

Oracle® Fusion Middleware
User's Guide for Oracle Unified Loan
Origination Process Accelerator
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Oracle Unified Loan Origination Process Accelerator

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

Audience

This document is intended for:

- Loan officers who use Oracle Unified Loan Origination to create loan applications
- Loan processors, loan underwriters, and other personnel who use Oracle Unified Loan Origination to approve loan applications
- Administrators who maintain Oracle Unified Loan Origination seeded data, business rules, and reports

Related Documents

For more information, see the following Oracle resources:

Oracle Unified Loan Origination Process Accelerator

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

- *Oracle Fusion Middleware Administrator's Guide*

Conventions

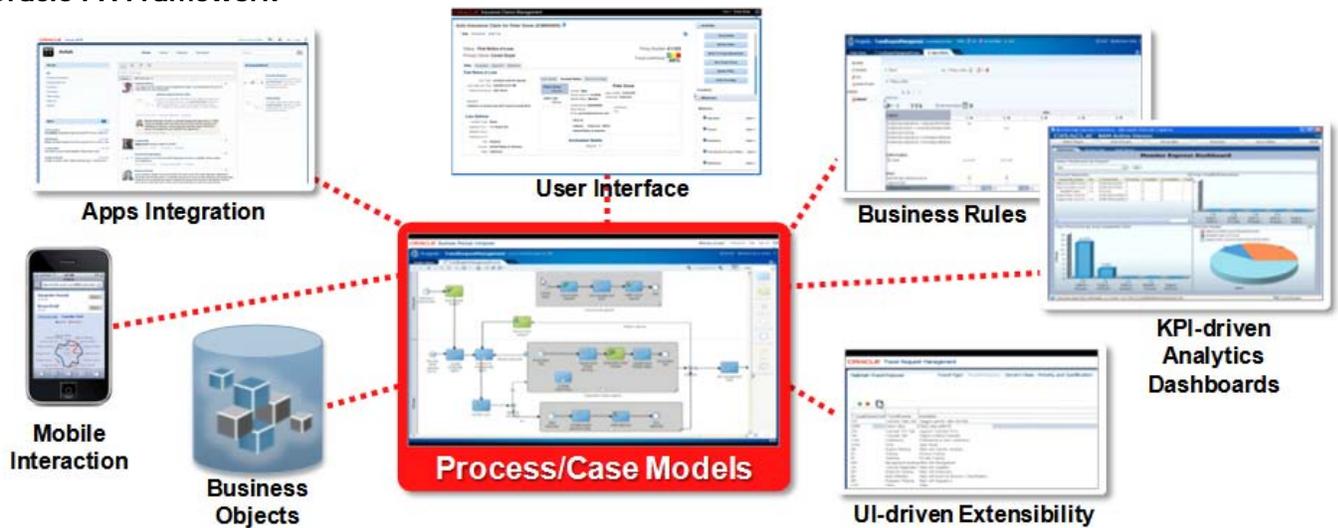
The following text conventions are used in this document.

- **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.

Overview of Oracle Process Accelerators

Oracle Process Accelerators (PA) are prebuilt business process solutions developed with Oracle Business Process Management (BPM) Suite or other Oracle SOA Suite components. Oracle Process Accelerators are developed to support and automate critical industry and horizontal business processes. Oracle PAs utilize best practices to accelerate time-to-value and increase quality. When needed, PAs include ready-to-use integration scenarios that extend Oracle applications. Oracle PAs can be deployed as-is or extended to meet your requirements. The Oracle PA framework diagram illustrates the basic components of a process accelerator.

Oracle PA Framework



Getting Started with Oracle Unified Loan Origination

This section is for new Oracle Unified Loan Origination (ULO) users who want a brief introduction.

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

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

Overview of the Oracle Unified Loan Origination Process Lifecycle

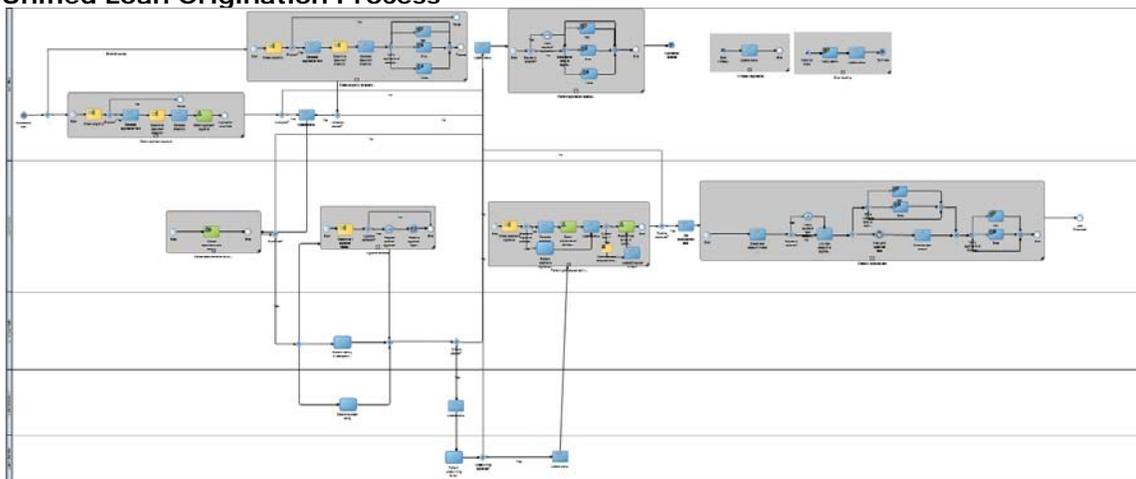
Oracle Unified Loan Origination (ULO) Process Accelerator is a process solution that enables organizations to submit, approve, and track loan applications. Oracle ULO provides dashboards to view process analytics and loan application summary reports. Administrators can modify the business rules and seeded data.

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

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

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

Unified Loan Origination Process



The Unified 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 business and owner credit ratings, while the compliance analyst performs 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 Unified Loan Origination Process illustrating how loan personnel submit, approve, and track loan applications.

Overview of the Oracle Unified 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 the business information and saves the details.
5. The loan officer completes all the required fields pertaining to business assets and liabilities.
6. The loan officer completes all the fields pertaining to the owner information and saves all details.
7. The loan officer completes all the fields pertaining to owner income and employment information.
8. The loan officer completes all the fields pertaining to owner assets and liabilities information.
9. The loan officer clicks the **Submit** button, to save and submit the loan application.
10. Loan personnel use the **My Tasks** page to process loan applications.
11. The loan officer double-clicks the **Task** to open the loan application.
12. The loan officer uses the **Obtain approval from applicant for loan application number** page to collect applicant signatures for a loan application.
13. The loan officer views the application form and prints it for the applicants to sign.
14. The loan officer uploads the signed application form.
15. As an optional task at this stage, the loan officer uploads other relevant documentation.
16. The loan officer clicks the **Submit** button, which saves and submits the signed loan application form.
17. The loan processor double-clicks the **Task** object to open the loan application.
18. The loan processor uses the **Collect documentation from applicant for loan**

- application number** page to collect applicant documentation and collateral information.
19. The loan processor uses **View Checklist** to verify that the required documents are uploaded.
 20. The loan processor completes all the fields pertaining to collateral information and saves the details.
 21. The loan processor clicks the **Submit** button, which saves and submits the applicant documentation and collateral information.
 22. The loan processor double-clicks on the **Task** object to open the loan application.
 23. The loan processor uses the **Review owner and business credit for loan application number for applicant** page to view applicant credit information.
 24. The loan processor views the business credit score, along with collection or delinquency information, if any.
 25. The loan processor views the owner credit score, along with collection or delinquency information, if any.
 26. The loan processor clicks the **Submit** button, to save and submit the applicant credit information.
 27. The compliance analyst double-clicks the **Task** object to open the loan application.
 28. The compliance analyst uses the **Verify business identification documents for loan application number for applicant** page to verify business identification documents.
 29. The compliance analyst completes all the fields pertinent to business identity verification.
 30. The loan processor checks the **Identity Verified** option.
 31. The compliance analyst clicks the **Approve** button, which saves and submits the business document verification.
 32. The compliance analyst double-clicks the **Task** object to open the loan application.
 33. The compliance analyst uses the **Verify owner identification for loan application number for applicant** page to verify applicant identification documents.
 34. The compliance analyst records the document verifications.
 35. The compliance analyst clicks the **Approve** button, which saves and submits the applicant document verification.
 36. The loan underwriter double-clicks the **Task** to open the loan application.
 37. The loan underwriter uses the **Evaluate loan application number for applicant** page to check all loan and applicant information.
 38. The loan underwriter records the underwriting decision.
 39. The loan underwriter clicks the **Approve** button, which saves and submits the underwriting decision.
 40. 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** to open the loan application.

41. The loan processor uses the **Obtain final signatures from *applicant* for approved loan application *number*** page to collect applicant signatures for the loan application contract.
42. The loan processor views the contract and prints it for the applicants to sign.
43. The loan processor uploads the signed contract.
44. The loan processor clicks the **Submit** button, which saves and submits the signed contract.
45. The loan processor double-clicks the **Task** to open the loan application.
46. The loan processor uses the **Perform final review of approved loan application *number* for *applicant*** page to approve final disbursement.
47. The loan processor approves the final disbursement.
48. The loan processor clicks the **Approve** button, which saves and submits the disbursement decision.
49. You have completed the **Overview of the Oracle Unified Loan Origination Process Lifecycle** topic.

Understanding the Oracle Unified Loan Origination Pages

You navigate Oracle Unified Loan Origination (ULO) through the Oracle Business Process Management Workspace. Your role within Oracle ULO 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 ULO. Understanding the pages associated to a task or role makes you more effective in your use of Oracle ULO.

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

Understanding the Oracle Unified 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 ULO from the **Applications** link
2. The **Start Loan Application** link is visible if you are granted permissions in Oracle ULO. 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 Unified Loan Origination page.
4. Use the **Obtain approval from *applicant* for loan application *number*** page to collect applicant signatures for a loan application. This is an Oracle Unified Loan Origination

page.

5. Use the **Collect documentation from *applicant* for loan application number** page to collect documentation and collateral information for a loan application. This is an Oracle Unified Loan Origination page.
6. Use the **Review owner and business credit for loan application number for *applicant*** page to review owner and business credit ratings. This is an Oracle Unified Loan Origination page.
7. Use the **Verify business identification documents for loan application number for *applicant*** page to check business identification documents for a loan application. This is an Oracle Unified Loan Origination page.
8. Use the **Verify owner identification documents for loan application number for *applicant*** page to verify owner identification documents for a loan application. This is an Oracle Unified Loan Origination page.
9. Use the **Evaluate loan application number for *applicant*** page to check all loan and business information for a loan application. This is an Oracle Unified Loan Origination page.
10. Use the **Obtain final signatures from *applicant* for approved loan application number** page to collect applicant signatures for the loan application contract. This is an Oracle Unified Loan Origination page.
11. Use the **Perform final review of approved loan application number for *applicant*** page to approve final disbursement. This is an Oracle Unified Loan Origination page.
12. Use the **Maintain Financial Services Lookup Type Codes** page to modify the lookup type codes made available when creating or reviewing a loan application. This is an Oracle Unified Loan Origination page.
13. Use the **Maintain Product Types and SubTypes** page to modify product type and subtype options made available when creating or reviewing loan applications. This is an Oracle Unified Loan Origination page.
14. 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. This is an Oracle Unified Loan Origination page.
15. 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 Unified Loan Origination page.
16. 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 Unified Loan Origination page.
17. Use the **Maintain Products** page to modify product options made available when creating or reviewing loan applications. This is an Oracle Unified Loan Origination page.
18. 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 Unified Loan Origination page.
19. You have completed the **Understanding the Oracle Unified Loan Origination Pages** topic.

Starting Oracle Unified Loan Origination

You need a valid Oracle Business Process Management Workspace URL, user ID, and password to access Oracle Unified Loan Origination (ULO). 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 ULO.

Procedure: Starting Oracle Unified 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 supported web browsers are: Microsoft Internet Explorer 8.x, Chrome 11.x, or Mozilla Firefox 4.x.

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 Unified Loan Origination.
6. You have completed the **Starting Oracle Unified Loan Origination** topic.

Using Oracle Unified Loan Origination

This section is 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 ULO from Siebel Financial Services
- Create a loan application.
- Obtain applicant signatures for a loan application.
- Collect documentation from applicant.
- Review credit ratings for loan application.
- Verify business identification documents for a loan application.
- Verify owner identification documents.
- Perform the underwriting review for a loan application.
- Obtain applicant signatures on a contract.
- Disburse a loan.
- Update a loan application.
- Withdraw a loan application.

Initiating ULO from Siebel Financial Services

Integrating Oracle ULO 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 Oracle ULO administrator to understand if your organization has integrated Oracle ULO and Siebel Financial Services 8.1.1 v10 or v11, and if so, how you initiate the loan application process from Siebel.

If Oracle ULO 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 Oracle ULO. From there, the Oracle ULO 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 table lists several applications, including 'Ahl - \$80K Term Loan' which is highlighted. Below the table, there is a detailed view for the selected application, showing fields for Application Name, Application ID, Product Name, Last Name, First Name, Product Amount, Channel, Team, Stage, Created, and Close Date.

Name	Last Name	Application ID	First Name	Account	Stage	Close Date	Created
Ahl - \$80K Term Loan	Alberts	1-20MP	Ernd		02 - Application Sub	8/16/1999	8/2/1999
Bernard - Budget Checking	Bernard	1-20N6	Holly		04 - Approved	8/17/1999	8/2/1999
Brandford - \$5K Easy Loan	Brandford	1-20O0	Drew	Jensen Controls	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
Patissiere - Checking / Loan	Caithers	1-20B8	Isabelle	Patissiere Nouveaite, 03	- Submitted	8/17/1999	8/2/1999
Adjustable Rate Mortgage Clippy - Base USD 100K	Bass	1-2098	Ken	Accel Communicatio 01	- Qualification	8/17/1999	8/2/1999
Altus - \$0K Platinum Credit Card	Altus	1-209W	Charlie	Acme Inc.	01 - Prospecting	8/17/1999	8/2/1999
Benders - \$50K Platinum Credit Card	Benders	1-20A9	Alvin		05 - Activated / Fun	8/17/1999	8/2/1999
Drent 25K CD	Albot	1-20G0	Bobby	Scott Consulting Ser 04	- Approved	8/17/1999	8/7/1999
Addison - Merchant Services	Addison	1-20TE	Susan	Addison Cabinet Co. 03	- Qualification	8/17/1999	8/2/1999

Ahl - \$80K Term Loan

Application Name: Ahl - \$80K Term Loan
 Application ID: 1-20MP
 Product Name: 5 Year ARM
 Last Name: Alberts
 First Name: Ernd
 Product Amount: \$240,000.00
 Channel: [Dropdown]
 Team: SACRBN
 Stage: 02 - Application S
 Created: 8/2/1999
 Close Date: 8/16/1999

Creating a Loan Application

As a loan officer, you use Oracle Unified 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 and business 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 **Applications** link.
2. Click the **Start Loan Application** link.
3. Use the **Create Loan Application** page to create and submit a loan application. You can choose a **Loan Type** and proceed with a Consumer Loan or a Business Loan.

The screenshot shows the 'Create Loan Application' page. At the top right, there is a 'Submit' button. Below the title, there is a message: 'Please select a loan type and click continue.' The 'Loan Type' section has two radio buttons: 'Business Loan' (selected) and 'Consumer Loan'. Below this is a 'Continue' button. There is also a 'Comments' section with the text 'No data to display'.

4. In this example, you will create a **Business Loan**.
Click the **Business Loan** option.
5. Click the **Continue** button.
6. Use the **Loan Details** tab to enter basic information about the loan.

7. The **Application ID** field automatically populates when the **Create Loan Application** page opens.
8. 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** button.

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

Click the **Search** button.

11. 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 Business Term Loan.

Click an entry in the row.

12. Click the **Add** button.

13. After you select the product, some fields become editable and some are automatically populated.

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

14. Click in the **Amount** field.

15. Enter the desired information into the **Amount** field. Enter "**30000**".

16. 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**.
17. The **Interest Rate** field automatically populates based on the product selected. You can change this value.
18. You can enter more information in optional fields.
Click in the **Loan Purpose** field.
19. Enter the desired information into the **Loan Purpose** field. Enter "**New business venture.**".
20. Click in the **Term (in months)** field.
21. Enter the desired information into the **Term (in months)** field. Enter "**48**".
22. Click in the **Variable Rate** field.
23. Enter the desired information into the **Variable Rate** field. Enter "**6**".
24. Click the **Payment Frequency** list.
25. Click the **Quarterly** list item.
26. Click the **Business** tab.
27. Use the **Business** tab to add business details and business assets and liabilities.

The screenshot shows a web application interface titled "Create Loan Application". At the top, there are tabs for "Loan Details", "Business", and "Owners", with "Business" being the active tab. Below the tabs, there are sub-tabs for "Business Details" and "Assets & Liabilities", with "Business Details" being the active sub-tab. The main content area under "Business Details" contains a large empty box with the text "Please select or add Business". Below this box is a "Comments" section with a header "Comments" and a sub-header "No data to display". At the top right of the interface, there are "Actions" and "Submit" buttons.

28. Click the **Add** button.
29. Click in the **Organization Name** field.

30. Enter the desired information into the **Organization Name** field. Enter "**C Minor Copyleft**".
31. Click the **Organization Type** list.
32. Click the **Non Profit** list item.
33. Click in the **Industry Type** field.
34. Enter the desired information into the **Industry Type** field. Enter "**Music**".
35. Click the **Organization Country** list.
36. Click the **United States of America** list item.
37. Click the **Organization State** list.
38. Click the **California** list item.
39. Click in the **Number Of Owners** field.
40. Enter the desired information into the **Number Of Owners** field. Enter "**1**".
41. Click in the **Number Of Employees** field.
42. Enter the desired information into the **Number Of Employees** field. Enter "**20**".
43. Click in the **Work Phone** field.
44. Enter the desired information into the **Work Phone** field. Enter "**6505550101**".
45. Enter contact information as necessary. In this example, contact information has been completed for you.

The screenshot displays the 'Create Loan Application' form, specifically the 'Business' tab. The form is divided into several sections:

- Business > Add Business:** This section contains fields for:
 - Organization Name: C Minor Copyleft
 - Organization Type: Non Profit (dropdown)
 - Industry Type: Music
 - Industry SubType: (empty)
 - Organization Country: United States of America (dropdown)
 - Organization State: California (dropdown)
 - Tax ID: (empty)
 - Tax ID Type: (empty)
 - Number Of Owners: 1
 - Number Of Employees: 20
 - Annual Revenue: (empty)
 - Established Date: (empty)
- Contact Information:** This section contains fields for:
 - Address Line 1: 10 Rhine Street
 - Address Line 2: (empty)
 - Address Line 3: (empty)
 - Country: United States of America (dropdown)
 - State: California (dropdown)
 - City: Thousand Oaks
 - Zip Code: 91360
 - Mailing Address Line 1: 10 Rhine Street
 - Mailing Address Line 2: (empty)
 - Mailing Address Line 3: (empty)
 - Mailing Country: United States of America (dropdown)
 - Mailing State: California (dropdown)
 - Mailing City: Thousand Oaks
 - Mailing ZipCode: 91360
- Other Fields:**
 - Reported Year: (empty)
 - * Work Phone: 6505550101
 - Cell Phone: (empty)
 - Email: (empty)
 - Web Site: (empty)

At the bottom of the form, there is a 'Comments' section with the text 'No data to display'.

46. Click the **Save** button.
47. Click the **Assets & Liabilities** tab.
48. Use the **Assets & Liabilities** tab to enter business asset and liability information.

The screenshot shows the 'Create Loan Application' interface. The 'Business' tab is active, and the 'Assets & Liabilities' sub-tab is selected. There are two empty tables: one for 'Assets' and one for 'Liabilities'. Both tables have columns for Type, Sub Type, Value/Balance (USD), Institution, Account Number, Ownership Type, and Description. Below these tables is a 'Comments' section, which is also empty.

49. Click the **Add** button.
50. Click an entry in the row.
51. Click the **Type** list.
52. Click the **Automobile** list item.
53. Click the **Sub Type** list.
54. Click the **Car** list item.
55. Click in the **Value(USD)** field.
56. Enter the desired information into the **Value(USD)** field. Enter "**25000**".
57. Click in the **Institution** field.
58. Enter the desired information into the **Institution** field. Enter "**Linkrusks Pvt. Ltd.**".
59. Click in the **Account Number** field.
60. Enter the desired information into the **Account Number** field. Enter "**20120754**".
61. Click the **Ownership Type** list.
62. Click the **Individual** list item.

63. Click in the **Description** field.
64. Enter the desired information into the **Description** field. Enter "**Mercedes Convertible**".
65. Click the **Add** button.
66. Click an entry in the row.
67. Click the **Type** list.
68. Click the **Loan** list item.
69. Click the **Sub Type** list.
70. Click the **Home Equity** list item.
71. Click in the **Balance(USD)** field.
72. Enter the desired information into the **Balance(USD)** field. Enter "**15000**".
73. Click in the **Institution** field.
74. Enter the desired information into the **Institution** field. Enter "**Bank of America**".
75. Click in the **Account Number** field.
76. Enter the desired information into the **Account Number** field. Enter "**412097554389461**".
77. Click the **Ownership Type** list.
78. Click the **Individual** list item.
79. Click in the **Description** field.
80. Enter the desired information into the **Description** field. Enter "**Home Equity Loan.**".
81. Click the **Owners** tab.
82. Use the **Owners** tab to add owners, enter owner details, income and employment details, and assets and liability information.

The screenshot shows the 'Create Loan Application' interface. At the top, there are tabs for 'Loan Details', 'Business', and 'Owners'. The 'Owners' tab is selected. Below the tabs, there is a search bar and a table with the following columns: Salutation, Last Name, First Name, Middle Name, Date of Birth, Government Id, and Owner Type. The table currently contains no data. Below the table, there is an 'Owner Detail' section with three tabs: 'Owner Detail', 'Income & Employment', and 'Assets & Liabilities'. The 'Owner Detail' tab is active, and it contains the text 'Please select or add an Owner'. At the bottom of the form, there is a 'Comments' section with a text area and a 'No data to display' message.

83. You can select an applicant from the existing list of saved applicants by clicking the **Search** button, or add a new applicant.

84. In this example, you will add a new applicant.

Click the **Add** button.

85. Click in the **Last Name** field.

86. Enter the desired information into the **Last Name** field. Enter "**Smith**".

87. Click in the **First Name** field.

88. Enter the desired information into the **First Name** field. Enter "**Neviya**".

89. Click the **Salutation** list.

90. Click the **Miss** list item.

91. Click the **Gender** list.

92. Click the **Female** list item.

93. Click in the **Government Id** field.

94. Enter the desired information into the **Government Id** field. Enter "**978654320**".

95. Click in the **Date of Birth** field.

96. Enter the desired information into the **Date of Birth** field. Enter "**11/11/1988**".

97. Click the **Nationality** list.

98. Click the **American** list item.

99. Enter contact information as necessary. In this example, contact information has been completed for you.

The screenshot shows a web application interface for creating a loan application. The main heading is "Create Loan Application" with a "Submit" button. Below the heading are tabs for "Loan Details", "Business", and "Owners". The "Owners" tab is active, showing a form for adding an owner. The form includes fields for personal information (Last Name, First Name, Middle Name, Salutation, Gender, Government Id, Marital Status, Date of Birth, Nationality) and contact information (Address Lines 1-3, Country, State, City, Zipcode, Email, Work Phone, Home Phone, Cell Phone, Resident Type, Monthly Payment, Living Since). There are also checkboxes for "Notification Type" (Mail, SMS, Voice). At the bottom, there is a "Comments" section with a text area and a "No data to display" message.

100 Click the **Save** button.

101 Click the **Owner Type** list.

102 Click the **Primary** list item.

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

104 Use the **Income & Employment** tab to enter applicant income and employment details.

Create Loan Application [?] Actions [Submit]

Loan Details | Business | **Owners**

Owners [Add] [Edit] [Delete] [Refresh]

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

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

* Occupation Self Employed

* Yearly Gross Income USD Total Other Income USD

Employment [Add] [Delete]

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

Comments [Add]

No data to display

105 Click in the **Occupation** field.

106 Enter the desired information into the **Occupation** field. Enter "**Chief Editor of a Music Magazine**".

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

108 Enter the desired information into the **Yearly Gross Income** field. Enter "**90000**".

109 Click the **Add** button.

110 Click an entry in the row.

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

112 Enter the desired information into the *** Employer Name** field. Enter "**CMV Music Zine**".

113 Enter the desired information into the **Job Title** field. Enter "**Chief Editor**".

114 Enter the desired information into the **Start Date** field. Enter "**10/10/2010**".

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

116 Enter the desired information into the *** Employer Phone** field. Enter "**6505550102**".

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

118 Use the **Assets & Liabilities** tab to enter owner asset and liability information.

Create Loan Application ? Actions Submit

Loan Details Business **Owners**

Owners + - X

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

Owner Detail Income & Employment **Assets & Liabilities**

Assets + X

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

Liabilities + X

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

Comments +

No data to display

119 Click the **Add** button.

120 Click an entry in the row.

121 Click the **Type** list.

122 Click the **Real Estate** list item.

123 Click the **Sub Type** list.

124 Click the **Home** list item.

125 Click in the **Value (USD)** field.

126 Enter the desired information into the **Value (USD)** field. Enter "**100000**".

127 Click in the **Institution** field.

128 Enter the desired information into the **Institution** field. Enter "**SB Homes**".

129 Click in the **Account Number** field.

130 Enter the desired information into the **Account Number** field. Enter "**085278251995**".

131 Click the **Ownership Type** list.

132 Click the **Individual** list item.

133 Click in the **Description** field.

134 Enter the desired information into the **Description** field. Enter "**Private Villa**".

135 Click the **Add** button.

- 136 Click an entry in the row.
- 137 Click the **Type** list.
- 138 Click the **Credit** list item.
- 139 Click the **Sub Type** list.
- 140 Click the **Credit Card** list item.
- 141 Click in the **Balance (USD)** field.
- 142 Enter the desired information into the **Balance (USD)** field. Enter "**10000**".
- 143 Click in the **Institution** field.
- 144 Enter the desired information into the **Institution** field. Enter "**Bank of America**".
- 145 Click in the **Account Number** field.
- 146 Enter the desired information into the **Account Number** field. Enter "**474916490140287**".
- 147 Click the **Ownership Type** list.
- 148 Click the **Individual** list item.
- 149 Click in the **Description** field.
- 150 Enter the desired information into the **Description** field. Enter "**Credit balance.**".
- 151 Click the **Submit** button.
- 152 You have completed the **Creating a Loan Application** topic.

Obtaining Applicant Signatures for a Loan Application

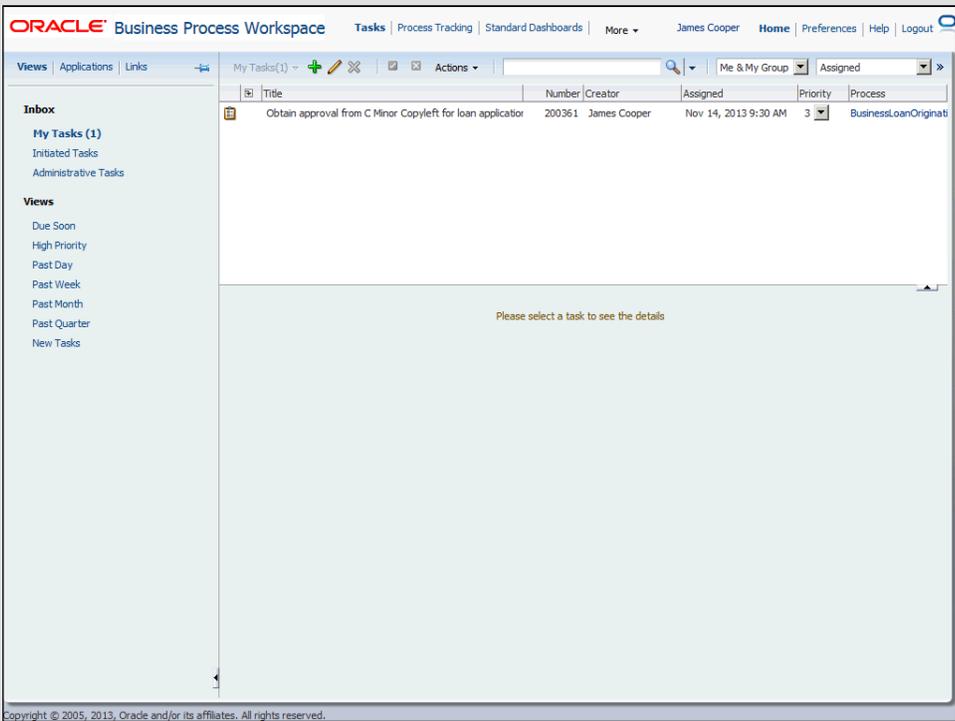
As a loan officer, after you use Oracle Unified Loan Origination to submit a loan application, you print a paper copy of the application, ask the applicant to sign it, then upload a scanned copy of the signed application. The signing and scanning steps are performed outside of Oracle ULO and are not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

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

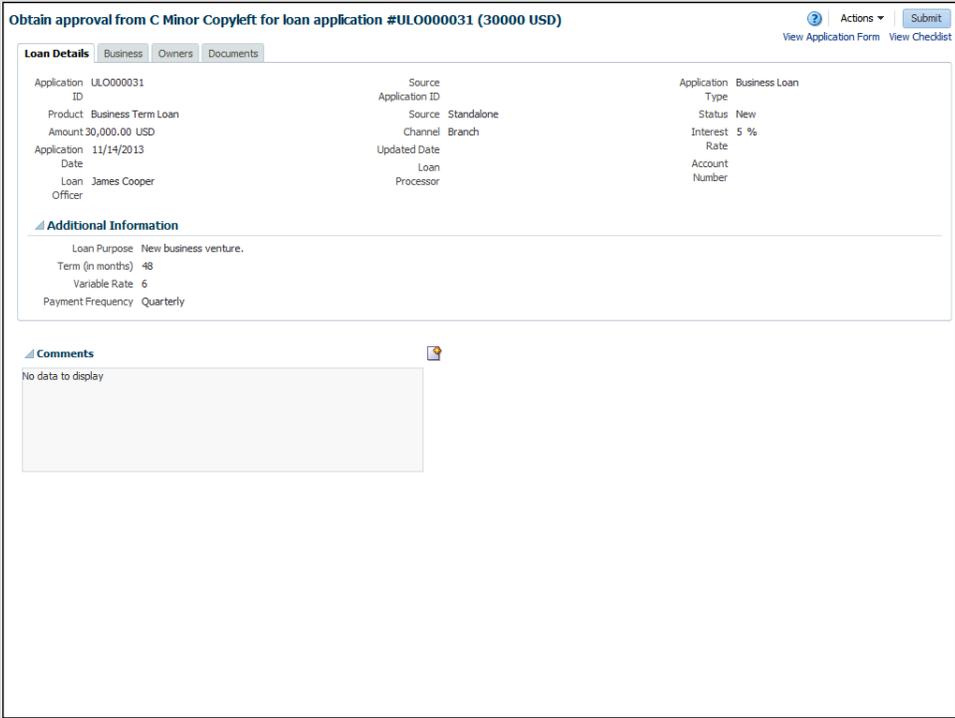
Procedure: Obtaining Applicant Signatures for a Loan Application

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 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 from applicant for loan application number** page to collect applicant signatures for a loan application.



4. First, view and print the application form.

Click the [View Application Form](#) link.

5. This is an example application form.

After printing the application form for the applicants to sign, return to the **Obtain approval from *applicant* for loan application number** page.

BUSINESS LOAN APPLICATION			
Business C Minor Copyleft		Owner Neviya Smith	
LOAN DETAIL			
Product		Amount	Application Number
Business Term Loan		\$30,000.00	ULO000031
Interest Rate	Term	Purpose	
5%	48 QTR	New business venture.	
APPLICANT INFORMATION			
Borrower's Name			
C Minor Copyleft			
Tax ID	Phone	Email Address	Organization Type
	650-555-0101		NP

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 C Minor Copyleft for loan application #ULO000031 (30000 USD) Actions ▼

Loan Details Business Owners Documents View Application Form View Checklist

Documents + ✖

Title	Type	Status	Requested Date	Due Date	Received Date	Uploaded 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 Form**".
 11. Click the **Type** list.
 12. Click the **Written Explanation** 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 "**11/15/2013**".
 17. Click in the **Received Date** field.
 18. Enter the desired information into the **Received Date** field. Enter "**11/18/2013**".
 19. Click the **Settings** menu.
 20. Click the **Add** list item.
 21. Use the **Add Attachment** dialog box to specify the file to upload.
 22. Use the **Browse** button to navigate to your computer and upload an attachment.
 23. In this example, a file is uploaded for you.
- 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 for a Loan Application** topic.

Collect Documentation from Applicant

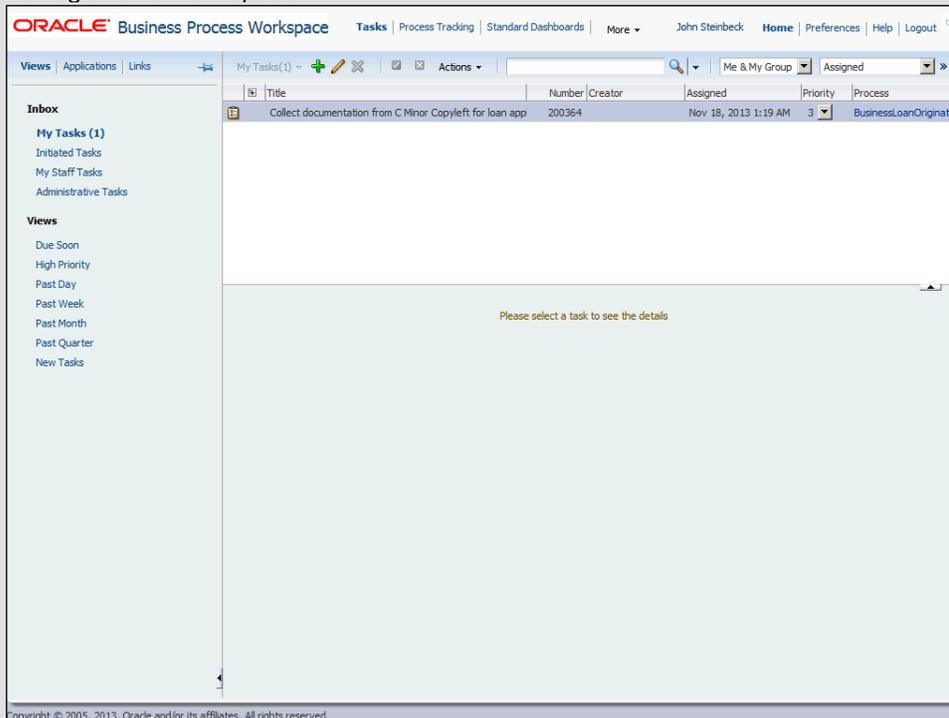
As a loan processor, you receive a loan application from a loan officer, determine and collect needed documents, and collect collateral information if the loan type is a secured personal loan.

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

Procedure: Collect Documentation from Applicant

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 from applicant for loan application number** page to collect documentation and collateral information for a loan application.

Collect documentation from C Minor Copyleft for loan application #ULO000031 (30000 USD) ? Actions Submit Reject Claim
View Application Form View Checklist

Loan Details | Business | Owners | Documents | Collateral

Application ID	ULO000031	Source	Application ID	Application	Business Loan
Product	Business Term Loan	Source	Standalone	Type	Submitted
Amount	30,000.00 USD	Channel	Branch	Interest	5 %
Application Date	11/14/2013	Updated Date	Loan Processor	Rate	
Loan Officer	James Cooper			Account Number	

Additional Information

Loan Purpose: New business venture.
 Term (in months): 48
 Variable Rate: 6
 Payment Frequency: Quarterly

Comments

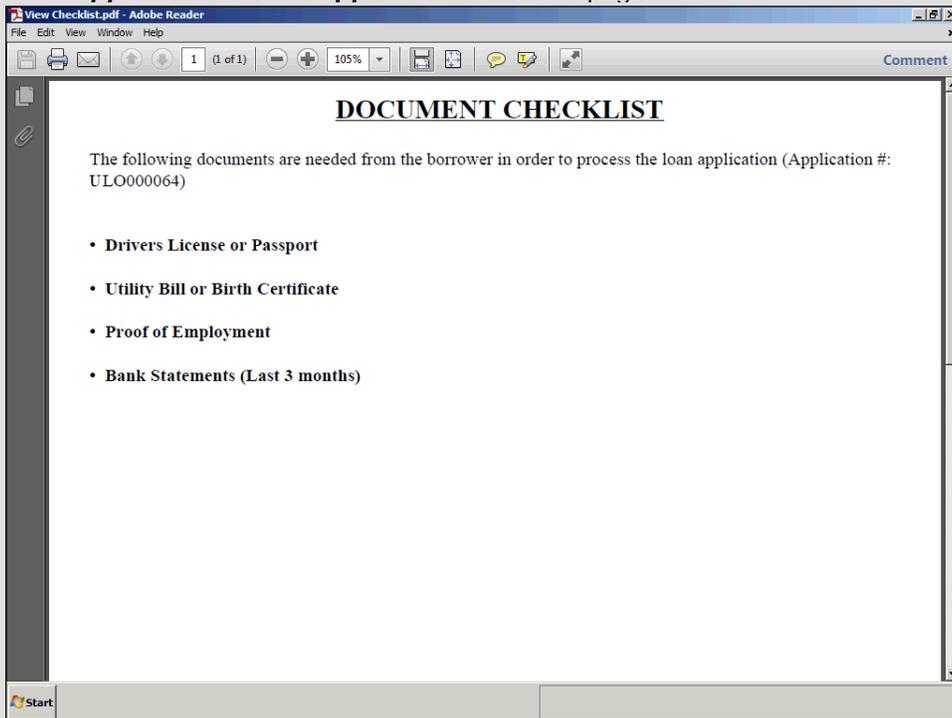
No data to display

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 from applicant for loan application number** page.



6. Next, upload copies of the documents.

Click the **Documents** tab.

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

Collect documentation from C Minor Copyleft for loan application #UL0000031 (30000 USD)

Actions: Submit, Reject, Claim

Loan Details | Business | Owners | **Documents** | Collateral

View Application Form | View Checklist

Documents + -

Title	Type	Status	Requested Date	Due Date	Received Date	Uploaded File	Entered By	Entered Date
Application Form	Written Explor	Received	11/15/2013		11/18/2013	Neviya		
Driving license	Driving License	Received	11/15/2013		11/18/2013	Driving		
Passport	Passport	Received	11/15/2013		11/18/2013	NS - Pr		
Business License	Business License	Received	11/15/2013		11/18/2013	NS - Bk		

Comments

No data to display

- To add documents:
 - Click **Add**.
 - Complete the fields as necessary.

In this example, all necessary documentation has been added.

- Click the **Collateral** tab.
- Use the **Collateral** tab to enter business and applicant collateral information.

Collect documentation from C Minor Copyleft for loan application #UL0000031 (30000 USD) ? Actions Submit Reject Claim
 View Application Form View Checklist

Loan Details | Business | Owners | Documents | **Collateral**

Collateral + ✕

Type	Sub Type	Description	Value (USD)	Evaluation Method	Institution	Account Number	Evaluation Date	Expiration Date	Owner
No data to display									

Additional Information
No data to display

Comments 📎
No data to display

11. Click the **Add** button.
12. **Note:** All fields with an **Asterisk** (*) are required.
Click the **Type** list.
13. Click the **Automobile** list item.
14. Click the **Sub Type** list.
15. Click the **Car** list item.
16. Click in the **Value** field.
17. Enter the desired information into the **Value** field. Enter "**25000**".
18. In this example, the rest of the details have been completed for you.
Click the **Save** button.
19. Use the **Submit** button to submit the loan application for further processing.
Click the **Submit** button.
20. You have completed the **Collect Documentation from Applicant** topic.

Reviewing Credit Ratings for Loan Application

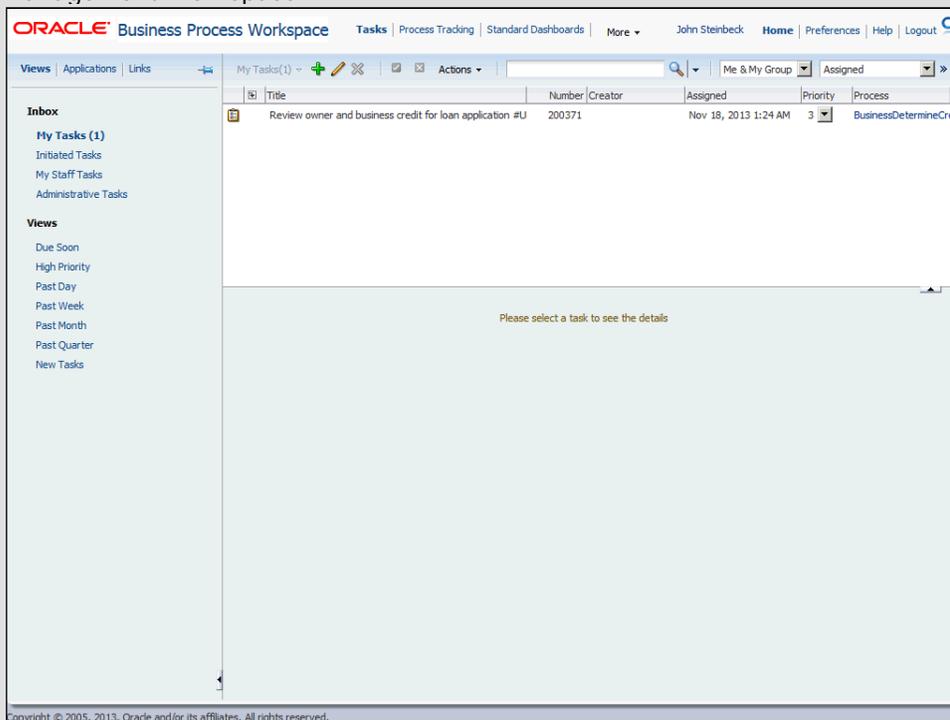
As a loan processor, you check the credit rating while the compliance analyst verifies the applicant's identification documents.

In this topic, you will check the owner's credit rating.

Procedure: Reviewing Credit Ratings for 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 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 owner and business credit for loan application number for applicant** page to review owner and business credit ratings.

Review owner and business credit for loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions
View Application Form View Checklist

Loan Details **Business** Owners Documents Collateral

Application ID	ULO000031	Source Application ID		Application Type	Business Loan
Product	Business Term Loan	Source	Standalone	Status	Submitted
Amount	30,000.00 USD	Channel	Branch	Interest Rate	5 %
Application Date	11/14/2013	Updated Date		Account Number	
Loan Officer	James Cooper	Loan Processor	John Steinbeck		

Additional Information

Loan Purpose: New business venture.
Term (in months): 48
Variable Rate: 6
Payment Frequency: Quarterly

Comments

No data to display

4. Click the **Business** tab.

5. Use the **Business Details** tab to view business information.

Review owner and business credit for loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions
View Application Form View Checklist

Loan Details **Business** Owners Documents Collateral

Business

Business Details Assets & Liabilities Credit Rating

Organization Name	C Minor Copyleft	Address Line 1	10 Rhine Street
Organization Type	NP	Address Line 2	
Tax ID		Address Line 3	
Tax ID Type		City	Thousand Oaks
Established Date		State	CA
Annual Revenue		Country	US
Organization State	CA	Zip Code	91360
Organization Country	US		
Number Of Owners	1		
Number Of Employees	20		

Comments

No data to display

6. Click the **Credit Rating** tab.

7. Use the **Credit Rating** tab to view business credit information.

Review owner and business credit for loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions Submit Reject
View Application Form View Checklist

Loan Details Business Owners Documents Collateral

Business

Business Details Assets & Liabilities Credit Rating

Rating Type External Result Success

External Credit Report

Credit Score 637 Date 11/18/2013
 Credit File ID CRFID/PN29 Credit Bureau Trans Union
 Credit Repository Experian Credit Scoring Model Experian Fair Issac

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

Comments

Comments

No data to display

8. The business credit score is displayed, along with collection or delinquency information, if any.
9. Click in the **Comments** field.
10. Enter the desired information into the **Comments** field. Enter "**Qualified.**".
11. Click the **Owners** tab.
12. Use the **Owners** tab to view owner information.

Review owner and business credit for loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions Submit Reject
View Application Form View Checklist

Loan Details Business Owners Documents Collateral

Owners

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

Owner Detail Income & Employment Assets & Liabilities Credit Rating

Address Line 1 10 Rhine Street Email neviya.smith@example.com
 Address Line 2 Work Phone
 Address Line 3 Home Phone 6505050102
 City Thousand Oaks Cell Phone
 State California
 Country United States of America
 Zipcode

Comments

No data to display

13. Click the **Credit Rating** tab.

14. Use the **Credit Rating** tab to view owner credit information.

Review owner and business credit for loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions: Submit, Reject

View Application Form, View Checklist

Loan Details | Business | **Owners** | Documents | Collateral

Owners

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

Owner Detail | Income & Employment | Assets & Liabilities | **Credit Rating**

Rating Type: External Result: Success

External Credit Report

Credit Score	524	Date	11/18/2013
Credit File ID	CRFIXPN10	Credit Bureau	TransUnion
Credit Repository	Experian	Credit Scoring Model	Experian Fair Issac

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

Comments

Comments

No data to display

15. Click in the **Comments** field.

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

17. Click the **Submit** button.

18. You have completed the **Reviewing Credit Ratings for Loan Application** topic.

Verifying Business Identification Documents for a Loan Application

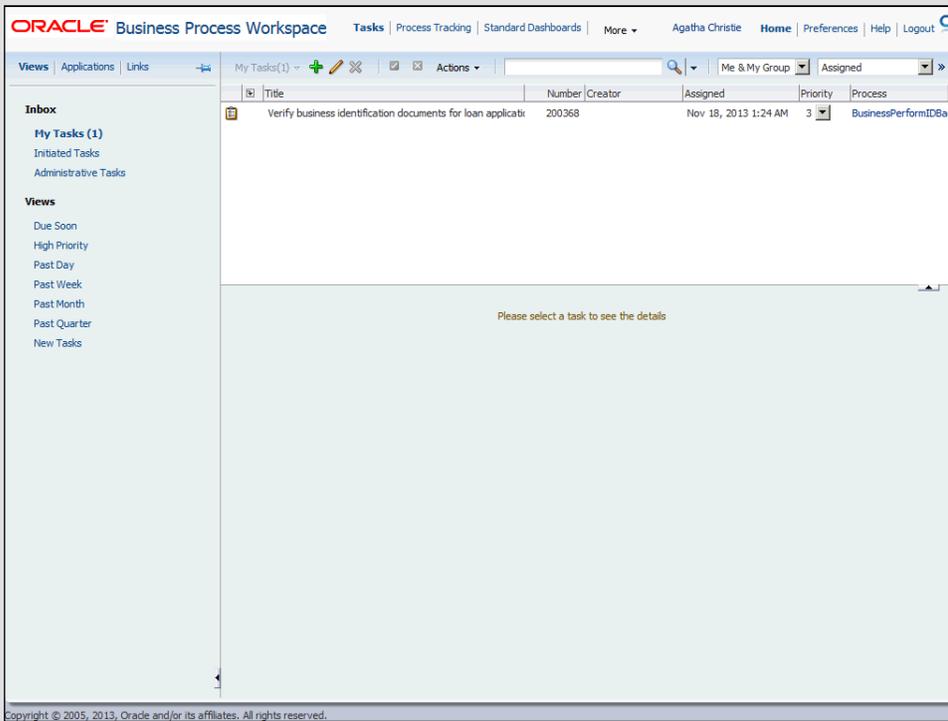
As a compliance analyst, you receive a loan application from a loan processor and verify the business identification documents while the loan processor checks the applicant's credit rating.

In this topic, you will verify business identification documents.

Procedure: Verifying Business Identification Documents 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.

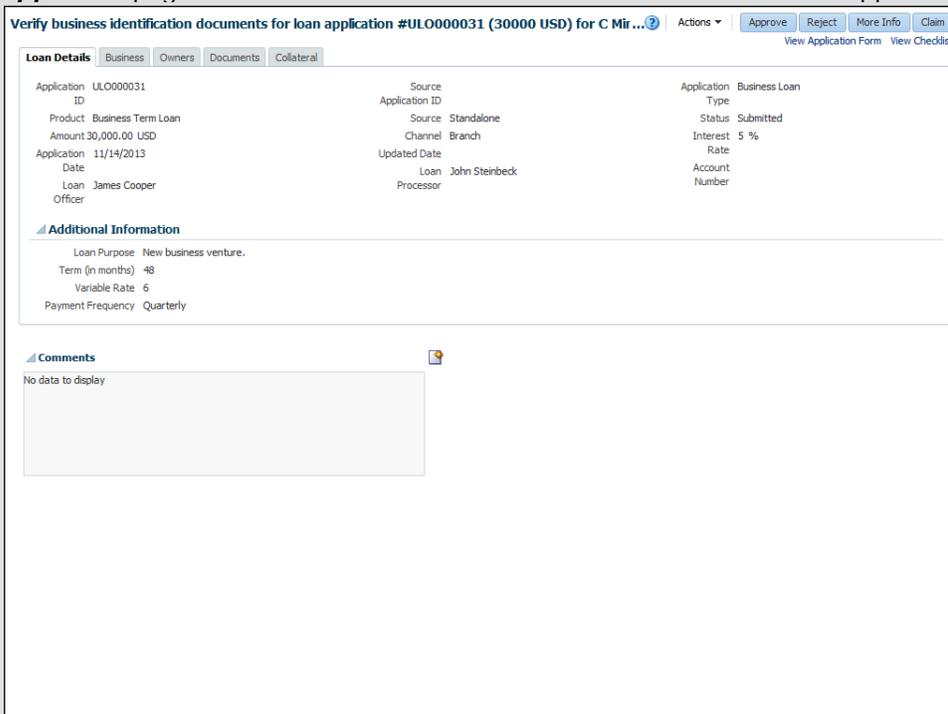


2. Select the loan application task you want to check business IDs for.

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 business identification documents for loan application *number* for *applicant*** page to check business identification documents for a loan application.



4. Use the **Claim** button to assign this task to yourself if multiple compliance analysts are presented with this task.
5. Click the **Business** tab.
6. Use the **Business Details** tab to view business information.

Verify business identification documents for loan application #UL0000031 (30000 USD) for C Mir ...

Loan Details | **Business** | Owners | Documents | Collateral

Business

Business Details | Assets & Liabilities | Identification

Organization Name: C Minor Copyleft
 Organization Type: NP
 Tax ID:
 Tax ID Type:
 Established Date:
 Annual Revenue:
 Organization State: CA
 Organization Country: US
 Number Of Owners: 1
 Number Of Employees: 20

Address Line 1: 10 Rhine Street
 Address Line 2:
 Address Line 3:
 City: Thousand Oaks
 State: CA
 Country: US
 Zip Code: 91360

Comments
 No data to display

7. Click the **Identification** tab.
8. Use the **Identification** tab to record verification of applicant and business identification documents.

Verify business identification documents for loan application #UL0000031 (30000 USD) for C Mir ...

Loan Details | **Business** | Owners | Documents | Collateral

Business

Business Details | Assets & Liabilities | **Identification**

Identity Verification

Verification Document Detail

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

Comments
 No data to display

Identity Verified Verified By Verification Date

9. Click the **Add** button.
10. Click the **Search** button.
11. A list of available documents is displayed. You can choose an appropriate verification document from this list and upload it.
12. Click the **Business License** object.
13. Click the **OK** button.
14. Click in the **Number** field.
15. Enter the desired information into the **Number** field. Enter "**Z1234567**".
16. Click in the **Issued By** field.
17. Enter the desired information into the **Issued By** field. Enter "**Department of State**".
18. Click in the **Issued Date** field.
19. Enter the desired information into the **Issued Date** field. Enter "**08/27/2009**".
20. Click in the **Expiration Date** field.
21. Enter the desired information into the **Expiration Date** field. Enter "**8/9/2014**".
22. Click in the **Description** field.
23. Enter the desired information into the **Description** field. Enter "**NS - Business License**".
24. Click the **Identity Verified** option.
25. Click the **Approve** button.
26. You have completed the **Verifying Business Identification Documents for a Loan Application** topic.

Verifying Owner Identification Documents

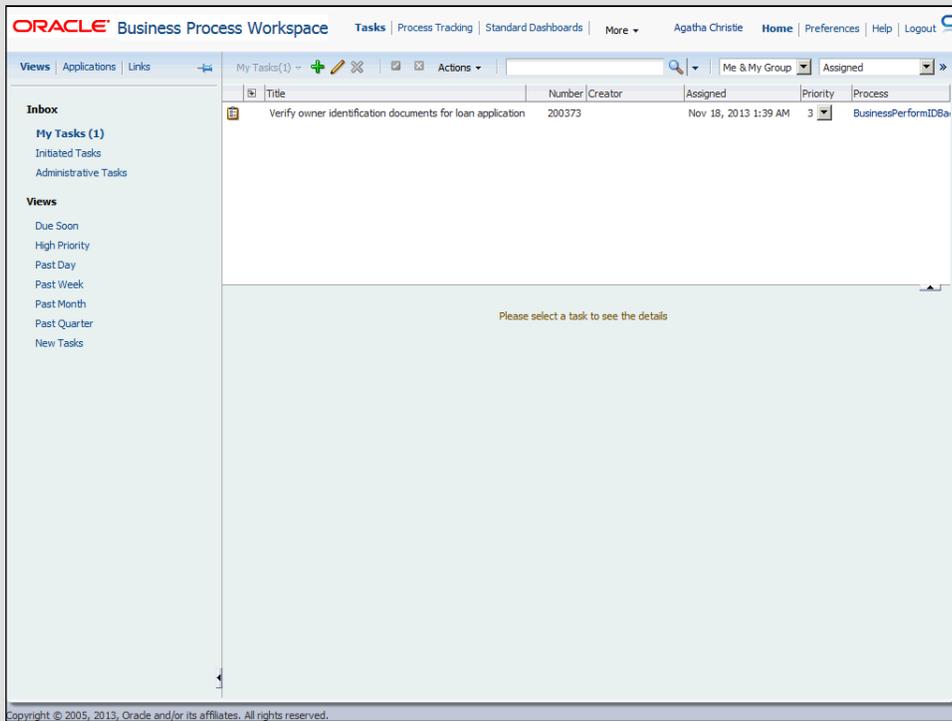
As a compliance analyst, you receive a loan application from a loan processor and verify the owner's identification documents while the loan processor checks the applicant's credit rating.

In this topic, you will verify owner identification documents.

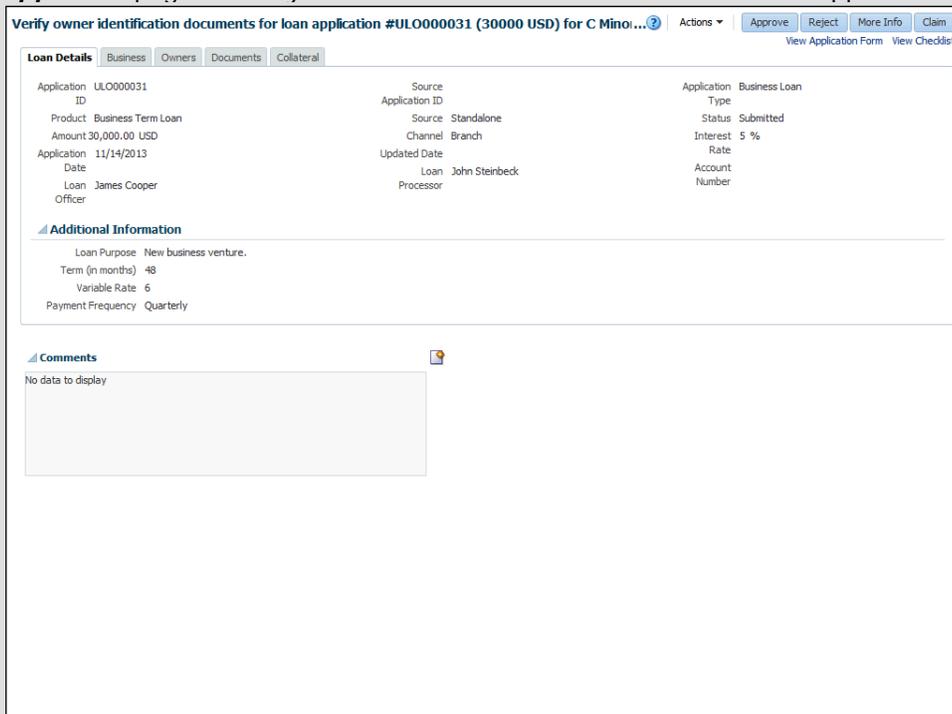
Procedure: Verifying Owner Identification Documents

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 verify owner identification documents 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 owner identification documents for loan application number for applicant** page to verify owner identification documents for a loan application.



- Click the **Owners** tab.
- Use the **Owners** tab to view owner information.

Verify owner identification documents for loan application #ULO000031 (30000 USD) for C Mir... Actions Approve Reject More Info Claim

Loan Details Business **Owners** Documents Collateral View Application Form View Checklist

Owners

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

Owner Detail Income & Employment Assets & Liabilities Identification

Address Line 1 10 Rhine Street Email neviya.smith@example.com
 Address Line 2 Work Phone
 Address Line 3 Home Phone 6505550102
 City Thousand Oaks Cell Phone
 State California
 Country United States of America
 Zipcode

Comments
No data to display

- Click the **Identification** tab.
- Use the **Identification** tab to record verification of owner identification documents.

Verify owner identification documents for loan application #ULO000031 (30000 USD) for C Mir... Actions Approve Reject More Info Claim

Loan Details Business **Owners** Documents Collateral View Application Form View Checklist

Owners

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Owner Type
Miss	Smith	Neviya		11/11/1988	978654320	Primary

Owner Detail Income & Employment Assets & Liabilities **Identification**

Identity Verification

Verification Document Detail + ×

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

Comments

Identity Verified Verified By Verification Date

Comments
No data to display

- Click the **Add** button.
- Click the **Search** button.

10. A list of available documents is displayed. You can choose an appropriate verification document from this list and upload it.
11. Click the **Driving License** object.
12. Click the **OK** button.
13. Click in the **Number** field.
14. Enter the desired information into the **Number** field. Enter "**AC765543**".
15. The rest of the fields have been completed for you.
16. Click the **Identity Verified** option.
17. Click the **Approve** button.
18. You have completed the **Verifying Owner Identification Documents** topic.

Performing the Underwriting Review for a Loan Application

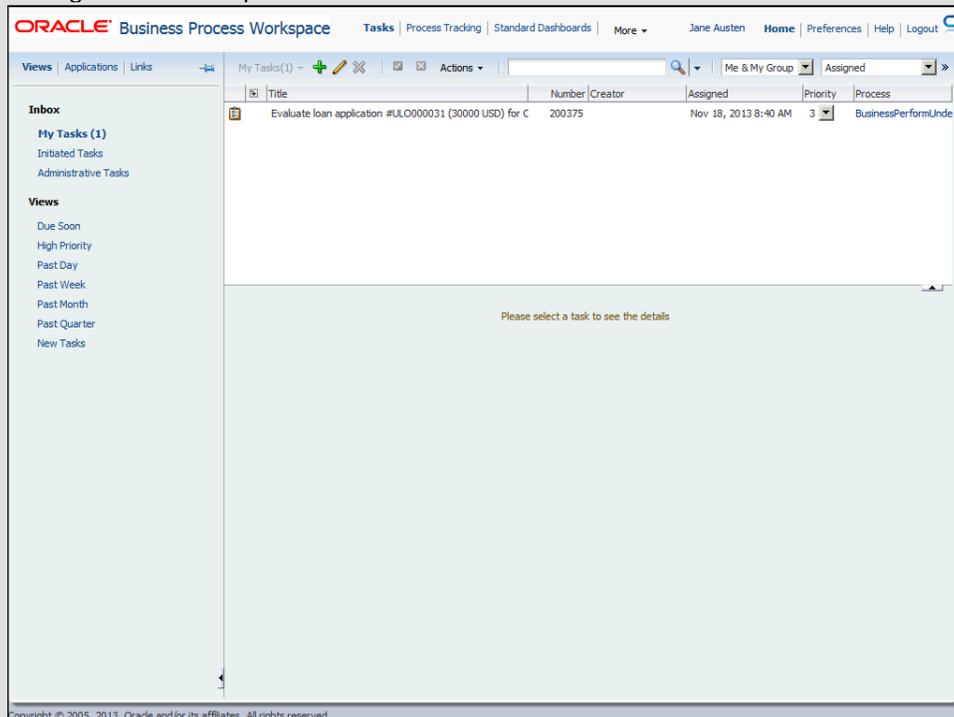
As a loan underwriter, you review a loan application after all needed checks are completed and decide whether to approve or reject it.

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 number for applicant** page to check all loan and business information for a loan application.

The screenshot displays the 'Evaluate loan application #ULO000031 (30000 USD) for C Minor Copyleft' interface. At the top, there are navigation tabs: 'Loan Details', 'Business', 'Owners', 'Documents', 'Collateral', and 'Underwriting'. The 'Loan Details' tab is active, showing a grid of loan information. Below this, there is an 'Additional Information' section and a 'Comments' section.

Field	Value	Field	Value	Field	Value
Application ID	ULO000031	Source	Application ID	Application Type	Business Loan
Product	Business Term Loan	Source	Standalone	Status	Underwriting Review
Amount	30,000.00 USD	Channel	Branch	Interest Rate	5 %
Application Date	11/14/2013	Updated Date		Account Number	
Loan Officer	James Cooper	Loan Processor	John Steinbeck		

Additional Information

- Loan Purpose: New business venture.
- Term (in months): 48
- Variable Rate: 6
- Payment Frequency: Quarterly

Comments

No data to display

4. Use the **Claim** button to assign this task to yourself if multiple loan underwriters are presented with this task.
5. Click the **Underwriting** tab.
6. Use the **Underwriting** tab to record your underwriting decision.

Evaluate loan application #ULO000031 (30000 USD) for C Minor Copyleft

Loan Details | Business | Owners | Documents | Collateral | **Underwriting**

Underwriter Decision

Comments

Application Approved Approved Amount USD

Underwriter Name Date

Comments

No data to display

7. Click in the **Comments** field.
8. Enter the desired information into the **Comments** field. Enter "**This loan application can be processed further.**".
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.

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 Oracle ULO and are not shown.

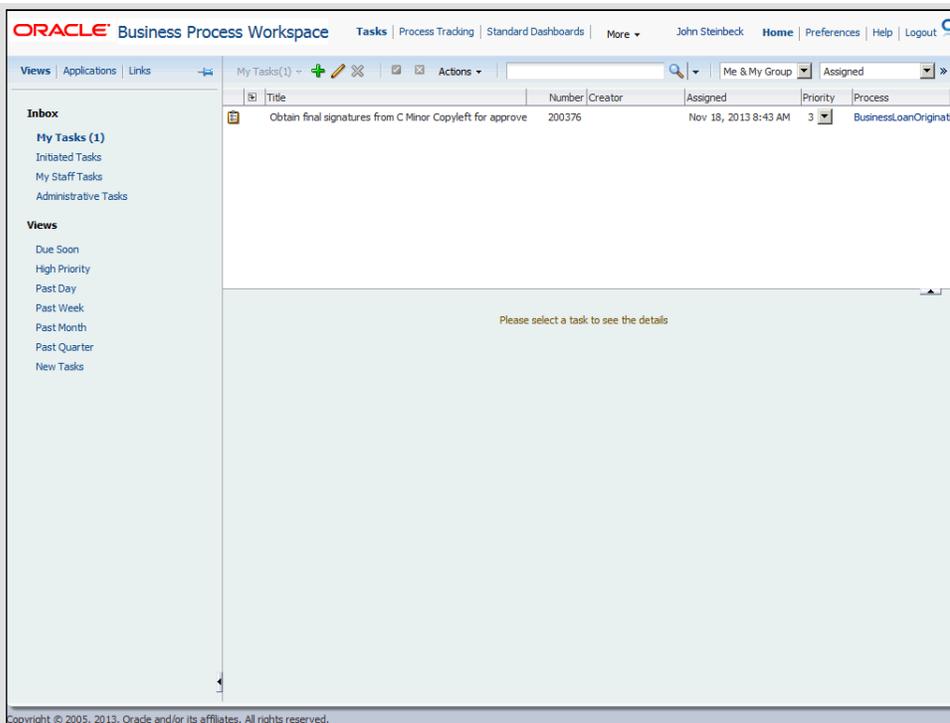
Note: This task is routed to the loan processor only if the **Check Electronic Signature Ruleset** is set to **false**. See the **Understanding the Check Electronic Signature Ruleset** section for more information.

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 from applicant for approved loan application number** page to collect applicant signatures for the loan application contract.

Obtain final signatures from C Minor Copyleft for approved loan application #ULO000031 (30000 USD) Actions

View Application Form View Checklist

Loan Details | Business | Owners | Documents | Collateral | Underwriting | **Contracts**

Application ID	ULO000031	Source Application ID		Application Type	Business Loan
Product	Business Term Loan	Source	Standalone	Status	Approved
Amount	30,000.00 USD	Channel	Branch	Interest Rate	5 %
Application Date	11/14/2013	Updated Date		Account Number	
Loan Officer	James Cooper	Loan Processor	John Steinbeck		

Additional Information

Loan Purpose: New business venture.
 Term (in months): 48
 Variable Rate: 6
 Payment Frequency: Quarterly

Comments

No data to display

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

Obtain final signatures from C Minor Copyleft for approved loan application #ULO000031 (30000 USD) Actions

View Application Form View Checklist

Loan Details | Business | Owners | Documents | Collateral | Underwriting | **Contracts**

Contracts

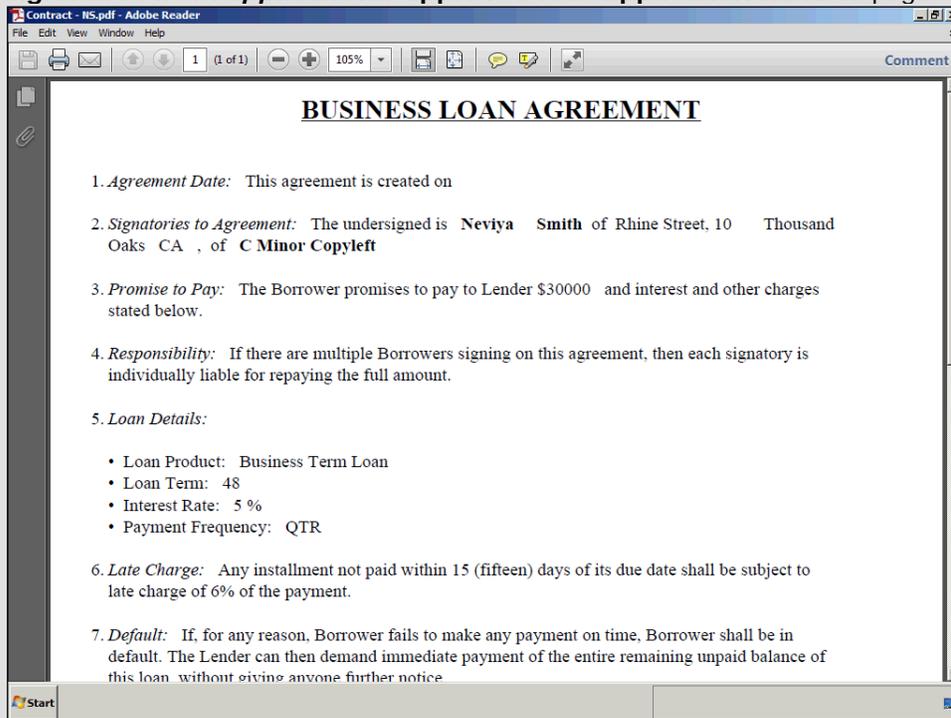
Contract Name	Document Link	Approval Obtained	Approved Date	Signed Document
Customer Agreement	ULO000031CNTRCT11180843.pdf	<input type="checkbox"/>		 

Comments

No data to display

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

After printing the contract for the applicants to sign, return to the **Obtain final signatures from applicant for approved loan application number** page.



9. Click the **Approval Obtained** option.
10. Click in the **Approved Date** field.
11. Enter the desired information into the **Approved Date** field. Enter "**11/18/2013**".
12. Click the **Settings** menu.
13. Click the **Add** list item.
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. Click the **Submit** button.
18. You have completed the **Obtaining Applicant Signatures on a Contract** topic.

Disbursing a Loan

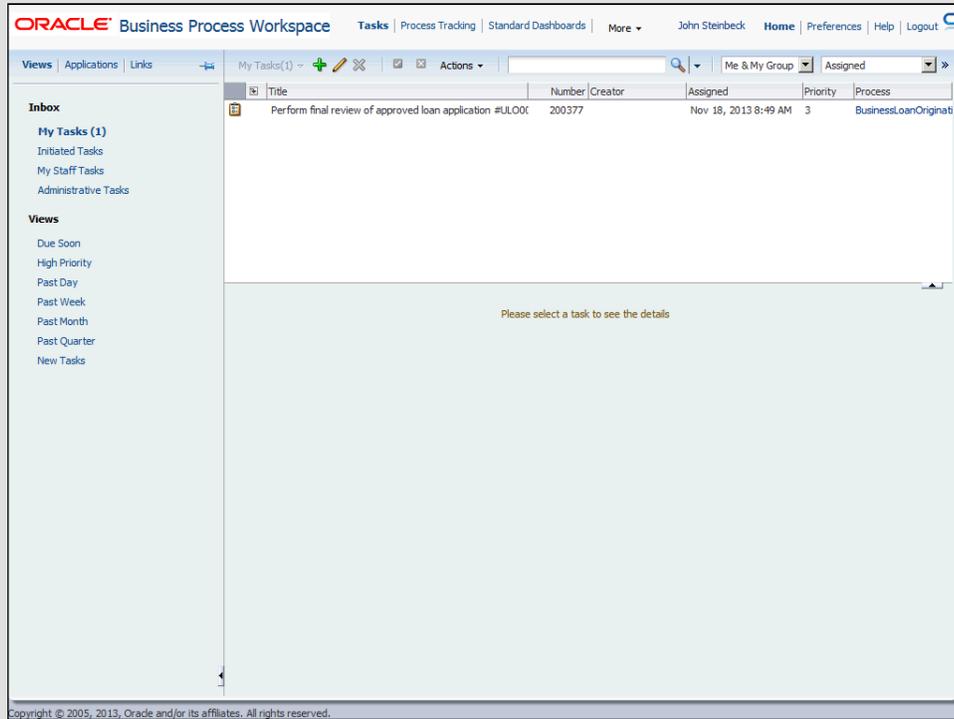
As a loan processor, after loan contracts are signed, you approve disbursement of the loan amount.

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 of loan application *number for applicant*** page to approve final disbursement.

Perform final review of approved loan application #ULO000031 (30000 USD) for C Minor Copyleft

Actions: [?] [Approve] [Reject]
View Application Form View Checklist

Loan Details | Business | Owners | Documents | Collateral | Underwriting | Contracts | Disbursement

Application ID	ULO000031	Source	Application ID	Application	Business Loan
Product	Business Term Loan	Source	Standalone	Type	
Amount	30,000.00 USD	Channel	Branch	Status	Disbursement Review
Application Date	11/14/2013	Updated Date		Interest Rate	5 %
Loan Officer	James Cooper	Loan Processor	John Steinbeck	Account Number	

Additional Information

Loan Purpose: New business venture.
Term (in months): 48
Variable Rate: 6
Payment Frequency: Quarterly

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 #ULO000031 (30000 USD) for C Minor Copyleft

Actions: [?] [Approve] [Reject]
View Application Form View Checklist

Loan Details | Business | Owners | Documents | Collateral | Underwriting | Contracts | **Disbursement**

Comments

* Payment Mode [v] Disbursal Amount 30,000 USD
* Disbursement Approved * Disbursal Date [v]

Comments

No data to display

6. Click in the **Comments** field.
7. Enter the desired information into the **Comments** field. Enter "**Good to go.**".
8. Click the **Payment Mode** list.

9. Click the **Direct Deposit** list item.
10. Click the **Disbursement Approved** option.
11. Click in the **Disbursal Date** field.
12. Enter the desired information into the **Disbursal Date** field. Enter "**11/18/2013**".
13. Use the **Approve** button to approve the final disbursement.
Click the **Approve** button.
14. You have completed the **Disbursing a Loan** topic.

Updating a Loan Application

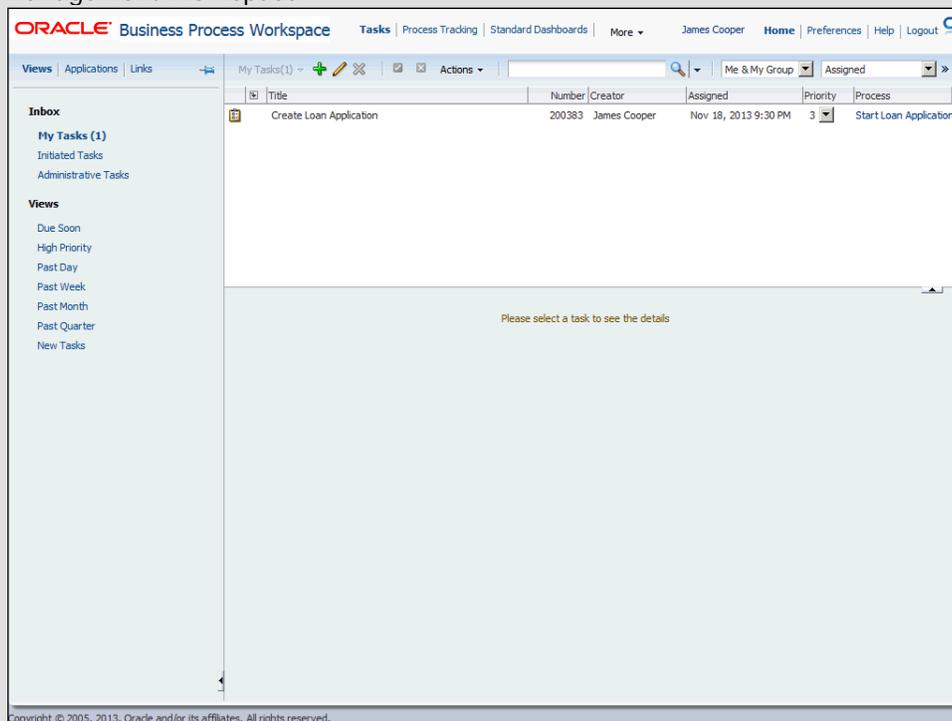
At some point, you may need to make corrections or add information to a loan application. Gathering information for application submission can take time, and you may require several cycles of updating and saving. In addition, an applicant's circumstances may change at any point in the application process.

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.

The screenshot shows the 'Create Loan Application' page with the 'Loan Details' tab selected. The page contains several input fields and sections:

- Loan Details:** Application ID (LLO000036), Product (Secured Personal Loan), Amount (5,000.00 USD), Application Date (11/18/2013), Loan Officer (James Cooper), Source (Standalone), Channel (dropdown), Branch (dropdown), Updated Date, Loan Processor, Application ID, Source, Application Type (Consumer Loan), Status (New), Interest Rate (4%), Account Number.
- Additional Information:** Loan Purpose (Buying a new car.), Term (in months) (10), Variable Rate (5), Payment Frequency (Monthly).
- Comments:** No data to display.

- 4. Click the **Applicants** tab.

- 5. Use the **Applicants** tab to enter applicant information.

The screenshot shows the 'Create Loan Application' page with the 'Applicants' tab selected. The page contains several sections:

- Applicants:** A table with columns: Salutation, Last Name, First Name, Middle Name, Date of Birth, Government Id, Applicant Type. Below the table is the text 'No data to display'.
- Applicant Detail:** Sub-tabs for 'Income & Employment' and 'Assets & Liabilities'. Below the sub-tabs is the text 'Please select or add an Applicant'.
- Comments:** No data to display.

- 6. Click the **Search** button.

7. Click the **Search** button.
8. Click an entry in the row.
9. Click the **Add** button.
10. Use the **Applicant Detail** tab to view saved applicant information.

The screenshot displays the 'Create Loan Application' web interface. At the top, there are tabs for 'Loan Details' and 'Applicants', with 'Applicants' being the active tab. Below the tabs is a table with columns: Salutation, Last Name, First Name, Middle Name, Date of Birth, Government Id, and Applicant Type. The table contains one row with the following data: Mr., Fan, Robert, K, 1/22/1981, and a dropdown menu for Applicant Type. Below the table are three tabs: 'Applicant Detail', 'Income & Employment', and 'Assets & Liabilities'. The 'Applicant Detail' tab is active and shows the following information: Address Line 1: 9 J Street; Address Line 2; Address Line 3; City: Fremont; State: California; Country: United States of America; Zipcode; Email: roberfan@abcd.com; Work Phone; Home Phone; Cell Phone: 650-555-4442. At the bottom of the interface is a 'Comments' section with the text 'No data to display'.

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Applicant Type
Mr.	Fan	Robert	K	1/22/1981		

Applicant Detail | Income & Employment | Assets & Liabilities

Address Line 1: 9 J Street
Address Line 2
Address Line 3
City: Fremont
State: California
Country: United States of America
Zipcode

Email: roberfan@abcd.com
Work Phone
Home Phone
Cell Phone: 650-555-4442

Comments
No data to display

11. Click the **Applicant Type** list.
12. Click the **Borrower** list item.
13. Click the **Income & Employment** tab.
14. Use the **Income and Employment** tab to enter applicant income and employment details.

Create Loan Application [?] Actions [Submit]

Loan Details | **Applicants**

Applicants [Add] [Edit] [Delete] [Refresh]

Salutation	Last Name	First Name	Middle Name	Date of Birth	Government Id	Applicant Type
Mr.	Fan	Robert	K	1/22/1981		Borrower

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

* Occupation Self Employed

* Yearly Gross Income USD Total Other Income USD

Employment [Add] [Refresh]

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

Comments [Add]

No data to display

15. Click in the **Occupation** field.
16. Enter the desired information into the **Occupation** field. Enter "**Real Estate Agent**".
17. Click in the **Yearly Gross Income** field.
18. Enter the desired information into the **Yearly Gross Income** field. Enter "**120000**".
19. Click the **Add** button.
20. Click in the **Employer Name** field.
21. Click in the **Employer Name** field.
22. Enter the desired information into the **Employer Name** field. Enter "**ZK Homes**".
23. Click in the **Job Title** field.
24. Enter the desired information into the **Job Title** field. Enter "**Real estate agent**".
25. Click in the **Start Date** field.
26. Enter the desired information into the **Start Date** field. Enter "**7/8/2009**".
27. The rest of the information has been filled out for you.
28. Click the **Assets & Liabilities** tab.
29. 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	Government Id	Applicant Type
Mr.	Fan	Robert	K	1/22/1981		Borrower

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

Assets + ✕

Type	Sub Type	Value (USD)	Institution	Account Number	Ownership Type	Description

Liabilities + ✕

Type	Sub Type	Balance (USD)	Institution	Account Number	Ownership Type	Description

Comments 📎

No data to display

30. Click the **Add** button.
 31. Click the **Type** list.
 32. Click the **Automobile** list item.
 33. Click the **Sub Type** list.
 34. Click the **Car** list item.
 35. Click in the **Value (USD)** field.
 36. Enter the desired information into the **Value (USD)** field. Enter "**5000**".
 37. The rest of the asset details have been filled in for you.
 38. Click the **Add** button.
 39. Click the **Type** list.
 40. Click the **Credit** list item.
 41. Click the **Sub Type** list.
 42. Click the **Credit Card** list item.
 43. Click in the **Balance (USD)** field.
 44. Enter the desired information into the **Balance (USD)** field. Enter "**2000**".
 45. The rest of the liabilities information has been filled out for you.
- Click the **Actions** menu.

46. Click the **Save** menu.

47. 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.

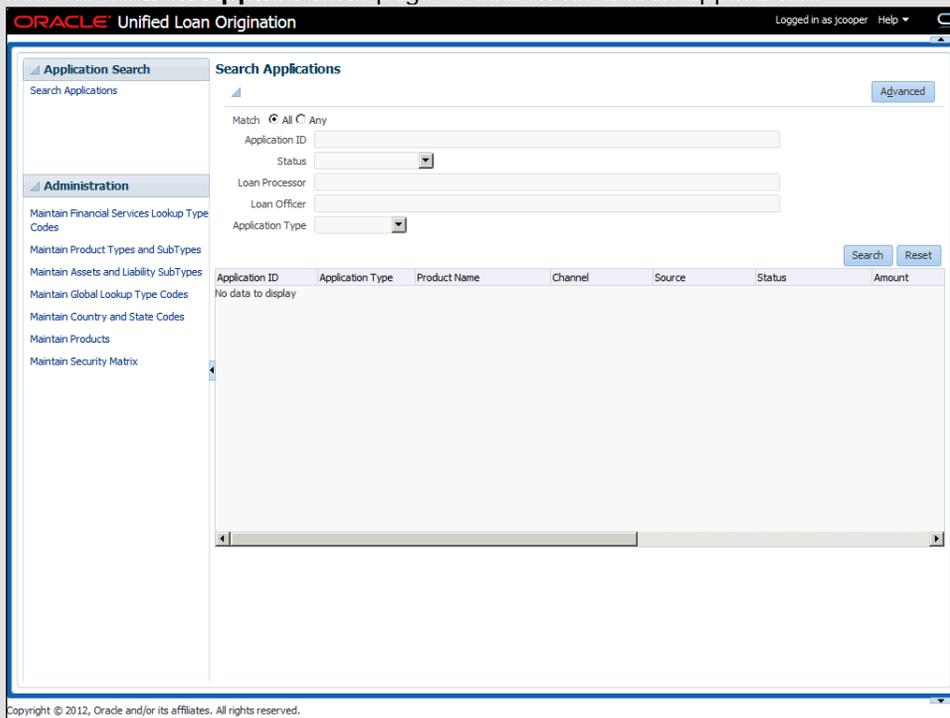
Procedure: Withdrawing a Loan Application

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



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. Click the **Withdraw** button.

The screenshot displays the Oracle Unified Loan Origination web application. The main window title is "ORACLE Unified Loan Origination" and the user is logged in as "jcooper". The interface is divided into several sections:

- Application Search:** A sidebar on the left with a "Search Applications" button and a list of administrative tasks such as "Maintain Financial Services Lookup Type Codes", "Maintain Product Types and SubTypes", "Maintain Assets and Liability SubTypes", "Maintain Global Lookup Type Codes", "Maintain Country and State Codes", "Maintain Products", and "Maintain Security Matrix".
- Application ID: UL0000036:** The main content area shows details for a specific loan application. It includes tabs for "Loan Details", "Applicants", "Documents", "Collateral", "Underwriting", "Contracts", and "Disbursement".
- Loan Details:** A table of key information:

Application ID	UL0000036	Source	Application	Consumer Loan
Product	Secured Personal Loan	Application ID	Type	
Amount	5,000.00 USD	Source	Status	New
Application Date	11/18/2013	Channel	Branch	Interest
Loan Officer	James Cooper	Updated Date	Rate	4 %
		Loan Processor	Account Number	
- Additional Information:** A section below the loan details containing:
 - Loan Purpose: Buying a new car.
 - Term (in months): 10
 - Variable Rate: 5
 - Payment Frequency: Monthly

At the top right of the application details section, there are "OK" and "Withdraw" buttons. The footer of the application window reads "Copyright © 2012, Oracle and/or its affiliates. All rights reserved."

10. The loan application is withdrawn.
11. Click **OK** to return to the previous page.

Click the **OK** button.
12. The incident is withdrawn and the status is changed to **Withdrawn**.
13. You have completed the **Withdrawing a Loan Application** topic.

Administering Oracle Unified Loan Origination

This section is for administrators who maintain Oracle Unified Loan Origination (ULO). Use Oracle ULO as delivered or modify it to meet your requirements. This section covers the data elements you can modify.

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

- Maintain the seeded data.
- Describe the business rules.

Maintaining the Seeded Data

Oracle ULO ships with seeded data for the drop-down lists. This section covers the seeded data you can modify.

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

- Maintain lookup type codes.
- Maintain product types.
- Maintain product 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 incident reports. Oracle Unified Loan Origination ships with seeded values for lookup type codes in two categories, common and application specific. The seeded values are:

Common

Application Type

- Business Loan
- Consumer Loan

Asset Type

- Automobile
- Real Estate

Channel

- Branch

- Call Center
- Mobile
- Other
- Web

Check Result Type

- Failure
- Success

Document Status

- Received
- Requested

ID Check Type

- Auto Check
- Both
- Manual Check

Liability Type

- Credit
- Loan

Line of Business Type

- Auto
- Homeowners

Organization Type

- Corporation
- Limited Liability Company
- Non Profit
- Partnership
- Sole Proprietorship

Payment Frequency

- Annual
- Half-Yearly
- Monthly
- Quarterly

Payment Mode

- Cash
- Check
- Direct Deposit

Product Category

- Asset
- Liability

Product Name Type

- Auto Insurance
- Home Insurance

Rating

- External
- Internal
- Not Required

Source

- Other
- Siebel
- Standalone

Application Type Specific

Applicant Type

- Additional Authorized Person
- Borrower
- Co-Borrower
- Primary
- Secondary
- Signatory

Document Type

- Articles of Incorporation
- Application Form
- Bank Statement (Business Loan)
- Bank Statement (Consumer Loan)
- Business License

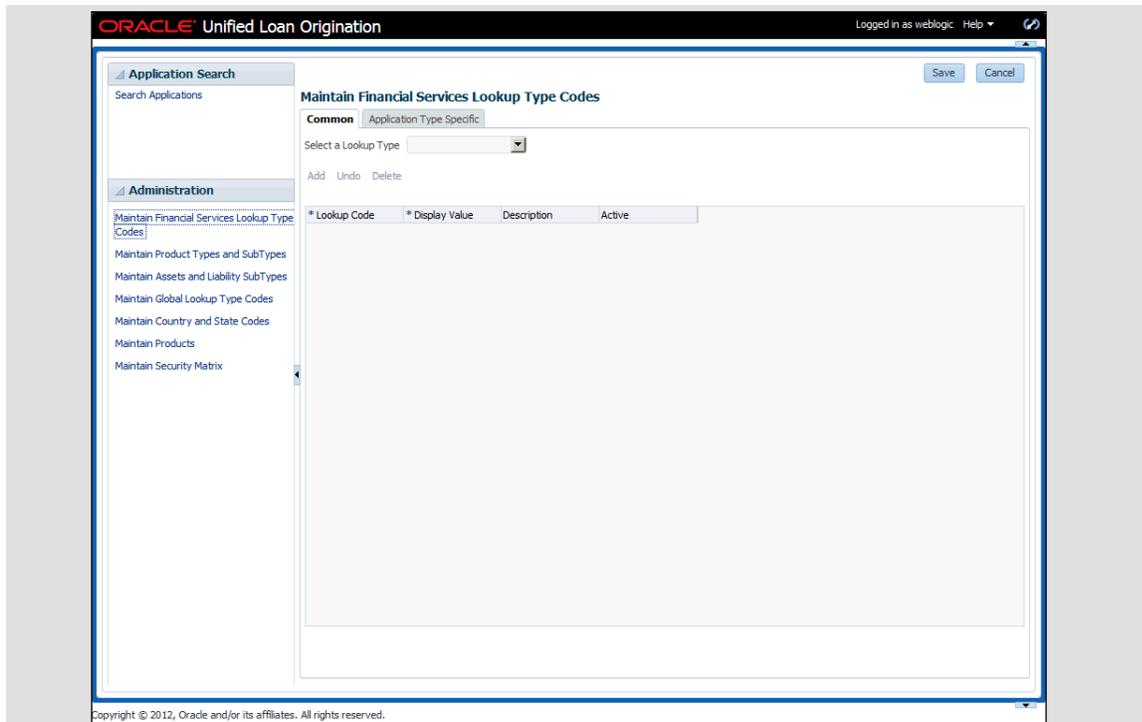
- Certificate of Good Standing
- Certificate of Limited Partnership
- Driving License (Business Loan)
- Driving License (Consumer Loan)
- IRS Determination Letter
- Partnership Agreement
- Passport (Business Loan)
- Passport (Consumer Loan)
- Proof of Existence Document
- Resolution Form
- Tax Statement (Business Loan)
- Tax Statement (Consumer Loan)
- Tax Registration Certificate
- Voided Check with the Exact Business Name Printed
- Written Explanation (Business Loan)
- Written Explanation (Consumer Loan)

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 Unified Loan Origination](#) link.
3. Click the [Maintain Financial Services Lookup Type Codes](#) link.
4. Use the **Maintain Financial Services Lookup Type Codes** page to modify the lookup type codes made available when creating or reviewing a loan application.



5. Oracle ULO ships with **Common** lookup codes and **Application Type Specific lookup** codes. Common lookup codes are fixed through all application types. Application Type Specific Codes change through specific application types.

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

7. These are the lookup types shipped with Oracle ULO. You modify all lookup types using the same steps. In this topic, you will modify **Document Status**.

Click the **Document Status** list item.

8. First, add a lookup type code.

Click the **Add** button.

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

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 "**HLD**".

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 "**Held**".

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 "**Held for processing**".
15. Saving the lookup type code makes it appear on the list of options when you create loan applications.
Click the **Save** button.
16. The lookup code **Held** is now added.
17. Next, modify the **Held** lookup type code by editing the description.
Click in the **Description** field.
18. Enter the desired information into the **Description** field. Enter "**Held for processing by third party agency**".
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 lookup type code from the database table, provided it is not used in a loan application.
First, perform a hard delete on the code **Held**.
Click an entry in the row.
21. Click the **Delete** button.
22. Confirm that you want to delete the **Held** lookup type code.
Click the **Yes** button.
23. Click the **Save** button.
24. The **Held** lookup code is now deleted.
25. 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 an entry in the row.
26. Click the **Active** option.
27. Click the **Save** button.
28. The **Received** lookup code is now inactive.
29. You have completed the **Maintaining Lookup Type Codes** topic.

Maintaining Product Types

Product types specify values used in loan applications. Oracle Unified Loan Origination ships with seeded values for the product types. The seeded values are:

Asset

- Credit Card
- Line of Credit
- Loan

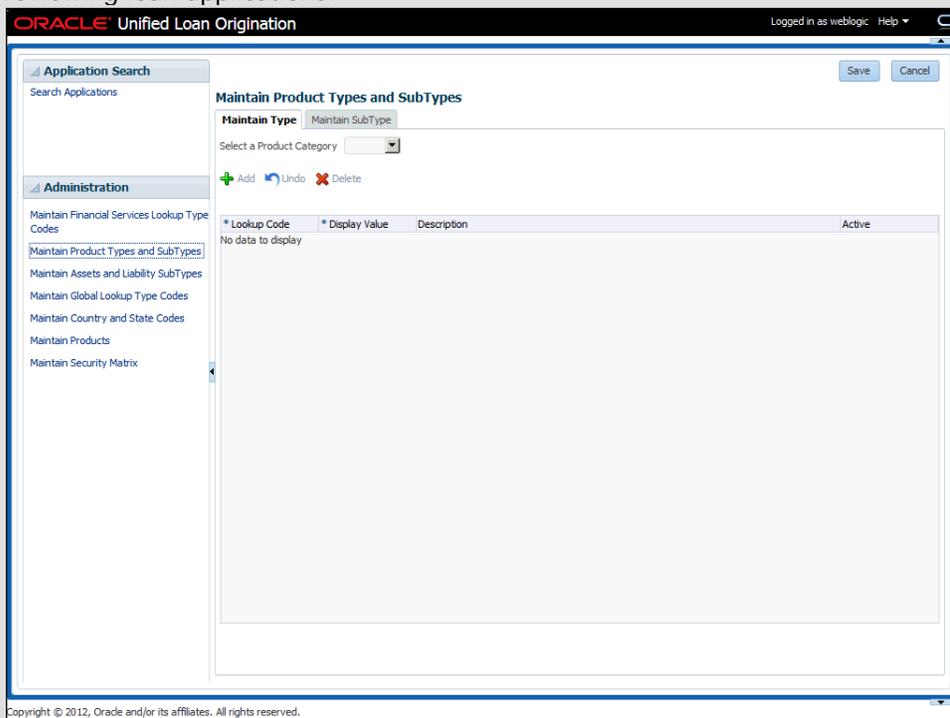
Liability - No seeded product types

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 Unified 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 types made available when creating or reviewing loan applications.



6. These are the product types shipped with Oracle ULO. You modify all product types using the same steps. In this topic, you will modify the **Liability** product type.

Click the **Select a Product Category** list.

7. Click the **Liability** list item.
8. First, add a new product type.
Click the **Add** button.
9. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle ULO.
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 "**Property mortgages**".
15. Saving the product type makes it appear on the list of options when you create loan applications.
Click the **Save** button.
16. The **Mortgage** product type is now added.
17. Next, modify the **Mortgage** product type by editing the description.
Click in the **Description** field.
18. Enter the desired information into the **Description** field. Enter "**Property**".
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 type from the database table, provided it is not used in a loan application.

First, perform a hard delete on the product type **Mortgage**.

Click an entry in the row.
21. Click the **Delete** button.
22. Confirm that you want to delete the **Mortgage** product type.

Click the **Yes** button.

23. The **Mortgage** product type is now deleted.
24. A soft delete inactivates a product type already used in loan applications. Inactivated product types are not displayed as options for creating or reviewing loan applications.

Next, perform a soft delete on the **Credit Card** product type.

Click an entry in the row.
25. 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 Unified Loan Origination ships with seeded values for product subtypes. The seeded values are:

Credit Card - No seeded product subtypes

Insurance Policy - No seeded product subtypes

Loan

- Business Loan - Small Business Loan
- Consumer Loan - Auto Loan
- Consumer Loan - Home Equity Loan
- Consumer Loan - Personal Loan

Line of Credit - No seeded product subtypes

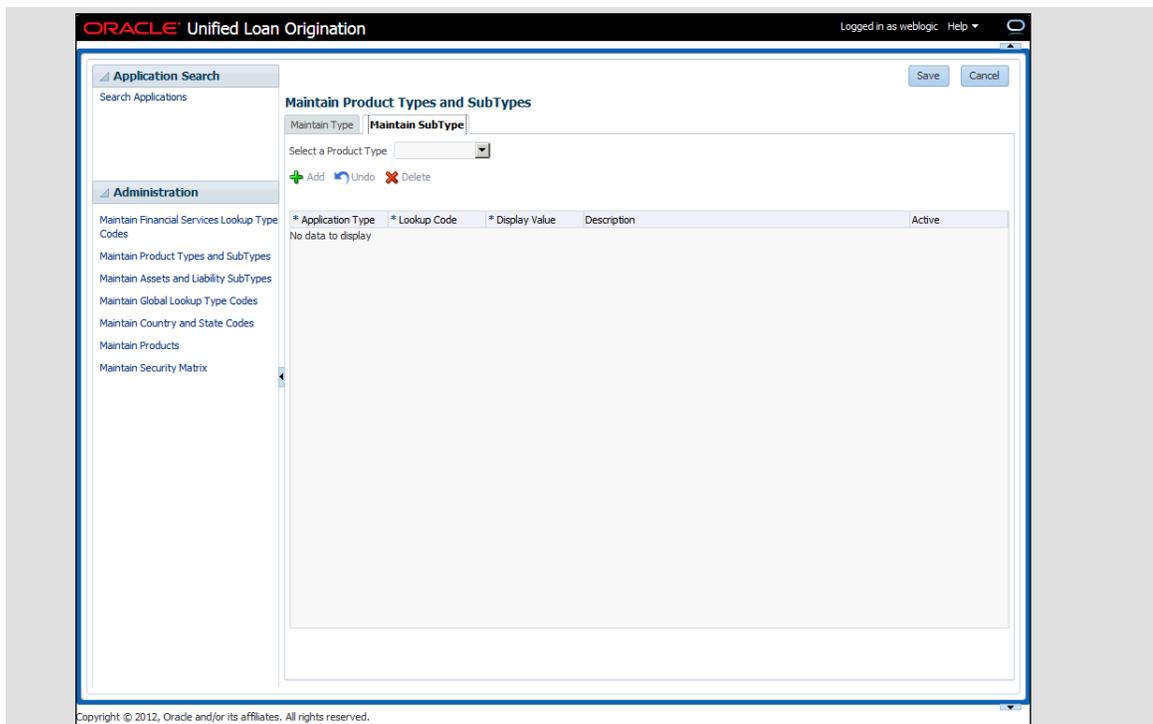
You can add additional product subtypes to meet your organization's needs.

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 Unified 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 subtypes made available when creating or reviewing loan applications.



7. Click the **Select a Product Type** list.
8. These are the product subtypes shipped with Oracle ULO. You modify all product subtypes using the same steps. In this topic, you will modify the **Loan** product subtype.
Click the **Loan** list item.
9. First, add a new product subtype.
Click the **Add** button.
10. Click the **Application Type** list.
11. Click the **Consumer Loan** list item.
12. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle ULO.
Click in the **Lookup Code** field.
13. A **Lookup Code** can be upper or lower case.
Enter the desired information into the **Lookup Code** field. Enter "**EL**".
14. 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.
15. Enter the desired information into the **Display Value** field. Enter "**Education Loan**".
16. Use the **Description** field to add an optional description.
Click in the **Description** field.

17. Enter the desired information into the **Description** field. Enter "**For students**".
18. Saving the product subtype makes it appear on the list of options when you create loan applications.

Click the **Save** button.
19. The **Education Loan** product subtype is now added.
20. Next, modify the **Education Loan** product subtype by editing the description.

Click in the **Description** field.
21. Enter the desired information into the **Description** field. Enter "**Loan**".
22. 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.
23. 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.
24. Click the **Delete** button.
25. Confirm that you want to delete the **Education Loan** product subtype.

Click the **Yes** button.
26. The **Education Loan** product subtype is now deleted.
27. 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 an entry in the row.
28. Click the **Active** option.
29. Click the **Save** button.
30. The **Auto Loan** product subtype is now inactive.
31. You have completed the **Maintaining Product Subtypes** topic.

Maintaining Assets Subtypes

Asset subtypes specify values used in loan applications. Oracle Unified Loan Origination ships with seeded values for asset subtypes. The seeded values are:

Automobile

- Car

Real Estate

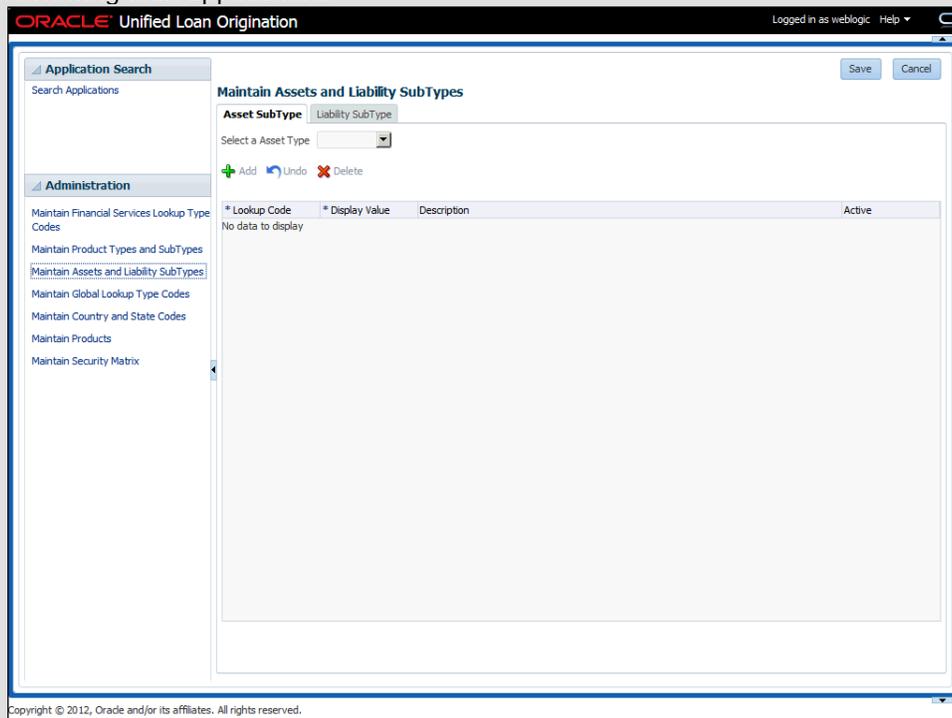
- Home

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

In this topic, you will modify asset subtype options.

Procedure: Maintaining Assets Subtypes

1. Begin by navigating to the **Maintain Asset and Liability Subtypes** page.
Click the [Links](#) link.
2. Click the [Manage Unified 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 loan applications.



6. Click the [Select a Asset Type](#) list.
7. These are the asset subtypes shipped with Oracle ULO. You modify all asset subtypes using the same steps. In this topic, you will modify the **Automobile** asset subtype.
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 ULO.

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 "**JEEP**".

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 "**Jeep**".

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 "**Vans or jeeps**".

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

Click the **Save** button.

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

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

Click in the **Description** field.

18. Enter the desired information into the **Description** field. Enter "**Jeeps**".

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 **Jeep**.

Click an entry in the row.

21. Click the **Delete** button.

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

Click the **Yes** button.

23. The **Jeep** asset subtype is now deleted.

24. 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 an entry in the row.

25. Click the **Active** option.

26. Click the **Save** button.

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

28. You have completed the **Maintaining Assets Subtypes** topic.

Maintaining Liability Subtypes

Liability subtypes specify values used in loan applications. Oracle Unified Loan Origination ships with seeded values for liability subtypes. 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.

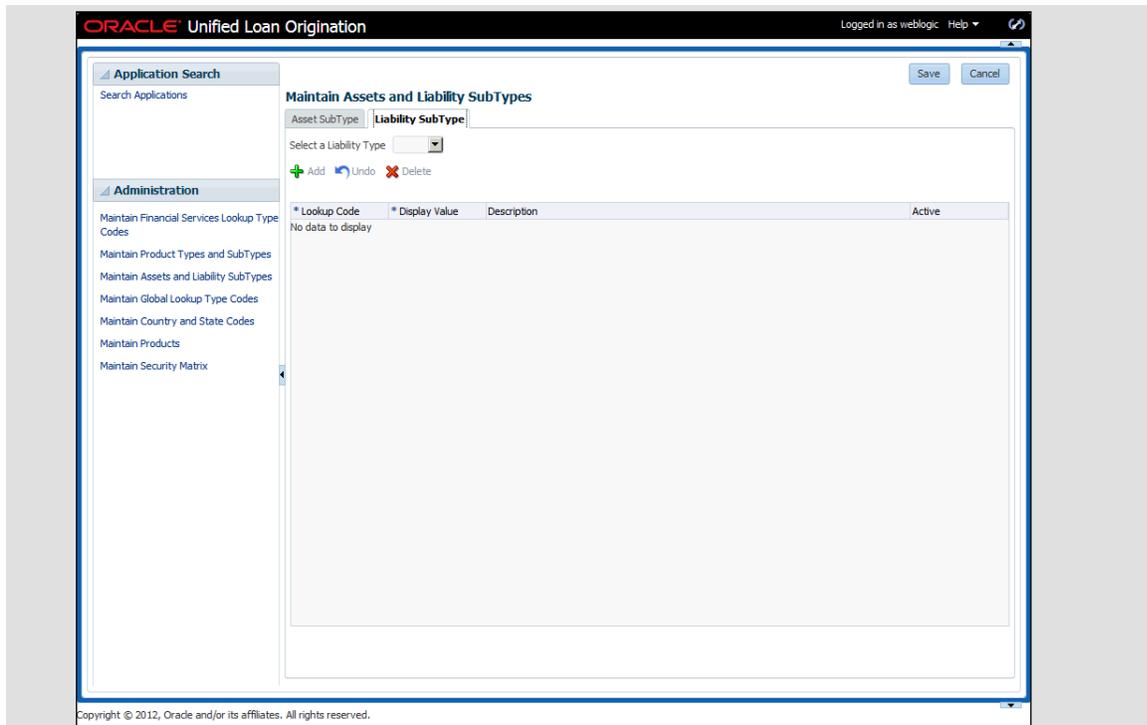
2. Click the **Manage Unified Loan Origination** link.

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 subtypes shipped with Oracle ULO. You modify all liability subtypes using the same steps. In this topic, you will modify the **Loan** liability subtype.

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 ULO.

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 **EDU** lookup code is now added.

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

Click in the **Description** field.

19. Enter the desired information into the **Description** field. Enter "**Loan**".

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. 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 an entry in the row.

25. Click the **Active** option.

26. Click the **Save** button.

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

28. 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 Unified 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

Frequency

- Weekly
- Monthly
- Quarterly
- Yearly

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

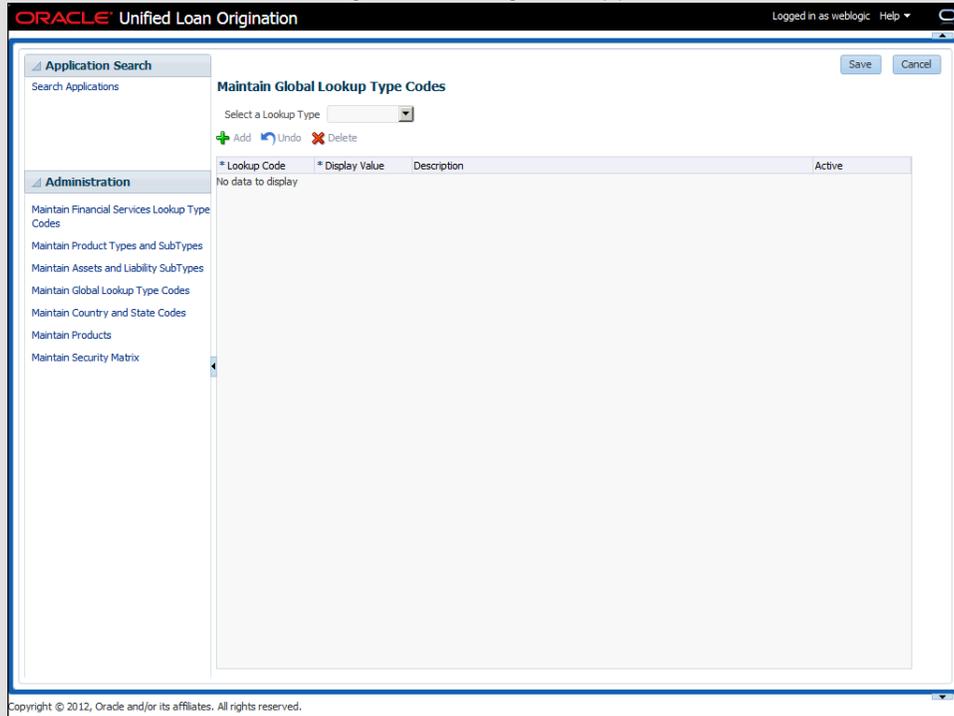
In this topic, you will modify global lookup type code options.

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 Unified 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.



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

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

6. Click the **Nationality** 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 ULO.

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 "**SG**".

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 "**Singapore**".

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 "**The state and country of Singapore**".

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 **Singapore** is now added.

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

Click in the **Description** field.

17. Enter the desired information into the **Description** field. Enter "**Singapore**".

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 **Singapore**.

Click an entry in the row.

20. Click the **Delete** button.

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

Click the **Yes** button.

22. Click the **Save** button.

23. The **Singapore** global 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 **Indian** code.

Click an entry in the row.

25. Click the **Active** option.

26. Click the **Save** button.

27. The **Indian** global lookup type code is now inactive.

28. 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 Unified Loan Origination ships with seeded values for country codes. The seeded values are:

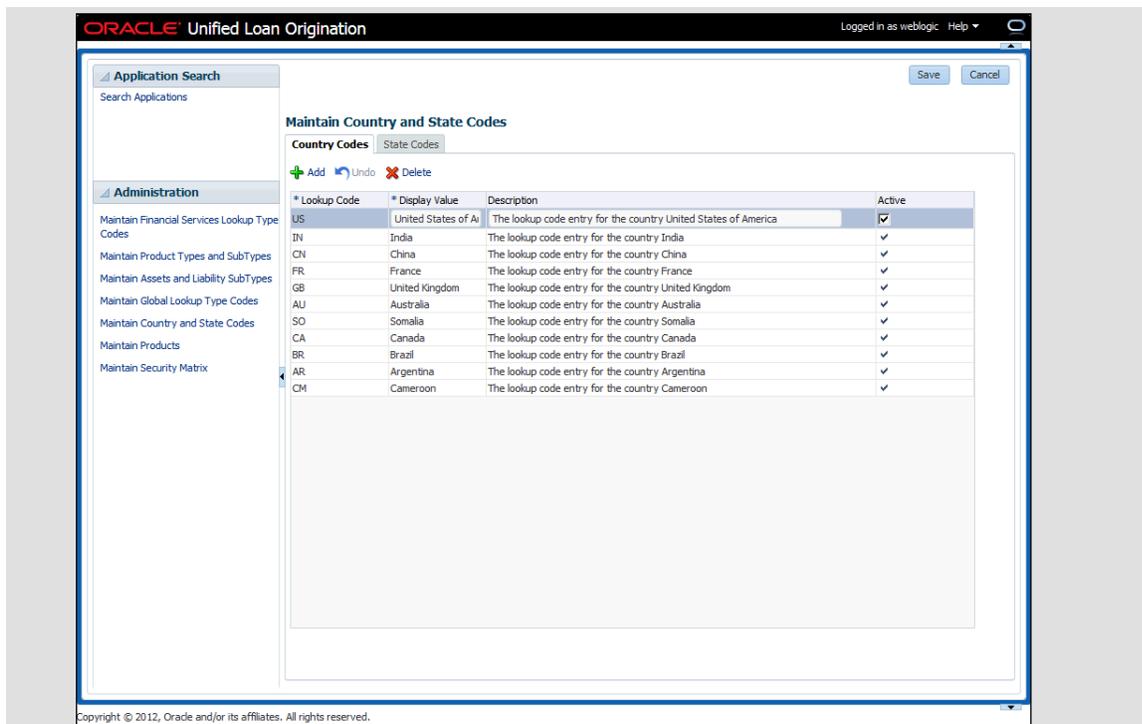
- Argentina
- Australia
- Brazil
- Cameroon
- Canada
- China
- France
- India
- Somalia
- United Kingdom
- United States of America

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 **Maintain Country and State Codes** link.
Click the **Links** link.
2. Click the **Manage Unified 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.
5. Use the **Country Codes** tab to modify the country codes made available when creating or reviewing a loan application.



6. First, add a country code.
Click the **Add** button.
7. **Lookup Codes** are unique keys in the data tables and built into the logic of Oracle ULO.
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. 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 **Singapore** lookup code 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 "**Singapore**".
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 **Singapore** lookup code 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 States of America** code.

Click the **Active** option.
24. Click the **Save** button.
25. The **United States of America** lookup code 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 Unified 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
- Massachusetts

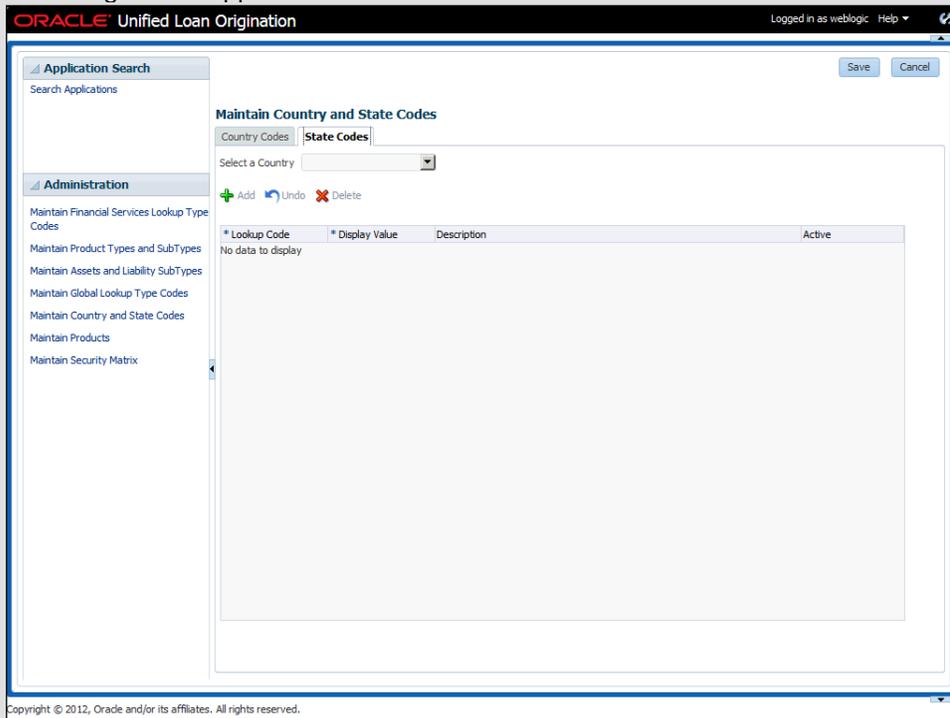
You can add additional state codes to meet your organization's needs.

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 Unified 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. These are the state codes shipped with Oracle ULO. You modify all state codes using the same steps. In this topic, you will modify **India**.

Click the **India** list item.

9. First, add a state code.

Click the **Add** button.

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

Click in the **Lookup Code** field.

11. 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 "**Kerala**".
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. The **KL** lookup code is now deleted.
25. 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.
26. Click the **Active** option.
27. Click the **Save** button.
28. The **KA** state code is now inactive.
29. 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 Unified Loan Origination ships with seeded values for products. The seeded values are:

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

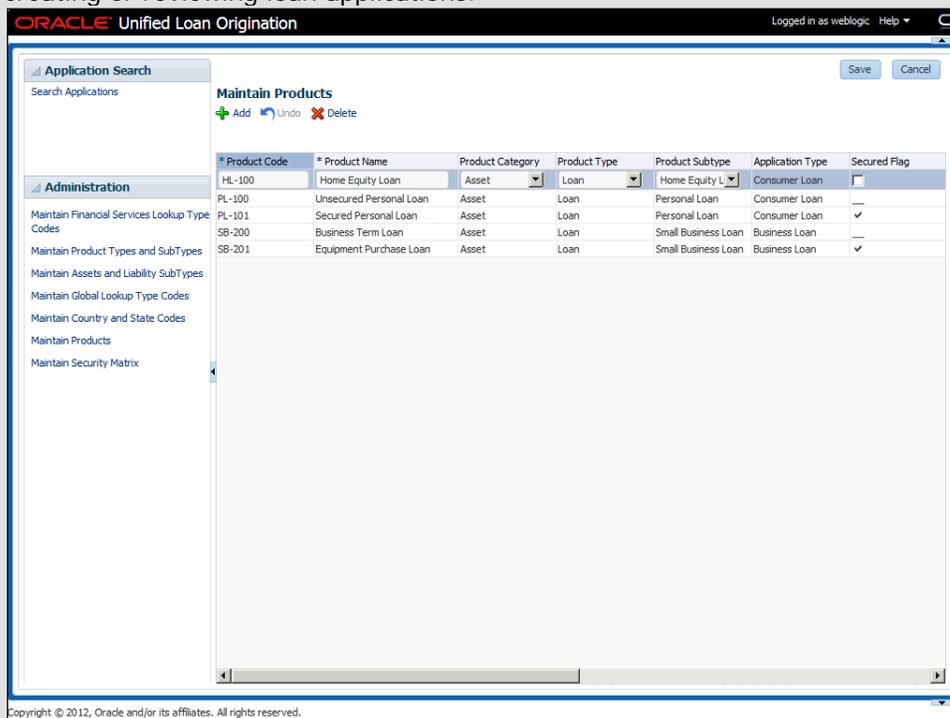
- Business Term Loan
- Equipment Purchase Loan

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 Unified 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.



5. First, add a product.
Click the **Add** button.
6. **Product Codes** are unique keys in the data tables and built into the logic of Oracle ULO.
Click in the **Product Code** field.
7. A **Product Code** can be upper or lower case.
Enter the desired information into the **Product Code** field. Enter "**EL-100**".
8. Next, specify a short name for the product. This will appear as a list entry while creating or reviewing a loan application.

- Click in the **Product Name** field.
9. Enter the desired information into the **Product 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 Subtype** list.
 15. Click the **Personal Loan** list item.
 16. Click the **Secured Flag** option.
 17. Click the **Horizontal** scrollbar.
 18. Click in the **Min Loan Amount (USD)** field.
 19. Enter the desired information into the **Min Loan Amount (USD)** field. Enter "**5000**".
 20. Click in the **Max Loan Amount (USD)** field.
 21. Enter the desired information into the **Max Loan Amount (USD)** field. Enter "**15000**".
 22. Click in the **Interest Rate** field.
 23. Enter the desired information into the **Interest Rate** field. Enter "**4**".
 24. Use the **Description** field to add an optional description.
Click in the **Description** field.
 25. Enter the desired information into the **Description** field. Enter "**Education Loan**".
 26. Click the **Active** option.
 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 "**Loan**".
 31. 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.

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

35. 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 **Home Loan** product code.

Click the **Active** option.

36. Click the **Save** button.

37. The **Home Loan** product code is now inactive.

38. 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 Unified 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

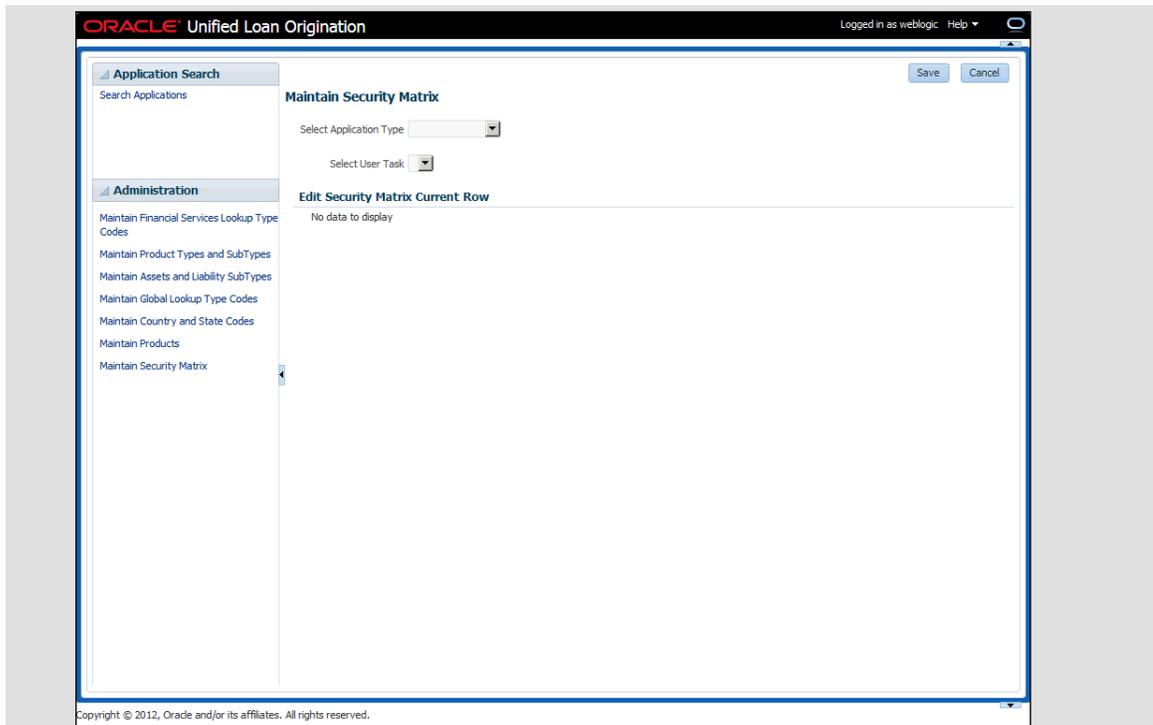
1. Begin by navigating to the **Maintain Security Matrix** page.

Click the **Links** link.

2. Click the **Manage Unified 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 an application type. In this example, you will modify options for a **Consumer Loan**.

Click the **Select Application Type** list.

6. Click the **Consumer Loan** list item.

7. Next, select a user task for which you will modify permissions. In this example, you will modify write permissions for the **Documents** tab for the **External Applications** user task.

Click the **Select User Task** list.

8. Click the **External Application** list item.

9. Click the **Documents** list.

10. Click the **Write** list item.

11. Click the **Save** button.

12. Write permissions for the **Documents** tab are now modified.

13. Next, modify visibility options for the **Contracts** tab during the **Perform Underwriting Review** task.

Click the **Select User Task** list.

14. Click the **Perform Underwriting Review** list item.

15. Click the **Contracts** list.

16. Click the **Read** list item.

17. Click the **Save** button.
18. Visibility options for the **Contracts** tab are now modified.
19. You have completed the **Maintaining Security Matrix** topic.

Understanding the Business Rules

Oracle ULO ships with predefined business rules. This section covers the business rules you can modify.

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

- Describe the Business Eligibility Ruleset.
- Describe the Business Credit Check Ruleset.
- Describe the Business Decisioning Type Ruleset.
- Describe the Business Appraisal Ruleset.
- Describe the Business Document Checklist Ruleset.
- Describe the Business ID and Background Check Ruleset.
- Describe the Consumer Eligibility Ruleset.
- Describe the Consumer Credit Check Ruleset.
- Describe the Consumer Decisioning Ruleset.
- Describe the Consumer Appraisal Ruleset.
- Describe the Consumer Document Checklist Ruleset.
- Describe the Consumer ID and Background Check Ruleset.

Understanding the Business 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 Unified Loan Origination uses Rule 1 and Rule 2 in the Business 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 Business 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 Unified Loan Origination uses the Credit Check Decision Table, in the Business 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.

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
Conditions	FsloApplicationsHdrSDO.loanAmount > 20000	true	false
Conflict Resolution			
Action	assert new DetermineCreditCheckTypeRuleOutcomeBOType	✓	✓
	creditRatingType:String	"External"	"Internal"

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 Business Decisioning Type 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 Unified 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
Conditions	FsloApplicationsHdrSDO.loanAmount >= 20000	true	false
Conflict Resolution			
Action	assert new DetermineDecisioningTypeRuleOutcomeBOType	✓	✓
	determineDecisioningType:String	"Manual"	"Auto"

An applicant applies for an Auto Loan of \$25000. 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 seeded data 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 Business 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 Unified 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
Conditions	FsloApplicationsHdrSDO.productSubtype== Equipment Purchase Loan	true	false
Conflict Resolution			
Actions	assert new DetermineIfAppraisalNeededOutcomeBOType	✓	✓
	isRequired:String	Yes	No

An applicant applies for an Equipment Purchase 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 Business Document 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 Unified Loan Origination uses the Documentation Checklist Decision Table, in the Business Documentation Checklist Ruleset, to determine the list of documents needed from a loan applicant. The document list is based on the type of ownership. 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
Conditions	ULOBusinessDetails.orgType	otherwise	Sole Proprietorship	C Corporation	General Partnership
Conflict Resolution					
Action	assert new Document ChecklistRuleOutcomeBOType	✓	✓	✓	✓
	documentChecklist:String	"Drivers License, Passport of Owners"	"Business name filing document such as a Fictitious Name Certificate or Certificate of Trade Name showing both business and owners name or Business License showing both business and owners name, Drivers License or Passport of proprietor"	"Articles of Incorporation Or Certificate of Incorporation. Corporate Resolution Identifying authorized signers if officer names are not listed on Articles of Incorporation or Certificate of Incorporation, Drivers License or Passport of each signatory."	"Partnership Agreement showing business name and name of partners or Business name filing document such as Fictitious Name Certificate or Certificate of Trade Names showing business name and names of Partners, Drivers License or passport of each partner."

An applicant applies for a Business Loan for a non-profit organization. She provides the bank with the driver's licenses and passports of the owners.

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 Business 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 Unified 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
Conditions	ULOBusinessDetails.orgType	otherwise	Sole Proprietorship
Conflict Resolution			
Action	assert new EvaluateIDAndBackgroundCheckTypeOutcomeBOType	✓	✓
	checkRequired:String	"Yes"	"Yes"
	checkType:String	"Auto Documentary"	"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 Consumer 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 Unified 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 the applicants or guarantors must all be 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 Consumer 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
Conditions	JavaDate.to date string(JavaDate.subtract months from(Calendar.getInstance(), 12)) >CreditCheckType_DecisionService.in.CreditRatingDate	true		false
	FsIoApplicationsHdrSDO.loanAmount >= 2000	true	false	-
Conflict Resolution				
Action	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 Consumer 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 Unified 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
Conditions	FsloApplicationsHdrSDO.loanAmount >= 15000	true	false
Conflict Resolution			
Action	assert new DetermineCreditCheckTypeRuleOutcomeBOType	✓	✓
	creditRatingType:String	Manual	Automated

An applicant applies for an Auto Loan of \$25000. 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 seeded data 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 Consumer 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 Unified 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
Conditions	FsloApplicationsHdrSDO.productSubtype== Secured Personal Loan	true	false
Conflict Resolution			
Action	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 Consumer Document 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 Unified 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
Conditions	FsloApplicationsHdrSDO.productSubtype	otherwise	Home Equity Loan	Unsecured Personal Loan	Secured Personal Loan
Conflict Resolution					
Action	assert new Document ChecklistRuleOutcomeBOType	✓	✓	✓	✓
	documentChecklist:String	..	"Drivers License or Passport, Utility Bill or Birth Certificate, Proof of Employment, Bank Statements (Last 3 months), Last two 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 Consumer 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 Unified 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
Conditions	FsloApplicationsHdrSDO.loanAmount < 1000	true	false
Conflict Resolution			
Action	assert new EvaluateIDAndBackgroundCheckTypeOutcomeBOType	✓	✓
	isRequired:String	"Yes"	"No"
	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 Oracle Unified Loan Origination Reports

This section is for loan officers and other loan personnel reviewing loan reports. Use Oracle BAM Active Viewer to view the reports delivered with Oracle Unified Loan Origination (ULO).

You must have a solid working knowledge of Oracle Business Activity Monitoring (BAM) before creating or editing reports. 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*.

Oracle Unified Loan Origination includes two dashboards, the Business Loan Origination Dashboard and Consumer Loan Origination Dashboard, with three reports in each dashboard. These reports use information from the loan applications submitted in Oracle ULO. Information from saved loan applications is not used in the reports.

Business Loan Origination Dashboard

The Business 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.



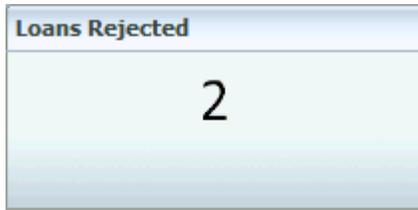
Loans Approved

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



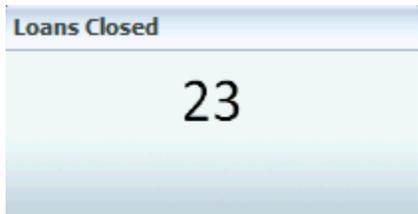
Loans Rejected

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



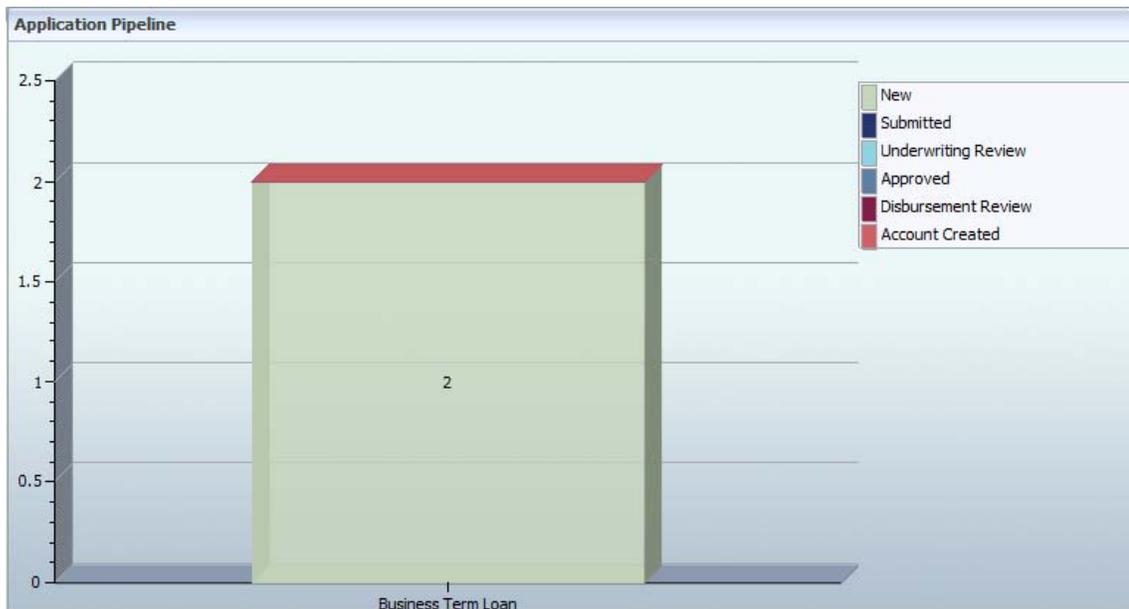
Loans Closed

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



Application Pipeline

The Application Pipeline view is a 3D stacked bar chart that displays the statuses of various loan types such as Business Term Loan and Equipment Purchase Loan 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 Application Pipeline view.



Incoming Applications

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 time stamp, in that order, from left to right.

Incoming Applications		
Business Term Loan	\$30,000.00	December 17, 2013 12:51:49 AM
Business Term Loan	\$25,678.00	December 12, 2013 4:14:31 AM
Business Term Loan	\$32,100.00	November 30, 2013 12:00:07 AM
Business Term Loan	\$35,600.00	November 28, 2013 1:56:04 AM
Business Term Loan	\$35,000.00	November 27, 2013 10:58:46 PM

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	2
Loan Processor	0
Loan Underwriter	0

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 Oracle BAM Active Studio.

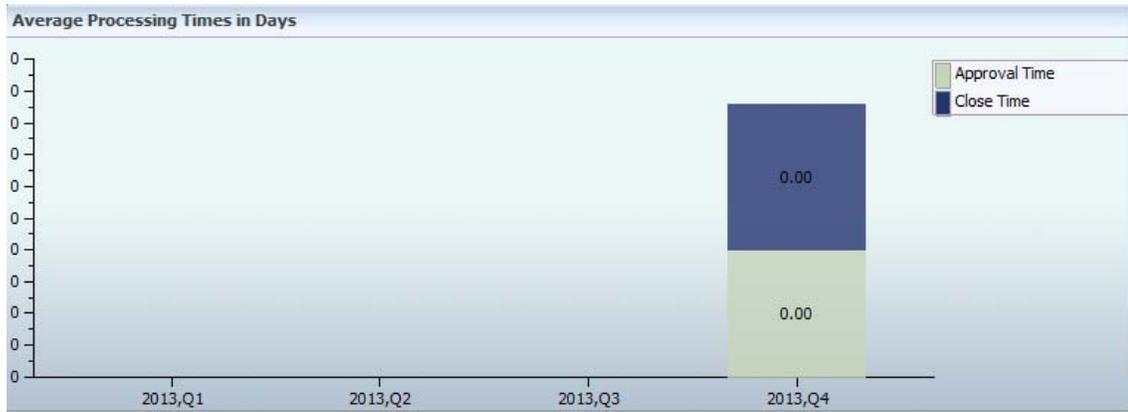
Alerts	
Application processing capacity exceeded (Business Term Loan)	December 17, 2013 12:51:50 AM
Application processing capacity exceeded (Business Term Loan)	December 12, 2013 4:14:33 AM
ICM000041 has a Fraud Likelihood greater than 90%	December 11, 2013 3:22:17 PM
ICM000040 has a Fraud Likelihood greater than 90%	December 11, 2013 2:58:48 PM
ICM000040 has a Fraud Likelihood greater than 90%	December 11, 2013 2:18:49 PM
ICM000040 has a Fraud Likelihood greater than 90%	December 11, 2013 1:40:09 PM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:22 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:28:56 AM

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.



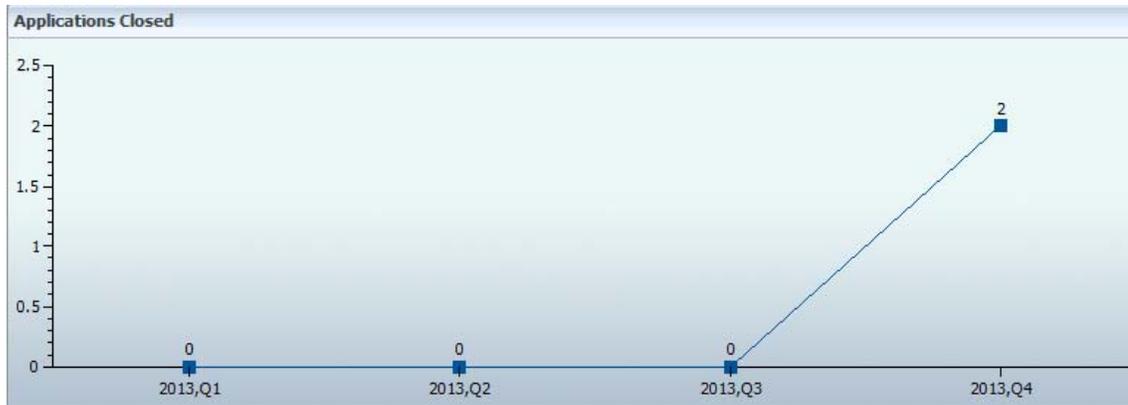
New Application Volume

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

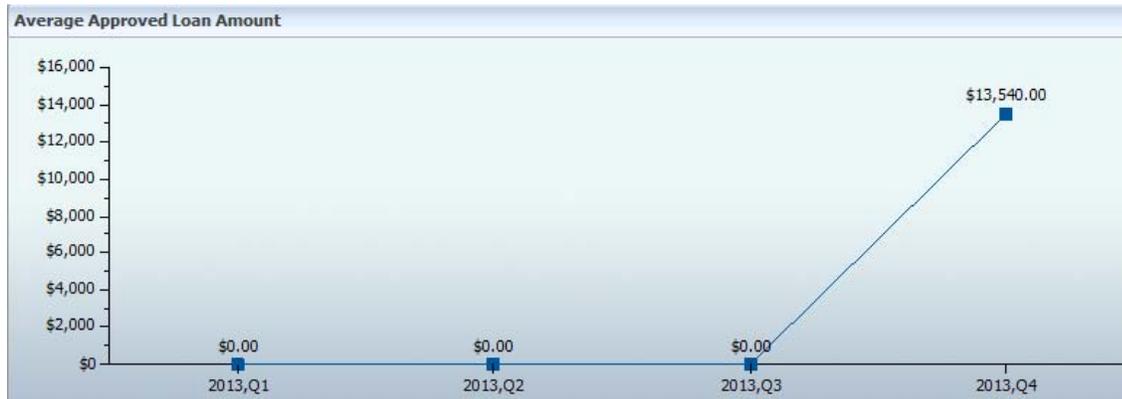
The Applications Closed view is a line chart that displays the number of loan applications that have been moved to the Disbursement Review status within the selected time period. The X-axis maps the selected time period and the Y-axis maps the number of loan applications, with an interval width of two 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
Business Term Loan	2

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
Business Term Loan	\$55,678.00

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.

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

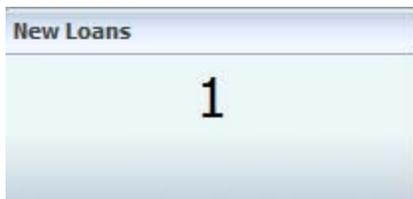
Consumer Loan Origination Dashboard

The Consumer Loan Origination 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.



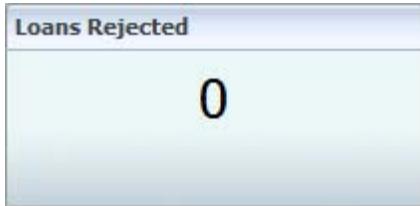
Loans Approved

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.



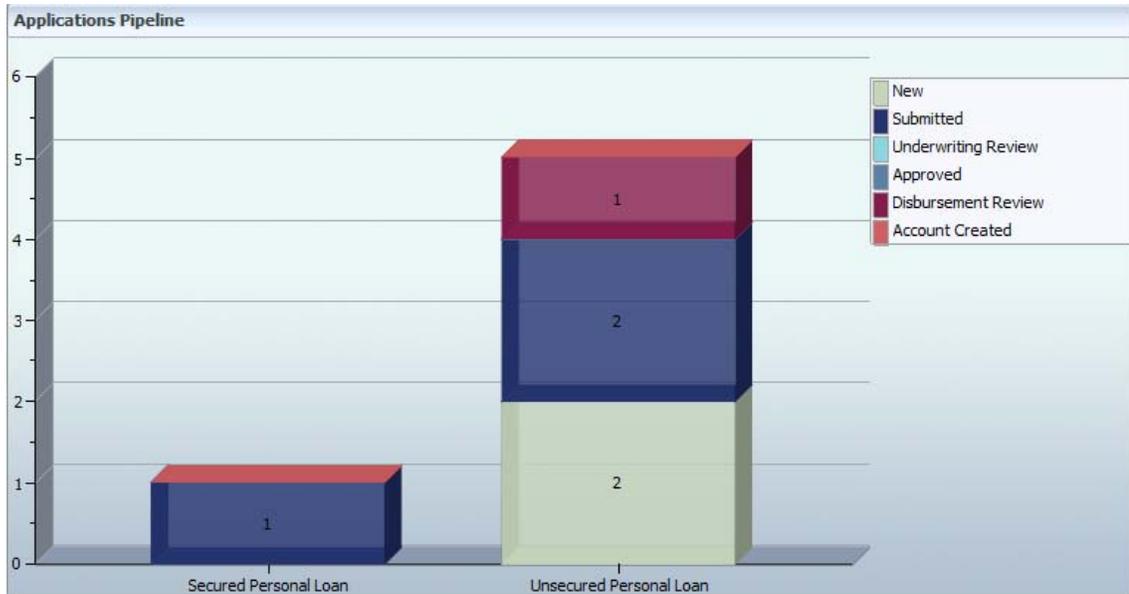
Loans Closed

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

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 time stamp, in that order, from left to right.

Incoming Applications			
Unsecured Personal Loan		\$3,456.00	December 17, 2013 2:05:43 AM
Unsecured Personal Loan		\$4,567.00	December 4, 2013 1:29:22 AM
Unsecured Personal Loan		\$3,456.00	December 1, 2013 11:56:59 PM
Secured Personal Loan		\$15,678.00	November 28, 2013 3:51:27 AM
Unsecured Personal Loan		\$4,567.00	November 28, 2013 2:01:14 AM
Unsecured Personal Loan		\$2,345.00	November 28, 2013 1:58:31 AM
Unsecured Personal Loan		\$2,580.00	November 28, 2013 1:35:35 AM
Secured Personal Loan		\$50,000.00	November 27, 2013 2:02:36 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	
Loan Officer	2
Loan Processor	2
Loan Underwriter	0

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 Oracle BAM Active Studio.

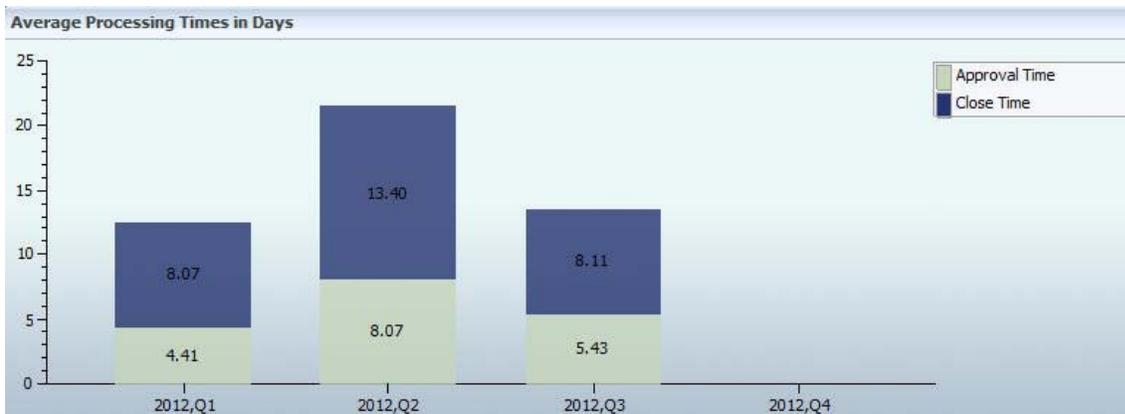
Alerts	
Application processing capacity exceeded (Unsecured Personal Loan)	December 17, 2013 2:05:44 AM
Application processing capacity exceeded (Business Term Loan)	December 17, 2013 12:51:50 AM
Application processing capacity exceeded (Business Term Loan)	December 12, 2013 4:14:33 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 17, 2013 2:05:44 AM
Application processing capacity exceeded (Business Term Loan)	December 17, 2013 12:51:50 AM
Application processing capacity exceeded (Business Term Loan)	December 12, 2013 4:14:33 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:22 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:29:07 AM
Application processing capacity exceeded (Unsecured Personal Loan)	December 4, 2013 1:28:56 AM

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.

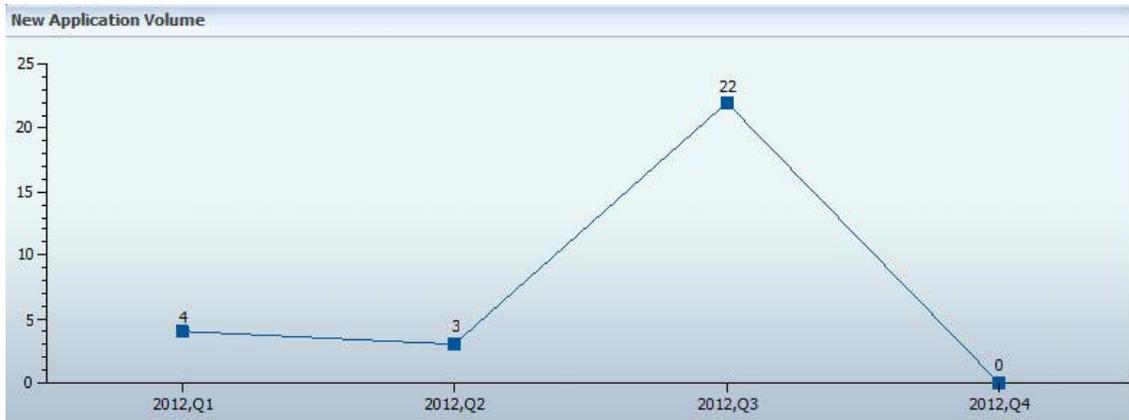
Average Processing Time in Days

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.



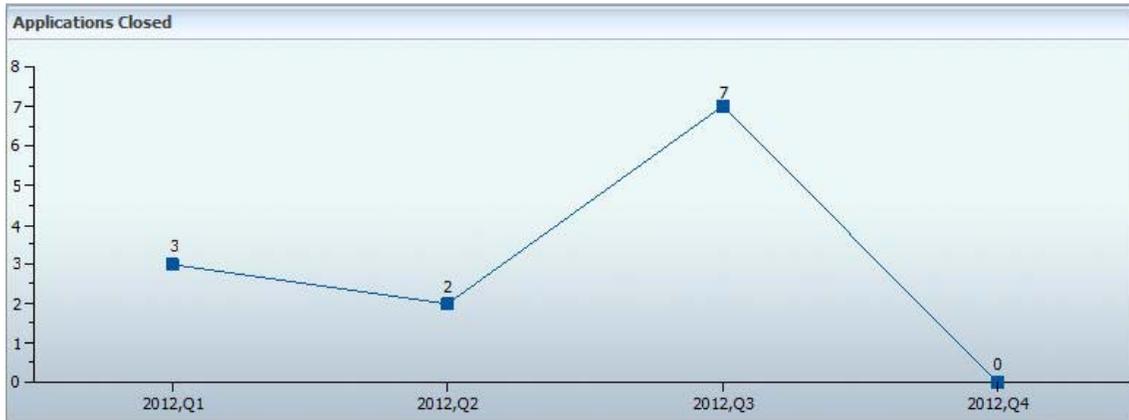
New Application Volume

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.

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 Unified Loan Origination (ULO).

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 Unified Loan Origination Process Accelerator - This content provides information on how to use and modify Oracle Unified 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.