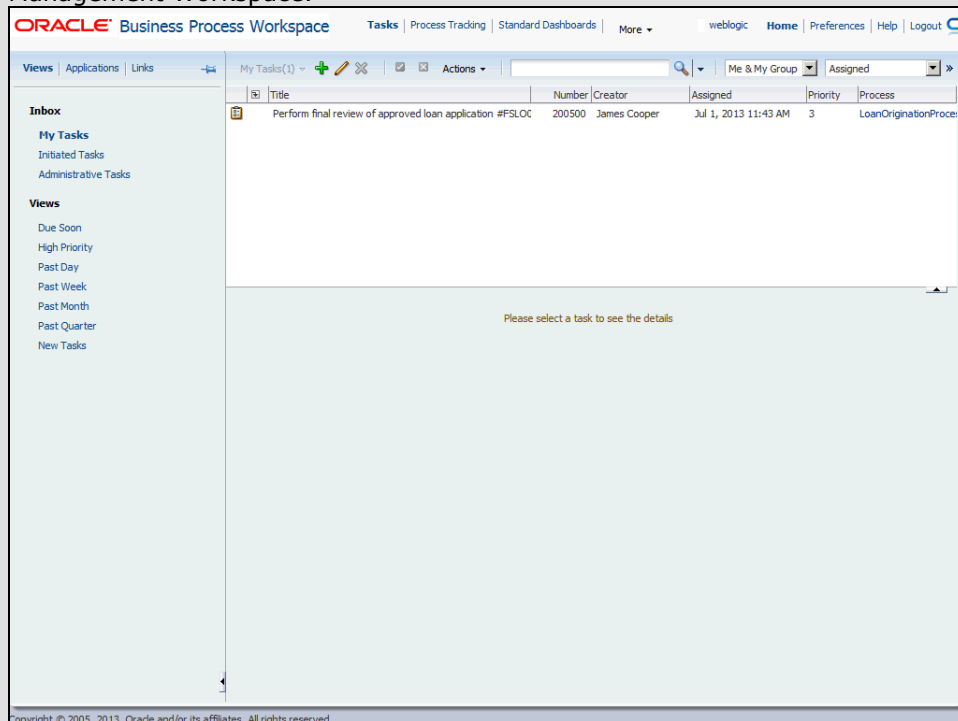
As a loan processor, after loan contracts are signed, you approve disbursement of the loan amount.

In this topic, you will disburse a loan.

### Procedure: Disbursing a Loan

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to disburse a loan amount for.

Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Perform Final Review** page to approve final disbursement for a loan application.

## Using Oracle Financial Services Loan Origination

Perform final review of approved loan application #FSLO000064 (20000 USD) for Yasmin Williams

Actions | Approve | Reject  
View Application Form | View Checklist

Loan Details | Applicants | Documents | Collateral | Underwriting | Contracts | Disbursement

Application ID	FSLO000064	Channel	Branch	Loan Officer	James Cooper
Product	Secured Personal Loan	Source	Standalone	Loan Processor	weblogic
Amount	20,000.00 USD	Interest Rate	4 %	Status	Disbursement Review
Application Date	7/1/2013	Updated Date	7/1/2013	Account Number	

Additional Information

Loan Purpose: New Business  
Term (in months): 60  
Variable Rate  
Payment Frequency: Monthly

Comments

No data to display

4. Click the **Disbursement** tab.

5. Use the **Disbursement** tab to approve the final loan disbursement.

Perform final review of approved loan application #FSLO000064 (20000 USD) for Yasmin Williams

Actions | Approve | Reject  
View Application Form | View Checklist

Loan Details | Applicants | Documents | Collateral | Underwriting | Contracts | Disbursement

Comments

\* Payment mode:  Disbursal Amount: 20,000 USD

\* Disbursement Approved:  \* Disbursal date:

Comments

No data to display

6. Click the **Payment mode** list.

7. Click the **Check** list item.

8. Enter a disbursal date.

**Note:** The disbursal date must be the current or a future date.

Click in the **Disbursal date** field.

9. Enter the desired information into the **Disbursal date** field. Enter "**7/1/2013**".
10. Click the **Disbursement Approved** option.
11. Use the **Approve** button to approve the final disbursement.  
Click the **Approve** button.
12. You have completed the **Disbursing a Loan** topic.

## Updating a Loan Application

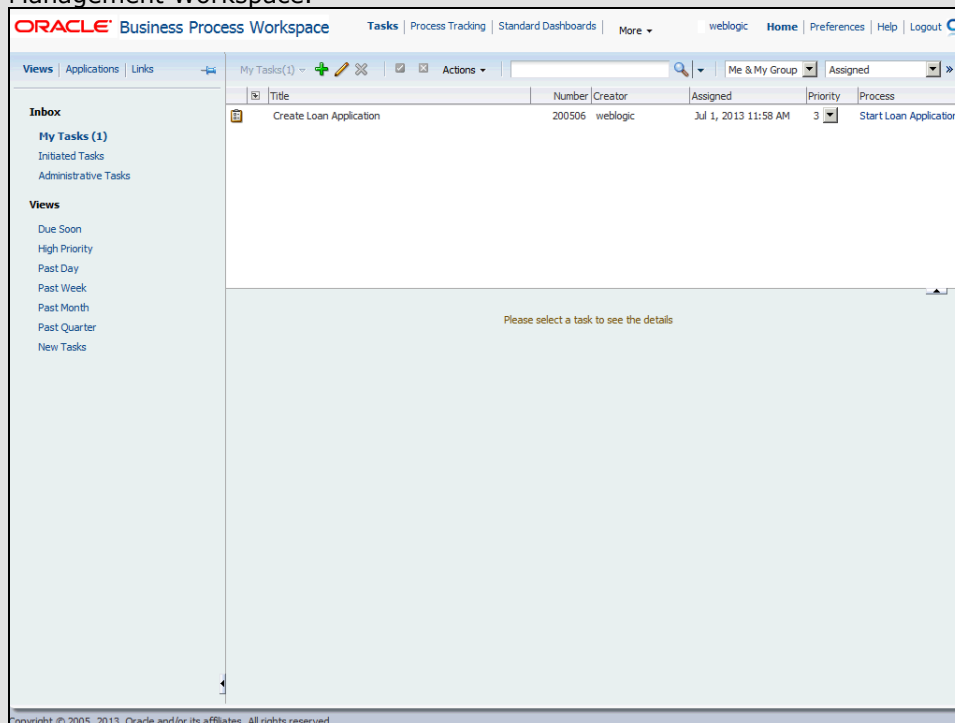
At some point, you may need to make corrections or add information to a loan application. Gathering information for application submission can take time, and you may require several cycles of updating and saving. In addition, an applicant's circumstances may change at any point in the application process.

In this topic, you will update a loan application.

### Procedure: Updating a Loan Application

1. Use the **My Tasks** page to view all loan applications on which you have to act.

The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.



2. Select the loan application task you want to update. What you can update depends on the state of the application and your role. In this example, the application was previously saved before submission, and you are the loan officer.

Click the task to open it in the **Task Details** section. Double-click the task to open it in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Create Loan Application** page to revise a previously saved loan application.

**Create Loan Application** Actions Submit

**Loan Details** Applicants

Application ID: FSLO000065  
Product: Unsecured Personal Loan  
Amount: 4,000.00 USD  
Application Date: 7/1/2013

Channel: Branch  
Source: Standalone  
Interest Rate: 5%  
Updated Date: 7/1/2013

Loan Officer: weblogic  
Loan Processor:  
Status: New  
Account Number:

**Additional Information**

Loan Purpose:   
Term (in months):   
Payment Frequency:   
Variable Rate:

**Comments**

No data to display

4. Click in the **Loan Purpose** field.
5. Enter the desired information into the **Loan Purpose** field. Enter "**Home Office**".
6. Click in the **Term (in months)** field.
7. Enter the desired information into the **Term (in months)** field. Enter "**60**".
8. Click the **Payment Frequency** list.
9. Click the **Monthly** list item.
10. Next, update applicant information.  
Click the **Applicants** tab.
11. Use the **Applicants** tab to add applicants or applicant information.

The screenshot shows the 'Create Loan Application' window. At the top, there are tabs for 'Loan Details' and 'Applicants'. The 'Applicants' tab is active, displaying a table with columns: Salutation, Last Name, First Name, Middle Name, Date of Birth, SSN/Tax ID, and Applicant Type. Below the table, there are tabs for 'Applicant Detail', 'Income & Employment', and 'Assets & Liabilities'. The 'Applicant Detail' tab is selected, showing a message: 'Please select or add an Applicant'. At the bottom, there is a 'Comments' section with a text area and a 'No data to display' message.

12. First, add an applicant. In this example, you will add a person already in the FSLO database.  
Click the **Applicant Search** button.
13. You can specify search criteria or click **Search** without criteria to list all persons in the FSLO database.  
Click the **Search** button.
14. The search lists persons that meet your criteria. Select the person you want to add as an applicant.  
Click an entry in the row.
15. Click the **Add** button.
16. Use the **Applicant Detail** tab to view saved applicant information.
17. Click the **Applicant Type** list.
18. Click the **Borrower** list item.
19. Next, add information about the new applicant. In this example, you will add an asset.  
Click the **Assets & Liabilities** tab.
20. Use the **Assets & Liabilities** tab to enter applicant asset and liability information.
21. Click the **Add** button.
22. Click an entry in the row.
23. Click the **Type** list.

24. Click the **Automobile** list item.
25. Click the **Sub Type** list.
26. Click the **Car** list item.
27. Click in the **Value (USD)** field.
28. Enter the desired information into the **Value (USD)** field. Enter "**10000**".
29. Click the **Ownership Type** list.
30. Click the **Individual** list item.
31. Click in the **Description** field.
32. Enter the desired information into the **Description** field. Enter "**Honda Sedan**".
33. Click the **Actions** button.
34. Click **Save** if you need or expect to receive more information for the loan application.  
This saves the application without submitting it.  
  
Click the **Save** list item.
35. You have completed the **Updating a Loan Application** topic.

## Withdrawing a Loan Application

An asset that secures a loan loses value, an applicant inherits money, or any number of reasons may require you to withdraw a loan application. Loan applications can be withdrawn after submission, prior to, or after approval.

**Note:** A loan application cannot be withdrawn once it has been rejected.

In this topic, you will withdraw a loan application.

### Procedure: Withdrawing a Loan Application

1. To withdraw a loan application, you must first search for it. You cannot withdraw an application by opening it from your **My Tasks** list.

Begin by navigating to the **Manage Loan Origination** page.

Click the **Links** link.

2. Click the **Manage Loan Origination** link.
3. Use the **Search Applications** page to search for a loan application.

The screenshot shows the Oracle Financial Services Loan Origination interface. The page title is "ORACLE Financial Services Loan Origination" and it indicates the user is logged in as "weblogic". The main content area is titled "Search Applications" and includes a search form with the following fields: "Match" (set to "All"), "Application ID", "Status" (a dropdown menu currently showing "New"), "Loan Officer", and "Loan Processor". There are "Advanced", "Search", and "Reset" buttons. Below the form is a table with columns: "Application ID", "Channel", "Source", "Status", "Amount", "Interest Rate", and "Application Date". The table currently displays "No data to display". A left-hand navigation menu is visible with sections for "Application Search" and "Administration".

4. In this example, you will search for applications of a specific status.  
Click the **Status** list.
5. Click the **New** list item.
6. You can specify search criteria or click **Search** without criteria to list all loan applications.  
Click the **Search** button.
7. The search lists applications with a **New** status.

8. Next, open the loan application you want to withdraw.

Click the **Application ID** link.

9. Use the **OK** button to return to the **Search Applications** page without withdrawing the loan application.

10. Click the **Withdraw** button.

11. The loan application is withdrawn.

12. Click **OK** to return to the previous page.

Click the **OK** button.

13. The loan application you viewed and withdrew is listed, as if you had searched by Application ID.

14. You have completed the **Withdrawing a Loan Application** topic.

# Administering Oracle Financial Services Loan Origination

This section is intended for administrators who maintain Oracle Financial Services Loan Origination (FSLO).

As an administrator, you can install Oracle FSLO and begin using the process accelerator as delivered. You can also modify Oracle FSLO to fit the needs of your organization. This section covers the data elements you can modify.

Upon completion of this section, you will be able to:

- Maintain the Oracle Financial Services Loan Origination drop-down lists.
- Describe the Oracle Financial Services Loan Origination business rules.
- Describe the Oracle Financial Services Loan Origination reports.

## Maintaining Oracle Financial Services Loan Origination Drop-down Lists

This section is intended for administrators who maintain Oracle Financial Services Loan Origination (FSLO).

Oracle Financial Services Loan Origination ships with seeded data for drop-down lists. This section covers the drop-down lists you can modify.

Upon completion of this section, you will be able to:

- Maintain lookup type codes.
- Maintain product category types.
- Maintain product category subtypes.
- Maintain asset subtypes.
- Maintain liability subtypes.
- Maintain global lookup type codes.
- Maintain country codes.
- Maintain state codes.
- Maintain products.
- Maintain the security matrix.

### Maintaining Lookup Type Codes

Lookup type codes specify values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for lookup type codes. The seeded values are:

#### Product Category

- Asset
- Liability

#### Application Status

- New
- Error
- Submitted
- Underwriting Review
- Approved
- Rejected
- Disbursement Review
- Account Created
- Disbursed
- Withdrawn

#### Channel

- Branch
- Web
- Call Center
- Mobile
- Others

### Source

- Standalone
- Siebel
- Other

### Applicant Type

- Borrower
- Co-Borrower
- Signatory

### Ownership Type

- Individual
- Joint

### Asset Type

- Real Estate
- Automobile

### Document Type

- Application Form
- Driving License
- Bank Statement
- Written Explanation
- Tax Statement
- Passport

### Liability Type

- Loan
- Credit

### Payment Mode

- Cash
- Direct Deposit

- Check

Access

- Read
- Write
- Not Visible

Document Status

- Received
- Requested

Rating

- Internal
- External
- Not Required

ID Check Type

- Auto Check
- Manual Check
- Both

Payment Frequency

- Monthly
- Quarterly
- Half-Yearly
- Annual

Check Result Type

- Success
- Failure

Company Name

- Alamere Bank

You can add additional lookup type codes to meet your organization's needs.

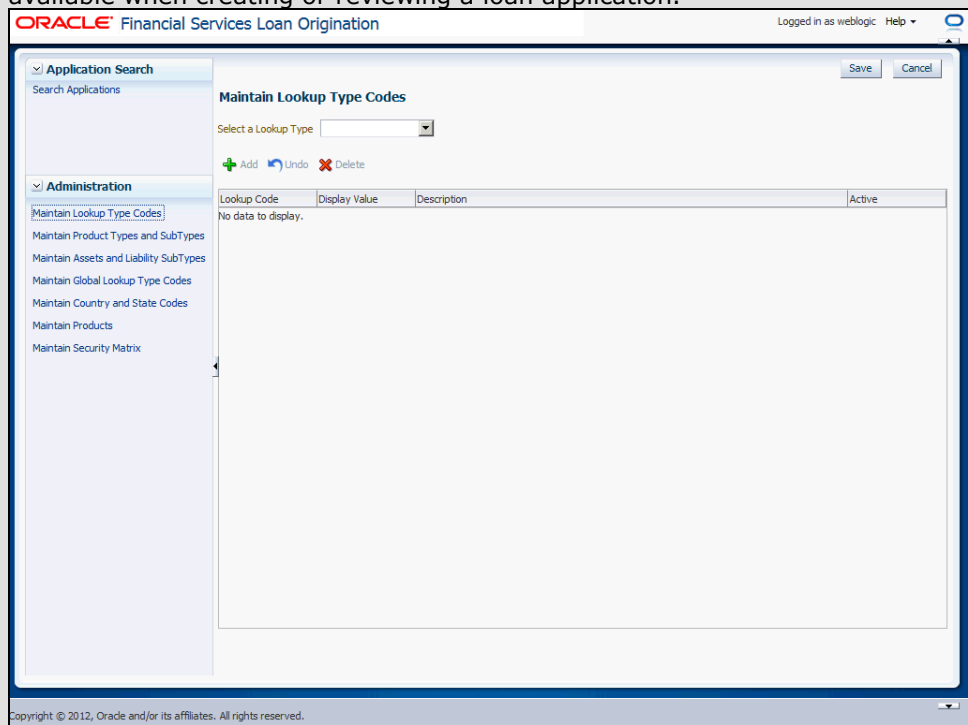
In this topic, you will modify lookup type code options.

***Procedure: Maintaining Lookup Type Codes***

1. Begin by navigating to the **Maintain Lookup Type Codes** page.

Click the **Links** link.

2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Lookup Type Codes** link.
4. Use the **Maintain Lookup Type Codes** page to modify the lookup type codes made available when creating or reviewing a loan application.



5. Click the **Select a Lookup Type** list.
6. These are the lookup types shipped with Oracle FSLO. You modify all lookup types using the same steps. In this topic, you will modify **Payment Frequency**.

Click the **Payment Frequency** list item.

7. First, add a Lookup Type Code.

Click the **Add** button.

8. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.

Click in the **Lookup Code** field.

9. A **Lookup Code** can be upper or lower case.

Enter the desired information into the **Lookup Code** field. Enter "**SMON**".

10. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.

Click in the **Display Value** field.

11. Enter the desired information into the **Display Value** field. Enter "**Semi-Monthly**".

12. Use the **Description** field to add an optional description.

Click in the **Description** field.

13. Enter the desired information into the **Description** field. Enter "**Twice per month**".

14. Saving the look up type code makes it appear on the list of options when you create loan applications.

Click the **Save** button.

15. The lookup code **Semi-Monthly** is now added.

16. Next, modify the **Semi-Monthly** lookup type code by editing the description.

Click in the **Description** field.

17. Enter the desired information into the **Description** field. Enter "**Twice per month, corresponding to paychecks**".

18. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.

Click the **Undo** button.

19. There are two types of delete, a hard delete and soft delete.

A hard delete removes the lookup type code from the database table, provided it is not used in a loan application.

First, perform a hard delete on the code **Semi-Monthly**.

Click the **Delete** button.

20. Confirm that you want to delete the **Semi-Monthly** lookup type code.

Click the **Yes** button.

21. Click the **Save** button.

22. The lookup code **Semi-Monthly** is now deleted.

23. A soft delete inactivates a lookup type code already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Annual** code.

Click the **Active** option.

24. Click the **Save** button.

25. The lookup type code **Annual** is now inactive.

26. You have completed **Maintaining Lookup Type Codes** topic.

## Maintaining Product Types

Product types specify values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for the product types under the Asset and Liability product categories. The seeded values are:

Asset

- Loan
- Line of Credit
- Credit Card

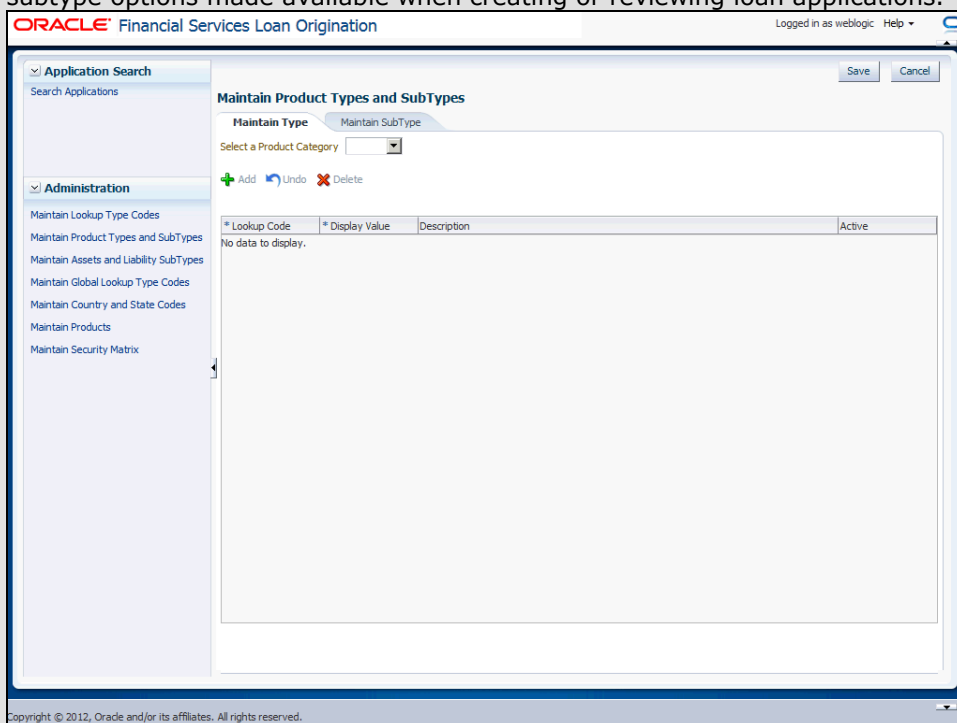
Liability - No seeded product types

You can add additional product types to meet your organization's needs.

In this topic, you will modify product type options.

### Procedure: Maintaining Product Types

1. Begin by navigating to the **Maintain Product Types and Subtypes** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Product Types and SubTypes** link.
4. Use the **Maintain Product Types and SubTypes** page to modify product type and subtype options made available when creating or reviewing loan applications.



5. Use the **Maintain Type** tab to modify product category types made available when creating or reviewing loan applications.

6. Click the **Select a Product Category** list.
7. These are the product category types shipped with Oracle FSLO. You modify all product category types using the same steps. In this topic, you will modify the **Asset** product category.  
  
Click the **Asset** list item.
8. First, add a new Product Category Type.  
  
Click the **Add** button.
9. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.  
  
Click in the **Lookup Code** field.
10. A **Lookup Code** can be upper or lower case.  
  
Enter the desired information into the **Lookup Code** field. Enter "**MOR**".
11. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.  
  
Click in the **Display Value** field.
12. Enter the desired information into the **Display Value** field. Enter "**Mortgage**".
13. Use the **Description** field to add an optional description.  
  
Click in the **Description** field.
14. Enter the desired information into the **Description** field. Enter "**All mortgages**".
15. Click the **Save** button.
16. The **Mortgage** product category type is now added.
17. Next, modify the **Mortgage** product category type by editing the description.  
  
Click in the **Description** field.
18. Enter the desired information into the **Description** field. Enter "**All mortgages except interest-only mortgages**".
19. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.  
  
Click the **Undo** button.
20. There are two types of delete, a hard delete and soft delete.  
  
A hard delete removes the product category type from the database table, provided it is not used in a loan application.  
  
First, perform a hard delete on the product category type **Mortgage**.  
  
Click an entry in the row.
21. Click the **Delete** button.

22. Confirm that you want to delete the **Mortgage** product category type.  
Click the **Yes** button.
23. Click the **Save** button.
24. The **Mortgage** product category type is now deleted.
25. A soft delete inactivates a product category type already used in loan applications. Inactivated product category types are not displayed as options for creating or reviewing loan applications.  
  
Next, perform a soft delete on the **Credit Card** product type.  
  
Click the **Active** option.
26. Click the **Save** button.
27. The **Credit Card** product type is now inactive.
28. You have completed the **Maintaining Product Types** topic.

### Maintaining Product Subtypes

Product subtypes specify values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for product subtypes under the Credit Card, Loan, and Line of Credit product types. The seeded values are:

Credit Card - No seeded product subtypes

Loan

- Personal Loan
- Auto Loan
- Home Equity Loan

Line of Credit - No seeded product subtypes

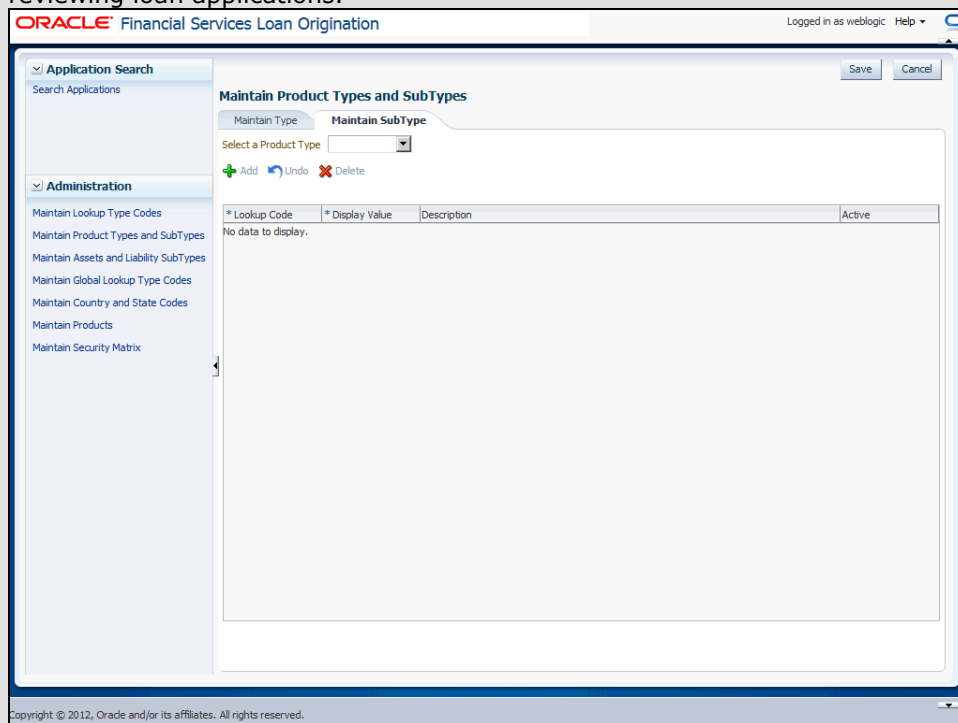
You can add additional product subtypes to meet your organization's needs.

In this topic, you will modify product subtype options.

#### ***Procedure: Maintaining Product Subtypes***

1. Begin by navigating to the **Maintaining Product Types and Subtypes** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Product Types and Subtypes** link.
4. Use the **Maintain Product Types and SubTypes** page to modify product type and subtype options made available when creating or reviewing loan applications.
5. Click the **Maintain SubType** tab.

6. Use the **Maintain SubType** tab to modify product types made available when creating or reviewing loan applications.



7. Click the **Select a Product Type** list.
8. These are the product types shipped with Oracle FSLO. You modify all product types using the same steps. In this topic, you will modify the **Loan** product type.
- Click the **Loan** list item.
9. First, add a new product subtype.
- Click the **Add** button.
10. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.
- Click in the **Lookup Code** field.
11. A **Lookup Code** can be upper or lower case.
- Enter the desired information into the **Lookup Code** field. Enter "**EL**".
12. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.
- Click in the **Display Value** field.
13. Enter the desired information into the **Display Value** field. Enter "**Education Loan**".
14. Use the **Description** field to add an optional description.
- Click in the **Description** field.
15. Enter the desired information into the **Description** field. Enter "**For students**".

16. Click the **Save** button.
17. The **Education Loan** product subtype is now added.
18. Next, modify the **Education Loan** product category sub type by editing the description.  
Click in the **Description** field.
19. Enter the desired information into the **Description** field. Enter "**For students pursuing degree courses**".
20. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.  
Click the **Undo** button.
21. There are two types of delete, a hard delete and soft delete.  
  
A hard delete removes the product subtype from the database table, provided it is not used in a loan application.  
  
First, perform a hard delete on the product subtype **Education Loan**.  
  
Click an entry in the row.
22. Click the **Delete** button.
23. Confirm that you want to delete the **Education Loan** product category subtype.  
Click the **Yes** button.
24. Click the **Save** button.
25. The **Education Loan** product subtype is now deleted.
26. A soft delete inactivates a product subtype already used in loan applications. Inactivated product subtypes are not displayed as options for creating or reviewing loan applications.  
  
Next, perform a soft delete on the **Auto Loan** product subtype.  
  
Click the **Active** option.
27. Click the **Save** button.
28. The **Auto Loan** product subtype is now inactive.
29. You have completed the **Maintaining Product SubTypes** topic.

### Maintaining Asset Subtypes

Asset subtypes specify values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for asset subtypes under the Automobile and Real Estate asset types. The seeded values are:

Automobile

- Car

## Real Estate

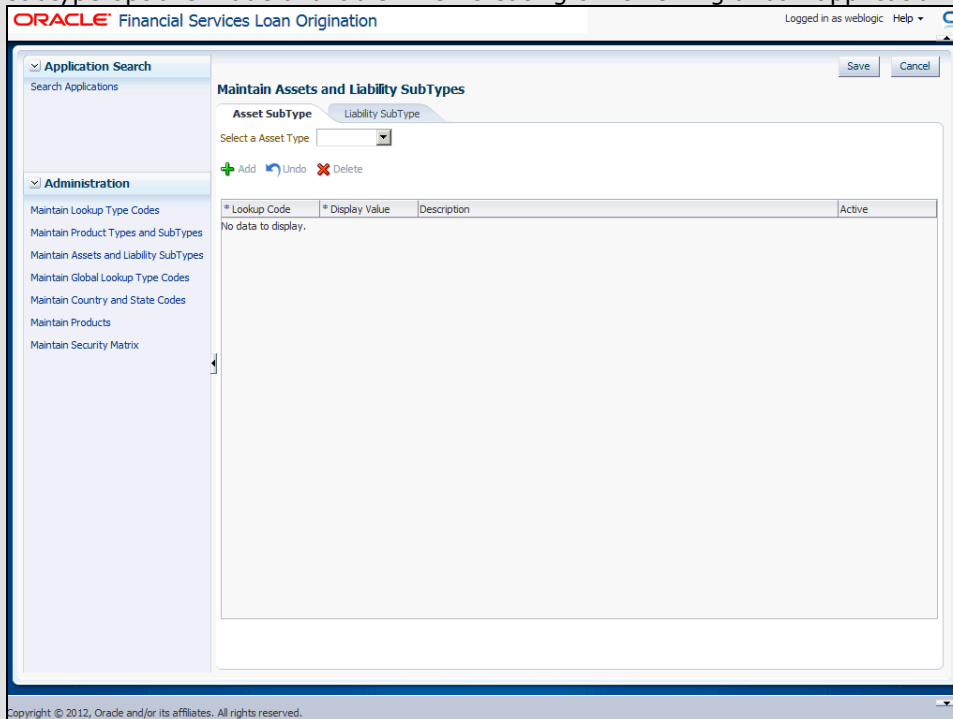
- Home

You can add additional asset subtypes to meet your organization's needs.

In this topic, you will modify asset subtype options.

### Procedure: Maintaining Asset Subtypes

1. Begin by navigating to the **Maintain Asset and Liability Subtypes** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Assets and Liability SubTypes** link.
4. Use the **Maintain Asset and Liability SubTypes** page to modify the asset and liability subtype options made available when creating or reviewing a loan application.



5. Use the **Asset SubType** tab to modify asset subtypes made available when creating or reviewing a loan application.
6. Click the **Select a Asset Type** list.
7. These are the asset types shipped with Oracle FSLO. You modify all asset subtypes using the same steps. In this topic, you will modify the **Automobile** asset type.  
Click the **Automobile** list item.
8. First, add a new asset subtype.  
Click the **Add** button.

9. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.

Click in the **Lookup Code** field.

10. A **Lookup Code** can be upper or lower case.

Enter the desired information into the **Lookup Code** field. Enter "**VAN**".

11. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.

Click in the **Display Value** field.

12. Enter the desired information into the **Display Value** field. Enter "**Van**".

13. Use the **Description** field to add an optional description.

Click in the **Description** field.

14. Enter the desired information into the **Description** field. Enter "**Traveling van**".

15. Saving the asset subtype makes it appear on the list of options when you create loan applications.

Click the **Save** button.

16. The **Van** asset subtype is now added.

17. Next, modify the **Van** asset subtype by editing the description.

Click in the **Description** field.

18. Enter the desired information into the field. Enter "**Traveling van in good condition**".

19. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.

Click the **Undo** button.

20. There are two types of delete, a hard delete and soft delete.

A hard delete removes the asset subtype from the database table, provided it is not used in a loan application.

First, perform a hard delete on the code **Van**.

Click an entry in the row.

21. Click the **Delete** button.

22. Confirm that you want to delete the **Van** asset subtype.

Click the **Yes** button.

23. Click the **Save** button.

24. The **Van** asset subtype is now deleted.

25. A soft delete inactivates an asset subtype already used in loan applications. Inactivated

codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Car** code.  
Click the **Active** option.

26. Click the **Save** button.

27. The **Car** asset subtype is now inactive.

28. You have completed the **Maintaining Asset SubTypes** topic.

## Maintaining Liability Subtypes

Liability subtypes specify values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for liability subtypes under the Credit and Loan liability types. The seeded values are:

Credit

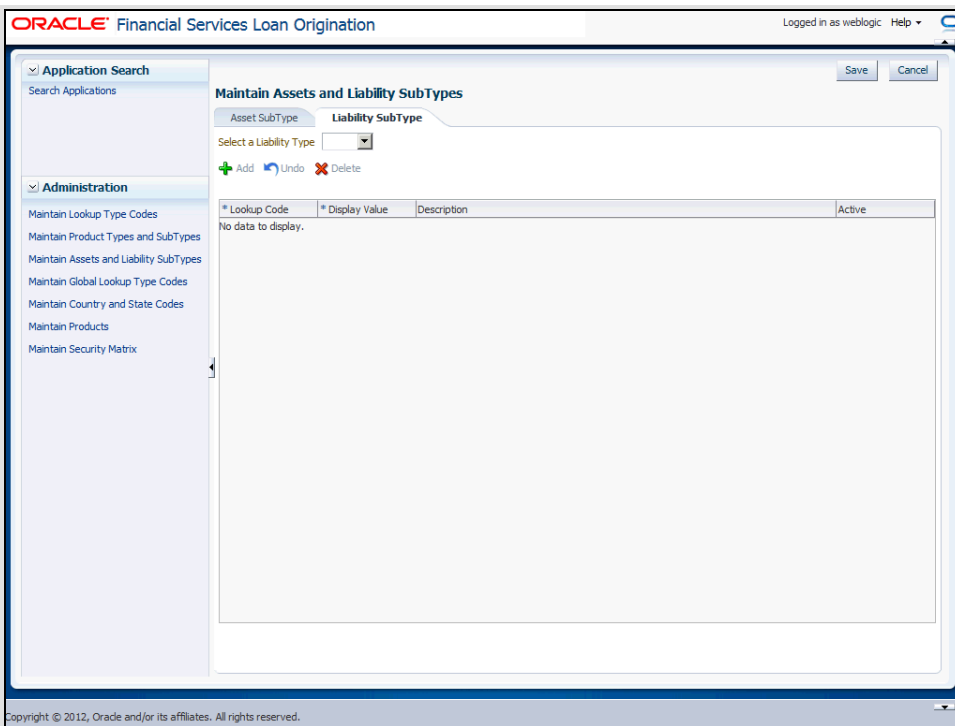
- Credit Card Loan
- Home Equity

You can add additional liability subtypes to meet your organization's needs.

In this topic, you will modify liability subtype options.

### ***Procedure: Maintaining Liability Subtypes***

1. Begin by navigating to the **Maintain Asset and Liability Subtype** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Assets and Liability SubTypes** link.
4. Use the **Maintain Asset and Liability SubTypes** page to modify the asset and liability subtype options made available when creating or reviewing a loan application.
5. Click the **Liability SubType** tab.
6. Use the **Liability SubType** tab to modify liability subtypes made available when creating or reviewing a loan application.



7. Click the **Select a Liability Type** list.
8. These are the liability types shipped with Oracle FSLO. You modify all liability subtypes using the same steps. In this topic, you will modify the **Loan** liability type.  
  
Click the **Loan** list item.
9. First, add a new liability subtype.  
  
Click the **Add** button.
10. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.  
  
Click in the **Lookup Code** field.
11. A **Lookup Code** can be upper or lower case.  
  
Enter the desired information into the **Lookup Code** field. Enter "**EDU**".
12. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.  
  
Click in the **Display Value** field.
13. Enter the desired information into the **Display Value** field. Enter "**Education Loan**".
14. Use the **Description** field to add an optional description.  
  
Click in the **Description** field.
15. Enter the desired information into the **Description** field. Enter "**For students**".
16. Saving the liability subtype makes it appear on the list of options when you create loan applications.

Click the **Save** button.

17. The **Education Loan** liability subtype is now added.

18. Next, modify the **Education Loan** subtype by editing the description.

Click in the **Description** field.

19. Enter the desired information into the **Description** field. Enter "**For students pursuing degree courses**".

20. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.

Click the **Undo** button.

21. There are two types of delete, a hard delete and soft delete.

A hard delete removes the liability subtype from the database table, provided it is not used in a loan application.

First, perform a hard delete on the code **Education Loan**.

Click an entry in the row.

22. Click the **Delete** button.

23. Confirm that you want to delete the **Education Loan** liability subtype.

Click the **Yes** button.

24. Click the **Save** button.

25. The **Education Loan** liability subtype is now deleted.

26. A soft delete inactivates a liability subtype already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Home Equity** code.

Click the **Active** option.

27. Click the **Save** button.

28. The **Home Equity** liability subtype is now inactive.

29. You have completed the **Maintaining Liability SubTypes** topic.

## Maintaining Global Lookup Type Codes

Global lookup type codes specify global values used in loan applications. Oracle Financial Services Loan Origination ships with seeded values for global lookup type codes. The seeded values are:

Yes/No Values

- Yes
- No

### Person Title

- Mr.
- Mrs.
- Miss

### Priority

- High
- Medium
- Low

### Gender

- Male
- Female
- Unknown

### Race

- Caucasian
- Hispanic
- African American

### Marital Status

- Married
- Unmarried
- Divorced
- Other

### Nationality

- Indian
- American

You can add additional global lookup type codes to meet your organization's needs.

In this topic, you will modify global lookup type code options.

### ***Procedure: Maintaining Global Lookup Type Codes***

1. Begin by navigating to the **Maintain Global Lookup Type Codes** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Global Lookup Type Codes** link.

4. Use the **Maintain Global Lookup Type Codes** page to modify global lookup type codes made available when creating or reviewing loan applications.

The screenshot shows the Oracle Financial Services Loan Origination interface. The title bar reads 'ORACLE Financial Services Loan Origination' and 'Logged in as weblogic'. The main content area is titled 'Maintain Global Lookup Type Codes'. It features a 'Select a Lookup Type' dropdown menu, and buttons for 'Add', 'Undo', and 'Delete'. Below these is a table with the following columns: 'Lookup Code', 'Display Value', 'Description', and 'Active'. The table is currently empty, displaying 'No data to display.' A left-hand navigation pane shows the 'Administration' menu with 'Maintain Global Lookup Type Codes' selected. The footer contains the copyright notice: 'Copyright © 2012, Oracle and/or its affiliates. All rights reserved.'

5. These are the global lookup types shipped with Oracle FSLO. You modify all global lookup types using the same steps. In this topic, you will modify the **Human Gender**.

Click the **Select a Lookup Type** list.

6. Click the **Gender** list item.

7. First, add a lookup type code.

Click the **Add** button.

8. **Lookup Codes** are unique keys in the data table and built into the logic of Oracle FSLO.

Click in the **Lookup Code** field.

9. A **Lookup Code** can be upper or lower case.

Enter the desired information into the **Lookup Code** field. Enter **"T"**.

10. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.

Click in the **Display Value** field.

11. Enter the desired information into the **Display Value** field. Enter **"Transgender"**.

12. Use the **Description** field to add an optional description.

Click in the **Description** field.

13. Enter the desired information into the **Description** field. Enter **"Non-binary gender spectrum"**.

14. Saving the global lookup type makes it appear on the list of options when you create loan applications.

Click the **Save** button.

15. The global lookup type code **Transgender** is now added.

16. Next, modify the **Transgender** global lookup type code by editing description.

Click in the **Description** field.

17. Enter the desired information into the **Description** field. Enter "**Non-binary gender spectrum (outside the male/female binary)**".

18. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.

Click the **Undo** button.

19. There are two types of delete, a hard delete and soft delete.

A hard delete removes the global lookup type code from the database table, provided it is not used in a loan application.

First, perform a hard delete on the code **Transgender**.

Click an entry in the row.

20. Click the **Delete** button.

21. Confirm that you want to delete the **Transgender** global lookup type code.

Click the **Yes** button.

22. Click the **Save** button.

23. The **Transgender** lookup type code is now deleted.

24. A soft delete inactivates a global lookup type code already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Unknown** code.

Click the **Active** option.

25. Click the **Save** button.

26. The **Unknown** global lookup code is now inactive.

27. You have completed the **Maintaining Global Lookup Type Codes** topic.

## Maintaining Country Codes

Country codes enable a loan officer to specify the country where an applicant resides. Oracle Financial Services Loan Origination ships with seeded values for country codes. The seeded values are:

- Argentina

- Australia
- Brazil
- Cameroon
- Canada
- China
- France
- India
- Somalia
- United Kingdom
- United States of America

You can add additional country codes to meet your organization's needs.

In this topic, you will modify options for country codes.

### Procedure: Maintaining Country Codes

1. Begin by navigating to the Manage Loan Origination **Maintain Country and State Codes** page.

Click the **Links** link.

2. Click the **Manage Loan Origination** link.

3. Click the **Maintain Country and State Codes** link.

4. Use the **Maintain Country and State Codes** page for modifying state and country code options made available when creating or reviewing loan applications.

The screenshot displays the 'Maintain Country and State Codes' interface. It features a table with the following data:

* Lookup Code	* Display Value	Description	Active
US	United States of Ai	The lookup code entry for the country United States of America	<input checked="" type="checkbox"/>
IN	India	The lookup code entry for the country India	<input checked="" type="checkbox"/>
CN	China	The lookup code entry for the country China	<input checked="" type="checkbox"/>
FR	France	The lookup code entry for the country France	<input checked="" type="checkbox"/>
GB	United Kingdom	The lookup code entry for the country United Kingdom	<input checked="" type="checkbox"/>
AU	Australia	The lookup code entry for the country Australia	<input checked="" type="checkbox"/>
SO	Somalia	The lookup code entry for the country Somalia	<input checked="" type="checkbox"/>
CA	Canada	The lookup code entry for the country Canada	<input checked="" type="checkbox"/>
BR	Brazil	The lookup code entry for the country Brazil	<input checked="" type="checkbox"/>
AR	Argentina	The lookup code entry for the country Argentina	<input checked="" type="checkbox"/>
CM	Cameroon	The lookup code entry for the country Cameroon	<input checked="" type="checkbox"/>

5. Use the **Country Codes** tab to modify the country codes made available when creating or reviewing a loan application.
6. First, add a **Lookup Code**.  
Click the **Add** button.
7. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.  
Click in the **Lookup Code** field.
8. A **Lookup Code** can be upper or lower case.  
Enter the desired information into the **Lookup Code** field. Enter "**SG**".
9. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.  
Click in the **Display Value** field.
10. Enter the desired information into the **Display Value** field. Enter "**Singapore**".
11. Use the **Description** field to add an optional description.  
Click in the **Description** field.
12. Enter the desired information into the **Description** field. Enter "**The lookup code entry for the country Singapore**".
13. Saving the country code makes it appear on the list of options when you create loan applications.  
Click the **Save** button.
14. The country code **Singapore** is now added.
15. Next, modify the **Singapore** country code by editing the description.  
Click in the **Description** field.
16. Enter the desired information into the **Description** field. Enter "**The lookup code entry for the country Singapore. This is also a state**".
17. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.  
Click the **Undo** button.
18. There are two types of delete, a hard delete and soft delete.  
  
A hard delete removes the country code from the database table, provided it is not used in a loan application.  
  
First, perform a hard delete on the code **Singapore**.  
  
Click an entry in the row.
19. Click the **Delete** button.

20. Confirm that you want to delete the **Singapore** country code.

Click the **Yes** button.

21. Click the **Save** button.

22. The country code **Singapore** is now deleted.

23. A soft delete inactivates a country code already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **United Kingdom** code.

Click the **Active** option.

24. Click the **Save** button.

25. The country code **United Kingdom** is now inactive.

26. You have completed the **Maintaining Country Codes** topic.

## Maintaining State Codes

State codes enable a loan officer to specify the state where an applicant resides. Oracle Financial Services Loan Origination ships with seeded values for state codes. The seeded values are:

### Argentina

- Buenos Aires Province
- Catamarca Province
- Chaco Province
- Chubut Province
- Mendoza Province

### Australia

- Northern Territory
- South Australia
- Tasmania
- Western Australia
- Victoria

### Brazil

- Acre
- Amazonas
- Bahia
- Rio de Janeiro
- Alagoas

Cameroon

- Awing
- Babungo
- Bakossi

Canada

- Alberta
- British Columbia
- Saskatchewan
- Quebec
- Ontario

China

- Anhu
- Fujian
- Shandong
- Henan
- Shaanxi

France

- Alsace
- Aquitaine
- Picardy
- Burgundy
- Upper Normandy

India

- Karnataka
- Maharashtra
- West Bengal
- Tamil Nadu
- Uttar Pradesh

Somalia

- Somaliland
- Puntland
- Galmudug

United Kingdom

- Essex
- Derbyshire
- Lincolnshire
- Nottinghamshire
- Surrey

United States of America

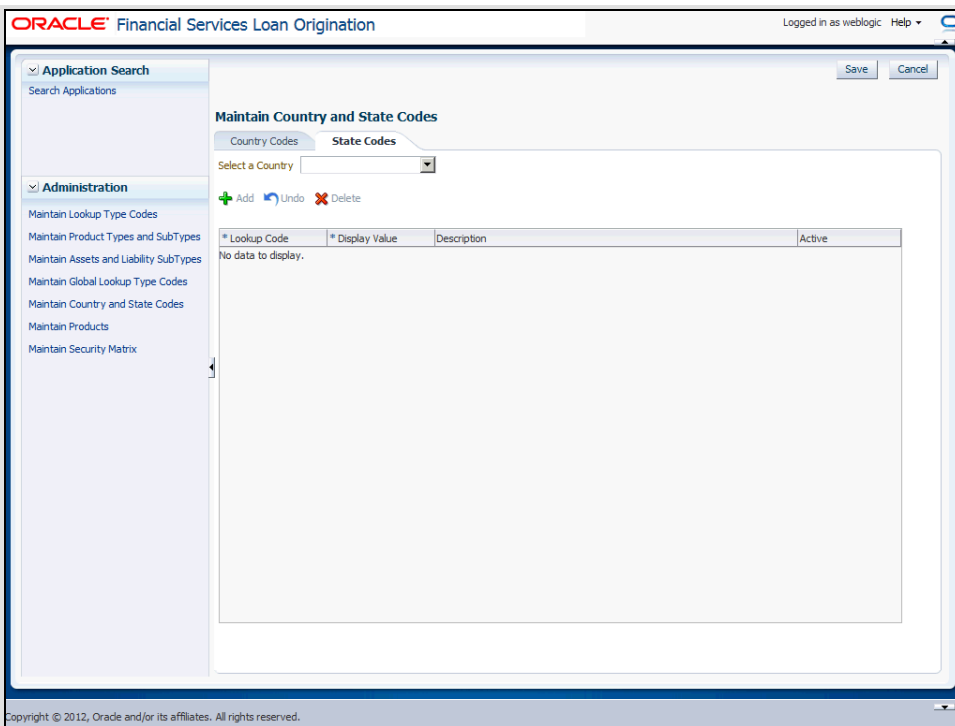
- California
- Arizona
- Florida
- Texas
- New York

You can add additional state codes to meet your organization's needs.

In this topic, you will modify options for state codes.

***Procedure: Maintaining State Codes***

1. Begin by navigating to the **Maintain Country and State Codes** page.  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Country and State Codes** link.
4. Use the **Maintain Country and State Codes** page to modify the country and state codes made available when creating or reviewing a loan application.
5. Click the **State Codes** tab.
6. Use the **State Codes** tab to modify the states codes made available when creating or reviewing a loan application.



7. Click the **Select a Country** list.
8. First, select a country to add the state code to.  
Click the **India** list item.
9. Click the **Add** button.
10. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.  
Click in the **Lookup Code** field.
11. A **Lookup Code** can be upper or lower case.  
Enter the desired information into the **Lookup Code** field. Enter "**KL**".
12. Next, specify a short display value. Display values appear as list entries for a particular field, while creating or reviewing a loan application.  
Click in the **Display Value** field.
13. Enter the desired information into the **Display Value** field. Enter "**Kerala**".
14. Use the **Description** field to add an optional description.  
Click in the **Description** field.
15. Enter the desired information into the **Description** field. Enter "**The lookup code entry for the state of Kerala**".
16. Saving the state code makes it appear on the list of options when you create loan applications.  
Click the **Save** button.

17. The **Kerala** state code is now added.
18. Next, modify the **Kerala** state code by editing the description.  
Click in the **Description** field.
19. Enter the desired information into the **Description** field. Enter "**The lookup code entry for the state of Kerala (South of India)**".
20. You can reverse any modifications to a single selected row using the **Undo** button. To save the modification, you would click **Save** instead.  
Click the **Undo** button.
21. There are two types of delete, a hard delete and soft delete.  
A hard delete removes the state code from the database table, provided it is not used in a loan application.  
First, perform a hard delete on the state code **Kerala**.  
Click an entry in the row.
22. Click the **Delete** button.
23. Confirm that you want to delete the **KL** lookup code.  
Click the **Yes** button.
24. Click the **Save** button.
25. The **Kerala** state code is now deleted.
26. A soft delete inactivates a state code already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.  
Next, perform a soft delete on the **Karnataka** state code.  
Click an entry in the row.
27. Click the **Active** option.
28. Click the **Save** button.
29. The **Karnataka** state code is now inactive.
30. You have completed the **Maintaining State Codes** topic.

## Maintaining Products

Products enable a user to choose a specific financial product from a list for loan applications. Oracle Financial Services Loan Origination ships with seeded values for products. The seeded values are:

- Secured Personal Loan
- Home Equity Loan
- Unsecured Personal Loan

You can add additional products to meet your organization's needs.

In this topic, you will modify options for products.

### Procedure: Maintaining Products

1. Begin by navigating to the **Maintain Products** page  
Click the **Links** link.
2. Click the **Manage Loan Origination** link.
3. Click the **Maintain Products** link.
4. Use the **Maintain Products** page to modify product options made available when creating or reviewing loan applications.

Code	Name	Product Category	Product Type	Product Sub Type	Secured Flag	Min Loan Amount (L
PL-101	Secured Personal Loan	Asset	Loan	Personal Loan	<input checked="" type="checkbox"/>	5000
HL-100	Home Equity Loan	Asset	Loan	Home Equity Loan	<input checked="" type="checkbox"/>	5000
PL-100	Unsecured Personal Loan	Asset	Loan	Personal Loan	<input type="checkbox"/>	300

5. First, add a new **Code** to the list.  
Click the **Add** button.
6. **Codes** are unique keys in the data tables and built into the logic of Oracle FSLO.  
Click in the **Code** field.
7. A **Code** can be upper or lower case.  
Enter the desired information into the **Code** field. Enter "**EL-101**".
8. Next, specify a short name for the product code. This will appear as a list entry while creating or reviewing a loan application.  
Click in the **Name** field.
9. Enter the desired information into the **Name** field. Enter "**Education Loan**".

10. Click the **Product Category** list.
11. Click the **Asset** list item.
12. Click the **Product Type** list.
13. Click the **Loan** list item.
14. Click the **Product Sub Type** list.
15. Click the **Personal Loan** list item.
16. Click the **Secured Flag** option.
17. Click in the **Min Loan Amount** field.
18. Enter the desired information into the **Min Loan Amount** field. Enter "**5000**".
19. Click the **Horizontal** scrollbar box.
20. Click in the **Max Loan Amount** field.
21. Enter the desired information into the **Max Loan Amount** field. Enter "**25000**".
22. Click in the **Interest Rate** field.
23. Enter the desired information into the **Interest Rate** field. Enter "**3**".
24. Click the **Active** option.
25. Use the **Description** field to add an optional description.  
Click in the **Description** field.
26. Enter the desired information into the **Description** field. Enter "**Education Loan**".
27. Saving the product code makes it appear on the list of options when you create loan applications.  
Click the **Save** button.
28. The **Education Loan** product code is now added.
29. Next, modify the **Education Loan** product code by editing the description.  
Click in the **Description** field.
30. Enter the desired information into the **Description** field. Enter "**Education Loan for students**".
31. Click the **Save** button.
32. There are two types of delete, a hard delete and soft delete.  
A hard delete removes the product code from the database table, provided it is not used in a loan application.  
First, perform a hard delete on the product code **Education Loan**.

Click an entry in the row.

33. Click the **Delete** button.

34. Click the **Save** button.

35. The **Education Loan** product code is now deleted.

36. A soft delete inactivates a product code already used in loan applications. Inactivated codes are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Secured Personal Loan** product code.

Click the **Active** option.

37. Click the **Save** button.

38. The **Secured Personal Loan** product code is now inactive.

39. You have completed the **Maintaining Products** topic.

### Maintaining Security Matrix

The Security Matrix enables an administrator to control the visibility and access levels of links, tabs, and grids for each subprocess within the loan application. Oracle Financial Services Loan Application ships with seeded values for each of the tabs, their access levels, links, and human tasks.

The seeded values are:

- Not Visible
- Read
- Write

You can modify these values to meet your organization's need.

In this topic, you will modify the Security Matrix.

#### ***Procedure: Maintaining Security Matrix***

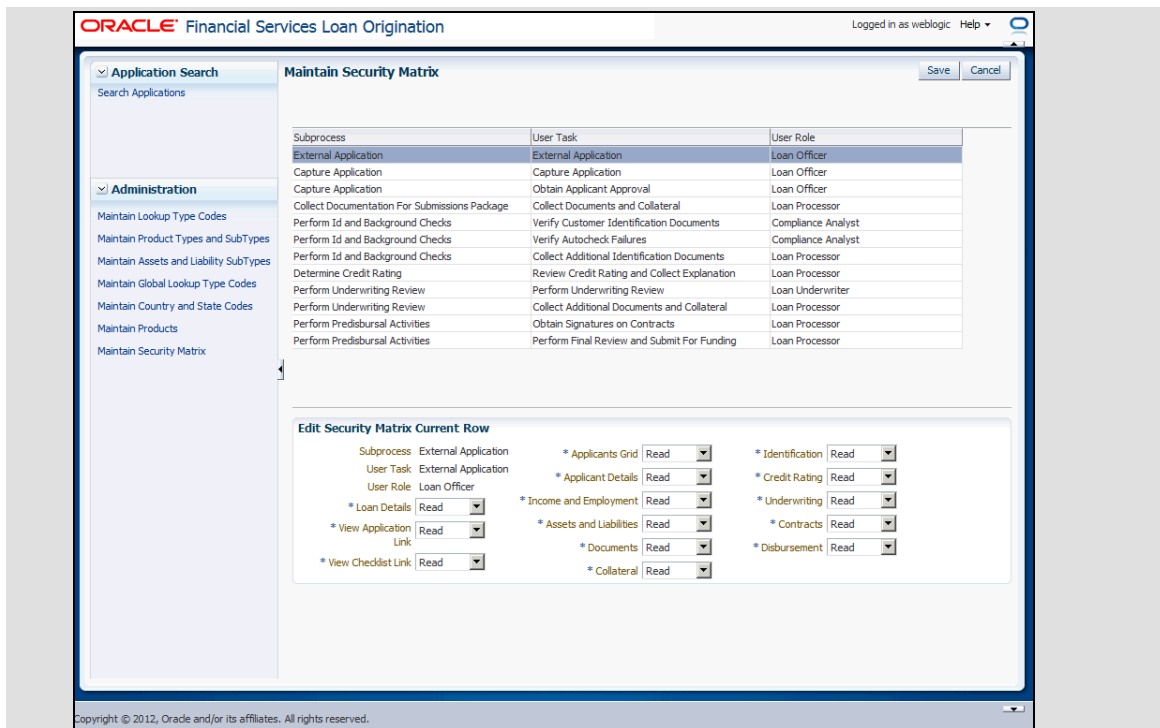
1. Begin by navigating to the **Maintaining Security Matrix** page.

Click the **Links** link.

2. Click the **Manage Loan Origination** link.

3. Click the **Maintain Security Matrix** link.

4. Use the **Maintain Security Matrix** page to modify visibility and access level options for each subprocess within the loan application cycle.



5. First, select a subprocess that you want to modify visibility options for.  
Click an entry in the row.
6. Use the **Edit Security Matrix Current Row** box to modify visibility options for a single, selected row.
7. In this example, you will modify visibility options for the **Documents** tab within the **Capture Application** subprocess.  
Click the **Documents** list.
8. Click the **Read** list item.
9. Click the **Save** button.
10. The visibility option for the **Disbursement** tab within the **External Application** subprocess has been modified.
11. Next, modify access level options for **Assets and Liabilities** tab within the **Perform Id and Background Checks** subprocess, for the **Verify Customer Identification Documents** human task.  
Click an entry in the row.
12. Click the **Assets and Liabilities** list.
13. Click the **Write** list item.
14. Click the **Save** button.
15. The access level options for **Assets and Liabilities** tab within the **Perform Id and Background Checks** subprocess have been modified.

16. You have completed the **Maintaining Security Matrix** topic.

## Understanding Oracle Financial Services Loan Origination Business Rules

This section is intended for administrators who maintain Oracle Financial Services Loan Origination (FSLO).

Oracle Financial Services Loan Origination ships with seeded data for business rules. This section covers the business rules you can modify.

Upon completion of this section, you will be able to:

- Describe the Eligibility Ruleset.
- Describe the Documentation Checklist Ruleset.
- Describe the ID and Background Check Ruleset.
- Describe the Credit Check Ruleset.
- Describe the Appraisal Ruleset.
- Describe the Decisioning Ruleset.
- Describe the Check Electronic Signature Ruleset.

### Understanding the Eligibility Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses Rule 1 and Rule 2 in the Eligibility Ruleset, each of which includes a condition (IF) statement and an action (THEN) statement.

The condition of Rule 1 specifies that none of the applicants or guarantors are under 18 and that at least one is a US citizen. The action sets the Is Eligible variable to true.

The condition of Rule 2 specifies that at least one of the applicants or guarantors is under 18 or that none are US citizens. The action sets the Is Eligible variable to false.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

### Understanding the Documentation Checklist Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the Documentation Checklist Decision Table, in the Documentation Checklist Ruleset, to determine the list of documents needed from a loan

applicant. The document list is based on the type of loan. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. Bucketsets and globals are used to set pre-defined values for certain rules.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Documentation Checklist Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

**Documentation Checklist Decision Table**

		R1	R2	R3	R4
<b>Conditions</b>	FsloApplicationHdrSDO.productSubtype	otherwise	Home Equity Loan	Unsecured Personal Loan	Secured Personal Loan
<b>Actions</b>	assert new DocumentChecklistRuleOutcomeBOType documentChecklist:String	✓	✓	✓	✓
		""	"Drivers License or Passport, Utility Bill or Birth Certificate, Proof of Employment, Bank Statements (Last 3 months), Last 2 paystubs, Last year's tax return"	"Drivers License or Passport, Utility Bill or Birth Certificate, Proof of Employment, Bank Statements (Last 3 months)"	"Drivers License or Passport, Utility Bill or Birth Certificate, Proof of Employment, Bank Statements (Last 3 months)"

An applicant applies for a Personal Loan. She provides the bank with her passport, birth certificate, company badge ID, and last three bank statements.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

### Understanding the ID and Background Check Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the ID and Background Check Decision Table, in the ID and Background Check Ruleset, to determine whether a background check is needed for a loan applicant. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The ID and Background Check Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

**ID and Background Check Decision Table**

		R1	R2
<b>Conditions</b>	FsloApplicationHdrSDO.loanAmount < 1000	true	false
<b>Actions</b>	assert new EvaluateIDAndBackgroundCheckTypeOutcomeBOType	✓	✓
	checkRequired:String	"No"	"Yes"
	checkType:String	"Auto"	"Auto Documentary"

An applicant applies for a Personal Loan of \$500. An automatic background check is performed.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

**Understanding the Credit Check Ruleset**

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the Credit Check Decision Table, in the Credit Check Ruleset, to determine the type of credit check to perform for a loan applicant. The credit check type is based on the loan amount. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. A dash means "this value doesn't matter." Globals are used to set pre-defined values for certain rules.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Credit Check Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

**Credit Check Decision Table**

		R1	R2	R3
<b>Conditions</b>	JavaDate.to date string(JavaDate.subtract months from(Calendar.getInstance(),12)) > CreditCheckType_DecisionService.in.CreditRatingDate	true	true	false
	FsloApplicationHdrSDO.loanAmount >= 2000	true	false	-
<b>Actions</b>	assert new DetermineCreditCheckTypeRuleOutcomeBOType	✓	✓	✓
	creditRatingType:String	External	Internal	Not Required

An applicant applies for an Auto Loan of \$10000. The bank hasn't requested her scores since she bought a house five years earlier, so the bank requests them again.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle

Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

### Understanding the Appraisal Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the Appraisal Decision Table, in the Appraisal Ruleset, to determine whether collateral must be appraised. The appraisal requirement is based on the loan type. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. Globals are used to set pre-defined values for certain rules.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Appraisal Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

#### Appraisal Decision Table

		R1	R2
<b>Conditions</b>	FsloApplicationHdrSDO.productSubtype == Secured Personal Loan	true	false
<b>Actions</b>	assert new DeterminelfAppraisalNeededOutcomeBOType	✓	✓
	isRequired:String	Yes	No

An applicant applies for a Secured Personal Loan of \$5000. Her collateral is a used motorboat in good condition, which must be appraised.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

### Understanding the Decisioning Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the Decisioning Decision Table, in the Decisioning Ruleset, to determine the type of decisioning for a loan applicant. The decisioning type is based on the loan amount. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. Globals are used to set pre-defined values for certain rules.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Decisioning

Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

**Decisioning Decision Table**

		R1	R2
<b>Conditions</b>	FsloApplicationHdrSDO.loanAmount >= 15000	true	false
<b>Actions</b>	assert new DetermineDecisioningTypeRuleOutcomeBOType	✓	✓
	determineDecisioningType:String	Manual	Automated

An applicant applies for an Auto Loan of \$15000. An underwriter reviews her application and other paperwork and approves the loan.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if the Decisioning Ruleset is deleted. The drop-down lists must be modified, if required, prior to modifying the ruleset, conditions, or actions. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

**Understanding the Check Electronic Signature Ruleset**

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Financial Services Loan Origination uses the Check Electronic Signature Decision Table, in the Check Electronic Signature Ruleset, to determine if the loan applicant can electronically sign the loan application. The decisioning type is based on the loan amount. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table.

Upon submission of a loan application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Check Electronic Signature Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a loan application is processed based on the given condition.

**Check Electronic Signature Decision Table**

		R1
<b>Conditions</b>	FsloApplicationHdrSDO.loanAmount > 0	true
<b>Actions</b>	assert new CheckElectronicSignatureOutcomeBOType	✓
	checkElectronicSignatureOutcome:String	"false"

An applicant applies for an Auto Loan of \$15000. He must manually sign the loan application.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action, it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules*.

## Understanding Oracle Financial Services Loan Origination Reports

This section is intended for managers reviewing reports for their directs.

You must have a solid working knowledge of Oracle Business Activity Monitoring (BAM) before creating or editing the Oracle Financial Services Loan Origination (FSLO) reports and dashboards. For information on creating and editing Oracle BAM reports, see "Creating and Managing Reports," in *Oracle Fusion Middleware User's Guide for Oracle Business Activity Monitoring*.

This section covers the Oracle BAM dashboards and reports delivered with Oracle FSLO. Oracle Financial Services Loan Origination includes two dashboards, the Operational Dashboard and Product Performance Dashboard, with three reports. These reports use information from the loan applications submitted in Oracle FSLO. Information from saved loan applications is not used in the reports.

### Loan Origination Dashboard

The Loan Origination Dashboard consists of three dashboards within it - The Operational Dashboard, Product Performance Dashboard, and the Top List Dashboard. Each of the three dashboards consists of views that provide statistical insight into loan applications through count views, tables, and charts. The following provides an explanation and a sample image of the reports and views.

#### Operational Dashboard

The Operational Dashboard consists of eight views. The first four are listed under the report Today's Activities. These display the number of New Loans, Loans Approved, Loans Rejected, and Loans Closed on a day to day basis. The following provides an explanation and a sample image of the reports and views.

##### Today's Activities

###### New Loans

The New Loans view is a collapsed list that displays the number of new loans created within the day.



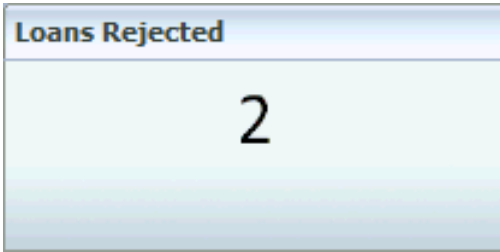
###### Loans Approved

The Loans Approved view is a collapsed list that shows the number of loans that have been approved within the day.



**Loans Rejected**

The Loans Rejected view is a collapsed list that displays the number of loans that have been rejected within the day.



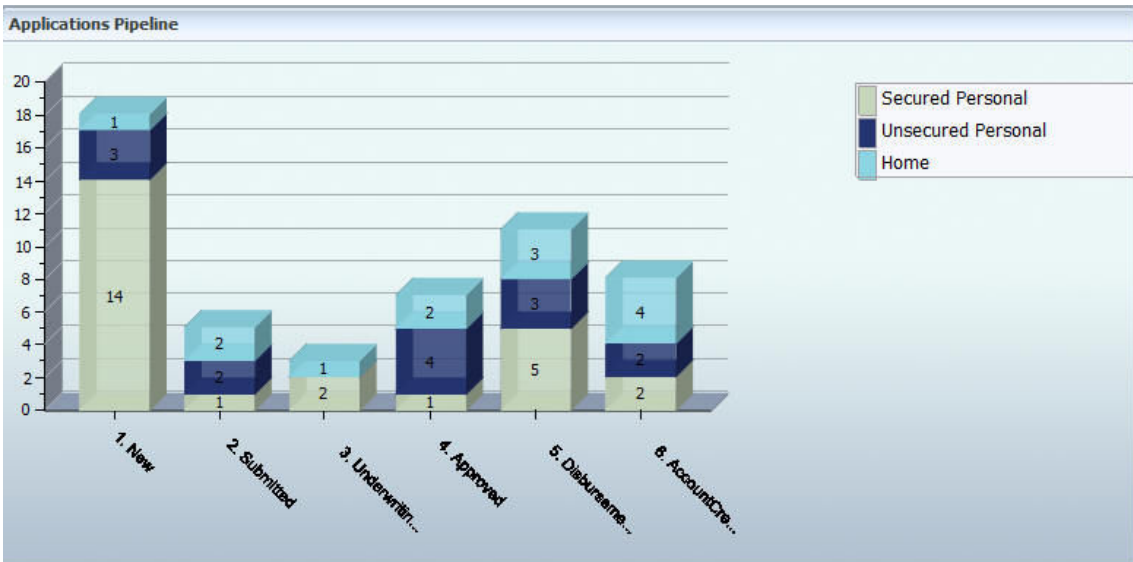
**Loans Closed**

The Loans Closed view is a collapsed list that displays the number of loans that have been closed within the day.



Applications Pipeline

The Applications Pipeline view is a 3D stacked bar chart that displays the statuses of various loan types such as Secured Personal, Unsecured Personal, and Home stacked over each other. The number of loan applications is mapped on the Y axis, with an interval width of five loan applications, from zero to infinity. The status of the loan applications such as New, Submitted, Underwriting Review, Approved, Disbursement Review, and Account Created is mapped on the X axis. The bar chart has color coded bars for each loan type and they are stacked over each other, corresponding to their statuses in the loan application process. Each bar has a label with the number of loan applications specified on it. Please note that the loan statuses of Rejected, Withdrawn, and Disbursed are not included in the Applications Pipeline view.



Incoming Applications

## Administering Oracle Financial Services Loan Origination

The Incoming Applications view is an updating ordered list that displays the incoming loan applications. It updates in real-time and displays the loan type in the first column, followed by the loan amount specified and the timestamp, in that order, from left to right.

Incoming Applications		
75 rows	<a href="#">K</a> <a href="#">&lt;</a> <a href="#">&gt;</a> <a href="#"> </a> <a href="#">1-50</a> <a href="#">51-75</a>	
Home Equity Loan	\$100,000	September 26, 2012 4:34:55 PM
Secured Personal Loan	\$43,000	September 26, 2012 4:29:39 PM
Home Equity Loan	\$10,000	September 26, 2012 4:25:57 PM
Home Equity Loan	\$100,000	September 26, 2012 3:51:20 PM
Secured Personal Loan	\$20,000	September 25, 2012 2:04:15 PM
Secured Personal Loan	\$5,000	September 25, 2012 9:14:00 AM
Secured Personal Loan	\$12,000	September 24, 2012 3:33:28 AM
Secured Personal Loan	\$26,660	September 21, 2012 4:54:36 AM
Secured Personal Loan	\$26,660	September 21, 2012 4:38:18 AM
Secured Personal Loan	\$47,500	September 21, 2012 1:55:42 AM
Secured Personal Loan	\$26,660	September 21, 2012 12:03:14 AM
Secured Personal Loan	\$15,000	September 20, 2012 10:16:54 PM
Home Equity Loan	\$150,000	September 20, 2012 11:10:49 AM
Unsecured Personal Loan	\$3,500	September 20, 2012 2:45:55 AM
Secured Personal Loan	\$5,000	September 20, 2012 12:21:45 AM
Secured Personal Loan	\$20,000	September 19, 2012 1:53:52 PM
Secured Personal Loan	\$50,000	September 18, 2012 1:42:34 PM
Home Equity Loan	\$120,000	September 18, 2012 1:32:18 PM
Home Equity Loan	\$12,000	September 18, 2012 2:31:08 AM

### Primary Actors Workload

The Primary Actors Workload view is a collapsed list that displays the number of unresolved loan applications for each user role. The user roles are mentioned in a column on the left. The number of unresolved loan applications is given in a column on the right, against the corresponding user role.

Primary Actors Workload	
Compliance Analyst	0
Loan Officer	8
Loan Processor	22
Loan Underwriter	10

### Alerts

The Alerts view is an updating ordered list that displays alert messages when an unsecured loan application has been in the Underwriting Review status for more than a pre-set number of days. The column on the left displays the alert message with the loan type specified in parentheses. The column on the right specifies the time stamp. For viewing all alerts that include secured loans, you can use the Shared Reports page accessible from the BAM Active Studio.

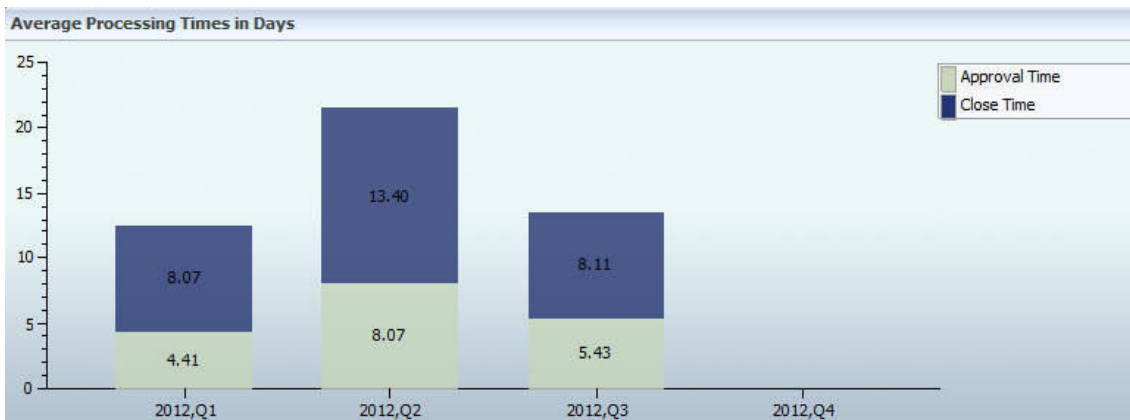
Alerts	
94 rows	K < > X 1-50 51-94
Application processing capacity exceeded (Unsecured Personal Loan)	September 13, 2012 3:48:36 AM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:15:04 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:15:03 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:15:03 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:15:03 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:15:01 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:11:50 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:11:34 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:11:34 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:11:32 PM
Application processing capacity exceeded (Unsecured Personal Loan)	September 12, 2012 2:11:30 PM

**Product Performance Dashboard**

The Product Performance Dashboard consists of four views. It enables you to view the performance of a specific product that you select. You can modify your search by altering the Product and Period parameters. The following provides explanations and sample images of the reports and views.

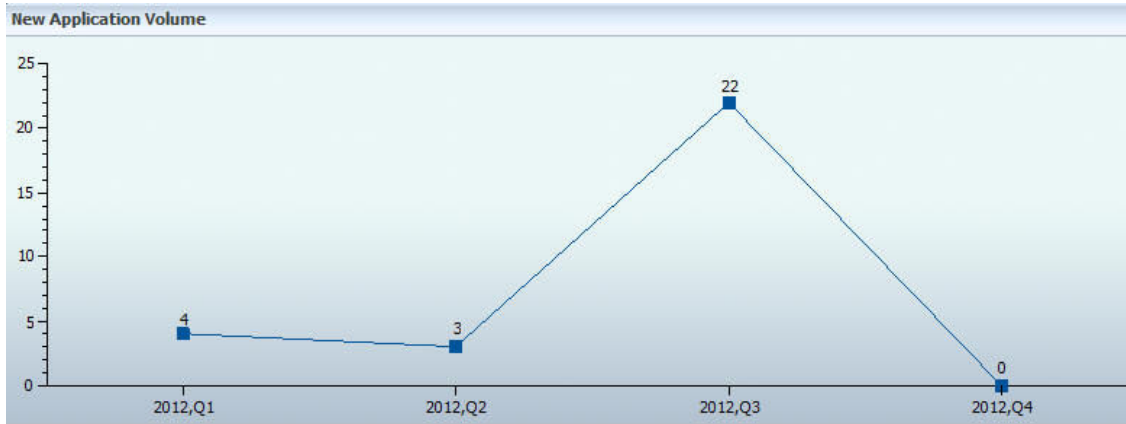
Average Processing Time in Days

The Average Processing Time in Days view is a stacked bar chart that displays the average processing time of a loan type. The X axis maps the selected time period. The Y axis maps the number of days taken to process an application with an interval width of five days, from zero to infinity. The bars map the total average processing time by layering the average closing time over the average loan approval time. The average Approval Time and Close Time are specified on the bars, for each time span. The Approval Time measures the number of days it takes for a loan application to go from the status New to the status Approved. The Close Time measures the number of days it takes a loan application to go from the New status to the Disbursement Review status. Click on any bar to view loan applications details.



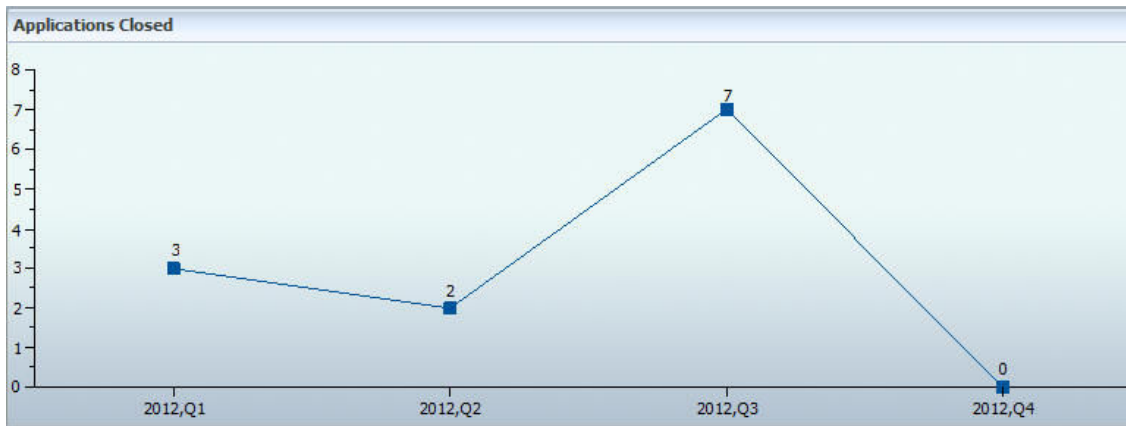
New Application Volume

The New Application Volume view is a line chart that displays the number of new loan applications within the selected time period. The X axis maps the selected time period and the Y axis maps the number of loan applications, with an interval width of five days, from zero to infinity. The average loan applications are specified as points on the line chart, corresponding to their respective time periods.



Applications Closed

The Applications Closed view is a line chart that displays the number of loan applications that have been moved to the Disbursement Review status within the selected time period. The X axis maps the selected time period and the Y axis maps the number of loan applications, with an interval width of two loan applications, from zero to infinity. The average loan applications closed are specified as points on the line chart corresponding to their respective time periods.



Average Approved Loan Amount

The Average Approved Loan Amount view is a line chart that displays the average loan amount that has been approved within the selected time period. The X axis maps the selected time period and the Y axis maps the loan amount, with an interval width of \$5000, from 0 to \$25000. The average loan amounts are specified as points on the line graph corresponding to their respective time periods.



**Top List Dashboard**

The Top List Dashboard consists of six views. It displays lists of top five products, loan officers, and states within a specified time period. The following provides explanations and sample image of the reports and views.

**Top Products (by Application Count)**

The Top Products (by Application Count) view is a collapsed list that displays the top five products by the number of loan applications submitted for that product. The column on the left displays the product and the column on the right displays the application count against the corresponding product.

Top Products (by Application Count)	
Product	Application Count
Home Equity Loan	17
Secured Personal Loan	41
Unsecured Personal Loan	17

**Top Products (by Requested Loan Amount)**

The Top Products (by Loan Amount) view is a collapsed list that displays the top five products that have the highest sum of requested loan amounts, within the specified time period. The column on the left displays the products and the column on the right displays the requested loan amount against the corresponding product.

Top Products (by Requested Loan Amount)	
Product	Amount
Home Equity Loan	\$1,022,923
Secured Personal Loan	\$1,095,459
Unsecured Personal Loan	\$55,910

**Top Loan Officers (by # of Loans Closed)**

The Top Loan Officers (by # of Loans Closed) view is a collapsed list that displays the top five loan officers who have moved the loan application status from Approved to Disbursement Review, in a specified time period. The column on the left displays list of top loan officers. The column on the right displays the number of loans closed against the corresponding product.

Top Loan Officers (by # of Loans Closed)	
Name ▲	Loans Closed (Count)
achrist	4
jcooper	31
weblogic	52

**Top Loan Officers (by Approved Loan Amount)**

The Top Loan Officers (by Approved Loan Amount) view is a collapsed list that displays the top five loan officers who have moved the most high-value loans into the Disbursement Review status, in a specified time period. The column on the left displays a list of top loan officers. The column on the right displays the loan amount.

Top Loan Officers (by Approved Loan Amount)	
Name	Amount
achrist	\$85,000
jcooper	\$250,000
weblogic	\$77,500

**Top States (by # of Loans Closed)**

The Top States (by # of Loans Closed) view is a collapsed list that displays the top five states based on the number of applications that went into the Disbursement Review status within a specified time period, going by the Primary Borrower's address. The column on the left displays the top states by number of loans closed and the column on the right displays the number of loans closed.

## Administering Oracle Financial Services Loan Origination

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### Top States (by # of Loans Closed)

Name	Loans Closed (Count)
CA	70
FL	7
MI	4
NY	6

### Top States (by Approved Loan Amount)

The Top States (by Approved Loan Amount) view is a collapsed list that displays the top five states based on the highest sums of the approved loan amounts, going by the Primary Borrower's address. The column on the left displays the top states and the column on the right displays the loan amounts.

### Top States (by Approved Loan Amount)

Name	Amount
CA	\$315,000
FL	\$10,000
MI	\$85,000
NY	\$2,500

## Delivered Documentation

This section provides a complete list of the delivered documentation for Oracle Financial Services Loan Origination (FSLO).

The delivered documents are:


**Oracle Fusion Middleware Installation Guide for Oracle Process Accelerators** - This content provides instructions for installing any Oracle Process Accelerator.

**Oracle Fusion Middleware Extensibility Guide for Oracle Process Accelerators** - This content provides information about customizing and extending Oracle Process Accelerators.

**Oracle Process Accelerators Known Issues** - This content provides information about the known issues with any Oracle Process Accelerator.

**Oracle Fusion Middleware User's Guide for Oracle Financial Services Loan Origination Process Accelerator** - This content provides information on how to use and modify Oracle Financial Services Loan Origination Process Accelerator. The content of this manual is also available in the following formats:

- Process Accelerator Help system
- User Productivity Kit (UPK) demo
- UPK source content

**Process Accelerator Help System** - The Help system is available when you launch the  or the **User Productivity Kit** link from the process accelerator Help menu.

**UPK Demo** - You can use the User Productivity Kit (UPK) demo for training or presentation purposes while installing the process accelerator. To utilize the UPK demo, unzip the **PAacronymUPK.zip** file and distribute the PlayerPackage directory and its contents to those who need training; or place the PlayerPackage directory and its contents on a web server and provide the URL to its location. The **play.exe** file launches the UPK Player.

**UPK Source Content** - If you have a licensed version of Oracle User Productivity Kit you can modify the UPK content using the **UPKSource.zip** file. Use the following steps to deploy your modified UPK content as the Help for the Process Accelerator.

1. Unzip **UPKSource.zip**.
2. In UPK Developer, import the **PAacronymUPKsrc.odarc** file you want to modify.
3. Modify and publish your updated content to the Player.
4. Rename the **PlayerPackage** directory to **PAacronymUPK**.
5. Convert the **PAacronymUPK** directory and its contents into a web application archive (war) file called **PAacronymUPK.war**.
6. On your Oracle WebLogic Server, navigate to **\$PA\_HOME/pa/src/PAacronym/UPKObjects**, rename **PAacronymUPK.war** to **PAacronymUPK.warORIG**.
7. Copy your new **PAacronymUPK.war** to **\$PA\_HOME/pa/src/PAacronym/UPKObjects**.
8. Navigate to **\$MW\_HOME/user\_projects/domains/soainfra/servers/AdminServer/upload/PAacronymUPK/app**, rename **PAacronymUPK.war** to **PAacronymUPK.warORIG**.
9. Copy your new **PAacronymUPK.war** to **\$MW\_HOME/user\_projects/domains/soainfra/servers/AdminServer/upload/PAacronymUPK/app**.
10. In Oracle WebLogic Server Administration Console, navigate to the **Domain Structure** navigation tree, click **Deployments**.

11. On the **Summary of Deployments** page, select the **PAacronymUPK** check box, and click **Update**.
12. On the **Update Application Assistant** page, change the **Source Path** to the location you extracted the **PAacronymUPK.war** file to.
13. Click **Next, Next**, then **Finish**.
14. Launch the Process Accelerator Help to view the updated documentation.