Temenos Infinity Loan Origination Module: User Guide

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End-User Guide

Basic Functionality

Logging into Temenos Infinity

To log into the Temenos Infinity, follow the below instructions:

- Type **http://[SERVERNAME]/Akcelerant/session/login** into an internet browser.

> Each institution's setup determines if the address path is http:// or https:// to access Temenos Infinity. Depending on the institution's set up, enter http://SERVERNAME/Akcelerant or https://SERVERNAME/Akcelerant into an internet browser.

- Press **Enter.** The Temenos Infinity login page opens.

> While this topic has been updated to reflect the new Temenos Infinity branding, Lifecycle Management Suite will continue to appear in the Login page until such a time that the branding can be updated.

- Enter the username and password in the designated fields.
- Click Login.
- If the log in attempt is successful, the system pre-loads workspaces for optimal performance.

- Once initialization is complete, the Temenos Infinity desktop appears.

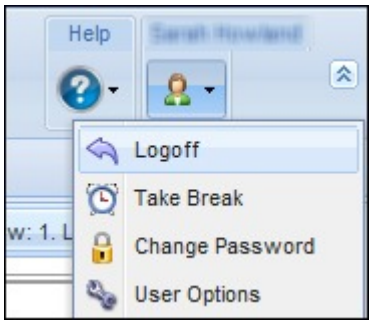
> - Click Use Windows Authentication if the system is configured to use windows login credentials. This is set by an administrator in the individual user's settings.
> - Both usernames and passwords are case sensitive.
> - The system is pre-configured to allow a certain number of login attempts. If the maximum number of login attempts is reached, the account is de-activated and the system administrator must be notified.

> - Click Use Single Sign-On if the system is configured to use SSO login credentials. This is set by an administrator in the individual user's settings.

Logging off Temenos Infinity

To successfully log off of Temenos Infinity:

- Click the person drop-down in the top right of the Ribbon Bar.
- Select Logoff



- Within the prompt that appears, click **Yes** to complete the log off process.

> It is highly recommended that users DO NOT log off by clicking the ✕ in the upper right corner of the browser, or the tab containing the desktop. Clicking the ✕ closes the browser, or the desktop, but does not log the user out of the system correctly, which can affect the recording of performance numbers.

Session Expiration

In addition to manually logging out of Temenos Infinity, users may be automatically logged out if their session is idle for too long.

> Session idle limits are set in System Management.

Once a session has been deemed idle, the user is logged out, and redirected to the log in page; where an error message indicates that "You were logged out for security reasons. Please log in again."

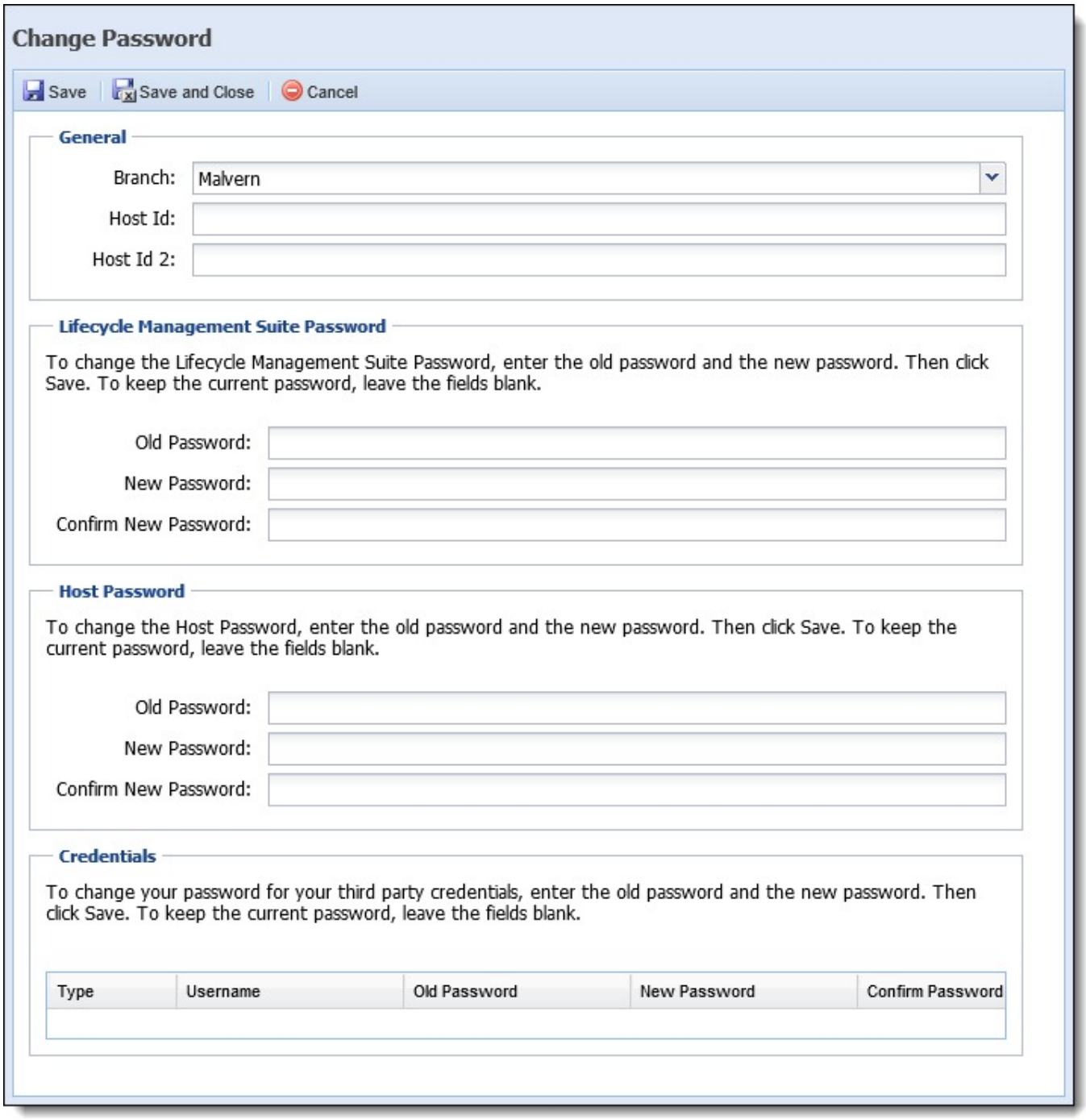
Any unsaved work is lost, if a user's session expires.

When using the Take a Break functionality, if a user's break exceeds the Session Idle Limit or Expiration Period set by the administrator, the user is logged out, and redirected to the log in page.

Changing Your Password

The Change Password window provides the ability to quickly and easily update passwords for the logged-in user. This window can be accessed from the User drop-down in the top right of the Ribbon Bar.

Within the User drop-down, selecting Change Password opens the Change Password window.



The following sections appear within the Change Password window to allow specific password and branch details to be updated for the logged-in user:

General

The General section provides the ability to identify the branch where a user is currently working, as well as capture specific user information for certain core interfaces, such as the PC Alias Name. This section includes the following fields:

Field	Description
Branch	Select the branch where the user is currently working. This value is used for tracking purposes and is not a required field. This drop-down list includes the branches configured by the system administrator.
Host Id	This field is used to capture specific user information for certain core interfaces. For information on whether this field is used for a specific core and the information that populates, please see the applicable core connector guide.
Host Id 2	This field is used to capture specific user information for certain core interfaces. For information on whether this field is used for a specific core and the information that populates, please see the applicable core connector guide.

Lifecycle Management Suite Password

The Password section enables the ability to update the password used by the logged-in user to access Temenos Infinity.

This function is only available to users who do not use the Windows Authentication password option.

While this topic has been updated to reflect the new Temenos Infinity branding, Lifecycle Management Suite will continue to appear for this section of the Change Password window until such a time that the wording can be updated.

This section includes the following fields:

Field	Description
Old Password	Enter the current password that provides the logged-in user with access to Temenos Infinity.
New Password	Enter an updated password for the logged-in user.
Confirm New Password	Re-enter the value added within the New Password field to confirm that the password is being updated to the correct value.

Host Password

The Host Password section enables the ability to update the password that allows the logged-in user to write back changes to the host system. This section includes the following fields:

Field	Description
Old Password	Enter the current password that allows the logged-in user to write back changes to the host system.
New Password	Enter an updated host password for the logged-in user.
Confirm New Password	Re-enter the value added within the New Password field to confirm that the host password is being updated to the correct value.

Credentials

The Credentials section enables the ability to update the password for any third party connectors that the logged-in user has been granted permission to access. This section populates with the names of all third party connectors and core interfaces for which the user has been assigned credentials by the system administrator.

The grid within this section includes the following fields:

Field	Description
Type	Displays the name of the third party connector.
Username	Displays the user login name for the associated third party connector.
Old Password	Enter the current third party connector password for logged-in user.
New Password	Enter an updated third party connector password for the logged-in user.
Confirm New Password	Re-enter the value added within the New Password field to confirm that the third party connector password is being updated to the correct value.

When all of the desired information has been updated, click Save and Close to retain the new values.

> If a new password does not meet the minimum requirements set by the system administrator, or the passwords entered are invalid, an error message appears upon clicking Save and Close.

Helpful Hints

Maximum Application Configuration

The Origination modules allow for a set number of applications to be open simultaneously. By default, five applications can be open at one time.

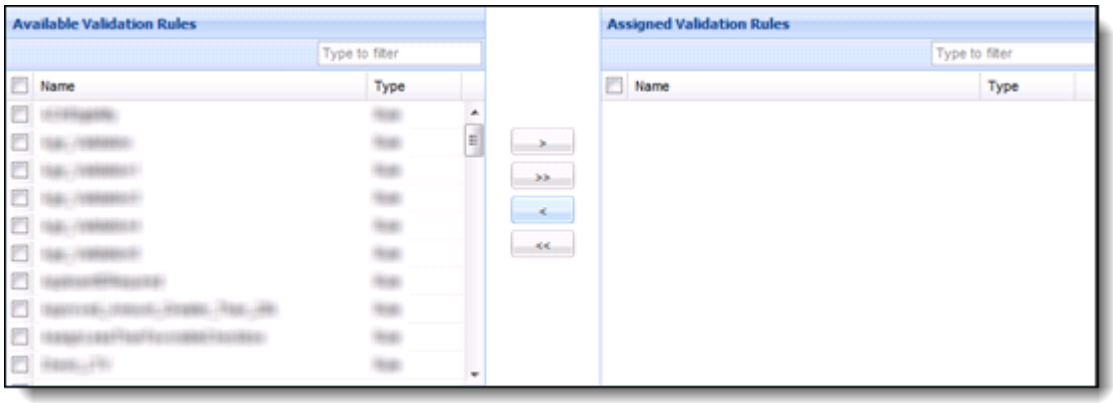
Date Field Short Cut Functionality

The below table provides Date Field Short Cut Functionality. These shortcuts can be used anywhere a date field is displayed.

Details	Format	Examples
Beginning of Month		
Plus or Minus Days Plus Beginning of Month	+/-D + BOM	+5D+BOM -7D+BOM
Plus or Minus Months Plus Beginning Month	+/-M + BOM	+1M+BOM -2M+BOM
Plus or Minus Years Plus Beginning of Month	+/-Y + BOM	+1Y+BOM -2Y+BOM
End of Month		
Plus or Minus Days Plus End of Month	+/-D + EOM	+5D+EOM -7D+EOM
Plus or Minus Months Plus End of Month	+/-M + EOM	+1M+EOM -2M+EOM
Plus or Minus Years Plus End of Month	+/-Y + EOM	+1Y+EOM -2Y+EOM

Available and Assigned Boxes

Within Temenos Infinity, the following criteria build may appear.



Use the information below to assist in assigning the correct criteria.

Function	Description
>	Used to assign a selection or functionality.

>>	Used to assign all selections or functionalities.
<	Used to un-assign selections or functionalities.
<<	Used to un-assign all selections or functionalities.

Field Tips

Text Fields

Text Type	Description
Editable Text	Channel: Users are able to click, add, edit, and delete editable text box contents.
Read-Only Text	Sub Product: Visa Platinum Users are unable to add, edit, or delete a read-only text box. Users may only view the text.

Date Fields

Date Type	Description
Editable Dates	Next Contact Date: 07/22/2009 Editable dates, when clicked, display a calendar for users to select specific dates and times. This dynamic calendar allows users to change, edit, and delete dates.
Read-Only Dates	Date Opened: 6/21/2007 Read-Only Dates display a date but this date cannot be edited or deleted. A dynamic calendar does not appear with Read-Only Dates.

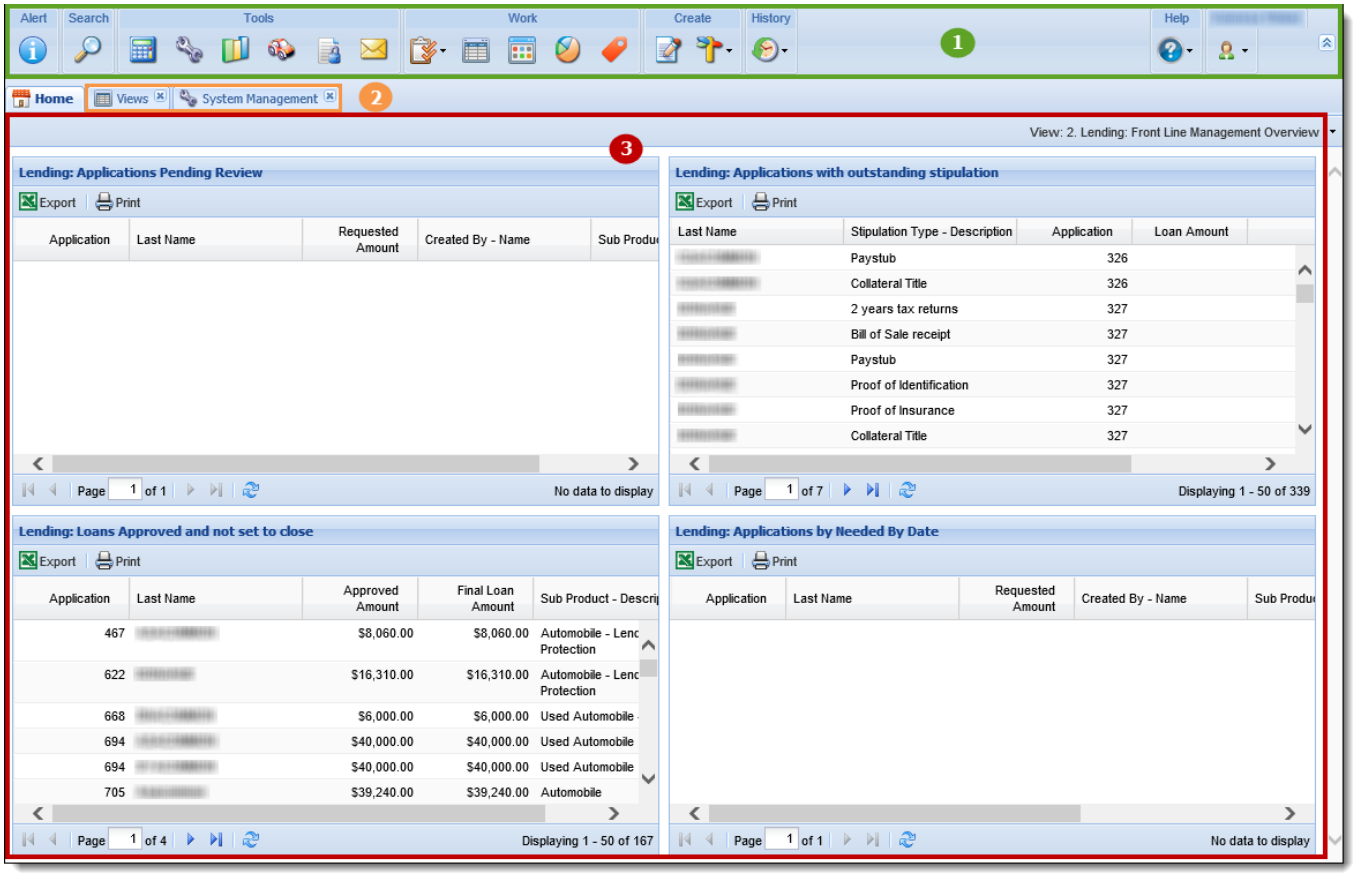
Flag Fields

Flag Type	Description

Editable Flags	Originating Branch: BRANCH 4 An Editable checkbox (or flag) can be clicked on or off.
Read-Only Flags	Closing Branch: A Read-Only checkbox (or flag) cannot be clicked on or off.

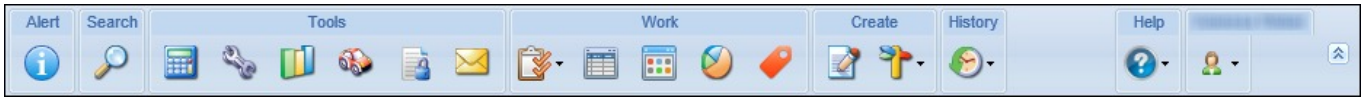
Desktop and Ribbon Bar

The Temenos Infinity Desktop displays upon completing the log in process and features the (1) Ribbon Bar, (2) Tabs, and (3) Home Dashboard.



Ribbon Bar

The Ribbon Bar is located at the top of the page and contains a variety of icons, which are shortcuts to various functions and processes within Temenos Infinity.



Use the following table to assist navigating the Ribbon:

Icon	Title	Description

	Alert	Allows a user to view institutional alerts.
	Search	Allows a user to search for specific criteria. The ability to use the Search feature is determined by a user and/or security group permission set by the system administrator. If the permission is set to None for the individual user or security group, is disabled in the ribbon bar. **For institutions that use both Account Servicing and Origination:** There are two separate permissions that control the Search feature for the Account Servicing categories and Origination categories; therefore, it is possible that a permission may be set to View or Change for one, but set to None for the other. When this occurs, the user is only able to use the Search feature for the modules to which he or she is granted permission to access. If Custom Searches are configured for an institution, those searches are available within the Search window for any user who is granted permission to use the Search feature.
	Loan Calculator	Allows a user to perform a loan calculation outside of a loan application.
	System Management	Allows a user with the appropriate permissions to maintain Temenos Infinity's features and configuration.
	Credit Report	Allows a user with the appropriate permissions to pull credit reports outside of a loan application.
	Vehicle Valuation	Allows a user with the appropriate permissions to pull a vehicle valuation outside of a loan application.
	Locked Applications	Allows a user with the appropriate permissions to unlock an application that is locked by another user.
	Notifications	Allows a user to view the notifications assigned to their Notification Group.
	Queues	Allows a user to view and access Queues.
	Views	Allows a user to view and access Views.

	Dashboards	Allows a user to view and access Dashboards.
	Reports	Allows a user to view and access Reports.
	Promotions	Allows a user to view and access a list of the active promotions configured in the Loan Origination module, including the individual offers for each promotion. From this screen, users have the ability to decline an offer or create an application from the promotional offer when the offer is accepted.
	Create Application	Allows a user to create new applications.
	Actions	Allows a user to create a new account or run a non-person workflow.
	History	Allows a user to view and access items previously accessed today.
	Help	Allows a user to access Help.
	User	Allows a user to perform specific user functions.
	Expand/Collapse Ribbon	Allows a user to Expand or Collapse the Ribbon.

Tabs

When multiple pages are open within Temenos Infinity, each one is displayed on a separate tab. Tabs make it easy to switch between pages and have multiple pages/applications open at one time.

> The number of application tabs allowed per a session is a parameter set by the system administrator.

Home Dashboard

The Home Dashboard provides users with a unique view of important information and is assigned by a system administrator in System Management > Users > Dashboards.

Within the Dashboards tab, the assigned dashboards for the user are listed in alphabetical order. The home dashboard that displays on the Temenos Infinity Desktop is the first dashboard that appears in this list.

Users can change the dashboard from the view drop-down in the Home toolbar.

View: General: CU website

Alert

Clicking within the Ribbon Bar displays any important alerts that have been posted by management.

> When there are no active alerts, the alert icon is disabled.

Upon selecting , the Alert window appears displaying the alert message configured by the system administrator. To close the Alert window, select the X located in the top-right corner of the browser window.

> Alerts can be created by the Administrator or any User with the appropriate permission.

Search

The Search function allows users to search Temenos Infinity for existing applicants and applications.

> The ability to use the Search feature is determined by a user and/or security group permission set by the system administrator. If the permission is set to None for the individual user or security group, is disabled in the ribbon bar.
>
> **For institutions that use both Account Servicing and Origination:** There are two separate permissions that control the Search feature for the Account Servicing categories and Origination categories; therefore, it is possible that a permission may be set to View or Change for one, but set to None for the other. When this occurs, the user is only able to use the Search feature for the modules to which he or she is granted permission to access. If Custom Searches are configured for an institution, those searches are available within the Search window for any user who is granted permission to use the Search feature.

Depending on the active Temenos Infinity modules for the institution, the following search options may be available:

- Application - Quick Search, Basic Search, and Advanced Search
- General - Basic Search and Advanced Search

> The Application search types are for the Loan Origination module and the General search types are for the Collection and Service modules. By default, all search options are enabled within Temenos Infinity; however, options can be disabled if the corresponding module is not active for the financial institution. Please contact Customer Care for assistance in disabling search options.

To access the Search functionality, click located in the Ribbon bar.

Search Navigation

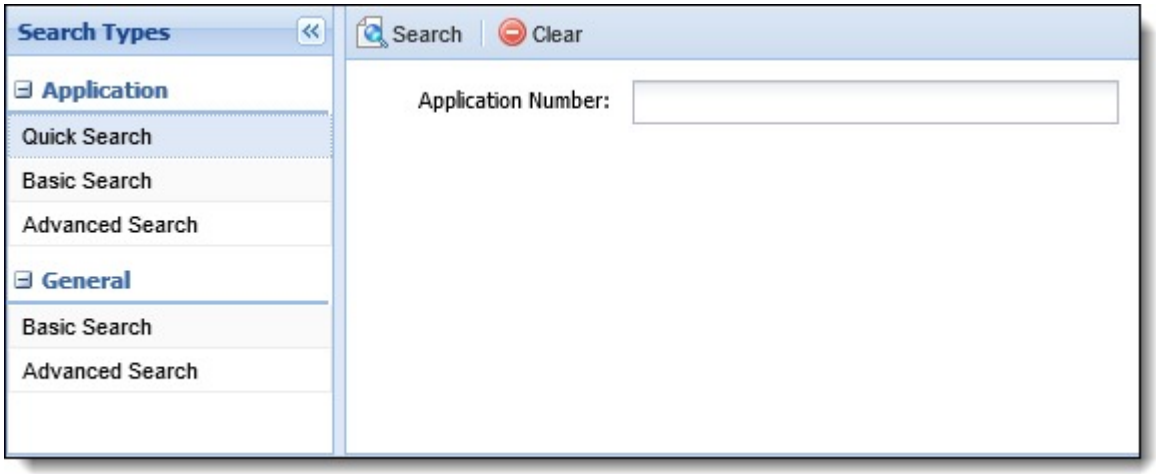
Each Search Type contains a toolbar that displays the following icons:

Icon	Title	Description
Search	Search	Allows a user to perform a Search based upon the search criteria entered.
Clear	Clear	Allows a user to Clear the search criteria entered in the query fields.

Quick Search

The Quick Search allows users to search Temenos Infinity for existing applications by Application Number.

> The Quick Search does not return multiple results.

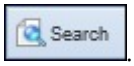


Application Numbers are unique, therefore, only the application that matches the provided Application Number returns. If an application matching the provided Application Number is located, it opens within the Workspace.

To perform a Quick Search:

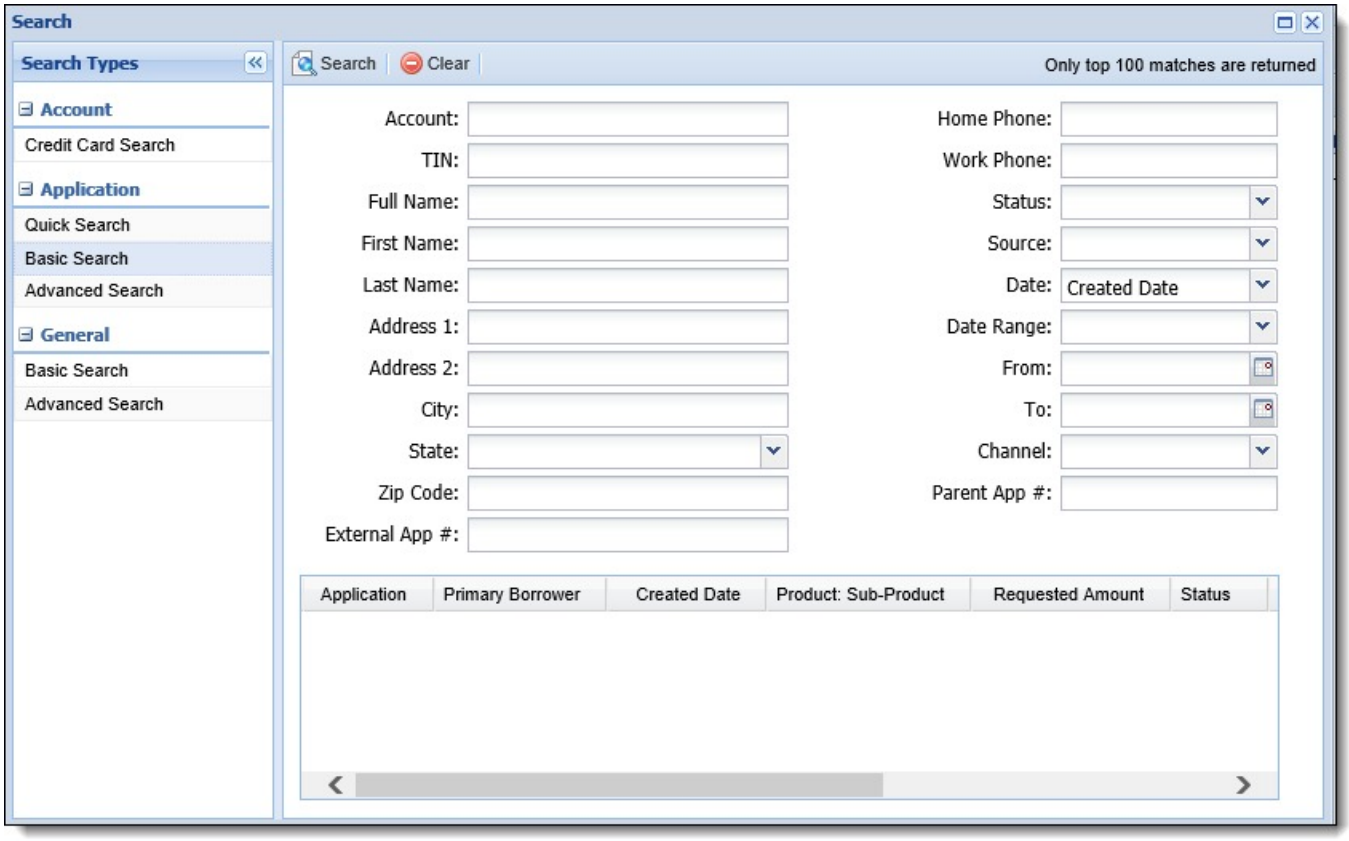
- Click within the Ribbon Bar.
- From the Application Search Type, select **Quick Search**.
- Enter the Application Number.

  > This field only accepts an integer value.

- Click  .

Basic Search

The Basic Search allows users to search Temenos Infinity for existing applications based upon a variety of applicant-specific search criteria such as Account Number, TIN, Name, Address, etc.



The Basic Search allows users to search Temenos Infinity for applications based on the following criteria:

Basic Search Field	Description
Account	Enter the account number to which all resulting applications should be associated.
TIN	Enter the applicant TIN to which all resulting applications should be associated. For **Permission = View**, the user can search using a partial (any length) TIN or full 9-digit TIN (formatted as either 999-99-9999 or 99-9999999). For **Permission** = **None**, the user can only search using a full 9-digit TIN (see format above) or a 4-digit partial TIN". The following error message displays in Basic and Advanced Search screen, when the user enters anything other than the full TIN or a 4-digit partial: "Please enter either a full TIN or a 4-digit partial TIN. Permission to search using any length partial TIN is not enabled". The above search functionality is applicable to Adavanced Search as well.
Full Name	Enter the first and last name of the applicant to which all resulting applications should be associated.

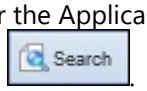
First Name	Enter the first name of the applicant to which all resulting applications should be associated.
Last Name	Enter the last name of the applicant to which all resulting applications should be associated.
Address 1	Enter the street address to which all resulting applications should be associated.
Address 2	Enter the street address 2 to which all resulting applications should be associated.
City	Enter the city to which all resulting applications should be associated.
State	Use the drop-down to select the state to which all resulting applications should be associated.
Zip Code	Enter the zip code to which all resulting applications should be associated.
External App #	Enter the external application number associated with the third party application in Temenos Infinity. This field accepts up to 50 characters.
Home Phone	Enter the home phone number to which all resulting applications should be associated.
Work Phone	Enter the work phone number to which all resulting applications should be associated.
Status	Use the drop-down to select the application status to which all resulting applications should be associated.
Source	Use the drop-down to select the application source to which all resulting applications originated from.
Date	Use the drop-down to select if the resulting applications were created, modified, decisioned, closed, or disbursed on a certain date/range.
Date Range	Use the drop-down to select the date range for which all resulting applications were created, modified, decisioned, closed, or disbursed. The results yielded by this field are dependent on the selection made in the Date field.
From	Indicate the date for which all resulting applications were not created, modified, decisioned, closed, or disbursed before. The results yielded by this field are dependent on the selection made in the Date field.
To	Indicate the date for which all resulting applications were not created, modified, decisioned, closed, or disbursed after. The results yielded by this field are dependent on the selection made in the Date field.
Channel	Use the drop-down to select the application channel from which all resulting applications originated.
Parent App #	Enter the number of the parent application, which created all resulting applications.

When an application search returns multiple results, the results populate within the Search Results grid.

The Search Results grid displays the following information for each application:

Application Search Results Grid	Description
Application	The Application Number associated with the applications matching the Search Criteria.
Primary Borrower	The Primary Applicant associated with the applications matching the Search Criteria.
Created Date	The Creation Date associated with the applications matching the Search Criteria.
Sub-Product	The Loan Sub-Product associated with the applications matching the Search Criteria.
Product	The Loan Product associated with the applications matching the Search Criteria.
Requested Amount	The Requested Amount associated with the applications matching the Search Criteria.
Status	The Application Status associated with the applications matching the Search Criteria.
Decision	The Application Decision associated with the applications matching the Search Criteria.
Queue	The Queue in which the applications matching the Search Criteria are assigned.
Source	The Source associated with the applications matching the Search Criteria.

To perform a Basic Search:

- Click within the Ribbon Bar.
- Select **Basic Search** under Application.
- Enter the Applicant's Account Number, or other search criteria.
- Click 

.
- If only one result is found, the application automatically opens in the workspace. If multiple results are found, double-click the desired Search Result to open the application.

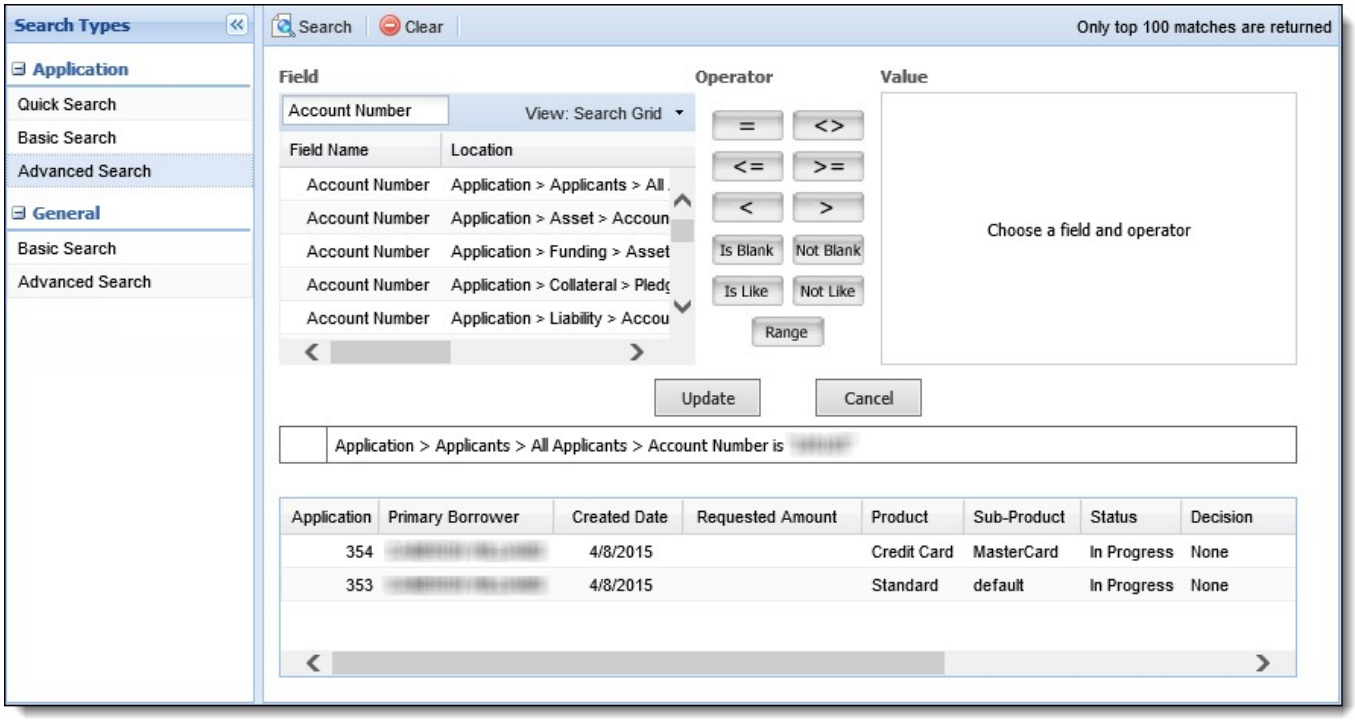
> When using Basic Search, if a user exits the Basic Search, then clicks to open the Search again, the last search criteria is displayed.

> When people are returned in the search results, the System Administrator determines whether the Full or Partial TIN is displayed in the results. This security permission, **View Full TIN in Search Results**, is set up in System Management > Users > System Management > **Permissions** and System Management > Groups > Security Groups > System Management > Permissions.

Advanced Search

The Advanced Search provides the ability to use the Criteria Builder to search for any application field available

in Temenos Infinity. Users are able to select Operators such as “Is Like” and "<=" (Less Than or Equal To) to generate desired Search Results.



To perform an Advanced Search:

- Click within the Ribbon Bar.
- From the Application Search Type, select **Advanced Search**.
- Use the Criteria Builder to select the Search Queries criteria.
- Select the fields within the Field Tree to establish search criteria.
- Use the operator to tell the system what type of function to perform. The options include:

Operator Function	Description
Equal To	Only the value entered is displayed.
Not Equal To	All other values display except for the one entered.
Less Than or Equal To	Usually used in conjunction with a numerical value, it is considered anything less than the select value, up to and including that value.
Greater Than or Equal To	Usually used in conjunction with a numerical value, any value beginning with the selected value and values greater.

Like	If a specific value is not known, enter a value which is 'like' the value. The "%" (percent symbol) is a wildcard and allows for a partial field search. The system does not automatically use the % wildcard at the beginning and end of the condition string to provide more control over the search string. Input the % wildcard appropriately to perform the desired search such as 123%456 (Starts with 123 ends with 456), %456 (ends with 456), 123% (starts with 123) or %123% (contains 123).
Not Like	Choose a value that is 'not like' the desired value.
Range	Set a scope or limits for the criteria. Use a range when looking for a specific group or time frame.

The not equal and not like operators individually include null records.

- Enter the value for the field selected. Depending on the type of field that is chosen a text box, two text boxes (range operator) or check boxes (lookup field) appear under the value.
- Once all of the information is loaded to the Value Screen, select **Update**.
- Repeat the process until all criteria appears under the Report Criteria list.
- Click

.
- Double-click the desired Search Result to open the application.

The client can now search for the customer record using **Member Code** field in Basic Search.

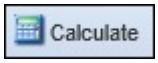
Loan Calculator

The Loan Calculator allows users to calculate payment options and amounts outside of processing a loan application including solving for principal, number of payments, payment amount, and debt protection. The amortization results and amortization schedule are returned to the user.

In order to access and perform calculations from loan calculator, the Ad-hoc Loan Calculator permission must be set to Change for the user. If the user does not have permission to use the Ad-hoc Loan Calculator, a permission denied error is received upon trying to access the loan calculator in the Ribbon Bar.

Calculations for Additional Principal Payments, as well as HOEPA and Military APR (MAPR), cannot be processed using the ad-hoc loan calculator. For more information on MAPR or HOEPA calculations, please see the Calculations for HOEPA APR section of the Loan Terms topic in this guide.

Upon selecting the Loan Calculator icon, the Loan Calculator opens in a new window. The Loan Calculator contains a Toolbar located at the top of the window/screen. The Loan Calculator Toolbar contains the following icons:

Icon	Description
	Allows a user to process a loan calculation based on the criteria entered in the Loan Calculator's fields.

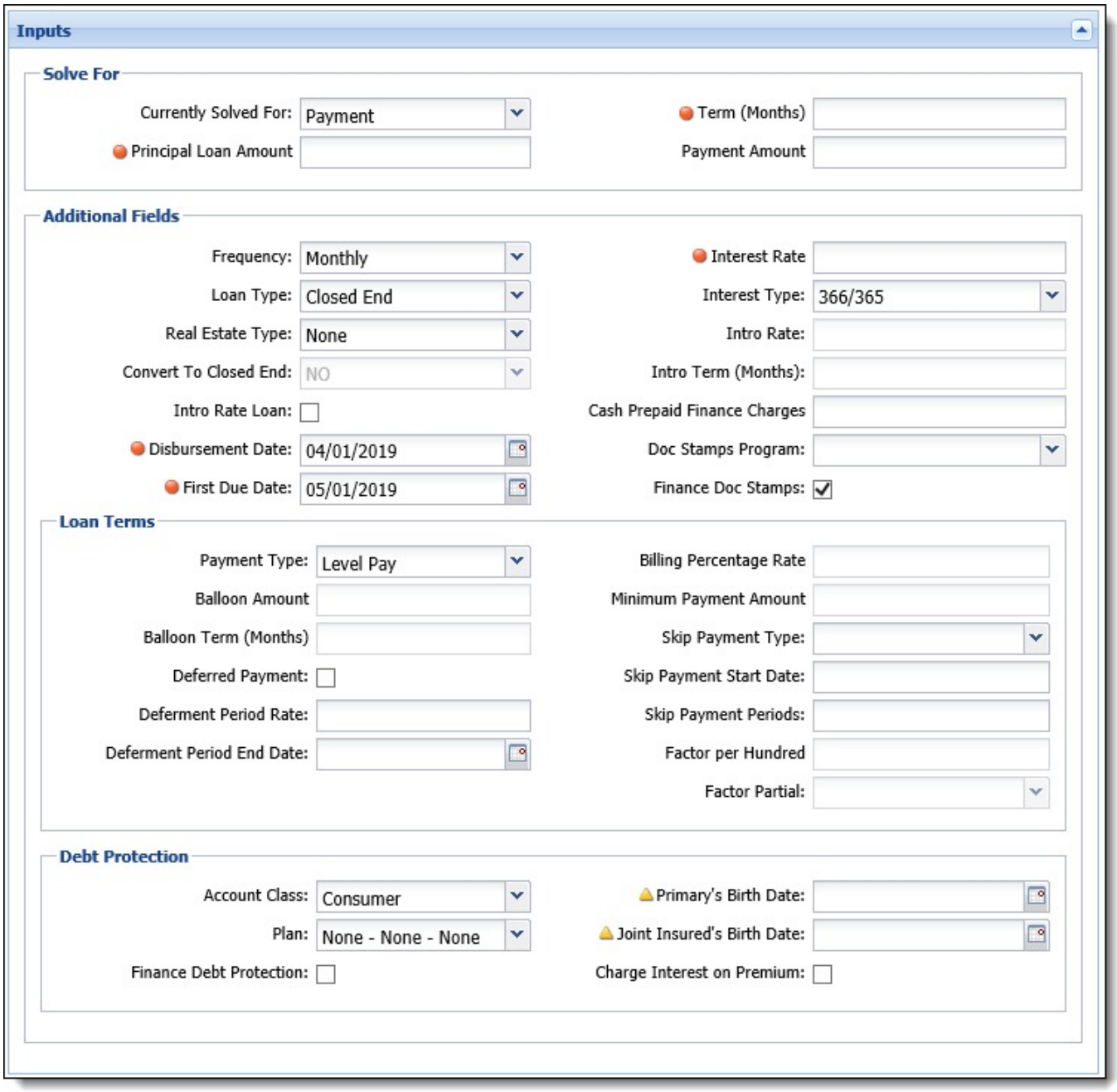
Clear	Allows a user to Clear the search criteria entered in the Loan Calculator's fields.
Cancel	Allows a user to cancel and close the Loan Calculator.

The Loan Calculator contains two Panels: Inputs and Amortization.

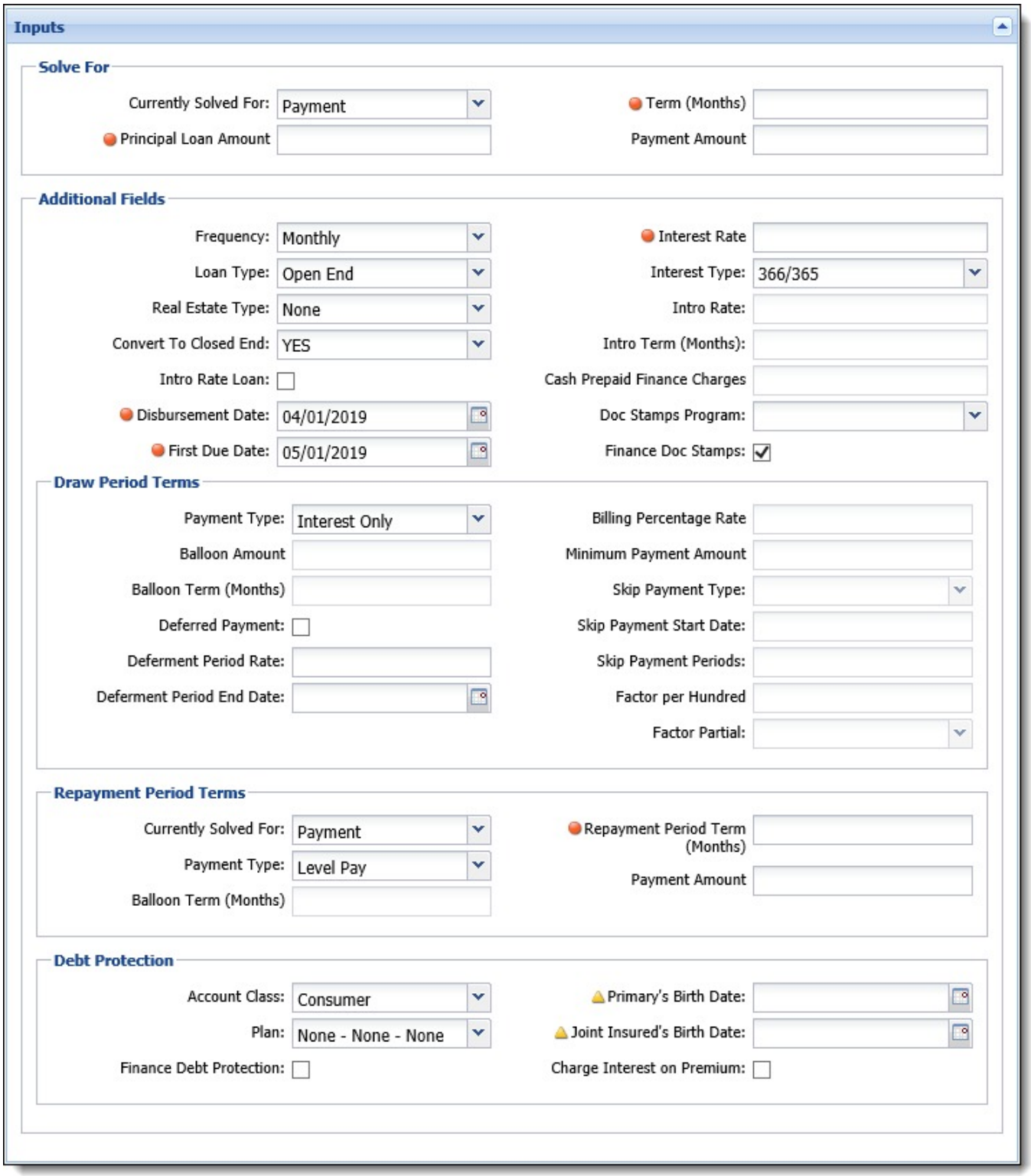
Inputs

The Inputs panel is the section where users input the loan variables, such as Principal Loan Amount, Term, Interest Rate, and Debt Protection. The fields available in this panel are dependent on the value set within the Additional Fields section for Loan Type, Real Estate Type, and Convert to Closed End.

The following fields display when calculating a Closed End loan, or an Open End loan with Real Estate Type set to None, and Convert to Closed End set to No:



When calculating an Open End loan, two additional sections for Draw Period Terms and Repayment Period Terms populate in the Inputs panel, based on the value set for Real Estate Type and Convert to Closed End. These sections are available when Real Estate Type = Home Equity, or Real Estate Type = None and Convert to Closed End = Yes.

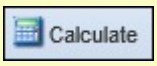


Field Information

The following section provides information about the logic used for certain fields that appear within the Inputs panel of the Loan calculator:

- To include the debt protection premium in the total loan amount, select the **Finance Debt Protection** check box that appears within the Debt Protection section of this panel. If this check box is not selected, the debt protection premium is not included in the total loan amount.

- If charging interest on a debt protection premium, select the **Charge Interest on Premium** check box, and **Finance Debt Protection** check box, to include the amount in the adhoc loan calculation. When these check boxes are selected, the amount of interest to be charged populates in the calculation for the Debt Protection Premium in the Amortization Results, and is included in the total amount to be repaid for the loan.

  > Both the Charge Interest on Premium checkbox and Finance Debt Protection check box must be selected to include the amount of interest to be charged for a debt protection premium in the adhoc loan calculation. If Charge Interest on Premium is selected, but Finance Debt Protection is not, an error is received upon clicking  to identify that the payment protection must be financed or removed for military loans.

- The Convert to Closed End field can be set in the Additional Fields section to identify that an open-end loan should convert to closed-end after a specified period, and the system must calculate a Draw Period and Repayment Period.
  - This field is only enabled when Loan Type = Open End, and Real Estate Type = None.
  - The default value for this field is No. When set to set Yes, values can be entered for the Draw Period and Repayment Period terms.

Amortization

The Amortization panel displays the calculation results, which are based on the values entered in the Inputs panel. There are two tabs within the Amortization panel: Amortization Results and Amortization Schedule.

Amortization Results

The Amortization Results tab displays the calculation results within summary panels that break down the calculation details.

Amortization Results | Amortization Schedule

Calculations:

Loan Proceeds:	$20,000.00
- Down Payment Amount:	$0.00
- Trade-in Net Allowance:	$0.00
- Rebate Amount:	$0.00
+ Add-On Limit/Refinance Balance:	$0.00
+ Fees In Loan Amount:	$0.00
+ Financed Doc Stamps:	$0.00
= Initial Loan Amount:	**$20,000.00**
+ Cross-sell Amount:	$0.00
= Final Loan Amount:	**$20,000.00**
- Finance Charge Fees:	$0.00
= Amount Financed:	**$20,000.00**
+ Debt Protection Premium:	$0.00
+ Total Interest:	$1,698.46
+ Finance Charge Fees:	$0.00
= Total Repaid:	**$21,698.46**

Loan Terms/Draw Period:

Currently Solved For:	Payment
Term (Months):	60
Payment Amount:	$361.65
Specified Principal Amount:	$0.00
Payment Type:	Level Pay
Number of Payments:	60
Interest Rate:	3.250%
APR:	3.250%
Payments Per Year:	12
Payment Frequency:	Monthly
Intro Rate:	
Intro Term (Months):	
Intro Payment Amount:	
Intro Period Number of Payments:	
Balloon Amount:	$0.00
Balloon Term (Months):	
Skip Payment Type:	
Skip Payment Start Date:	
Skip Payment Periods:	
Hoepa APR:	0.000%
Deferment Period Rate:	
Deferment Period End Date:	
Final Principal Payment Amount:	$0.00

Details:

Loan Type:	Closed End
Real Estate Type:	None
Disbursement Date:	04/01/2019
First Due Date:	05/01/2019
Regular Payment Start Date:	
Last Payment Date:	04/01/2024
Last Payment Amount:	$361.11
Low Payment Amount:	$0.00
High Payment Amount:	$0.00
Debt Protection:	None - None - None
Interest Per Diem:	$1.78
Primary's Birth Date:	
Joints Insured's Birth Date:	
Doc Stamps Amount:	$0.00

Repayment Period:

Currently Solved For:	
Term (Months):	
Number of Payments:	
Payment Amount:	
Specified Principal Amount:	
Payment Type:	
Balloon Amount:	
Balloon Term (Months):	

Debt Protection Summary

Coverage:	None	Coverage:	None	Coverage:	None
End of Loan Coverage:	None	End of Loan Coverage:	None	End of Loan Coverage:	None
CL Insured Amount:	$0.00	CD Insured Amount:	$0.00	DC Insured Amount:	$0.00
CL Premium:	$0.00	CD Premium:	$0.00	DC Fees:	$0.00
CL Effective Date:		CD Effective Date:		DC Effective Date:	
CL Termination Date:		CD Termination Date:		DC Termination Date:	

Coverage Summary

Insured Amount:	Maximum Monthly Cost: $0.00	Maximum Age:
Monthly Benefit:	Wait Period (Days):	Eligible Age:

The Loan Calculator uses the same logic as the CUNA Calculator. By design, the loan calculator purposely returns a value of 0.00% when calculating APR on Open-End loan applications. With the Credit CARD Act, the open-end APR calculation was replaced with the Fees and Interest section on a member's periodic statement. On the open-end forms, there is a field called APR, but it is the Annual Interest Rate.

Amortization Schedule

The Amortization Schedule tab displays the calculations results within a grid, which displays the loan repayment details.

Amortization Results | **Amortization Schedule**

Print

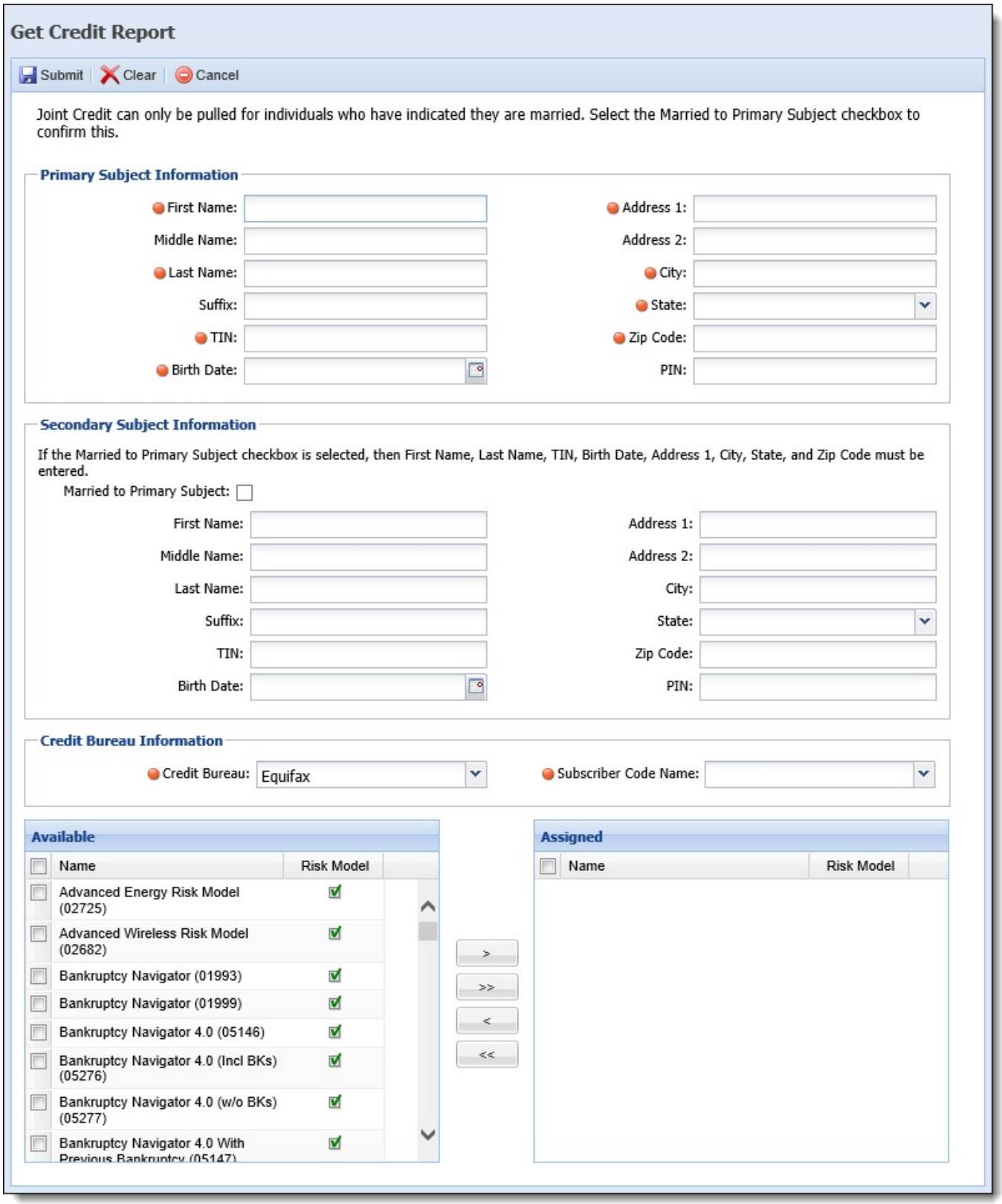
Pmt #	Date	Payment Amount	Interest	Principal	Uncollected Interest	Monthly Debt Protection	Balance Remaining
1	5/1/2019	$361.65	$53.42	$308.23	$0.00	$0.00	$19,691.77
2	6/1/2019	$361.65	$54.35	$307.30	$0.00	$0.00	$19,384.47
3	7/1/2019	$361.65	$51.78	$309.87	$0.00	$0.00	$19,074.60
4	8/1/2019	$361.65	$52.65	$309.00	$0.00	$0.00	$18,765.60
5	9/1/2019	$361.65	$51.80	$309.85	$0.00	$0.00	$18,455.75
6	10/1/2019	$361.65	$49.30	$312.35	$0.00	$0.00	$18,143.40
7	11/1/2019	$361.65	$50.08	$311.57	$0.00	$0.00	$17,831.83
8	12/1/2019	$361.65	$47.63	$314.02	$0.00	$0.00	$17,517.81
9	1/1/2020	$361.65	$48.35	$313.30	$0.00	$0.00	$17,204.51
10	2/1/2020	$361.65	$47.49	$314.16	$0.00	$0.00	$16,890.35
11	3/1/2020	$361.65	$43.61	$318.04	$0.00	$0.00	$16,572.31
12	4/1/2020	$361.65	$45.74	$315.91	$0.00	$0.00	$16,256.40
13	5/1/2020	$361.65	$43.42	$318.23	$0.00	$0.00	$15,938.17
14	6/1/2020	$361.65	$43.99	$317.66	$0.00	$0.00	$15,620.51
15	7/1/2020	$361.65	$41.73	$319.92	$0.00	$0.00	$15,300.59
16	8/1/2020	$361.65	$42.23	$319.42	$0.00	$0.00	$14,981.17
17	9/1/2020	$361.65	$41.35	$320.30	$0.00	$0.00	$14,660.87
18	10/1/2020	$361.65	$39.16	$322.49	$0.00	$0.00	$14,338.38
19	11/1/2020	$361.65	$39.58	$322.07	$0.00	$0.00	$14,016.31

Credit Report

The Credit Reports functionality allows a user to request Individual and Joint Credit Reports outside of an application. Credit Reports generated outside of an application are available for use within an application, provided that the Credit Report has not expired within Temenos Infinity. Credit Report expiration is configured at the Sub-Product level.

To request an Individual or Joint Credit Report outside of an application:

- Click within the Ribbon Bar to open the Get Credit Report screen.



- The Get Credit Report screen contains a Toolbar located at the top of the window/screen. The Get Credit Report Toolbar contains the following icons:

Icon	Description
Submit	Allows a user to process a credit report request for the desired subject(s).
Clear	Allows a user to Clear the criteria entered in the Get Credit Report fields.
Cancel	Allows a user to Cancel and close the Get Credit Report window.

- Complete all required fields within the Primary Subject Information section.
- If a Secondary Subject is present, complete all required fields within the Secondary Subject Information section.
- Identify the Credit Bureau and Subscriber Code Name being used in the request.

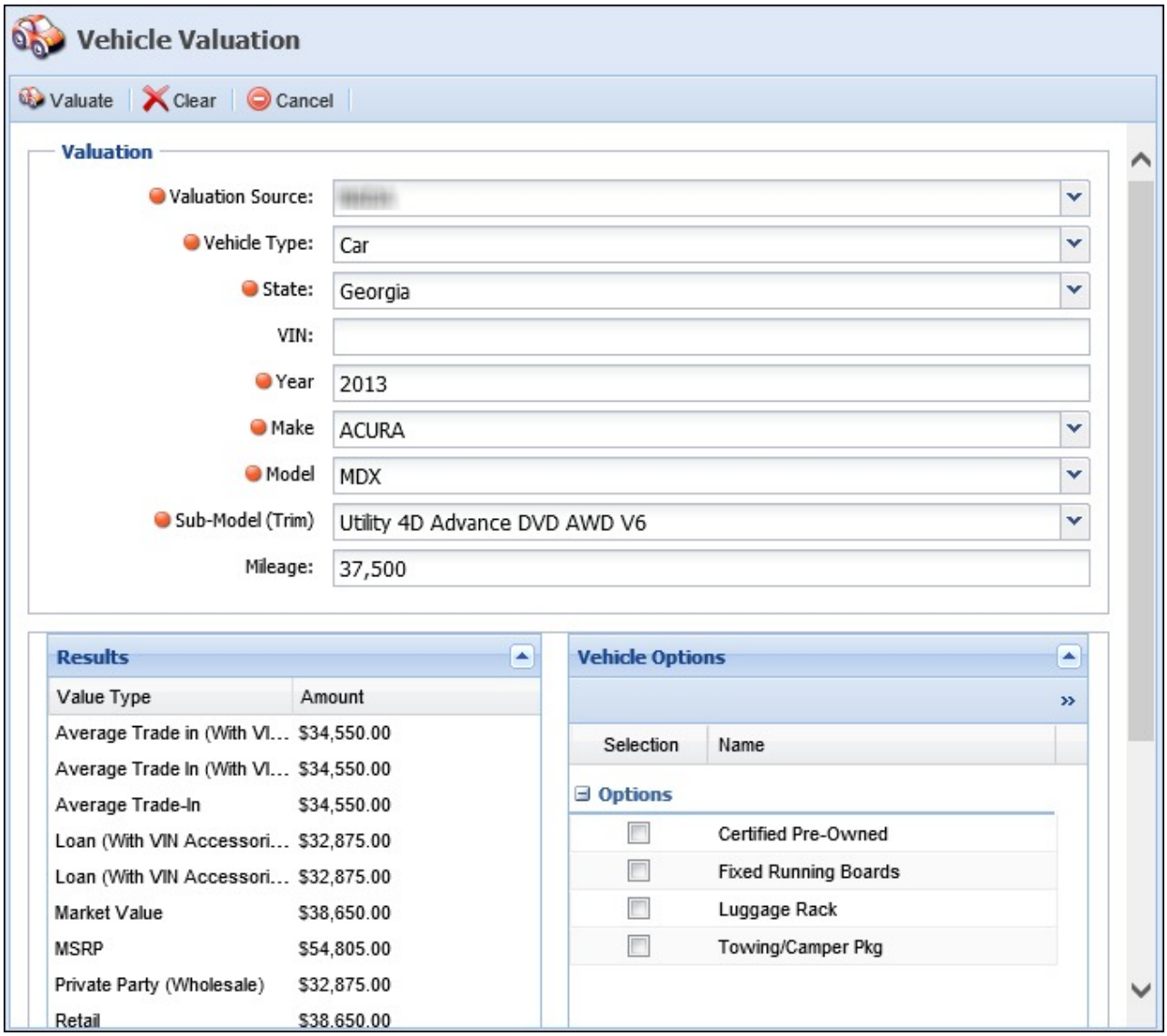
> Upon Selecting the Credit Bureau, the corresponding models populate within the Available box below.

- Use the Criteria Builder to assign up to Credit Report Models. Move the appropriate score model from the Available box to the Assigned box. Models in the Assigned box are requested from the bureau. Up to five models may be assigned for a request.
- Click Submit.

Vehicle Valuation

Vehicle Valuation allows a user to obtain the value of a vehicle outside of a loan application. Vehicle Valuations generated outside of a loan application are not available for use within a loan application. Users are required to re-process a vehicle valuation when prompted to add Collateral to the loan application.

- Click within the Ribbon Bar to open the Vehicle Valuation screen.



- The Vehicle Valuation screen includes the following three sections:

Section	Description
Valuation	The Valuation section is located at the top of the Vehicle Valuation screen. It contains the Vehicle Valuation input fields where users are able to build their Vehicle Valuation query.
Vehicle Options	Vehicle Options is a collapsible panel that is located in the bottom-right of the Vehicle Valuation screen. This section allows users to select additional vehicle options that will affect the valuation results.
Results	Results is a collapsible panel that is located in the bottom-left of the Vehicle Valuation screen. This section allows users to view all valuation results for the vehicle being queried. These results may include Retail, Auction, Wholesale, Trade-In, MSRP, Private-Party Value, and so on.

- The toolbar within the top of the screen allows users to perform the following functions:

Icon	Description

Valuate	Allows a user to submit a Vehicle Valuation request.
Clear	Allows a user to Clear the criteria entered in the Vehicle Valuation fields.
Cancel	Allows a user to Cancel and close the Vehicle Valuation window.

- The Vehicle Valuation screen allows users to specify the exact Valuation Source, Vehicle Type, and Vehicle Options to be used for generating the Vehicle Valuation. The process for requesting Vehicle Valuations varies according to the Valuation Source selected. For more information on processing a Vehicle Valuation from a specific Valuation Source (KBB or NADA), refer to their **Connector Guides**.
- Identify the Vehicle Specifics within the corresponding fields.
- VIN is not required, but users are able to perform valuations with a VIN if it is available.
- Mileage is not required. However, if mileage is not provided, the system populates an assumed mileage.
- Upon selecting the Year, Make, Model, Sub-Model (Trim), OR entering a VIN, the Vehicle Options panel will be populated with potential options that are available.
- Select any additional Vehicle Options applicable.
- Click Valuate.
- Review the Results.

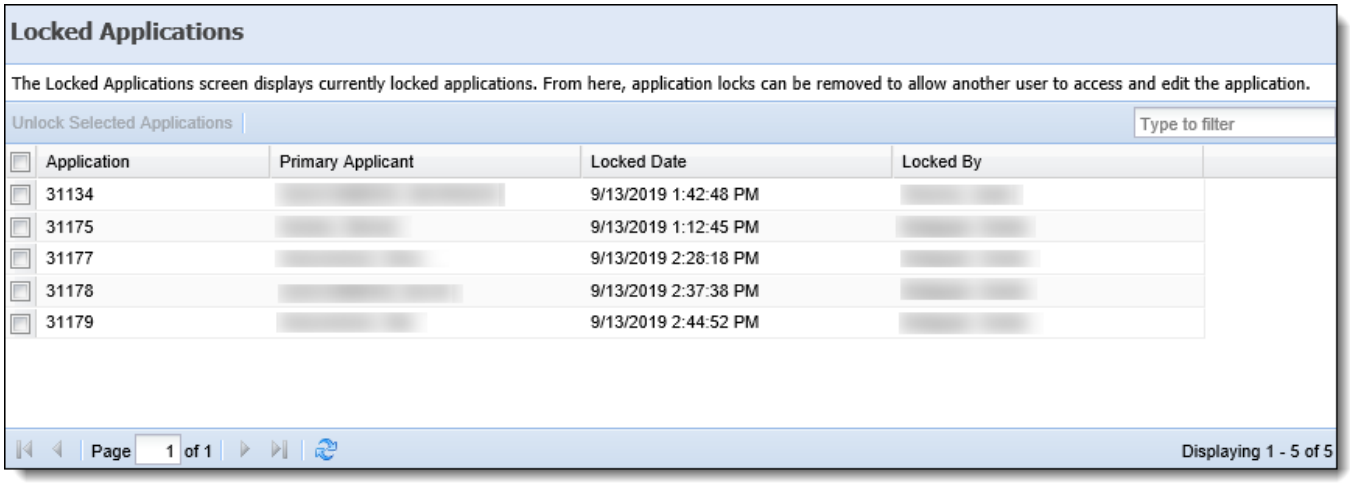
> For more information on processing Vehicle Valuations, refer to the Application Collateral topic within this guide.

Locked Applications

Locked Applications allows users with the appropriate permissions to manage the applications that are currently locked by other users. This functionality can be accessed by clicking within the Ribbon Bar.

Upon clicking , the Locked Applications screen displays. This screen provides a list of all of the applications currently locked within Temenos Infinity.

> For user convenience, a Filter is available in the top-right of the Locked Applications screen to filter the applications that appear within the grid.



The grid that appears within this screen displays the following information for each application:

Column	Description
Application	Displays the application number.
Primary Applicant	Displays the name of the primary applicant on the application.
Locked Date	Displays the date and time that the application was locked.
Locked By	Displays the name of the user who locked the application.

From the Locked Applications screen, users with the appropriate permissions are provided with the ability to remove an application lock to allow another user to access and edit the application.

To unlock an application:

- Highlight the application(s) that need to be unlocked within the grid.
- Click the **Unlock Selected Applications** button located above the grid.
- An Information box appears stating "Applications have been unlocked." Click **OK**.

Once an application has been unlocked, a system-generated email is sent to the user who had the application locked. This email informs the user that the application has been unlocked and any unsaved information may have been lost.

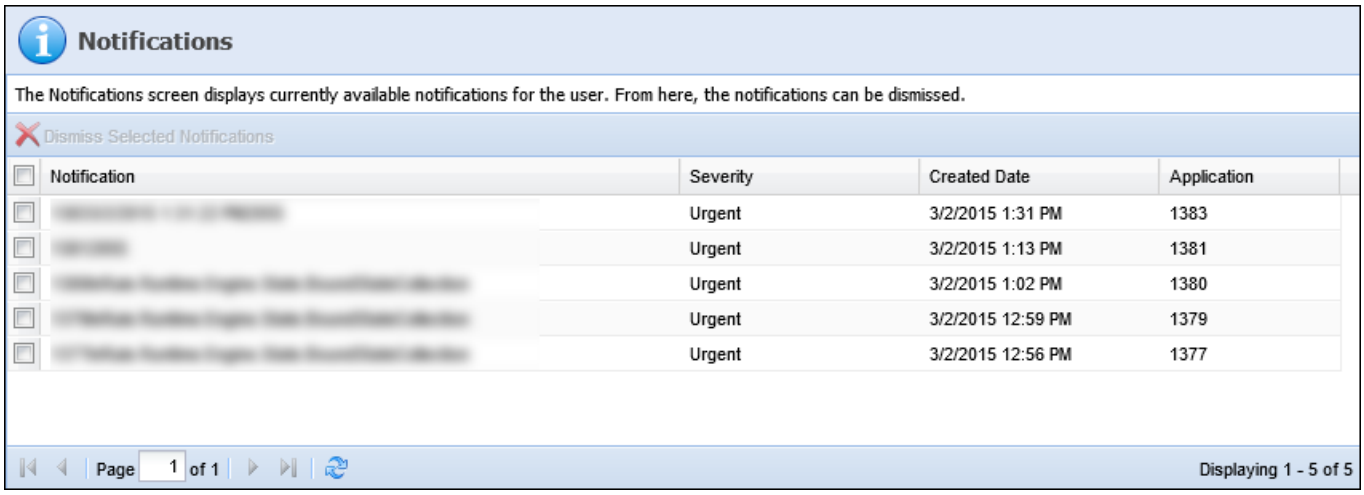
Subject: Application # 1963 - Lock Removed

You no longer have a lock on Application # 1963. Any unsaved information may have been lost. To resume editing, please exit and reopen the application.

Notifications

Notifications allows users assigned to Notification Groups to read and dismiss application notifications that generate when a comment is added to an application. Notifications provides institutions the ability to follow up on an application quickly if it is submitted from an indirect provider.

To access Notifications, click within the Ribbon Bar. Upon clicking the Notification icon, the Notifications screen displays. This screen provides a list of all the active notifications for a user's notification group.



The grid that appears within this screen displays the following information for each notification:

Column	Description

Check Box	Used to select notifications.
Notification	Displays the text of each notification
Severity	Indicates whether the notification is Normal or Urgent.
Created Date	Displays the date and time each notification was created.
Application	Displays the application number to which the notification corresponds.

Notifications are sorted within the grid by Severity, followed by Created Date.

From the Notifications screen, users with the appropriate permissions are able to view and dismiss notifications.

Notification Alerts

Users belonging to a Notification Group may be alerted that a notification has been added through the following methods:

- Notification Icon Count Change
- Email

Notification Icon Count Change

The Notification icon located within the Ribbon Bar dynamically updates to display the current number of open notifications assigned to a user's notification group.

Icon	Description
	If no notifications are assigned to a user's notification group, this icon appears in the Ribbon bar.
	If notifications assigned to a user's notification group, the notification icon displays the number of notifications that are assigned to the group.

Notifications refresh every three minutes and the icon updates to reflect the current number of active notifications. If notifications have been added or dismissed, the count updates accordingly.

Email

Depending on the rule template used to configure the behavior of notifications, emails may be transmitted to notification groups and vendor representatives.

Email notifications do not increase the notification count.

Viewing Notifications

Upon receiving a notification, open the Notifications page by clicking All active notifications populate within the Notifications listing page. Notifications are itemized within a grid. Review each notification to determine if they pertain to an application assigned to you.

Double-click on a notification to open the associated application. Open the Comment History screen or select the Comments tab within the Application Navigator to review the comments.

Dismissing Notifications

Upon receiving a notification, open the Notifications page by clicking

. All active notifications populate within the Notifications listing page. Notifications are itemized within a grid. Review each notification to determine if they pertain to an application assigned to you.

Select the check box corresponding with the notification to be dismissed and click

. Click **OK** to confirm the dismissal.

> Multiple notifications can be selected and dismissed simultaneously.

Once notifications have been dismissed, the notification count decreases by the number of notifications dismissed.

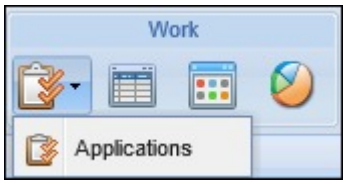
> Dismissing notifications removes the notification from all members of the notification group.

Queues

Queues group applications together based on criteria set by the institution, via rules, to best fit their processing needs. System administrators define criteria for queues so similar applications can be worked together by one user or a group of users. Queues serve as a user's list of work and are automatically updated each day, providing an efficient way to get work done in Temenos Infinity.

The Queues drop-down within the Work section of the ribbon provides access to the different types of queues within the Framework. From this drop-down, users can access and work queues to which they assigned.

> The queue type(s) available in this drop-drown are determined by the institution's active module(s). For example, if the Loan Origination module is not active, Application queues do not appear in this drop-down.



The Temenos queue types are as follows:

Queue Type	Description
Application	Application Queues are made up of loan applications.

> The ability to view and work queues is at the discretion of the System Administrator.

Application Queues

The Queues icon allows users to access different types of Queues, or work, within Temenos Infinity. Upon selecting the Queues icon, a drop-down list containing the various Queue Types appears.

> The options that populate within the Queues drop-down are based on the active Temenos Infinity module(s) for an institution.

When the Application Queue Type is selected, a list of available Queues opens in a new page within the workspace.

Home | Application Queues

View Queue Contents | Type to filter

Name	# Applications	# Exceeding Max Time in Queue	Average Time (dd:hh:mm)	Shortest Time (dd:hh:mm)	Longest Time (dd:hh:mm)	Total Requested Amount	Total Approved Amount
Approved Applications	59	59	96:15:07	03:04:02	227:23:47	$1,051,191.85	$981,731.85
Disbursed	21	0	21:02:29	00:00:15	130:23:43	$98,606.35	$98,606.35
Member Service Representative Review	389	0	105:01:20	00:00:08	732:21:31	$1,051,520.98	$157,815.00
Processing and Fulfillment	0	0	00:00:00	00:00:00	00:00:00	$0.00	$0.00
Rejected	6	0	122:17:26	18:23:47	182:04:07	$106,004.55	$20,000.00
Senior Underwriting	5	5	146:21:38	88:03:54	186:01:27	$67,000.00	$67,060.00
Unassigned Queue	369	0	84:15:18	00:00:03	238:04:55	$1,423,889.95	$673,154.05
Underwriting	17	17	97:09:28	11:05:11	178:07:08	$317,104.42	$252,404.42
Withdrawn	5	0	100:00:33	03:23:03	208:01:14	$140,000.00	$0.00

The Queue Summary page contains a toolbar with following icons:

Icon	Description
	Allows a user to refresh the Queues screen to access the most up-to-date information.
	Allows a user to export the contents of the selected queue to Excel.
	Allows a user to print the contents of the selected queue.
View Queue Contents	Allows a user to view the contents of the selected queue.

Queues highlighted in yellow have applications that exceed the Queue Threshold settings configured by the system administrator. Queue Thresholds can be set for the following:

- Maximum # of Applications in the queue
- Maximum Time for an Application in a queue

Accessing a Queue

To view the contents of a queue, double-click the queue in the list or highlight a queue and click **View Queue Contents** above the list area.

Upon selecting **View Queue Contents**, the queue opens in a new screen and its contents populate in a list within the grid.

Application #	Account #	Primary Applicant	Time (dd:hh:mm)	Product: Sub-Product	Requested Amount	Final Loan Amount
583			762:23:38	Auto: Indirect Lending	$47,995.00	$39,670.00
584			762:23:35	Auto: Indirect Lending	$47,995.00	$39,670.00
586			762:06:36	Auto: Used Automobile	$90,000.00	$83,381.00
589			762:06:03	Auto: Used Automobile	$48,000.00	$47,700.00
592			762:03:04	Auto: Automobile	$20,000.00	$20,000.00
593			762:02:30	Auto: Automobile	$20,000.00	$20,000.00
594			762:02:30	Auto: Automobile	$20,000.00	$20,000.00
597			762:01:07	Auto: Automobile	$30,000.00	$30,000.00
601			761:04:39	Auto: Used Automobile	$48,000.00	$47,700.00
603			761:04:34	Auto: Used Automobile	$48,000.00	$46,950.00

The queue list displays the following application attributes:

- Application #

- Account #
- Primary Applicant
- Time (dd:hh:mm)
- Product Sub-Product
- Final Loan Amount
- Requested Amount
- Approved Amount
- Source
- Status
- Decision
- Date Decisioned
- Decisioned By
- Date Created
- Created By
- Locked By User
- Assigned To

In addition to the Refresh, Export and Print options, the following icons are available within the Queue Toolbar once a queue is opened:

Icon	Description
Queuing	Allows a user to Unpin an application from the current queue, as well as reassign the queue to which the application is pinned.
Open Application	Allows a user to open the application that is selected within the Queue screen.

Unpin or Reassign an Application in a Queue

The pinning functionality provides the ability to bypass queuing rules and allows users to assign an application directly to a specific queue and bypass the normal queuing process.

When an application is pinned to a queue, it remains in that queue until it is unpinned.

To unpin or reassign an application within a queue, highlight the desired application(s) or select the corresponding check boxes of the desired application(s). Click Queuing to perform one of the following actions:

- If unpinning the selected application(s), click **Unpin**.
- If reassigning, the selected application(s), click **Pin to a Queue** and select the desired Queue.

Open an Application

To open an application, double-click the desired application within the grid or highlight the application and click the **Open Application** button. The application opens in a new tab.

Locked applications open as read-only. If another user has an application open, the Locked By User populates with the name of the user. It is recommended that the locked by user is contacted prior to working a locked application.

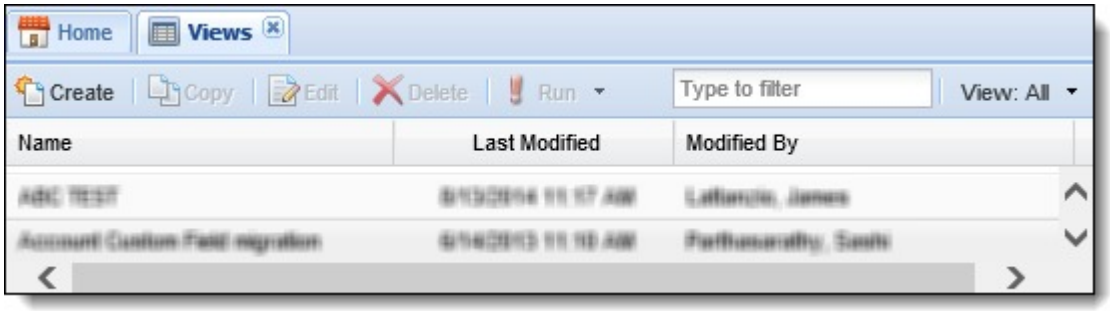
Views

Views are interactive reports that offer the ability to target applications based on defined criteria, creating a workable list. Views can be run on demand, meaning that they compile the most recent data that meets the criteria.

Views also offer the ability to sort the list by clicking any of the pre-defined column headers.

Clicking the **Views** icon in the Ribbon opens the Views page.

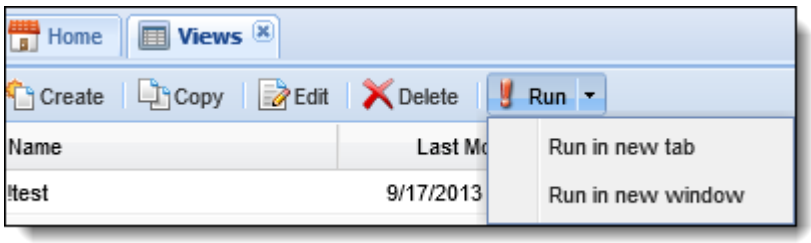
The following columns display in this page.



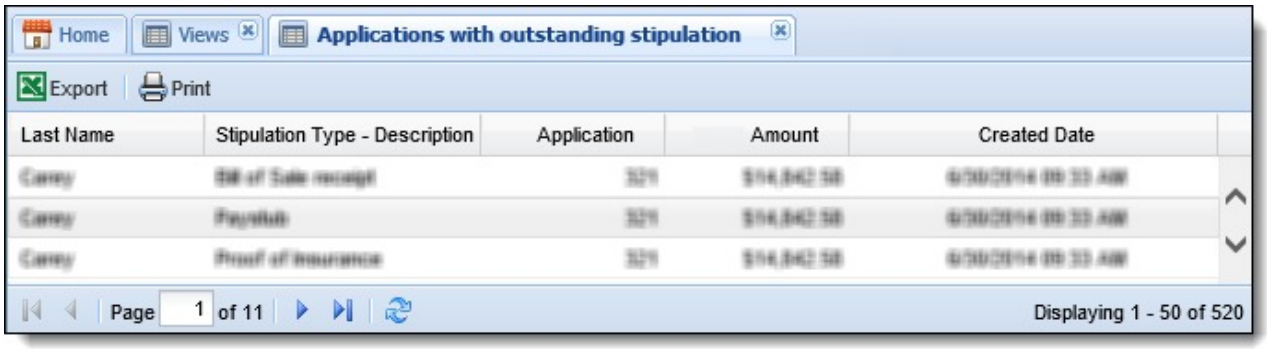
Column Name	Description
Name	The name of the view.
Last Modified	Denotes when the last modification was made to the view.
Modified By	Denotes who made the last modification to the view.

Running a View

- Click to highlight the view
- Click Run. Views can either be opened in a new tab or Internet Explorer window.



- The View appears on the screen. Double-clicking a row in the view opens the application. Export the view to Microsoft Excel by clicking Export or print the view by clicking Print.



The enhanced system defined view available through Views list allows the users to view applications assigned to them from Dashboard. The criteria based on which applications are assigned are system defined, not editable and **Determine Criteria** tab is disabled.

When view is executed and displayed, the following criteria is used to retrieve applications for the view:

- Current logged-in user = Application > Assigned User

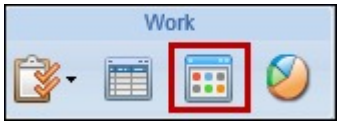
  The application is assigned to the current logged-in user.

- Application Status does not equal any of the below:
  - Disbursed
  - Withdrawn
  - Auto Withdrawn

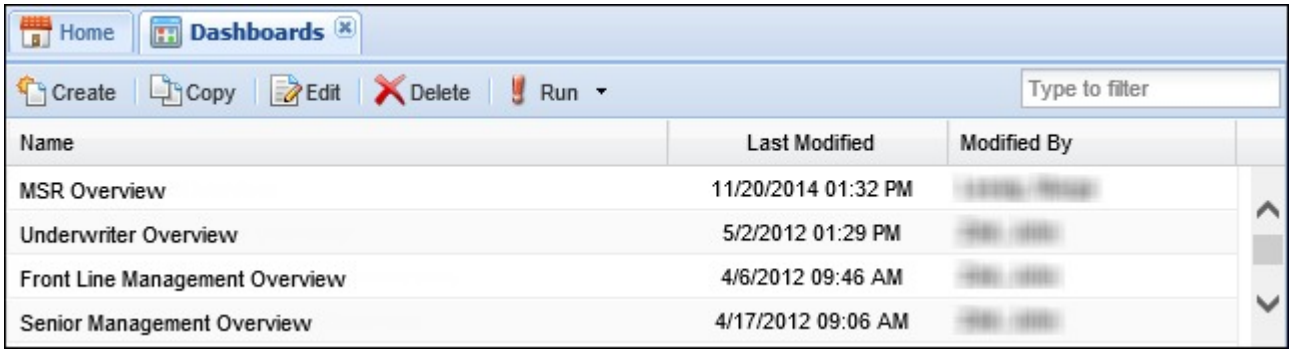
Dashboards

Dashboards are groups of different Web Parts in the system. Web Parts are predefined information boxes that display information about queues, user performance, and applications. Views and Reports can also be added to dashboards.

The Dashboards button allows users to access different types of Dashboards within Temenos Infinity.



Clicking the **Dashboards** icon in the ribbon opens the Dashboards page.

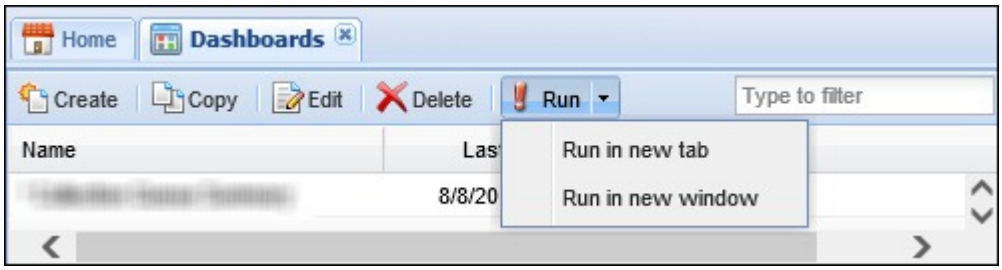


The following columns display in this page:

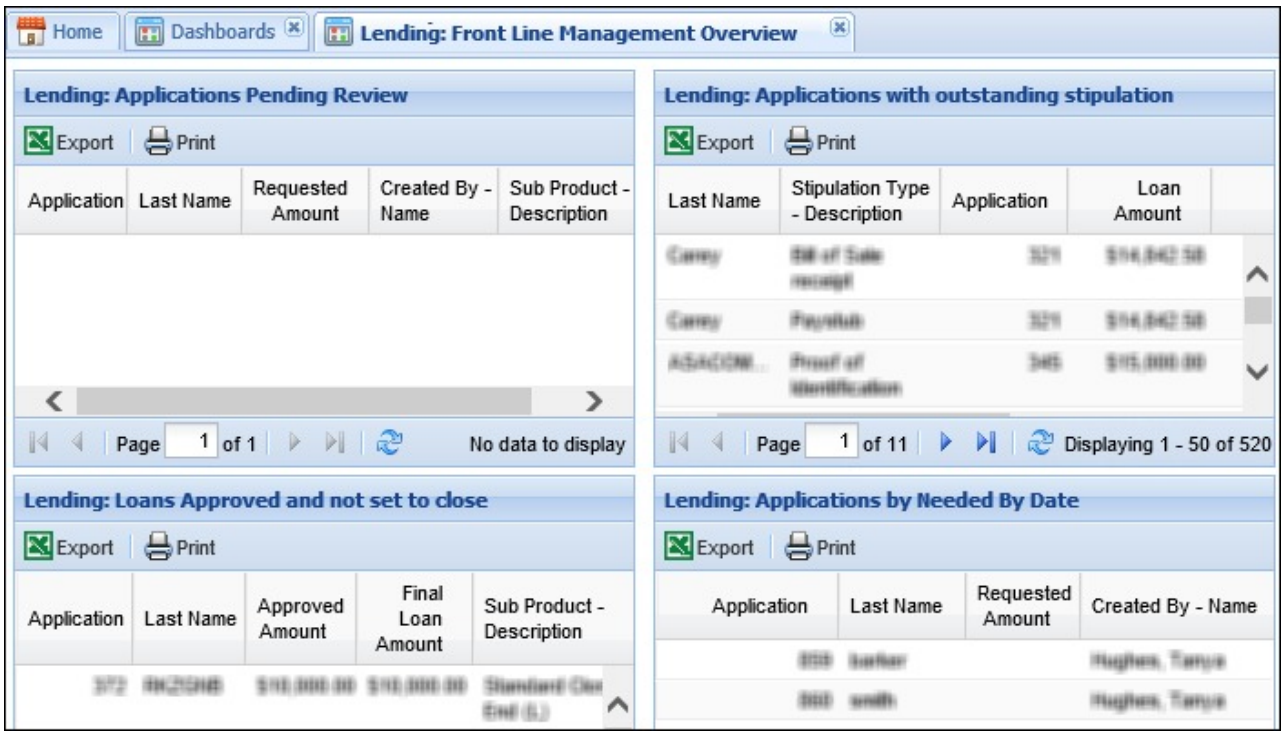
Column Name	Description
Name	The name of the dashboard.
Last Modified	Denotes when the last modification was made to the dashboard.
Modified By	Denotes who made the last modification to the dashboard.

Running a Dashboard

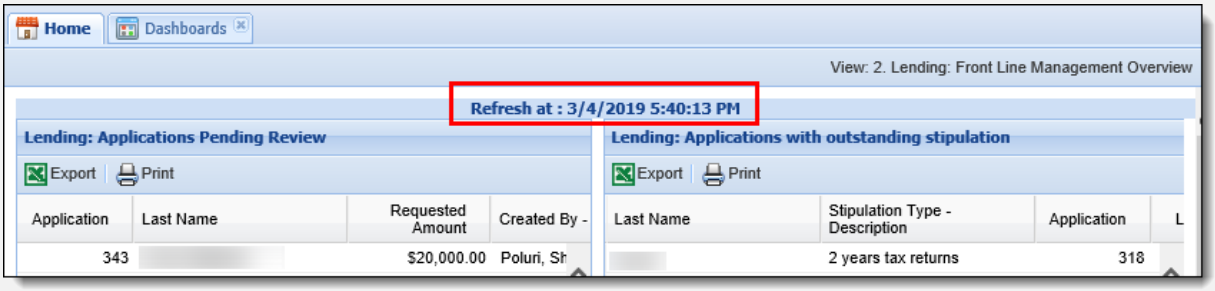
- Highlight the Dashboard that is to be run.
- Click Run. Dashboards can either be opened in a new Internet Explorer tab or window.



- Once Run is selected, the Dashboard appears on the screen. Users can access information displayed in the Dashboard by double-clicking a row. Export the dashboard to Microsoft Excel by clicking Export or print the view by clicking Print.



If automatic refresh is enabled for the dashboard, the next scheduled refresh displays at the top of the dashboard.



The enhanced system defined view available through Views list allows the users to view applications assigned to them from Dashboard. The criteria based on which applications are assigned are system defined, not editable and **Determine Criteria** tab is disabled.

When view is executed and displayed, the following criteria is used to retrieve applications for the view:

- Current logged-in user = Application > Assigned User

  The application is assigned to the current logged-in user.

- Application Status does not equal any of the below:

  - Disbursed
  - Withdrawn
  - Auto Withdrawn

Reports

Reporting is integrated with Microsoft SQL Server Reporting Services, which allows an administrator to format reports and select various output formats.

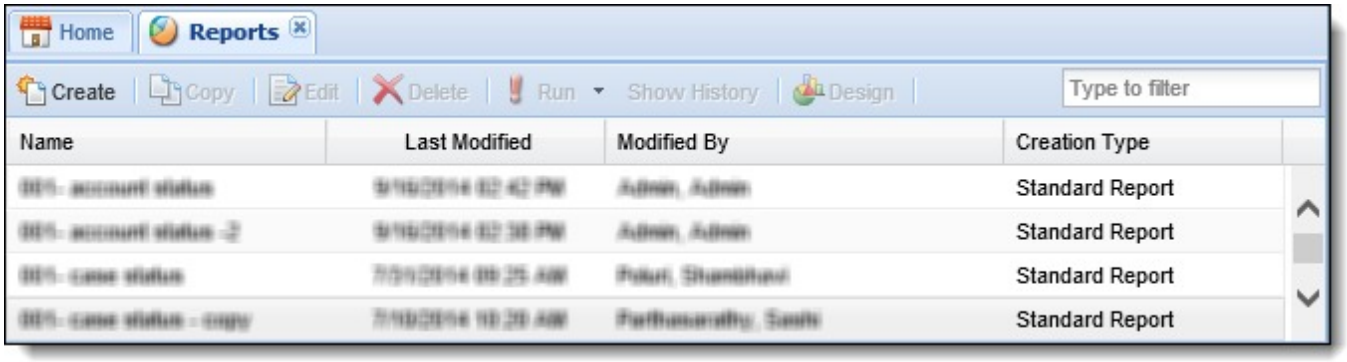
Users can create an unlimited number of additional reports. Reports can be run on-demand by anyone who has permission to run the report or can be scheduled to run at certain times. Scheduled reports can also be automatically emailed to specific people after they are generated. New reports can be created to view information about applications in Temenos Infinity, . Reports can accessed from the Work section in the Ribbon Bar.

Reports are classified as Standard, Predefined, or Advanced Reports.

Report Type	Definition
Standard	Report created by users in the Report Writer. These reports can be enhanced using the Report Builder. The Fields and Criteria tabs of the Report Writer must be used to define Standard reports.

Predefined	Report provided by Temenos or uploaded to Temenos Infinity as a custom RDL. Fields and Criteria are not available to be modified. Users are able to make copies of Pre-defined reports and modify the look and feel using the Report Builder.
Advanced	User-created report compiled by writing or importing a query to gather data rather than using the Report Writer. Knowledge of the database structure and SQL Querying are required in order to construct these reports. With the exception of Security, Advanced reports are created entirely in the Report Builder.

Clicking in the Ribbon bar opens the Reports page.



The Reports page organizes report information into the following columns:

Column Name	Description
Name	The name of the report.
Last Modified	Denotes when the last modification was made to the report.
Modified By	Denotes who made the last modification to the report.
Creation Type	The type of report identified when the report was created.

Temenos Infinity includes pre-defined reports for each module.

Origination Reports

The following pre-defined reports are available for the origination module:

Report	Report Type	Description
All Stipulations	Detail	This report provides a list of all stipulations applied at applicant or application level.
Applications by Queue	Chart	This chart displays the number of applications by queue, including total amount and percentage of total amount. This chart is helpful in determining any bottleneck in application processing.
Audit Report by Application	Detail	This report displays audit history for a specified application.

Audit Report by User	Detail	This report displays audit history for a specified user and date range.
Counteroffer by Loan Origination	Detail	This report provides a list of all applications that have Counteroffers created. It is organized by Branch, Source, and Product: Sub-Product. For each application, the user is able to view each counteroffer and can compare loan terms between the originally requested terms and the counteroffer terms. A ratio is provided at the end of the report that shows the Accepted Counteroffers Rate.
Cross-sell History by Date Range	Detail	This report provides a list of all sales opportunities within a specified date range.
Cross-sell Products by Revenue	Chart	This chart displays the percentage of total amount of each product sold in the cross-sell. This chart is helpful in determining the most profitable products and the best performing staff by product.
Cross-sell Products Sold by Reason	Detail	This report provides a list of all sales opportunities by reason and what products were offered and accepted. This report is helpful in determining the most profitable reason that products were accepted and the total amount of each product sold.
Cross-sell Products Sold by Risk	Detail	This report provides a list of all sales opportunities by risk tier and what products were offered and accepted. This report is helpful in determining the sold ratio for each risk tier and the total amount of each product sold.
Cross-sell Products Sold by User	Detail	This report provides a list of all loan staff sales opportunities and what products were offered and accepted. This report is helpful in determining the sold ratio for each staff member, number of sales opportunities each had and the total amount of each product sold.
Cross-sell Trends by Cross-sell Product	Detail	This report displays performance of staff resources for cross-selling products including the sold rate. This report is helpful in identifying high performers for cross-selling as well as those who need additional assistance.
Cross-sell Trends by User	Detail	This report displays performance of staff resources for cross-selling products including the sold rate. This report is helpful in identifying high performers for cross-selling as well as those who need additional assistance.
Current Applications by Queue	Detail	This report displays, by risk tier, the time opened and time in current queue for each queue's total of applications as well as for each application. This report is helpful in determining any bottlenecks in processing applications and ensures a quick delivery of better paper grade loans.
Debt Protection Offered by Product	Detail	This report displays loans by risk tier and whether insurance products were offered and accepted, as well as it identifies the total amount of insurance sold. This report is helpful in identifying the percentage of loan coverage, particularly for lower paper grade loans.
Disbursed Amount by Risk	Chart	This chart displays the percentage of new loans by risk type for a specific time period, by a specific branch, or by a combination of branches. This chart is helpful in identifying the exposure of new loans by risk.

Disbursed Applications by MSR	Detail	This report provides a list of all new loans disbursed by the institution's Service Representative for a specific date range. This report is helpful in determining the production of each Service Representative for a time period.
Disbursed Applications by Loan Officer	Detail	This report provides a list of all new loans disbursed by the approving Loan Officer for a specific date range. This report is helpful in determining the production of each Loan Officer for a time period.
Disbursed Applications by Originator	Detail	This report provides a list of all new loans disbursed by the approving Loan Officer for a specific date range. This report is helpful in determining the production of each Loan Officer for a time period.
Hours Application by Risk	Detail	This report displays how long applications have been opened, according to risk tier. This report is helpful in identifying the better paper grade loans in order to get them booked quicker.
Loan Originations by Expiration Date	Detail	This report provides a list of all applications that have an expiration date. It is organized by Branch, Source and Product: Sub-Product. For each application, the user can view the applications with the closest expiration date at the top. By default, the report displays the applications set to expire within the next 90 days.
Loan Product Declinations by Product	Detail	This report provides a list of all declined loan applications by date range according to the product. This report assists in understanding the reason for an application's rejection.
Loan Product Declinations by Product and Source	Detail	This report provides a list of all declined loan applications by date range according to the product and the source of the application. This report assists in understanding the reason for an application's rejection.
Loan Product Originations by Branch and Status	Detail	This report provides a list of all applications originated by date range, branch, status, and product. This report assists in understanding the distribution of new applications by branch.
Loan Product Originations by Branch	Detail	This report provides a list of all applications originated for a date range by branch. This report assists in understanding the distribution of processing new applications by branch and how to best assign resources.
Loan Product Originations by Product and Risk	Detail	This report provides a list of all applications originated for a date range by application type and risk tier. This report assists in understanding the potential loans by product type and current status, as well as identifies the quality of new applications by risk tier for each application type.
Loan Product Originations by Product	Detail	This report provides a list of all applications originated for a date range by application type. This report assists in understanding the potential loans by product type and current status.
Loan Product Originations by Risk	Detail	This report provides a list of all applications originated for a date range by risk tier. This report assists in understanding the quality of new applications by risk tier for each application type.

Requested Amount by Product	Chart	This chart displays the percentage of total number of applications for a period of time by status, branch, originator, and application type. This chart is helpful in determining how decision models are performing for application types or how originators' applications are performing.
Requested Amount by Status	Chart	This chart displays, by status, the percentage of total requested amount for a period of time for selected application types, branches, and originators. This chart is helpful in identifying how loans originated by certain individuals resulted in possible loans.
Requested Amount, Percentage by Branch	Chart	This chart displays the percentage of the loan requested amount for each originating branch. This chart is helpful in determining each branch's performance relative to the overall amount of new applications being originated.
Risk Disbursement by Branch	Summary	This report provides a list of the total loans disbursed by each branch according to risk. It displays the total number and total amount of each paper grade, as well as percentage of total for each branch. This report is helpful in determining the quality of loans that each branch produces.
Risk Disbursement by Loan Officer	Summary	This report provides a list of the total loans disbursed by each loan officer according to risk. It displays the total number and total amount of each paper grade, as well as percentage of total for each loan officer. This report is helpful in determining the quality of loans that each loan officer produces.
Risk Disbursement by Risk Tier	Summary	This report provides a list of the total loans disbursed within each risk tier. It displays the total number and total amount of each paper grade, as well as percentage of total for each risk tier. This report is helpful in determining the quality of loans being produced.
Stipulations by Application	Detail	This report provides a list of all stipulations applied at applicant or application level. The current status of each stipulation is displayed.
Stipulations Outstanding	Detail	This report provides a list of all outstanding stipulations applied at applicant or application level. The current status of each stipulation is displayed.
Time in Current Queue by Queue	Summary	This report displays, by queue, the total number, percentage of total number, total amount and percentage of total amount for each application, broken into time intervals spent in the current queue. This report is helpful in identifying any bottlenecks within the queues.
Time Since Created by Queue	Summary	This report displays, by queue, the total number, percentage of total number, total amount and percentage of total amount of applications, broken into time intervals since the application originated. This report is helpful in identifying any bottlenecks within the queues.
Vendor Statistics Report	Chart	This chart displays a statistical view of the number of applications submitted from a vendor according to risk tier. This report is helpful in determining the quality of loans produced by each vendor configured in Vendor Management.

Core Reports

The following Core reports are classified as General, but are available for all modules.

Report	Description
Data Dictionary	This report provides a list of the fields within a particular list identifying the Long Display (the folder path to locate) along with details about the field itself. The search option can also be used to locate a specific field.
Maintenance Audit Report	This report records all changes made to User Permissions and Security Groups, noting what the Action was (Adding/Removing a Group, Adding/Removing a User, Changing Permissions), who made the change, when the change was made, and the specifics of the change. By default, the report returns all audits for the current month, but the date range can be changed at run time.
RuleApp Difference Report	This report compares two versions of the rule application within the database for differences in both business rules and decision tables. If a difference is detected, the rule's previous logic and new logic is displayed within this report. For more information, refer to the topic.
Security Groups	This report provides a list of the sections in which security permissions are established along with the current settings in each security group (none, view, change). Additionally, Administrators are able to view a user's current activity, as well as their time of last log in.
Security Group Permissions	This report provides institutions the ability to identify the permissions and users within one or more Security Group. The data within this report contains a list of all users within the Security Group(s) and the users' permissions.
System Tools Usage Report	This report provides institutions the ability to identify dashboards, letters, reports, views, and workflows that have not been used since a specific date. When this report is run, users are presented with a toolbar that enables them to define the Last Used Date for the report, and determine if the report includes a record of the tools with an empty Last Used Date.
User Permissions	This report provides the User Information, Security Groups, Permissions, Restrictions, and Lending Settings at the individual user, all users, and Security Group levels. The data within this report contains user data from the User Information, Security Groups, Permissions, Restrictions, and Lending Settings tabs within System Management > Users.

From the Reports page, users with appropriate permissions can create reports, copy reports, edit reports, delete reports, run reports, and view report history.

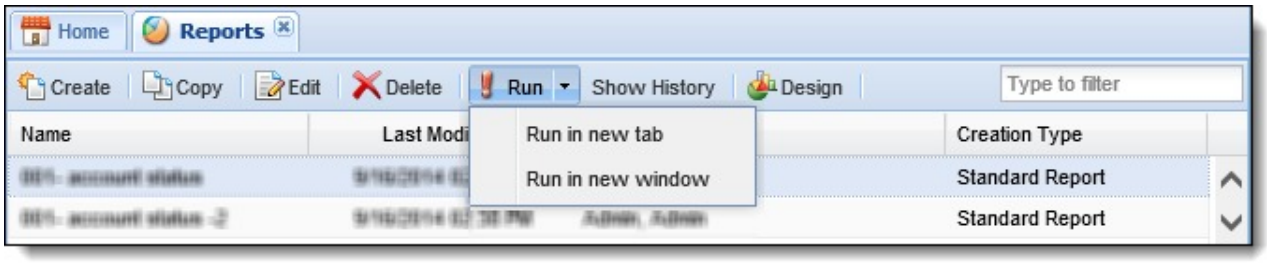
> The Design option is only enabled for advanced report building. For more information on this feature, contact a Temenos Account Manager and/or refer to the Advanced Report Builder help section of the user guide.

Running a Report

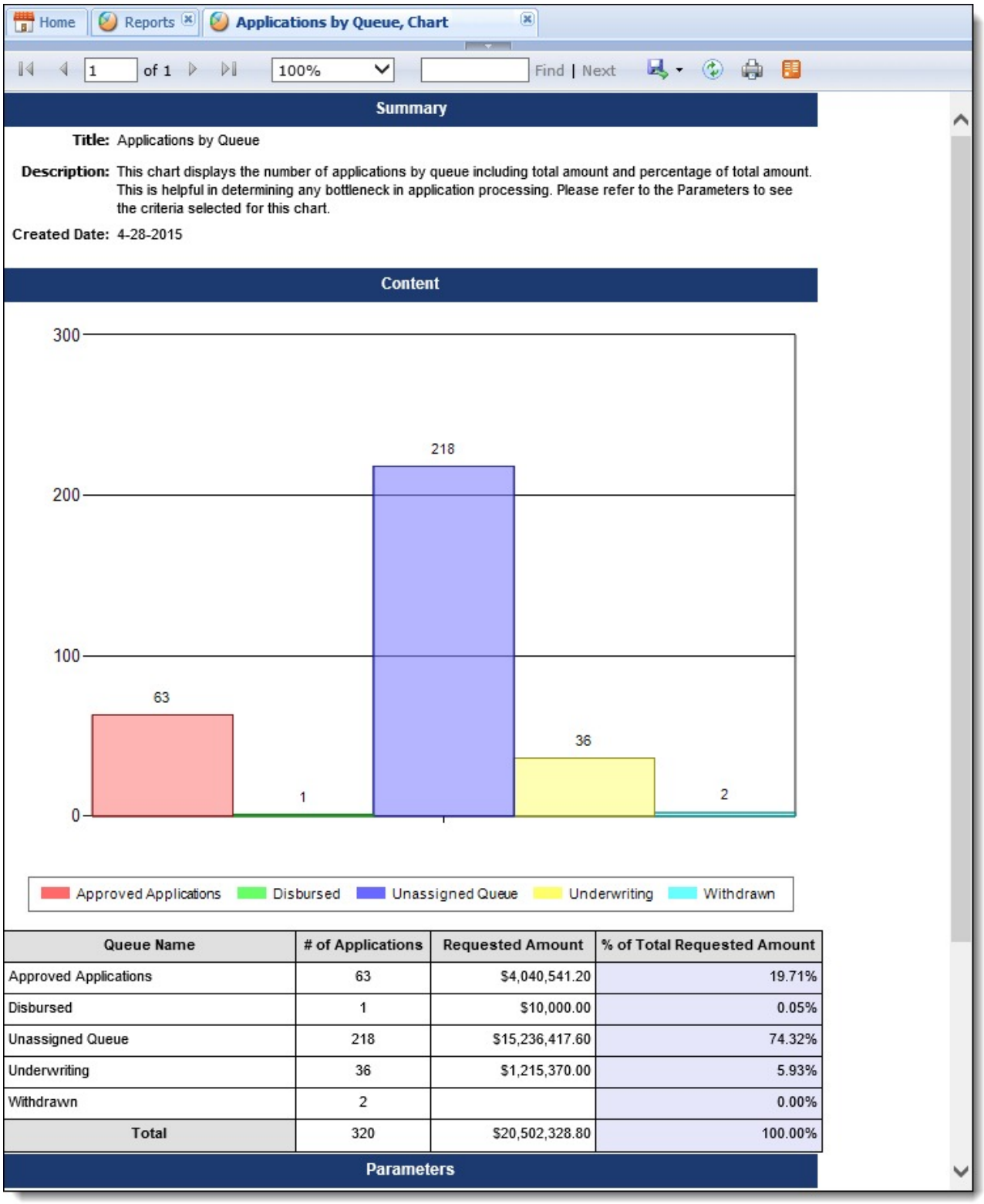
- Highlight the Report that is to be run.
- Click the

drop-down. Reports can either be opened in a new tab or new browser window.

> If a user attempts to view a report, without the proper permissions, he or she will receive and Insufficient Permissions error message.



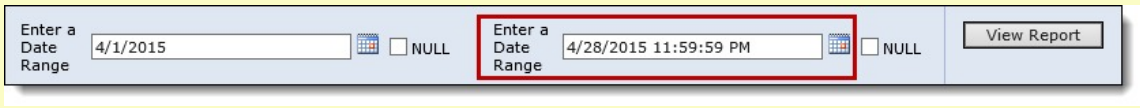
- The Report appears on the screen.



Queue Name	# of Applications	Requested Amount	% of Total Requested Amount
Approved Applications	63	$4,040,541.20	19.71%
Disbursed	1	$10,000.00	0.05%
Unassigned Queue	218	$15,236,417.60	74.32%
Underwriting	36	$1,215,370.00	5.93%
Withdrawn	2		0.00%
Total	320	$20,502,328.80	100.00%

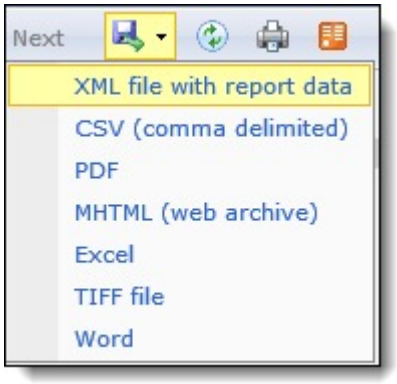
Reference the following list for an overview of tips to consider for certain filters, or required fields, that may appear to run a report:

- A Vendor Id must be entered to return results in a Vendor report.
- When a report is configured to prompt the user to enter a date range, the End Date range assumes a time of 00:00:00 if a time is not appended to the end date. To ensure information for the desired end date is included within the report, add a time in 00:00:00 format to the End Date or select a date that is one day ahead of the desired end date. For example, if a report is to include information from 4/1/2015 to 4/28/2015, in order to ensure information for 4/28/2015 is included, a date range of 4/29/2015 or 4/28/2015 11:59:59 PM must be entered as shown in the below example:



- To scroll through the pages of the report, click the single arrow buttons to move page-by-page. Click the First Page button to view the first page or the Last Page button to view the last page of the report. To view a specific page of the report, enter a page value into the textbox and click Refresh.

- To export the report to another format such as Word or Excel, click the Export drop-down in the report ribbon bar, and select the desired format:



- To refresh the report results, click in the report ribbon bar.
- To print the report, click in the report ribbon bar.

Reference the following list for an overview of tips to consider when printing a report in Temenos Infinity:

- When using Internet Explorer 10 and SQL 2008 R2 RTM, trying to print a report causes the Internet Explorer browser to refresh and close the previous session. To resolve this issue, an upgrade to SQL 2008 R2 SP2 must be performed by the financial institution.
- When printing a PDF of a report, the columns of the report do not print within one page if the content is wider than the page width, even when the Shrink to Fit print setting is enabled.

- To export the report to a data feed, click in the report ribbon bar.

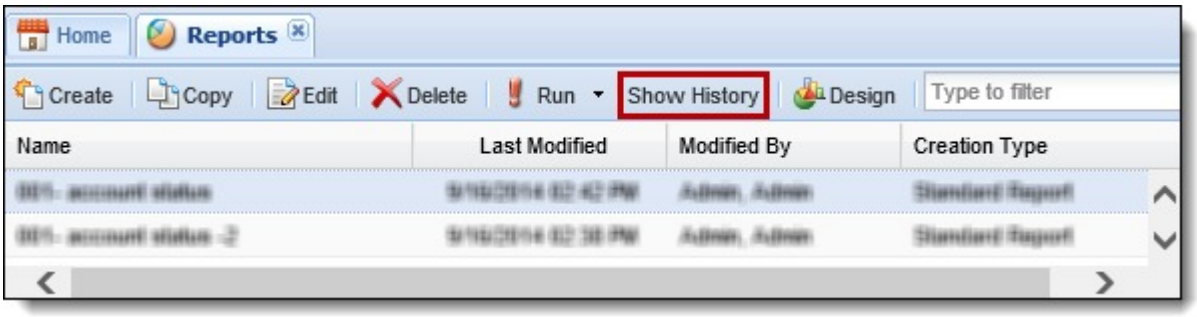
> Reference the list below for an overview of behavior that may occur for certain fields when a report is generated:
>
> - If reporting on information that links across multiple tables, and there is no record to match to in one of the tables, a NULL value populates in the report, rather than a value of False.
> - Fields that are encrypted in the database, such as custom fields or credit card funding fields, display the encrypted value in a report.

Viewing Report History

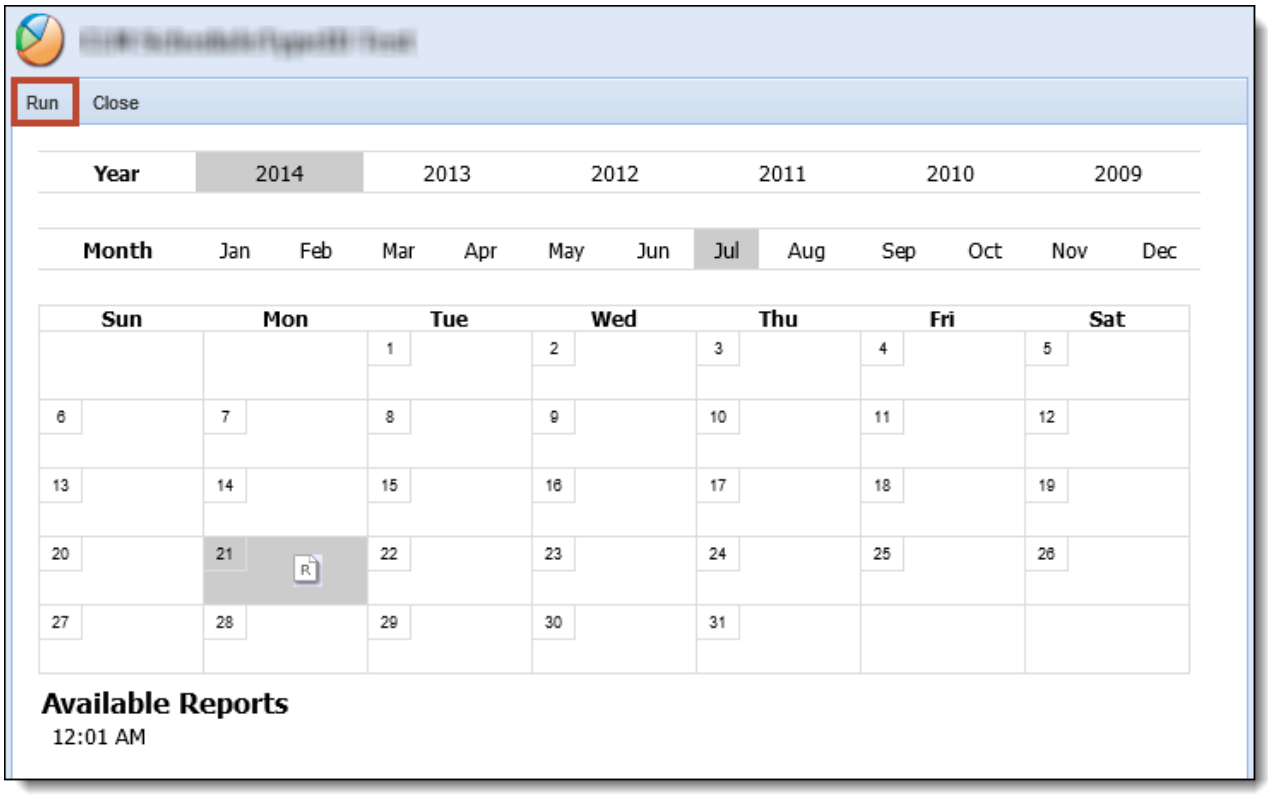
The report history is available for reports that are setup to run based on a schedule.

> There is no timeframe for how a long a scheduled report is available to be viewed as historical reports do not expire.

- Highlight the report in which the history is to be viewed.
- Click **Show History**.



- A screen appears containing a calendar. An icon appears on the day the report was run.
- To view the report history, click this icon.
- On the bottom of the page, the time(s) the report was run displays. Select a time to be viewed and click **Run**.



- The report appears. Reports can be exported into different formats by clicking the **Select a format** drop-down on the top of the page and clicking **Export**.

Promotions

Promotions provides end-users with viable sales opportunities right at their fingertips. With promotions functionality, administrators are able to create and manage promotion campaigns in Temenos Infinity that include pre-approved offers uploaded directly to each promotion.

> The following topic provides an overview of how to work a promotion and create an application from an offer in Temenos Infinity; however, institutions are also provided with the ability to display promotional offers in Virtual Capture. For more information, please see the Promotions in Virtual Capture topic in the Administrator Guide.

The configured promotions and all available offers for each promotion are accessible from the icon in the Ribbon Bar to allow opportunities to be easily turned into applications.

The Promotions topic includes the following information to assist users with working a Promotions queue, as well as creating an application from a promotional offer:

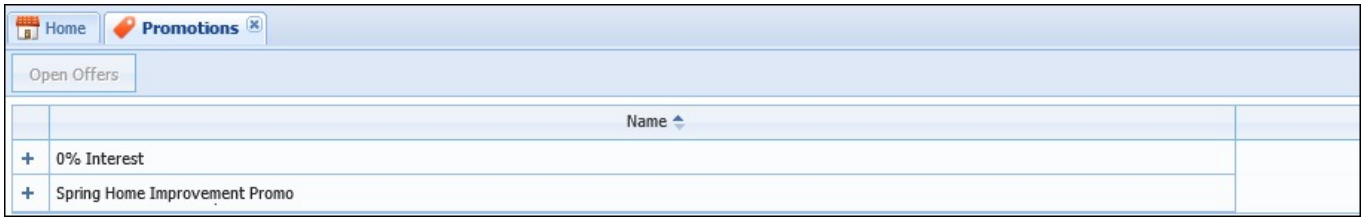
- Working Promotions
  - Promotional Offer Details
    - Offer Details
    - Script
    - Contact Details
    - Apply
    - Decline
- Creating an Application from an Offer

Working a Promotion

Clicking opens the Promotions queue displaying a list of all active promotions configured by the system administrator.

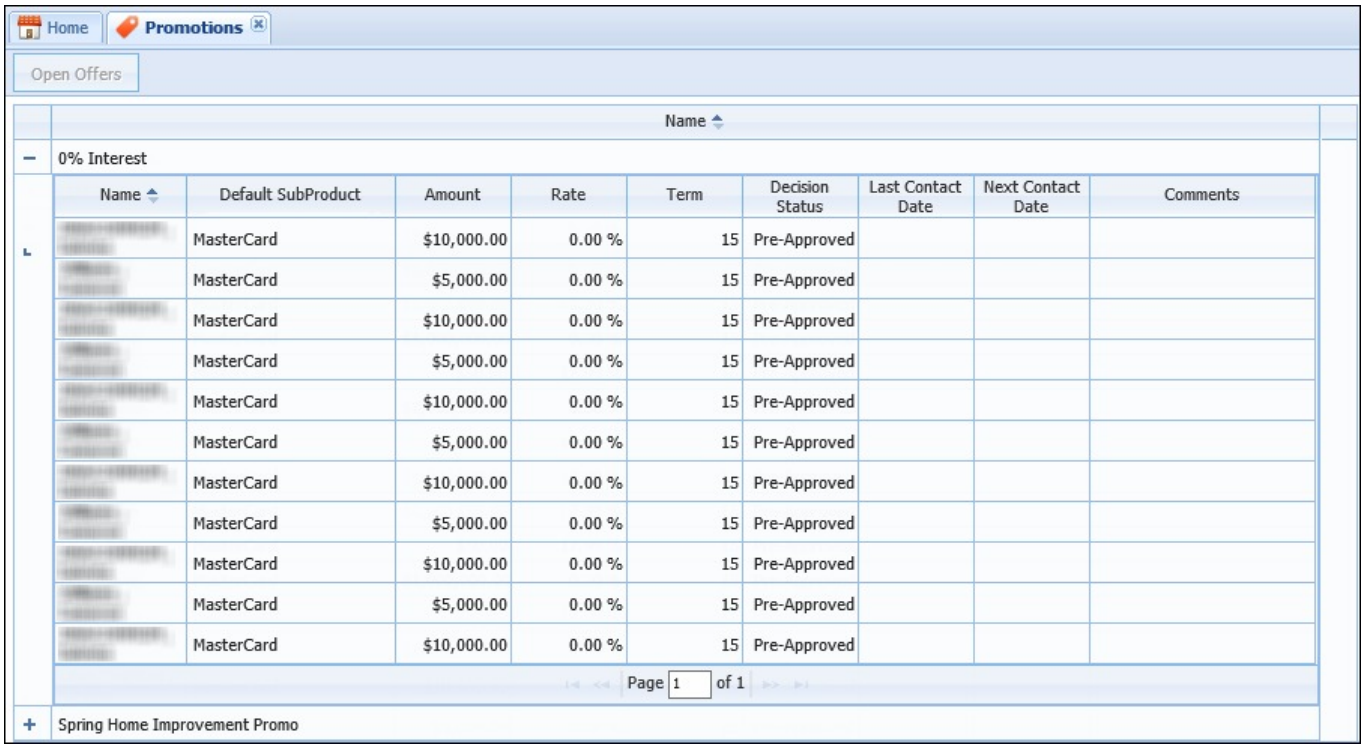
> A promotion must be active and include at least one offer in order to appear within the Promotions queue. When all offers under a promotion are either accepted or declined, the promotion is removed from the Promotions queue.

By default, promotions are displayed alphabetically in ascending order within the grid, but the grid can be reorganized into descending order by clicking within the Name column and selecting the that appears.



Next to each promotion, selecting + populates a list of the offers for each promotion. Upon clicking +, the first 100 offers are displayed in the order they appeared in the Promotional Offers file. This list can be reorganized into ascending or descending order by clicking within the desired column and selecting the that appears, as shown in the Name column in the below example.

When a file includes more than 100 offers, the **Page** text box at the bottom of the screen can be used to navigate between multiple pages of offers.



Each offer displays within a grid containing the following columns of information about the offer:

Field	Description
Name	Displays the name of the customer eligible to apply for the offer.

Default SubProduct	Displays the default sub-product assigned to the promotion.
Amount	Displays the offer amount for which the customer is eligible to apply.
Rate	Displays the percentage rate associated with the promotion.
Term	If applicable, displays the term associated with the promotion. This field appears blank when a promotion does not include a term.
Decision Status	Displays the decision status associated with the promotion.
Last Contact Date	Displays the date that the customer was last contacted regarding the offer. The value that appears within this field is the Last Contact Date entered within the Promotional Offer Details window.
Next Contact Date	Displays the date that the customer is to be contacted next about the offer. The value that appears within this field is the Next Contact Date entered within the Promotional Offer Details window.
Comments	Displays the comments recorded for the offer within the Promotional Offer Details window.

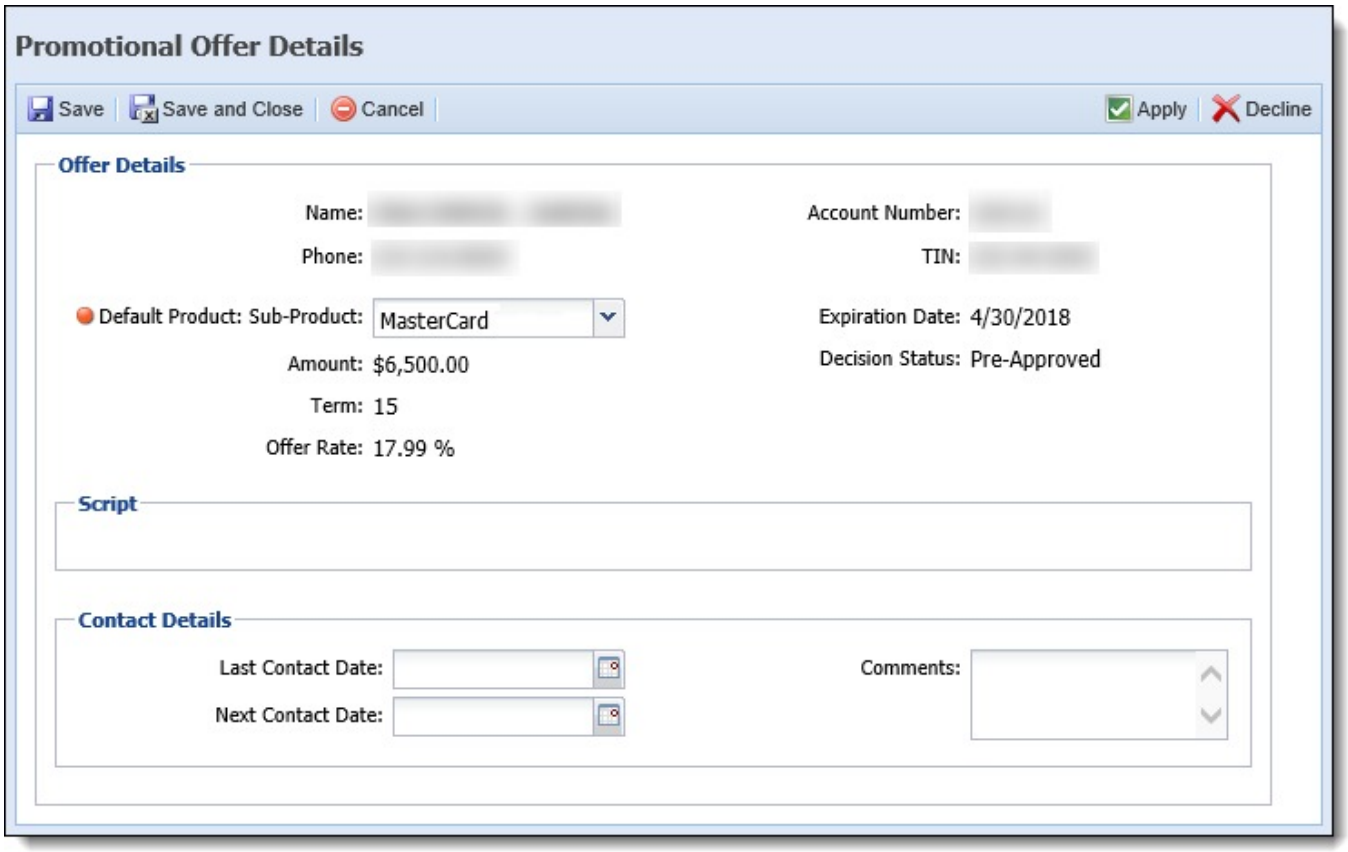
Above the offers grid, a filter box provides users the ability to narrow the prequalification offers that display within the grid. This filter attempts to match the text entered to the values in Name and SubProduct columns. Upon entering text in the filter, the system automatically refreshes the grid.

Double-click an offer, or highlight an offer within the grid and click **Open Offers**, to open the Promotional Offer Details window.

> The **Open Offers** button is not enabled until an offer is highlighted within the grid.

Promotional Offer Details

The Promotional Offer Details window includes the specific details about the offer. From this window, users are able to update the contact details for the offer and/or accept or decline the offer.



The Promotional Offer Details window includes the following three sections:

Offer Details

The Offer Details section includes the specific details for the promotional offer, such as the customer information imported from the promotional offers file, and details related to the promotion properties configured by the system administrator when the promotion was created.

The following offer details are included in this section:

Field	Description
Customer Information	
Name	Displays the name of the customer eligible to apply for the offer.
Phone	Displays the phone number related to the offer.
Account Number	If applicable, displays the account number associated with the offer TIN. If an account number associated with the offer TIN is found in the Core, the account number appears within this field. If an account number cannot be found in the Core, this field appears blank.
TIN	Displays the TIN related to the offer.
Promotion Information	

Sub-Product	Displays the sub-product to which the promotion is assigned. This field defaults to the Default Sub-Product assigned to the promotion, but can be changed by selecting a value from the drop-down list. The Sub-Product drop-down includes a list of all loan application types assigned to the promotion by the system administrator.
Amount	Displays the offer amount for which the customer is eligible to apply.
Term	If applicable, displays the term of the promotion.
Expiration Date	Displays the expiration date for the promotion.
Decision Status	Displays the decision status of the offer. This value determines the stage of the application initiated when an application is created from an offer as well as how risk is processed. For more information, see the Creating an Application from an Offer section within this topic.
Offer Rate	Displays the percentage rate for the offer.

Script

The Script section is read-only and displays the sales script configured by the system administrator when the promotion was created. This section provides a detailed value statement about the selected promotion that can be used as a sales tool when contacting a customer about an offer for which they are eligible to apply.

Contact Details

The Contact Details section provides users with the ability to track contact attempts for an offer. Within this section, users are provided with the ability to complete the following information in order to record the contact made about an offer:

Field	Description
Last Contact Date	Enter a date in MM/DD/YY format or click and select a date from the calendar to identify when the customer was last contacted about the offer.
Next Contact Date	Enter a date in MM/DD/YY format or click and select a date from the calendar to identify when the customer is to be contacted next about the offer.
Comments	Enter comments related to the contact attempt to provide information about the outcome and/or include helpful information for the next contact attempt.

Once all contact information is entered, click Save and Close to retain the information and return to the Promotions queue. The contact details recorded populate within the Offers grid.

When contact is made with a customer regarding a promotional offer, the Promotional Offer Details window

enables users to accept or decline the offer using the following functions in the top toolbar:

- Apply

Clicking Apply provides the ability to accept an offer and create an application directly from the offer. Clicking this button initiates the application process according to the promotion's decision status. Once an offer is accepted, the offer is removed from the list of active offers in the Promotions queue and no longer appears for the applicant within the Active Offers grid in the Review Active Applications and/or Promotional Offers screen.

For more information, please see the Creating an Application from an Offer section within this topic.

- Decline

> Once a promotional offer is declined, it is no longer available for the customer.

Clicking Decline provides the ability to reject an offer. When an offer is declined, the offer is removed from the list of active offers in the Promotions queue and no longer appears for the applicant within the Active Offers grid in the Review Active Applications and/or Promotional Offers screen.

Creating an Application from an Offer

Users are provided with the ability to create an application from an offer by clicking Apply within the Promotional Offer Details screen. Clicking Apply automatically initiates the application process, creating an application using the TIN associated with the offer and pre-populating all available information from the offer, such as applicant details, rate, and term, within the application.

> If the TIN supplied in the offer is not found in the core, and there is no account number associated with the TIN, the application cannot be created from the Promotional Offer Details window and an error message is received upon clicking Apply.
>
> > If an applicant's TIN is related to more than one membership account in the core, and one or more of the accounts are closed, the system automatically creates the promotional offer for the first open account in the core.
>
> For more information on creating an application for a non-account holder, please see the Create topic within this guide.

When an application is created from a promotional offer, the Application > Channel field is set to a value of PROMOTION to identify the origin of the application.

When an indirect application is created from a promotional offer, the Application > Channel field is set to a value of PROMOTION, and the Created By field is set to the name of the indirect user.

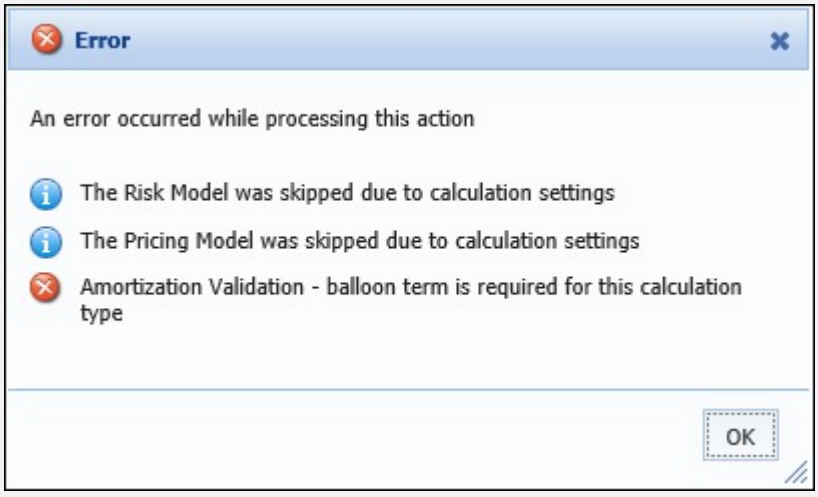
Additionally, the availability of the **Change Product** button is determined by the number of application types assigned to the promotion by the system administrator.

- If only one application type is assigned to the promotion, the **Change Product** button is disabled in the Application Toolbar.
- If multiple application types are assigned to the promotion, the **Change Product** button is enabled in the Application Toolbar. When clicked, users are able to determine the sub-product that is used to create the application, by selecting a value from the Product: Sub-Product drop-down list. This list includes all loan application types assigned to the promotional offer by the system administrator.

The following process walks through the behavior that occurs when a standard application is created from a promotional offer. For information on the process that occurs to create an indirect application from a promotional offer, please see the applicable third party connector guide on the Temenos Client Portal.

Depending on the Decision Status configured for the offer when the promotion is created, the application workspace automatically opens to the applicable stage in the workflow. For example, if the Decision Status for a promotion is Approved, when an offer is accepted, the application opens in the Approval stage of the workflow.

When a promotion's Decision Status is configured as Approved, but the Loan Terms are not fulfilled, an error message including the necessary information is received during application initialization and the application opens in the Origination stage. For example, when the decision status for a Home Equity promotion is configured as Approved, the following error message is received to inform that balloon term is required:



When the decision status is Pre-approved, the application workspace opens in the Origination stage and users are able to proceed through each stage to complete the application process.

The Decision Status for a promotion also controls the Risk process. The Risk process proceeds as follows for each decision status:

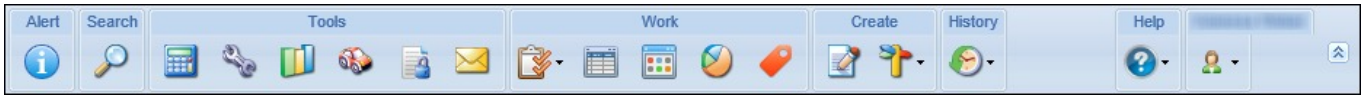
Decision Status	Risk Process

Approved	When a decision status is set to Approved, credit is NOT pulled for the applicant and the application process proceeds through the Approval stage of the application.
Pre-Approved	When a decision status is set to Pre-Approved, credit is pulled for the applicant and the application proceeds through each stage of the application.

For more information on creating an application from an offer, please see the Active Offers section of the Create topic in this guide.

Create

The **Create** section of the Ribbon bar contains functionality that enables the ability to originate loan applications in Temenos Infinity.



The Create topic provides the following information and instructions to assist users with creating an application:

- Creating an Application
  - New Application Screen
    - Application Information
    - Product Offerings
  - Create an Application for an Existing Account Holder
    - Existing Applications
    - Active Offers
    - Applicants with Multiple Accounts
    - Non-Primary Account Holder
  - Create an Application for a Non-Account Holder
    - Create an Application for a Non-Account Holder with Active Offers
  - TIN and Application Verification
    - TIN Validation
    - Application Initialization Validation

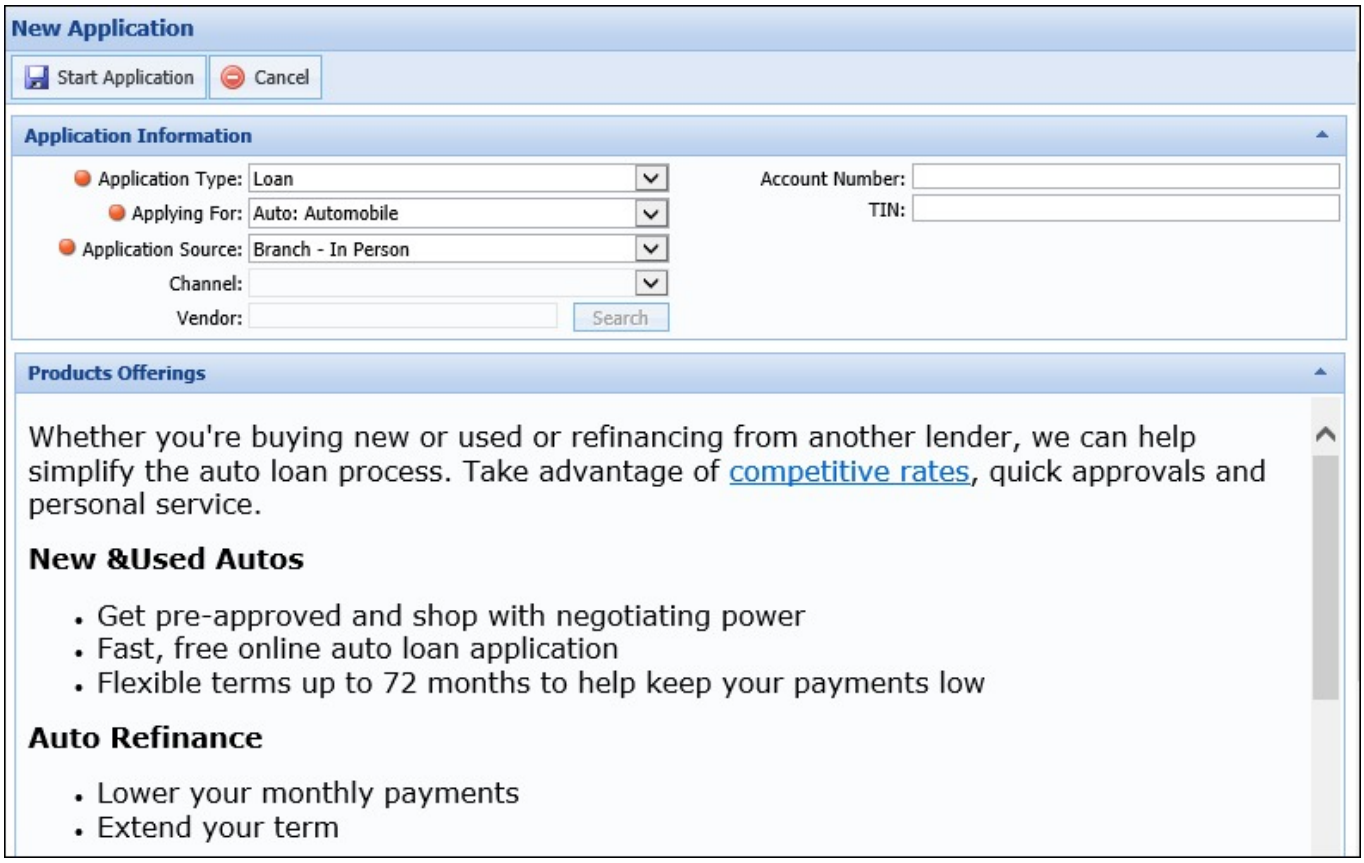
Creating an Application

To originate an application, click within the Ribbon Bar.

Upon selecting , the New Application screen appears in a new window.

New Application Screen

The New Application screen provides users with the ability to enter the information required to initiate an application as well as start the application process. This screen can also be customized to include a detailed value statement that can be used as a sales tool when initiating a new application.



The New Application screen includes the following sections:

Application Information

The Application Information section allows users to input the information required to initiate an application, such as the type of application being created, the product being applied for, the application source, channel, and/or vendor, as well as an account number or Taxpayer Identification Number (TIN) to identify the applicant.

The toolbar within the top of this section provides the ability to perform the following actions:

Icon	Description
Start Application	Allows a user to save the data entered in the Application Information section and create the application. Once the application process is started, the status of the application is set to "In Progress."
Cancel	Allows a user to cancel the application process.

Reference the table below to assist with completing the fields within this section of the New Application screen:

Field	Description
Application Type	Identifies the type of application being created. This drop-down controls the options available within the Applying For drop-down and defaults to Loan.

Applying For	Select the product for which the applicant is applying. This drop-down contains the active sub-products configured for the identified application type and defaults to the first sub-product listed alphabetically. Information within the Product Offerings section may change based on the sub-product selected within this drop-down. For more information, please see the Product Offerings section of this topic.
Application Source	Use the drop-down to select how the application is being received.
Channel	Use the drop-down to select the Channel that is submitting the application.
Vendor	Use the Search function to select the Vendor that is submitting the application. This field becomes enabled when Vendor Purchase is selected as the Application Source.
Account Number	If the applicant is a current account holder, enter the account number to associate with the application. If an applicant is associated with only one open account, the system creates the application with the sole account number. If the applicant has multiple accounts, an account selection window appears to select an account to associate with the application. If a closed account is selected, a message is received asking if application should be created as a non-member application. For more information, please see the Applicants with Multiple Accounts section within this topic.

TIN	If the applicant's account number is unknown, or the applicant is not a current account holder, enter the applicant's Tax Identification Number. This is also used for the Applicant's Social Security Number (SSN). If an invalid TIN has been provided and TIN validation rules have been assigned, the system validates the applicant's TIN during the application initialization process. For more information, please see the TIN and Application Validation section within this topic. As part of the application initialization process, the TIN is used to search the core and previous applications for information related to the applicant, and populates the following data in the application: From Previous Applications • First Name • Middle Name • Last Name • Account Number • Person Number • Birth Date • Email • Marital Status • Member Code • Preferred Contact Method • ID Country • ID Expiration Date • ID Issue Date • ID Number • ID State • ID Type • VISA Expiration Date • VISA Type • Mothers Maiden Name • Credit Card Name All Address, Asset, and Income information is also populated from the previous application for the applicant. From Core **Demographics** • Account Number • Person Number • First Name • Middle Name • Last Name • Mothers Maiden Name • Suffix • Birth Date

- Email
- Marital Status
- TIN
- Member Code
- Restriction Code
- Membership Start Date
- ID Type
- ID Number
- ID Country
- ID Expiration Date
- ID Issue Date
- ID State
- VISA Expiration Date
- VISA Type
- Has Direct Deposit
- Segmentation ID
- Credit Card Name

> Phone Numbers are also updated.

Addresses

- Address Type
- Address 1
- Address 2
- City
- State
- Country
- Postal Code
- Start Date
- End Date

Assets

- Original Value
- Balance
- Association
- Available Balance
- Hold Amount
- Asset Class
- Maturity Date
- Rate
- Is Auto Renew
- Is From Host
- Manually added assets
- ECOA Code Id
- Description

Liabilities

- Is From Host

	• Payment Frequency • Term • Close Date • Payoff Amount • Limit • Account Number • Past Due Amount • Is Refinanced • Account Number **Core Messages** Important core messages

Product Offerings

Upon selecting the sub-product being applied for, the Product Offering section populates with the customized Product Details and/or Sales Script configured by the system administrator. This section provides a detailed value statement about the selected product that can be used as a sales tool when initiating a new application.

> Information within the Product Offerings section may change based on the sub-product selected within the Applying For drop-down.

Once all information within the New Application screen is complete, click Start Application to create the application.

Upon clicking Start Application, the system performs the Get Person/Get TIN process, which is comprised of the following steps:

1. Gets the people or organization TINs associated with the account number entered in the New Application screen.
2. Gets the account numbers and/or person numbers associated with the TIN entered in the New Application screen.
3. Gets the TIN associated with the person number entered in the New Application screen.

Once the Get Person/Get TIN process completes, users are prompted to select the account from which data is retrieved within the Select Person to Create Application window if more than one record is returned by the system.

> If only one record is identified, the Select Person to Create Application window does not display to users.

> For more information on the Select Person to Create Application window, please see the Applicants with Multiple Account Numbers section later in this topic.

Once the person record has been identified, the associated TIN is used to identify existing applications and active offers. When there is one or more existing applications in progress or active offers, the Review Active Applications and/or Promotional Offers screen opens in a new window.

> For more information on the Review Active Applications and/or Promotional Offers screen, please see the Existing Applications and Active Offers sections later in this topic.

Create an Application for an Existing Account Holder

When an application is being created for an existing account holder, once Start Application is selected, the system performs an automatic search for the following information using the account number or TIN provided within the New Application screen:

- Applicants with Multiple Account Numbers
- Non-Primary Account Holders
- Existing Applications
- Active Offers

Applicants with Multiple Accounts

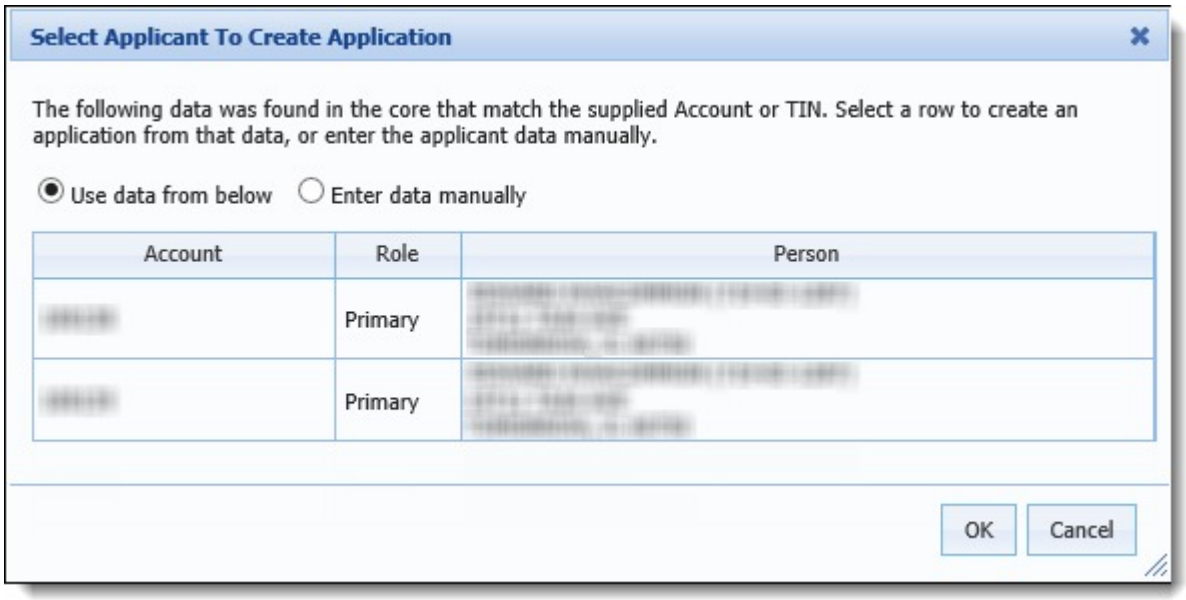
When the account number or TIN provided for the applicant is associated with more than one record in the core, users are prompted to select the account from which data is retrieved within the Select Person to Create Application window.

> If contact with the core fails and the system fails to retrieve applicant information upon application initialization, an error message stating the exception details is displayed to the user.

This window contains a list of all person records associated with the provided TIN or account number and enables the ability to select an applicant to assign to the application.

> When a TIN is entered to create the application, the system returns all records for the primary applicant that are related to the TIN. When an account number is entered to create the application, the system returns all records related to the account number, including those for Joint applicants related to the account. If a Joint record is selected, a message is received to inform that the application will be created as a non-member application.

Highlight the desired record within the grid and click **OK** to proceed with the application process.



By default, the **Use data from below** radio button is selected, but the option to manually enter information for the applicant is available. If none of the records within the grid apply, select **Enter data manually** and click **OK** to manually enter information for the applicant.

Upon selecting Enter Data Manually, the following information is pulled from prior applications in Temenos Infinity:

- Demographics
- Account Number
- Income
- References
- Assets

When a record from the core is not selected, the sytem creates the application as a non-member application. For more information, please see the **Create an Application for a Non-Account Holder** section within this topic.

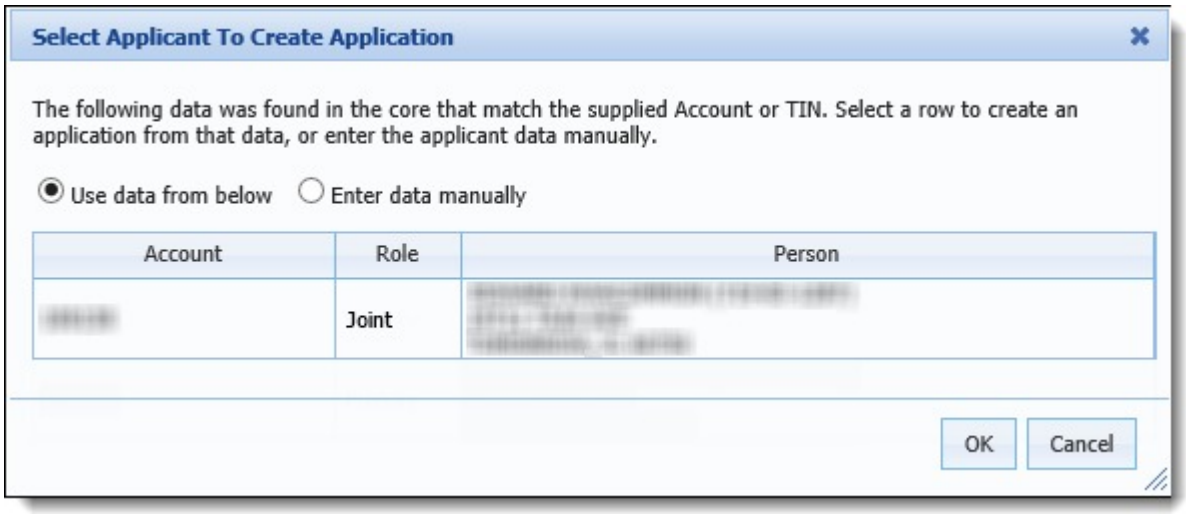
If an Indirect application is submitted for an applicant associated with a closed account, the following message appears: "The account and/or customer (<<AccountNumber>>) you entered has a status of closed. Would you like to create this application as a non-member?" If **Yes** is selected, the Account Number field is cleared and the user is taken to the Non-Member Create Application Screen. If **No** is selected, the message window closes and the user is returned to the previous window.

Non-Primary Account Holders

When the primary applicant exists as a joint/non-primary account holder within the core, users are prompted to select the account from which data is retrieved within the Select Person to Create Application window. This window contains a list of all person records associated with the provided TIN or account number and enables the ability to select an applicant to assign to the application.

If a non-primary account holder is the primary applicant, the system creates the application as a non-member application.

Highlight the desired record within the grid and click **OK** to proceed with the application process.



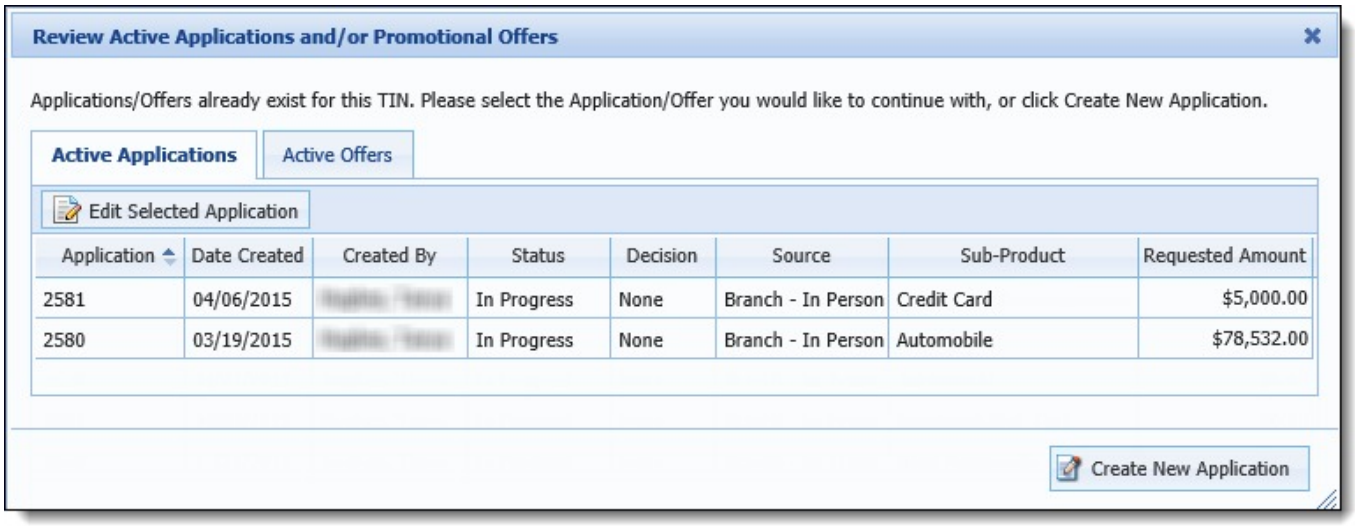
By default, the **Use data from below** radio button is selected, but the option to manually enter information for the applicant is available. If none of the records within the grid apply, select **Enter data manually** and click **OK** to manually enter information for the applicant.

Existing Applications

When there is one or more existing applications in progress, the Review Active Applications and/or Promotional Offers screen appears in a new window. This screen contains a list of in-progress applications associated with the applicant. In progress applications include all applications without a status of Withdrawn, Disbursed, Auto-withdrawn, LO Rejected, Invalid, Rejected, or Not Eligible.

> As shown in the below example, an Active Offers tab appears next to the Active Applications tab to list the promotional offers for which an applicant is eligible to apply. This tab appears within the screen regardless of whether the applicant is eligible for any promotional offers, but the grid within the Active Offers tab appears blank when the applicant is not associated with any active offers. For more information, please see the Active Offers section within this topic.

By default, applications appear in the grid in a descending order with the most recently created application appearing at the top of the list. This list can be reorganized into ascending or descending order by clicking within the desired column and selecting the that appears, as shown in the Application column in the below example.



The grid within this screen displays the following columns of information for each active application:

Column	Description
Application	Displays the Application number.
Date Created	Displays the date that the application was created.
Created By	Displays the name of the user who created the application.
Status	Displays the status of the application.
Decision	Displays the decision status of the application.
Source	Displays the source of the application.
Sub-Product	Displays the name of the application sub-product.
Requested Amount	Displays the Requested Amount for the application.

To open an existing application, highlight the desired application within the grid and click Edit Selected Application The existing application opens and allows the user to continue processing the application.

> When an existing application is loaded, the workspace automatically opens to the screen that was in progress when the application was last open.

If none of the existing applications apply, select Create New Application to disregard all existing applications and create a new application.

Active Offers

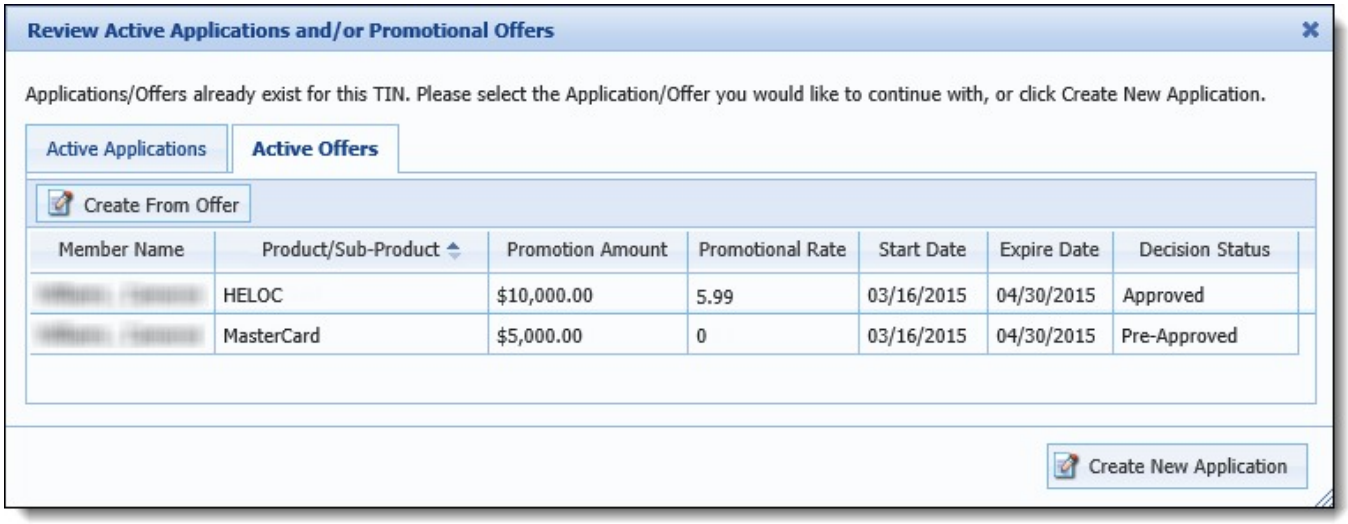
When an applicant is eligible for one or more promotional offers, the Review Active Applications and/or Promotional Offers screen appears in a new window. This screen contains an Active Offers tab that lists the active promotional offers associated with the applicant.

> If an applicant's TIN is related to more than one membership account in the core, and one or more of the accounts are closed, the system automatically creates the promotional offer for the first open account in the core.

From this screen, users are able to create an application using data from a promotional offer.

> As shown in the below example, an Active Applications tab appears before the Active Offers tab to list any existing applications for an applicant. This tab appears within the screen regardless of whether the applicant is associated with any existing applications, but the grid within the Active Applications tab appears blank when the applicant does not have any additional active applications. For more information, please see the Existing Applications section within this topic.

By default, offers are listed alphabetically by sub-product within the grid. This list can be reorganized into ascending or descending order by clicking within the desired column and selecting the that appears, as shown in the Product/Sub-Product column in the below example.



The grid within this screen displays the following columns of information for each active offer:

Column	Description
Member Name	Displays the name of the applicant eligible for the offer.

Product/Sub-Product	Displays the sub-product assigned to the promotional offer. When Create From Offer is clicked, the application is created for the sub-product identified within this column. When an application is created from an offer, the product cannot be changed once the application process is started.
Promotion Amount	Displays the offer amount for which the customer is eligible to apply.
Promotional Rate	Displays the rate associated with the offer.
Start Date	Displays the start date of the promotion.
Expiration Date	Displays the expiration date of the promotion.
Decision Status	Displays Pre-Approved or Approved to identify the Decision Status configured by the system administrator when the promotion was created. The value identified here determines the stage of the application initiated when an application is created from a promotion as well controls how Risk is processed for the application. When an offer is declined or a promotion expires, the offer is removed from the Active Offers grid.

To create an application from a promotional offer, highlight the desired offer within the Active Offers grid and click Create From Offer. Clicking Create From Offer automatically initiates the application process, creating an application using the TIN associated with the offer and pre-populating all available information from the offer, such as applicant details, rate and term, within the application.

When an application is created from a promotional offer, the Application > Channel field is set to a value of PROMOTION to identify the origin of the application.

When an indirect application is created from a promotional offer, the Application > Channel field is set to a value of PROMOTION, and the Created By field is set to the name of the indirect user.

Additionally, the availability of the **Change Product** button is determined by the number of application types assigned to the promotion by the system administrator.

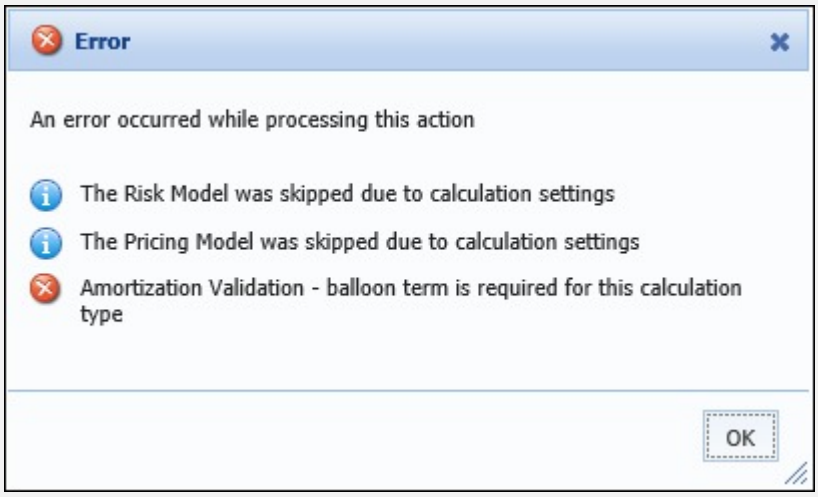
- If only one application type is assigned to the promotion, the **Change Product** button is disabled in the Application Toolbar.
- If multiple application types are assigned to the promotion, the **Change Product** button is enabled in the Application Toolbar. When clicked, users are able to determine the sub-product that is used to create the application, by selecting a value from the Product: Sub-Product drop-down list. This list includes all loan application types assigned to the promotional offer by the system administrator.

The following process walks through the behavior that occurs when a standard application is created from a promotional offer. For information on the process that occurs to create an indirect application from a promotional offer, please see the applicable third party connector guide on the Temenos Client Portal.

Depending on the Decision Status configured for the offer when the promotion is created, the application workspace automatically opens to the applicable stage in the workflow. For example, if the Decision Status for a

promotion is Approved, when an offer is accepted, the application opens in the Approval stage of the workflow.

When a promotion's Decision Status is configured as Approved, but the Loan Terms are not fulfilled, an error message including the necessary information is received during application initialization and the application opens in the Origination stage. For example, when the decision status for a Home Equity promotion is configured as Approved, the following error message is received to inform that balloon term is required:



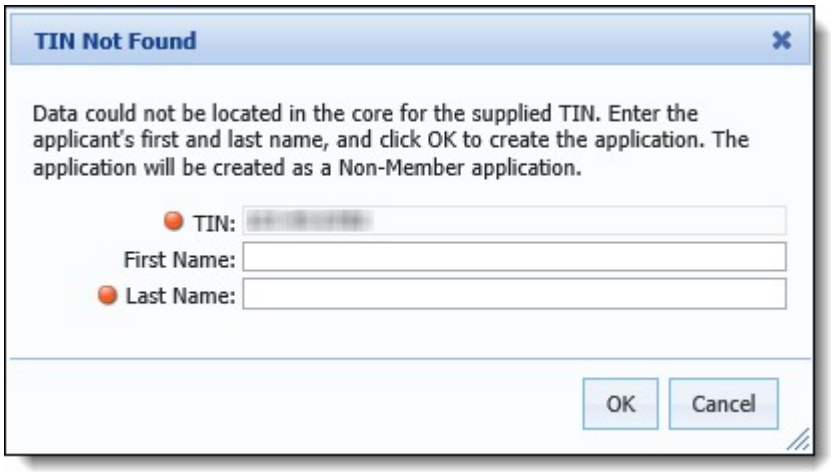
When the decision status is Pre-approved, the application workspace opens in the Origination stage and users are able to proceed through each stage to complete the application process.

The Decision Status for a promotion also controls the Risk process. The Risk process proceeds as follows for each decision status:

Decision Status	Risk Process
Approved	When a decision status is set to Approved, credit is NOT pulled for the applicant and the application process proceeds through the Approval stage of the application.
Pre-Approved	When a decision status is set to Pre-Approved, credit is pulled for the applicant and the application proceeds through each stage of the application.

Create an Application for a Non-Account Holder

When the primary applicant is a non-account holder and/or data cannot be located in the core for the supplied TIN, an application is created as a Non-Member application. Upon selecting Start Application, the following window appears to enter information for the applicant:

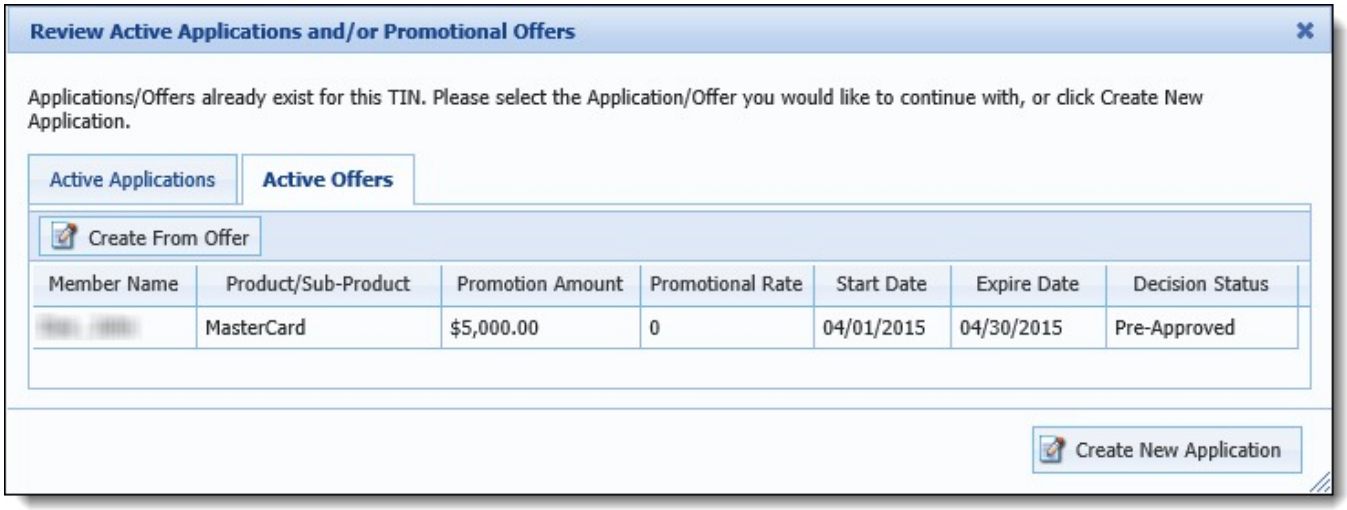


The TIN pre-populates with the number provided within the New Application screen. Enter the applicant's First Name and/or Last Name within the fields that display and click **OK**.

Create an Application for a Non-Account Holder with Active Offers

When the primary applicant is a non-account holder, but the supplied TIN is associated with a promotional offer, the Review Active Applications and/or Promotional Offers window appears upon selecting Start Application. Within the Active Offers tab, select an offer and click Create From Offer to create a Non-Member application with pre-populated data from the promotional offer, including the applicant's TIN, First Name and Last Name.

> If the Eligibility Required parameter is set to Yes within the Origination page in System Management, the eligibility status must be set for the applicant in order for the application to be processed from the promotional offer successfully.



To disregard the offer and proceed with creating the Non-Member application, click Create New Application. When Create New Application is selected, the Non-Account Holder process proceeds and the TIN Not Found window appears to enter the applicant's First and Last Name.

> For more information about adding a non-account holder to an application, please see the Applicants topic within this guide.

TIN and Application Validation

If enabled within the Solutions.Origination page, Validation rules are processed against the criteria entered in the request.

TIN Validation

TIN Validation Rules enable the system to efficiently handle invalid Tax Identification Numbers entered in the application request.

> Additional applicants added to an application are subject to TIN validation.

If a TIN fails validation, the **Is Invalid TIN** field becomes selected and prior applications are not searched for applicant information with matching TINs.

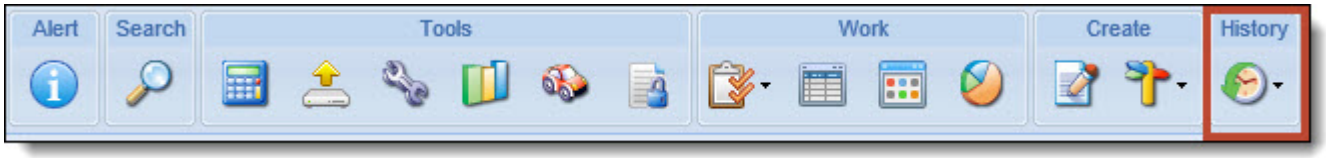
> The Is Invalid TIN field is a read only field and cannot be manually cleared by a user.

Application Initialization Validation

Application Initialization Validation Rules enable the system to validate the criteria within the application request. If the application fails validation, the application is not created.

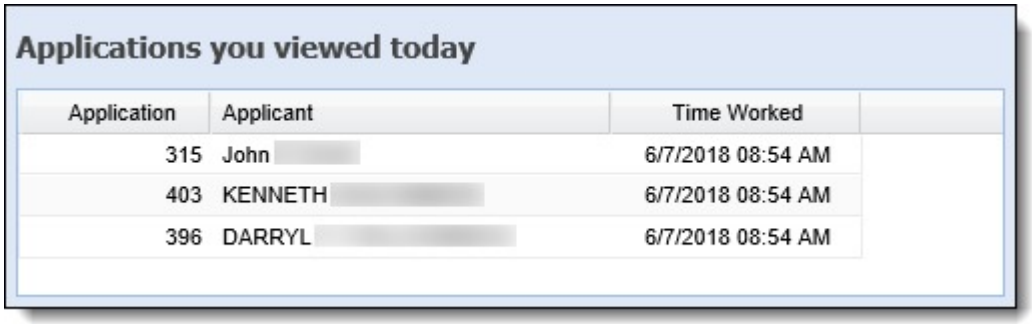
History

The Ribbon Bar contains a **History** section. Clicking the drop-down allows users access Application history for the current day.



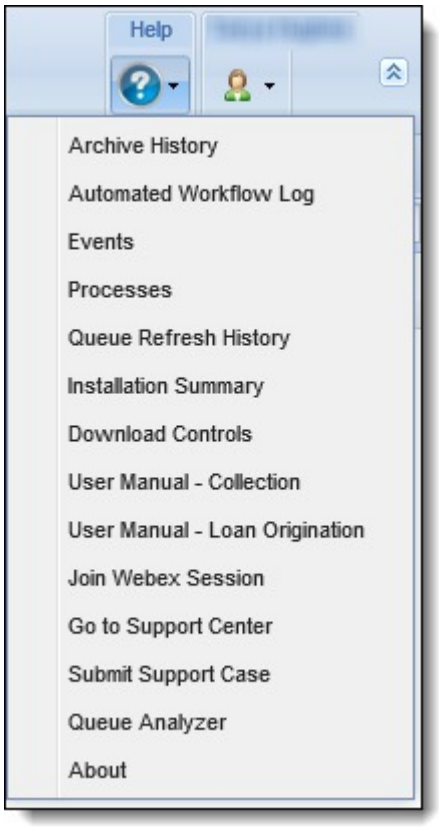
To View Application History

- Click the **History** drop down in the ribbon.
- Select **Applications Viewed Today** to display a list containing the application number, the name of the primary Applicant, and the date/time it was worked.
- The user may also double-click an application within the list to open it in Temenos Infinity.



Help

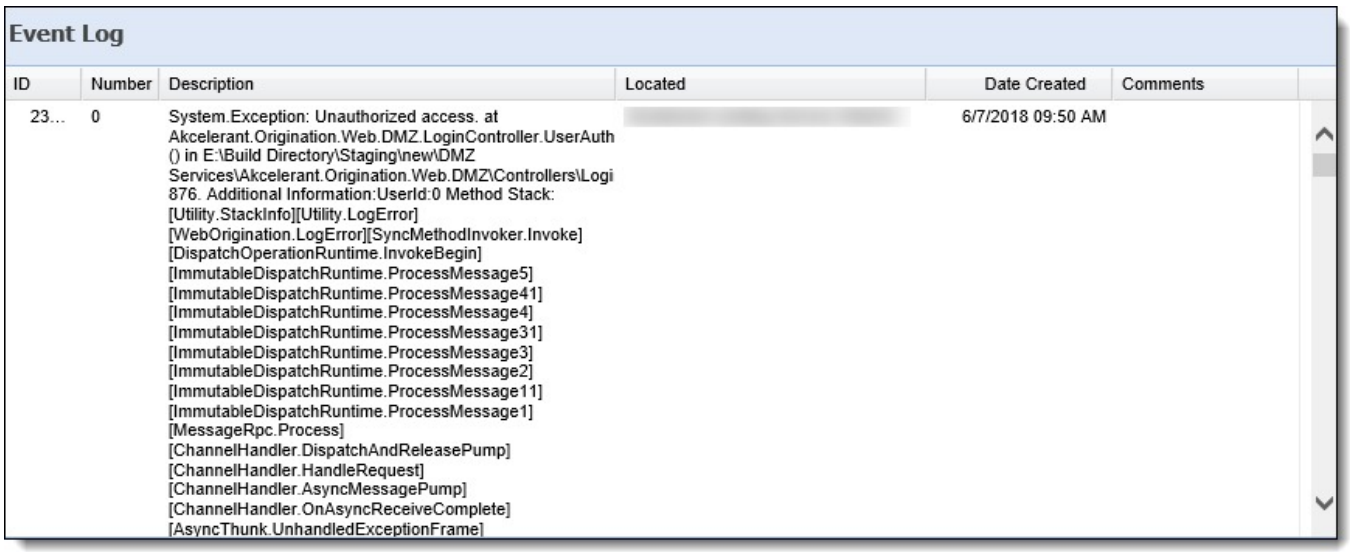
Click the drop-down links below for more information on the options available in the Help menu.



Events

The Events screen is an error log. If an error is received in Temenos Infinity, navigate to this screen to obtain details to place in a support ticket. Temenos Support may request that users access this page during a support call.

> The Event Log displays the top 500 errors recorded over the last two months.



Event Log

ID	Number	Description	Located	Date Created	Comments
23...	0	System.Exception: Unauthorized access. at Akcelerant.Origination.Web.DMZ.LoginController.UserAuth () in E:\Build Directory\Staging\new\DMZ Services\Akcelerant.Origination.Web.DMZ\Controllers\Logi 876. Additional Information:UserId:0 Method Stack: [Utility.StackInfo][Utility.LogError] [WebOrigination.LogError][SyncMethodInvoker.Invoke] [DispatchOperationRuntime.InvokeBegin] [ImmutableDispatchRuntime.ProcessMessage5] [ImmutableDispatchRuntime.ProcessMessage41] [ImmutableDispatchRuntime.ProcessMessage4] [ImmutableDispatchRuntime.ProcessMessage31] [ImmutableDispatchRuntime.ProcessMessage3] [ImmutableDispatchRuntime.ProcessMessage2] [ImmutableDispatchRuntime.ProcessMessage11] [ImmutableDispatchRuntime.ProcessMessage1] [MessageRpc.Process] [ChannelHandler.DispatchAndReleasePump] [ChannelHandler.HandleRequest] [ChannelHandler.AsyncMessagePump] [ChannelHandler.OnAsyncReceiveComplete] [AsyncThunk.UnhandledExceptionFrame]		6/7/2018 09:50 AM	

Processes

This page lists the system processes that run throughout the day. This displays the system process name, the result of the process (completed or failed), the start and end time, result details, and additional information about the process. The view drop-down in the top right-hand corner allows the user to view the system process for various time periods. If any process has failed, please contact a Temenos Customer Support Representative as soon as

possible.

> Failed process can be restarted by a system administrator in the Processes section of Server Manager.

Process Log

View: Today

Process	Result	Start Time	End Time	Result Details	Information
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
MONITORUPDATE	Information	6/7/2018 10:02 AM	6/7/2018 10:03 AM	Process completed successfully	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 10:02 AM	6/7/2018 10:02 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 09:58 AM	6/7/2018 09:58 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 09:58 AM	6/7/2018 09:58 AM	Informational	
LMSCOREPROCESS	Information	6/7/2018 09:58 AM	6/7/2018 09:58 AM	Informational	

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Installation Summary

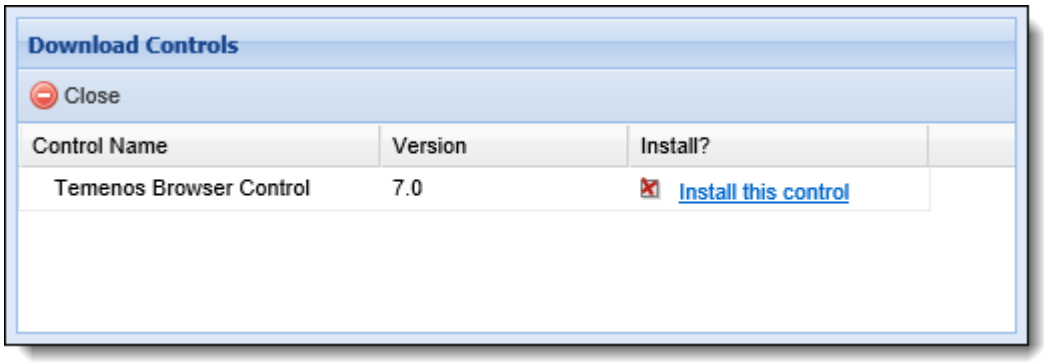
The Installation Summary lists all patches that have been applied to the application and what patch level the Temenos Infinity system is currently running. Temenos Customer Care Representatives may request that users access this page during a support call. It is very important to make sure the institution is up to date on all current upgrades/patches.

> The http://services.akcelerant.com URL must be added to Internet Explorer Trusted Sites in order to view the Installation Summary page.

Download Controls

The Download Controls screen provides a list of ActiveX controls used by Temenos Infinity, and displays installation status (Installed or Not Installed) for each control. Clicking on a control downloads and installs the control. This feature simplifies installation/updating of controls that are upgraded by Temenos.

> The Temenos Browser Control control is only required when using Internet Explorer. If using an Edge browser, a message displays to inform that there are no controls to download for the browser.



Download Control Fields	Description
Temenos Browser Control	Temenos Browser Control is used for client-side document management, and has replaced Report Control. This control must be installed from this screen before the following functionality may be used: Screen-printing.

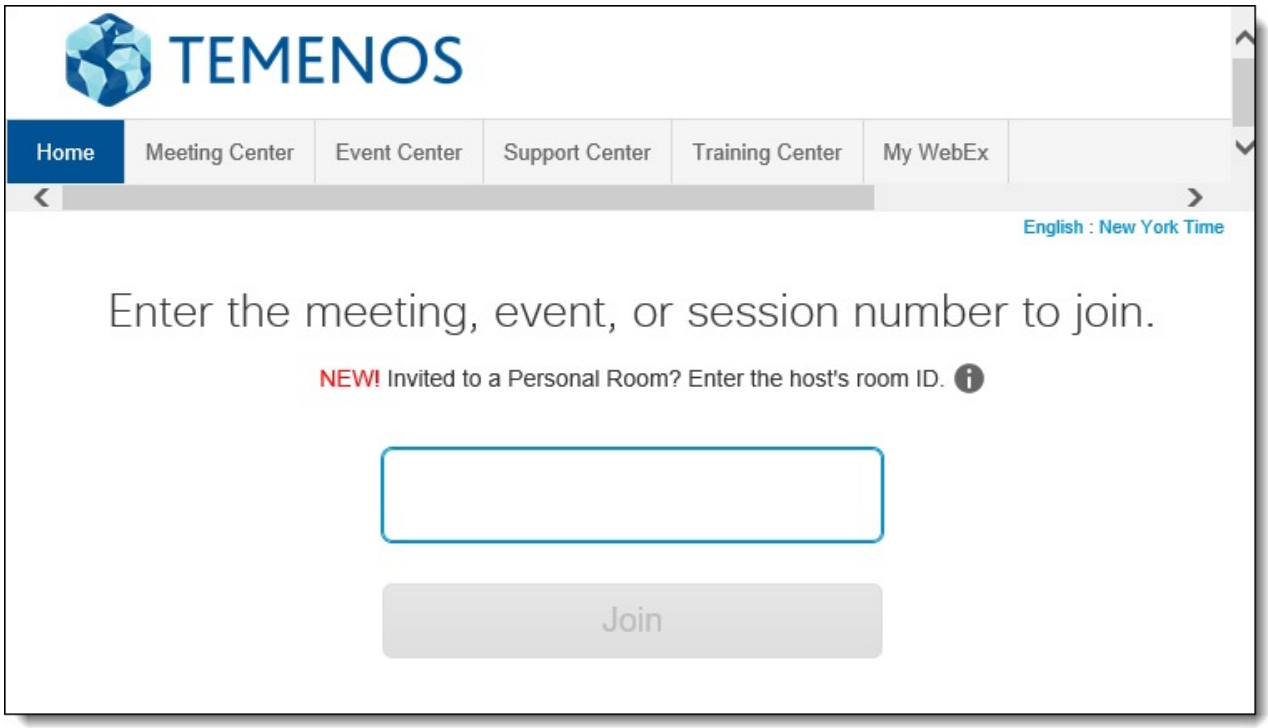
User Manual - Loan Origination

The User Manual – Loan Origination Help option enables user access the User Manual for Temenos Infinity's loan origination module.

Join WebEx Session

This link is used to quickly receive live assistance from a Temenos Customer Care Representative. Once the user clicks on Join WebEx Session, a new browser window opens and automatically navigates to the Temenos WebEx site with a Pre-Session Form displayed. To join a WebEx Session, follow the steps below:

- Click **Join WebEx Session**.
- Enter your name in the first and last name boxes.
- Type in the Support Center Number that is provided by the Customer Care Representative.
- Click **Submit** to being the session.



Go to Support Center

Selecting **Go to Support Center** directs users to the Temenos Customer Support Center, which requires successful login to the Temenos Client Portal.

Submit Support Case

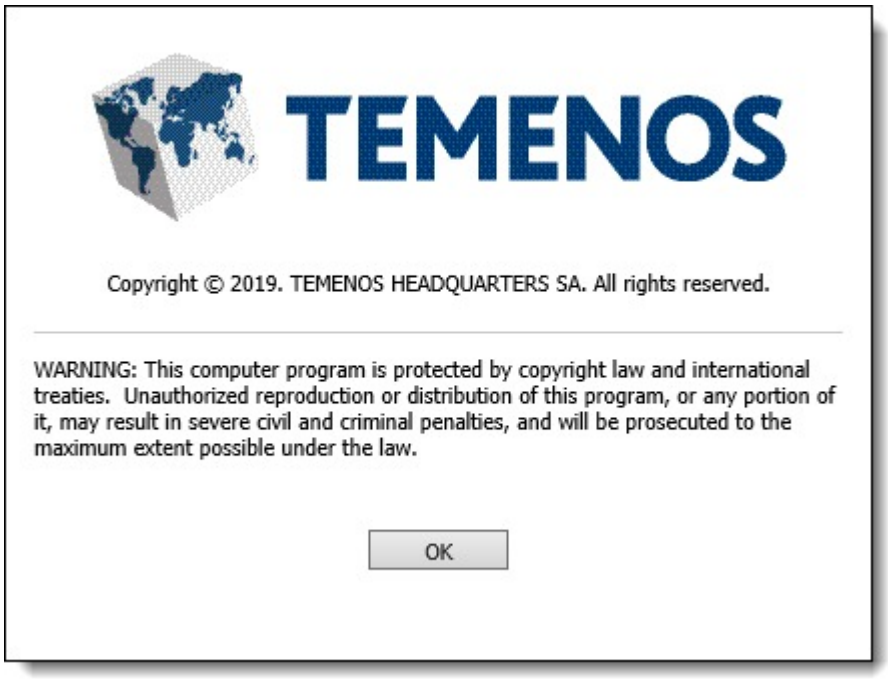
Report any issues that may arise in Temenos Infinity in order for them to be tracked and fixed in a timely manner. For instructions on how to create a New Support Case, please refer to the **Customer Care Link** on the main Support Page in the Temenos Client Portal, or contact a Customer Care Representative.

Enter your email and password to access the site. Should you forget your password, please contact a Customer Care Specialist.

About

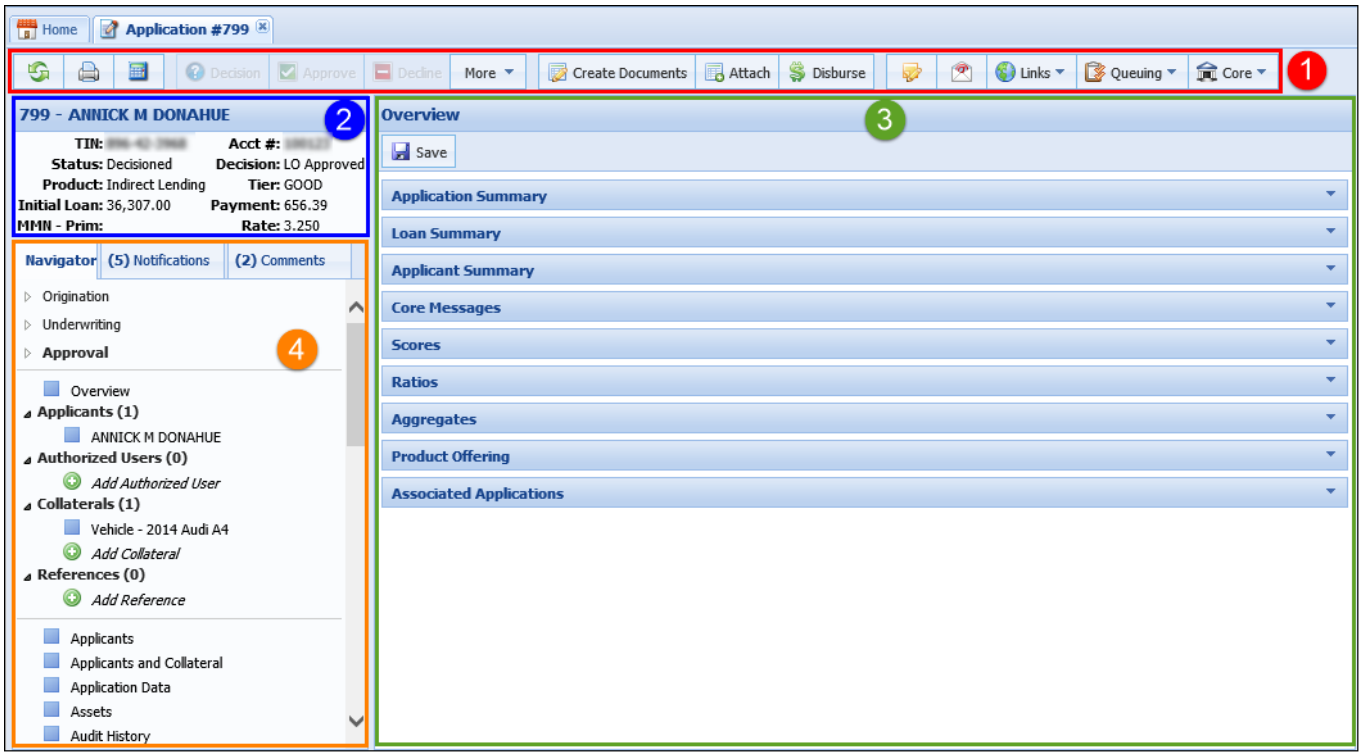
Selecting **About** prompts an informational window that provides information about Temenos Temenos Infinity.

This window contains copyright and security information about Temenos. Click **OK** to exit out of this screen.



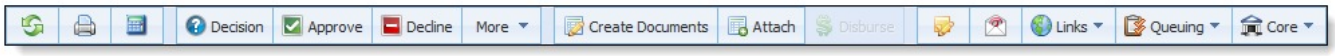
Application Workspace

The workspace is the area where the majority of an application's actions are performed. The workspace consists of four sections which provides users all the tools necessary to process an application.



1 - Application Toolbar

The Application Toolbar is located at the top of the workspace. This toolbar contains a series of icons that relate to linked screens and actions.



The following table displays the icons available in the Application Toolbar along with their descriptions:

Icon	Description
	Refreshes the application and the current screen.
	Allows a user to print the screen currently open in the Application Workspace. When printing application screens, consider these three points: • The document prints the page exactly the way it is currently being viewed. For example, if a panel is collapsed, then it prints as collapsed. • When the document prints, it sizes the page to whatever the dimensions of the paper are. For example: 8.5" x 11". • If the screen being printed contains grids that scroll horizontally, the page prints with a horizontal scroll bar if the width of the grid does not fit within the width of the paper.
	Allows a user to calculate an application. Unlike the Calculate button that is configurable on Application screens, the Calculate button in the Application Toolbar calculates an application using data saved in the database.
Decision	Allows a user to submit an application to the decision model assigned to the Sub-Product.
Approve	Allows a user (with the proper permissions) to approve an application that has not been decisioned.
Decline	Allows a user to select an Adverse Action, Declined Reason, and decline an application.
More Remove Decision Withdraw Remove Withdraw Create New Counteroffer Remove Counteroffer Decision Change Product	Users are able to select additional Decision options by selecting the drop-down adjacent to the Decline button. The additional options include: • **Remove Decision**: Allows a user to remove the decision from an application. • **Withdraw**: Allows a user to cancel an application that is in progress. • **Remove Withdraw**: Allows a user to restore a previously withdrawn application to a status of In Progress. • **Create New Counteroffer**: Allows a user to create alternate loan terms for an application. • **Remove Counteroffer Decision**: Allows a user to reset the loan terms to the original terms prior to the first counteroffer. • **Change Product**: Allows a user to change the product of the current application.
Create Documents	Allows a user to generate documents for the current application.

Attach	Allows a user to browse their local or network drive to attach supporting documents to the current application. Documents saved within an application via Attach are not purged to a document archiving service.
Disburse	Allows a user to disburse the current application.
	Allows a user to post a comment to the current application.
	Allows a user to send an Ad Hoc email regarding the current application.
Links Account Number for all Cores Data Validation First American How to Improve your Credit Score Treasury Rates	Allows a user to navigate to external websites by selecting a link from the drop-down. These are maintained by your financial institution.
Queuing Current Queue: Member Service Representative Review Pin To Queue Unpin From Current Queue	Displays the application's Current Queue and allows a user to: • **Pin To Queue**: Allows a user to manually assign the current application to a specific "active" Queue. • **Unpin From Current Queue**: Allows a user to manually unassign the current application from a specific queue. Once the application is unpinned and the application is closed, Queuing Rules determine the queue assignment.
Core Change Account/Loan Number Last Core Update: Never	Allows a user to: • **ChangeAccount/Loan Number:** Allows a user to determine the account number for the account holder or loan, assigned to the application. With the appropriate permission, users are also able to create a new record in the core system for an existing account holder. • **Update From Core:** Allows a user to request the most up-to-date information from the core. Update From Core can be used to search for applicants in the core based on SSN.

Calculate

Calculations are performed based on data saved in the database, and take into consideration any financed Debt Protection, Fees, Cross-sell amounts, etc. that are included.

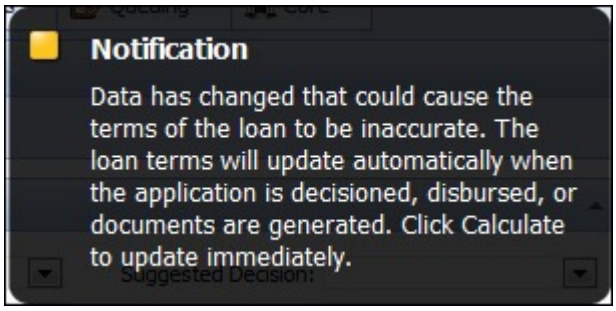
Calculations run synchronously during the processing of an application and are triggered by the following events within Temenos Infinity:

- During Decision Processing
- Prior to creating documents
- Prior to Disbursement
- Upon closing the current application
- Upon selecting the Calculate button within the Loan Terms panel
- Upon selecting the Calculate button within the Application Toolbar
- During execution of an Event Processing pair configured to include the Execute Calculate Application action.

When the calculate process is run as a result of the Execute Calculate Application action, the application must be refreshed to see the updated values. It is highly recommended that areas such as Fees, Aggregates, and Ratios are reviewed after the application is calculated to ensure that none of the values were duplicated during the calculation process.

If an error occurs during execution of the action, a notification is received in the application workspace. Click **More Information** in the notification window to identify what caused the error to occur during the calculation process.

Since Calculations only occur during the above events, calculated payment amounts may not be accurate if loan terms have changed or fees have been included in the loan amount. To ensure the most accurate figures are quoted to customers/applicants, a system Notification alerts users when calculations become outdated or inaccurate.



Decision

When a user clicks

within the Application Toolbar, the current application is submitted to the Decision Model assigned to the selected Sub-Product. Depending on the configuration of the Decision Model and Decisioning Rules, an application may have one of the following decision results:

Decision	Description
Auto Approve	The application has been automatically approved by Automated Decision Processing.
Auto Decline	The application has been automatically declined by Automated Decision Processing.
Auto Reject	The application has been automatically rejected by Automated Decision Processing.
None	The Automated Decision Process may not render an Approve or Decline Decision. Applications may have their Status set to Pending Review, which requires a Senior Officer or Underwriter review. For more information on processing Decisions manually, see the Underwriting section.

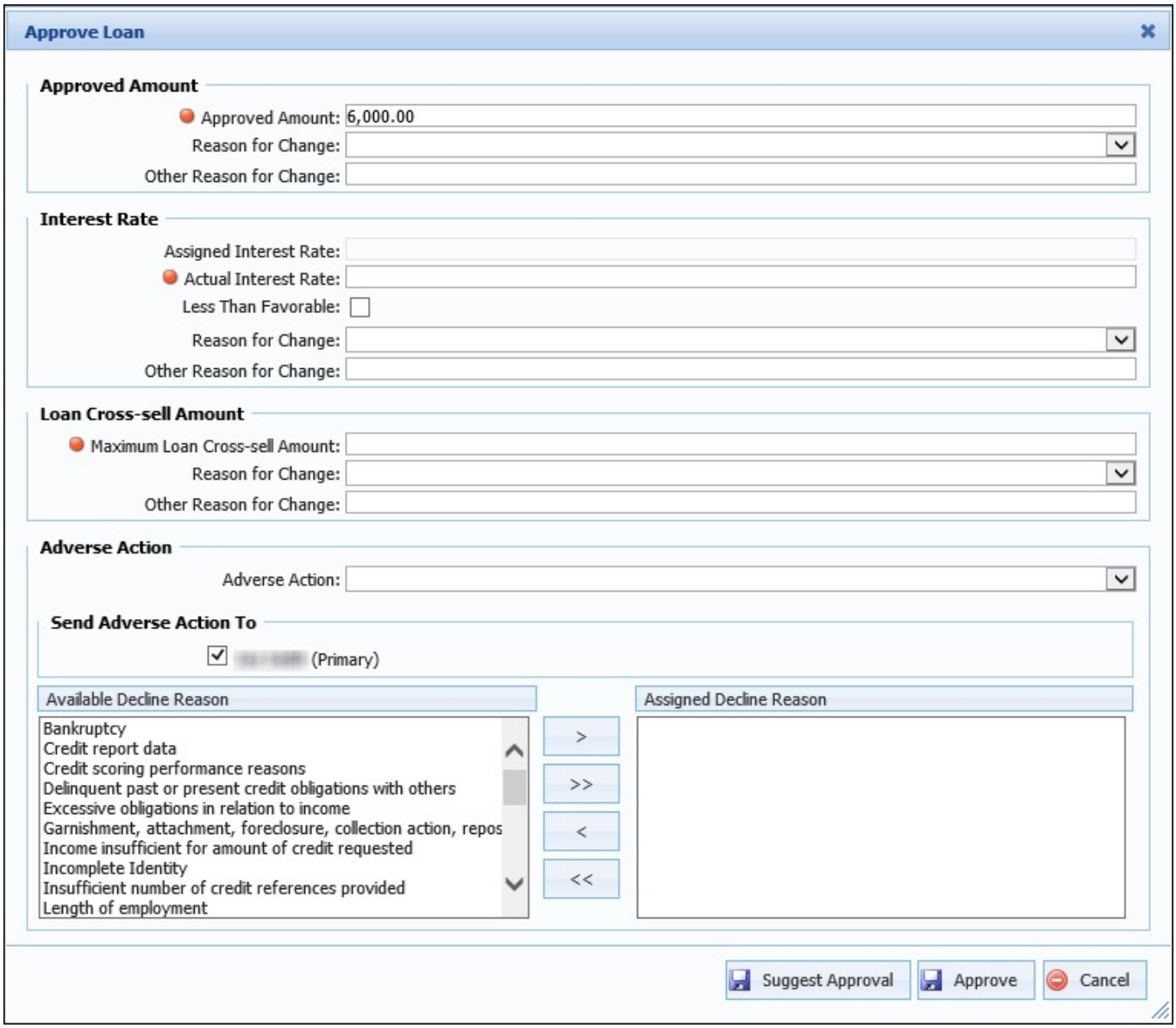
Approve

Clicking

within the Application Toolbar allows a user to bypass the automated decision processing/model to render an approved decision. When manually approving an application the Decision is set to LO Approved.

Upon clicking

, the Approve Loan screen opens in the workspace.



For more information, please see the Manual Decisions topic within this guide.

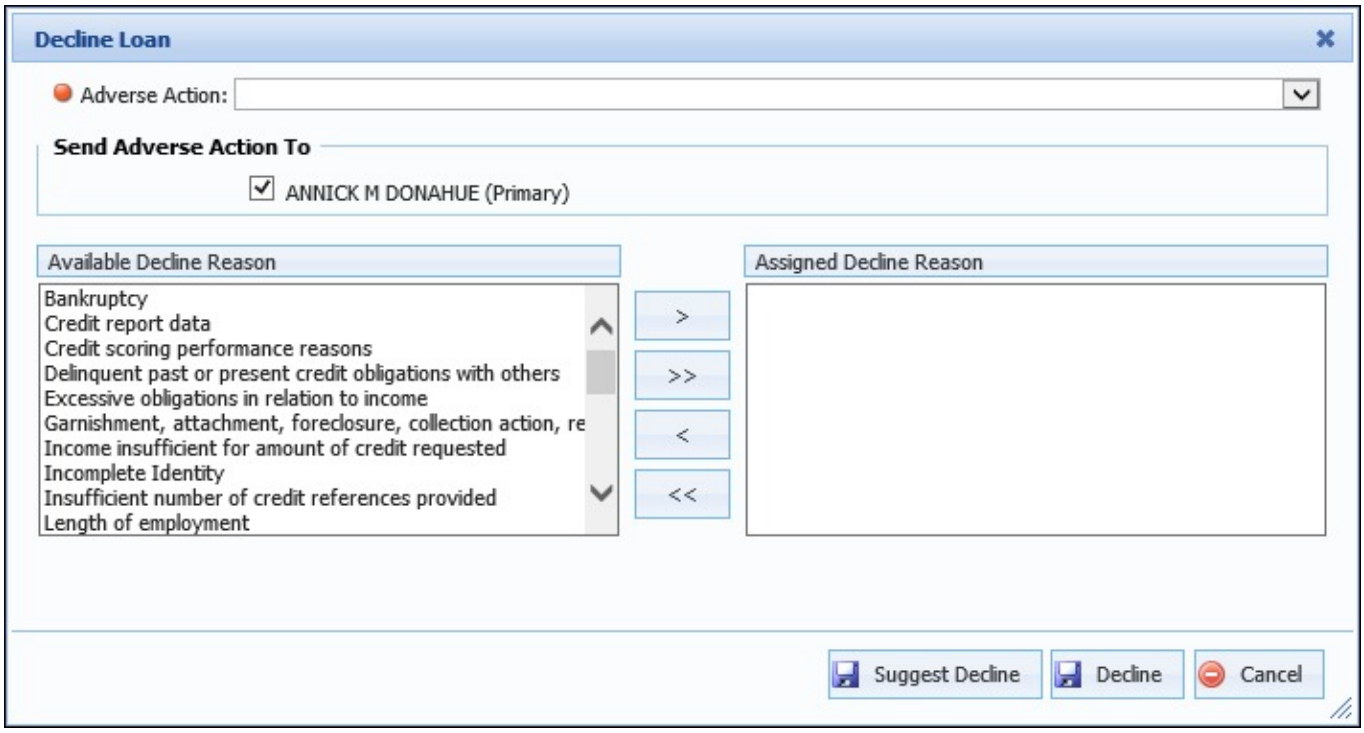
Decline

Clicking

within the Application Toolbar allows a user to bypass the conventional automated decision processing/model to render a declined decision. When manually declining an application the Decision is set to LO Rejected.

Upon clicking

the Decline Loan screen opens in the workspace:



For more information, please see the Manual Decisions topic within this guide.

More Decisions

The following options are available upon clicking More in the toolbar:

> For more information on the functionality below, please see the Underwriting Review topic within this guide.

Remove Decision

If the current application has already gone through the decision process, the decision can be removed by selecting **Remove Decision** in the Application Toolbar. A Success message appears when the application is completed. Click **OK** to proceed with processing the current application.

Withdraw

While processing an application, a user is able to click **Withdraw** from the Application Toolbar to remove an application from the active application pool. Clicking Withdraw opens the **Withdraw Application** screen in the Workspace.

Remove Withdraw

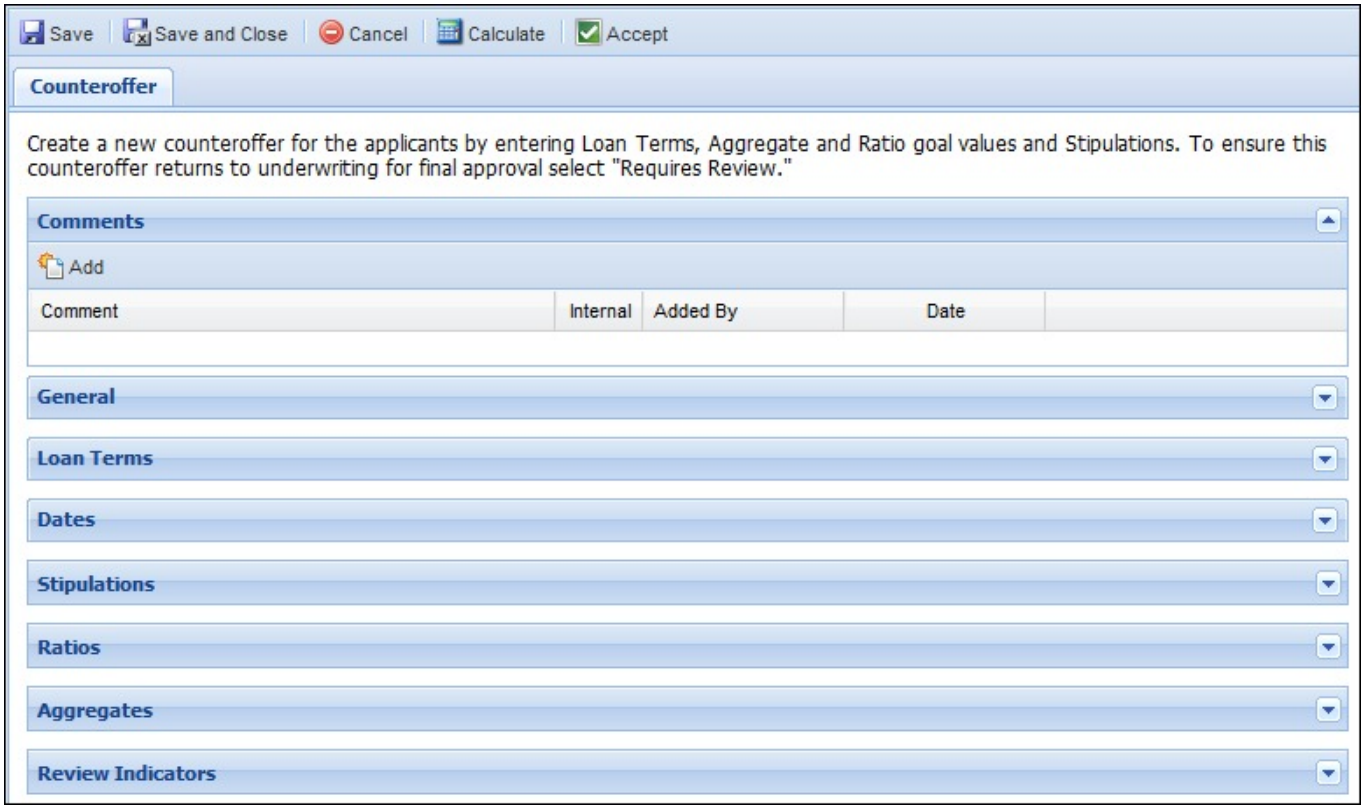
If an application has been withdrawn and needs to be reactivated, a user with appropriate permissions is able to click **Remove Withdraw** from the Application Toolbar to reactivate the application.

Create New Counteroffer

Rather than rejecting an application if the current Loan Terms are undesirable to an institution or a decision cannot be reached using the current terms, a user with appropriate permissions is able to create counteroffer(s) that contain alternative Loan Terms that are more desirable to the institution. In order for a Counteroffer to be issued, the application must have a status of In Progress, Pending Review, or Countered. Once created, Counteroffers are able to be reviewed with applicants prior to acceptance.

> A single loan application can contain multiple Counteroffers.

Counteroffer processing can proceed automatically, if indicated, without resubmitting to the decision engine. Clicking **Create New Counteroffer** opens the Counteroffer screen in a new window.



Change Product

Within an application, a user with appropriate permissions is able to change the product assigned to the current application.

> A product cannot be changed after a loan decision is rendered for an application; therefore, after the loan has been decisioned, the **Change Product** button is disabled within the More drop-down.

Selecting **Change Product** opens the Change Product window in the workspace. The drop-down in this window includes a list of all active loan application types configured by the administrator.

When an application is created from a promotional offer, the availability to the **Change Product** button is determined by the number of application types assigned to the promotion by the system administrator.

- If only one application type is assigned to the promotion, the **Change Product** button is disabled in the Application Toolbar.
- If multiple application types are assigned to the promotion, the **Change Product** button is enabled in the Application Toolbar. When clicked, users are able to determine the sub-product that is used to create the application, by selecting a value from the Product: Sub-Product drop-down list. This list includes all loan application types assigned to the promotional offer by the system administrator.

For more information on the Change Product functionality, please see the Other Decision Processes topic in this guide.

Create Documents

The Create Documents function enables users to create documents for the current application.

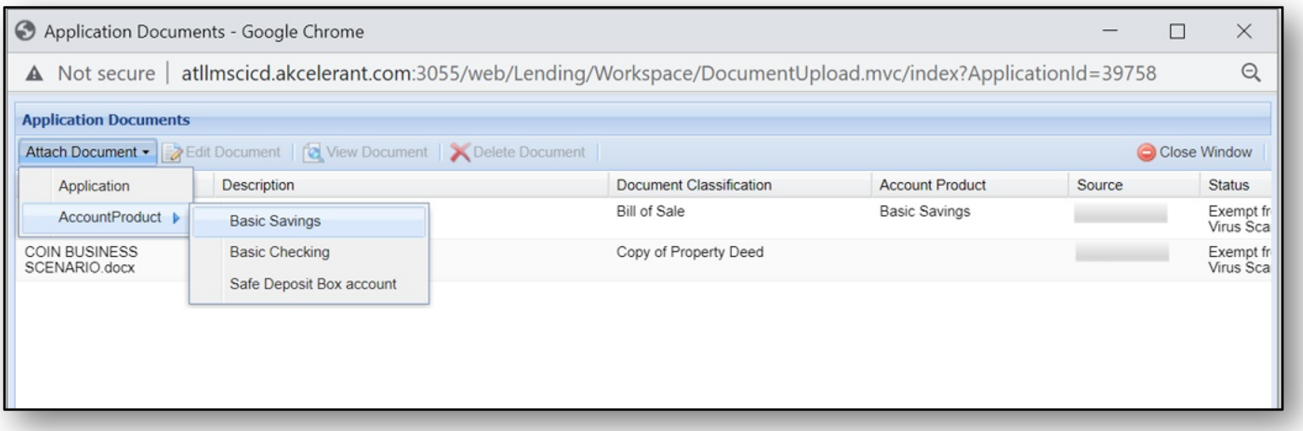
Clicking

navigates users to the screen that corresponds with the documents connector implemented at the institution.

For more information on creating documents, please refer to the applicable third party document processing connector guide.

Attach File

The Attach File function allows users to browse their local or network drive to attach supporting documents to a particular application (for example, copies of paystubs or copy of insurance). This window also provides the ability to view documents uploaded from Virtual Capture, or another third party.



A new sub-menu and column **Account Product** is available on the Application Documents window when AO is active.

Clicking

opens the Application Documents screen in a new window. The Application Document screen contains a toolbar that allows users to perform the following functions:

Function	Description

Attach Document	Enables a user to attach a document to the application.
Edit Document	Enables a user to edit the attributes of a previously attached document.
View Document	Enables a user to view a document that is attached to the application.
Delete Document	Enables a user to remove an attached document from an application.
Close Window	Enables a user to close the Application Documents screen.

For more information, please see the Attach File topic within this guide.

Disburse

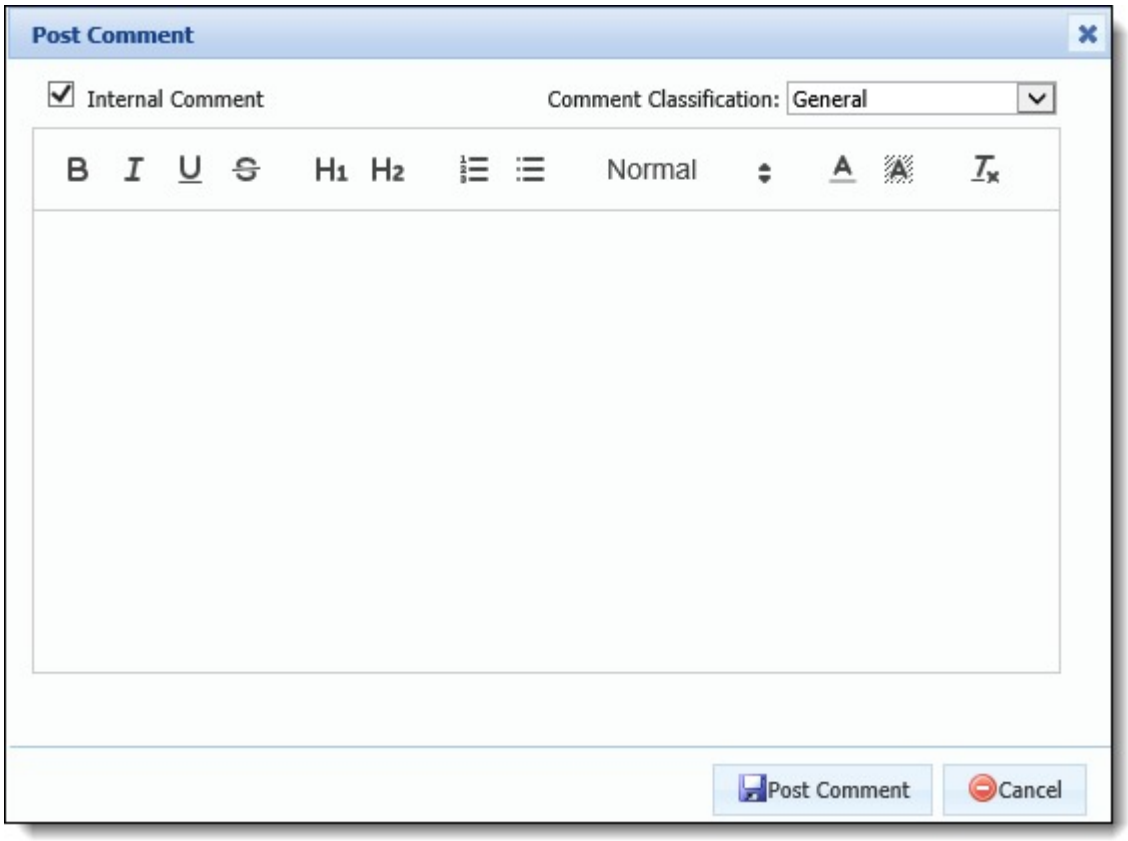
The disbursement function allows users to disburse an approved loan application to an institution's core. If an application is not approved, Disburse is not able to be selected.

For more information on disbursing an application, refer to the Disburse topic within this guide.

Post Comment

Clicking in the toolbar opens the Post Comment window in the workspace.

The Post Comment function enables users to add comments to the current application.



The Post Comment pop-up window contains the following fields:

Field Name	Description
Internal Comment	By default, this check box is selected to ensure the comment being created is not transmitted outside of the institution. If desired, clear the Internal Comment check box to transmit the comment to an outside party. If this check box is not selected, the comment is displayed internally, and is also sent via an interface to a third party (i.e. Dealer, Applicant).
Comment Classification	Select an option from the drop-down list to identify the comment type. This drop-down defaults to General, and includes a list of the values configured for the COMMENT_CLASSIFICATION lookup.
Text Box	Enter the comment text. If desired, use the toolbar within the top of the box to modify the format of the text.

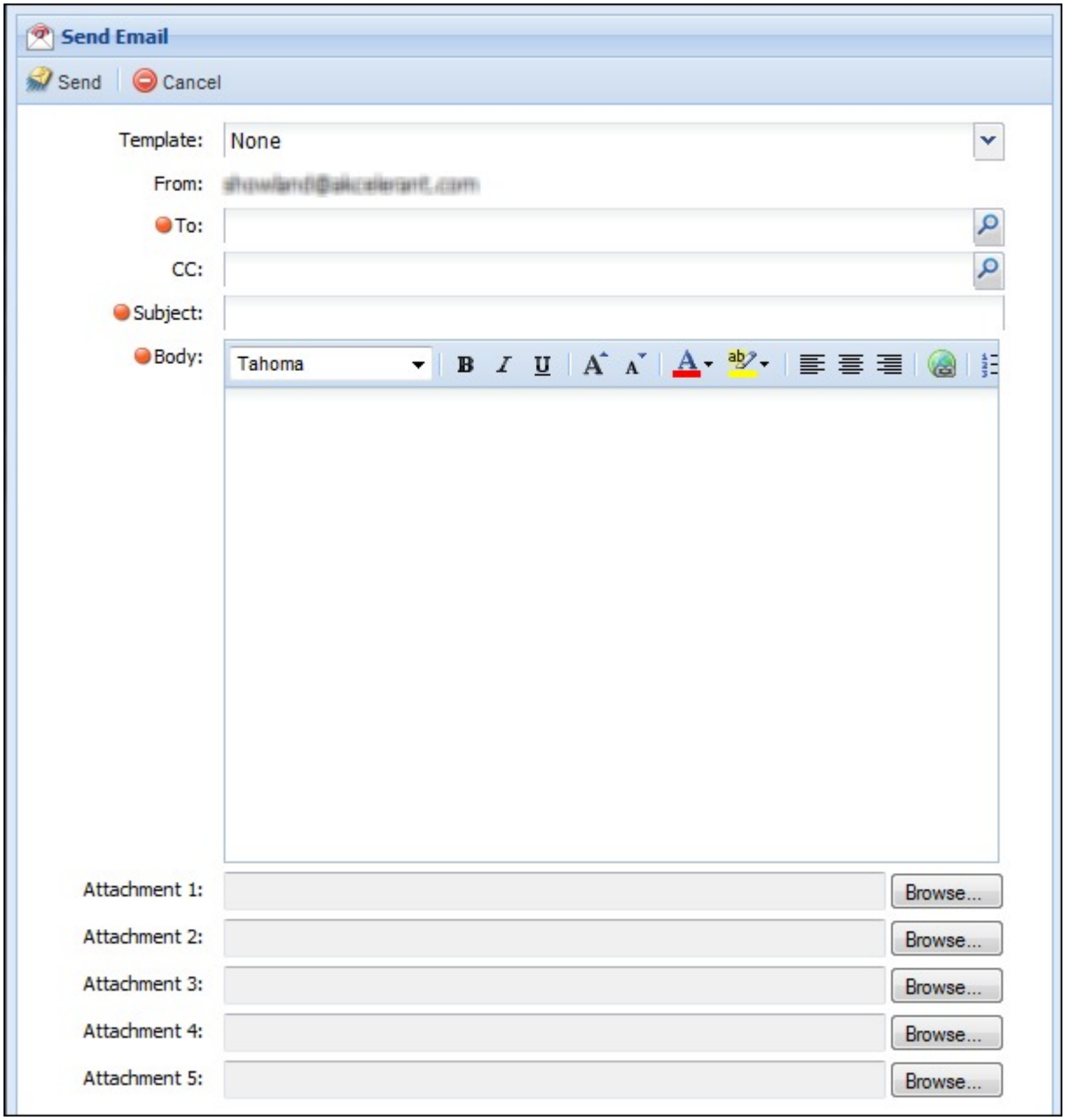
When all applicable fields are complete, click to save the comment to the application.

Upon adding a comment, the comment is stored within the Comment History, and can be accessed from the Comment History screen or panel in the application. The comments associated with an application also populate within the Comments tab of the Application Navigator.

Comments can be added to an application in multiple locations.

Send Email

Users with appropriate permissions are able to compose and send emails regarding the current application.



When composing an email, users have two options:

- **Template** – Users are able to compose an email by choosing a predefined template from the Template field drop-down. Templates allow an email to be generated with Company Approved text to maintain standards and consistency.
- **Manually** – Users may also choose to send an email by manually entering text. The user can select the search icon to search for email addresses that were defined for the Applicant.

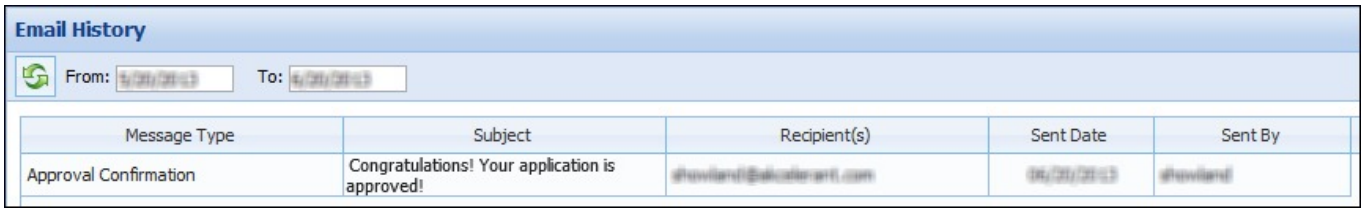
Within the Compose Email screen, users are able to complete the following fields:

Field	Description
Template	Use the drop-down list to select the template that transmits the first five outstanding stipulations.

To	Enter the email address of the applicant/recipient of the email.
Subject	Enter the title of the email. This pre-populates based on the Template selected.
Body	Enter the message to be transmitted to the applicant/recipient. This pre-populates based on the Template selected. When a field is assigned to an email template, but includes a blank value in the application, the field name placeholder populates in the body of the email. For example, if a field to populate the additional applicants on an application is assigned to the template, but there are no additional applicants on the application in context, ##AdditionalApplicants## displays in the email message, since there are no names to populate for the field. Prior to sending the email, remove field name placeholders from the email message, or make adjustments in the application to populate a value for the field(s), to ensure that the placeholder names do not appear in the email message sent to the applicant.
Attachment 1-5	Click **Browse** to attach up to five documents to include within the email. An email can include up to five attachments. Attachments sent through email are stored based on association with the email and are not stored with the other attachments in the Attachments screen. When an email is successfully sent, the details of the email along with the attachments are saved to the Email History screen.

Email History Screen

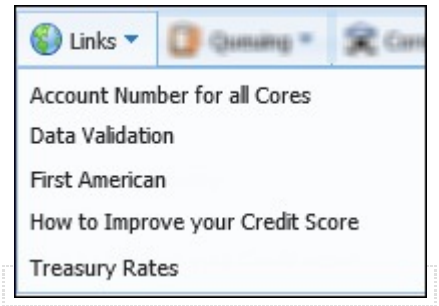
The Email History screen displays all emails sent within a specific loan application. Emails populate within a grid that displays the Message Type, Subject, Recipient(s), Sent Date, and Sent By information.



Users can refresh the emails that populate in the grid and specify the emails that populate in the grid according to a specified date range.

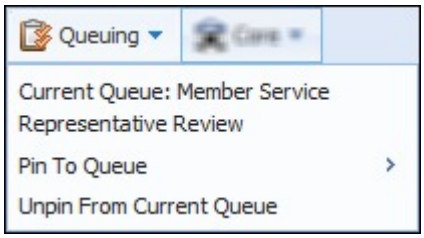
Links

The Links button allows users to access a variety of institution-approved webpages by selecting a hyperlink stored within Temenos Infinity. Clicking the Links icon opens a drop-down list with all the company-approved links. Select a link from the drop-down to navigate to the external web page.



Queuing

The Queuing button allows a user to select a variety of queuing options on the current application.



Current Queue

The Current Queue option displays the queue that the current application is assigned to.

Pin To Queue

The Pin To Queue option enables a user to disregard queuing rules and assign the current application to a specific queue.

> If an application has been pinned to a specific queue, it remains pinned to the specified queue until a user with the appropriate permission unpins the application from the specified queue.

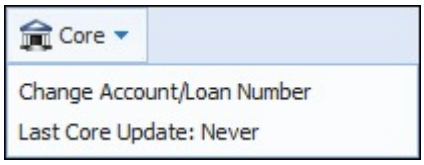
Unpin From Current Queue

The Unpin from Current Queue option enables a user with appropriate permissions to unpin the current application from a user-designated queue.

> When an application is unpinned from a queue, queuing rules run after exiting the application.

Core

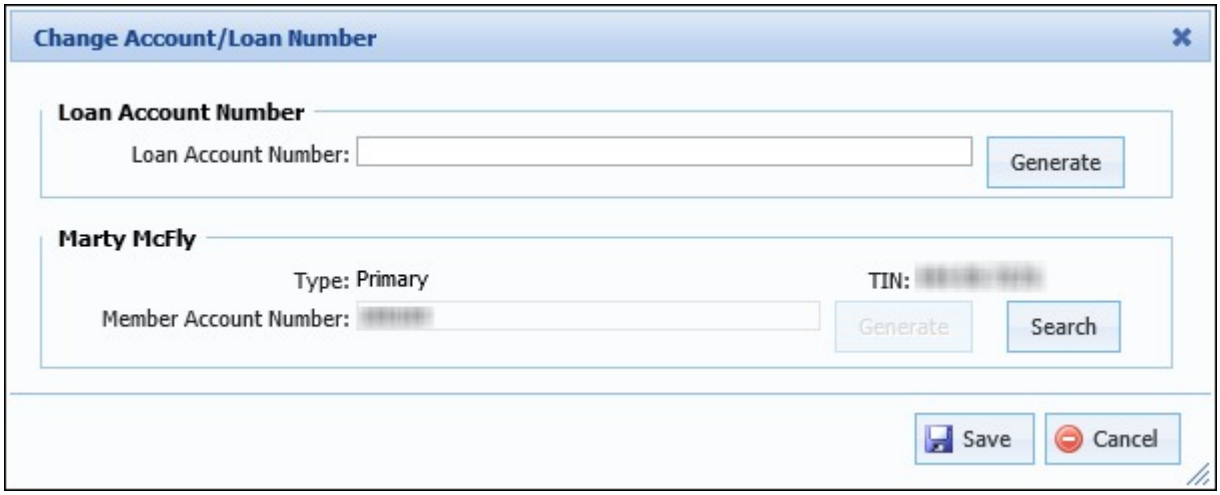
The Core button allows a user to perform a variety of core-specific options on the current application.



Change Account/Loan Number

By selecting Change Account/Loan Number, users are able to reselect the account number for the account holder or loan assigned to the application. With the appropriate permission, users are also able to create a new record in

the core system for an existing primary account holder. Selecting Change Account/Loan Number opens the Change Account Numbers screen within the workspace.



For more information, please see the Funding topic within the Post-Decision Approval section of this guide.

Update from Core

> An application cannot be updated from the core if it is disbursed, withdrawn, had a disbursement error, or a disbursement is pending.

Update from Core enables users to update the application with the current information in the core. The Update from Core function searches the core processor for current information based on the account number assigned to the application.

When **Update from Core** is clicked, the process initiates and an indicator appears in the application workspace.

The following information updates during this process:

> During the Update from Core process, Applicant Import rules are run to obtain information from the core; therefore, the fields updated with this process are dependent upon the core used by the institution. For more information, please see the field mapping document for the applicable core.
>
> The manual update from core process does not update applicant demographics.

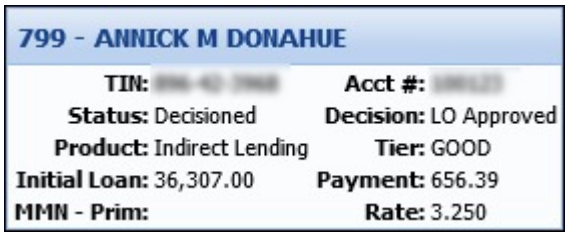
- Assets
- Liabilities
- Core Messages

> If a core amount differs from an amount in Temenos Infinity, a message is displayed.

Once the update from core process completes, the Last Core Update information populates with the date it was processed.

2 - Application Summary

The Application Summary is always displayed and updates throughout the duration of the application. It contains the application number and the name of the primary applicant. It also contains information specific to the current application, such as the Field Values (Rate/Purpose), Aggregates, Ratios, and Scores.

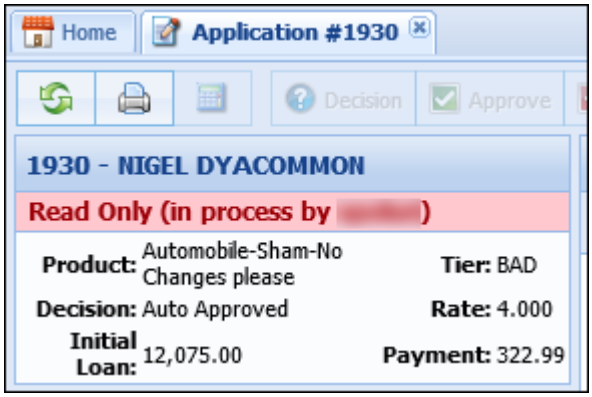


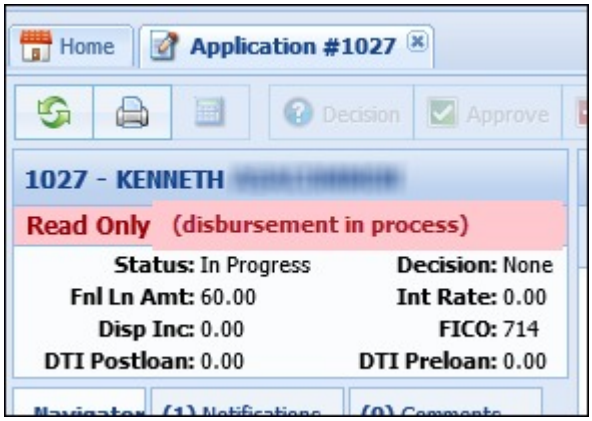
The values that populate within the Application Summary are configured by the system administrator at the Sub-Product level.

> For more information on configuring this section of the workspace, please see the Workspace Summary section of the topic.

The Application Summary also alerts users when an application is in a Read Only state. An application enters a read only state in the following situations:

- Locked by another user
- Disbursement is processing

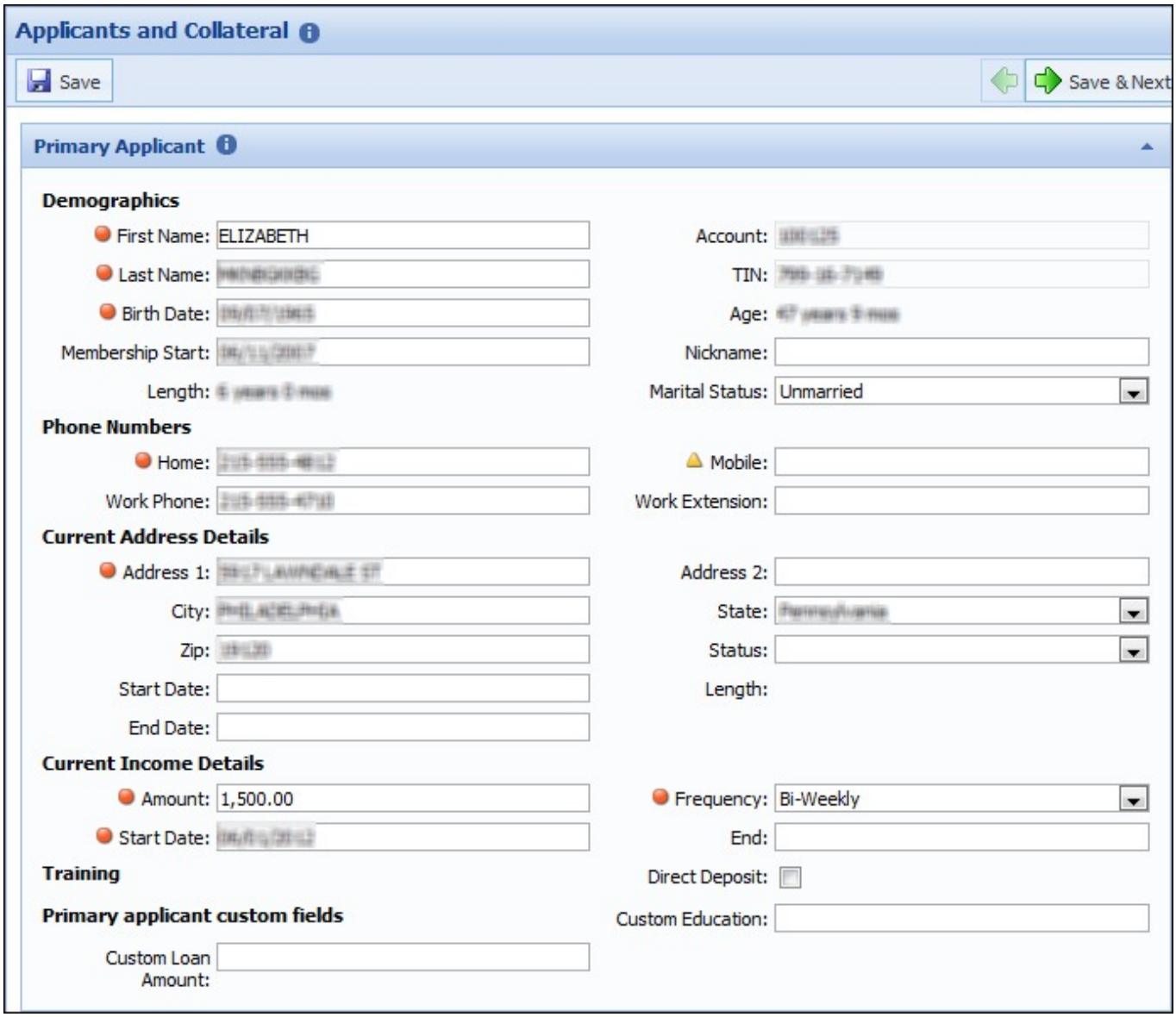




> When an application finishes disbursement, it the lock is removed. Refresh or re-open the workspace after the application has been disbursed to enable editing of the application.

3 - Application Workspace

The Application Workspace is where all of the data entry is performed on an application. The information in the Application Workspace is either entered manually by the user, automatically populated by Temenos Infinity's connection with the core, or imported from a Vendor Channel/Source.



Creating an application or selecting an application from a queue opens the application workspace.

Screen Toolbar

The Application Workspace contains a Screen Toolbar. The Screen Toolbar varies according to the current screen and whether a workflow is being used.

> The appearance of the Screen Toolbar depends on the screen type. For example, if a screen is a “grid screen,” panels would not exist by design; therefore, the ability to Minimize and Maximize Panels would be unnecessary.

The Screen Toolbar contains the following Default icons:

Icon	Description

Save	Allows a user to Save the changes made to the current screen.
	Allows a user to minimize all of the current screen's panels.
	Allows a user to maximize all of the current screen's panels.
	Indicates that the screen contains instructions. Click the icon to view the screen's instructions.

When using Workflow, the screen toolbar also contains the following Workflow specific icons:

Icon	Workflow Stage	Description
	All	Allows a user to navigate to the previous screen of the Workflow.
Save & Next	All	Saves the screen and allows a user to navigate to the following screen of the Workflow.
Decision	Origination	Allows a user to submit an application to the underwriting process.
Approve	Underwriting	Allows a user with the proper permission to approve the current application.
Decline	Underwriting	Allows a user with the proper permission to decline the current application.
Create Counteroffer	Underwriting	Allows a user with the proper permission to counter the current application.
Disburse	Approval	Allows a user to disburse an approved application to the core.

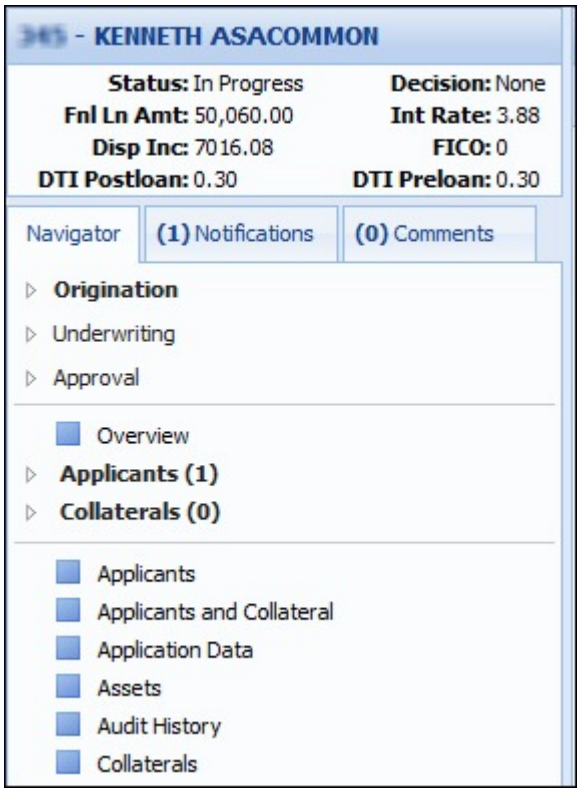
In addition to the Default and Workflow icons, the Screen Toolbar also contains a variety of screen-specific icons that change according to the current screen.

When a tooltip is configured for a field, displays next to the field label. Hover over the to reveal the tooltip.

If the field label is set to Left, the tooltip appears below the field label. If the field label is set to Top, the tooltip appears to the right of the field label.

4 - Application Navigator

The Application Navigator is located on the left-hand side of the workspace. It contains a series of tabs that assists users with processing applications. These tabs include Navigator, Notifications, and Comments.



Navigator

The Navigator panel contains all of the screens assigned to the Sub-Product's workflow model.

The Navigator panel contains three sections:

- Workflow
- People and Collateral
- Screens

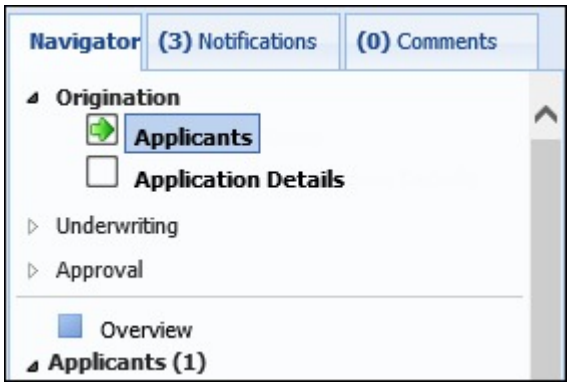
Workflow

The Workflow is located at the top of the Navigator tab. It is a predetermined series of screens that aid users in the application process. The screens that appear within the Workflow are driven by the Workflow Model and are tied to the Application Type. This feature serves as a roadmap that dictates the proper order for completing an application.

> The workflow is not the mandatory order to complete an application. Users can ignore a Workflow and complete the application by manually selecting Screens from the Application Navigator. However, if an application is being completed by selecting the screens, Save & Next and are not available.

When a new application is created, the first screen within the Workflow displays. A appears next to the screen name to identify it as the screen currently in progress.

> Please see the Application Progress Indicators section below for more information about the indicator icons that appear within the Workflow.



While navigating the Workflow, users are able to click Save & Next or to progress through the application. Users are also able to navigate a Workflow by selecting each screen individually, rather than clicking the aforementioned buttons.

The Workflow includes the following stages:

Stage	Descriptions
Origination	The Origination category contains the screens that are required to be completed in order to decision an application. The Decision button is enabled within the Screen Toolbar when the final screen is reached in the Origination category.
Underwriting	The Underwriting category contains the screens that are used to decision an application and give underwriters the information required to properly decision an application.
Approval	The Approval category contains the screens that are used to complete the post-approval processing of an application. If the application has been declined, the Approval category is removed from the Workflow and it is replaced by Decline.
Decline	The Decline category contains the screens that are used to complete the post-decline processing of an application. The Decline category only displays in the Workflow if the application has been declined.

The screens assigned to each category are configured by the administrator. Each stage may be configured with any screen desired by the institution; however, the stage names indicate the intended purpose.

Application Progress Indicators

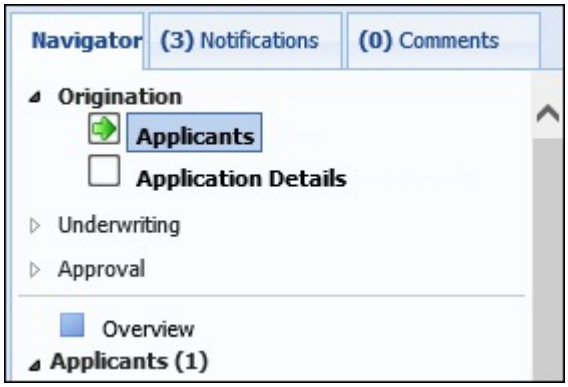
Within the Workflow, the following icons may appear to assist users with tracking an application's progress:

Icon	Description
	Identifies a screen as completed via Save and Next.
	Identifies a screen as the current screen in the application workflow.
	Identifies an incomplete screen in an active stage of the application workflow.
	Identifies an incomplete screen in an inactive stage of the application workflow.

When a new application is created, the workspace opens to the first screen in the Origination stage of the workflow.

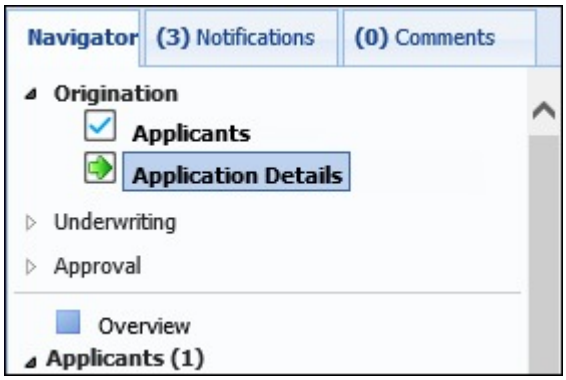
When an existing application is loaded, the workspace automatically opens to the screen that was in progress when the application was last open.

The screen is highlighted blue and a appears next to the screen name to identify it as the screen that is currently in progress. Since the Origination stage is active, the category header and each screen name under the category appear bold, and a appears next to any incomplete screens as shown below:



Once all information within the screen is complete and Save & Next is selected, a appears to identify the screen as complete. The application progresses to the next screen in the workflow, which becomes the current screen as indicated by a .

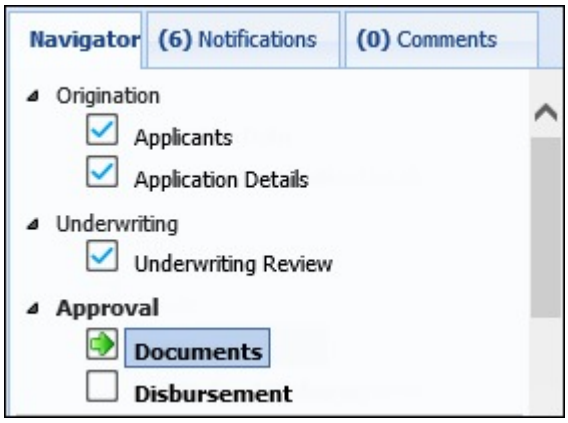
If a screen is not completed by clicking Save & Next, the user is unable to successfully progress through the application workflow. While screens can be selected and saved out of sequence, Save and Next are not permitted until the screen identified as the current screen with a is complete. Upon clicking Save & Next within an incomplete screen, the user is navigated back to the current screen in the workflow.



When an application is decisioned, disbursed, a decision is removed or a product is changed, the indicator icons automatically adjust and users are navigated to the applicable stage in the workflow.

For example, when an application is manually approved, the user is automatically navigated to the first screen in the Approval stage and all screens under the Origination and Underwriting categories are marked with a as shown below:

When a user is automatically navigated to a specific stage in the workflow, all other workflow categories are collapsed. The Origination and Underwriting categories are expanded in the screenshot below to provide an example.

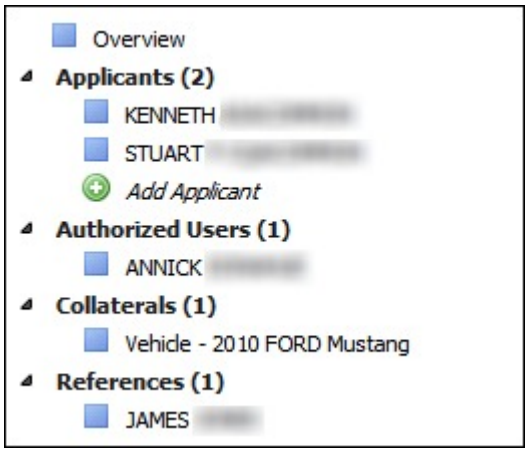


Reference the table below for an overview of the actions that occur as a result of the following application events:

Event	Action
Application Decisioned - Approve	All screens under Origination and Underwriting are marked complete with a and the user is navigated to the first screen in the Approval stage.
Application Decisioned - Decline	All screens under Origination and Underwriting are marked complete with a and the user is navigated to the first screen in the Decline stage.
Application Decisioned - Pending Review	All screens under Origination are marked complete with a and the user is navigated to the first screen in the Underwriting stage.
Disburse Application	All screens under Origination and Underwriting are marked complete with a .
Remove Decision	All screens under the Underwriting, Approval, and Decline stages are marked incomplete and the user is navigated to the last screen in the Origination stage.
Change Product	All screens are marked as incomplete and the user is navigated to the first screen in the Origination stage.

People, and Collateral

The People, and Collateral section is located between the Workflow and Screens sections. This section contains an index of all People, and Collateral associated with the application. Additionally, this section contains the Overview screen.



Overview Screen

The Overview screen is a user-defined Application screen that provides users a quick summary of the application. This screen can be configured with informational fields and panels that display important application information. For example:

- Application summary information such as Amounts, Decision, and Status
- Applicant summary information such as Name and Account Number
- Aggregates, Ratios, Scores, and Review Indicators
- Core Messages

The Overview screen is also the default screen displayed when an in-progress application is re-opened.

People and Collateral

The People and Collateral section displays all Applicants, Authorized Users, Collaterals, and References associated with a loan application. In addition to displaying all People, and Collateral records, users may be able to Add, Edit, and Delete records from the application.

> The Applicants, Authorized Users, Collaterals, and References collections only populate if corresponding screens are mapped to the Workflow Model.

To manage People and Collateral records:

- Users are able to click the desired record to open a screen that provides the ability to add or modify information for the record. This is typically displayed as the name of the Applicant, Authorized User, Reference, or Subject Collateral.
- Users are able to click the Applicants, Authorized Users, Collaterals or References header. When selected, the related Card View displays to enable the ability to Add, Edit, or Delete a Person and/or Collateral record.
- Users are able to add a Person and/or Collateral by clicking the related **Add** button within each section. For example, clicking *Add Applicant* provides the ability to add an applicant to an application.

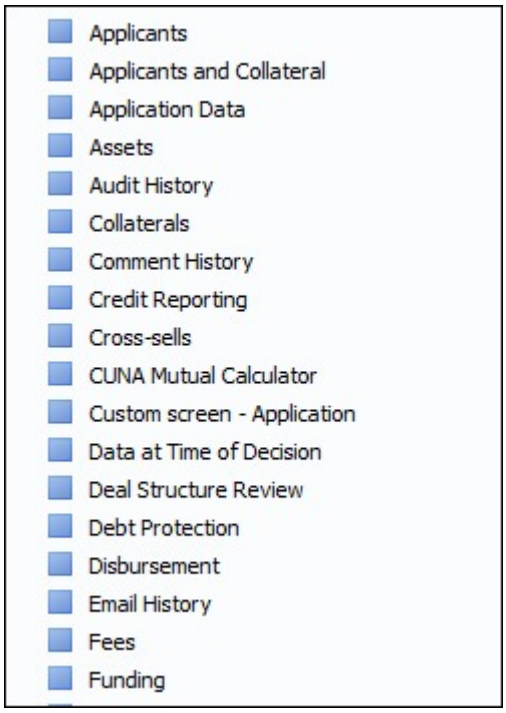
Screens

The Screens section is located at the bottom of the Navigator. It contains a list of all screens available in an application's workspace. All of the Screens that appear in this section are listed in alphabetical order.

> Screens are driven by the Workflow Model and tied to the Sub-Product. The Screens list and the Workflow do not need to include the same screens; therefore, the Screens section may contain screens that are not assigned to Workflow.

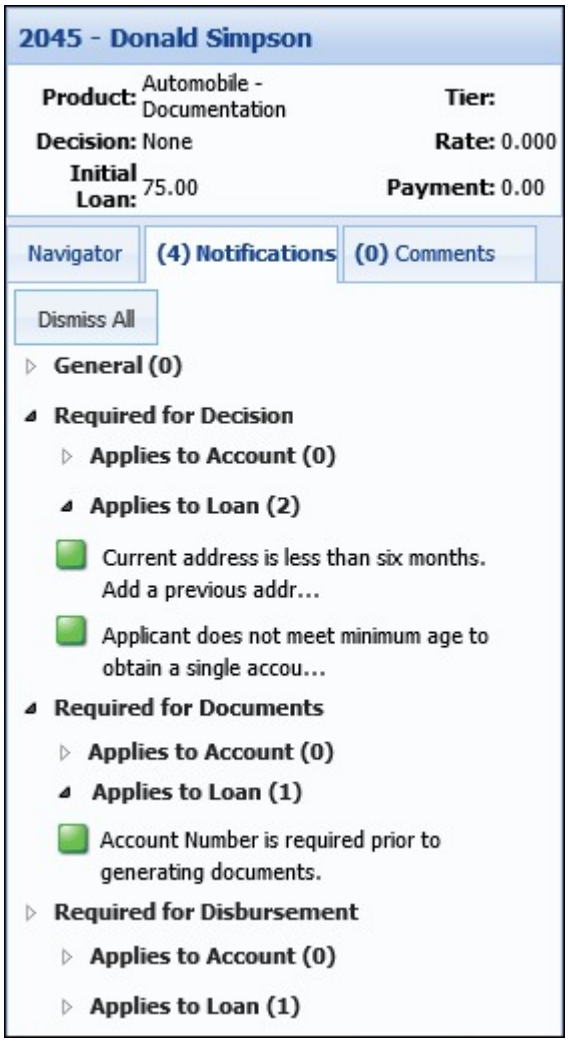
Depending on the configuration of the Workflow Model, users may be able to process an application by selecting screens from this list.

> While processing an application by manually selecting screens, Decision does not appear in the Screen Toolbar of the final screen required to originate the application. This button only appears if the Workflow is used. To submit these applications to Underwriting, the user must click Decision, Approve, or Decline within the Application Toolbar.

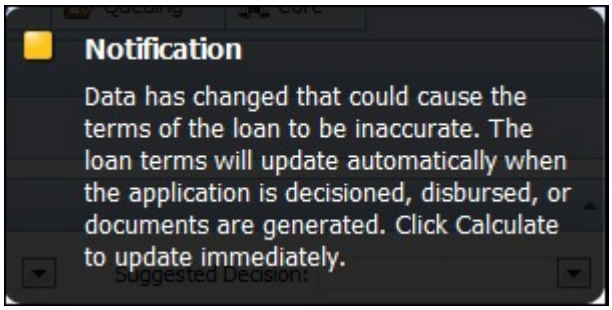


Notifications

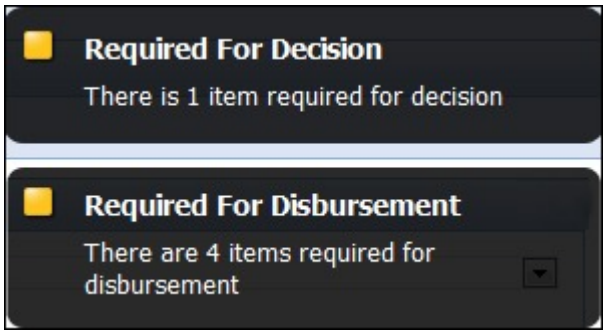
The Notifications tab displays all informational and validation messages that have been called by rules when an application is saved, calculated, or called by actions. Notifications help users complete all required application information and quote the most accurate calculations.



When Notifications generate, the tab header updates with the total number of Notifications that need to be cleared. Additionally, when notifications generate, a pop-up notification appears in the application workspace. Notifications remain stored within the Notifications tab, until they are dismissed or cleared.



It is possible for multiple Notifications to be generated simultaneously, which could cause a great deal of clutter within the workspace. For this reason the Required For Decision and Required For Disbursement categories receive consolidated messages that alerts users how many items exist for decision or disbursement.



Once users navigate to the Notifications tab in the Application Navigator, they are able to view the Notifications that have been generated.

General Notifications

The General Notification category contains various types of validations, alerts, stipulations, and To-Dos that remain outstanding for the processing of the application. All system generated notifications appear in this category.

Notifications in this category may include:

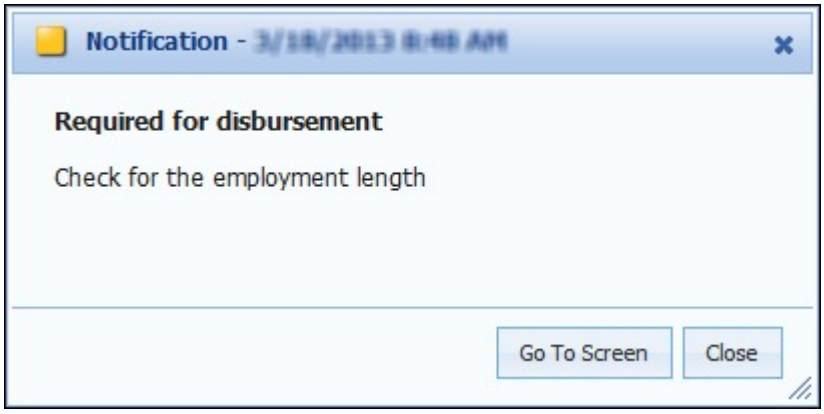
- Calculations must be refreshed
- Cross-sell opportunities exist
- OFAC processing failure

> Users are able to Dismiss General Notifications if the application is locked by another user.

Required for Decision, Documents, and Required for Disbursement Notifications

The Required for Decision, Required for Documents, and Required for Disbursement categories contain validations and stipulations that must be completed prior to rendering a decision or disbursement. These validations may include To-Dos.

To-Dos are a series of validations or stipulations that are called by rules when an application is saved. To-Dos permit rule authors to guide users to enter the data that may be missing or other actions that must be taken before an application can be decisioned or disbursed. To-Dos can also be assigned to specific screens and can prevent applications from being decisioned or disbursed with incomplete information. For example, a To-Do can be written to call attention to an applicant's length at the current address if it is not long enough. Failure to add a previous address prevents the application from being decisioned/disbursed.



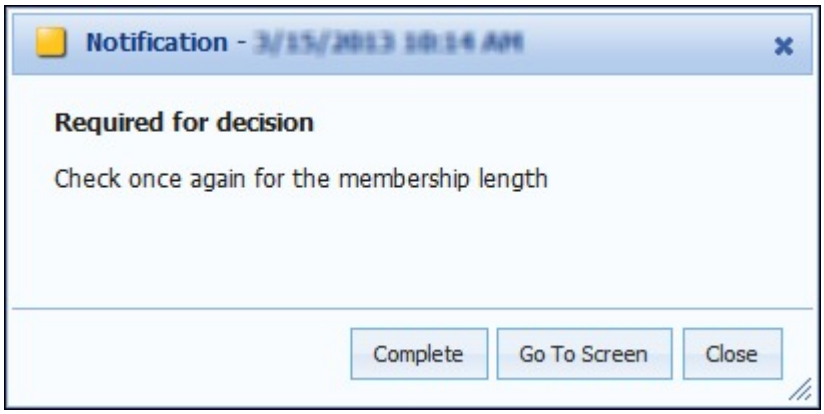
> If a To-Do is linked to a screen, users are able to access the linked screen even if they do not have permission to view the screen.

Manual To-Dos are not data-driven validations, which automatically update when linked information is updated within the application. In order to clear a Manual To-Do, users with the appropriate permission must access the

Notifications tab, select the Notification/Manual To-Do and click the Complete button in the Notification pop-up.

Unlike a traditional To-Do, Manual To-Dos are not linked to specific data. The only way a Manual To-Do may be removed is by completing it.

> Once a Manual To-Do is completed, the information is updated in the database. A Manual To-Do does not re-generate even if information changes on the application that would normally cause a Manual To-Do to generate.



Manual To-Dos can be added to Workflow Validation categories such as: Decision, Disbursement, Post Disbursement, and Post Decline.

> To-Dos are not stored in the Audit Log. Once they are cleared, the To Do is removed from the application.

In addition to populating in the Application Navigator and Workspace, To-Dos populate in a To-Dos panel. This panel is typically assigned to Application screen types in the Underwriting and Approval categories.

To-dos

Required For	Description	Completed	Type	Date Created	Date Completed	Completed By	Applies To
Items you can complete							
Decision	Obtain proof of identification	☐	To-Do (Manual)	08/13/2014			Account
Documents	Account Number is required	☐	To-Do (Automatic)	08/13/2014			Account
Items you cannot complete							
Disbursement	Paystub	☐	Stipulation	08/13/2014			Account
Approval	Personal Reference	☐	Stipulation	08/13/2014			Account

Although both types of To-Dos populate in this panel, only Manual To-Dos are able to be cleared. Automatic To-Dos are only able to be cleared by completing the missing information that caused the validation failure.

Dismiss All

The Notifications tab contains the **Dismiss All** button. This button enables users to quickly dismiss all notifications that are eligible to be dismissed.

Notifications that can be dismissed include the following examples:

- Core messages
- Cross-sell opportunities
- Identification verification failure
- OFAC processing failure

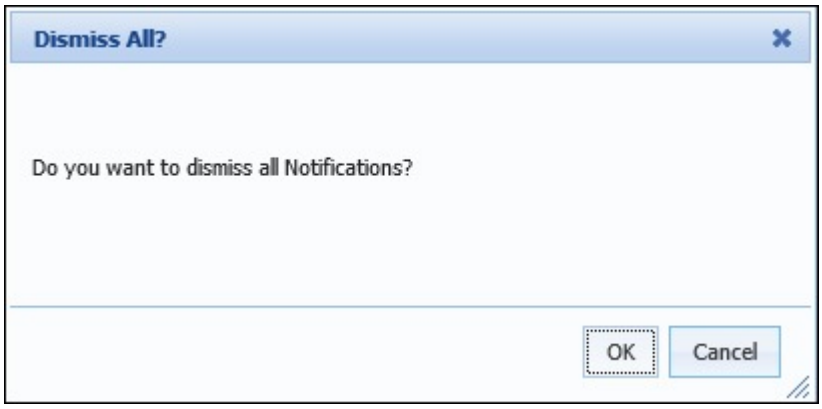
> Disbursement validations exist for ID check and OFAC failures.

Notifications that cannot be dismissed include the following examples:

- Calculate required
- Required for decision To-dos
- Required for disbursement To-dos
- Manual To-dos

> Notifications that cannot be dismissed with the **Dismiss All** button must be satisfied by performing the required action, meeting the stipulation, or completing the To-do.

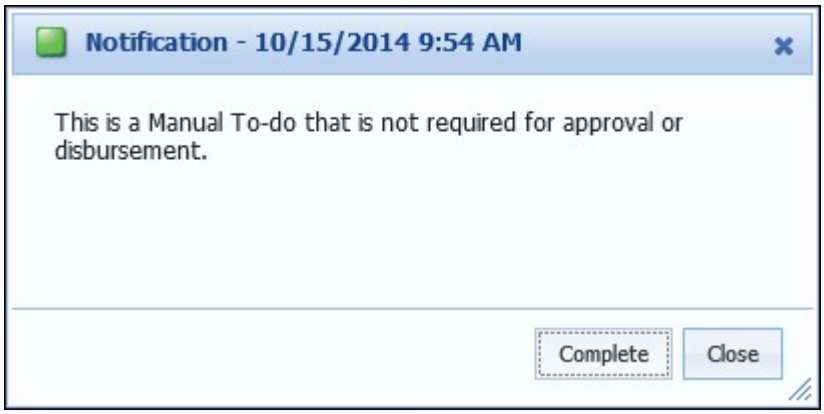
To dismiss all notifications, click the **Dismiss All** button. Once selected the Dismiss All prompt appears on the screen. Click **OK** to dismiss all notifications. Click **Cancel** to retain the notifications.



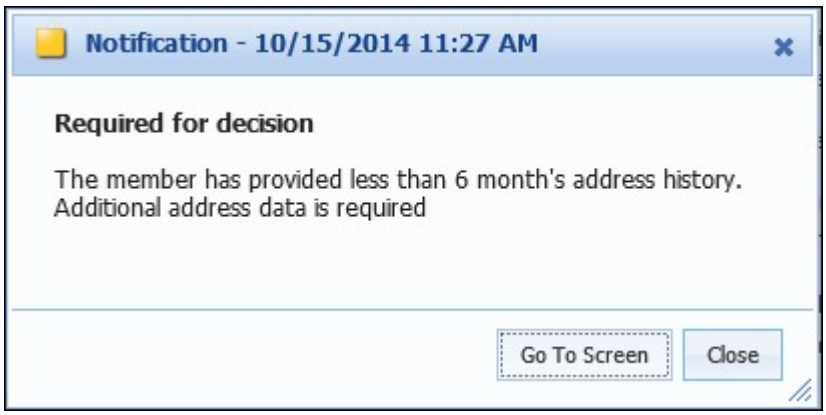
Completing To-dos

From the Notifications tab, users are able to complete the to-dos that they have permission to clear. To complete to-dos, select the desired to-do from the list. A notification pop-up window appears. Within the notification, users may have the ability to **Complete** the to-do or **Go To the Screen** where the missing information can be provided.

> To-dos that can be completed are noted with a . If a user selects a notification that can be completed, clicking **Complete** within the Notification window completes the to-do.

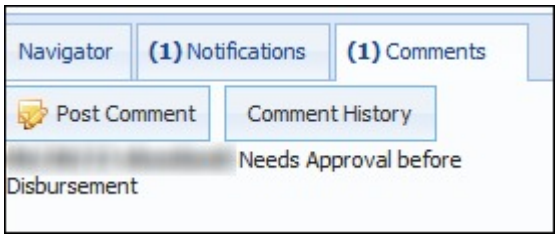


To-dos that cannot be completed and dismissed are noted with a . If a user selects a notification that cannot be completed or dismissed, only the **Close** button displays.



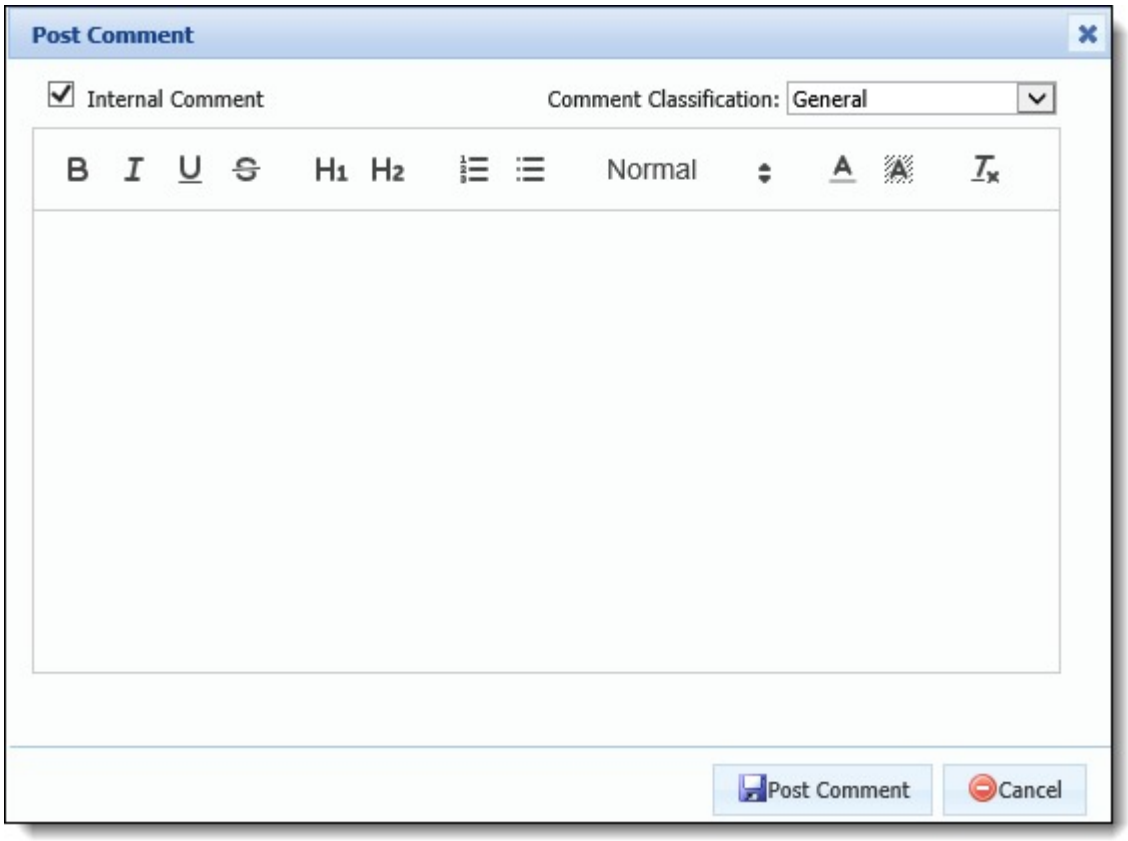
Comments

The Comments tab allows users to View and Create Comments that are assigned to the current application. The corresponding number within the tab header updates with the total number of Comments assigned to the application when a comment is created.



Post Comment

The Post Comment function enables users to add comments to the current application.



The Post Comment pop-up window contains the following fields:

Field Name	Description
Internal Comment	By default, this check box is selected to ensure the comment being created is not transmitted outside of the institution. If desired, clear the Internal Comment check box to transmit the comment to an outside party. If this check box is not selected, the comment is displayed internally, and is also sent via an interface to a third party (i.e. Dealer, Applicant).
Comment Classification	Select an option from the drop-down list to identify the comment type. This drop-down defaults to General, and includes a list of the values configured for the COMMENT_CLASSIFICATION lookup.
Text Box	Enter the comment text. If desired, use the toolbar within the top of the box to modify the format of the text.

When all applicable fields are complete, click to save the comment to the application.

Comment History Screen

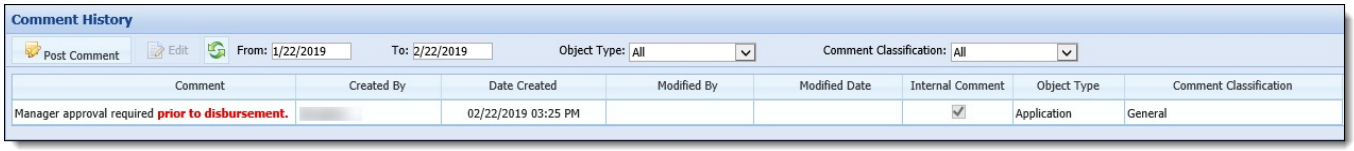
During the application process, comments can be added to an application using the Post Comment functionality in Temenos Infinity, and viewed within the Comment History screen and/or panel.

The Comment History screen is a system-defined screen that can be accessed by clicking Comment History within the Comments tab in the Application Navigator, or from the Screens List if assigned to that section of the workflow by the system administrator. The Comment History panel can be added to an Application screen, which can also be

accessed from the Screens List in an application if assigned to that section of the workflow.

Both the Comment History screen and panel display an overview of the comments on an application, and provide the ability to add and manage comments throughout the application process.

> While the following image displays an example of the Comment History screen, the Comment History panel includes the same functions and filters as shown below, and populates the same information for each comment within the grid.



The grid that appears in the Comment History includes the following columns of information for each comment:

Column	Description
Comment	Displays the comment text, including any formatting applied to the text when the comment was added.
Created By	Displays the username of the user who added the comment.
Date Created	Displays the date and time that the comment was added to the application.
Modified By	Displays the username of the user who last modified the comment.
Modified Date	Displays the date and time that the comment was last modified.
Internal Comment	Displays a ☑ if the comment is marked as an internal. Internal comments are only posted in the Lifecycle Management, and are not sent to the core, or applicable third party.
Object Type	Displays the object to which the comment is related. For example, Application or Real Estate Order. > Only comments with an Object Type of Application are listed within the Comments tab in the Application Navigator.
Comment Classification	Displays the comment classification. For example, General.

Within the top of the screen, the following actions are available to allow users to refresh the screen and/or filter the comments that appear in the grid:

Action	Description
Post Comment	Provides the ability to add a comment to the application.
	Provides the ability to modify an existing comment. > This button is disabled in both the Comment History screen and panel for external comments, and when a user does not have permission to edit comments on the application.
	Provides the ability to refresh the information that appears in the grid.

From/To	Provides the ability to filter comments according to the date they were posted to the application. By default, one month of comment history is displayed within the grid; however, the date range can be modified by clicking within the From and/or To box, and manually entering the desired date, or selecting a date from the calendar that appears.
Object Type	Provides the ability to filter comments according to their Object Type. This drop-down includes the following values: • All - displays all comments on the application, regardless of the Object Type. • Application - displays all comments posted to the application from the Comments tab, or by clicking the button in the Application toolbar. • Real Estate Order - displays all comments posted to a real estate service order from the Collateral Real Estate Orders panel. In the Comment History screen, this filter defaults to All. In the Comment History panel, this filter defaults to the value configured for the Object Type field in the Properties tab of the panel configuration window.
Comment Classification	Provides the ability to filter comments according to their comment classification. This drop-down includes a list of the values configured for the COMMENT_CLASSIFICATION lookup, as well as an option for All, which displays all comments on the application, regardless of their classification. In the Comment History screen, this filter defaults to All. In the Comment History panel, this filter defaults to the value configured for the Comment Classification field in the Properties tab of the panel configuration window.

Posting and Modifying Comments

The Comment History screen and panel provide the ability to perform the following actions:

- Post a Comment
- Edit a Comment

Posting Comments

To add a comment to the application, click Post Comment in the top of the Comment History grid. The Post Comment window appears.

Once posted to the application, the comment appears within the Comment History grid.

All comments with an Object Type of Application are also listed within the Comments tab in the Application Navigator.

When a comment is added to an application, Notifications may generate to alert users in specific Notification Groups about the comment. For more information on the Notifications functionality, please see the Notifications topic in this guide.

Editing Comments

Comments with the Internal check box set to false cannot be modified. Additionally, the button is disabled in the top of the Comment History screen and panel if the user does not have permission to edit comments on an application.

To modify an existing comment:

- Highlight the desired comment within the Comment History grid, and click .
- An Edit Comment window appears.
- Make the necessary modifications to the values set for Internal Comment, Comment Classification, and/or the comment text.
- Click to save the modifications, and close the Edit window.
- The updated values for the comment appear within the Comment History grid, and the Modified By and Modified Date fields populate with the username of the user who made the modification, and the date/time the modification was saved.

Application Processing

Origination Introduction

When processing an application, users have two options available for completing the application: Workflow and selecting Screens manually. Upon creating a new application, the first Screen of the Workflow appears to the user. This screen typically belongs to the Origination stage and can vary according to the configuration of the Sub-Product's assigned Workflow Model.

The screens assigned to the Origination stage may include, but are not limited to the following:

- Applicants
- Authorized User Information
- References
- Pulling Credit
- Assets
- Liabilities
- Loan Terms
- Application Collateral

Additional screens that pertain to connectors, such as collateral protection insurance providers, may also be included in the origination processes.

The appearance and content of screens and panels can vary according to the screen configuration. The screen shots provided in this section are examples only and may not be representative of what your institution is using.

Applicants

The Loan Origination module provides users with the ability to efficiently collect pertinent applicant information

directly within screens and panels, as well as easily modify applicant information throughout the application process.

> The Loan Origination module supports the ability to add multiple applicants to an application.

The Applicants topic includes an overview of applicant details to assist users with the collection of applicant information, as well as provides instructions for adding, editing, and deleting applicants from an application.

Applicant Details

All applicants share common details that are defined when adding or editing an applicant during the application process.

Applicant Types/Roles

While the applicant types that are available in an application are custom to each institution, the following applicant types are system-defined and provided by default:

> At least one applicant must be added to an application.

Applicant	Description
Primary	The primary applicant is the main individual associated with the application and any included products. The primary applicant may have additional applicants, such as a joint applicant or guarantor to strengthen the application and increase the chance of approval. > An applicant who is primary on an application is automatically assigned a primary role on all associated non-loan products.
Guarantor	A guarantor is an individual who pledges their own assets if a situation arises in which the original applicant(s) cannot perform their loan obligations. Guarantors appear on the documents and legally agree that any debt owed to the financial institution will be repaid.
Joint	A joint applicant is an individual who shares the financial responsibility of a loan as well as the benefits of ownership for any associated non-loan products. Joint applicants appear on the documents and legally agree to share the rights and liabilities of the loan.
Non-Signing Spouse	A non-signing spouse does not have financial responsibility to a loan's repayment. These applicant types may receive information specific to the loan, such as balance inquiries. > A non-signing spouse may appear on the property title to indicate property ownership.
Beneficiary	A beneficiary is an individual who receives, or may become eligible to receive, funds, or other benefits from a loan in the event that the primary applicant and, if applicable, joint applicant pass away.

None	A None role indicates that an individual does not hold a role on the current application and/or associated non-loan products. This individual does not have any financial responsibility for the loan. An applicant cannot be assigned a "None" role on a loan application. Every applicant must have a role on at least one item.

System administrators have the ability to configure the order in which applicant types appear in an application, determine the applicant types that are included in application aggregate and risk calculations, if a TIN is required for the applicant type, or whether or not an applicant type automatically receives adverse action notifications.

Editing Applicant Types/Roles

This section provides an overview of the following functionality to modify an applicant's type/role on an application:

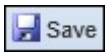
- Applicant Type Field
- Applicant Roles Field
- Make Primary

The Applicant Type and Applicant Roles fields provide an easy way to edit the applicant type or applicant role on an application when configured to appear within an Applicant or Application screen.

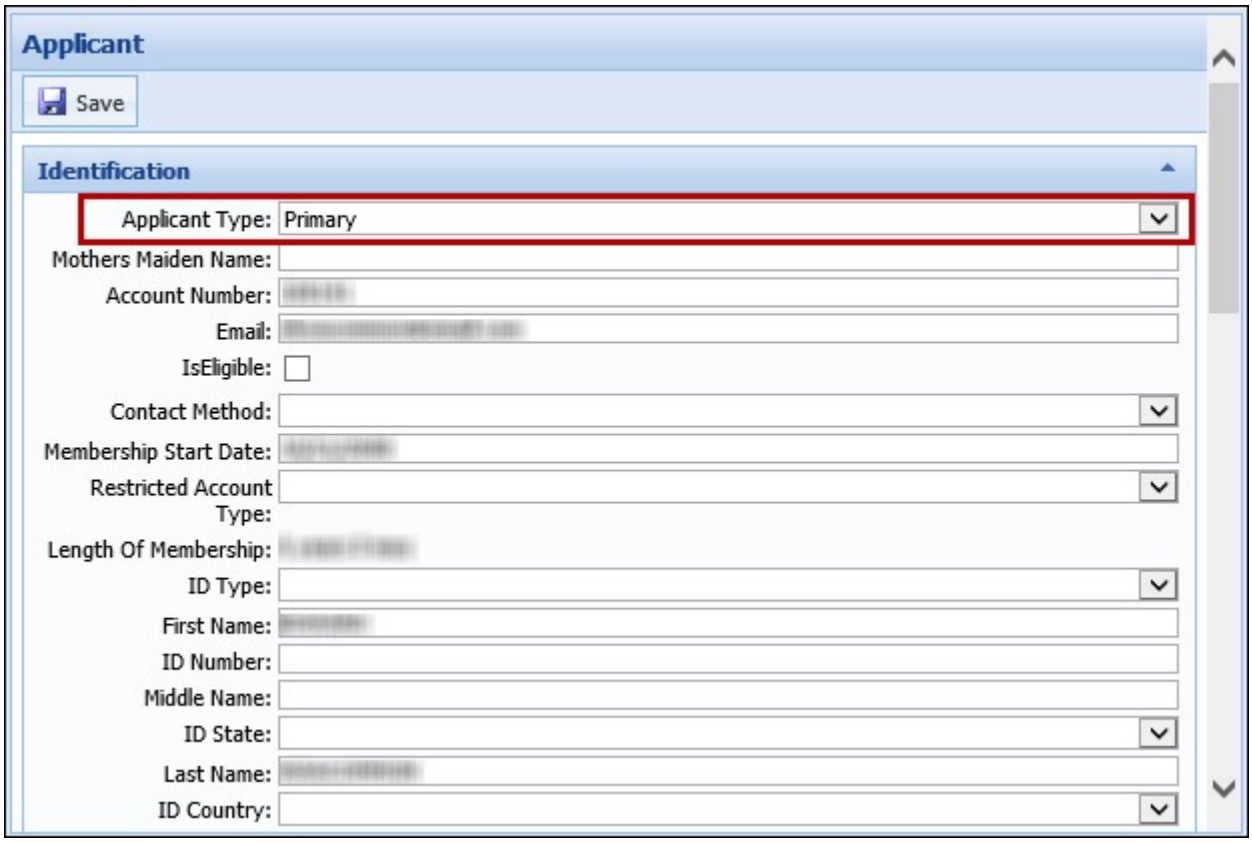
In order for these fields to display within the screen, the Applicant Type and/or Applicant Roles fields must be added to a panel configured to appear on the Applicant or Application screen by the system administrator.

Applicant Type Field

The Applicant Type field displays the applicant type assigned to the applicant and provides a drop-down list of the applicant types available to be assigned during the application process. This field defaults to the applicant type assigned when the application is created, but can be changed using the drop-down list.

To modify an applicant type, select an option from the list and click 

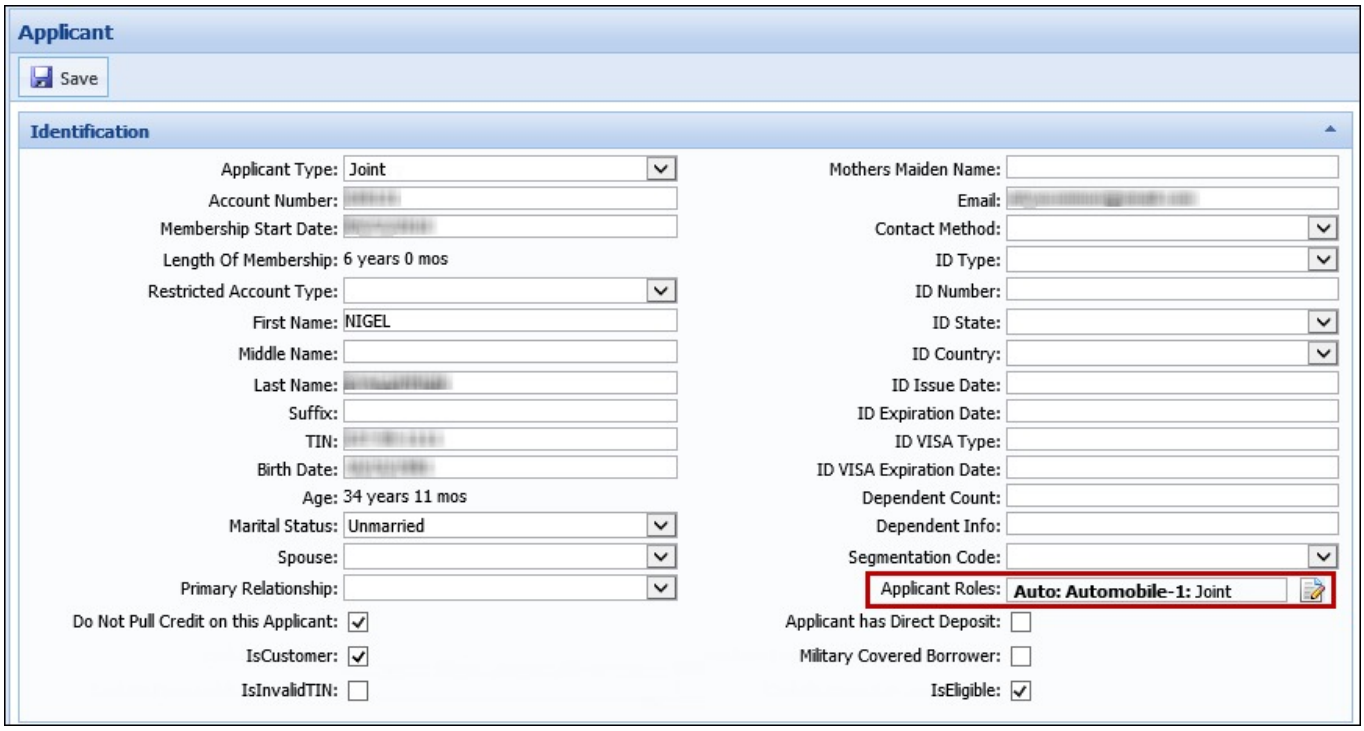
within the screen to retain the changes.



> The primary applicant type cannot be altered using this functionality, therefore the Applicant Types drop-down is disabled when the primary applicant is in context. For all other applicants, the drop-down is enabled, but does not include the option to select Primary. For more information on how to change or alter a primary applicant type within an application, please see the Make Primary section within this topic.

Applicant Roles Field

The Applicant Roles field displays an applicant's role on an application, as well as provides the ability to modify an applicant's role. This field defaults to the role assigned to the applicant when the application is created, but can be changed by clicking .



Clicking opens the Edit Applicant Roles pop-up window. Use the drop-down list to modify the applicant's role on the application. The drop-down includes all roles assigned to the sub-product by the system administrator.

> The role of the Primary Applicant on an application cannot be altered using this functionality. If the applicant being edited is the Primary Applicant, the Edit Applicant Roles pop-up window opens when is selected, but the drop-down is disabled. For all other applicants, the drop-down is enabled, but does not include the option to select Primary. For more information on how to change to or alter a primary role within an application, please see the Make Primary section within this topic.

Once all role modifications have been made, select **OK**. Click Save within the screen to retain the changes.

> Clicking **OK** within the Edit Applicant Roles pop-up window does not permanently retain the changes made. In order for the applicant role to update within the application, the screen must be saved.

Make Primary

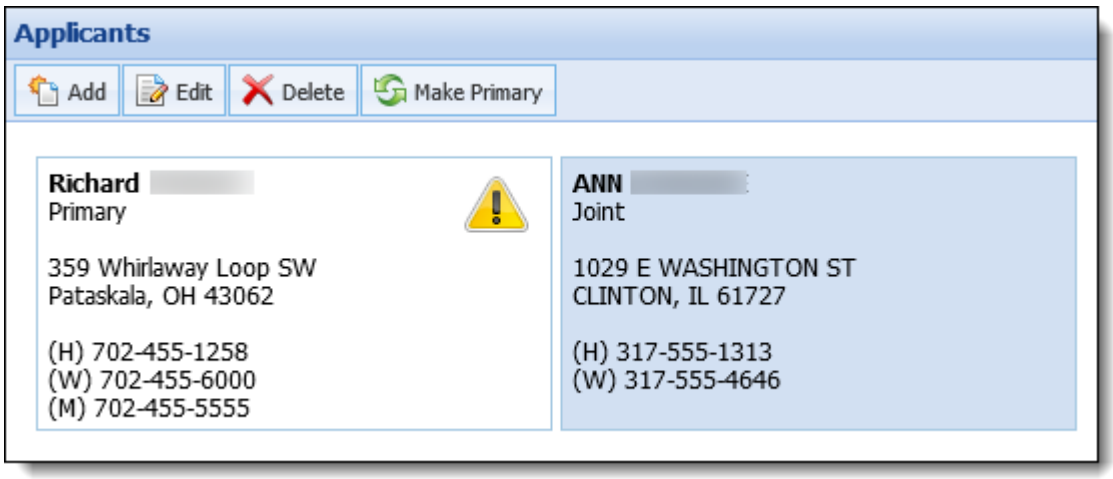
Primary ownership of an application cannot be transferred using the Applicant Type or Applicant Roles field and can only be completed by clicking the Make Primary button within the Applicants Card View. Selecting the Applicants heading within the People, and Collateral section of the application or the Applicants screen within the workflow or Screens list opens the Applicants Card View to enable this functionality.

For more information on the Applicants Card View, please see the Overview of Applicants Card View section in this topic.

By default, the Make Primary button is only enabled pre-decision; however, depending on configurations made by the system administrator, this button may also be enabled after an application has been decisioned.

Within the toolbar in the Applicants Card View, click Make Primary to transfer primary ownership of the application.

A TIN must always be provided for the Primary applicant. An error is received upon clicking Make Primary if the TIN field is blank for the current applicant. If a TIN is not required for the current applicant type, the applicant cannot be made Primary on the application until a TIN is entered.



A confirmation message appears to verify that the selected applicant should be made primary. Select **Yes** to transfer primary ownership of the application or **No** to cancel the transfer and return to the Applicants Card View.

If the applicant order is updated after an application has been decisioned, certain calculations in the application may be modified; therefore the confirmation message that appears to verify that the selected applicant should be made primary alerts users that they are about to change the applicant to primary after a decision has been made, which could render previously calculated aggregates, ratios, and indicators as inaccurate. Within the message, select **Yes** to transfer primary ownership of the application or **No** to cancel the transfer and return to the Applicants Card View. If desired, calculations can be re-run after the applicant order is updated on the application.

Applicant Information

When adding or editing an applicant, users are able to collect and enter applicant information within the corresponding panels and screens configured to appear in the sub-product application.

This section provides an overview of the panels and screens that can be used to collect the following applicant information:

- Identification
  - ScanShell Values
- Eligibility
- Address

- Phone Number
- Income and Employment
  - Applicant Incomes Panel
  - Primary/Additional Applicant Income Panel
- Declarations

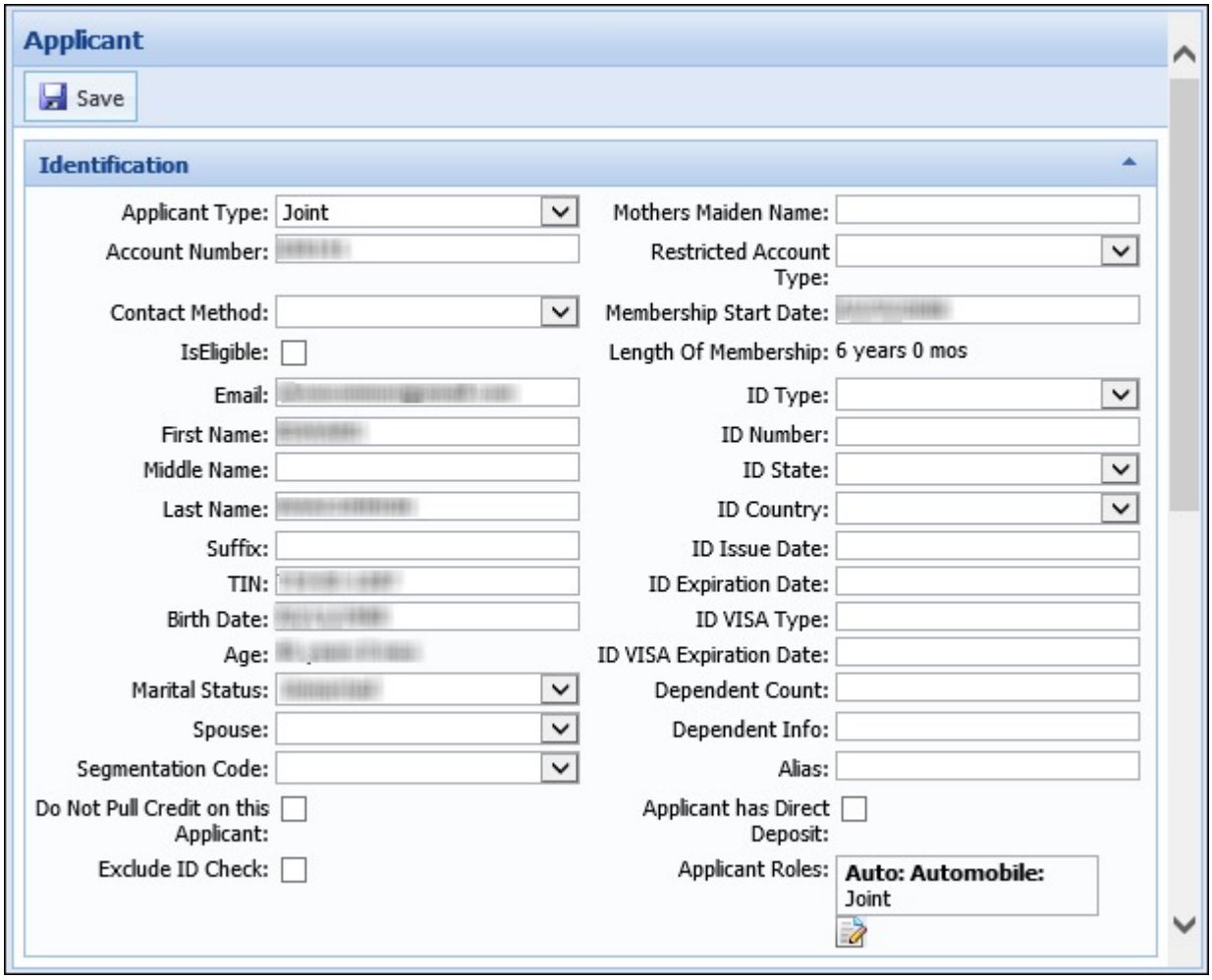
In addition to entering information within the panels and screens reviewed in this section, the applicant information collection process also includes the ability to:

- Add References
- Pull Credit Reports
- Add Assets
- Add Liabilities

The panels and screens used to collect applicant information are configured by the system administrator .

Identification Information

Users are able to input the information used to identify an applicant within the Identification panel. This information may include: Name, Tax ID Number, Birth Date, Marital Status, and Identification Type.



- Enter information for the applicant within each field.
- Once all fields are complete, click Save in the Screen toolbar to retain the identification information.

ScanShell Values

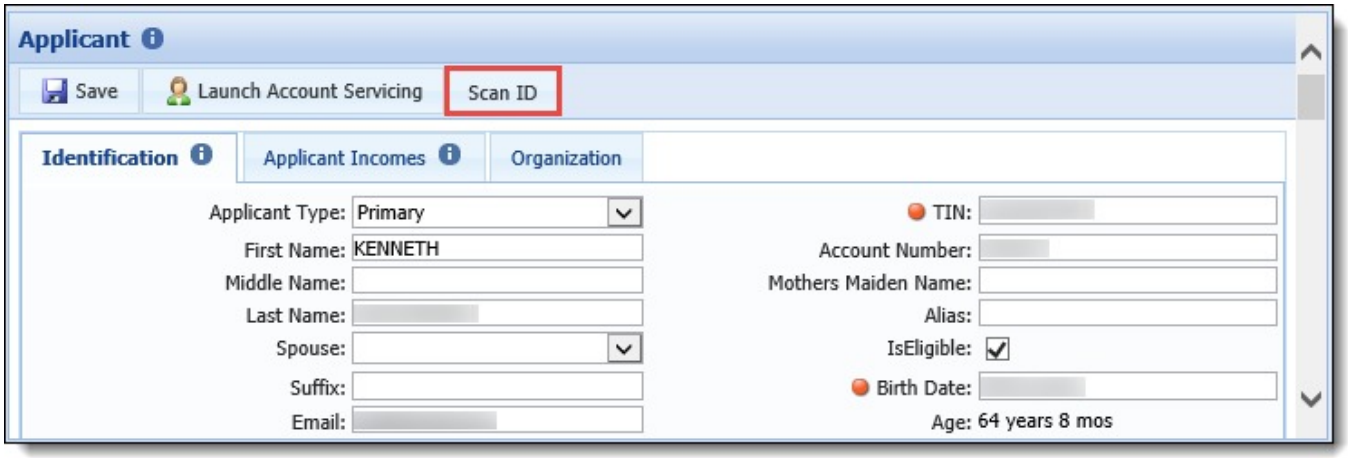
Temenos Infinity supports the use of a ScanShell scanner to retrieve data from an applicant's Driver's License or Passport Card, and populate the data within the corresponding Applicant fields in an application.

> In order to use this functionality, a windows form application exe must be installed on the machine being used for the ID scan.

Driver's License and Passport Cards are the only ID Types supported by ScanShell.

> Passport books are not supported.

When the ScanShell functionality is active, administrators can add a **Scan ID** button to an Applicant screen, which provides the ability to call the ScanShell scanner during the application process.



To begin the scanning process, place the applicant's ID on the scanner at the branch. Click **Scan ID** in the screen to initiate the scanning process in the application.

> The ID is scanned automatically upon clicking **Scan ID**. If an ID is not on the scanner when **Scan ID** is clicked, the scanning process does not begin.

Once initiated, a message appears in the workspace to identify that scanning is in progress.

Upon completion of the scan, the following information is imported from the ID, and populated within the corresponding Applicant fields in the application:

- ID Type
- ID Number
- ID State
- ID Expire Date
- ID Issue Date
- First Name
- Middle Name
- Last Name
- Date of Birth
- Address
- City
- State
- Zip Code

The following occurs when data populates in the application:

- The data imported from the ID overwrites any previous data for the Applicant fields in the application.

  Information from the ID automatically appears in the Applicant screen; however, the workspace must be refreshed for the information to populate in different areas of the application, such as the Application Navigator.

- If the First Name, Last Name, or Date of Birth on the application is different than the value(s) imported from the ID, a notification is added to the application to identify that the data scanned from the ID does not match the data on the application.
- If address information differs between the ID and the application, the address data from the ID is added to the application as the Current address, and overwrites the values from the core.
- Information populated from the ID is not written back to the core.

If the ID is expired, or of an unsupported type, an error is received that the ID could not be processed.

Temenos is not able to determine if there are problems with the ScanShell device; however, if any errors occur during the scanning process, the information can be reviewed in the Error Log on the institution's server.

The Error Log can be accessed from the Log folder in the location where the LMS.Scanshell.exe is installed..

In addition to values populating from the ID, after a scan is complete, a front and back image of the ID is attached to the application.

The system is unable to determine if an image is unreadable or blurry. If this occurs, it is the responsibility of the financial institution to re-scan the image.

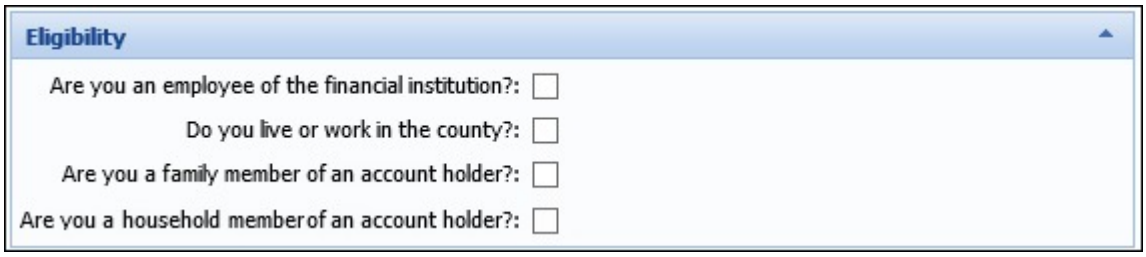
Images from the ScanShell process are added to the Application Documents window with the following values:

- Name: IDFront Image or IDBack Image
- Description: Blank
- Document Classification: Blank
- Source: API
- Status: Blank

After an ID Scan, when a subsequent application is created for the applicant, the system pulls Applicant data from the core for Name, Address and Birth Date, but populates the application with the ID Type, ID Number, ID State, ID Expire Date, and ID Issue Date values from the ID Scan performed in the previous application.

Eligibility

The Eligibility panel can be configured by the system administrator to include a series of questions that are used to determine if an applicant is eligible to become an account holder at the financial institution. This panel can be configured to appear within an Applicant screen assigned to the workflow model to provide users with the ability to assist an applicant with becoming an account holder, while simultaneously working through the application process.



To determine eligibility, review the eligibility questions with the applicant and select the check box next to each question that applies to the applicant.

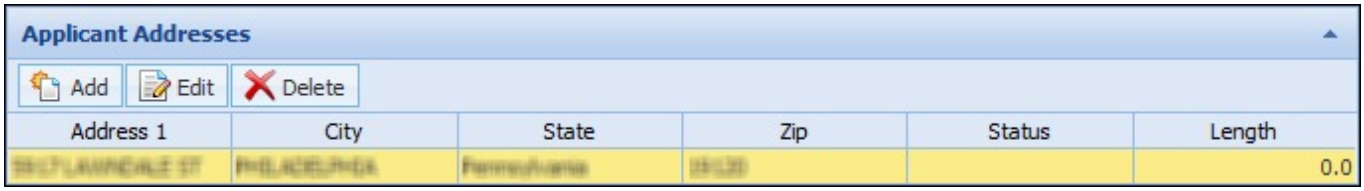
Applicant eligibility can be set manually by selecting the **IsEligible** check box or automatically through a business rule configured by the system administrator.

> In order for applicant eligibility to be set manually, the **IsEligible** field must be configured to appear within the panel by the system administrator.

If an applicant is not eligible to become an account holder, a validation error is received at time of disbursement that prevents the application process from continuing.

Address Information

The Applicant Addresses panel is used to capture an Applicant's address information. The Applicant Addresses panel contains a grid that displays the addresses provided for the applicant and enables the ability to add, edit, and delete addresses from an application.



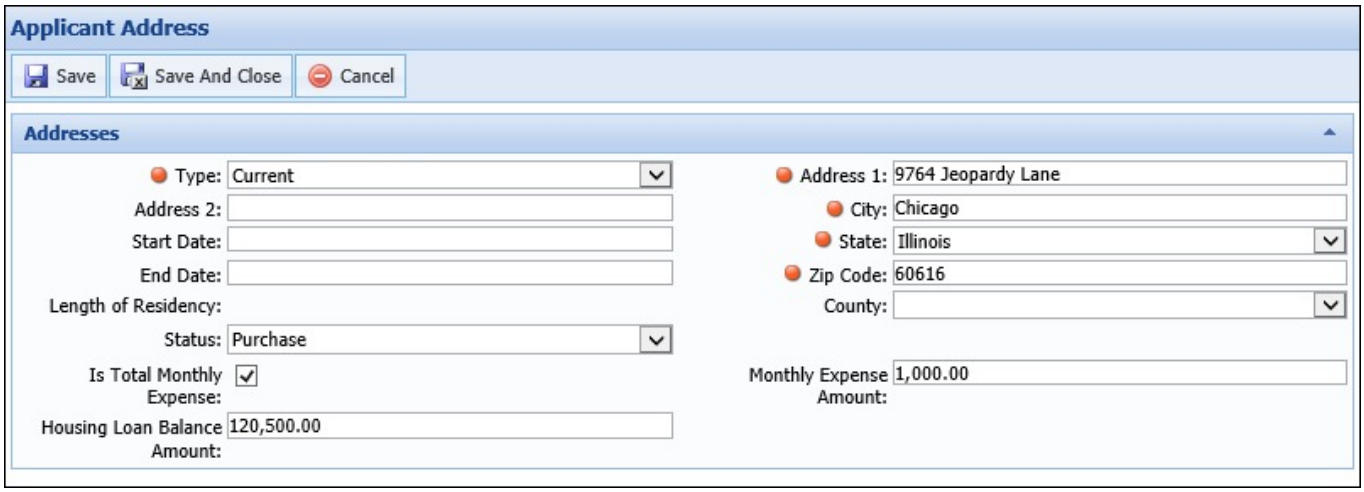
A toolbar is located above the Applicant Addresses grid that allows users perform the following actions:

Button	Description
Add	Allows a user to input an applicant address in the application.
Edit	Allows a user to edit an applicant address previously entered in the application.
Delete	Allows a user to remove an applicant address from the application.
Copy From Primary	Allows a user to copy the address of the Primary Applicant and assign it to an additional applicant. In order for the **Copy From Primary** button to be available, it must be configured to appear within the panel by the system administrator.

Adding an Applicant Address

The Add function allows users to manually input an applicant's address that was not pre-populated by the Loan Origination module or core.

To add an address, click Add within the Address toolbar to open the Applicant Address screen in a new window. Enter the address information in the corresponding fields. Be certain to complete all required fields.



Within the Status field, identify whether the address is classified as:

Status	Description
Living with others	Indicates the applicant is living with one or more individuals, but is not named on the mortgage or lease as a responsible party. If an applicant is living with others, he or she may be responsible to pay a Monthly Expense in exchange for lodging.
Own	Indicates the applicant owns the property outright and no Monthly Expense is paid on the property. If a recurring monthly housing expense such as "HOA Dues" exists on an address that is owned free and clear, record these expenses by manually entering a liability on the Liabilities screen.
Purchase	Indicates the applicant address currently has an open mortgage and is a being purchased by the applicant. If a purchase also has a recurring monthly housing expense such as "HOA Dues," record these expenses by manually entering a liability on the Liabilities screen.
Rent	Indicates the applicant address is a rental property where the applicant is named on the lease and pays a Monthly Expense.
Other	Indicates another living arrangement not classified by one of the aforementioned options.

Selections made in the Status field affect the editability of the following fields:

- The Housing Loan Balance Amount field is disabled if "Rent" or "Living with Others" is selected.
- The Monthly Expense Amount and Housing Loan Balance Amount fields become disabled if "Own" is selected.
- The Monthly Expense Amount and Housing Loan Balance Amount fields become disabled if a custom ADDRESS_STATUS_TYPE value is selected.
- Monthly Housing Expenses with a Status of Own or Purchase are evaluated for de-duplication when credit processing runs.

Applicant Housing Expense Amounts

When Purchase or Rent are selected in the Status field, the Loan Origination module uses the address as well as the **Monthly Expense Amount** and **Housing Loan Balance Amount** fields to create a housing liability within the Liabilities grid, if existing liabilities do not match the housing expense information recorded for the applicants on an application.

Liabilities

Add | Edit | Delete

Secured	Expense	Refi	Housing	% Include	Type	Status	Delinquency Status	Balance	Adj Balance	Payment	Adj Payment	Frequency
☐	☑	☐	☐	100	Installment			$7,500.00	$7,500.00	$260.00	$260.00	Monthly
☐	☑	☐	☐	100	Mortgage			$0.00	$0.00	$576.60	$576.60	Monthly
☐	☑	☐	☐	100	Open / 30 day			$200.00	$200.00	$12.00	$12.00	Monthly
☐	☑	☐	☐	100	Installment			$214.00	$214.00	$108.00	$108.00	Monthly
☐	☑	☐	☐	100	Credit Line			$100.00	$100.00	$10.00	$10.00	Monthly
☐	☑	☐	☐	100	Installment			$15,000.00	$15,000.00	$303.00	$303.00	Monthly
☐	☑	☐	☐	100	Installment			$50.00	$50.00	$15.00	$15.00	Monthly
☐	☑	☐	☐	100	Open / 30 day			$2,226.00	$2,226.00	$173.00	$173.00	Monthly
☐	☑	☐	☐	100	Installment			$10.00	$10.00	$10.00	$10.00	Monthly
☐	☑	☐	☐	100	Installment			$500.00	$500.00	$25.00	$25.00	Monthly
☐	☑	☐	☐	100	Installment			$1,250.00	$1,250.00	$30.00	$30.00	Monthly
☑	☑	☐	☑	100	Mortgage			$120,500.00	$120,500.00	$1,000.00	$1,000.00	Monthly
								$696,795.04	**$696,795.04**	**$6,063.74**	**$6,063.74**	

Edit Liability

Save | Save and Close | Cancel

Changes to the Housing Expense liability must be completed by updating the Applicant Address.

Secured: ☑
Expense: ☑
Balance: 120,500.00
Refi: ☐
Limit:
% Include: 100
Payment Amount: 1,000.00
Type: Mortgage
Payment Frequency: Monthly
Payoff Amount:
Account #:
Account Maturity Date:
Category: Real Estate
Balloon Amount:
Status:
Balloon Due Date:
Creditor: Mortgage
Collateral Description:
Address: 9764 Jeopardy Lane Chicago Illinois 60616
Address Status: Purchase
Description:

Map To Liability	Applicant	Percentage Responsible
☑	KENNETH ASACOMMON	50.000%
☑	Albert Bundy	50.000

If multiple applicants share the same address, the Monthly Expense and Housing Loan Balance amounts can be assigned to one applicant or split among all applicants.

- In the **Monthly Expense Amount** field, enter the amount each applicant is responsible for paying on the property.
- In the **Housing Loan Balance Amount** field, enter the remaining mortgage balance for the property.

If the same address is shared by multiple applicants, during decision processing, the Loan Origination module validates the values provided in the Status, Monthly Expense Amount and Housing Loan Balance Amount fields. The **Is Total Monthly Expense** check box indicates that the monthly housing expense is shared equally among applicants.

- If the Is Total Monthly Expense check box is selected, the Monthly Expense Amount fields must be identical across all applicants. The Loan Origination module equally distributes each applicant's Percentage Responsible for the housing liability.
- If the Is Total Monthly Expense check box is not selected, the Monthly Expense Amount fields do not need to match all other applicants. The Loan Origination module automatically calculates each applicant's Percentage Responsible for the housing liability based on the values entered in the Monthly Expense Amount fields.

> Institutions are able to default selection of the Is Total Monthly Expense field through the Direct Total Monthly Expense Default and Indirect Total Monthly Expense Default solution parameters.

If the Is Total Monthly Expense Amount field is not selected, users are able to update the Monthly Expense Amount. To modify a monthly expense amount, users are able to update the Monthly Expense Amount field for each applicant or update each applicant's Percentage Responsible for the housing liability. Upon updating the Percentage Responsible field, the Loan Origination module calculates the Monthly Expense Amount. Once the Monthly Expense Amount field is updated, the Loan Origination module calculates the Percentage Responsible.

For example, Ken and Albert are joint owners of a property with a $1000.00 mortgage payment. Ken is responsible for paying $750 and Albert is responsible for the remaining $250.

Applicant Address

Save | Save And Close | Cancel

Addresses

Type:	Current	Address 1:	9764 Jeopardy Lane
Address 2:		City:	Chicago
Start Date:		State:	Illinois
End Date:		Zip Code:	60616
Length of Residency:		County:	
Status:	Purchase		
Is Total Monthly Expense:	☑	Monthly Expense Amount:	1,000.00
Housing Loan Balance Amount:	120,500.00		

Upon initially adding the address, the Is Total Monthly Expense check box is selected and the financial responsibility is split equally. The user navigates to the Liabilities screen, selects the Housing Liability, and updates the percentage responsible to Ken 75% and Albert 25%.

Edit Liability

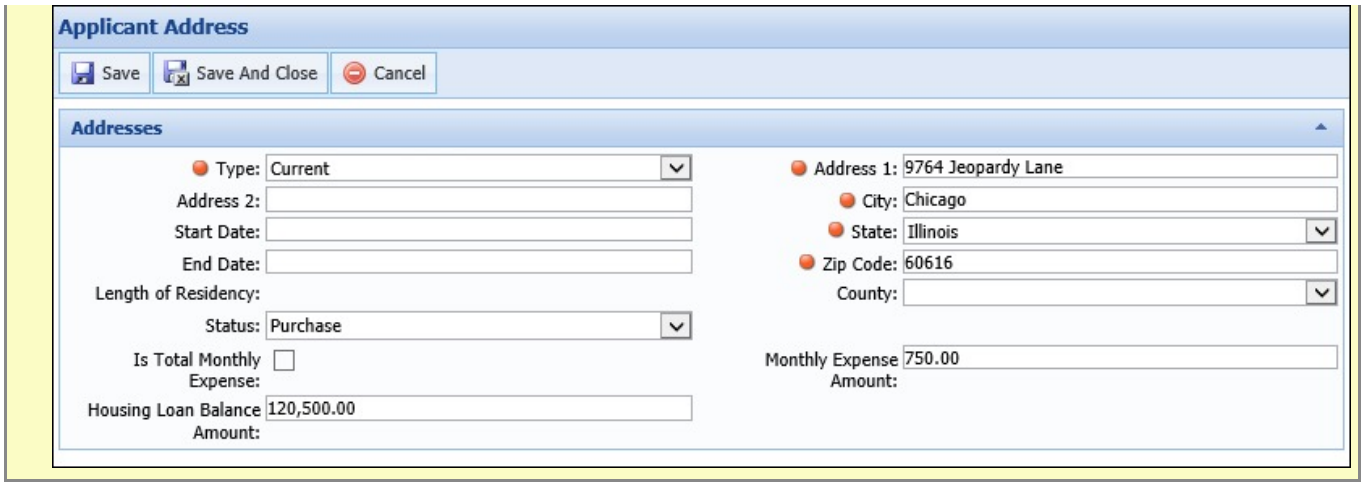
Save | Save and Close | Cancel

Changes to the Housing Expense liability must be completed by updating the Applicant Address.

Secured:	☑	Expense:	☑
Balance:	120,500.00	Refi:	☐
Limit:		% Include:	100
Payment Amount:	1,000.00	Type:	Mortgage
Payment Frequency:	Monthly	Payoff Amount:	
Account #:		Account Maturity Date:	
Category:	Real Estate	Balloon Amount:	
Status:		Balloon Due Date:	
Creditor:	Mortgage	Collateral Description:	
Address:	9764 Jeopardy Lane Chicago Illinois 60616		
Address Status:	Purchase		
Description:			

Map To Liability	Applicant	Percentage Responsible
☑	KENNETH ASACOMMON	75.000%
☑	Albert Bundy	25.000

The user then saves the liability and navigates back to the applicant screen. Ken's Monthly Expense Amount is now $750.



If an incorrect address expense amount was entered on a screen where primary and joint applicants appear on separate screens, users are unable to update the amount if the Is Total Monthly Expense fields. A system validation prevents this field from being cleared on an applicant if the check box is selected on another applicant. To update the amount, navigate to the Liabilities screen and update housing liability's Percentage Responsible. Once updated, the Is Total Monthly Expense field becomes unselected and users are then able to update the Monthly Expense Amount.

If the primary and joint applicants appear on the same screen, users are able update the address amounts because the screen does not have to be saved in between applicant address modifications. If no save occurs, validations are not processed.

Once all fields are complete, click Save and Close to retain the address information and return to the application. The new address information appears within the Applicant Addresses grid.

Saving an address does not clear the form. A user must manually clear the screen to enter another address.

If a user is adding multiple addresses, the user must close out the Applicant Address screen after each save. If the screen is not closed, the new address overwrites the previously entered address.

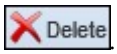
Editing an Applicant Address

The Edit function allows users to update an address that has been provided by the user or pre-populated by the core or Loan Origination module.

- To edit an existing address, double-click the address within the Applicant Address grid or highlight the address and click Edit.
- Update the desired field(s) within the Applicant Address screen.
- Once all modifications have been made, click Save and Close to retain the updated address information and return to the application.
- The modified address information appears within the Applicant Address grid.

Deleting an Applicant Address

The Delete function allows users to remove an address that has been provided by the user or pre-populated by the core or Loan Origination module.

- To delete an address, highlight the address that is to be removed from the Applicant Addresses grid and click 

- A confirmation message appears to confirm that the address should be deleted. Click **Yes** to remove the address from the application or click **No** to cancel the deletion.
- Once the address has been deleted, a success message appears. Click **OK** to continue processing the application.

When a current address record is added for an applicant, a housing expense liability is created and linked to that address. If any modifications are made to an address, there may be adverse reactions. For example, if the Address Status is changed from Mortgage to Rent, or Live with Others, the mortgage tradeline from the credit report is removed from the Liabilities screen. The only way to break a link between an address and housing expense liability is to delete the address record from the application; therefore, if a modification to the Address Status is required, it is highly recommended that the existing address is deleted, and a new address with the correct status is added for the applicant.

Additionally, when an address is a housing liability, and not associated with the core or a tradeline, if any address field changes for the liability record, the existing liability is deleted and a new liability is created. Since it is now a new address record, % to Include defaults to 100% for the liability.

Primary and/or Additional Applicant Panel on an Application Screen

Depending on screen configurations made by the system administrator, in addition to the Addresses panel, users may also have the ability to enter information for an applicant's current, previous, and additional addresses within a Primary and/or Additional Applicant panel on an Application screen.

Applicant Information

Save

Primary Applicant

First Name: KENNETH
Middle Name:
Last Name:
Birth Date:
TIN:
Marital Status: Unmarried
Account Number:
IsCustomer: ☑
Membership Start Date: 11/02/2011
Length Of Membership: 6 years 0 mos
Do Not Pull Credit: ☐

Address Information

Address Type:
AddressCategoryId:

Current Address

Current Address Line 1:
Current Address Line 2:
Current Address City:
Current Address State: Illinois
Current Address Postal Code:
Current Address County:
Current Address Status:
Current Address Start Date:
Current Address End Date:
Current Address Length At Address:
Current Address Is Total Monthly Expense: ☑
Current Address Monthly Expense Amount:
Current Address Housing Loan Balance Amount:

Previous Address

Previous Address Line 1:
Previous Address Line 2:
Previous Address City:
Previous Address State:
Previous Address Postal Code:
Previous Address County:
Previous Address Status:
Previous Address Start Date:
Previous Address End Date:
Previous Address Length At Address:
Previous Address Is Total Monthly Expense: ☑
Previous Address Monthly Expense Amount:
Previous Address Housing Loan Balance Amount:

Additional Address

Additional Address Address Type:
Additional Address Line 1:
Additional Address Line 2:
Additional Address City:
Additional Address State:
Additional Address Postal Code:
Additional Address County:
Additional Address Status:
Additional Address Start Date:
Additional Address End Date:
Additional Address Is Total Monthly Expense: ☑
Additional Address Monthly Expense

When Previous Address and Additional Address fields are configured to appear within the Primary and/or Additional Applicant panels, the following behavior occurs for the Address Type field:

- When information is entered within the Previous Address fields in the Primary or Additional Applicant panel, the Address Type for the record is set to Previous in the Applicant Addresses screen.
- If both Previous Address and Additional Address fields are configured to appear in the Primary or Additional Applicant panel, the Additional Address Type field includes all options except Previous in the drop-down list. If the Primary or Additional Applicant panel only includes Additional Address fields, an option for Previous is available to select for the Additional Address Type field in the panel.

Phone Number Information

The Applicant Phones panel is used to capture an applicant's phone number information. The Applicant Phones panel contains a grid that displays the phone numbers provided for the applicant and enables the ability to add, edit, and delete phone information from an application.

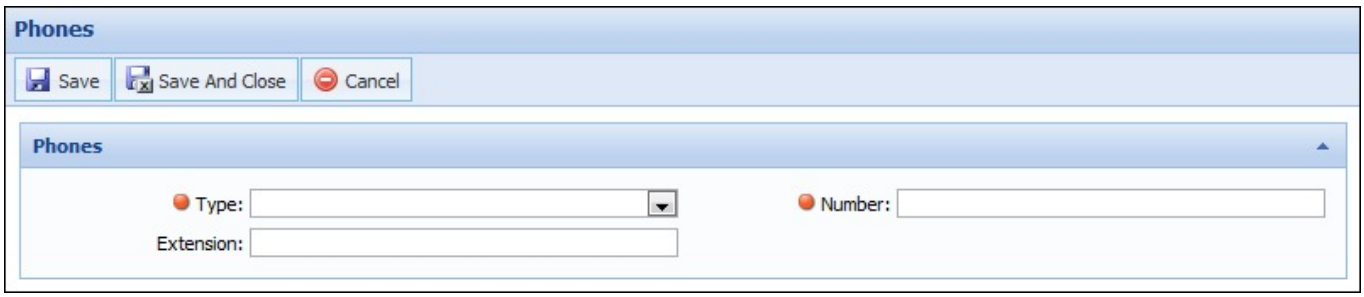
A toolbar is located above the Applicant Phones grid that allows users perform the following actions:

Button	Description
Add	Allows a user to input an applicant phone number in the application.
Edit	Allows a user to modify an applicant phone number previously entered in the application.
Delete	Allows a user to remove an applicant phone number from the application.

Adding a Phone Number

The Add function allows users to manually input an applicant's phone number that was not pre-populated by the Loan Origination module or core.

To add a phone number for an applicant, click Add within the Applicant Phones toolbar to open the Applicant Phone screen in a new window.



Enter all required phone number information in the corresponding fields. Be certain to complete any required fields.

Once all fields are complete, click Save and Close to retain the phone number information and return to the application.

The new phone information appears within the Applicant Phones grid.

Saving a phone number does not clear the form. A user must manually clear the screen to enter another phone number.

If adding multiple phone numbers, the Applicant Phone screen must be closed after each save. If the screen is not closed, the new phone number overwrites the previously entered phone number.

Editing a Phone Number

The Edit function allows users to update a phone number that has been provided by the user or pre-populated by the core or Loan Origination module. Clicking Edit from the Applicant Phones toolbar opens the Applicant Phone screen in a new window.

- To edit an existing phone number, double-click the phone number within the Applicant Phones grid or highlight the phone number and click Edit.
- The Phones screen opens in a new window with the current information populated in the corresponding fields. Update the desired field(s) with the new phone information.
- Once all modifications have been made, click Save and Close to retain the updated phone information and return to the application.
- The modified phone information appears within the Applicant Phones grid.

Deleting a Phone Number

The Delete function allows users to remove a phone number that has been provided by the user or pre-populated by the core or Loan Origination module.

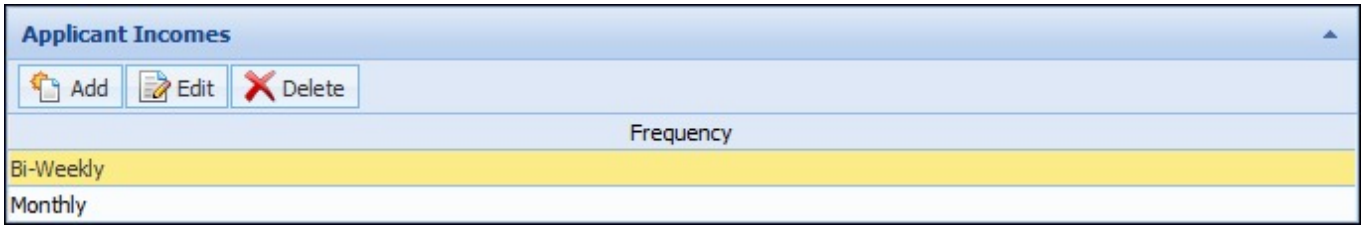
- To delete an address, highlight the address that is to be removed from the Applicant Addresses grid and click Delete.
- A confirmation message appears to confirm that the phone number should be deleted. Click **Yes** to remove the phone number from the application or click **No** to cancel the deletion.
- Once the phone number has been deleted, a success message appears. Click **OK** to continue processing the application.

Income and Employment Information

The Loan Origination module provides three panels that enable the ability to capture an applicant's income and employment information. Depending on the type of screen created, the Applicant Incomes, Primary Applicant Income or Additional Applicant Income panel can be configured to appear on a screen to capture and display this information.

Applicant Incomes Panel

The Applicant Incomes panel is used to capture a primary and/or additional applicant’s income and employment information within an Applicant screen. This panel contains a grid that displays the income and employment information provided for the applicant and enables the ability to add, edit, and delete this information from an application.



A toolbar is located above the Applicant Incomes grid that allows users perform the following actions:

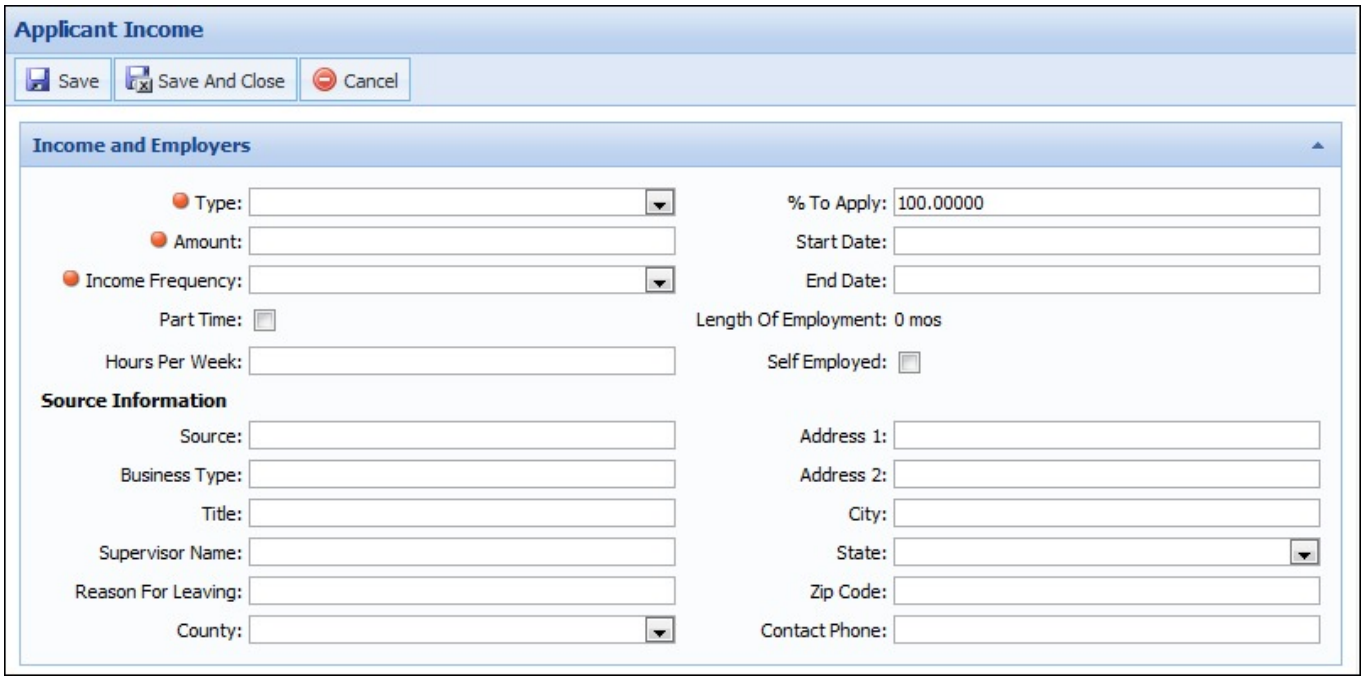
Button	Description
Add	Allows a user to input applicant income and employment information in the application.
Edit	Allows a user to edit applicant income and employment information previously entered in the application.
Delete	Allows a user to remove applicant income and employment information from the application.

Adding Income and Employment Information

The Add function allows users to manually input an applicant's income and employment information that was not pre-populated by the Loan Origination module or Core. Clicking Add within the Applicant Incomes toolbar opens the Applicant Income screen in a new window.

Enter all required income and employment information in the corresponding fields. Be certain to complete any required fields.

> The fields within the Applicant Income screen are defined by the system administrator .



> If not manually updated, the **% To Apply** field defaults to 100, which denotes that 100% of the income is to be included in the application.

> In order for Employer Address information to save, **Address Line 1** must be completed. Failure to input Address Line 1 results in the deletion of Employer City, State, and Zip Code data.

Once all income and employment information is complete, click Save and Close to retain the information and return to the application. The information populates in the Applicant Incomes grid.

> Saving income and employment information does not clear the form. A user must manually clear the screen to enter a different income and employment record.

Editing Income and Employment Information

The Edit function allows users to update income and employment information that has been provided by the user or pre-populated by the core or Loan Origination module.

- To modify an applicant's income and employment information, double-click an income record within the grid or select a record and click Edit.
- The Applicant Income screen opens in a new window with the current information populated in the corresponding fields. Update the desired field(s) with the new income and employment information.
- Once all income and employment information is complete, click Save and Close to retain the information and return to the application. The information populates in the Applicant Incomes grid.

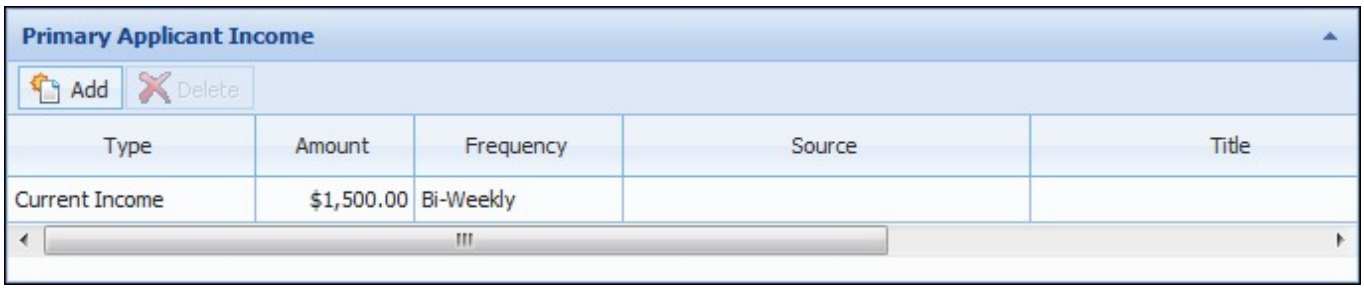
Deleting Income and Employment Information

The Delete function allows users to remove income and employment information that has been provided by the user or pre-populated by the core or Loan Origination module.

- To delete an applicant's income and employment information, select the desired record within the grid and click Delete.
- A confirmation message appears to confirm deletion. Click **Yes** to remove the income record from the application or click **No** to cancel the deletion.
- Once Yes is selected, the income record is removed from the Applicant Incomes panel.

Primary/Additional Applicant Income Panel

The Primary and Additional Applicant Income panels are used to capture income and employment information within an Application screen. This panel allows users to add, edit, and delete employment and income information directly within the grid without navigating to another screen.



Adding Income and Employment Information

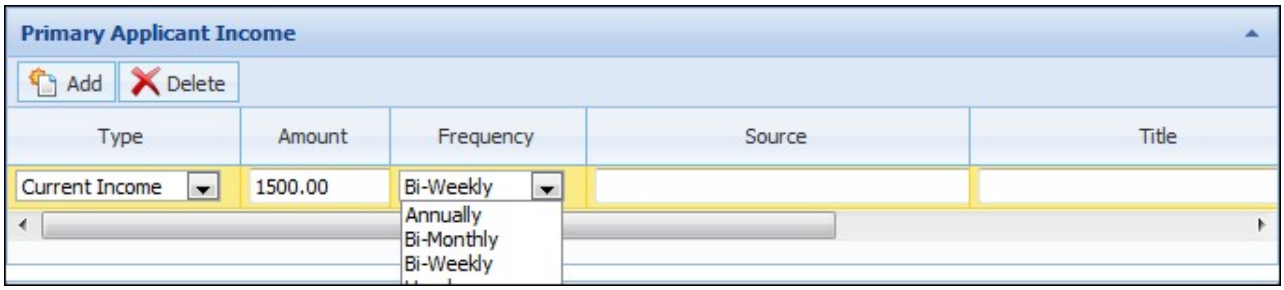
- To add income and employment information within this panel, click Add to insert a row.
- Use the drop-downs, check boxes and data fields to enter the information within each column.
- Once all columns are complete, click Save in the Screen toolbar to retain the income and employment information.

> The Amount field is not required for completion or validated upon clicking Save. To validate the income amount, a Validation rule could be authored to execute when the income amount is less than or equal to zero and Save is clicked.

Editing Income and Employment Information

When an income record has been added to the grid in the Applicant Income panel, users are able to modify the information directly within the grid.

- To modify an applicant's income and employment information, highlight the desired record in the grid and update the information within the applicable drop-down menus, check boxes, and/or data fields.



- Once all modifications have been made, click Save in the Screen toolbar to retain the income and employment information.

> The Amount field is not required for completion or validated upon clicking Save. To validate the income amount, a Validation rule could be authored to execute when the income amount is less than or equal to zero and Save is clicked.

Deleting Income and Employment Information

- To delete an applicant's income and employment information, select the desired record within the grid and click Delete.
- A confirmation message appears to confirm deletion. Click **Yes** to remove the income record from the application or click **No** to cancel the deletion.
- Once Yes is selected, the income record is removed from the Primary/Additional Applicant Income panel.

Declarations

The Declarations panel displays a list of questions a user must ask an applicant to gather miscellaneous background and financial information pertinent to the application. The questions listed within the grid are custom to each institution and defined with the assistance of Temenos Professional Services or Customer Care.

Users have the ability to add a custom Explanation if an affirmative answer is given by the applicant.

Declarations

	Description	Explanation
☐	Have you been known under any other names or aliases?	
☐	Do you pay alimony?	
☐	Have you declared bankruptcy in the past 7 years?	
☐	Do you pay child support?	
☐	Do you have a Green Card or are you a permanent legal resident?	
☐	Are you a co-maker or guarantor on an obligation not listed?	
☐	Do you expect your income to decline in the next 2 years?	
☐	Do you have any outstanding judgments against you?	
☐	Are you a party to a lawsuit?	
☐	Have you had any property repossessed or foreclosed?	
☐	Are you a US citizen?	

- Review each question with the applicant.
- If the applicant provides an affirmative answer to a question, select the check box located to the left of the question.
- Enter an Explanation in the corresponding text box located to the right of the question.
- Once all questions have been reviewed, click Save in the Screen toolbar to retain the answers.

Applicant Actions

Based on the Editability assigned by the system administrator, users may be able to update applicant information throughout various stages of the application process. This section provides an overview of the following applicant actions that can be performed within an application:

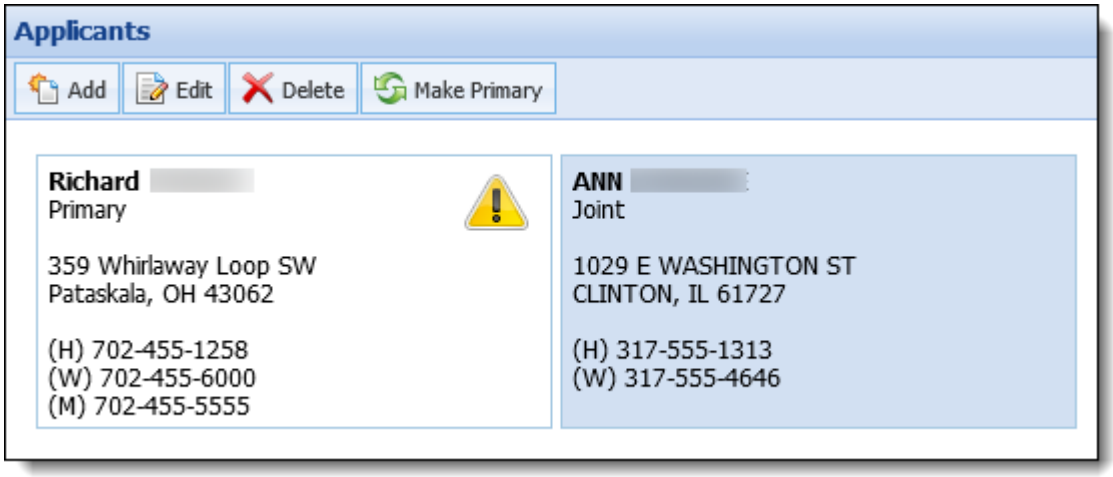
- Overview of Applicants Card View
- Adding Applicants
  - Add Applicant Methods
    - Workflow
    - Screens List
    - People and Collateral
    - Applicants Card View
  - Add Applicant Processes
    - Primary Applicant Panel
    - Additional Applicant Panel
    - Add Applicant Window
      - Account Holder
      - Non-Account Holders
- Editing Applicants
  - Workflow
  - Screens List
  - People and Collateral
  - Applicants Card View
- Deleting Applicants
- Launching Account Servicing

Overview of Applicants Card View

When the Applicants heading is selected within the Application Navigator or the Applicants screen is selected within a workflow or the Screens List, the Applicants Card View appears displaying all applicants related to the application.

> For more information on these areas of the application, please see the Application Workspace topic within this guide.

The Applicants Card View provides an overview of information specific to each applicant as well as enables users to perform various applicant actions throughout the application process.



This screen displays a card for each applicant including the following information:

- Full Name
- Role on the application
- Address
- Home Phone
- Work Phone
- Mobile Phone

> If a notification specific to an applicant is available, a displays within the applicant's card. The notification can be viewed within the Notifications tab in the Application Navigator.
>
> For more information on the Notifications tab, see the Application Navigator section of the Application Workspace topic within this guide.

A toolbar is located at the top of the screen that enables the ability to perform the following actions:

Icon	Description
Add	Allows a user to add an additional applicant to the current application.
Edit	Allows a user to edit an applicant that is assigned to the current application
Delete	Allows a user to remove an applicant from the current application.

Make Primary	Allows a user to transfer the ownership of an application by making a Joint applicant the Primary owner. For more information on transferring ownership of an application, please see the Make Primary section within this topic.

Adding Applicants

The Loan Origination module allows applicants to be added to an application from multiple areas within the workspace. This section provides an overview of the methods and processes available for adding an applicant.

If the OFAC connector is active, an OFAC search executes when an applicant is added to an application, unless the Exclude From OFAC Check check box is selected. By default, when the Is Customer flag is set to true for the primary and/or joint applicant(s), the Exclude From OFAC field is automatically set to true for those applicants in the application. For more information, please see the OFAC Connector Guide.

Add Applicant Methods

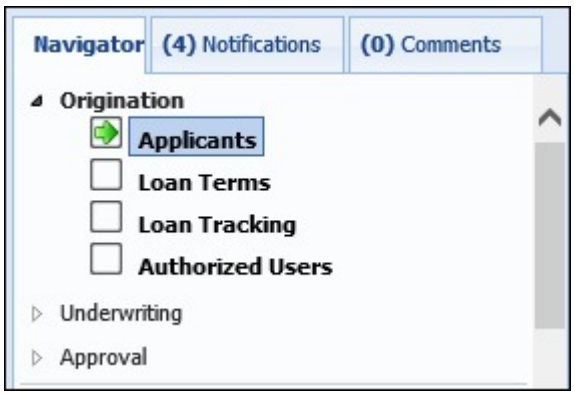
When adding applicants to an application, users are able to add both existing account holders as well as non-account holders.

Applicants can be added from the following sections within the Application Navigator:

- Workflow
- Screens List
- People and Collateral
- Applicants Card View

Workflow

Depending on the configuration of the workflow model, the Workflow may contain the option to add an Applicant if configured to include an Applicants screen. Selecting the Applicants screen within a workflow opens the Applicants Card View to provide the ability to add an applicant to the application.

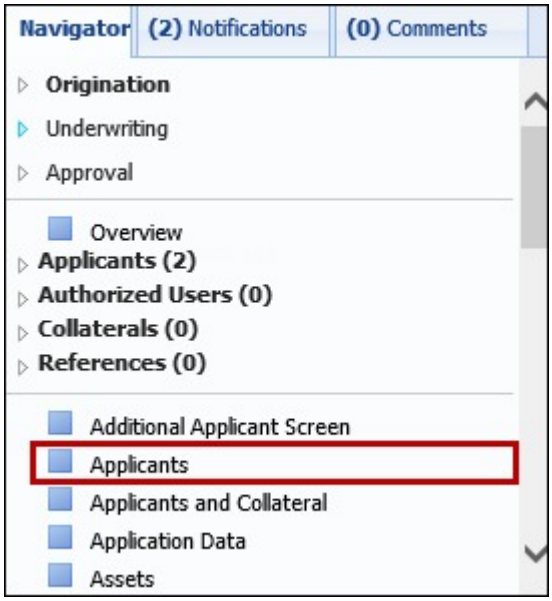


The Applicants screen must be assigned to the workflow model mapped to the sub-product in order to appear within the workflow.

Screens List

Depending on the configuration of the workflow model, the Screens List in the Application Navigator may contain

a screen that allows users to add and identify an applicant. Selecting the Applicants screen within the Screens list opens the Applicants Card View to enable the ability to add an applicant to the application.



> The Applicants screen must be assigned to the Workflow Model mapped to the sub-product in order to appear within the Screens List.

People, and Collateral

When applicants are added to an application, their records appear in the People, and Collateral section of the Application Navigator for easy access. Each applicant record is added to the Applicants list located beneath the Workflow. A number corresponding to the amount of applicants assigned to the application displays next to the Applicants heading.

> An Applicant screen must be assigned to the Workflow Model mapped to the sub-product in order for the Applicants list to appear within the Application Navigator.

From the People, and Collateral section, there are two methods to add applicants:

- Selecting the **Applicants** heading
- Selecting *Add Applicant*

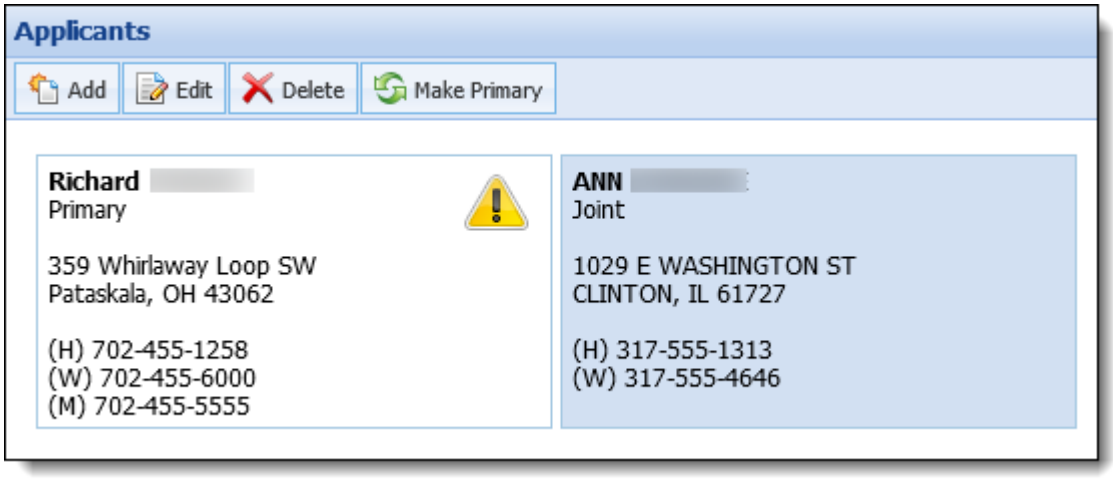
Selecting the Applicants heading opens the Applicants Card View to provide the ability to add an applicant to the application.

Selecting Add Applicant automatically prompts the Add Applicant window to open to directly enter the applicant's information.

Applicants Card View

When an Applicant is added from a Workflow, the Screens List or by selecting the Applicants heading within the Application Navigator, the Applicants Card View appears displaying all applicants related to the application.

To add an applicant to an application click Add.



For more information on this screen, please see the Overview of Applicants Card View section within this topic.

Add Applicant Processes

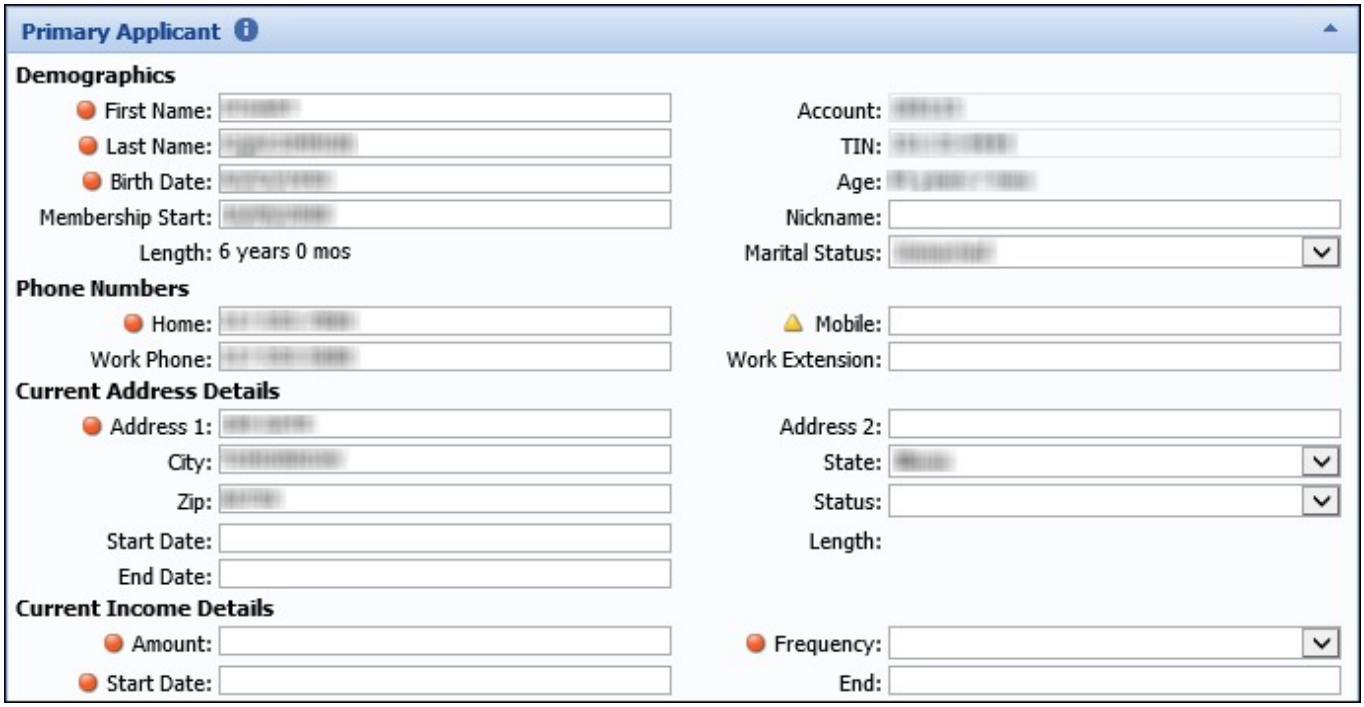
Using the aforementioned methods, applicants can be added from the following locations:

- Primary Applicant Panel
- Additional Applicant Panel
- Add Applicant Window

Primary Applicant Panel

The Primary Applicant panel provides the ability to manually add a primary applicant to an application within screens and workflow screens. For example, if all applicants are deleted from the Applicants Card View, a primary applicant can be manually added to an application by entering data within the fields in this panel.

> A TIN must always be provided for the Primary applicant; therefore, a value must be entered within the TIN field on the Primary Applicant panel or an error is received upon trying to save the screen.

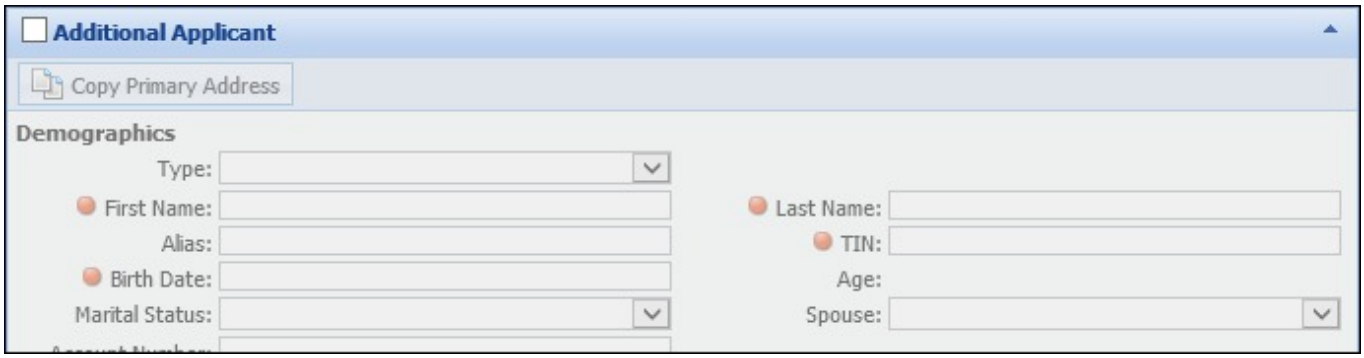


Once the applicant information is entered, click Save to retain the information. The primary applicant is added to the application and appears within the Application Navigator.
In addition to the aforementioned process, users can add a new primary applicant to an application by overwriting the fields within the Primary Applicant panel. This panel displays information for the primary applicant added during creation of the application. When the data within this panel is changed, including name and social security number, the updated information is added to the application, overwriting the pre-existing data.

To add a primary applicant using this process, update all necessary fields within the panel and click Save to retain the information. The primary applicant is updated within the Applicants list in the Application Navigator.

Additional Applicant Panel

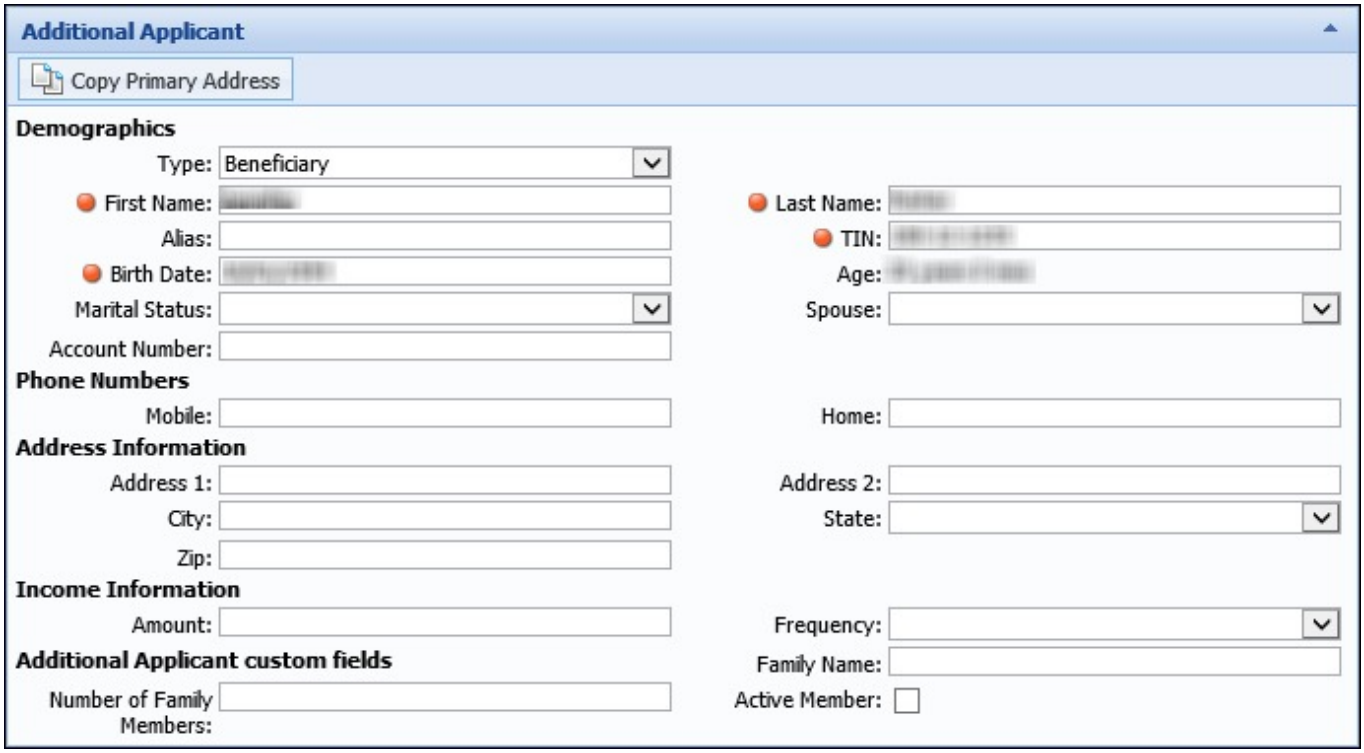
The Additional Applicant panel allows users to add subsequent applicants to an application within screens and workflow screens.



To add an applicant from this panel, select the checkbox within the panel header. Selecting this check box opens the Add Applicant window to enter the applicant's information.

In addition to the aforementioned process, users are able to manually add applicant data within the fields in the Additional Applicant panel.

> If the TIN field is configured as a required field on the Additional Applicant panel, a TIN must be entered for the applicant in order to save the screen, regardless of whether a TIN is required for the applicant type. If the TIN field is not configured as a required field on the panel, but a TIN is required for the applicant type, then a TIN must be entered for the applicant in order to save the screen.



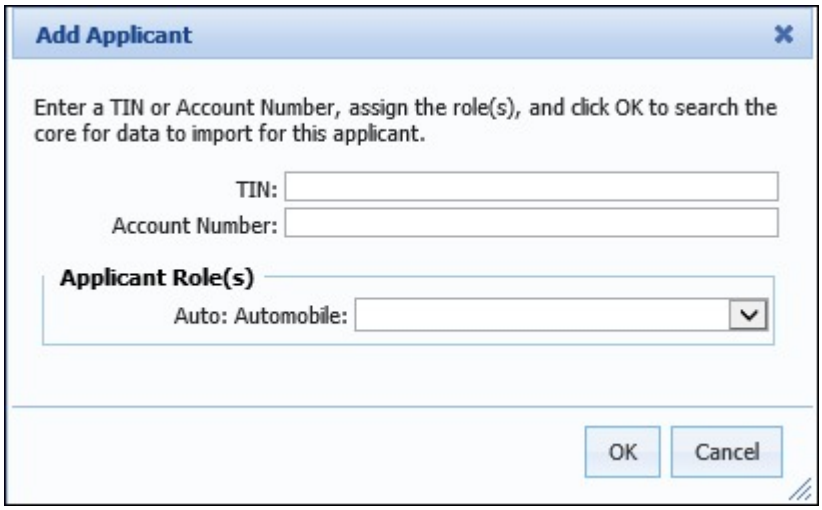
Once the applicant information is entered, click Save to retain the information. The additional applicant is added to the application and appears within the Applicants list in the Application Navigator.

> Only a single joint applicant can be added to an application using the fields within the Additional Applicant panel. Attempting to add subsequent applicants using this process overwrites the previously added joint applicant.

Add Applicant Window

The Add Applicant window appears when the following actions are performed:

- Clicking Add within the Applicants Card View.
- Clicking Add Applicant within the Application Navigator.
- Selecting the checkbox within the heading of the Add Applicant Panel.

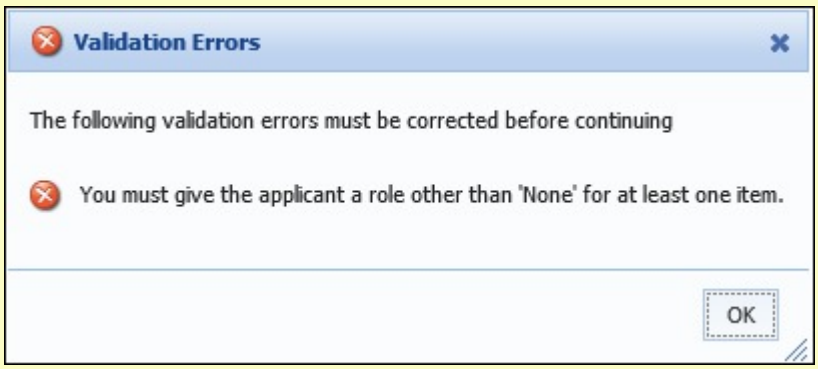


Enter a TIN and/or Account Number for the applicant and identify the applicant's role on the application by selecting an option from the Applicant Role(s) drop-down list. The drop-down includes all roles assigned to the sub-product by the system administrator.

Once all applicant information has been added, click **OK**.

> If the selected applicant type for the application is configured to require a TIN by the system administrator, a value must be entered within the TIN or Account Number field in the Add Applicant window. If a value is not provided, an error message is received upon clicking **OK** to inform that an Account Number or TIN is required. If a TIN is NOT required for the applicant type, a TIN or Account Number does not need to be entered within the Add Applicant window and the user is able to proceed with adding the applicant upon clicking **OK**.

When adding an applicant to an application, the system performs an automatic search for existing information from the core as well as prior applications to determine if the applicant is an existing account holder or a non-account holder.

> While "None" may be an available application type, an applicant cannot be assigned a "None" role on the application. Every applicant must have a role on at least one item or the following error is received:
>
> 
>

Account Holder

If adding an existing account holder, the system retrieves the account holder data and populates the applicant

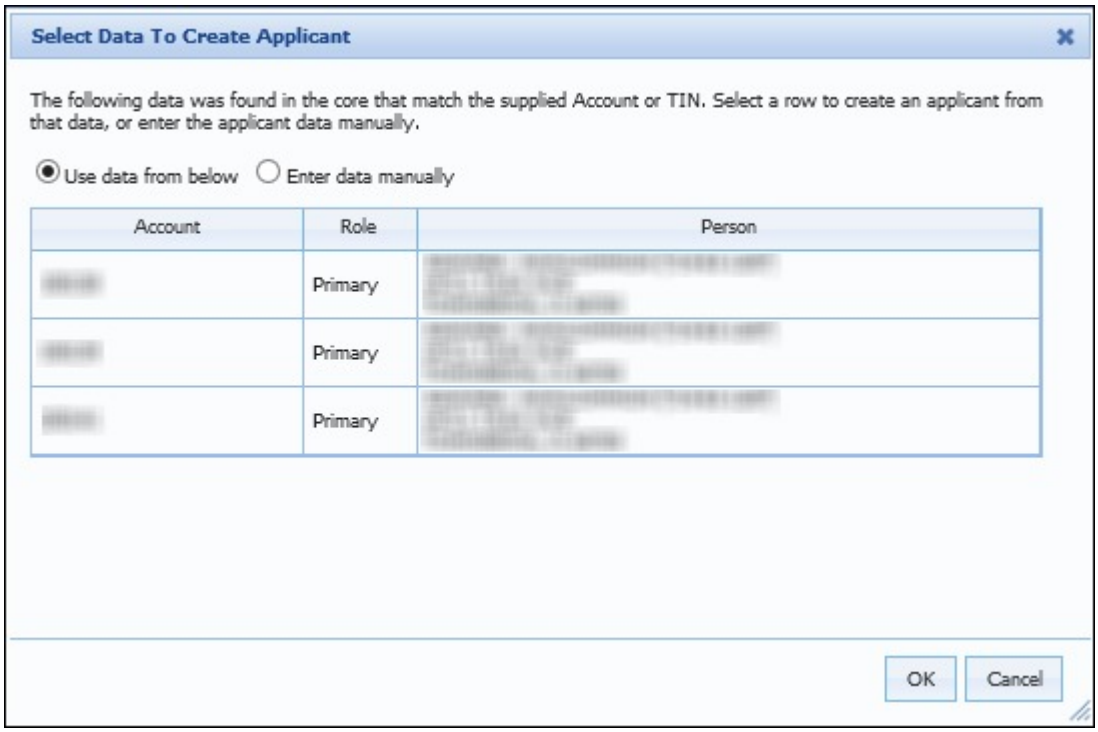
record in the application.

> Users are able to manually update the information within the Applicants screen. For more information, see Editing Applicants.

If the applicant exists on multiple accounts or is not primary on an account, users are prompted to select the account from which their data is retrieved.

> When a TIN is entered to add an applicant, the system returns all records for the applicant that are related to the TIN. When an account number is entered to add an applicant, all records related to the account number are returned, including those for Joint applicants related to the account.

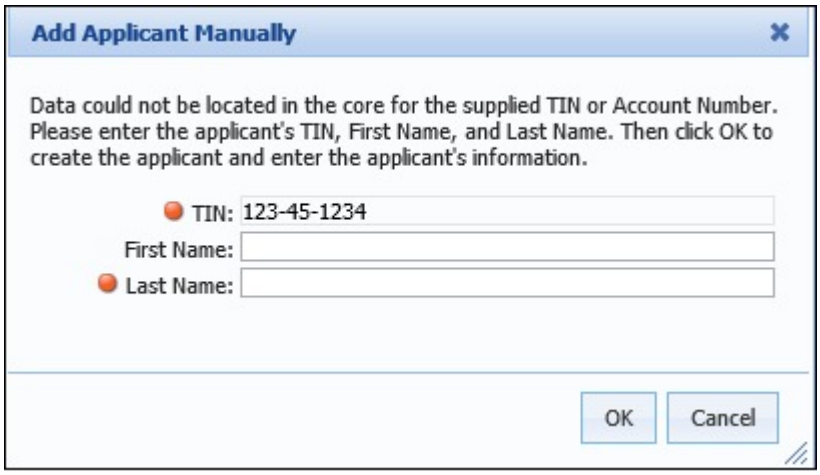
From the **Select Data To Create Applicant** pop-up window, select the **Use data from below** radio button and choose the account containing the correct applicant information. Click **OK** to add the selected applicant to the application.



The option to manually add applicant information is also available by selecting the **Enter data manually** radio button. Clicking **OK** opens the Add Applicant Manually pop-up window.

If the selected applicant type requires a TIN, the TIN field pre-populates with the number provided within the Add Applicant window. Enter the applicant's First Name and/or Last Name within the fields that display and click **OK** to create the applicant record in the application.

> If the applicant type selected within the Add Applicant window is configured to require a TIN by the system administrator, a icon appears next to the TIN field, as shown in the example below, and a TIN must be provided to add the applicant to the application. If the applicant type does not require a TIN, the TIN field is not marked as required and the applicant can be added with only a First and/or Last Name.

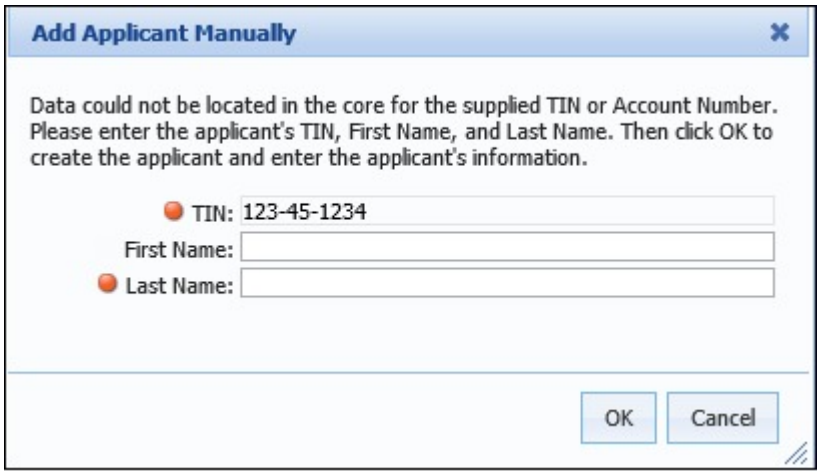


Once the applicant record is created, users may begin adding the applicant information.

> To learn more about the applicant information that can be added to an application, please see the Applicant Information section within this topic.

Non-Account Holder

If adding a non-account holder, the Add Applicant Manually pop-up appears upon clicking **OK** in the Add Applicant window to manually enter the applicant information.



If the selected applicant type requires a TIN, the TIN field pre-populates with the number provided within the Add Applicant window.

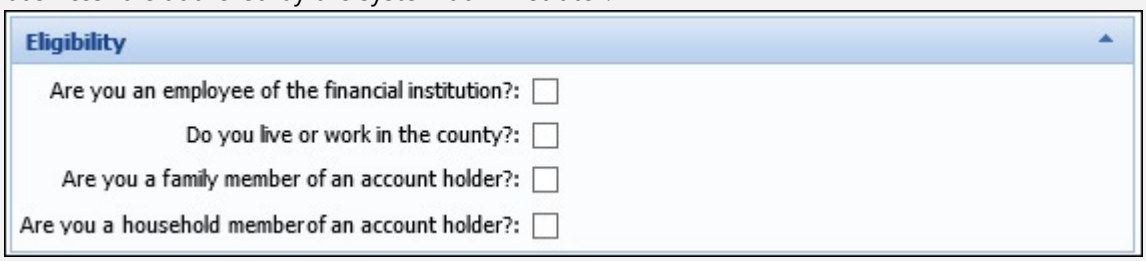
> If a TIN is not required for the applicant type, the icon does not appear next to the TIN field and a blank value populates for the TIN in the Add Applicant Manually window.

Enter the applicant's First Name and/or Last Name within the fields that display and click **OK**.

Once **OK** is selected, the application is considered to be in progress and a new tab opens on the desktop for the application. The application process then begins. This process is described throughout this document in the Application Navigation and Application Processing sections.

An applicant record is created in the application with the First Name, Last Name, and, if required, the TIN of the applicant. Once the applicant record is created, users may begin adding the applicant information.

An applicant's eligibility is determined within a custom Eligibility panel that can be configured to appear in an Applicant screen by the system administrator. If the Eligibility panel includes the IsEligible field, applicant eligibility can be set manually by selecting the IsEligible check box, or it can be set automatically through a business rule authored by the system administrator.



For more information, please see Eligibility within the Applicant Information section of this topic.

To learn more about the applicant information that can be added to an application, please see the Applicant Information section within this topic.

Editing Applicants

When processing an application, users are able to revisit the applicant in order to edit information that was previously provided.

Applicant information can be modified from the following sections within the Application Navigator:

- Workflow
- Screens List
- People and Collateral
- Applicants Card View

If the OFAC connector is active, the Loan Origination module executes an OFAC search if an applicant's first or last name is changed, unless the Exclude from OFAC Check check box is selected. For more information, please see the OFAC Connector Guide.

Workflow

To edit applicant information from the workflow within the Application Navigator:

- Select the Applicants screen within the workflow to open the Applicants Card View and enable the ability to edit applicant information.
- Depending on the configuration of the workflow model, the workflow may be configured to include screens specific to each applicant, such as Primary Applicant and/or Additional Applicant. Select one of these screens within the workflow to automatically open the screen and update the applicant's information.

- If all applicants were added to an application by navigating the assigned Workflow, click from the Workflow toolbar until the desired applicant's screen is active.

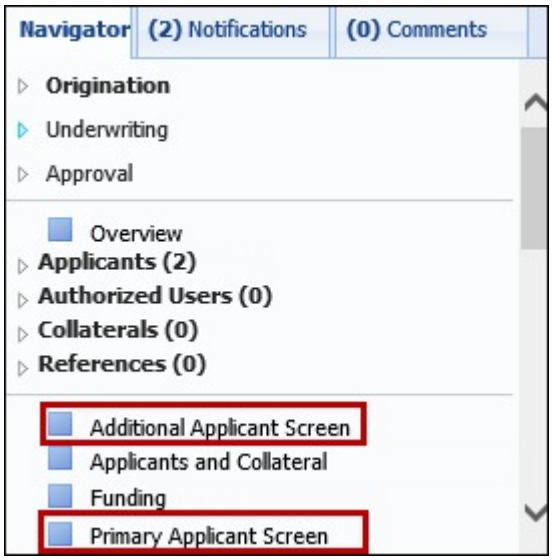
  In order for to navigate to an applicant, the Origination stage must be active.

- Make any necessary modifications within the applicable screen and click Save to retain the changes.

Screens List

To edit applicant information from the Screens List in the Application Navigator:

- Select the Applicants screen within the Screens list to open the Applicants Card View and enable the ability to edit applicant information.
- The Screens List may be configured to include screens specific to each applicant, such as Primary Applicant and/or Additional Applicant. Select one of these screens from the Screens List to automatically open the screen and update the applicant's information.



- Make any necessary modifications within the applicable screen and click Save to retain the changes.

People, and Collateral

To edit applicant information from the People, and Collateral section in the Application Navigator:

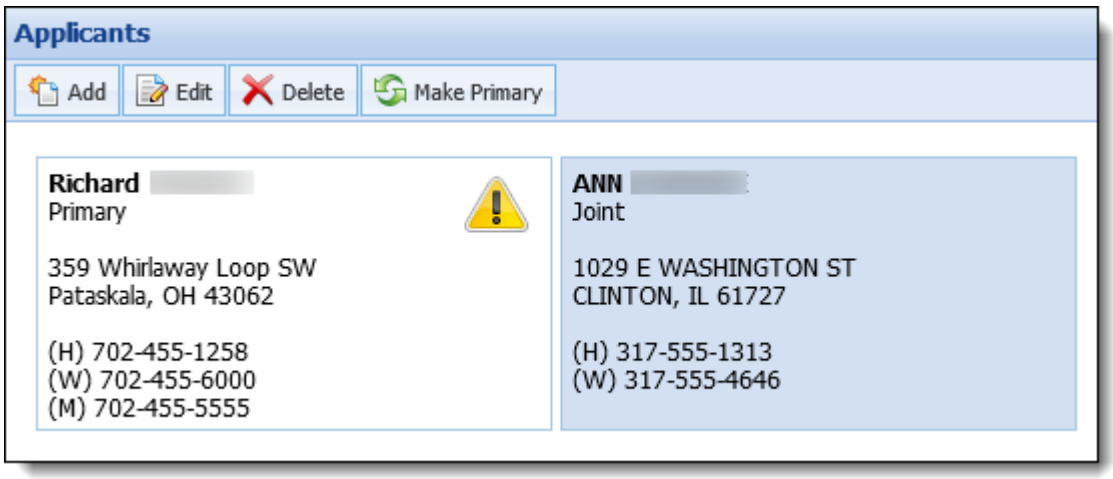
- Select the desired applicant's name within the itemized list of applicants to open the Applicants screen.
- Select the Applicants heading to open the Applicants Card View and enable the ability to edit applicant information.
- Make any necessary modifications within the applicable screen and click Save to retain the changes.

Applicants Card View

When the Applicants heading is selected within the Application Navigator or the Applicants screen is selected within a workflow or the Screens List, the Applicants Card View appears displaying all applicants related to the application.

To edit information for an applicant, double-click on the desired applicant or highlight the applicant and select

Edit



The Applicant screen opens to make any necessary modifications. After all changes have been made, click to Save retain the updated applicant information.

> If more than two applicants are on the application, this is the recommended method to use to edit applicant information.

Deleting Applicants

To delete an applicant, select the Applicants heading within the People and Collateral section of the Application Navigator to open the Applicants Card View. Highlight the applicant record to be removed and click Delete.

A confirmation message appears to confirm whether the selected applicant should be deleted. Select **Yes** to remove the applicant from the application or **No** to retain the applicant and return to the Applicants Card View.

> The Primary Applicant on an application cannot be deleted. When the primary applicant is highlighted within the Applicants Card View, Delete is disabled.

Launch Account Service Workspace

Depending on an Application Screen's configuration, users may be able to open a workspace to check if the applicant has any records in Account Servicing. To search the Account Servicing modules for applicant records, click Launch Account Servicing.

> This button is only available to institutions that have active Origination and Account Servicing modules. Additionally, the button is disabled if any of the following scenarios are true:
>
> - The Collections > Workspace permission is set to None for the user.
> - The Applicant > TIN field is blank.
> - The Applicant > Is Invalid TIN field is set to true.

Upon clicking Launch Account Servicing the system uses the applicant's TIN to search the Account Servicing modules for a matching TIN. If a match is found, a person workspace opens for the first matching person returned in the results.

If a person is not found in the Account Servicing modules, the system displays a message that indicates no matching person was found in Account Servicing.

Authorized Users

An Authorized User is not typical for all loan sub-products and may not be eligible to be added to a loan application.

Adding Authorized Users

When adding account holders and non-account holders to an application, the system retrieves and populates existing information from the core and prior applications.

Multiple authorized users can be added to a loan application.

The following methods can be used to add authorized users to a loan application:

- Workflow

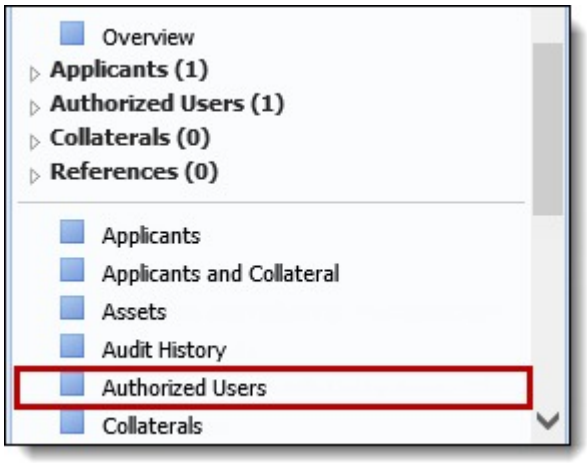
Depending on the configuration of the workflow model, the Workflow may contain the option to add an Authorized User. Upon navigating to the Authorized User screen, users are able to identify the Authorized User to be added to the loan application. For more information on identifying the authorized user, refer to the Authorized User Information section.

An Authorized User panel may be added to any user-defined screen in a workflow.

- Screen

Depending on the configuration of the workflow model, the Application Navigator may contain a screen that allows users to add and identify an authorized user. Upon selecting the Authorized User screen, users are able to identify the authorized user to be added to the loan application.

An authorized user panel may be added to any user-defined screen.

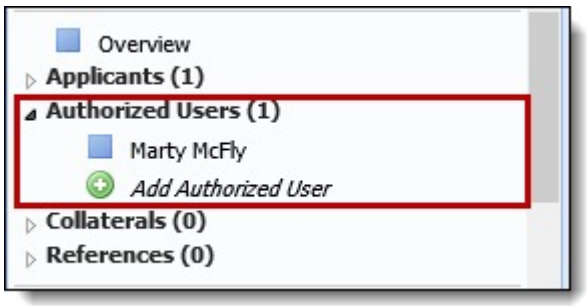


For more information on identifying the authorized user, refer to the Authorized User Information topic.

Application Navigator - Authorized User Section

When authorized users are added to an application, their records appear in the Application Navigator for easy access. Each authorized user record is added to the authorized user list located beneath the Workflow. If multiple authorized users are assigned to the application, a number corresponding to the amount of authorized users displays next to the Authorized Users heading.

> For the Authorized Users Section to be available, an Authorized User screen must be mapped to the Workflow Model.



In addition to displaying the list of authorized users, the Authorizer Users Section allows users to Add, Edit, and Delete authorized users.

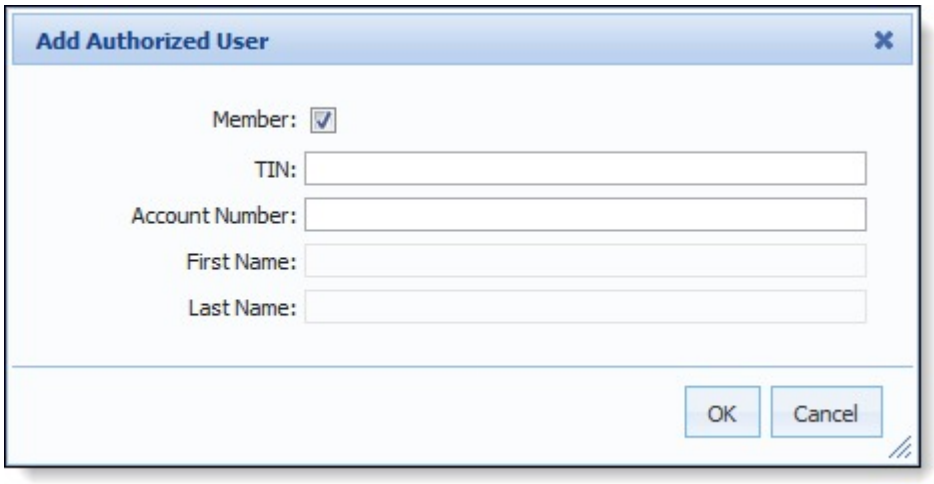
There are two methods to add authorized users:

- Selecting *Add Authorized User*
- Selecting the Authorized User heading

Add Authorized User

Authorized Users are able to be added to a loan application by clicking *Add Authorized User* within the Application Navigator. The Add Authorized User option is located beneath the Workflow section and indexed under Authorized Users.

Clicking *Add Authorized User* opens the Add Authorized Users screen in a new window.



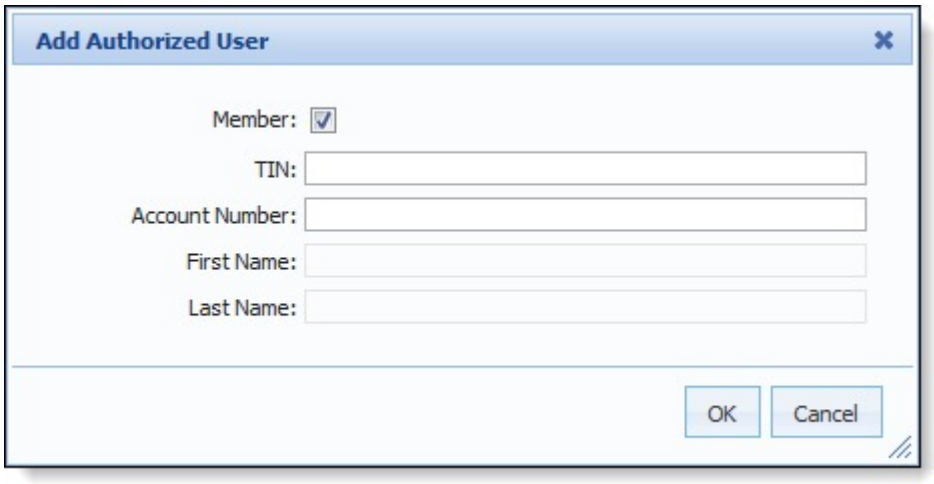
In the Add Authorized User screen, identify if the authorized user is a Member and enter the corresponding identifiers. Click **OK** to add the desired authorized user. When an authorized user is selected, users are able to input the authorized user's information. For more information, see the Authorized User Information section.

Authorized User Screen

Selecting the **Authorized Users** heading navigates users to the Authorized Users screen.

A toolbar is located at the top of the Authorized User screen that allows users to perform the following actions:

Icon	Description
Add	Allows a user to add an authorized user to the current application.
Edit	Allows a user to edit an authorized user that is assigned to the current application.
Delete	Allows a user to remove an authorized user from the current application.



In the Add Authorized User screen, identify if the authorized user is a Member and enter the corresponding information. Click **OK** to add the desired authorized user.

Upon creating an authorized user, users are able to identify the authorized user. For more information on identifying an authorized user, see the Authorized User Information section.

Editing Authorized Users

When processing an application, users are able to edit authorized users' information.

> The editability of authorized users can be restricted according to the application's status.

Workflow

If all of the authorized users have been added to an application by navigating the assigned Workflow, users are able to click within the Workflow toolbar until the authorized user screen is active.

> In order for to navigate users to the Authorized User screen, the Workflow Stage that contains the authorized user must be the active stage.

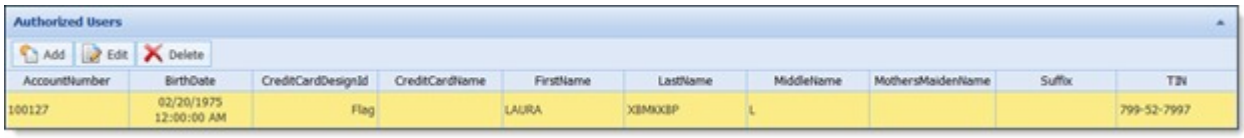
Users are also able to manually select the specific screen from the Workflow to access the authorized user screen.

Screen Selection

- Depending on the configuration of the workflow model, users may be able to manually access the Authorized User screen from the Screens list located in the Application Navigator.

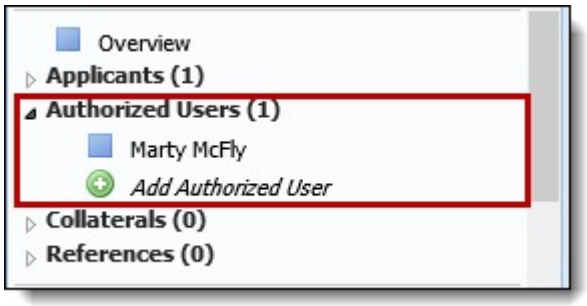
- When the Authorized User screen is open in the workspace, click

to make the desired modifications. Once all changes are complete, save the screen.



Authorized User Section

The Authorized Users section contains an itemized list of the authorized users associated with an application. Select the desired authorized user's name to edit the information.



When the desired authorized user's screen is the active screen, make the necessary modifications. Once all changes are complete, save the screen.

In addition to selecting the specific authorized user from the list, users are also able to access the Authorized User screen by clicking the **Authorized Users** grouping. Selecting the Authorized Users heading opens the Authorized User screen. Users are able to edit an authorized user's information by double-clicking the desired authorized user or highlighting the desired authorized user and clicking Edit.

When the authorized user screen is the active screen, make the desired modifications. Once all changes are complete, save the screen.

Deleting Authorized Users

While processing an application, users are able to remove an authorized user from the application. Users are able to remove an authorized user from an application by selecting the Authorized User screen or Authorized Users section.

Screen Selection

- Depending on the configuration of the workflow model, users may be able to manually access the Authorized User screen within the Screen list in the Application Navigator.
- When the Authorized User screen is open in the workspace, each authorized user displays in a grid.

  Highlight the row containing the authorized user to be removed and click Delete.

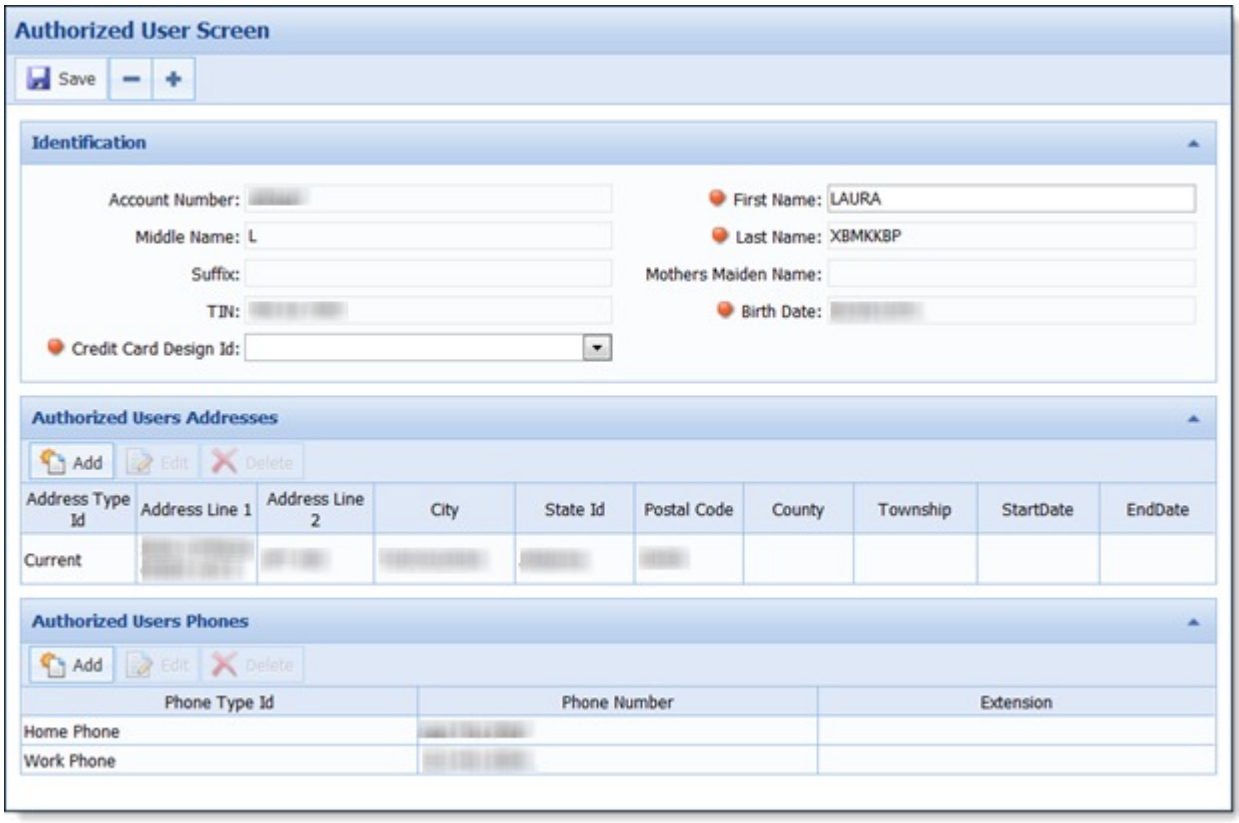
Authorized User Section

- Users are able to select the Authorized Users heading to remove an authorized user.
- Upon selecting the Authorized Users heading, the Authorized User screen becomes the active screen.

  Highlight the authorized user record that is to be removed and click Delete within the Authorized Users toolbar.

Authorized User Information

When adding Authorized Users to an application, users are able to collect Authorized User Information and add it to the corresponding Panels and Screens.



Identification

In the Identification panel, users are able to input the information used to identify the authorized user. This information may include Name, Account Number, Tax ID Number, Birth Date, Mother's Maiden Name, and Credit Card Design ID.

> The information required for Authorized Users may vary according to institution policy.

Authorized User Addresses

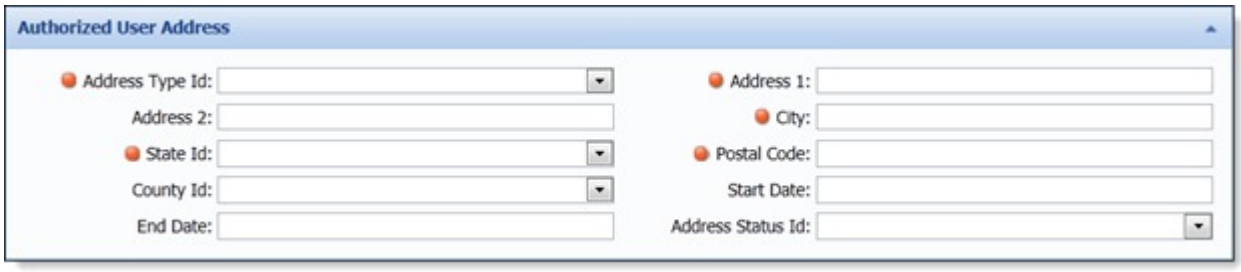
The Authorized Users Addresses panel is used to capture an Authorized User's Address information. The Authorized User Addresses panel contains a grid that populates with the addresses that are provided. The grid populates with the Addresses that are provided by the core or a prior Loan Origination module application.

A toolbar is located above the Authorized Users Addresses grid that allows users perform the following actions:

Icon	Description
Add	Allows a user to input an authorized User address on the loan application.
Edit	Allows a user to edit an Authorized User address that has already been entered on the loan application.
Delete	Allows a user to remove an Authorized User address from the loan application.

Adding an Address

- The Add function allows users to manually input an authorized user's address that was not pre-populated by the Loan Origination module or core. Clicking Add within the Address toolbar opens the Authorized User Address screen in a new window.



- Enter all required address information in the corresponding fields. Be certain to complete any required fields. Once all address information has been completed, click Save to retain the authorized user's address. Click the "X" to return to the Authorized User screen.
- Saving an address does not clear the form. A user must manually clear the screen to enter another address.

> If a user is adding multiple addresses, they must close the Authorized User Address screen after each save. If the screen is not closed, the new address overwrites the previously entered address.

- Once an authorized user's address has been entered, it populates in the Authorized User Addresses grid. Once an address populates in the grid, users are able to Edit and Delete the address.

Editing an Address

- The Edit function allows users to update an address that has been provided by the user or pre-populated by the core or Loan Origination module. Clicking Edit Save within the Address toolbar opens the Authorized User Address screen in a new window. The current information is populated in the corresponding fields.
- When the Authorized User Address screen opens, update the desired field with accurate address information.
- Once all of the information has been updated, click Save
- Once the information has been saved, click the "X" in the top right of the screen.

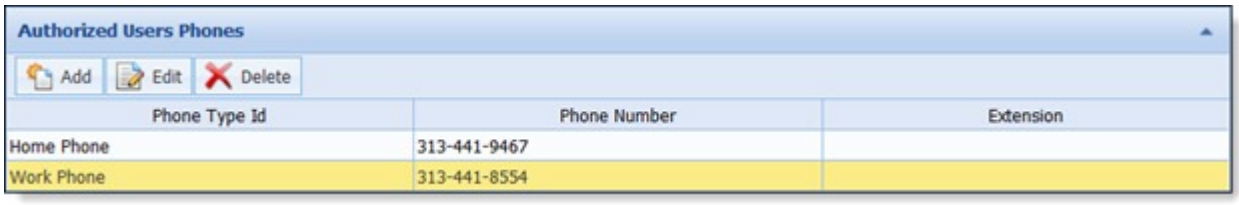
> Authorized user addresses may be edited by double-clicking the desired address from the Authorized User Addresses grid.

Deleting an Address

- Navigate to the Authorized User Addresses panel.
- Highlight the address that requires editing in the Authorized User Addresses grid.
- Select Delete from the toolbar located above the Authorized User Addresses grid.
- Once the address has been deleted, click **OK** to continue processing the application.

Authorized Users Phones

The Authorized Users Phones panel is used to capture an authorized user's phone number information. The Authorized Users Phones panel displays a grid that populates with the provided phone numbers.



The grid populates with the phone numbers that are provided by the core or a prior Loan Origination module application.

Icon	Description
Add	Allows a user to input an authorized user's phone number on the loan application.
Edit	Allows a user to edit an authorized user's phone number that has already been entered on the loan application.
Delete	Allows a user to remove an authorized user's phone number from the loan application.

Adding a Phone Number

- The Add function allows users to manually input an authorized user's phone number that was not pre-populated by the Loan Origination module or core. Clicking Add within the Authorized Users Phones toolbar opens the Authorized User Phone screen in a new window.

- Enter the required information in the corresponding fields. When finished, click Save to retain the authorized user's phone number. Click the "X" to close the Authorized User Phones screen and return to the application.
- Saving a phone number does not clear the form. A user must manually clear the screen to enter another phone number.

> If a user is adding multiple phone numbers, the user must close the Authorized User Phone screen after each save. If the screen is not closed, the new phone number overwrites the previously entered phone number.

- Once an authorized user's phone number has been entered, it populates in the Authorized Users Phones grid. Once a phone number populates in the grid, users are able to Edit and Delete the phone number.

Editing an Authorized User Phone Number

- The Edit function allows users to update a phone number that has been provided by the user or pre-populated by the core or Loan Origination module. Clicking Edit within the Authorized User Phones toolbar opens the Authorized User Phone screen in a new window. The current information is populated in the corresponding fields.
- When the Authorized User Phone screen opens, update the desired field with accurate phone number information.

- Once all the information has been updated, click Save.
- Once the information has been saved, click the "X" in the top right of the screen.

> Phone numbers can be edited by double-clicking the desired phone number from the Authorized Users Phone grid.

Deleting an Authorized User Phone Number

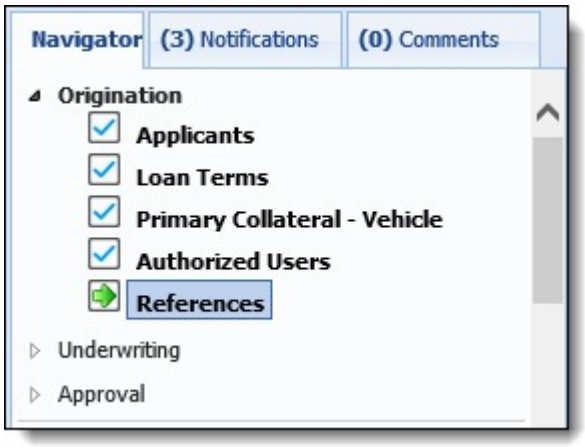
- Navigate to the Authorized Users Phones panel.
- Highlight the phone number that is to be removed from the Authorized Users Phones grid.
- Select Delete from the toolbar located above the Authorized Users Phones grid.
- Once the phone number has been deleted, click **OK** to continue processing the application.

> The editability of authorized users can be restricted according to the application's status. For more information on Editability, see the Administrator Guide.

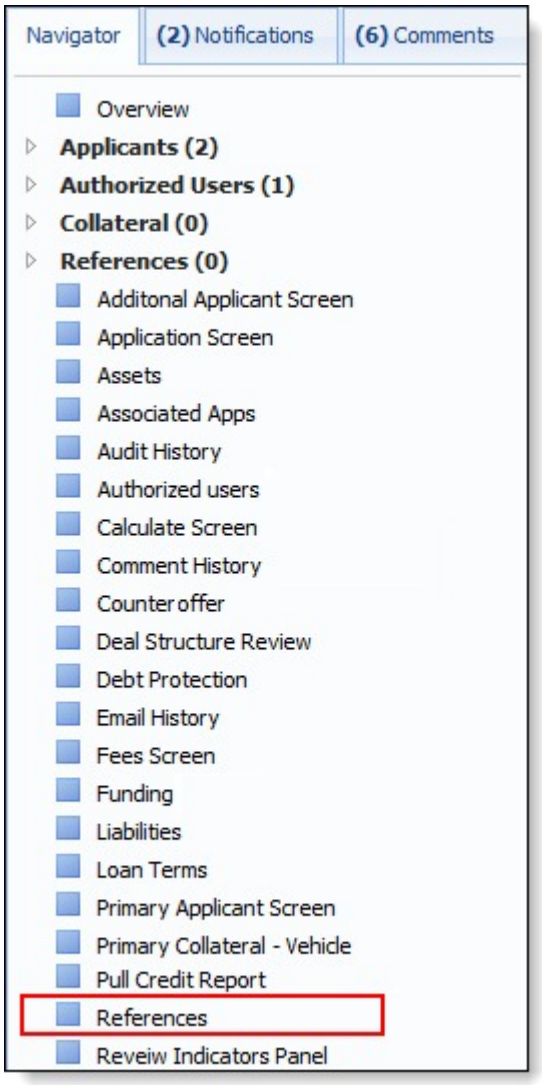
References

Depending on the configuration of the workflow model, the Workflow may contain the option to add References. Upon navigating to the References screen, users are able to add references to an application.

> A references panel may be added to any user-defined screen in the workflow.



Users may also be able to add a reference within the References screen configured to appear in the Screens List.



When references are added to an application, their records appear in the Application Navigator for easy access. Each reference record is added to the references grouping located beneath the Workflow. If multiple references are assigned to the application, a number corresponding to the amount of references displays next to the References heading.

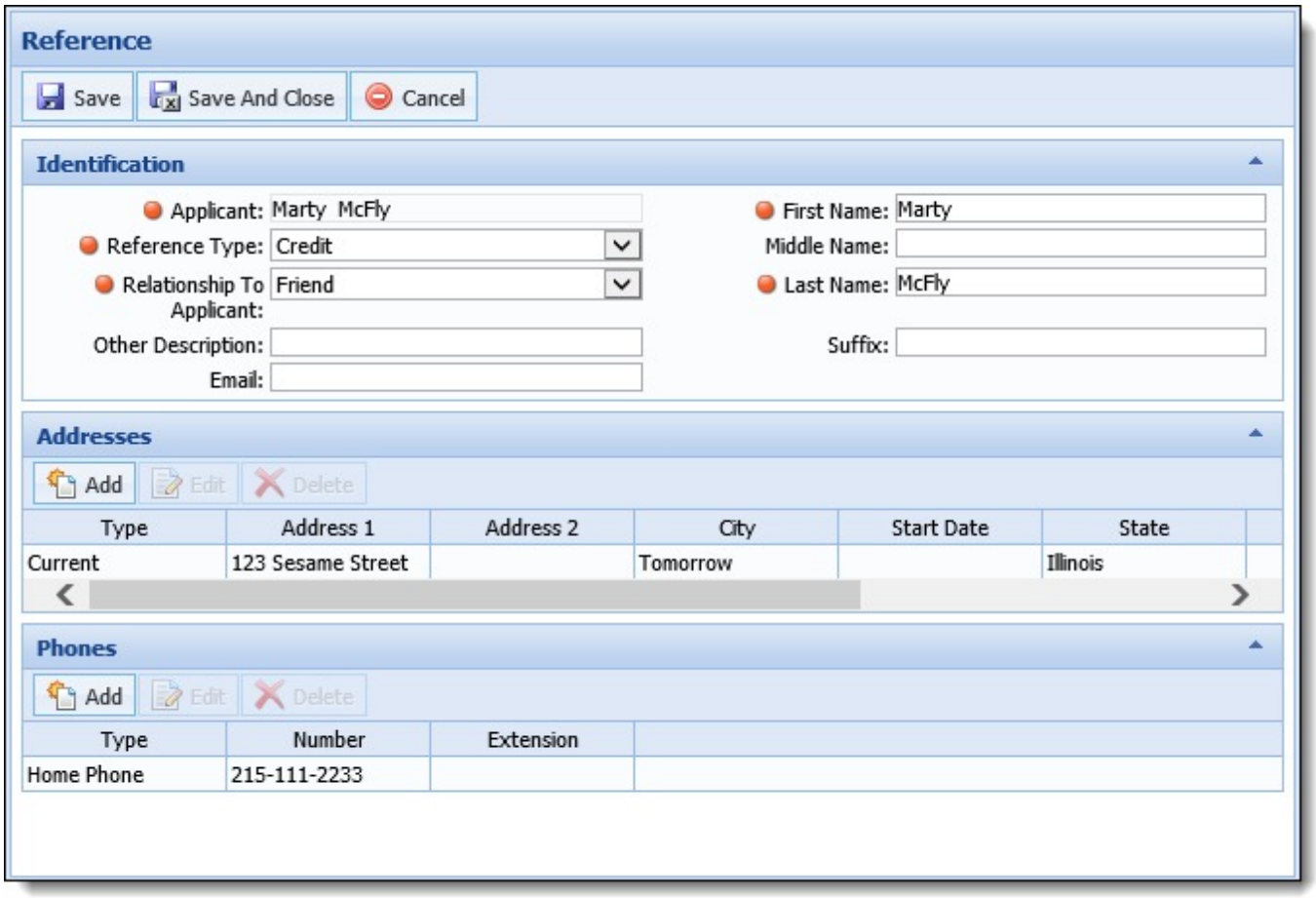
> For the References section to be available, a References screen must be mapped to the Workflow Model.

In addition to displaying the list of references, the References section allows users to Add, Edit, and Delete reference addresses and phone numbers.

References Details

When adding references to an application, users are able to assign a reference to a specific applicant. If an applicant has prior applications in the Loan Origination module, the references copy over from the prior application. Multiple references can be added to an application for each applicant.

When adding a reference to an application, a screen appears to capture information for the reference.



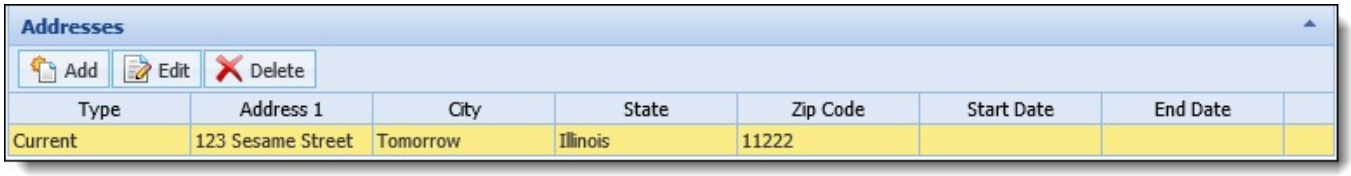
Depending on the configuration of the screen, users may be able to enter information within the following panels:

- Identification

In the Identification panel, users are able to input the information used to identify the reference. This information may include Name, Relationship to Applicant, Email, and Reference Type.

- Reference Address

The Reference Addresses panel is used to capture a reference's address information. The Reference Addresses panel contains a grid that populates with the addresses that are provided.

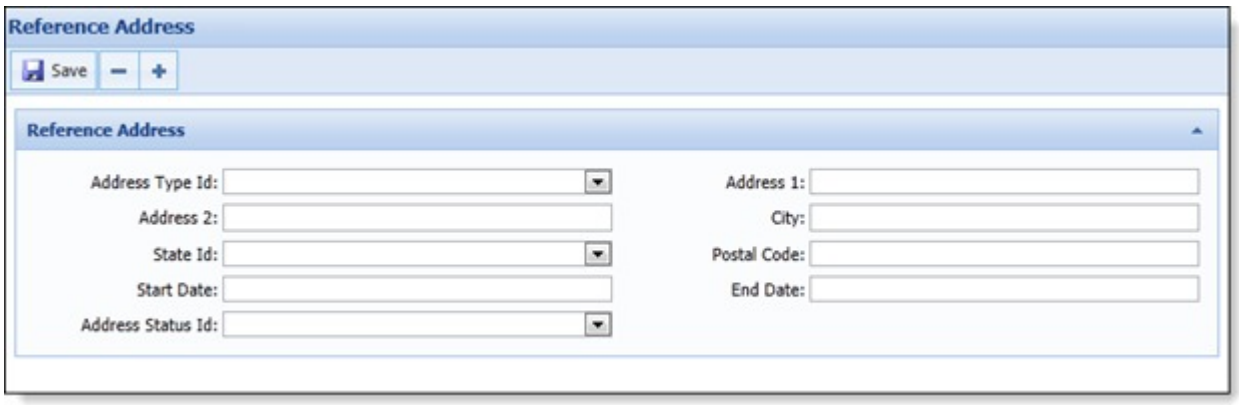


A toolbar is located above the References Addresses grid that allows users perform the following actions:

Icon	Description
Add	Allows a user to add a reference address to the current application.
Edit	Allows a user to edit a reference address that is assigned to the current application.
Delete	Allows a user to remove a reference address from the current application.

Add Reference Address

The Add function allows users to manually input a reference's address. Clicking **Add** from the Address toolbar opens the Reference Address screen in a new window.



- Navigate to the Reference Addresses panel.
- Select **Add** from the toolbar located above the Reference Addresses grid.
- When the Reference Address screen opens, complete all required fields. If no fields have been deemed "required," complete the following fields: Address Type, Address Line 1, City, State, and Postal Code.
- Click **Save**.

> Saving an address does not clear the form. A user must manually clear the screen to enter another address.

- Once the information has been saved, click the "X" in the top right of the screen.
- Enter all required address information in the corresponding fields. Be certain to complete any required fields. Once all address information has been completed, click **Save** to retain the reference's address. Click the "X" to return to the Reference screen. Once a reference's address has been entered, it populates in the Reference Addresses grid. Once an address populates in the grid, users are able to Edit and Delete the address.

> If a user is adding multiple addresses, they must close out the Reference Address screen after each save. If the screen is not closed, the new address overwrite the previously entered address.

Edit a Reference Address

The Edit function allows users to update an address that has been provided by the user. Clicking **Edit** from the Address toolbar opens the Reference Address screen in a new window. The current information is populated in the corresponding fields.

- Navigate to the Reference Addresses panel.
- Highlight the address that requires editing in the Reference Addresses grid.
- Select **Edit** from the toolbar located above the Reference Addresses grid.
- When the Reference Address screen opens, update the desired field with accurate address information.
- Once all the information has been updated, click **Save**.
- Once the information has been saved, click the "X" in the top right of the screen.

> Reference addresses may be edited by double-clicking the desired address from the Reference Addresses grid.

Delete a Reference Address

The Delete function allows users to remove an address that has been provided by the user.

- Navigate to the Reference Addresses panel.
- Highlight the address that requires editing in the Reference Addresses grid.
- Select **Delete** from the toolbar located above the Reference Addresses grid.
- Once the address has been deleted, click **OK** to continue processing the application.

Reference Phone Number

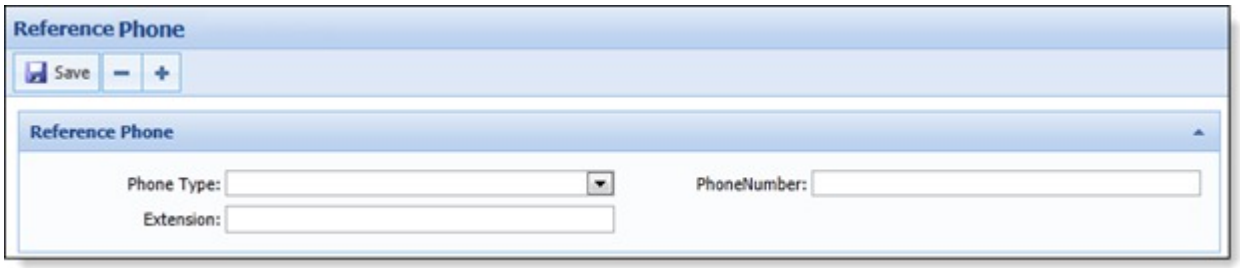
The Reference Phones panel is used to capture a reference's phone number information. The Reference Phones panel displays a grid that populates with the provided phone numbers.

A toolbar is located above the Reference Phones grid that allows users perform the following actions:

Icon	Description
Add	Allows a user to add a reference phone to the current application.
Edit	Allows a user to edit a reference phone that is assigned to the current application.
Delete	Allows a user to remove a reference phone from the current application.

Adding a Phone Number

The Add function allows users to input a reference's phone number. Clicking **Add** from the Reference Phones toolbar opens the Reference Phone screen in a new window.



- Click **Add** from the toolbar located above the Reference Phones grid.
- When the Reference Phone screen opens, complete all required fields. If no fields have been deemed "required," complete the following fields: Phone Type ID and Phone Number.
- Click Save.

> Saving a phone number does not clear the form. A user must manually clear the screen to enter another phone number.

- Once the information has been saved, click the "X" in the top right of the screen.

> If a user is adding multiple phone numbers, the user must close the Reference Phone screen after each save. If the screen is not closed, the new phone number overwrites the previously entered phone number.

- Once a reference's phone number has been entered, it populates in the Reference Phones grid. Once a phone number populates in the grid, users are able to Edit and Delete the phone number.

Editing a Reference Phone Number

The Edit function allows users to update a phone number. Clicking **Edit** from the Reference Phones toolbar opens the Reference Phone screen in a new window. The current information is populated in the corresponding fields.

- Navigate to the Reference Phones panel.
- Highlight the phone number that requires editing in the Reference Phones grid.
- Select **Edit** from the toolbar located above the Reference Phones grid.
- When the Reference Phone screen opens, update the desired field with accurate phone number information.
- Once all of the information has been updated, click **Save**.
- Once the information has been saved, click the "X" in the top right of the screen.

> Phone numbers can be edited by double-clicking the desired phone number from the Reference Phone grid.

Deleting a Reference Phone Number

The Delete function allows users to remove a phone number that has been provided by a user.

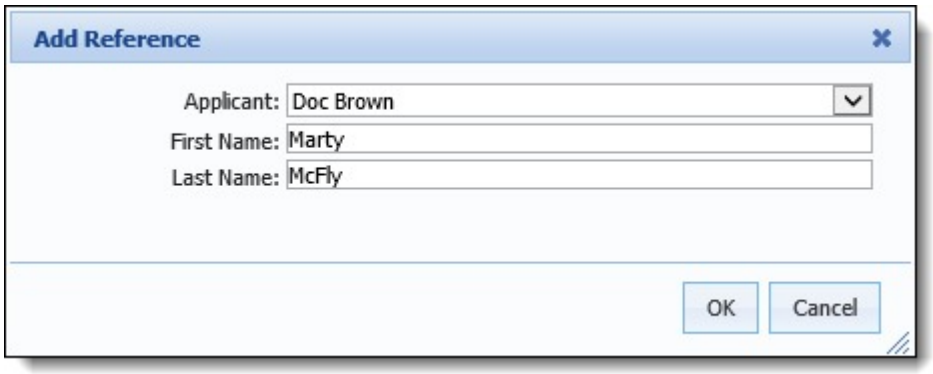
- Navigate to the Reference Phone panel.
- Highlight the phone number that is to be removed from the Reference Phones grid.
- Select **Delete** from the toolbar located above the Reference Phones grid.
- Once the phone number has been deleted, click **OK** to continue processing the application.

Adding and Managing References

Adding References

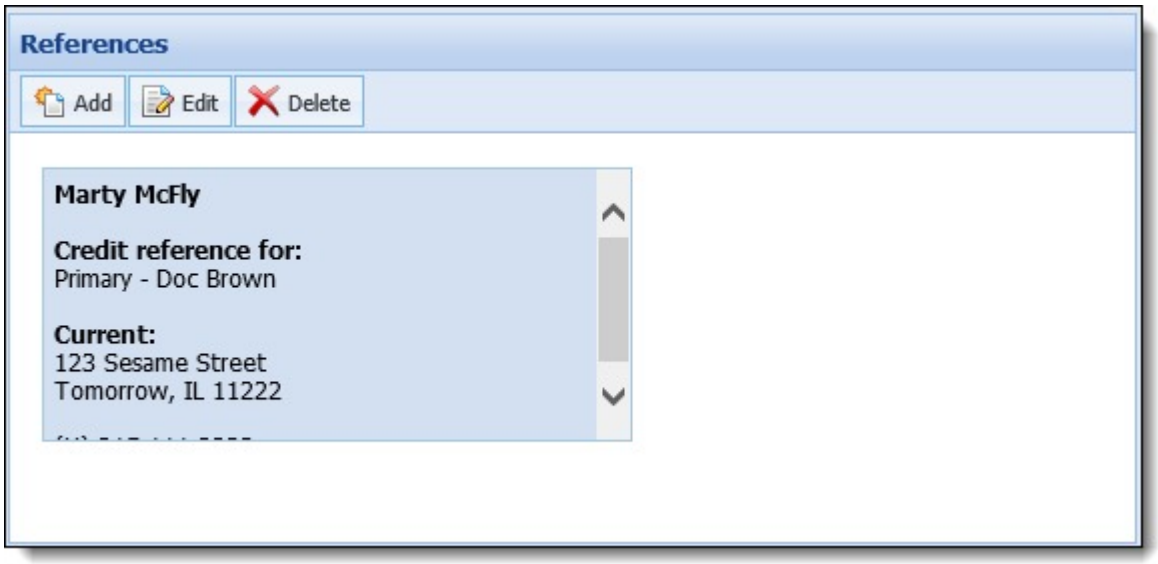
References can be added to an application from the References screen, or by clicking the **Add Reference** in the Application Navigator.

When the **Add** function is selected, the Add Reference screen opens in a new window.



In the window, identify which applicant the reference is assigned to, and enter the name of the reference. Click **OK** to add the desired reference. Once the reference is added, users are able to input the reference's information within the References Screen.

After saving the Reference, the user can select the Reference heading, or the References screen, to navigate to the Reference Card View.



Editing References

When processing an application, users are able to edit reference information. There are three methods that enable users to update reference information:

> The editability of references can be restricted according to the application's status. For more information on Field and Action Editability, see the Administrator Guide.

Workflow

- If all of the references have been added to an application by navigating the assigned Workflow, users are able to click the Previous button from the Workflow toolbar until the References screen is active.

  > In order for the Previous button to navigate users to the Reference screen, the Workflow Stage that contains the references must be the active stage.

- Users are also able to manually select the specific screen from the Workflow to access the References screen.

Screen Selection

- Depending on the configuration of the workflow model, users may be able to manually access the References screen from the Screen list that is located in the Application Navigator.
- When the references screen is open in the workspace, select the desired reference and click **Edit** to make the desired modifications. Once all changes are complete, save the screen.

References Section

- The References section contains an itemized list of the references associated with an application. Select the desired reference's name to edit the information.
- When the desired reference's screen is the active screen, make the necessary modifications. Once all changes are complete, save the screen.
- In addition to selecting the specific reference from the list, users are also able to access the References screen by clicking the References grouping. Selecting the References grouping opens the References screen. Users are able to edit a reference's information by double-clicking the desired reference or highlighting the desired reference and clicking **Edit**.
- When the desired reference screen is the active screen, make the desired modifications. Once all changes

are complete, save the screen.

Deleting References

While processing an application, users are able to remove a reference from the application. Users are able to remove a reference from an application by selecting the References workflow, screen, or section.

Workflow

- Depending on the configuration of the workflow model, users may be able to manually access the reference screen from the Workflow. Users are able to click the Previous button from the Workflow toolbar until the References screen is active.

> In order for the Previous button to navigate users to references screen, the Workflow Stage that contains the References screen must be the active stage.

Screen Selection

- Depending on the configuration of the workflow model, users may be able to manually access the References screen from the Screen list located in the Application Navigator.
- When the references screen is open in the workspace, select the desired reference and click **Edit** to make the desired modifications. Once all changes are complete, save the screen.

References Section

- Users are able to select the References section to remove a reference.
- Upon selecting the References heading, the References screen becomes the active screen. Highlight the reference record that is to be removed and click **Delete** from the References toolbar.

Pulling Credit

During the application process, users are able to request credit reports for each applicant. Temenos Infinity automatically retains credit reports and stores them at the Applicant level.

If the current applicant has a previously pulled credit report stored in Temenos Infinity, it can be recycled for the current application, rather than pulling a new report, if all of the following are true:

> System administrators can determine whether the system reuses the most recent credit report from any credit bureau, or the most recent report based on the credit bureau sequence logic for the application type.

- The primary applicant's TIN matches the Applicant > TIN field.
- The age of the credit report is less than or equal to the number of days to reuse the report, as defined by the system administrator.

> During credit report processing, the system automatically performs a check to verify whether a recent credit report was pulled for the applicant's TIN, and reuses a credit report if the age of the report falls within the number of days to reuse the report configured for the application type. When this occurs, a notification informing of a successful credit pull is still received in the application workspace, though a new credit report was not pulled for the applicant.

- The CreditReportProductId is equal to 001 to indicate an Equifax credit report was pulled, or 005 to indicate an Experian or TransUnion credit report was pulled.

If there are no existing reports within the recycling requirements, the system automatically pulls a new credit report.

> A credit report is only generated in Temenos Infinity if a Credit Bureau Return Code of "0" is received from the credit bureau for the applicant. This identifies a "valid credit data response file." If a value other than "0" is returned from the credit bureau, a report is not generated during credit processing, and the reason is identified in the value populated for the Application > Applicant > Credit Bureau Return Code field.
>
> > The value of the Application > Applicant > Credit Bureau Return Code can be captured and displayed in reports and views, as well as an Applicant panel on an Applicant screen, or a Primary and/or Additional Applicant panels on an Application screen. This field can also be added to rules. For example, to add a review indicator based on the value of the Credit Bureau Return Code during execution of a Risk rule. For more information, please see the applicable credit bureau connector guide for the institution.

When pulling credit, users have the ability to pull the following two types of credit reports:

Type	Description
Single	A credit report that is pulled for individual applicants.
Joint	A credit report that is pulled for joint (married) applicants. In order for a joint credit report to be pulled, applicants must be identified as Married and linked via the Spouse field.

> Equifax, Experian, and TransUnion do not support joint inquires for Military Lending Act status searches. To perform MLA searches on multiple applicants, one request must be submitted for each applicant.

There are two methods for pulling credit reports during the application process:

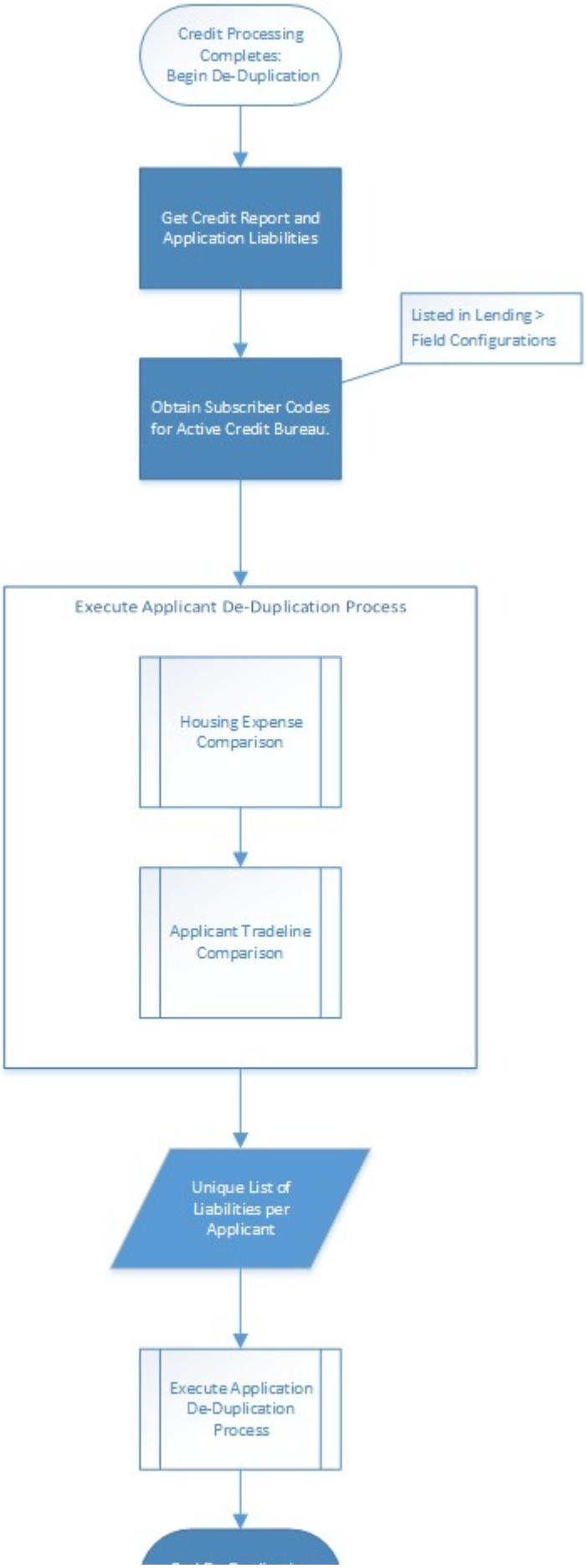
- Manually through the Credit Reporting screen
- Automatically through Event Processing and Decisioning

> Credit reports that are pulled outside of an application via the Credit Report button in the Ribbon are able to be used when processing an application.

Removing Duplicate Liabilities

Once credit report processing has completed, the system attempts to remove duplicate liabilities for the applicants and application to ensure like liabilities are not considered during the decision process.

The following flowchart provides an overview of the de-duplication process.


Credit Processing Completes: Begin De-Duplication
Get Credit Report and Application Liabilities
Listed in Lending > Field Configurations
Obtain Subscriber Codes for Active Credit Bureau.
Execute Applicant De-Duplication Process
Housing Expense Comparison
Applicant Tradeline Comparison
Unique List of Liabilities per Applicant
Execute Application De-Duplication Process

When attempting to remove duplicate liabilities from an application, the following processes are leveraged:

Process	Description
Applicant Liability De-Duplication	The Applicant Liability De-Duplication process consists of two sub-processes that remove duplicate liabilities that exist on the core and credit report. • The first sub-process is a housing expense comparison that attempts to match the housing expense information entered in the applicant's current address and mortgage/rental tradeline items. • The second sub-process is a tradeline comparison that attempts to match application liabilities (manually added and imported from core) to items on the applicant's tradelines.
Application Liability De-Duplication	Once the Applicant Liability De-Duplication process completes, the application liability de-duplication process executes to remove duplicate liabilities that simultaneously exist between all applicants on an application.

Applicant Liability De-Duplication

During the Applicant Liability De-Duplication process, the system first attempts to match duplicate housing expenses. Once duplicate housing expenses have been merged, the system attempts to merge all remaining trade types.

Housing Expense Comparison

In the Housing Expense Comparison process, the system attempts to match the housing expense created for an applicant from the current address with mortgage/rental tradelines in order to set the Housing flag on a liability. If a credit report liability has a trade type of Mortgage, the system attempts to match the current address expense.

> The list below provides an overview of tips to consider for Housing Expense Liabilities:
>
> - The Housing Expense Comparison process is limited to a housing expense created for an applicant from the current address with Status of Own or Purchase.
> - Housing expenses are not compared to closed core or tradeline liabilities.
> - Only housing expense liabilities with a trade type of Mortgage are compared against credit report tradelines.
> - When a housing expense is de-duplicated, the housing balance is updated from the tradeline or core liability.
> - When a duplicate housing expense is unlinked, the liability is not deleted from the core or credit bureau.
> - The Housing Expense Comparison process only associates an applicant's housing expense to the tradeline, if that same applicant is also related to the tradeline liability.

During the housing expense comparison process, conditions and rules are checked in the following order:

- The percent difference between the payment amount of the application liability and the tradeline liability must be within the **Liability Match - Payment Amount % Tolerance Factor** established by a system administrator on the Origination page in System Management. If the Payment Amount % Tolerance Factor is not within the tolerance percent, the process attempts to find a match using the next matching rule.

> The following calculations are used in calculating tolerance:
> - MinPymt = PaymentAmount - (PaymentAmount * PaymentToleranceFactor)
> - MaxPymt = PaymentAmount + (PaymentAmount * PaymentToleranceFactor)

- The percent difference between the balance of the application liability and the tradeline liability must be within the **Liability Match - Balance Amount % Tolerance Factor** established by a system administrator on the Origination page in System Management. If the Balance Amount % Tolerance Factor is not within the tolerance percent, the process attempts to find a match using the next matching rule.

> The following calculations are used in calculating tolerance:
> - MinBalance = Balance - (Balance * BalanceToleranceFactor)
> - MaxBalance = Balance + (Balance * BalanceToleranceFactor)
>
> When the Balance is $0.00, only the BalanceToleranceFactor is considered.

- If the system administrator sets the **Liability Match - Consider Trade Type** parameter to Yes within the Origination page in System Management, the liabilities that can be matched are restricted as follows:
  - If the address status is Purchase, only Real Estate trade type liabilities are compared.
  - If the address status is Rent, Lives with Others, or Other, only Utility/Rent trade type liabilities are compared.

> The Address Status can be set through the Address Status lookup field. which can be added to a Real Estate Collateral screen by a system administrator.

When a current address record is added for an applicant, a housing expense liability is created and linked to that address. If any modifications are made to an address, there may be adverse reactions. For example, if the Address Status is changed from Mortgage to Rent, or Live with Others, the mortgage tradeline from the credit report is removed from the Liabilities screen. The only way to break a link between an address and housing expense liability is to delete the address record from the application; therefore, if a modification to the Address Status is required, it is highly recommended that the existing address is deleted, and a new address with the correct status is added for the applicant.

> When the housing expense's loan balance and payment amount are both zero, the housing expenses are unlinked.

Tradeline Comparison

Within the Tradeline Comparison process, the system attempts to match applicant liabilities that occur on both the application and credit report, according to the following specifications:

- Credit report tradelines are not compared to other credit report tradelines for an applicant, due to the robust matching and de-duplication capabilities of the Luxor Credit ++ Toolkit.
- Core liabilities are not compared to other core liabilities for an applicant, due to the core being the system of record. Core liabilities are not de-duplicated for an individual applicant, unless the liabilities have different loan numbers. At the applicant level, core liabilities that have the same Credit Report Account Number but different loan numbers are not de-duplicated; however, these liabilities are de-duplicated at the application level.
- Open core liabilities are compared to open credit report tradelines, due to the core being the system of record.
- Closed core liabilities are compared to both closed and open credit report tradelines, due to situations where a loan is closed in the core but the credit report has not yet been updated.

During the tradeline comparison process, conditions and rules are checked in the following order:

> In order for the tradeline comparison process to execute successfully and the correct fields to be updated on the core liability, Subscriber Codes for each of the financial institution's active credit bureaus must be configured in System Management > Origination > Field Configurations. During tradeline comparisons, if the core liability and the credit report tradeline have the same Open Date (month and year) and Limit, the Subscriber Codes are used to find a match as follows:
>
> If the credit report tradeline has a Subscriber Code that is configured in the Equifax, Experian, or TransUnion Subscriber Code system lookups, de-duplication occurs to update the core liability with the credit report tradeline. If there is no match between the credit report tradeline's Subscriber Code and the Subscriber Code system lookups, the process adds the tradeline to the liabilities for an applicant and proceeds to process the next liability.
>
> If Subscriber Codes are not configured, de-duplication only occurs at the application level, and the applicant level housing expense and tradeline comparisons do not occur.

- If the core liability and the credit report tradeline have the same Credit Report Account Number and Open Date (month and year), de-duplication occurs to update the core liability with the credit report tradeline. If there is no match between the Credit Report Account Number and Open Date, the process attempts to find a match using the next matching rule.
- If the core liability and the credit report tradeline have the same Open Date (month and year) and Trade Category, the Liability Partial Account Number Length parameter set by a system administrator is used to find a match as follows:
    - If the first X digits of the Core Liability Credit Report Account Number match the first X digits of the Credit Report Liability Account Number, de-duplication occurs to update the core liability with the credit report tradeline. If there is no match between the Core Liability Credit Report Account Number and the Credit Report Liability Account Number, the process attempts to find a match using the next matching rule.
    - If the last X digits of the Core Liability Credit Report Account Number match the last X digits of the Credit Report Liability Account Number, de-duplication occurs to update the core liability with the credit report tradeline. If there is no match between the Core Liability Credit Report Account Number and the Credit Report Liability Account Number, the process attempts to find a match using the next matching rule.

When a liability is de-duplicated during tradeline comparisons, the following fields are updated on the core liability:

> Subscriber Codes must be configured in System Management > Origination > Field Configurations in order for the core liability to be updated correctly.

Fields Updated on the Core Liability

Field Name	Value Kept from Core?	Value Kept from Tradeline?
Balance	Yes	
Payment Amount	Yes	
Balloon Amount	Yes	
Balloon Due Date		Yes, but only if it is blank from the core.
Charge Off Amount		Yes
Close Date		Yes

High Credit Amount		Yes
Last Delinquency Date		Yes
Last Payment Date	Yes	
Last Reported Date		Yes, but only if it is blank from the core.
Limit	Yes	
Max Delinquency Amount		Yes
Months Reported Open		Yes
Months Since Last Reported		Yes
Number 120 DQ		Yes
Number 150 DQ		Yes
Number 180 DQ		Yes
Number 30 DQ		Yes
Number 60 DQ		Yes
Number 90 DQ		Yes
Number Payments Past Due		Yes
Past Due Amount		Yes
Term	Yes	
Subscriber Code		Yes
Creditor Name		Yes
Pattern		Yes
Is Secured		Yes, if the Trade Category is Real Estate, Automobile, Furniture, BoatYacht, or Recreational Vehicle.
Category Id		Yes
Closed Type Id		Yes
Condition Id		Yes
Derogatory Indicator Id		Yes
Industry Code		Yes
Max Delinquency Status Id		Yes, but only if it is blank from the core.
Payment Frequency Id		Yes, but only if it is blank from the core.
Product Code Id		Yes
Status Id		Yes, but only if it is blank from the core.
Credit Bureau Id		Yes
Remark Codes		Yes

ECOA Code		Yes, but only if it is blank from the core.
Is From Host	Yes, it is set to 1.	
Is From Tradeline		Yes, it is set to 1.
Open Date	Yes	

Application Liability De-Duplication

After the de-duplication process evaluates each liability belonging to a specific applicant, the process evaluates and attempts to match liabilities belonging to all applicants on the application, according to the following specifications:

- Liabilities that have the IsConcurrent flag set to true are not processed.

  > The Concurrent App flag can display on the Liabilities screen/panel depending on the configurations made by a system administrator.

- System liabilities flagged as IsFromHost and IsTradeline are not processed, as the application liability de-duplication process does not differentiate between core liabilities and credit report tradelines.

  > A system liability is one that is not from the core or a credit report.

- Open liabilities are compared to both open and closed liabilities.
- Closed liabilities are compared to both open and closed liabilities.

During the application liability de-duplication process, conditions and rules are checked in the following order:

> Liabilities are de-duplicated based on the Last Reported Date. The de-duplication process keeps the most-recently reported liability and keeps a liability with a Last Reported Date over a liability without a Last Reported Date.

- If one applicant's liability has the same Credit Report Account Number and Open Date (month and year) as another applicant's liability, de-duplication occurs to remove the matching liability. If there is no match between the Credit Report Account Number and Open Date, the process attempts to find a match using the next matching rule.
- If one applicant's liability has the same Open Date (month and year) and Trade Category as another applicant's liability, the Liability Partial Account Number Length parameter set by a system administrator is used to find a match as follows:
  - If the first X digits of the Core Liability Credit Report Account Number match the first X digits of the Credit Report Liability Credit Report Account Number, de-duplication occurs to remove the matching liability. If there is no match between the Core Liability Credit Report Account Number and the Credit Report Liability Account Number, the process attempts to find a match using the next matching rule.
  - If the last X digits of the Core Liability Credit Report Account Number match the last X digits of the Credit Report Liability Credit Report Account Number, de-duplication occurs to remove the matching liability. If there is no match between the Core Liability Credit Report Account Number and the Credit Report Liability Account Number, the process attempts to find a match using the next matching rule.
- If there is no match between applicant's liabilities, the process adds the liability to the application and proceeds to process the next liability.

When a liability is de-duplicated during the application liability de-duplication process, the following fields are updated on the applicant mapping and can be displayed within the Liabilities screen/panel, depending on its configuration by a system administrator:

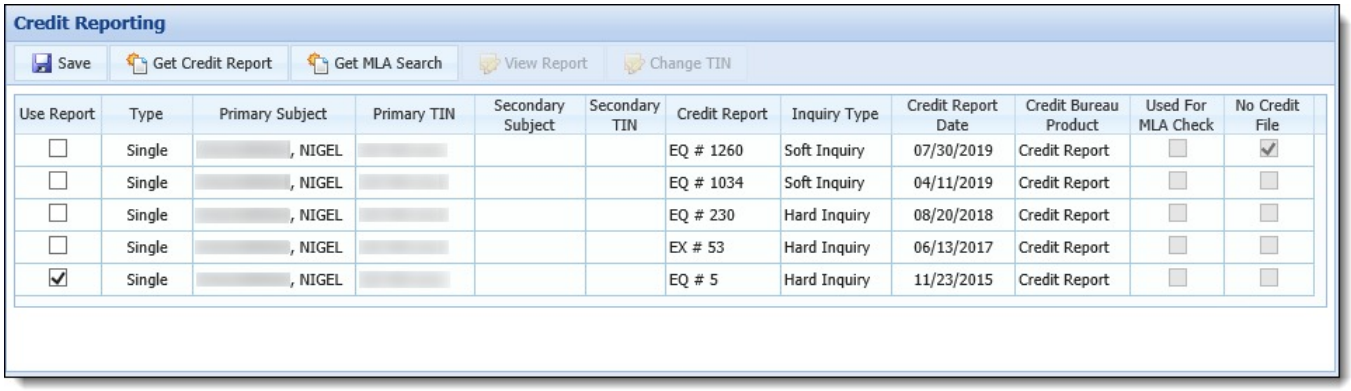
Field	Condition
Is Expense	If the liability being matched is an expense, this flag is set to true.
ECOA Code Id	Based on the applicant being processed and their relationship to the liability, this field is set to Primary, Joint, etc.
Percentage Responsible	This remains the value assigned to the applicant's liability on the Liabilities screen/panel.

Additionally, the following fields are mapped to the applicant for the de-duplicated liability:

- Account Number
- Credit Report Account Number
- Maturity Date
- Payoff Amount
- Is From Host

Credit Reporting Screen

The Credit Reporting screen allows users to pull new credit reports and view details regarding previously pulled credit reports and searches. This screen can be assigned to the Workflow and Screens sections in the Application Navigator.



Use Report	Type	Primary Subject	Primary TIN	Secondary Subject	Secondary TIN	Credit Report	Inquiry Type	Credit Report Date	Credit Bureau Product	Used For MLA Check	No Credit File
☐	Single	, NIGEL				EQ # 1260	Soft Inquiry	07/30/2019	Credit Report	☐	☑
☐	Single	, NIGEL				EQ # 1034	Soft Inquiry	04/11/2019	Credit Report	☐	☐
☐	Single	, NIGEL				EQ # 230	Hard Inquiry	08/20/2018	Credit Report	☐	☐
☐	Single	, NIGEL				EX # 53	Hard Inquiry	06/13/2017	Credit Report	☐	☐
☑	Single	, NIGEL				EQ # 5	Hard Inquiry	11/23/2015	Credit Report	☐	☐

The Credit Reporting screen contains a toolbar that includes the following functions:

Icon	Description
Save	Allows users to save the credit reports that have been selected to use for the application.
Get Credit Report	Allows users to request a new credit report.
Get MLA Search	Allows users to request a new stand-alone Military Lending Act status search. Military Lending Act status search functionality is only available in the Loan Origination module. Get MLA Search is disabled if the Military Covered Borrower Check connector page parameter is set to Credit Report for all credit bureaus active for the financial institution.
View Report	Allows users to review a previously generated credit report, or MLA Status search.

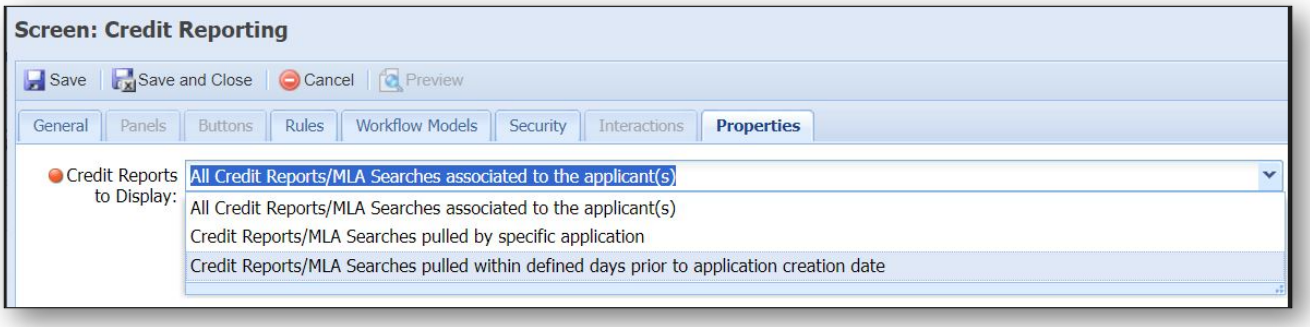
Change TIN	Allows users to modify the TIN associated with the primary and/or joint applicant on the credit report. This button only appears in the screen if the Change TIN on Credit Report permission is set to Change for the user.

The Credit Reporting screen contains a grid that populates with all credit reports and MLA searches on file for each applicant on the application. The Credit Report grid contains the following columns:

Column	Description
Use Report	Select the Use Report check box that corresponds with the credit report to use for the application. At least one credit report per applicant must be selected for use on the application. If a report is past the aging requirements to be used for a credit decision, or if the Credit Bureau Product is not 001 (Equifax Credit Report), or 005 (Experian Credit Report or TransUnion Credit Report), the Use Report check box is disabled, and cannot be selected.
Type	Indicates whether the credit report is single or joint.
Primary Subject	Indicates the name (Last, First) of the primary applicant for whom the credit report was pulled.
Primary TIN	Indicates the tax ID number of the primary applicant for whom the credit report was pulled.
Secondary Subject	Indicates the name (Last, First) of the secondary/joint applicant for whom the credit report was pulled.
Secondary TIN	Indicates the tax ID number of the secondary/joint applicant for whom the credit report was pulled.
Credit Report	Indicates the credit report and the bureau source.
Inquiry Type	Indicates whether the credit report was a Hard or Soft Inquiry.
Credit Report Date	Indicates the date the credit report was pulled.
Credit Bureau Product	Indicates whether a credit report was pulled.
Used for MLA Check	A read-only field that indicates whether the report was the most recent report used to perform a MLA check, and set the MLA Covered Borrower Status field for the applicant. When the Military Status Check Date field is set for an applicant, the CreditReportHistoryID from the credit report is stored in the database, and this column is set to true for the corresponding report in the Credit Reporting screen.

No Credit File	Read-only field that indicates whether a credit file was found for the applicant. This field is set to false by default, and is set to true if no credit file was found by the bureau, during Credit Processing. If a credit file is not found, the MLA data is parsed, and saved. The credit report is also saved to the Core.CreditReportHistory table. If multiple credit bureaus are active, and a credit file is not found by the first bureau, the system proceeds to the next bureau to attempt to get a credit report.

Credit reports can be viewed in an application based on parameters configured on the **Properties** tab of Credit Reporting system defined screen.



Parameter	Description
All Credit Reports/MLA Searches associated to the applicant(s)	This parameter lists all the credit reports/MLA searches associated to the applicant(s).
Credit Reports/MLA Searches pulled by specific application	Selecting this parameter lists only the credit reports/MLA searches pulled on the specific application.
Credit Reports/MLA Searches pulled within defined days prior to application creation date	It displays all credit reports pulled on the specific application prior to application creation date within defined days defined in the 'Days before Creation Date' parameter. Days Before Creation Date is based on the difference between the credit report creation date and application creation date.

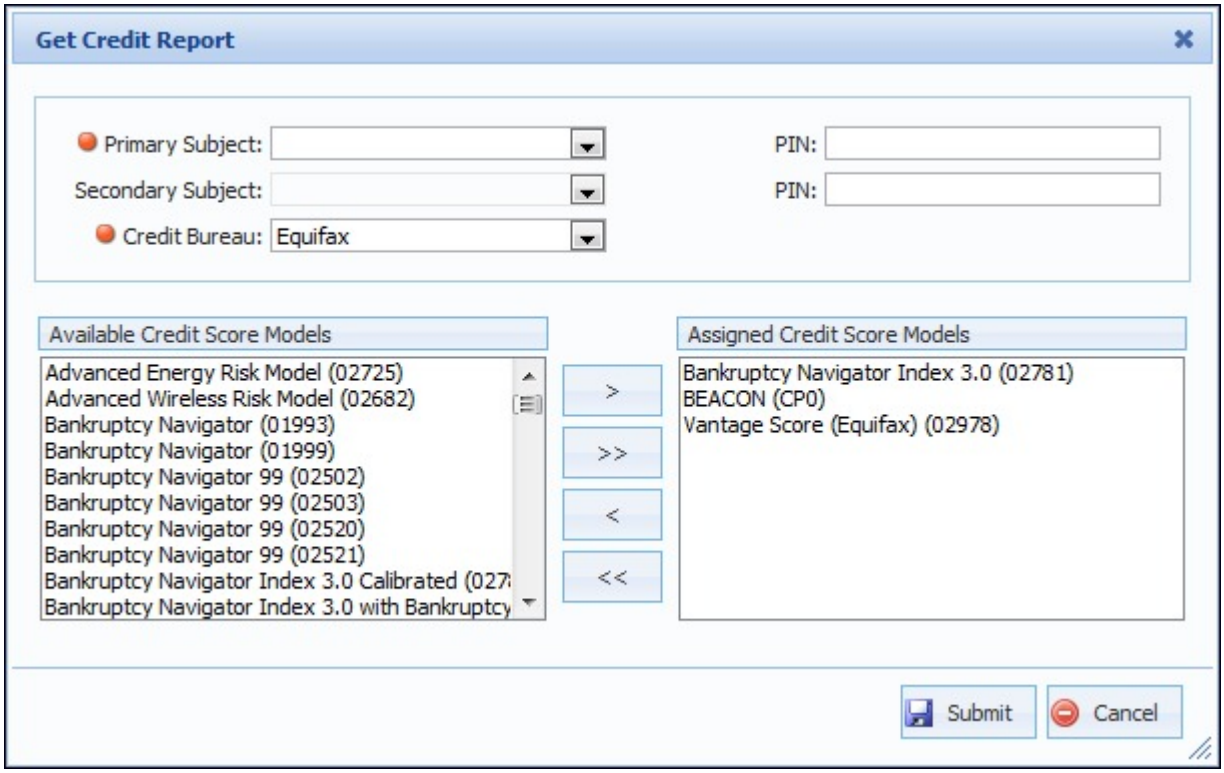
Credit Reporting Actions

The buttons within the top of the Credit Reporting screen provide the ability to perform the following actions:

- Get Credit Report
- Get MLA Search
- View Report
- Change TIN

Get Credit Report

To request a new credit report for an applicant, click Get Credit Report. The Get Credit Report screens opens in a new window.



Complete the following information within the Get Credit Report screen:

Field Name	Description
Primary Subject	From the drop-down, select the applicant to use as the primary subject of the credit report. Both primary and joint applicants populate on this list to enable pulling single credit reports for multiple applicants.
PIN	If the primary subject has locked/frozen their credit report, enter the PIN required to pull the credit report. Upon locking their credit, a secure PIN is assigned to the consumer to protect against identity theft.
Secondary Subject	From the drop-down, select the applicant to use as the secondary subject of the credit report. • If the applicants are married, select the appropriate secondary subject. If they are not married, two separate single reports should be requested. • If the applicants are married and the joint applicant is not available for selection in the Secondary Subject field, navigate to each applicant's Identification to confirm that the Spouse and Marital Status fields indicate they are married to each other.

PIN	If the secondary subject has locked/frozen their credit report, enter the PIN required to pull the credit report. Upon locking their credit, a secure PIN is assigned to the consumer to protect against identity theft.
Credit Bureau	From the drop-down, select the bureau to receive the credit report request. The Credit Bureau populates with the credit bureau defaults configured by a system administrator within Loan Product Definitions, however the user is able to reselect the desired credit bureau.

Upon selecting a credit bureau from the Credit Bureau drop-down, the Assigned Credit Score Models list populates with the defaults configured by an administrator within Loan Application Types. To modify the currently assigned score models, or to add additional score models, select the score models within the Available Credit Score Models or Assigned Credit Score Models list,s and use the arrow buttons to move the models between the two lists.

When all parameters have been completed within the Get Credit Report screen, click Submit. The credit report is retrieved and a Credit Bureau Response message displays confirming that the report was successfully retrieved from the credit bureau. The response message also provides the ability to view the credit report. Click **Yes** to review the report now or **No** to return to the Credit Reporting screen.

If **Yes** is selected, the credit report is displayed in a new window. The credit report contains valuable information such as military status, information mismatches, and credit history for the person in context.

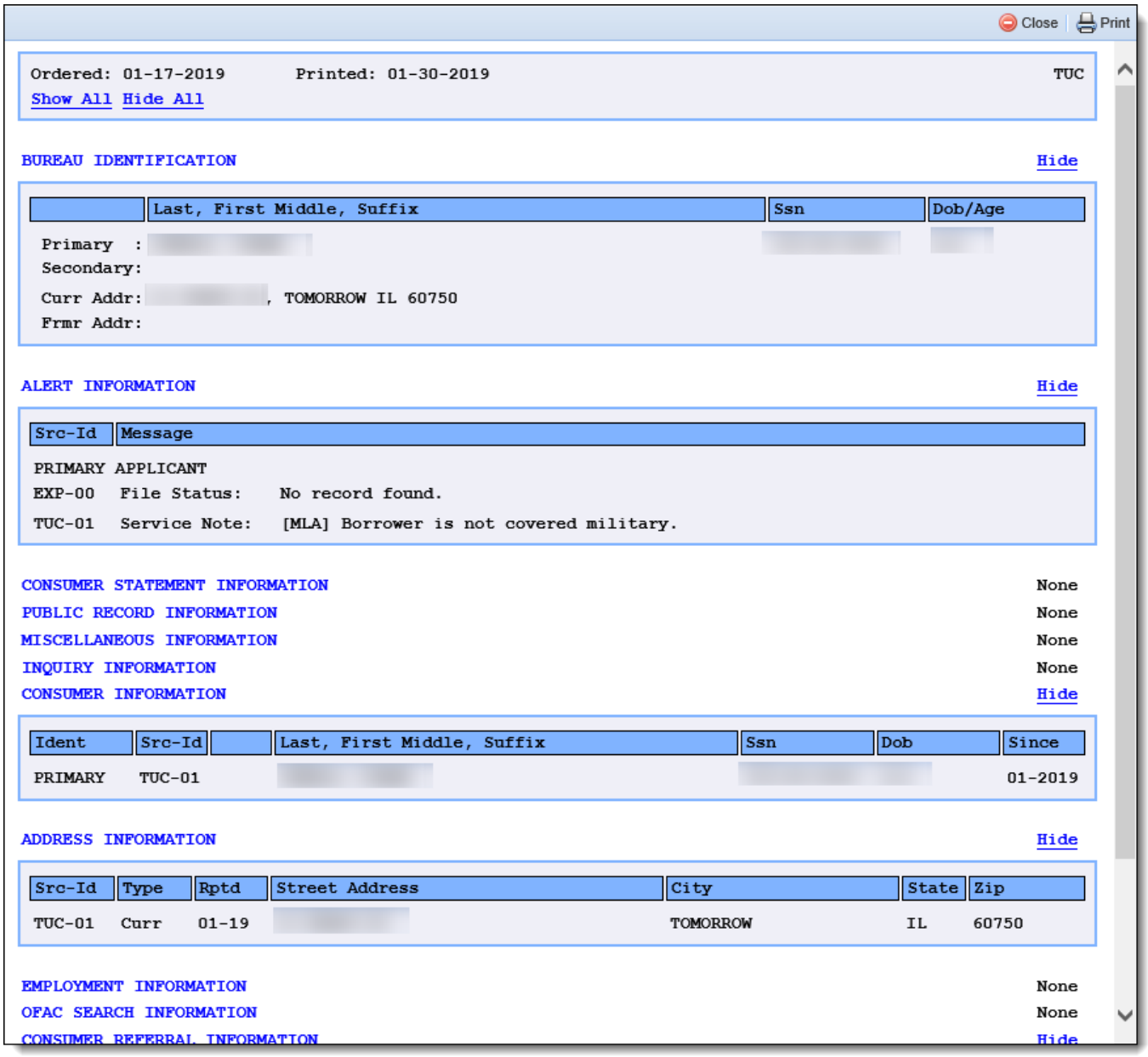
The military borrower status is identified within the last column (MB) of the Consumer Information section in the report.

When a report is used check a borrower's military status, the Used for MLA Check column is set to true for the applicable report in the Credit Reporting screen.

The ability to obtain military borrower status within a credit report must be configured by a system administrator within the credit bureau connector pages.

The format in which a credit report displays is dependent upon the value of the Credit Report format parameter set by the system administrator. For details on the information displayed within a credit report, please see the HTML Credit Report Formats topic in this guide.

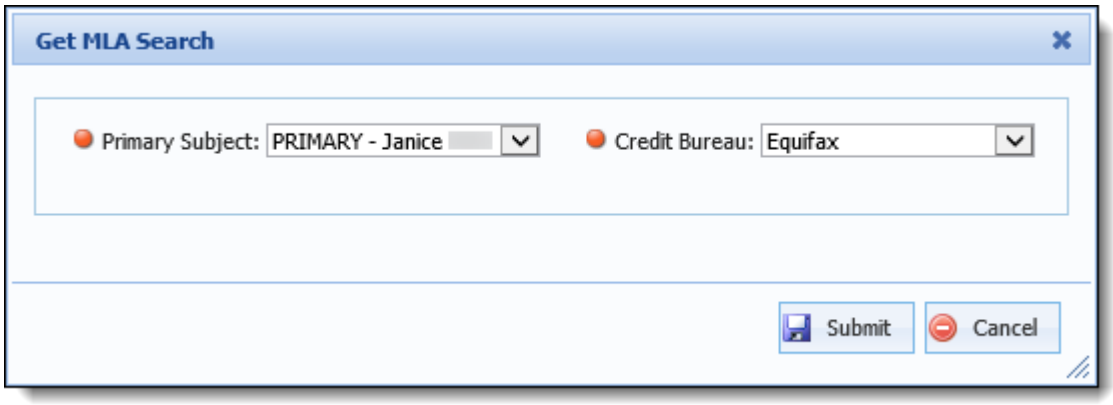
To print the report, click Print. To close the credit report window, click Close.



Upon clicking Close, the credit report window automatically closes and the new credit report record is displayed within the Credit Reporting screen.

Get MLA Search

To request a new stand-alone military status search for an applicant, as required by the Military Lending Act, click Get MLA Search. The Get MLA Search window is displayed.



Complete the Get MLA Search window using the following fields:

Field	Description
Primary Subject	From the drop-down, select the applicant to serve as the primary subject of the military status search.
Credit Bureau	From the drop-down, select the credit bureau being used to obtain the applicant's military status. The Credit Bureau drop-down displays all credit bureaus active for the financial institution that have the Military Covered Borrower Check connector page parameter set to Stand-alone MLA Search or Credit Report and Stand-alone MLA Search.

Once the Primary Subject and Credit Bureau are defined, click Submit to send the military status search request to the selected bureau. Upon retrieving the military status from the credit bureau, an MLA Search Response window is displayed to confirm the status report was successfully obtained. The response message also provides the ability to view the MLA status report. Click **Yes** to review the report now or **No** to return to the Credit Reporting screen.

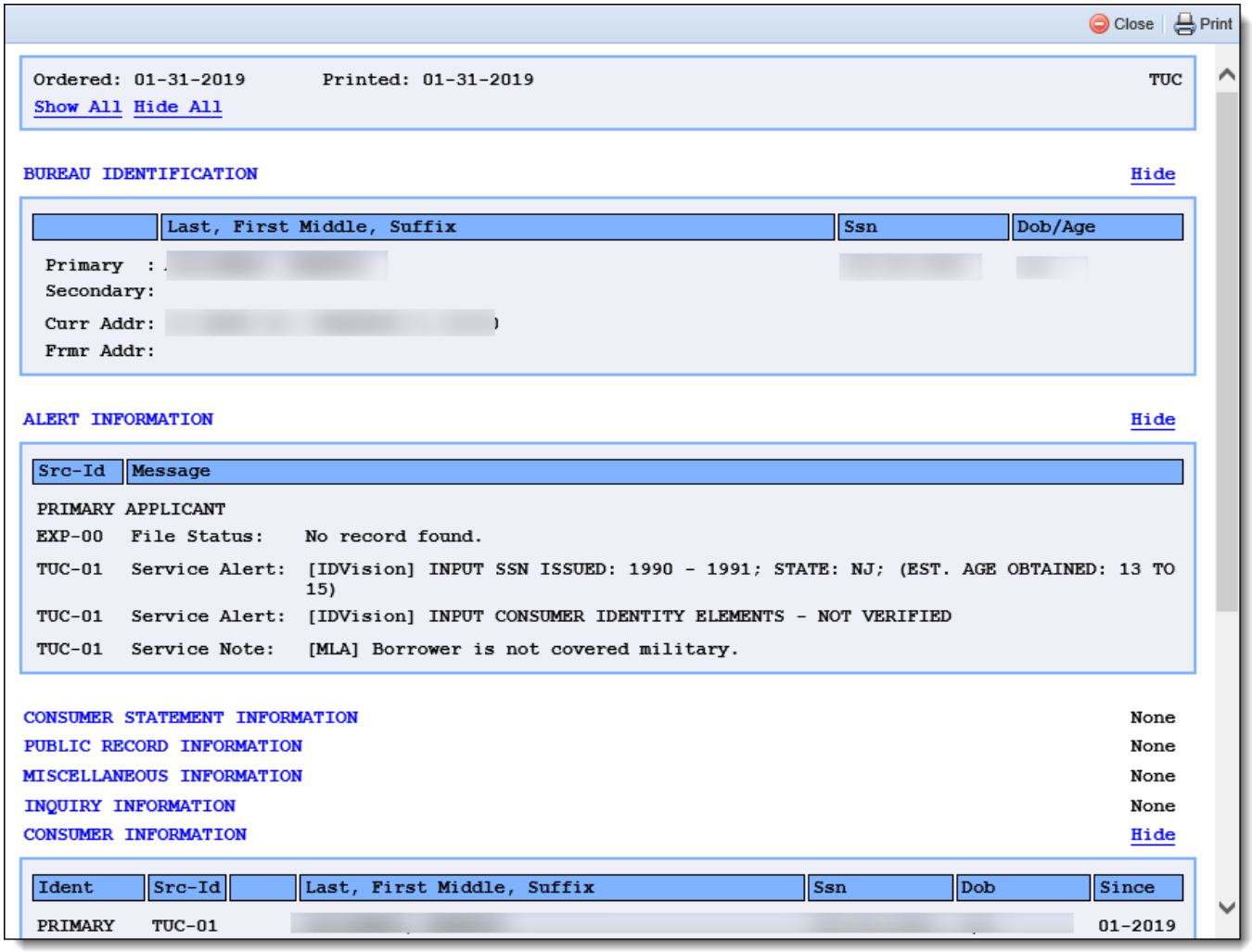
If **Yes** is selected, the MLA status report is displayed in a new window. The MLA status report contains valuable information such as military status, alert information, and consumer referral information for the person in context.

The military borrower status is identified within the last column (MB) of the Consumer Information section in the report.

When a report is used check a borrower's military status, the Used for MLA Check column is set to true for the applicable report in the Credit Reporting screen.

> The ability to obtain military borrower status within a credit report must be configured by a system administrator within the credit bureau connector pages.

To print the report, click Print. To close the credit report window, click Close.



Upon clicking Close, the MLA status report window automatically closes and the new search record is displayed within the Credit Reporting screen.

View Report

To view a previously-pulled credit report or military status search, select the report or search record within the grid on the Credit Reporting screen and click View Report.

The credit report or MLA search opens in a new window. Click Print to print the report or search.

Click Close to close the report or search results window.

When a credit report is viewed in an application, the report populates raw data obtained directly from the Credit Bureau without merging any tradeline liabilities. During credit processing, the tradeline data from the credit bureau is merged with data from Luxor. If desired, a MERGE_CREDIT_REPORT_VIEW parameter is available in the database to allow the credit report service to merge duplicate trade lines when a credit report is viewed in Temenos Infinity. By default, this parameter is set to "0" to maintain the existing functionality that occurs, which does not merge duplicate tradeline data when a credit report is viewed.

If it is desired to update the value of this parameter, please contact a Temenos Customer Care or Professional Services Representative.

Change TIN

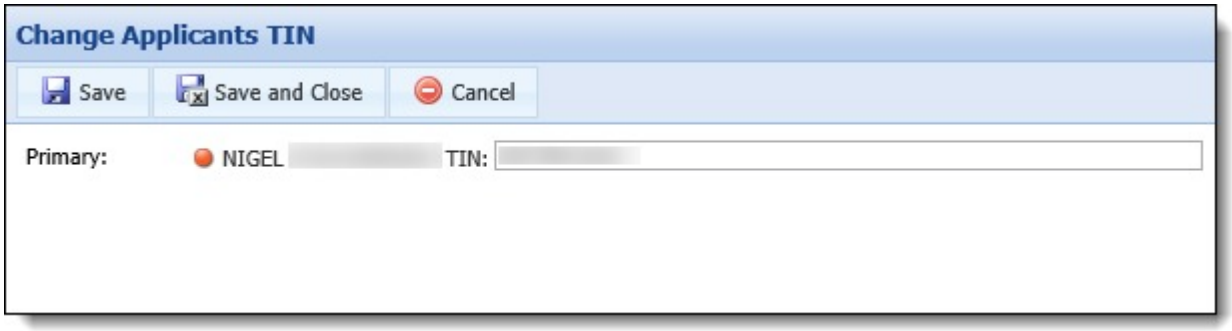
It is highly recommended to exercise caution in using the Change TIN functionality, as updating an applicant's TIN from the Credit Reporting screen also modifies the value of the applicant's TIN throughout the entire application. Once an applicant's TIN is updated, any credit report records associated with the previous TIN are removed from the Credit Reporting screen.

If necessary, users with the appropriate permission can click Change TIN to modify the TIN associated with the primary and/or joint applicant on a credit report.

If a user does not have permission to change an applicant's TIN, the Change TIN button does not appear in the screen.

To change an applicant's TIN, highlight the desired record in the Credit Reporting screen, and click Change TIN.

Upon clicking Change TIN, a window appears to modify the TIN for the primary and secondary applicant, if applicable. This window displays an editable text box next to each applicant's name, which populates with the TIN recorded for the applicant on the application.



To change the TIN for an applicant, click within the applicable text box, and update the value of the TIN. Once the desired value has been entered, click Save and Close.

If a TIN is not entered in one of the following formats, a Validation message is received upon clicking Save and Close.

- xxxxxxxxx
- xxx-xx-xxxx
- xx-xxxxxxx

A message appears to alert that changing the TIN on the credit report updates the applicant's TIN on the application. To continue with the update, click **OK**.

Upon clicking **OK**, the applicant's TIN is updated in the application, and a record for Update Credit Report TIN is added to the audit log in the Audit History screen.

Reprocessing Credit

Credit is reprocessed when a new credit report is selected for the application, through the **Use Report** check box, within the Credit Reporting screen. During credit reprocessing, data from the previous credit report is overwritten with data from the core. The data from the core is then overwritten by information from the new credit report.

> The update from the core during credit reprocessing is not recorded in Temenos Infinity.

Additionally, the following automatically occurs during credit reprocessing:

- All tradelines are deleted from the application to ensure that all of the previous credit report attributes are removed.
- All liabilities are updated from the core to remove any attributes obtained from the previous credit report.

> If information for a liability, such as the percentage to include for an applicant, has been edited within the Liabilities screen or panel, the edits must be manually reapplied after credit is reprocessed.

HTML Credit Report Formats

The HTML credit report formats provide financial institutions with a detailed and organized credit report experience that includes color-coded indicators for both credit score and major/minor derogatory indicators on tradelines, the ability to group criteria in the report, and the ability to expand and collapse the information that appears on the screen when viewing a report.

This topic provides an overview of the HTML formats that are available to display when credit is pulled in Temenos Infinity.

> The information captured in a credit report is determined by the credit bureau. This topic provides an overview of the features and styles of the HTML formats available using Luxor's CreditSharp tool, and does not include information for each field and section that displays in a credit report. For more information on each field and section of a credit report, please see the help documentation for the applicable credit bureau.

HTML Formats and Tradeline Styles

CreditSharp provides two HTML formats to organize how data appears in the credit report. HTML credit reports are able to be populated in one of the following formats:

- Common01
- Lending01

With the Common01 format, data is organized into a separate credit report for each applicant. The Lending01 format has the same overall appearance, but groups all primary and secondary data into one report.

For example, when a joint credit report is pulled using the Common01 format, tradeline information for each applicant is populated separately within two different sections; the accounts for primary are listed within one section, while the accounts for the joint are listed within the other section. In the Lending01 format, the report displays one tradeline section that includes accounts for both the primary and joint applicant.

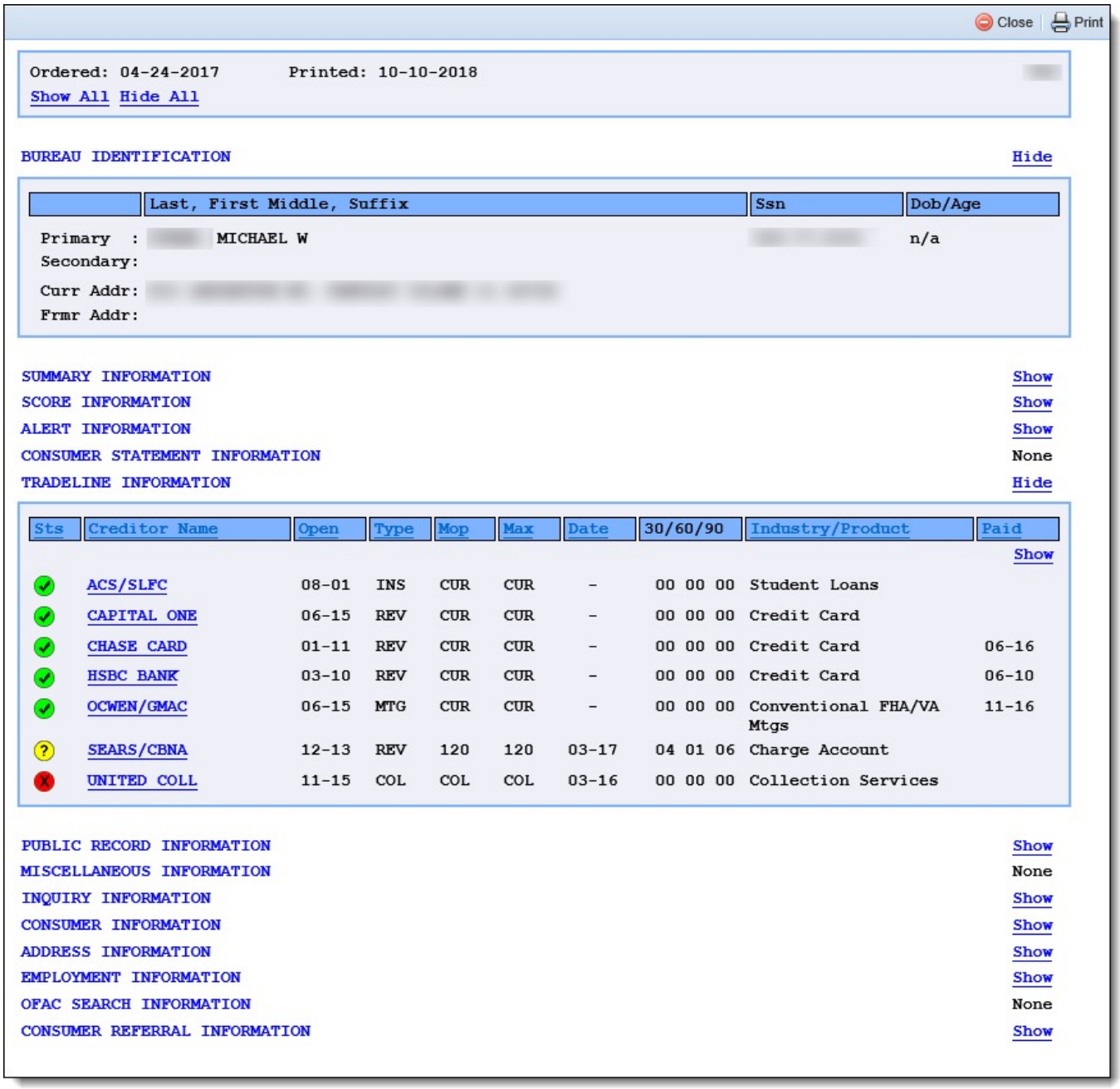
In addition to determining how a credit report is formatted, institutions are able to select a tradeline style for each format. This style determines the information that displays on each trade's summary line in the report. The following tradeline styles are available for each HTML format:

> For an overview of each tradeline style, please see the Tradeline Styles section in this topic.

- HTML Common01 – Tradeline01
- HTML Common01 – Tradeline02
- HTML Common01 – Tradeline03
- HTML Common01 – Tradeline04
- HTML Common01 – Tradeline05
- HTML Common01 – Tradeline06
- HTML Lending01 – Tradeline01
- HTML Lending01 – Tradeline02
- HTML Lending01 – Tradeline03
- HTML Lending01 – Tradeline04
- HTML Lending01 – Tradeline05
- HTML Lending01 – Tradeline06

Below is an example of a credit report displayed in the HTML Common01 – Tradeline01:

> The format in which a credit report displays is determined by the system administrator.



Close | Print

Ordered: 04-24-2017 Printed: 10-10-2018

Show All Hide All

BUREAU IDENTIFICATION Hide

	Last, First Middle, Suffix	Ssn	Dob/Age
Primary :	MICHAEL W		n/a
Secondary:			
Curr Addr:			
Frmr Addr:			

SUMMARY INFORMATION Show

SCORE INFORMATION Show

ALERT INFORMATION Show

CONSUMER STATEMENT INFORMATION None

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
X	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	

PUBLIC RECORD INFORMATION Show

MISCELLANEOUS INFORMATION None

INQUIRY INFORMATION Show

CONSUMER INFORMATION Show

ADDRESS INFORMATION Show

EMPLOYMENT INFORMATION Show

OFAC SEARCH INFORMATION None

CONSUMER REFERRAL INFORMATION Show

Viewing an HTML Credit Report

HTML credit report layouts enable institutions to determine both the format of the credit report, as well as the data that appears in each summary line of the Tradeline Information section. Using an HTML format, institutions are also provided with the following features:

- The ability to group credit report data, and/or tradeline information, by specific criteria.
- Expandable and collapsible sections to enable the ability to only show the desired information on the screen when the report is being viewed.
- Clickable headers to sort a column when viewing tradeline information in the report.
- Color-coded status indicators in the Tradeline Information section to quickly identify the Manner of Payment (Mop) status for the account.
- Color-coded credit score indicator in the Score Information section to easily identify where an applicant's score ranks in the credit score range.

> The credit score and tradeline status indicators are NOT displayed in color when an HTML credit report is printed.

Credit Report Grouping

In addition to the credit report format and tradeline style, institutions are able to determine if credit report data, or tradeline information, is grouped by specific criteria in the report.

By default, tradeline information is listed in alphabetical order by Creditor Name, and credit report data is organized according to the format selected. If desired, system administrators can configure HTML credit reports to further group data by the following credit report criteria:

> The criteria used to group credit report or tradeline data is determined by the system administrator.

Id Match

The Id Match option groups data by applicant in the credit report, and displays a separate section for secondary applicants. Each section is clearly identified as Primary Applicant and Secondary Applicant, as shown in the following example:

Close | Print

Ordered: 03-28-2017 Printed: 10-11-2018 TUC

Show All Hide All

Primary Applicant Hide

CONSUMER INFORMATION Hide

Ident	Src-Id		Last, First Middle, Suffix	Ssn	Dob	Since
PRIMARY			MICHAEL W		n/a	11-2013

ADDRESS INFORMATION Show
ALERT INFORMATION Show
SUMMARY INFORMATION Show
CONSUMER STATEMENT INFORMATION None
SCORE INFORMATION Show
EMPLOYMENT INFORMATION Show
PUBLIC RECORD INFORMATION Show
TRADELINE INFORMATION Show
MISCELLANEOUS INFORMATION None
INQUIRY INFORMATION Show
OFAC SEARCH INFORMATION None
CONSUMER REFERRAL INFORMATION Show

Secondary Applicant Hide

CONSUMER INFORMATION Show

Ident	Src-Id		Last, First Middle, Suffix	Ssn	Dob	Since
SECONDARY			KATHY R		n/a	02-2012

ADDRESS INFORMATION Show
ALERT INFORMATION Show
SUMMARY INFORMATION Show
CONSUMER STATEMENT INFORMATION None
SCORE INFORMATION Show
EMPLOYMENT INFORMATION Show
TRADELINE INFORMATION Show
MISCELLANEOUS INFORMATION None
INQUIRY INFORMATION Show
OFAC SEARCH INFORMATION None
CONSUMER REFERRAL INFORMATION Show

Id Match 2

Similar to the Id Match option, the Id Match 2 option groups data by applicant in the credit report, and displays a separate section for secondary applicants; however this option also sorts tradeline data by Subject and Spouse Accounts in the Tradeline Information section, as shown below:

Close | Print

Ordered: 03-26-2019 Printed: 04-01-2019 TUC

Show All Hide All

Primary Applicant Hide

CONSUMER INFORMATION	Show
ADDRESS INFORMATION	Show
ALERT INFORMATION	Show
SUMMARY INFORMATION	Show
CONSUMER STATEMENT INFORMATION	None
SCORE INFORMATION	Show
EMPLOYMENT INFORMATION	Show
PUBLIC RECORD INFORMATION	None
TRADELINE INFORMATION	Hide

Sts	Creditor Name							Industry/Product	
	Open	Type	SchPymt	Balance	Mop	Max	Date	Account History	Paid
									Show
SUBJECT ACCOUNTS									
✓	CAPITAL ONE							Credit Card	
	05-17	REV		-0-	CUR	CUR	-	09-17 11111	
✓	CES/SLFC							Student Loans	
	07-03	INS	50	-0-	CUR	CUR	-	12-17 111111111111 11---11-----	
✓	CHASE CARD							Credit Card	
	12-12	REV		-0-	CUR	CUR	-	02-19 111111111111 111111111111	05-18
✓	HSBC BANK							Credit Card	
	02-12	REV		-0-	CUR	CUR	-	04-15 111111111111 111111111111	05-12
✓	OCWEN/GMAC							Conventional FHA/VA Mtgs	
	05-17	MTG	623	63,306	CUR	CUR	-	02-19 1----1-1---1 1111-1	10-18
?	SEARS/CBNA							Charge Account	
	11-15	REV	17	676	120	120	02-19	02-19 5--555543211 111111112111	
X	UNITED COLL							Collection Services	
	10-17	COL		2,082	COL	COL	02-18	02-18 9	

MISCELLANEOUS INFORMATION	None
INQUIRY INFORMATION	Show
OFAC SEARCH INFORMATION	None
CONSUMER REFERRAL INFORMATION	Show

Secondary Applicant Hide

CONSUMER INFORMATION	Hide
ADDRESS INFORMATION	Hide
ALERT INFORMATION	Hide
SUMMARY INFORMATION	Hide
CONSUMER STATEMENT INFORMATION	None
SCORE INFORMATION	Hide
EMPLOYMENT INFORMATION	Hide
PUBLIC RECORD INFORMATION	None
TRADELINE INFORMATION	Hide

Sts	Creditor Name							Industry/Product	
	Open	Type	SchPymt	Balance	Mop	Max	Date	Account History	Paid
									Show
SPOUSE ACCOUNTS									

```
CAPITAL ONE                                          Credit Card
 05-17   REV              -0-   CUR   CUR    -       02-19  1----------- -------1111
CITIBA/GLHEC                                         Student Loans
 08-16   INS           19,875   CUR   CUR    -       12-18  111111111111
FRD MOTOR CR                                         Auto Financing
         INS     471   25,469   CUR   CUR    -       12-18  11
OCWEN/GMAC                                           Conventional FHA/VA Mtgs
 05-17   MTG     623   63,306   CUR   CUR    -       11-18  11-1---11111 -1                10-18
SEARS/CBNA                                           Charge Account
 11-15   REV      17      676   120   120   01-19    01-19  555554321111 111111211111
TC COMPANIES                                         Medical Debt
         COL             108   COL   COL   02-14    02-14  9

MISCELLANEOUS INFORMATION                                                          None
INQUIRY INFORMATION                                                                Hide
OFAC SEARCH INFORMATION                                                            None
CONSUMER REFERRAL INFORMATION                                                      Hide
```

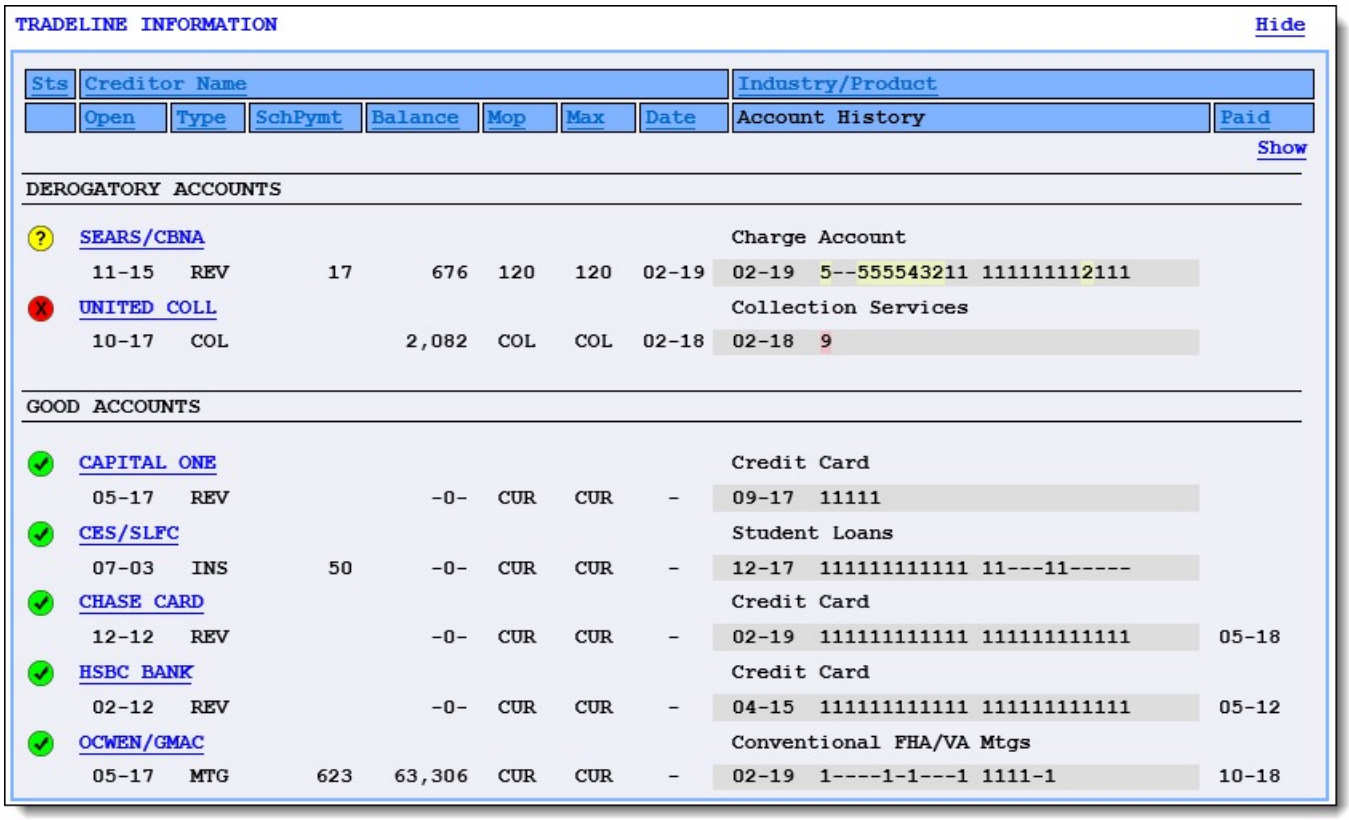
Open/Closed

The Open/Closed option groups tradeline information according to whether the account is listed as open or closed with the credit bureau.

```
TRADELINE INFORMATION                                                              Hide

| Sts | Creditor Name                                | Industry/Product                                |
|     | Open | Type | SchPymt | Balance | Mop | Max | Date | Account History                    | Paid |
                                                                                                  Show

OPEN ACCOUNTS

CHASE CARD                                           Credit Card
 12-12   REV              -0-   CUR   CUR    -       02-19  111111111111 111111111111       05-18
OCWEN/GMAC                                           Conventional FHA/VA Mtgs
 05-17   MTG     623   63,306   CUR   CUR    -       02-19  1----1-1---1 1111-1             10-18
SEARS/CBNA                                           Charge Account
 11-15   REV      17      676   120   120   02-19    02-19  5--555543211 111111112111
UNITED COLL                                          Collection Services
 10-17   COL           2,082   COL   COL   02-18    02-18  9

CLOSED ACCOUNTS

CAPITAL ONE                                          Credit Card
 05-17   REV              -0-   CUR   CUR    -       09-17  11111
CES/SLFC                                             Student Loans
 07-03   INS      50      -0-   CUR   CUR    -       12-17  111111111111 11---11-----
HSBC BANK                                            Credit Card
 02-12   REV              -0-   CUR   CUR    -       04-15  111111111111 111111111111       05-12
```

Derogatory Accounts

The Derogatory Accounts option groups tradeline information according to whether the account is listed as derogatory or current with the credit bureau.



TRADELINE INFORMATION Hide

Sts	Creditor Name							Industry/Product	
	Open	Type	SchPymt	Balance	Mop	Max	Date	Account History	Paid
									Show
DEROGATORY ACCOUNTS									
?	SEARS/CBNA							Charge Account	
	11-15	REV	17	676	120	120	02-19	02-19 5--555543211 111111112111	
X	UNITED COLL							Collection Services	
	10-17	COL		2,082	COL	COL	02-18	02-18 9	
GOOD ACCOUNTS									
✓	CAPITAL ONE							Credit Card	
	05-17	REV		-0-	CUR	CUR	-	09-17 11111	
✓	CES/SLFC							Student Loans	
	07-03	INS	50	-0-	CUR	CUR	-	12-17 111111111111 11---11-----	
✓	CHASE CARD							Credit Card	
	12-12	REV		-0-	CUR	CUR	-	02-19 111111111111 111111111111	05-18
✓	HSBC BANK							Credit Card	
	02-12	REV		-0-	CUR	CUR	-	04-15 111111111111 111111111111	05-12
✓	OCWEN/GMAC							Conventional FHA/VA Mtgs	
	05-17	MTG	623	63,306	CUR	CUR	-	02-19 1----1-1---1 1111-1	10-18

Account Type

The Account Type option groups tradeline information by the type of account on record with the credit bureau. With this option, four groups are added to the Tradeline Information section to organize data by the following account types: Collections Accounts, Mortgage Accounts, Installment Account, and Revolving Accounts.

> If none of the liabilities on a tradeline fall under an account type, a message of None found appears in the section for that account type.

TRADELINE INFORMATION Hide

Sts	Creditor Name							Industry/Product	
	Open	Type	SchPymt	Balance	Mop	Max	Date	Account History	Paid

Show

COLLECTION ACCOUNTS

UNITED COLL								Collection Services	
10-17	COL		2,082	COL	COL	02-18		02-18 9	

MORTGAGE ACCOUNTS

OCWEN/GMAC								Conventional FHA/VA Mtgs	
05-17	MTG	623	63,306	CUR	CUR	-		02-19 1----1-1---1 1111-1	10-18

INSTALLMENT ACCOUNTS

CES/SLFC								Student Loans	
07-03	INS	50	-0-	CUR	CUR	-		12-17 111111111111 11---11-----	

REVOLVING ACCOUNTS

CAPITAL ONE								Credit Card	
05-17	REV		-0-	CUR	CUR	-		09-17 11111	
CHASE CARD								Credit Card	
12-12	REV		-0-	CUR	CUR	-		02-19 111111111111 111111111111	05-18
HSBC BANK								Credit Card	
02-12	REV		-0-	CUR	CUR	-		04-15 111111111111 111111111111	05-12
SEARS/CBNA								Charge Account	
11-15	REV	17	676	120	120	02-19		02-19 5--555543211 111111112111	

Interactive Capabilities

HTML formats provide an organized and collaborative view of an applicant's credit history that is not only detailed, but also interactive, with expandable and collapsible sections, and clickable headers that allow tradeline information to be quickly re-sorted.

Each format and tradeline style presents a different view of an applicant's credit information in expandable and collapsible sections. Each section of the credit report includes **Hide** and **Show** links that can be used to expand and collapse the individual sections of a credit report.

> If desired, all sections of the report can be collapsed or expanded at once by clicking the **Hide All** or **Show All** link at the top of the report.

Close | Print

Ordered: 04-24-2017 Printed: 10-10-2018

Show All Hide All

BUREAU IDENTIFICATION Show

SUMMARY INFORMATION Show

SCORE INFORMATION Hide

Src-Id	Score	Model Name	Rank	Range
	606	FICO Risk Score, Classic 04	18%	350 - 850
	38	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED		
	13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
	10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS		
	20	LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
	632	FICO Risk Score, Classic Auto 04	22%	250 - 900
	38	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED		
	13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
	10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS		
	20	LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		

ALERT INFORMATION Hide

Src-Id	Message
PRIMARY APPLICANT	
TUC-01	Service Note: [MLA] Borrower is not covered military.

CONSUMER STATEMENT INFORMATION None

TRADELINE INFORMATION Show

PUBLIC RECORD INFORMATION Show

MISCELLANEOUS INFORMATION None

INQUIRY INFORMATION Show

CONSUMER INFORMATION Show

ADDRESS INFORMATION Show

EMPLOYMENT INFORMATION Show

OFAC SEARCH INFORMATION None

CONSUMER REFERRAL INFORMATION Show

Within the Tradeline Information section, the expand/collapse behavior provides the ability to individually display details for each trade by clicking the creditor's name. For example, clicking the link for **CHASE CARD** expands the tradeline details as shown below:

> If desired, the **Show** link within the top of the Tradeline Information section can be clicked to expand the details for all of the trades at once. When all tradelines are expanded, the **Show** link updates to **Hide** to enable the ability to re-collapse the information for each trade.

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	

Source: TransUnion
AcctNbr:
Reported: 10-2015 Closed:
HighCrdt: 59 Limit:
Term:
History: 10-2015
Ecoa: INDV Condition: CLOSED
Default: Active:
Payment: Balance: -0-
PastDue: 0 Dispute: No Id: 01
MosRev: 5 LastDlq:

✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
✗	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	

If desired, the information for a specific column can be re-sorted by clicking the column header. For example, clicking Open automatically organizes the trades by open date, and displays the most recently opened trade at the top of the section:

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✗	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	

Watch the video below to see this interactive behavior in action!

Tradeline Information

Tradeline Details

While the organization and style of a credit report differs by HTML format, similar data populates within the

Tradeline Information section for each tradeline style. When credit is pulled in Temenos Infinity, the tradeline information displays in a collapsed view as shown in the below example of the HTML Common01 – Tradeline01 format:

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
X	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	

The Tradeline Information section includes the following columns of data in the collapsed view:

Column	Description

<table>
<tr><td>Sts</td><td>Displays a colored indicator to identify the status of the trade. The icon that appears for a trade is determined by the Manner of Payment (Mop) associated with the account. Reference the table below for an overview of each icon that may appear within this column:
<table>
<tr><th>Indicator</th><th>Description</th></tr>
<tr><td></td><td>Identifies an account as current, too new to rate, or unrated/unopened. This icon populates when an account is assigned one of the following Mop codes:<ul><li>1 - Current</li><li>0 - Too new to rate</li><li>U - Unrated/Unreported</li></ul></td></tr>
<tr><td></td><td>Identifies the account has a payment that is 30, 60, 90, or 120 days late. This icon populates when an account is assigned one of the following Mop codes:<ul><li>2 - 30 days late</li><li>3 - 60 days late</li><li>4 - 90 days late</li><li>5 - 120 days late</li></ul></td></tr>
<tr><td></td><td>Identifies that the account has a payment that is 150 or greater days late, or the account is in Bankruptcy, Repossession, or Charge Off/Collection. This icon populates when an account is assigned one of the following Mop codes:<ul><li>6 - 150 days late (or more)</li><li>7 - Bankruptcy</li><li>8 - Repossession</li><li>9 - Charge Off/Collection</li></ul></td></tr>
</table></td></tr>
<tr><td>Creditor Name</td><td>Displays the name of the creditor who provided the information to the bureau.</td></tr>
<tr><td>Open</td><td>Displays the month and year that the tradeline was opened.

This column name appears as Date Open within credit reports that use the Tradeline02 or Tradeline03 style.

In an instance where the exact month and year are unknown by the bureau, the format 5/YR or 10/YR may be used to indicate a time period exceeding five or ten years.</td></tr>
<tr><td>Type</td><td>Displays a three character representation of the type of credit reported in the tradeline, such as INS for installment, or REV for revolving.</td></tr>
</table>

Balance	Displays the outstanding balance on the account. This column only populates in credit reports that use the Tradeline04 or Tradeline05 style. For information on how this field appears in a report, please see the examples for HTML Common01 – Tradeline04 and HTML Common01 – Tradeline05 in the Tradeline Styles section of this topic.
Mop	Displays a three character representation of the Manner of Payment associated with the account, such as CUR to identify an account as current, or 030 to identify an account that has a payment marked 30 days late.
Max	Displays a three character representation of the maximum delinquency reported for the tradeline, such as 030 for a tradeline with a maximum delinquency of 30 days.
Date	Displays the month and year of the maximum delinquency reported for the tradeline. The column name appears as Max Date in credit reports that use the Tradeline02 or Tradeline03 style.
30/60/90	Displays three columns that each include a numerical counter of the number of times the borrower has been 30, 60 or 90 days delinquent making a payment on the account.
Account Number	Displays the account number associated with the tradeline. This column only populates in credit reports that use the Tradeline03 or Tradeline04 style. For information on how this field appears in a report, please see the examples for HTML Common01 – Tradeline03 and HTML Common01 – Tradeline04 in the Tradeline Styles section of this topic.
Industry/Product	Displays the operating industry associated with the product/service extended by the creditor.
Paid	Displays the month and year of the most recent payment made on the tradeline.

To access additional information for a trade, click the creditor's name to expand the details as shown below:

For more information on the expand and collapse behavior in a HTML credit report, please see the Expand and Collapse Behavior section in this topic.

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
✗	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	

Source: TransUnion
AcctNbr:
Reported: 10-2015
HighCrdt: 59
Term:
History: 10-2015
Closed:
Limit:
Ecoa: INDV
Default:
Payment:
PastDue: 0
MosRev: 5
Condition: CLOSED
Active:
Balance: -0-
Dispute: No Id: 01
LastDlq:

The information that populates for each trade is determined by the credit bureau. For more information on each of the fields that display in the collapsed and/or expanded view of the tradeline information section, please see the help documentation for the applicable credit bureau connector.

Tradeline Styles

As previously mentioned, there are two HTML formats, Common01 and Lending01, and six tradeline styles available for each format. The following section provides an overview and example of each tradeline style.

The examples below illustrate a collapsed view of the Tradeline Information section for each tradeline style available for the HTML Common01 format.

No grouping criteria has been defined in the below examples.

Common01 - Tradeline01

The Tradeline01 style is the default tradeline style for the Common01 HTML format. This style displays information in a single summary line.

TRADELINE INFORMATION Hide

Sts	Creditor Name	Open	Type	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC	08-01	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE	06-15	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD	01-11	REV	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK	03-10	REV	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC	06-15	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA	12-13	REV	120	120	03-17	04 01 06	Charge Account	
✗	UNITED COLL	11-15	COL	COL	COL	03-16	00 00 00	Collection Services	

Common01 - Tradeline02

The Tradeline02 style displays information in two summary lines; the first line displays the Creditor and the second line displays the additional tradeline data.

TRADELINE INFORMATION Hide

Sts	Creditor Name							
	Date Open	Type	Mop	Max	Max Date	30/60/90	Industry/Product	Paid
								Show
✓	ACS/SLFC							
	08-2001	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE							
	06-2015	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD							
	01-2011	REV	CUR	CUR	-	00 00 00	Credit Card	06-2016
✓	HSBC BANK							
	03-2010	REV	CUR	CUR	-	00 00 00	Credit Card	06-2010
✓	OCWEN/GMAC							
	06-2015	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-2016
?	SEARS/CBNA							
	12-2013	REV	120	120	03-2017	04 01 06	Charge Account	
✗	UNITED COLL							
	11-2015	COL	COL	COL	03-2016	00 00 00	Collection Services	

Common01 - Tradeline03

The Tradeline03 style displays information in two summary lines; the first line displays the Creditor and Account Number, and the second line displays the additional tradeline data.

TRADELINE INFORMATION Hide

Sts	Creditor Name						Account Number	
	Date Open	Type	Mop	Max	Max Date	30/60/90	Industry/Product	Paid
								Show
✓	ACS/SLFC							
	08-2001	INS	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE							
	06-2015	REV	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD							
	01-2011	REV	CUR	CUR	-	00 00 00	Credit Card	06-2016
✓	HSBC BANK							
	03-2010	REV	CUR	CUR	-	00 00 00	Credit Card	06-2010
✓	OCWEN/GMAC							
	06-2015	MTG	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-2016
?	SEARS/CBNA							
	12-2013	REV	120	120	03-2017	04 01 06	Charge Account	
X	UNITED COLL							
	11-2015	COL	COL	COL	03-2016	00 00 00	Collection Services	

Common01 - Tradeline04

The Tradeline04 style displays information in two summary lines; the first line displays the Creditor and Account Number, and the second line displays the additional tradeline data, including the balance on the account.

TRADELINE INFORMATION Hide

Sts	Creditor Name							Account Number	
	Open	Type	Balance	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
✓	ACS/SLFC								
	08-01	INS	-0-	CUR	CUR	-	00 00 00	Student Loans	
✓	CAPITAL ONE								
	06-15	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	
✓	CHASE CARD								
	01-11	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	06-16
✓	HSBC BANK								
	03-10	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	06-10
✓	OCWEN/GMAC								
	06-15	MTG	63,306	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA								
	12-13	REV	676	120	120	03-17	04 01 06	Charge Account	
X	UNITED COLL								
	11-15	COL	2,082	COL	COL	03-16	00 00 00	Collection Services	

Common01 - Tradeline05

The Tradeline05 style displays information in two summary lines; the first line displays the Creditor, and the second line displays the additional tradeline data, including the balance on the account.

TRADELINE INFORMATION Hide

Sts	Creditor Name								
	Open	Type	Balance	Mop	Max	Date	30/60/90	Industry/Product	Paid
									Show
	ACS/SLFC								
	08-01	INS	-0-	CUR	CUR	-	00 00 00	Student Loans	
	CAPITAL ONE								
	06-15	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	
	CHASE CARD								
	01-11	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	06-16
	HSBC BANK								
	03-10	REV	-0-	CUR	CUR	-	00 00 00	Credit Card	06-10
	OCWEN/GMAC								
	06-15	MTG	63,306	CUR	CUR	-	00 00 00	Conventional FHA/VA Mtgs	11-16
?	SEARS/CBNA								
	12-13	REV	676	120	120	03-17	04 01 06	Charge Account	
X	UNITED COLL								
	11-15	COL	2,082	COL	COL	03-16	00 00 00	Collection Services	

Common01 - Tradeline06

The Tradeline06 style displays information in two summary lines; the first line displays the Creditor and Product, and the second line displays the additional tradeline data, including the scheduled payment amount and account payment history.

With this tradeline style, the 30/60/90 buckets are removed, but the Account History provides a color-coded overview of any delinquent payments in the tradeline. For example, in the image below, MOP codes 2 - 5 are highlighted yellow for the SEARS/CBNA trade to identify payments that are 30, 60, 90, and 120 late. MOP code 9 is highlighted red for the UNITED COLL trade to identify a payment that is in Charge Off/Collection.

TRADELINE INFORMATION Hide

Sts	Creditor Name							Industry/Product	
	Open	Type	SchPymt	Balance	Mop	Max	Date	Account History	Paid
									Show
	ACS/SLFC							Student Loans	
	07-01	INS	50	-0-	CUR	CUR	-	12-15 111111111111 11---11-----	
	CAP1							Credit Card	
	05-15	REV		-0-	CUR	CUR	-	09-15 11111	
	CHASE CARD							Credit Card	
	12-10	REV		-0-	CUR	CUR	-	02-17 111111111111 111111111111	05-16
	HSBC BANK							Credit Card	
	02-10	REV		-0-	CUR	CUR	-	04-13 111111111111 111111111111	05-10
	OCWEN/GMAC							Conventional FHA/VA Mtgs	
	05-15	MTG	623	63,306	CUR	CUR	-	02-17 1----1-1---1 1111-1	10-16
?	SEARS/CBNA							Charge Account	
	11-13	REV	17	676	120	120	02-17	02-17 5--555543211 111111112111	
X	UNITED COLL							Collection Services	
	10-15	COL		2,082	COL	COL	02-16	02-16 9	

Score Information

When a credit report is displayed in a HTML format, a color-coded indicator appears under the Rank column in the Score Information section. This indicator provides the ability to easily identify the percentile in which an applicant's credit score ranks at the credit bureau, in relation to the scores calculated for all consumers.

The Credit Score indicator is a single-colored bar that illustrates a percentile range from 0 to 100. The bar displays the percentage, and a color to identify whether the applicant 's credit score is considered below, at, or above average.

SCORE INFORMATION Hide

Src-Id	Score	Model Name	Rank	Range
	606	FICO Risk Score, Classic 04	18%	350 - 850
	38	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED		
	13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
	10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS		
	20	LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
	632	FICO Risk Score, Classic Auto 04	22%	250 - 900
	38	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED		
	13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
	10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS		
	20	LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		

Each color identifies the following:

Color	Description	Example
Red	Below Average	39%
Yellow	Average	70%
Green	Above Average	92%

Event Processing and Decisioning

Through Event Processing, credit report processing may be a completely transparent process. If events and actions are responsible for processing, users are not required to complete the Credit Reporting screen or panel to kick off the process.

Credit Report processing may be tied to events, such as the completion of a field, adding a collection (of applicants), or the completion of a screen. The events that trigger credit report processing are specified by the administrator. For more information on pairing events and actions, refer to the Event Processing topic within the Administrator Guide.

> The events that trigger the credit report processing can vary. Refer to your institution's policy and procedures for information on the events that trigger credit report processing.

Decision

If a credit report has not been pulled prior to submitting an application to decision processing, the Loan

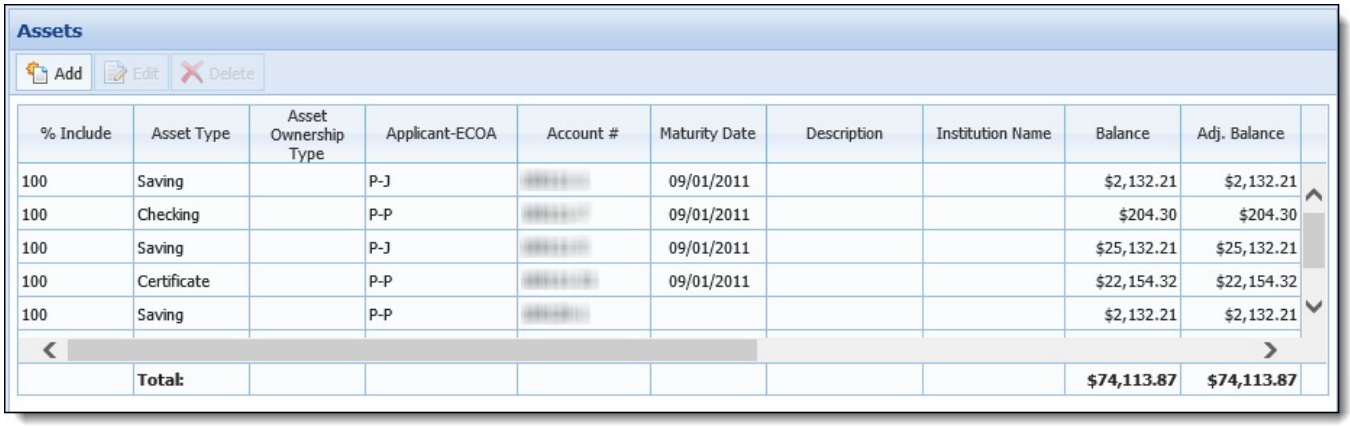
Origination module automatically initiates credit report processing, unless the option not to pull credit has been configured and selected for the current application.

Assets

While processing an application, user are able to capture applicant assets. If an applicant is a current account holder, the system searches the core and previous applications for asset records. If assets are located, the data is automatically populated within the Assets screen for each applicant.

The Assets screen is a system-defined screen that displays a view of the assets associated with each applicant on the application, and provides the ability to manually add assets that are not on deposit at the institution.

> Depending on the configuration of the workflow model, the Assets screen may be assigned to the Workflow and/or Screen section of the Application Navigator.



Assets

Add Edit Delete

% Include	Asset Type	Asset Ownership Type	Applicant-ECOA	Account #	Maturity Date	Description	Institution Name	Balance	Adj. Balance
100	Saving		P-J		09/01/2011			$2,132.21	$2,132.21
100	Checking		P-P		09/01/2011			$204.30	$204.30
100	Saving		P-J		09/01/2011			$25,132.21	$25,132.21
100	Certificate		P-P		09/01/2011			$22,154.32	$22,154.32
100	Saving		P-P					$2,132.21	$2,132.21
	Total:							$74,113.87	$74,113.87

A toolbar is located at the top of the Asset screen that allows users to perform the following functions:

> Assets can only deleted and/or fully edited when they are manually created in Temenos Infinity. For more information on the edit and delete behavior for core assets, please see the Editing Assets and Deleting Assets sections in this topic.

Icon	Description
Add	Allows a user to add an applicant asset to the current application.
Edit	Allows a user to edit an applicant asset that is assigned to the current application.
Delete	Allows a user to remove an applicant asset that was manually created from the current application.

When assets populate within the grid, information is distributed across the following columns:

> When assets are imported from the core, not all columns contain a value as some information is not relevant to all asset types.

Column/Field	Description

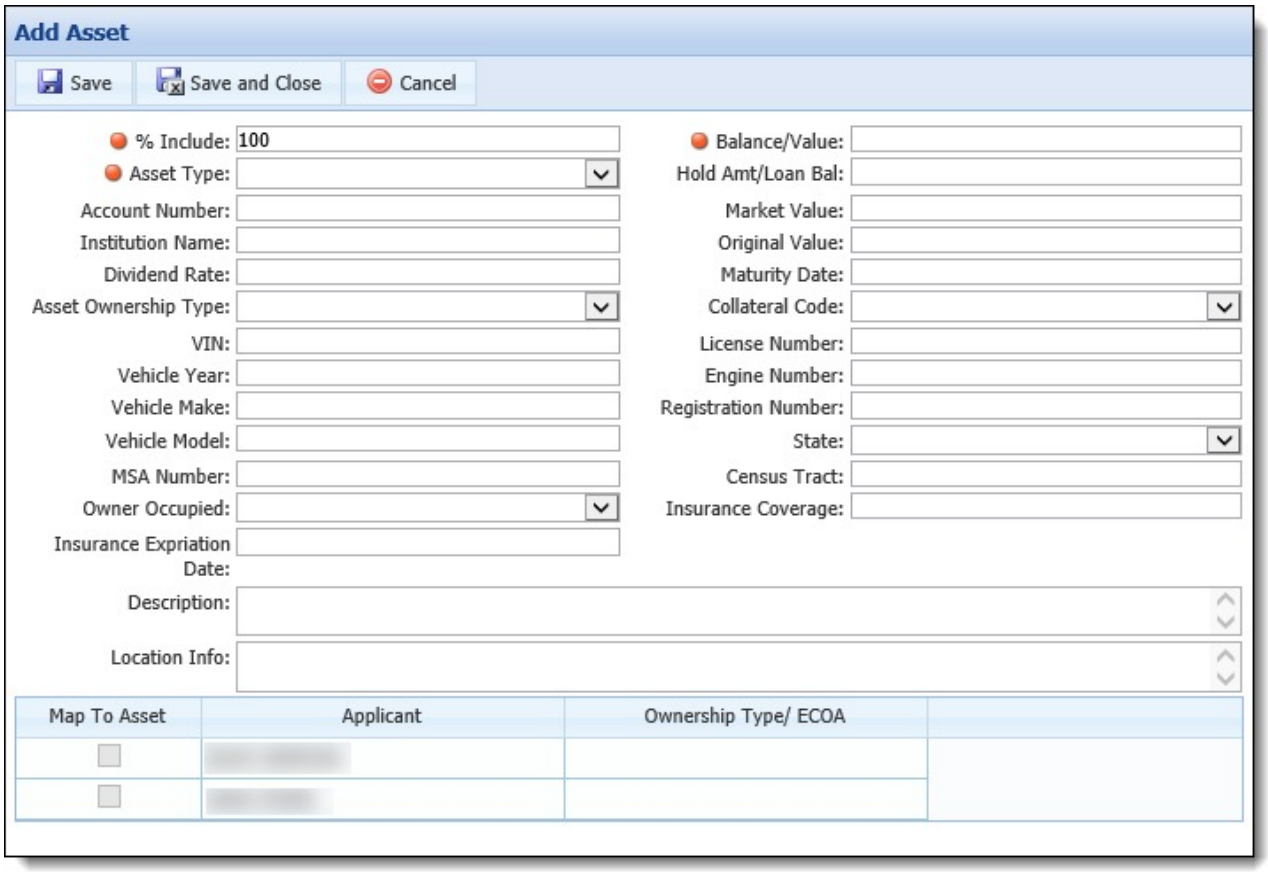
% Include	Indicates the percent of the asset value that is included as the applicant's. If not manually updated, the % Include field defaults to 100, which denotes that 100% of the asset is to be included in the application.
Asset Type	Indicates the type of asset (saving, checking, certificate, and so on).
Asset Ownership Type	Indicates the account type to which the asset is associated.
Applicant ECOA	Indicates which applicant is the owner of the asset. This field also identifies the ownership type as either primary or joint. The grid represents ownership by the following codes: • P – P: Primary applicant is the Primary owner • P – J: Primary applicant is a Joint owner • J1 – P: Joint applicant is the Primary owner • J1 – J: Joint applicant is a Joint owner
Account #	Indicates the account number of the asset.
Maturity Date	Indicates the maturity date of assets, such as certificates.
Description	Displays any further information about the asset.
Institution Name	Displays the name of the institution where the asset is on deposit.
Balance	Indicates the actual balance of the asset.
Adj. Balance	Indicates the balance of the asset after being adjusted according to the percent included value.
Adj. Avail. Balance	Indicates the balance of the asset after being adjusted according to the percent included value and hold amount.
Market Value	Indicates the asset's market value.
Original Value	Indicates the original value of the asset.
Hold Amount	Indicates the amount of the asset that is on hold.
Location Info	Displays the asset's location information.
Dividend Rate	Indicates the asset's dividend rate.
Collateral Number	Displays the associated collateral number from the core processor.

Adding Assets

Assets can be added to an application by clicking Add within the Asset toolbar.

To add an asset:

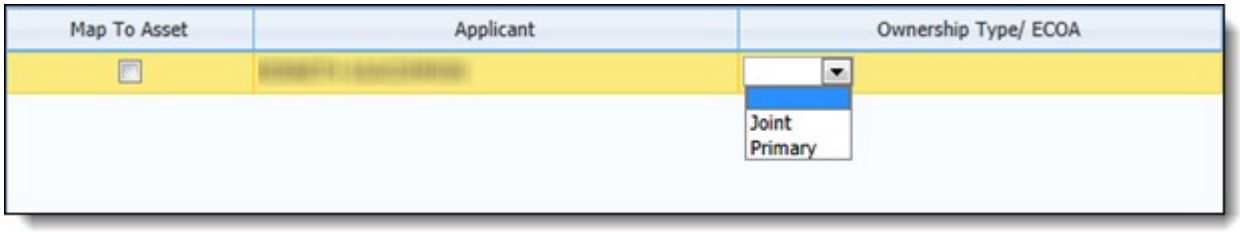
- Click Add to open the Add Asset screen in a new window.
- Within the Add Asset screen, users are able to input asset information in corresponding fields.



- Complete the following required fields:
  - % Include
  - Asset Type
  - Balance/Value
- If desired, enter information for the remaining optional fields.

> The Asset Ownership Type field provides the ability to associate the asset with an account type. This drop-down list includes all values configured for the ASSET_OWNERSHIP_TYPE lookup by the system administrator. If no values are configured for the ASSET_OWNERSHIP_TYPE lookup, the Asset Ownership Type field displays a blank drop-down list in the Add Assets screen.

- Below the fields is a grid that allows users to assign ownership of the asset. Select the applicant's name to enable the ownership options. Upon selecting the applicant's name, two fields become available: Map to Asset (check box) and Ownership Type/ECOA.



- Select the Map to Asset check box to indicate applicant ownership.
- Select either joint or primary from the Ownership Type/ECOA drop down to indicate what type of ownership level the applicant has.
- If multiple applicants are on the current application, each applicant is able to have their assets added from the Edit Asset screen.

- Once all information is complete, click Save.

Editing Assets

> The Edit button is available to select for assets populated by the core, and assets that are manually entered; however, when editing assets populated by the core, the information returned is real-time and accurate; therefore, users are limited in what fields they are able to edit. The only field that is editable for assets populated by the core is the % Include field. When editing an asset that was manually entered, all fields are able to be modified.

To edit an asset within the Assets screen:

- Highlight the desired asset within the grid. Double-click the asset record, or click Edit within the toolbar at the top of the screen.
- Update the desired field(s).
- Click Save to retain the changes.

Deleting Assets

> The only assets that are able to be removed from an application are those that are manually created in Temenos Infinity; therefore, Delete is disabled within the toolbar when an asset populated by the core is selected within the Assets screen.

To delete a manually created asset within the Assets screen:

- Highlight the asset to be deleted within the grid and click Delete within the toolbar at the top of the screen.
- A message appears to confirm that the asset should be deleted. Click **Yes** to remove the asset or **No** to retain the asset on the application.
- When the asset has been deleted, click **OK** to continue processing the application.

Liabilities

While processing an application, users are able to capture applicant liabilities. If an applicant is a current account holder, the system searches the core for liabilities. The system also retrieves applicant liabilities from a credit report. If liabilities are located on the core or retrieved from a credit report, the liabilities of each applicant automatically populate within the Liabilities grid that appears in the Liabilities screen and Liabilities panel.

In addition to retrieving liabilities from the institution's core and credit report, users are able to manually add liabilities that are not held by the institution or tracked by a credit report from the Liabilities screen and Liabilities panel.

> When an address is added to an application, and Purchase is selected within the Status field in the Applicant Address screen, the address is added to the application as a Mortgage liability. The information populates in the Liabilities grid with the Housing Loan Balance and Monthly Expense amount identified within the Applicant Address screen and the liability is automatically flagged as a secured housing expense.

The Liabilities screen is a system-defined screen that can be configured to appear in an application by the system administrator.

Liabilities

Add | Edit | Delete

Secured	Expense	Refi	Housing	% Include	Type	Status	Delinquency Status	Balance	Adj Balance	Payment	Adj Payment	Frequency
					Installment			$0.00	$0.00	$0.00	$0.00	
✓	✓			100	Mortgage			$256,873.02	$256,873.02	$1,245.32	$1,245.32	Monthly
	✓			100	Open / 30 day			$214.00	$214.00	$108.00	$108.00	Monthly
	✓			100	Revolving			$34,857.00	$34,857.00	$498.00	$498.00	Monthly
	✓			100	Installment			$214.00	$214.00	$108.00	$108.00	Monthly
✓	✓			100	Mortgage			$256,873.02	$256,873.02	$1,245.32	$1,245.32	Monthly
	✓			100	Open / 30 day			$214.00	$214.00	$108.00	$108.00	Monthly
	✓			100	Installment			$7,500.00	$7,500.00	$260.00	$260.00	Monthly
✓	✓			100	Mortgage			$35,971.00	$35,971.00	$576.60	$576.60	Monthly
	✓			100	Open / 30 day			$200.00	$200.00	$12.00	$12.00	Monthly
	✓			100	Installment			$214.00	$214.00	$108.00	$108.00	Monthly
	✓			100	Credit Line			$100.00	$100.00	$10.00	$10.00	Monthly
	✓			100	Installment			$15,000.00	$15,000.00	$303.00	$303.00	Monthly
	✓			100	Installment			$50.00	$50.00	$15.00	$15.00	Monthly
	✓			100	Open / 30 day			$2,226.00	$2,226.00	$173.00	$173.00	Monthly
	✓			100	Installment			$10.00	$10.00	$10.00	$10.00	Monthly
	✓			100	Installment			$500.00	$500.00	$25.00	$25.00	Monthly
	✓			100	Installment			$1,250.00	$1,250.00	$30.00	$30.00	Monthly
								$612,266.04	**$612,266.04**	**$4,835.24**	**$4,835.24**	

The Liabilities panel is a system-defined panel that system administrators can configure to appear within an Application screen assigned to the sub-product's workflow model.

Liabilities

Add | Edit | Delete

Account #	Applicant-ECOA	Secured	Expense	Refi	Housing	% Include	Type	Balance	Adj. Balance	Payment	Frequency	Open Date	Concurrent App	Edited
	P-							$60.00	$60.00	$0.00				
	PRIMARY-U	✓	✓			100	Installment	$5,475.00	$5,475.00	$108.00	Monthly	01/02/1990		✓
	PRIMARY-U		✓			100	Mortgage	$256,873.02	$256,873.02	$1,245.32	Monthly	01/03/1990		
	PRIMARY-U		✓			100	Open / 30 day	$7,599.00	$7,599.00	$108.00	Monthly	01/04/1990		
	PRIMARY-U		✓			100	Installment	$7,500.00	$7,500.00	$260.00	Monthly	09/01/2000		
	PRIMARY-U		✓			100	Mortgage	$35,971.00	$35,971.00	$576.60	Monthly	07/01/2000		
	PRIMARY-U		✓			100	Open / 30 day	$20,000.00	$20,000.00	$325.00	Monthly	03/01/1998		
	PRIMARY-U		✓			100	Installment	$214.00	$214.00	$258.00	Monthly	12/02/2001		
	PRIMARY-U		✓			100	Installment	$10,000.00	$10,000.00	$1,000.00	Monthly	11/01/2000		
								$353,295.02	**$353,295.02**	**$4,561.92**				

Depending on the configuration of the workflow model, the Liabilities screen and/or the Application screen including the Liabilities panel may be assigned to the Workflow and/or Screen section of the Application Navigator.

> For more information on the Application Navigator, please see the Application Navigator section of the Application Workspace topic.

> The Liabilities panel and the Add-On/Refinance panel contain the same data. If the screen that contains the Liabilities panel also contains the Add-On/Refinance panel, data updated on the most-recent panel added to the screen by a system administrator is saved and overwrites the data updated on the other panel.

Within both the Liabilities screen and Liabilities panel, the first row of data is automatically highlighted green to represent the liability record for the current application.

This liability record cannot be edited and is marked secured or unsecured based on the Secured configuration for the application's sub-product.

A toolbar is located at the top of the screen and panel to provide users with the ability to perform the following functions:

Icon	Description
Add	Allows a user to add an applicant liability to the current application.
Edit	Allows a user to edit an applicant liability that is assigned to the current application.
Delete	Allows a user to remove an applicant liability from the current application.

Within the grid that appears, information for each liability is distributed across the following columns:

The Liabilities panel provides administrators with the ability to configure the columns that display in the panel, as well as the label that appears for each column. Additionally, some fields that are available to add to the Liabilities panel do not appear within the Liabilities screen; therefore, the columns of information that appear in the Liabilities screen and panel may differ for each institution.

When liabilities are imported from the core and/or a credit report, not all columns contain a value as some information is not relevant to all liability types. When a liability is added or edited from the Liabilities screen or Liabilities panel, the columns display the value of each completed field.

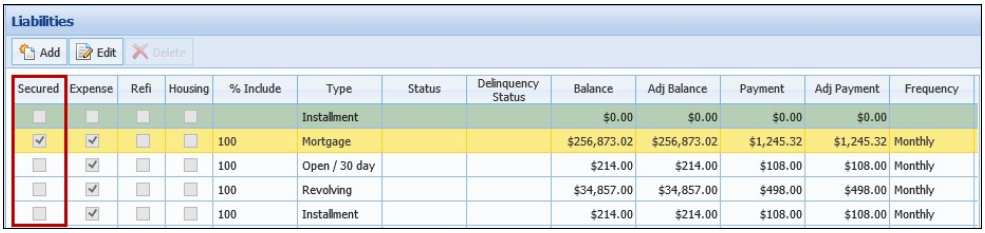
Column/Field	Description

Secured

If an item is identified as a secured liability, the check box is selected. For more information on this functionality, please see the section below:

▶ Secured and Unsecured Liabilities

The Secured column is available within the Liabilities grid to identify a liability as secured or unsecured. As previously mentioned, the information that appears within the Liabilities grid is imported from the core, which is in turn imported from a credit report tradeline or manually added within the Liabilities grid.



Liabilities

Add | Edit | Delete

Secured	Expense	Refi	Housing	% Include	Type	Status	Delinquency Status	Balance	Adj Balance	Payment	Adj Payment	Frequency
☐	☐	☐	☐		Installment			$0.00	$0.00	$0.00	$0.00	
☑	☑	☐	☐	100	Mortgage			$256,873.02	$256,873.02	$1,245.32	$1,245.32	Monthly
☐	☑	☐	☐	100	Open / 30 day			$214.00	$214.00	$108.00	$108.00	Monthly
☐	☑	☐	☐	100	Revolving			$34,857.00	$34,857.00	$498.00	$498.00	Monthly
☐	☑	☐	☐	100	Installment			$214.00	$214.00	$108.00	$108.00	Monthly

When liabilities are imported from the core system, they are marked as unsecured by default. When liabilities are imported from a credit report tradeline, they are identified as secured or unsecured according to the mapping defined in the table below:

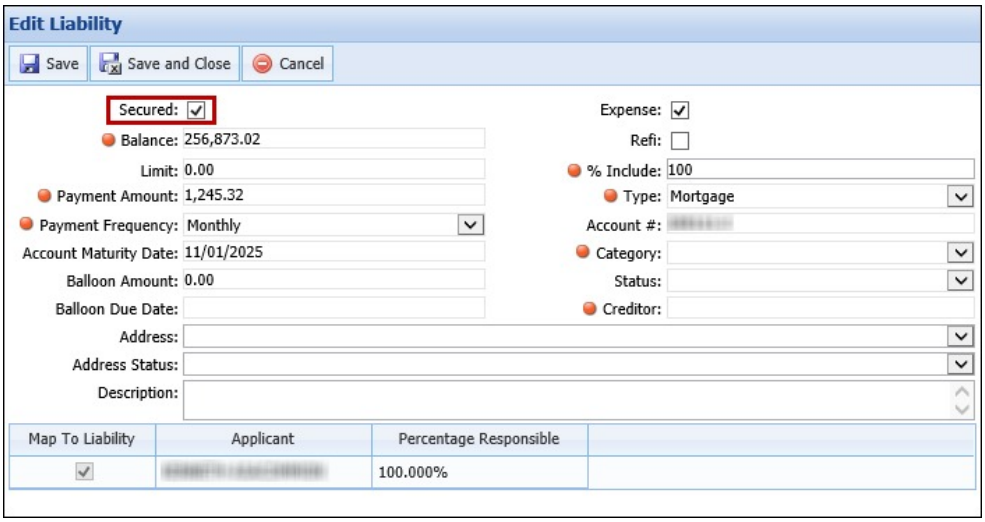
> System administrators can configure rules to execute during the application process to override the mapping below for liabilities imported from a credit report and/or modify the value of the IsSecured field for a liability imported from the Core system.

Secured Liabilities	**Unsecured Liabilities**
Real Estate	Credit Card
Automobile	Department Store
Furniture	Education (Student Loans)
Boat/Yacht	Utility/Rent
Recreational Vehicle (Camper, Motor Home)	Medical
	Miscellaneous Retail
	Not Specified

When a liability is added or edited from the Liabilities grid, users are able to manually set the value of the Secured field within the Edit Liabilities screen.

> By default, the Editability of the Application.IsSecured field only allows editing pre-decision. However, the Editability of this field can be modified by a system administrator.

Users can identify a liability as secured by selecting the Secured checkbox or

	identify it as unsecured by deselecting the checkbox. Once the desired Secured value appears for the liability, click Save and Close to retain the changes and return to the Liabilities screen. 
Expense	If the item is identified as an expense, the check box is selected.
Refi	If the item is identified as a refinance, the check box is selected. Replacement and Consolidation cross-sells automatically select the liability Refi check box for the liabilities being refinanced or consolidated within the child applications created by the cross-sell.
Housing	If the item is identified as a housing expense, the check box is selected.
% Include	Indicates the percent of the liability value included as the applicant's. If not manually updated, the % Include field defaults to 100, which denotes that 100% of the liability is to be included in the application. When the value of % Include is updated for a concurrent application liability, the adjusted value continues to appear within the % Include column after the application is re-decisioned. In some instances, when a configuration change is made, such as a rule update for concurrent application processing, the system is not able to store the adjustment percentage for existing applications on the first decision. If this occurs, the value of % Include reverts back to 100% when an in progress concurrent application is re-decisioned for the first time; after the first time the application is re-decisioned, the updated value is maintained within the % Include column for the concurrent application liability.
Type	Indicates the liability type such as Installment, Mortgage, or Revolving. The values within this field populate from the TRADE_TYPE field lookup.
Status	Indicates the status of the liability such as Current or Bankruptcy. The values within this field populate from the TRADE_STATUS field lookup.

Delinquency Status	Indicates the maximum delinquency status of a liability during the last 24 months. Delinquency status is set according to the MAX_DELINQUENCY_STATUS field lookup and may display the following values: Never Delinquent, 30 Days Late, 60 Days Late, 90 Days Late, 120 Days Late, 150 (or more) Days Late, Bankruptcy, Repossession/Foreclosure, or Charge off/Collections.
Balance	Indicates the actual balance. A total of all balances is calculated and displayed within the bottom of the grid.
Adj. Balance	Indicates the balance of the liability after the being adjusted according to the percent included value. A total of all adjusted balances is calculated and displayed within the bottom of the grid.
Payment	Indicates the actual payment amount of the liability. A total of all payments is calculated and displayed within the bottom of the grid.
Adj. Payment	Indicates the payment amount after the adjustment according to the percent included value. A total of all adjusted payments is calculated and displayed within the bottom of the grid.
Frequency	Indicates the payment frequency of the liability. The values within this field populate from the CB_PAYMENT_FREQUENCY field lookup.
Applicant - ECOA	Indicates which applicant is the owner of the liability according to the Equal Credit Opportunity Act code indicated on the credit report. The value in this column is formatted as <Applicant Role >-<ECOA Code>. If a liability is associated with more than one applicant on the application, the Applicant - ECOA column lists a value for each applicant related to the liability. For example, PRIMARY-J, JOINT-J.
Source	Indicates the liability's source. If the liability's source is the credit report, the credit bureau providing the information is displayed.
Account #	Indicates the account number of the liability. When the Trade Category for a Liability is Credit Card or Department Store, all but the last four digits of the credit card account number appear masked within the Account # field to be in compliance with the PCI regulations that require credit card numbers to be masked and not displayed in clear text on a screen. While this functionality cannot be disabled, the icon that appears in the Account # field does provide the ability to temporarily unmask the value of the credit card number by hovering over the icon. Navigating away from the icon once again masks the credit card account number. The ability to unmask the value of the credit card number is determined by the system administrator. If a user is not granted permission to view masked fields, a tool-tip is presented to the user when hovering over the icon to identify that permission to unmask the field is not enabled.

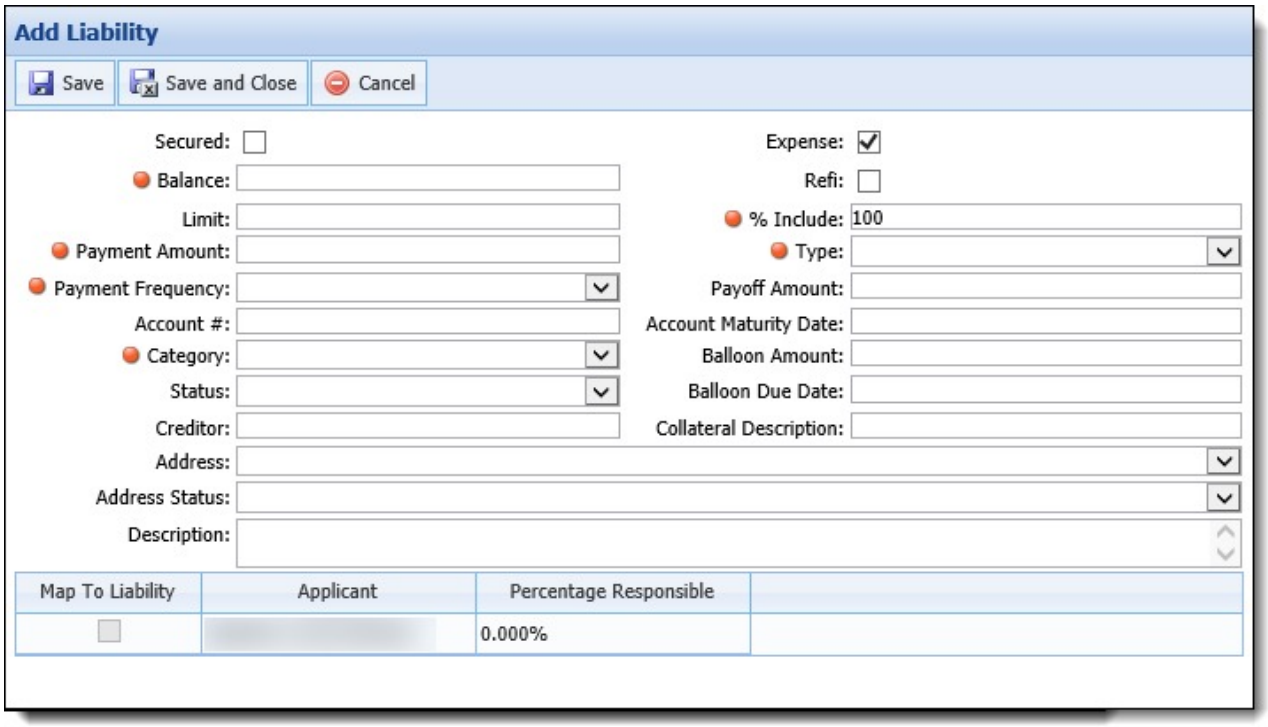
Category	Indicates the liability category such as Automobile or Credit Card. The values within this field populate from the TRADE_CATEGORY field lookup.
Description	Displays any further information about the liability.
Creditor	Indicates the creditor holding the liability.
Limit	Indicates the limit of the liability if the liability is an open-ended loan. A total of all limits is calculated and displayed within the bottom of the grid.
Maturity Date	Indicates the maturity date of closed-end liabilities.
Balloon Amount	Indicates the balloon amount if the liability is a balloon loan. A total of all balloon amounts is calculated and displayed within the bottom of the grid.
Balloon Due Dt	Indicates the balloon maturity date if the liability is a balloon loan.
Past Due	Indicates the amount the liability is past due. A total of all past due amounts is calculated and displayed within the bottom of the grid.
Open Date	Indicates the date that liability was opened.
Last Report Date	Indicates the date the liability was last reported to the credit bureau.
Collateral Description	Provides a brief description of the collateral used to secure the loan for internal/core liabilities. The ability to populate this data is only supported for certain cores. For more information, please see the applicable core connector guide for the institution.
Concurrent App	Indicates the liability is another application currently being processed in the Loan Origination module.
Edited	If the item has been manually edited within the Liabilities screen or panel, the check box is selected. Reference the table below for an overview of when the Edited check box is selected/deselected during the application process.

Application Event	**Behavior of Edited Check Box**
Liability manually created or edited.	Edited check box is automatically selected for the Liability.
Liability manually created or edited, but the liability has not been de-duplicated with a tradeline	Edited check box is automatically selected for the Liability.
Liability manually created, but the liability has been de-duplicated with a tradeline	Edited check box is cleared for the Liability.
Liability imported from the Core or Credit Report Tradeline	Edited check box is automatically selected for the Liability.
New credit report added to an application	Edited check box is cleared for all liabilities created or updated by the credit report.
Application updated from the Core	Edited check box is cleared for all liabilities from the Core.

Payoff Amount	Indicates the total payoff amount for the liability. This field is only available when configured to appear in the Liabilities panel by the system administrator and does not appear within the Liabilities screen.

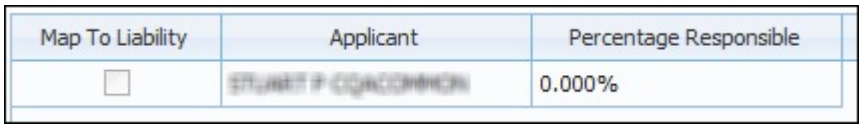
Adding Liabilities

- Liabilities can be added to an application by clicking Add within the Liabilities toolbar. Clicking Add opens the Add Liability screen in a new window.
- Within the Add Liability screen, users are able to input liability information in the corresponding fields.



> When Credit Card or Department Store is selected for the Category, an icon appears in the Account # field, and all but the last four digits of the credit card number are masked once a user clicks outside of the field. If granted permission to view masked fields, hovering over the icon temporarily unmasks the value of the account number. Navigating away from the icon once again masks the credit card account number. If permission to unmask fields is not granted, a message is received to identify that permission to unmask the field is not enabled.

- If the liability is identified as a housing expense, complete the **Address** and **Address Status** fields. The Address field allows users to select a current address that is provided in the Applicant Address panel. In the Address Status field, use the drop-down to identify the applicant liability as a mortgage, rent, or another status type.
- Below the fields is a grid that allows users to assign ownership of the liability. If multiple applicants are on the current application, each applicant is able to have their liabilities added from the Edit Liability screen.



- Select the applicant's name to enable the ownership options. Upon selecting the applicant's name, two fields

become available: Map to Liability (check box) and Percentage Responsible. Select the **Map to Liability** check box to indicate applicant ownership. Update the value under **Percentage Responsible** to indicate the percent of the liability for which each applicant is responsible.

- Once all information for the liability is complete, click Save and Close.

Editing Liabilities

Users are able to edit liabilities that are populated by the core and/or credit reports, as well as liabilities that are manually entered. The Editability of certain fields may differ between the Liabilities screen and Liabilities panel, and may also depend on whether the liability was populated from a core, from a credit line, or added manually.

If updates must be made to a housing expense liability, it is recommended that the liability is deleted and a new record is created with the updated information, instead of editing the existing liability. This ensures that the new housing expense liability information is correctly matched to a core or tradeline liability.

By default, some fields, such as Secured and Expense, can only be edited pre-decision. However, the Editability of these fields can be modified by the system administrator.

The following fields are not editable, and appear as read-only within both the Liabilities screen and Liabilities panel:

- Adj. Payment
- Applicant - ECOA
- Concurrent App
- Housing
- Last Reported Date
- Open Date
- Past Due
- Source
- Edited

Editing within the Liabilities Screen

Within the Liabilities screen, certain fields cannot be edited when a liability is populated from the core or credit report. Reference the table below for an overview of the fields that are able to be edited when a liability is populated by the core, credit report, or added manually from the Liabilities screen:

Modifications to a Housing Expense liability must be completed by updating the Applicant Address; therefore, when editing a Housing Expense liability from the Liabilities screen, the Balance and Payment Amount fields are disabled within the Edit window, and a message displays in the top of the window to inform that changes to a Housing Expense liability must be completed by updating the Applicant Address. For more information, please see the Address Information section of the Applicants topic in this guide.

How Liability is Populated	Editable Fields
Core	• % Include • Address • Address Status • Description • Refi • Secured

Credit Report	• % Include • Address • Address Status • Description • Refi • Secured
Manually Added	All fields are editable, with the exception of the aforementioned read-only fields.

To edit a liability within the Liabilities screen:

- Double-click the desired liability within the Liabilities grid or highlight the liability and click Edit.
- The Edit Liabilities screen opens in a new window.
- Make any necessary modifications within the editable fields.
- Once all modifications have been made, click Save and Close.

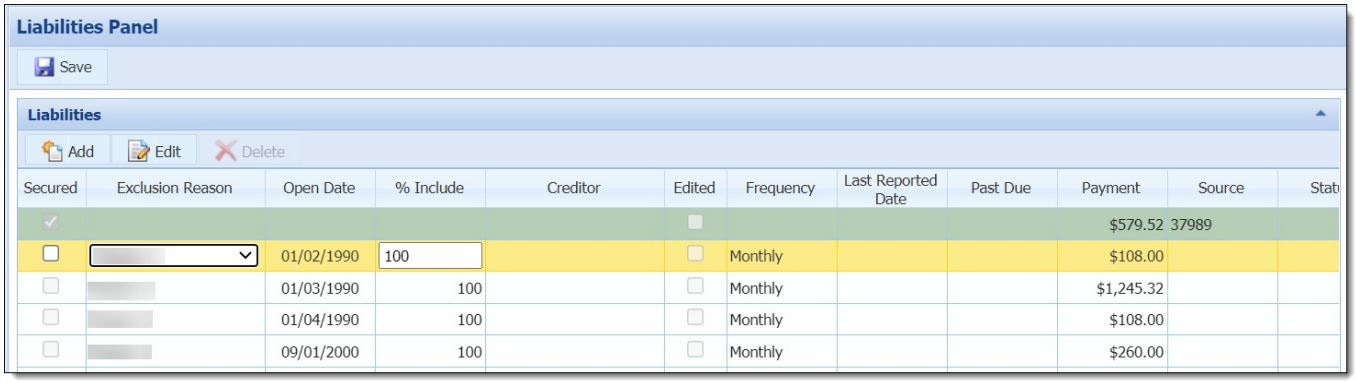
> When editing the value in the Account # field for a Credit Card or Department Store liability, the entire credit card account number must be deleted and re-entered. Once a number is re-entered and the user clicks outside of the Account # field, the new number appears masked and the icon is again displayed.

Editing within the Liabilities Panel

The Liabilities panel supports inline editing to allow users to modify a liability directly within the Liabilities grid, as well as provides the ability to update additional liability information within the Edit Liabilities window.

> The fields that are editable within the Liabilities panel are determined by whether the liability is populated from the core, a credit report, or manually added. For more information on the editable fields, please see the table below.

Clicking within a panel column displays an editable text box, or a drop-down to select from a list of options, for all editable fields in the panel grid.



The editability of fields within the Liabilities panel is restricted according to the source that added the liability to the application. Reference the table below for an overview of the fields that are able to be edited when a liability is populated by the core, credit report, or added manually:

How Liability is Populated	Editable Fields

Core	• Exclusion Reason • % Include • Address • Address Status • Description • Payoff Amount • Refi • Secured
Credit Report	• Exclusion Reason • % Include • Address • Address Status • Description • Payoff Amount • Refi • Secured
Manually Added	All fields are editable, with the exception of the aforementioned read-only fields.

The Exclusion Reason value list can be configured in the Field Configurations screen of the Origination module. Refer to Field Configurations in the Temenos Infinity Administrator Guide.

To edit a liability within the Liabilities panel:

- Click within the desired column.
- If editing information within the panel grid, enter the modified value within each editable text box and/or select a value from the desired drop-down list(s).
- Once all modifications have been made within the panel, click outside of the column to populate the new information in the grid.

> Clicking **Edit** saves the information entered within the Liabilities panel; therefore, when a field is modified within the grid prior to clicking **Edit**, the updated value populates for the applicable field in the Edit Liabilities screen.

- Click

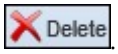
at the top of the screen including the Liabilities panel to retain the modifications.

Deleting Liabilities

While processing an application, the following liabilities cannot be deleted:

- Liabilities based on the current application.
- Liabilities created from a concurrent application.
- Liabilities from a Core or credit report.
- Liabilities that are amortized.

To delete a liability:

- Highlight the desired liability within the Liabilities grid and click 

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- When prompted, confirm the removal of the liability by clicking **Yes**.
- Once the liability has been deleted, click **OK** to continue processing the application.

Loan Terms

During the application process, users are able to input the terms of the loan. These terms are used to determine the loan calculations and payback information. Users are also able to input information used by the institution such as loan tracking and HMDA information.

Depending on the configuration of screens and workflow models, this process can vary. Institutions may employ multiple application screens to capture loan terms for each loan sub-product. A screen that captures basic loan term information may be assigned to the Workflow, while a more thorough screen may be assigned to the Screens section.

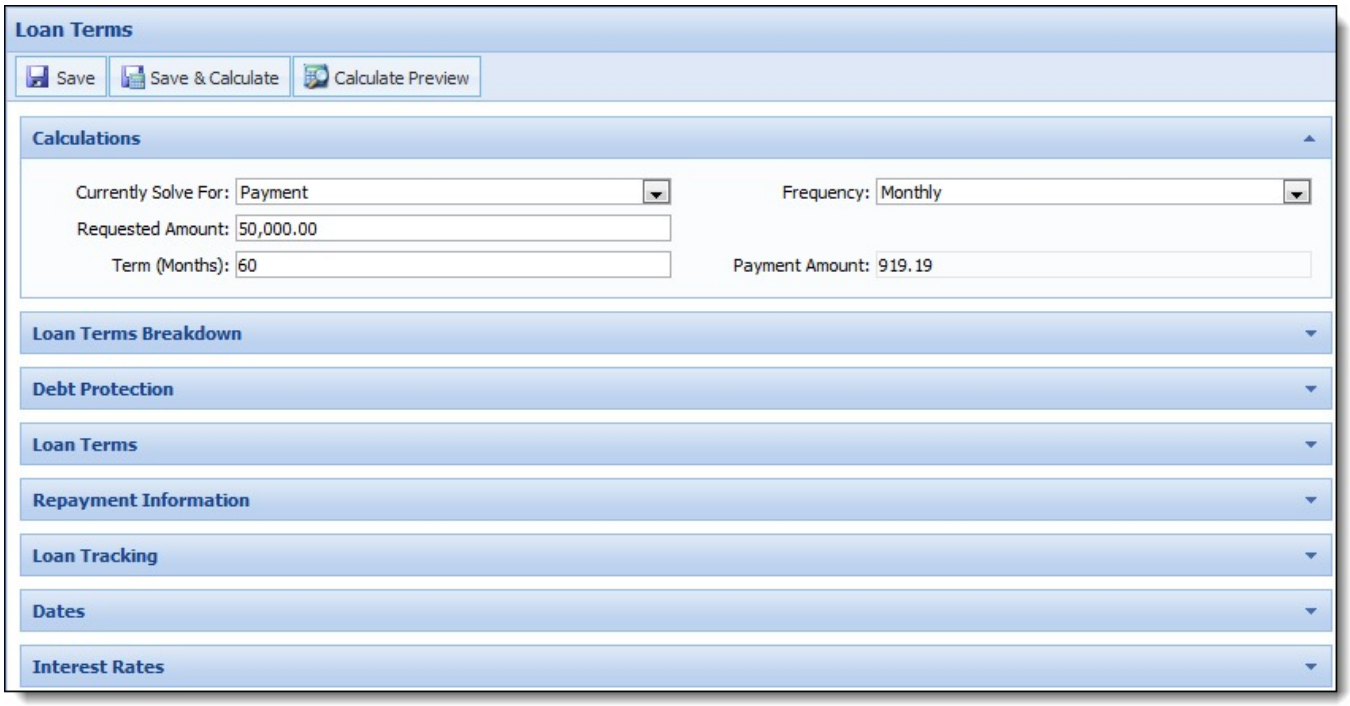
Loan Terms Information

The screen used to capture loan terms is a user-defined Application screen that enables users to collect loan term information. The following list encompasses the panels or logical field groupings that may be configured at an institution:

- General Calculations
  - Solve For
  - Save and Calculate
  - Calculate Preview
- Loan Terms Breakdown
- Repayment Information
- Dates
- Add-On Refinance
- Interest Rates
- Introductory Rates
- Variable Rates
- Debt Protection
- Fees
- Loan Tracking
- HMDA
- Credit Card Information

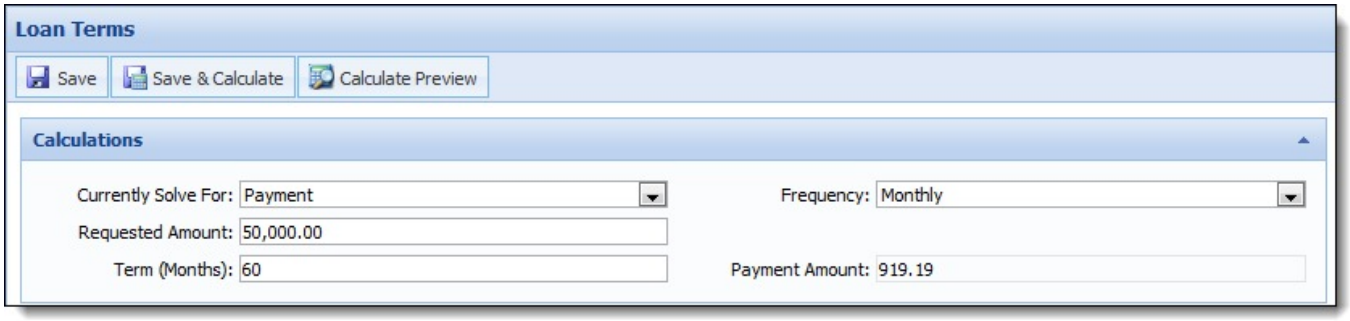
The fields that pertain to the above loan terms can be collected in various application panels. These panels can be assigned to one or across multiple user-defined screens. Refer to the Screens section of the Administrator Guide for more information on configuring loan terms screens and panels.

> Based upon the loan terms screen's configuration, actual screen content and names may vary. The images and processes listed below may not reflect your institution's loan terms screen. Refer to the following processes for example purposes only.



General Calculations

Depending on the configuration of the loan terms screen, a user-defined general calculations panel may be configured to capture the basic loan calculation information.



Basic loan term fields, such as Requested Amount, Term, Payment Frequency, and Payment Amount, allow users to input the desired loan terms or build scenarios. To assist users in building loan term scenarios, the Solve For field is configurable to the loan term screen. If configured, the Solve For field enables users to input the desired loan terms and solve for the Payment, Term, and Requested Amount. This enables users to input known values and solve for desired customer terms.

Also included in basic calculations is the ability to indicate Loan Type and Payment Type. Other configurable loan term fields that may affect loan calculations are Doc Stamp Program, Doc Stamp Rate, and Doc Stamp Amount.

Loan Terms

Draw Period Terms

Payment Type:	Level Pay	Billing Percentage Rate:	0.000
Balloon Amount:		Minimum Payment Amount:	0.00
Balloon Term:		Balloon Number Of Payments:	0
Additional Principal Payment Amount:		Additional Principal Payment Frequency:	
Additional Principal Payment Start Date:			

Repayment Period Term

Repayment Solve For:		Real Estate Type:	None
Total Down Payment:		GFE Cost Period Days:	0
Total Rebate:		GFE Settlement Days:	0
Total Trade-In Value:	0.00	GFE Interest Rate Period Days:	
Repayment Period Term:		GFE Interest Rate Settlement Days:	
Repayment Payment Amount:		Original Term:	
Repayment Balloon Payment Value:		Maximum Term:	84
Minimum Down Payment:		Minimum Term:	12
Minimum Cash Down:		Intro Term:	
Indirect Contract Status:		Maximum Payment:	
Payment Type:	Level Pay		

Is Deferred Payment:	☐	Is TILA/RESPA:	☐
Deferment Period Rate:			
Deferment Period End Date:		Factor Per Hundred:	0.00
Factor Partial Type:		Source:	Branch - In Person
Solve For:	Payment	Term:	60
Principal Payment Amount:		Interest Rate Base:	3.250
Is TILA/RESPA:	☐	Payment Frequency:	Monthly
Payment Method:		Payment Type:	Level Pay
Purpose Code:	Purchase Auto	Solve For:	Payment
Disbursed Date:	07/19/2017	First Due Date:	08/18/2017
Is Charge Interest On Premium:	☑	IsVariableRate:	☐

Reference the list below for information on different fields that are set within the Loan Terms:

- The Term field is required for an open-end loan when the Payment Type is set to Interest Only, and the following values are set for the application type: Real Estate Type = None and Convert to Closed End = No. If the above values are set for the application type, but the Payment Type is not set to Interest Only, the Term field is disabled in the Loan Terms.
- If the loan has a Payment Type of Balloon, the Balloon Amount, Balloon Term, Billing Percentage Rate, and Minimum Payment Amount fields require a value entered.

  If the Balloon Term field is active, a value must be entered. This value is the number of months over that the loan is amortized.

- If the loan has a Payment Type of Interest Only with Periodic Principal Payments, and Additional Principal Payment fields have been configured to appear in the screen, users are able to enter values for Additional Principal Payment Amount, Additional Principal Payment Frequency, and Additional Principal Payment Start Date to include the values in the amortization for the loan.
- If the Update Final Loan Amount field is configured to appear in the screen, users are able to automatically perform reverse calculations in a loan application when the Final Loan Amount is updated. For more information, please see the Update Final Loan Amount section in this topic.
- Deferred payment functionality is only available for payments at the beginning of the loan repayment period. Additionally, deferred payments are only supported by Fixed Rate loans.

  To use the Deferred Payment functionality the following fields must be set in the application:

  - Application > Is Deferred Payment
  - Application > Deferment Rate
  - Application > Deferment Period End Date

  The Application > Disbursed Date field must also be set to the date when the loan is disbursed from Temenos Infinity, and the Application > First Payment Date field must be set to the future date when the applicant is supposed to start making payments.

  If Fixed Rate is not selected, these fields are disabled.

To learn more about calculating the Draw Period and Repayment Period Terms for a loan, please see the Calculating Draw and Repayment Period section in this topic.

Solve For

When performing Solve For calculations, Payment Types limit Solve For calculations in the following way:

If Payment Type is:	Can Solve For:
Level Pay	Payment, Term, and Requested Amount
Interest Only	Payment
Interest Only with Periodic Principal Payments	Payment
Principal and Interest	Payment and Term

Balloon	If Open-End loan and Real Estate Type is Home Equity: • Balloon Amount and Payment & Balloon Amount Else • If Balloon Payment Type = CALCULATED o Payment & Balloon Amount Else • Payment, Balloon Amount, and Payment & Balloon Amount
Billing Percentage	Payment

> Based upon the Solve For selected, certain field are disabled based upon the selection. However, if the Calculate Amortization field is set to false, all fields become available for editing, regardless of the Solve For that was selected.

When performing Repayment Solve For calculations, Repayment Payment Types limit Solve For calculations in the following way:

If Repayment Type is:	Can Solve For:
Level Pay	Payment
Interest Only	Payment
Principal & Interest	Payment and Term
Balloon	Balloon Amount and Payment & Balloon Amount

Additionally, the Loan Terms/Application screen is able to be configured with buttons such as:

- Save & Calculate
- Calculate Preview

Save & Calculate Button

If configured to the application screen, the Save & Calculate button enables users to update the calculated values for an application, as well as quote and re-quote loan figures to applicants without leaving the application workspace.

> The Save & Calculate label is editable, so the title of the button may vary from institution to institution.

In addition to calculating screen values, clicking the Save & Calculate button performs a save and refreshes the screen.

When Save & Calculate is clicked, numerous fields may be set by the calculator; however, not all fields are set each time the calculation is executed. Some fields are only set based upon the attributes of the loan application (IsIntroRate, IsHELOC, etc.).

> Clicking Save & Calculate performs calculations using data on the screen that has not been saved during the Calculate process.

The following is a list of fields that may be input into or set by the calculator:

- Additional Principal Payment Amount
- Additional Principal Payment Frequency
- Additional Principal Payment Start Date
- Balloon Amount
- Balloon Number of Payments
- Balloon Term
- Base Loan Amount
- Debt Cancellation Premium
- Debt Protection Monthly Payment Amount
- Debt Protection Payment Amount
- Debt Protection Total Amount
- Deferment Period End Rate
- Deferment Period Rate
- Disability Insurance Premium
- Disclosure APR
- Doc Stamps Amount
- Doc Stamps Rate
- Face Amount
- Final Loan Amount
- Final Payment Amount
- First Due Date
- HOEPA APR
- Initial Loan Amount
- Interest Rate Assigned
- Intro Monthly Payment Amount
- Intro Payment Amount
- Is Deferred Payment
- Life Insurance Premium
- Loan Proceeds
- Maturity Date
- Military APR
- Military APR Total Fees
- Minimum Payment Amount
- Monthly Payment Amount
- Original Term
- Payment Amount
- Payment Amount High
- Payment Amount Low
- Principal Payment Amount
- Risk Tier Average Id
- Risk Tier High Id
- Risk Tier Low Id
- Term
- Total Cross Sell In Loan Amount
- Total Down Payment
- Total Fees In Loan Amount
- Total Finance Charge
- Total Interest
- Total Payoff Amount
- Total Rebate
- Total Repaid
- Total Trade In Payoff Amount

- Variable Payment Fixed Amount
- Repayment Balloon Payment Value
- Repayment Balloon Term
- Repayment Payment Amount
- Repayment Period Term
- Repayment Principal Payment Amount
- Maximum Payment Amount

When the Update Final Loan Amount field is set to true, reverse calculations are performed in an application to set the Base Loan Amount in a decisioned application, or the Requested Amount in an application that has not been decisioned. The Update Final Loan Amount field also determines whether or not the following fields are active or inactive in the Loan Terms screen:

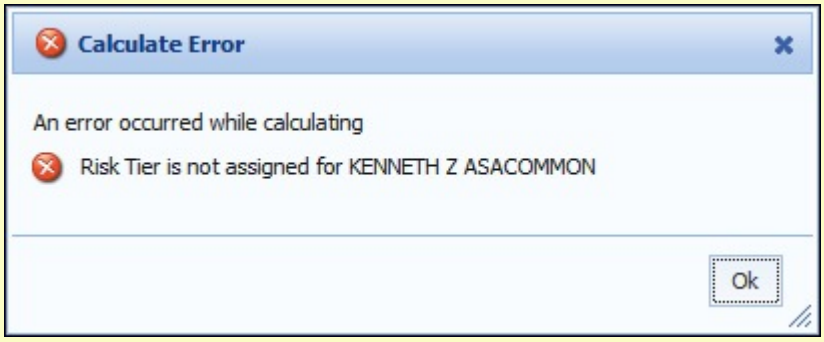
- Base Loan Amount
- Final Loan Amount
- Requested Amount

For more information, please see the Update Final Loan Amount section in this topic.

If the Application > Requested Term field is configured to appear in an Application screen, users can set the application term to a custom value determined by the institution, which is then populated in the Application > Term, or Application > Balloon Term field. For example, 6 months. For more information, please see the Requested Term section in this topic.

In addition to the aforementioned fields, Aggregates and Ratios as well as the Loan Terms Breakdown and Debt Protection panels update when the application is calculated.

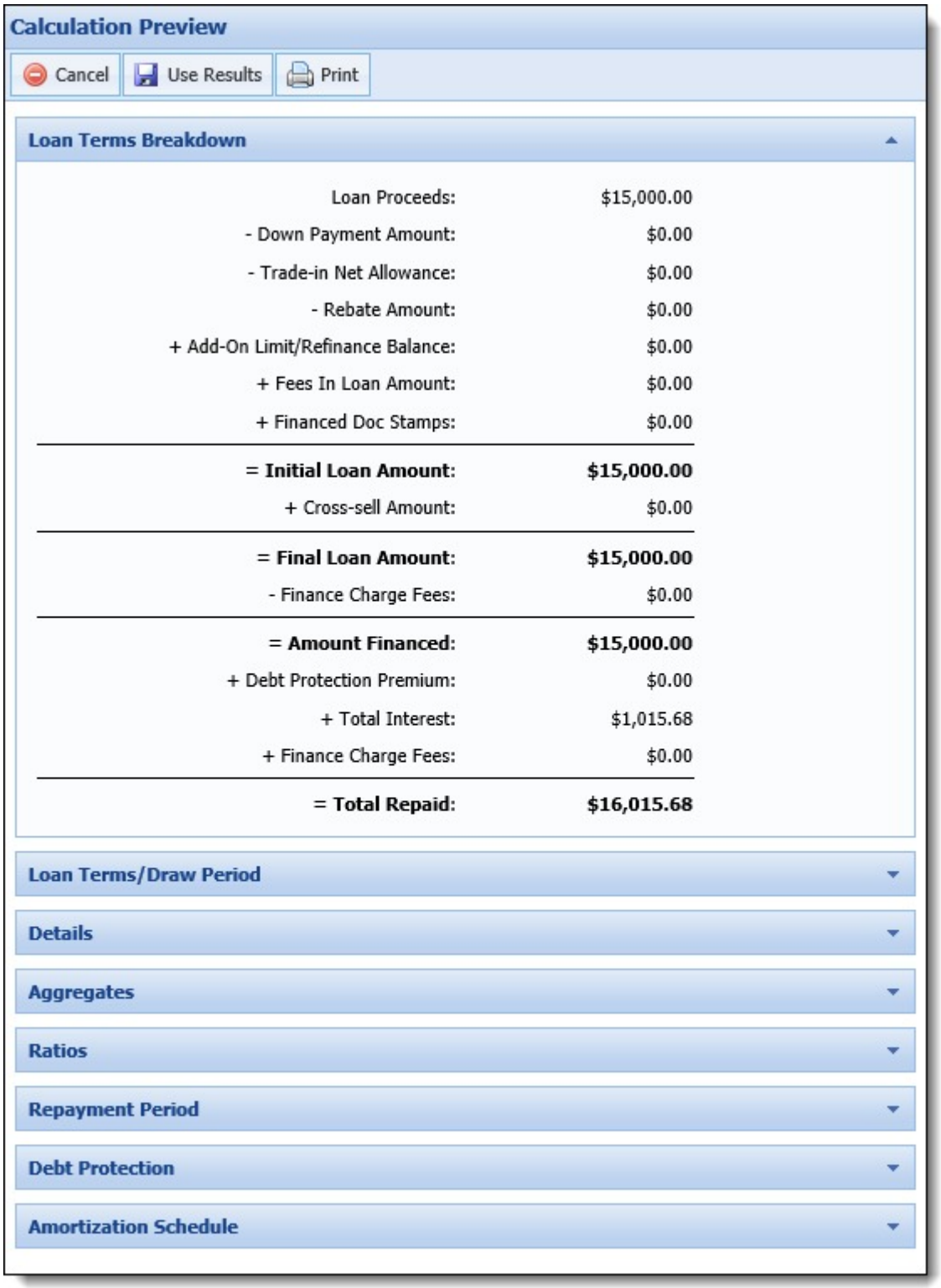
Failure to assign a Risk Tier may result in a validation error that prevents users from processing a successful calculation. If this error is encountered verify that Risk Rules, Tiers, and Models have been configured properly.



Calculate Preview Button

The Calculate Preview button enables users to view the Loan Terms Breakdown, Loan Terms/Draw Period, Details, Repayment Period, Debt Protection Summary, and Amortization Schedule based on the current loan term values.

The Calculate Preview label is editable, so the title of the button may vary from institution to institution.



The Calculate Preview screen contains a toolbar that allows users to perform the following functions:

Icon	Description
Cancel	Closes the Calculate Preview screen.

Use Results	Allows a user to select the result displayed in the Calculate Preview screen for the loan terms. Users are able to have multiple Calculate Preview windows open to compare scenarios. Once the applicant chooses the desired calculation/scenario, the user selects the **Use Results** button. Selecting Use Results closes all other open Calculate Preview windows. It also updates the calculation values to reflect the chosen scenario.
Print	Allows a user to print the Calculate Preview to a local or network printer.

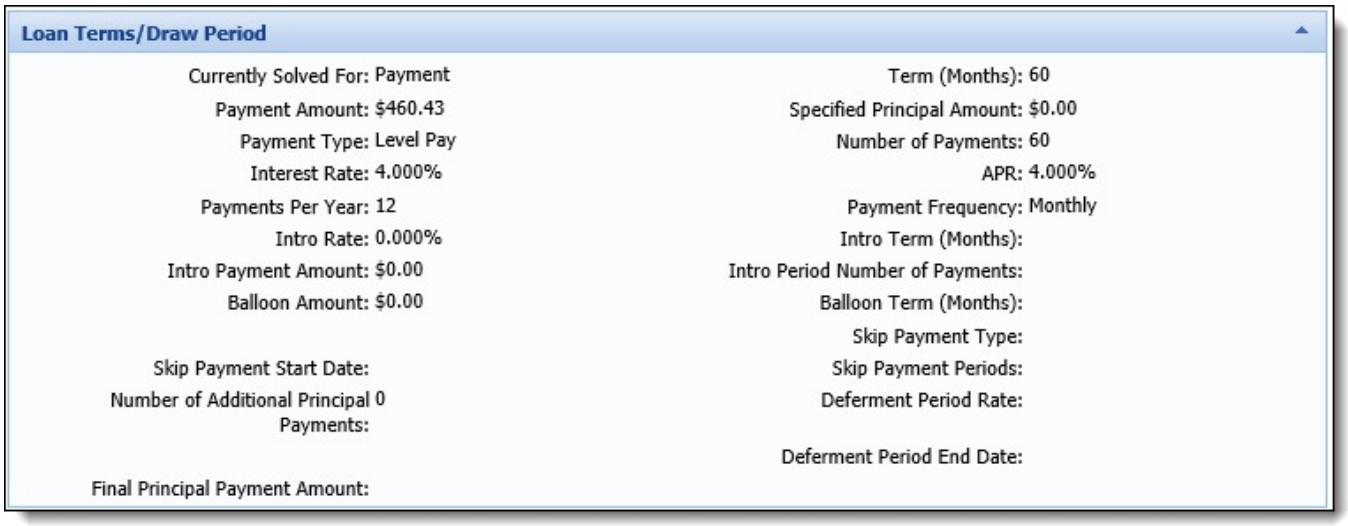
Within this screen, users are able to view information within the following panels:

Loan Terms Breakdown

The Loan Terms Breakdown panel displays an itemized summary of the loan term calculations. For more information, see the Loan Term Breakdown Panel section within this topic.

Loan Terms/Draw Period

The Loan Terms/Draw Period panel displays a summary of the Loan Terms with information, such as Solve For information and APR.



Details

The Details panel displays a summary of loan details, such as Loan Type, Payment Amounts, Dates, and Debt Protection.

> This panel also displays the HOEPA APR for a Home Equity product, as well as the Military APR (MAPR) and total amount of fees included in the MAPR for a closed-end loan.

Details

Loan Type:	Closed End	Real Estate Type:	None
Disbursement Date:	6/30/2017	Convert To Closed End:	
Regular Payment Start Date:		First Due Date:	7/30/2017
Last Payment Amount:	$1,095.59	Last Payment Date:	6/30/2021
High Payment Amount:	$0.00	Low Payment Amount:	$0.00
Interest Per Diem:	$3.42	Debt Protection:	
Joint Insured's Birth Date:		Primary's Birth Date:	
Military APR:	2.5016%	Doc Stamps Amount:	$0.00
HOEPA APR:	0.000%	Military APR Total Fees:	$2,595.37

Aggregates

The Aggregates panel displays the calculated aggregate amounts for the application and each applicant.

Aggregates

Name	Application	KENNETH ASACOMMON
Disposable Income Postloan	2,932.42	2,932.42
Disposable Income Preloan	3,266.08	3,266.08
Number Trades Open		
Total Assets Available Balance Adj FI		
Total Collateral Market Value Adj		
Total Expenses Balance FI Postloan	582,373.02	582,373.02
Total Expenses Balance Unsecured FI Postloan	0.00	0.00
Total Expenses Payment Postloan	3,317.58	3,317.58
Total Expenses Payment Preloan	2,983.92	2,983.92
Total Income	6,250.00	6,250.00

Ratios

The Ratios panel displays calculated ratio amounts for the application and each applicant.

Ratios

Name	Application	KENNETH ASACOMMON
Annual Unsecured Debt To Income Postloan	0.00 %	
Debt To Income Expenses Postloan	53.10 %	53.10 %
Debt To Income Expenses Preloan	47.70 %	47.70 %
Loan To Value		
Revolving Balance To Annual Income Postloan		
Revolving Debt To Income Postloan		
Unsecured Balance To Annual Income FI Postloan	0.00 %	

Repayment Period

Repayment Period

The Repayment Period panel displays a summary of the repayment details, such as Number of Payments, Term, Payment Amount, and Balloon information.

Repayment Period

Currently Solved For:	Term (Months):
Number of Payments:	Payment Amount:
Specified Principal Amount:	Payment Type:
Balloon Amount: $0.00	Balloon Term (Months):

Debt Protection

The Debt Protection panel displays a Debt Protection and Coverage summary.

Debt Protection

Debt Protection Summary

Coverage: None	Coverage: None	Coverage: None
End of Loan Coverage: None	End of Loan Coverage: None	End of Loan Coverage: None
CL Insured Amount: $0.00	CD Insured Amount: $0.00	IU Insured Amount: $0.00
CL Premium: $0.00	CD Premium: $0.00	IU Fees: $0.00
CL Effective Date:	CD Effective Date:	IU Effective Date:
CL Termination Date:	CD Termination Date:	IU Termination Date:

Coverage Summary

Insured Amount:	Maximum Monthly Cost: $0.00	Maximum Age:
Monthly Benefit:	Wait Period (Days):	Eligible Age:

By default, the Debt Protection panel displays fields for Credit Life (CL), Credit Disability (CD), and Involuntary Unemployment (IU) Insurance. If a plan with Debt Cancellation (DC) is selected, the fields in the preview for IU are replaced by the values for DC as shown below:

Debt Protection

Debt Protection Summary

Coverage: None	Coverage: None	Coverage: Single
End of Loan Coverage: None	End of Loan Coverage: None	End of Loan Coverage: Single
CL Insured Amount: $0.00	CD Insured Amount: $0.00	DC Insured Amount: $40,000.00
CL Premium: $0.00	CD Premium: $0.00	DC Fees: $2,537.72
CL Effective Date:	CD Effective Date:	DC Effective Date: 6/30/2017
CL Termination Date:	CD Termination Date:	DC Termination Date: 6/30/2022

Coverage Summary

Insured Amount: $40,000.00	Maximum Monthly Cost: $80.00	Maximum Age: 999
Monthly Benefit: $753.10	Wait Period (Days): 0	Eligible Age: 999

Amortization Schedule

The Amortization Schedule displays an amortization schedule within a grid based upon the loan terms entered. This table displays information such as Payment Number, Payment Date, and Remaining Balance.

Amortization Schedule

Pmt #	Date	Payment Amount	Interest	Principal	Uncollected Interest	Monthly Debt Protection	Balance Remaining
1	[illegible]	$291.92	$26.71	$265.21	$0.00	$0.00	$9,734.79
2	[illegible]	$291.92	$26.87	$265.05	$0.00	$0.00	$9,469.74
3	[illegible]	$291.92	$25.30	$266.62	$0.00	$0.00	$9,203.12
4	[illegible]	$291.92	$25.40	$266.52	$0.00	$0.00	$8,936.60
5	[illegible]	$291.92	$23.87	$268.05	$0.00	$0.00	$8,668.55
6	[illegible]	$291.92	$23.93	$267.99	$0.00	$0.00	$8,400.56
7	[illegible]	$291.92	$23.19	$268.73	$0.00	$0.00	$8,131.83
8	[illegible]	$291.92	$20.27	$271.65	$0.00	$0.00	$7,860.18
9	[illegible]	$291.92	$21.70	$270.22	$0.00	$0.00	$7,589.96
10	[illegible]	$291.92	$20.27	$271.65	$0.00	$0.00	$7,318.31
11	[illegible]	$291.92	$20.20	$271.72	$0.00	$0.00	$7,046.59
12	[illegible]	$291.92	$18.82	$273.10	$0.00	$0.00	$6,773.49

If the Calculate Amortization field is set to false, an amortization schedule does not generate and the following message appears.

Amortization Schedule

The loan amortization schedule is not available for this application because the loan calculator has been set to inactive for this application.

In some situations, institutions may need to disable all or certain calculations from the application process. For more information on this these processes, see the Calculation Overrides topic.

Loan Terms Breakdown

Depending on the configuration of the application screen, users may be able to view the loan term breakdown within the application workspace. This panel displays the calculations and values that factor into the loan amounts.

Loan Terms Breakdown

Loan Proceeds:	$20,000.00
- Down Payment Amount:	$0.00
- Trade-in Net Allowance:	$0.00
- Rebate Amount:	$0.00
+ Add-On Limit/Refinance Balance:	$0.00
+ Fees In Loan Amount:	$0.00
+ Financed Doc Stamps:	$0.00
= Initial Loan Amount:	**$20,000.00**
+ Cross-sell Amount:	$0.00
= Final Loan Amount:	**$20,000.00**
- Finance Charge Fees:	$25.00
= Amount Financed:	**$0.00**
+ Debt Protection Premium:	$0.00
+ Total Interest:	$0.00
+ Finance Charge Fees:	$25.00
= Total Repaid:	**$0.00**

Loan Terms Breakdown is a read-only panel that displays an itemized breakdown of the Total Repaid loan amount that includes the following values:

Module Field	Associated CUDL Field	Associated DealerTrack Field	Associated RouteOne Field	Operator	Description
Loan Proceeds	Sales Price	Cash Price	Cash Selling Price	N/A	The beginning loan amount, prior to any deductions or additions.
Down Payment Amount	Cash Down	Cash Down	Cash Down	-	The amount that the loan applicant provided towards the purchase price of the item being financed via the loan.
Trade-in Net Allowance	Trade Allowance	Net difference between: Trade Allowance and Trade Owed	Net Trade	-	This amount represents the amount that the loan applicant received for trading in a vehicle, less any remaining balance owed on the vehicle.

Rebate Amount	Rebate	Rebate	Rebate	-	This amount represents the total incentive provided by the vendors towards the purchase.
Add-On Limit/Refinance Balance	Not Mapped	Not Mapped	Not Mapped	+	In the case of a refinanced loan, this amount represents the amount of the existing loan that is being refinanced and bundled into the new loan being created. In the case of an Add-On Limit, this amount represents the existing credit limit of the liability selected for increase.
Fees In Loan Amount	• Credit Disability • GAP • Credit Life • Service Contract • Theft Deterrent • Additional Items • Sales Tax • Environmental Package	• Taxes • Doc Fees • Title License Reg Fees • GAP • Service Contract • Credit Life • Disability • Other	• Sales Tax • T&L Estimate • Front-end Fees • Accident/Health Ins • Credit Life Ins • GAP • Warranty • Back-end Fees	+	Fees in Loan Amount represents any costs to the loan applicant that are being included in the financing of the loan and are not being indicated as a finance charge. This amount is edited in the Fees panel.

Doc Stamps	Not Mapped	Not Mapped	Not Mapped	+	In the state of Florida, there is a tax associated with the transfer of real estate or the execution of documents, such as loan notes. This tax can be financed in a loan, if the applicant chooses. If the Doc Stamp Program is configured with a non-numeric value, the Loan Origination module handles the value as a 0 when calculating.
Initial Loan Amount	Amount Requested	Financed Amount	Estimated Amount Financed	=	This amount represents the initial loan amount, after all down payments, rebates and trade in amounts have been deducted and all fees, taxes, and refinance amounts have been added.

Cross-sell Amount	Not Mapped	Not Mapped	Not Mapped	+	The total amount of any additional non-loan products that were presented to and accepted by the loan applicant on the Cross-Sells screen. Examples are GAP or MBD Protection. This amount is edited on the Cross-sells Screen.
Adjusted Loan Proceeds	Not Mapped	Not Mapped	Not Mapped	=	This amount represents the loan amount after all down payments, rebates and total trade-in new allowances have been deducted and all cross-sells with the following properties have been added: • IsMilitaryAPR = False • Include in Loan Amount = True • Response = Yes or Yes Referred

Final Loan Amount	Amount Requested	Financed Amount	Estimated Amount Financed	=	This amount represents the initial loan amount, along with any cross sell amounts and debt protection premiums. It is the actual amount of the loan that is being borrowed by the loan applicant.
Finance Charge Fees	Not Mapped	Not Mapped	Not Mapped	-	This amount represents any prepaid finance charge fees.
Amount Financed	Amount Requested	Financed Amount	Estimated Amount Financed	=	This number represents the total amount financed by the loan applicant. This amount is the total amount that interest is calculated and charged on.
Debt Protection Premium	Not Mapped	Not Mapped	Not Mapped	+	This number represents the cost to the loan applicant for insurance that ensures that payments are made for a specific period of time against the loan in the case that an unforeseen circumstance occurs to the applicant and they are unable to make the payments.

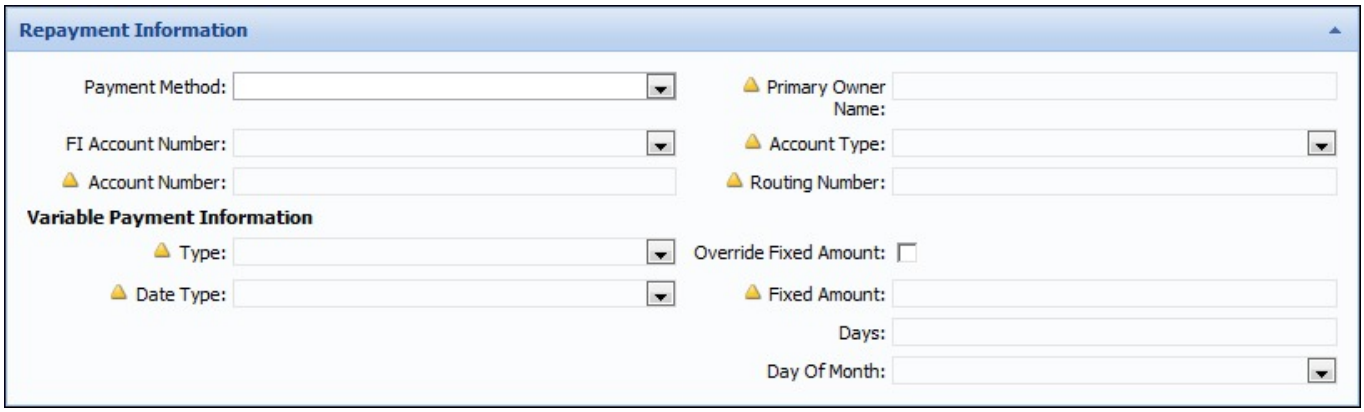
Total Interest	Not Mapped (calculated by module)	Not Mapped (calculated by module)	Not Mapped (calculated by module)	+	This number represents the cost to the loan applicant for insurance that ensures that payments are made for a specific period of time against the loan in the case that an unforeseen circumstance occurs to the applicant and they are unable to make the payments.
Finance Charge Fees	Not Mapped	Not Mapped	Not Mapped	+	This amount represents any prepaid finance charge fees.
Total Repaid	Not Mapped (calculated by module)	Not Mapped (calculated by module)	Not Mapped (calculated by module)	=	The Total Interest represents the total cost of the loan.

As changes are made to the loan application, the corresponding values are updated by clicking Calculate or Save & Calculate.

> The fields that correspond with Loan Terms Breakdown values may be added to a user-defined panel. This enables users to edit indirect loan term values, post decision.

Repayment Information

Depending on the configuration of the application screen, users may be able to collect repayment information while processing loan terms.



Collecting repayment information allows users to record Payment Methods and the corresponding fields such as Account Number, Account Type, Routing Number, and Primary Owner Name. If ACH or Automatic Transfer is selected, the Loan Origination module configures these selections in the core.

ACH fields are disabled or enabled based on the Payment Method selected for the application.

Skip Payment fields may appear on this screen; however, Skip Payment functionality is not available for all Cores. If these fields are completed, but the functionality is not available for the institution, an error message is received at time of disbursement.

Additionally, Variable Payment information may be collected. These fields allow users to work with applicants and establish payment preferences for Variable payment loan products.

The variable payment fields have additional editability checks beyond a field editability check. In addition to editability, the following validations occur:

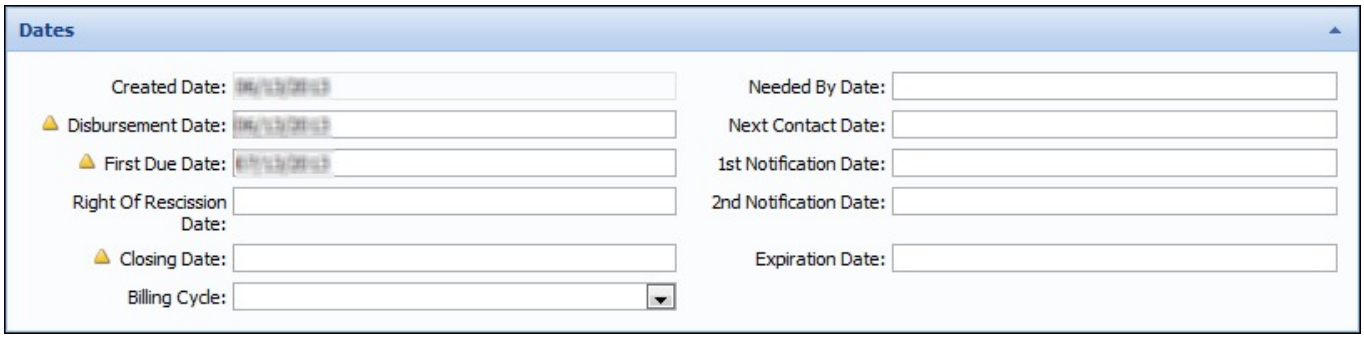
Field Name	Editability Check
Variable Payment Date Type	Can only be edited if the Payment Method is ACH or Auto Transfer.
Variable Payment Days	Can only be edited if Variable Payment Date Type is Past Cycle or Prior Due Date.
Variable Payment Type	Can only be edited if the Payment Method is ACH or Auto Transfer.
Variable Payment Day of Month	Can only be set if Variable Payment Date Type is specific day.
Is Override Fixed Amount	Can only be set if Variable Payment Type is Fixed Amount.
Variable Payment Fixed Amount	Can only be set if Is Override Fixed Amount is set to true.

When inputting repayment information, the following field validations are required for disbursement:

Payment Method	Validation Check
Auto Transfer	FI Account Number is required.
ACH	ACH Routing Number is required.
ACH	ACH Account Number is required.
ACH	ACH Primary Owner Name is required.
ACH	ACH Account Type ID is required.
Auto Transfer or ACH	Variable Payment Date Type Id is required.
Auto Transfer or ACH and Variable Payment Type Id is FIXED_AMT	Variable Payment Fixed Amount is required.
If Payment Method is Auto Transfer or ACH and Variable Payment Type Id is FIXED_AMT	Variable Payment Fixed Amount must be >= Payment Amount.
If Payment Method is Auto Transfer or ACH and Variable Payment Type Id is DAYS_PAST_CYCLE or DAYS_PRIOR_DUE_DATE	Variable Payment Days is required.
If Payment Method is Auto Transfer or ACH and Variable Payment Type Id is SPECIFIC_DAY	Variable Payment Day Of Month is required.

Dates

Depending on the configuration of the application screen, users may be able to collect dates associated with the loan application while processing loan terms.



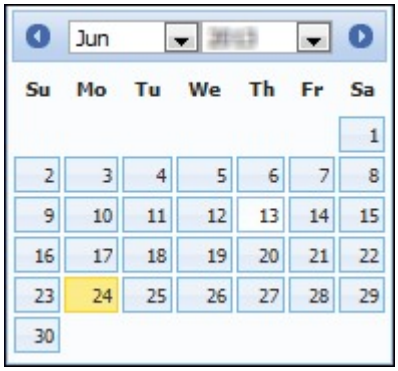
> The default values for Disbursement Date and First Due Date can be set in Loan Product Definitions for each Sub-Product; however, the field entries may be overridden as editability rights permit.
>
> Other dates such as First Notification Date, Second Notification Date, and Expiration Date can be set via rules.

Collecting dates allows users to indicate important loan dates such as Disbursed Date, First Due Date, Right of Rescission Date, Closing Date, and Billing Cycle.

Dates such as First Notification Date, Second Notification Date, and Expiration Date are used by the Automatic Withdraw process, which allow the Loan Origination module to withdraw applications which have not been Disbursed or Withdrawn. These fields indicate the dates when the module sends warning emails to the applicants and automatically withdraws applications. For more information on Automatic Withdraw, refer to the Automatic Withdraw topic.

> If the Disbursement Date is updated, but the First Due Date field is not located on the screen, the First Due Date calculation does not occur. The First Due Date needs to be manually updated.

When inputting dates, users are able to click anywhere in the field to prompt a calendar. Use the calendar to select the desired date. Once a date is selected, the calendar closes and the date populates in the field.



In addition to selecting the date from the calendar, users are able to input dates by entering the shortcuts such as:

Beginning of the Month

Details	Format	Examples

Plus or Minus Days Plus Beginning of Month	+/- D + BOM	+5D+BOM -7D+BOM
Plus or Minus Months Plus Beginning of Month	+/-M + BOM	+1M+BOM -2M+BOM
Plus or Minus Years Plus Beginning of Month	+/-Y + BOM	+1Y+BOM -2Y+BOM

End of the Month

Details	Format	Examples
Plus or Minus Days Plus End of Month	+/- D + EOM	+5D+EOM -7D+EOM
Plus or Minus Months Plus End of Month	+/-M + EOM	+1M+EOM -2M+EOM
Plus or Minus Years Plus End of Month	+/-Y + EOM	+1Y+EOM -2Y+EOM

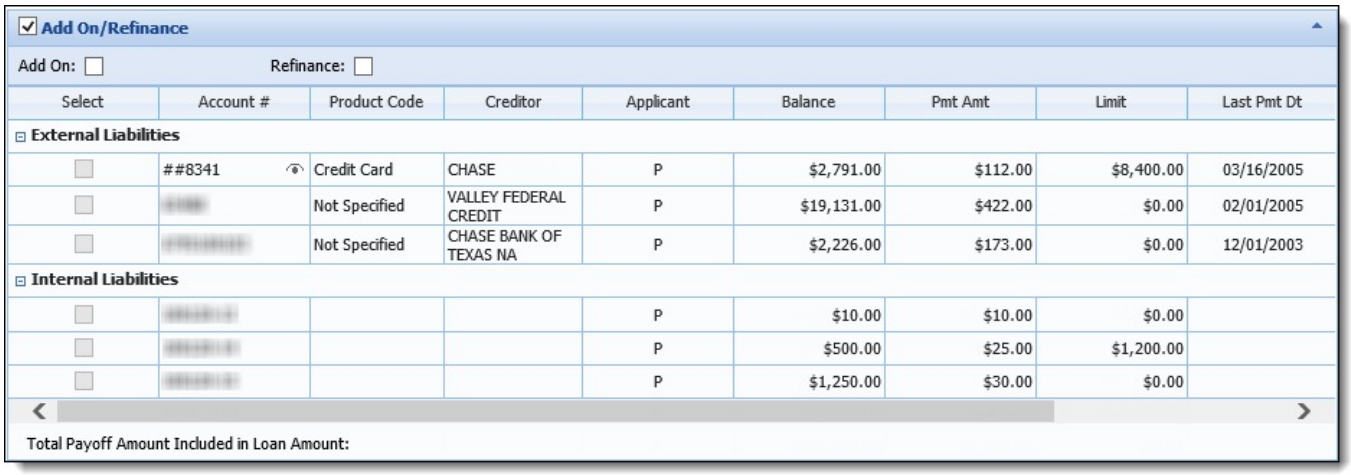
When inputting dates, the Loan Origination module is hard-coded with the following field validations that are required for disbursement:

- First Due Date is required
- First Due Date must be greater than Disbursement Date
- Closing Date is required
- Billing Cycle is required, if set on Loan Product Definition
- Disbursement Date is required

Add On/Refinance Panel

While entering an application's loan terms, users may be able to determine if the application is an Add-On or Refinance loan.

The image below displays an example of the Add On/Refinance panel when the Host supports Real Time parameter is set to Yes by the system administrator.



Add On/Refinance

Add On: ☐ Refinance: ☐

Select	Account #	Product Code	Creditor	Applicant	Balance	Pmt Amt	Limit	Last Pmt Dt
External Liabilities								
☐	##8341	Credit Card	CHASE	P	$2,791.00	$112.00	$8,400.00	03/16/2005
☐	[illegible]	Not Specified	VALLEY FEDERAL CREDIT	P	$19,131.00	$422.00	$0.00	02/01/2005
☐	[illegible]	Not Specified	CHASE BANK OF TEXAS NA	P	$2,226.00	$173.00	$0.00	12/01/2003
Internal Liabilities								
☐	[illegible]			P	$10.00	$10.00	$0.00	
☐	[illegible]			P	$500.00	$25.00	$1,200.00	
☐	[illegible]			P	$1,250.00	$30.00	$0.00	

Total Payoff Amount Included in Loan Amount:

Within the top of the Add On/Refinance panel, users can select one of the following options to determine whether a liability is being added onto or refinanced:

Loan Type	Description
Add-On	Allows the limit of an existing core liability to be increased. Add-on loans update the existing liability, and do not create a new loan record. Only internal liabilities with the ECOA Codes "I," "J," "S," "NA," "U," and "M" are eligible for add-on transactions. When creating an Add-On application, ensure that all correct parties are added to the application prior to proceeding with an Add-On application for a Liability with an ECOA Code of M.
Refinance	Creates a new core liability to pay off an existing liability. By default, only internal liabilities are eligible for refinance. However, external liabilities may be enabled through configurations made in the Origination page in System Management. Refinance Applications are not restricted by ECOA code.

The grid in the panel displays liability data within the following columns:

The Add On/Refinance panel and the Liabilities panel contain the same data. If the screen that contains the Add On/Refinance panel also contains the Liabilities panel, data updated on the most-recent panel added to the screen by a system administrator is saved, and overwrites the data updated on the other panel.

Column/Field	Description

Account #	Indicates a liability's account number. When the Trade Category for a Liability is Credit Card or Department Store, all but the last four digits of the credit card account number appear masked within the Account # field to be in compliance with the PCI regulations that require credit card numbers to be masked, and not displayed in clear text on a screen. While this functionality cannot be disabled, the icon that appears in the Account # field does provide the ability to temporarily unmask the value of the credit card number by hovering over the icon. Navigating away from the icon once again masks the credit card account number. The ability to unmask the value of the credit number is determined by the system administrator. If a user is not granted permission to view masked fields, a tool-tip is presented to the user when hovering over the icon to identify that permission to unmask the field is not enabled.
Product Code	Indicates the category of an external liability.
Creditor	Indicates the creditor holding an external liability.
Applicant	Indicates which applicant is the owner of the liability according to the Equal Credit Opportunity Act code indicated on the credit report.
Balance	Indicates a liability's remaining balance.
Payment	Indicates a liability's payment amount.
Limit	Indicates the limit of a liability if open-ended.
Last Payment Date	Indicates the date the last payment was processed.
Maturity Date	Indicates the maturity date of a closed-end liability.
Payoff Amount	Indicates a liability's payoff amount.
Collateral Description	Provides a brief description of the collateral used to secure the loan for internal/core liabilities. The ability to populate this data is only supported for certain cores. For more information, please see the applicable core connector guide for the institution.

The liabilities that populate within the Add On/Refinance panel are sorted into two collapsible headings:

- External Liabilities - The external liabilities section displays all non-core liabilities with a balance greater than $0.00.
- Internal Liabilities - The internal liabilities section displays all eligible core liabilities.

Processing Add-On and Refinance Transactions

To process an add-on or refinance application:

- Select the panel check box to activate the Add On/Refinance grid.
- Select a check box in the top of the panel to indicate if the application is an Add-On, or a Refinance.
- Within the grid, select the desired loan for the Add-On/Refinance.

> Only one liability may be selected for an Add-On application; however, multiple internal and external liabilities may be selected for refinance applications.

- If the core supports real-time payoff requests, selecting the desired liability updates the Total Payoff Amount Included in the Loan Amount field with the corresponding liability value. If the liability's payoff amount differs from what is quoted in the grid, users are able to edit the Payoff Amount field.

> Reference the list below for an overview of behavior that occurs in an application when certain liabilities are selected as an add-on or refinance:
>
> - When an external liability is selected for refinance, the Adjustment Percentage in the Liabilities screen is set to zero, so it is excluded from Aggregates and Ratios.
> - If a liability is selected to be refinanced, its corresponding entry in the Liabilities screen is flagged as Refi.
> - If a liability is selected for add-on refinance, it is removed from the replacement cross-sell processing.

Interest Rates

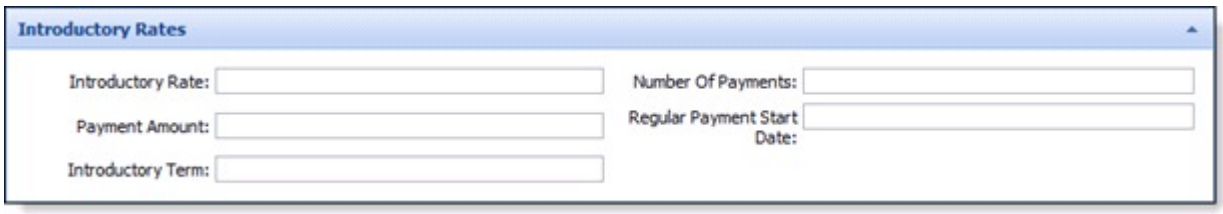
Depending on the configuration of the application screen, users may be able to view rate information, such as the calculated Interest Rate and APR while processing loan terms.

Interest rate fields are populated by Pricing, which runs during the Calculate and Decision processes.

> Interest Rates are calculated by Risk Models, Pricing Models, and configurations made in Loan Product Definitions for each Sub-Product; however, the field entries may be overridden if granted by editability and permission. Additionally, Rules may be written to apply discounts.

Introductory Rates

Depending on the configuration of the application screen, users may be able to view or input introductory rate information associated with the loan application while processing loan terms.

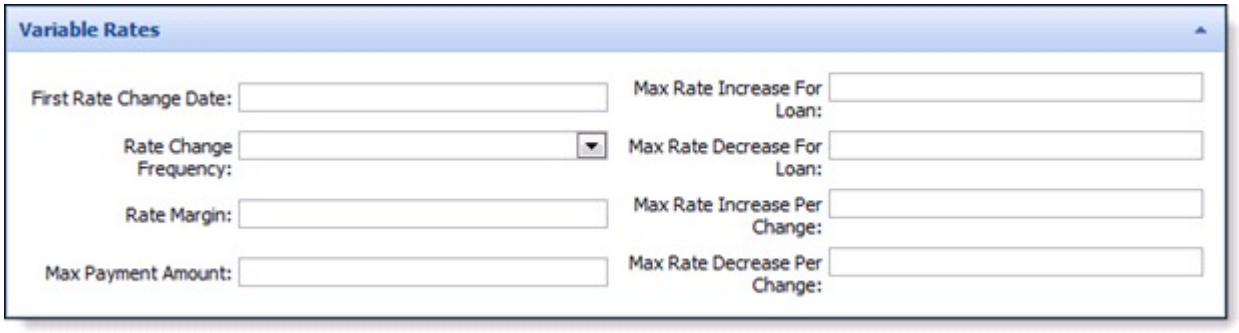


> The default values for Introductory Rates can be set in Loan Product Definitions for each Sub-Product; however, the field entries may be overridden as editability rights permit.

Introductory rate information allows users to indicate important discounted rate information such as Introductory Rate, Number of Payments for introductory term, Payment Amount during introductory term, Regular Payment Start Date, and Introductory Term.

Variable Rates

Depending on the configuration of the application screen, users may be able to view or input variable rate information associated with the loan application while processing loan terms.



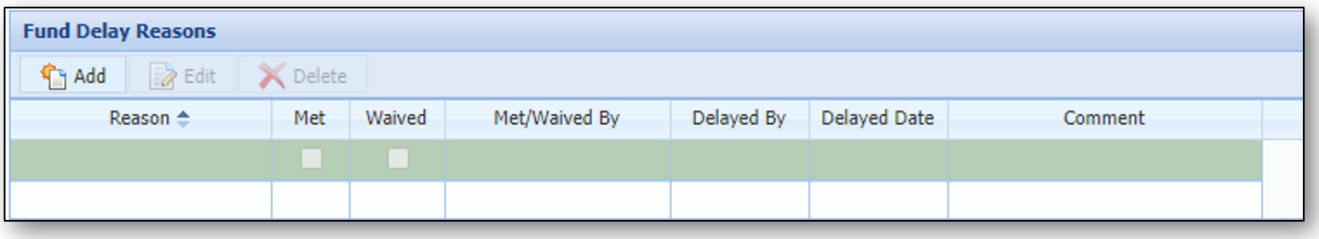
> The default values for Variable Rates can be set in Loan Product Definitions for each Sub-Product; however, the field entries may be overridden as editability rights permit.

Introductory rate information allows users to indicate important rate change information such as First Rate Change Date, Maximum Increase/Decrease for Loan, Maximum Rate Increase/Decrease per Change, Rate Change Frequency, Rate Margin, and Maximum Payment Amount.

> Maximum Payment Amount is determined by adding the max rate increase for loan to the current actual interest rate and calculating a payment amount based on the loan terms. The exception to this statement is **Billing Percentage**, which is used for Open End loans and requires a billing percentage rate and minimum payment amount entered on the loan sub-product. Each payment is the outstanding balance multiplied by a percent or the minimum payment.

Fund Delay Reasons Panel

This is a system defined panel where the fund delays for an application are displayed and tracked. The panel contains the below buttons that allows the users to perform the following functions.



Buttons	Purpose

Add	This button opens the Create & Edit Delay screen. The following fields are displayed by default. • **Delayed Date** (shows the current date or time) • **Delayed By** (logged in user) • This button is disabled if the 'Fund Delay Reasons' - Add permission = None for the user. • This button is enabled if the 'Fund Delay Reasons' - Add permission = Change for the user.
Edit	This button is enabled when a row is selected and the user can then open the Create & Edit Delay screen. • Create & Edit Delay screen opens as read only if permission = None. • Create & Edit Delay screen opens as editable if permission = Change.
Delete	Deletes the reason record including any delay associated extension records. This button is disabled if any of the below conditions are true. • A row is not selected in the grid. • The 'Fund Delay Reasons' - Delete permission = None for the user.

The below columns are displayed in the Fund Delay Reasons panel.

The below data in the grid is non-editable.

Column	Purpose
Reason	Displays the reason for the fund delay.
Met	This check box is enabled, if the fund delay reason is met.
Waived	This check box is enabled, if the fund delayed reason is waived off.
Met/Waived By	Displays the user name who has met or waived the fund delay.

Delayed By	Displays logged in user name for the most recent delayed record.
Delayed Date	Displays the delayed date for the most recent delayed record.
Comment	Displays the comment from the most recent delayed record.

Create and Edit Delay Screen

This is a system defined screen to create and edit the fund delays for an application.

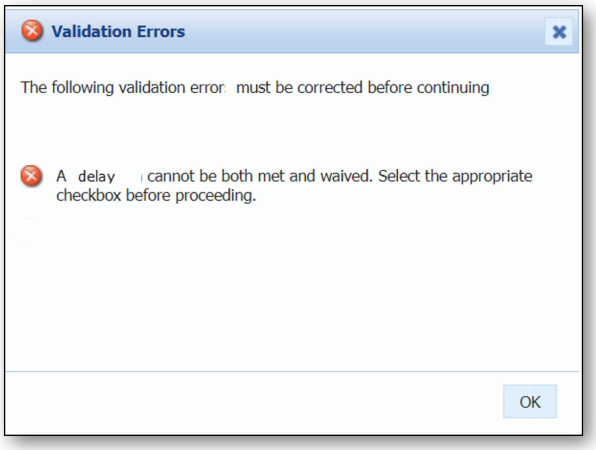
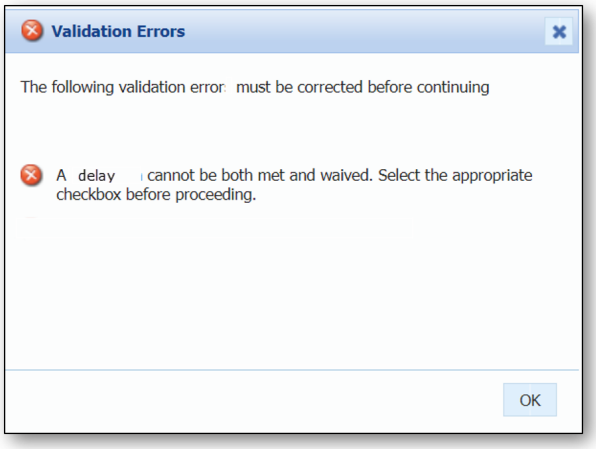
To create and edit the fund delays for an application, perform the followig steps:

1. Click **Add** button in the Fund Delay Reasons panel.

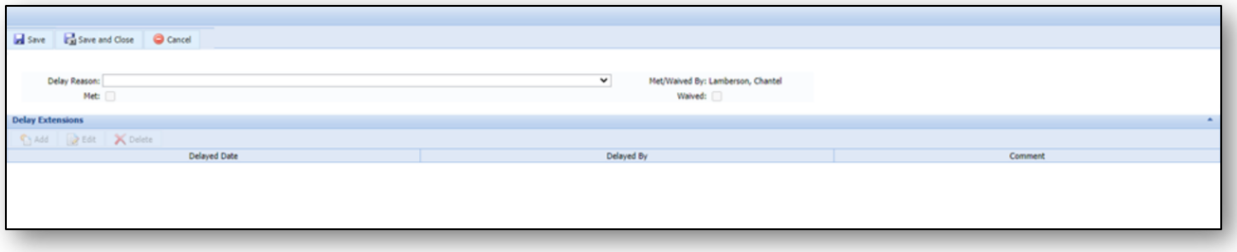
   Create & Edit Delay Screen is displayed as shown below.

   The screen contains the below fields and buttons, that allows the users to perform the following functions.

Field/Button	Purpose
Reason	This drop-down list allows the user to select the reason for the fund delay.
Met/Waived By	Displays the user name who has met or waived the fund delay
Met	The user can check this box, if the delay reason is met.
Waived	The user can check this box, if the fund delay has been waived off.

Save	Saves the changes made on the screen. If the 'Met' and 'Waived' boxes are both checked, the screen displays a validation error. The validation error must be corrected before proceeding. A delay can not be both met and waived at the sametime and the user should select the correct checkbox. 
Save & Close	Saves the changes made and closes the screen. If the 'Met' and 'Waived' boxes are both checked, the screen displays a validation error. The validation error must be corrected before proceeding. A delay can not be both met and waived at the sametime and the user should select the correct checkbox. 
Cancel	Closes the screen without saving the changes.

2. Refresh the Fund Delay Reason panel to include the new or updated data.



In the Delay Extensions grid, the user can perform the following functions:

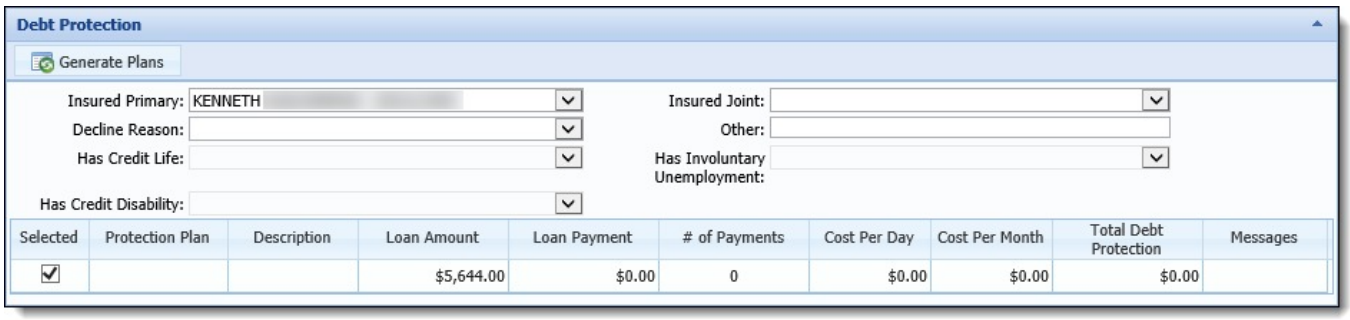
Button	Purpose
Add	This button adds the delay extensions row in the grid.
Delayed Date	Displays the current date and time from the most recent delayed record.
Delayed By	Displays the logged in user name for the most recent delayed record.
Comment	An editable field where the user can enter comments for the fund delay extension.

3. Click **Save** to save the changes.

Debt Protection Plan

Debt Protection Plans can be generated for Debt Cancellation (DC), or a combination of Credit Life (CL), Credit Disability (CD), and Involuntary Unemployment (IU) insurance on a loan.

The Debt Protection panel enables users to quote debt protection coverage while processing loan terms.



Debt Protection Panel Attributes

The Debt Protection panel contains the following fields, which are conditionally required:

Field	Description
Insured Primary	Indicates the individual who is primary on the debt protection plan. This drop-down Use the drop-down list to select the primary applicant, in order to generate debt protection plans.
Insured Joint	Indicates the individual who is joint on the debt protection plan. Use the drop-down list to select the joint applicant who is to be added to debt protection plans.

Decline Reason	Use the drop-down list to select the decline reason if debt protection is being declined.
Other	If "other" is selected as a decline reason, users must enter the reason debt protection is being declined.
Has Credit Life	If an application is an Open-End Add-On, users are required to indicate if the existing liability has Credit Life protection. • Selecting Yes overrides debt protection age eligibility validations. If an applicant exceeds the age eligibility for a plan, users are not prevented from adding Credit Life protection to cover the increased liability. • Selecting No enforces age eligibility validations for debt protection. If an applicant exceeds the age eligibility for a plan, validations prevent the user from adding Credit Life protection to cover the increased liability. This field is only enabled and required for Open-End Add-On loans.
Has Credit Disability	If an application is an Open-End Add-On, users are required to indicate if the existing liability has Credit Disability protection. • Selecting Yes overrides debt protection age eligibility validations. If an applicant exceeds the age eligibility for a plan, users are not prevented from adding Credit Disability protection to cover the increased liability. • Selecting No enforces age eligibility validations for debt protection. If an applicant exceeds the age eligibility for a plan, validations prevent the user from adding Credit Disability protection to cover the increased liability. This field is only enabled and required for Open-End Add-On loans.
Has Involuntary Unemployment	If an application is an Open-End Add-On, users are required to indicate if the existing liability has Credit Disability protection. • Selecting Yes overrides debt protection age eligibility validations. If an applicant exceeds the age eligibility for a plan, users are not prevented from adding Credit Disability protection to cover the increased liability. • Selecting No enforces age eligibility validations for debt protection. If an applicant exceeds the age eligibility for a plan, validations prevent the user from adding Credit Disability protection to cover the increased liability. This field is only enabled and required for Open-End Add-On loans.

Beneath the aforementioned fields, the protection plan response grid displays a row for each protection plan generated.

If an applicant exceeds the age limit for a protection plan, it is not returned to the Protection Plans grid. If an applicant exceeds the age limit for all plans, the Protection Plans grid only displays a "None" option.

The typical age limits are 66 for Credit Disability, and 70 for Credit Life plans. For more information on plan age limits, consult your institution's CUNA representative.

The associated plan costs populate within the columns. If any pertinent plan-related information exists, the

Messages column populates with an information icon. Click the icon to display the plan messages. The message displayed is informational, and only applies when solving for term or when solving using a billing percentage loan.

> Regulation Z prohibits debt protection fees and credit insurance premiums from being financed if the application is closed-ended and secured by a dwelling, or open-ended and secured by a principal dwelling. A system defined rule titled CalculateDebtProtectionFinancedFlag always sets the Is Debt Protection Financed field to true during the calculate process, to indicate that the payment protection premium is included in the loan payment. A second system defined rule, titled Set_ChargeInterestOnPremiumFlag, then sets the IsChargeInterestOnPremium flag according to the loan type. The debt protection premium appears above the Final Loan Amount of the Loan Terms Breakdown.

> The Effective Date of a Debt Protection Plan is determined by the Disbursed Date for a loan application. If a Disbursed Date does not exist, the system uses the Current Date as the Effective Date for a Debt Protection Plan.

Generating Debt Protection Plans

When generating debt protection quotes, the debt protection panel is initially empty.

To generate plans:

- Select the Primary applicant from the Insured Primary drop-down.
- If processing a joint application, select the Joint applicant from the Insured Joint drop-down to generate a joint debt protection quote.
- If processing an Add-On application, identify if the existing liability Has Credit Life, Has Credit Disability, or Has Involuntary Unemployment Insurance.

  > Failure to select a value results in a calculation error while saving the screen.

- Click Generate Plans to generate debt protection quotes.
- Once Generate Plans is clicked, the Debt Protection grid populates with the available debt protection plans, and their costs. Select the check box that corresponds with the desired plan.

Selected	Protection Plan	Description	Loan Amount	Loan Payment	# of Payments	Cost Per Day	Cost Per Month	Total Debt Protection	Messages
☑	None - None - None	None - None - None	$36,214.00	$683.54	60	$0.00	$0.00	$0.00	
☐	CD Single - None - None	- None - None	$36,214.00	$710.38	60	$0.78	$23.70	$1,422.00	ℹ
☐	CD Single - None - IU Single	- None -	$36,214.00	$740.28	60	$2.51	$51.69	$3,101.17	ℹ
☐	CD Single - CL Single - None	- None	$36,214.00	$724.01	60	$1.17	$35.74	$2,144.49	ℹ
☐	CD Single - None - None	- None - None	$36,214.00	$717.03	60	$1.94	$31.35	$1,880.83	ℹ
☐	CD Single - None - IU Single	- None -	$36,214.00	$746.84	60	$3.67	$59.27	$3,556.28	ℹ
☐	CD Single - CL Single - None	- - None	$36,214.00	$731.34	60	$2.38	$44.01	$2,640.85	ℹ
☐	CD Single - None - None	- None - None	$36,214.00	$717.03	60	$1.94	$31.35	$1,880.83	ℹ
☐	CD Single - None - IU Single	- None -	$36,214.00	$746.84	60	$3.67	$59.27	$3,556.28	ℹ
☐	CD Single - CL Single - None	- None	$36,214.00	$731.34	60	$2.38	$44.01	$2,640.85	ℹ
☐	None - CL Single - None	None - - None	$36,214.00	$697.17	60	$0.40	$12.04	$722.49	ℹ
☐	None - CL Single - None	None - - None	$36,214.00	$703.49	60	$0.63	$19.15	$1,148.88	
☐	DC Single - Con-LifePlus Dis-Sgl Jnt CoB		$36,214.00	$724.20	60	$1.28	$39.05	$2,342.70	
☐	DC Single - Con-Conversion Dis-Slg CoB		$36,214.00	$714.93	60	$0.99	$30.13	$1,808.08	

If any data changes on the application that impacts the Debt Protection Plans and their associated costs, such as Loan Term or Applicant Date of Birth, clicking Generate Plans updates the plans appropriately.

If the Calculate Amortization field is set to false, debt protection plans are not presented to users, and the following message appears:

Debt Protection

The debt protection plans will not be presented because the loan calculator has been set to inactive for this application.

Declining Protection Plans

If the applicant does not desire debt protection coverage:

- Select the Decline Reason from the corresponding drop down.
- Select None within the Debt Protection grid.

Plan Reconsideration

If an applicant desires to change their debt protection selection:

- Re-select the check box that corresponds with the desired plan.
- Click **Save & Calculate** to update the loan calculations.

Fees

If the Fees panel, or Recurring Fees panel, is configured to appear on the Application screen, users are able to add and remove associated fees while processing loan terms.

For more information, please see the Fees Panel or Recurring Fees Panel topic in this guide.

Loan Tracking

Depending on the configuration of the application screen, users may be able to collect loan tracking information while processing loan terms.

Loan Tracking

Originating Branch:
Closing Branch:
Purpose Code:
Reference Number:
Document Itemization:
HMDA Loan:
Introductory Rates:
Variable Rates:

Collecting loan tracking information allows users to record information for tracking purposes in the corresponding fields such as Originating Branch, Closing Branch, and Purpose Code.

When inputting loan tracking information, the Loan Origination module is hard-coded to require a Closing Branch for disbursement.

HMDA Panel

Depending on the configuration of the application screen, users may be able to collect information for Home

Mortgages Disclosure Act (HMDA) compliance while processing loan terms. Collecting loan tracking information allows users to record information for HMDA tracking purposes in the corresponding fields, such as Applicant/Joint Ethnicity, Applicant/Joint Gender, Applicant/Joint Race, Loan Purpose, Loan Type, and Denial Reason.

HMDA Reporting Screen

Save

HMDA

Applicant Demographics

Applicant:

Ethnicity:

Hispanic Or Latino: ☐
Mexican: ☐
Puerto Rican: ☐
Cuban: ☐
Other Hispanic or Latino: ☐
Enter Origin:

Not Hispanic or Latino: ☐
Not Applicable: ☐
I do not wish to provide this information: ☐

Race:

American Indian or Alaska Native : ☐
Enter name of enrolled or principal tribe:

Asian: ☐
Asian Indian: ☐
Chinese: ☐
Filipino: ☐
Japanese: ☐
Korean: ☐
Vietnamese: ☐
Other Asian: ☐
Enter Race:

Black or African American: ☐
Native Hawaiian or Other Pacific Islander: ☐
Native Hawaiian: ☐
Guamanian or Chamorro: ☐
Samoan: ☐
Other Pacific Islander: ☐
Enter Race:

White: ☐
I do not wish to provide this information: ☐

Sex:

Co-Applicant:

Ethnicity:

Hispanic Or Latino: ☐
Mexican: ☐
Puerto Rican: ☐
Cuban: ☐
Other Hispanic or Latino: ☐
Enter Origin:

Not Hispanic or Latino: ☐
Not Applicable: ☐
I do not wish to provide this information: ☐
No Joint Applicant: ☐

Race:

American Indian or Alaska Native: ☐
Enter name of enrolled or principal tribe:

Asian: ☐
Asian Indian: ☐
Chinese: ☐
Filipino: ☐
Japanese: ☐
Korean: ☐
Vietnamese: ☐
Other Asian: ☐
Enter Race:

Black or African American: ☐
Native Hawaiian or Other Pacific Islander: ☐
Native Hawaiian: ☐
Guamanian or Chamorro: ☐
Samoan: ☐
Other Pacific Islander: ☐
Enter Race:

White: ☐
I do not wish to provide this information: ☐

Sex:

Female: ☐
Male: ☐
Not Applicable: ☐
I do not wish to provide this information: ☐

Female: ☐
Male: ☐
Not Applicable: ☐
I do not wish to provide this information: ☐
No Joint Applicant: ☐

To be Completed by the Financial Institution (for an application taken in person):

How applicant's ethnicity was collected:
How applicant's gender was collected:
How applicant's race was collected:

How joint applicant's ethnicity was collected:
How joint applicant's gender was collected:
How joint applicant's race was collected:

Other Applicant Information:

Age of Primary:
Primary Credit Score: 0
Primary Credit Model:
Enter the credit model used for the primary applicant:

Age of Joint :
Joint Credit Score: 0
Primary Credit Model:
Enter the credit model used for the joint applicant:

Loan Information

Action: Purchased loan - 2018
Originator UserId:
Term:
Loan Purchaser: Affiliate institution
HOEPA Status:
Submission:
Interest Rate:
DTI Ratio:
Prepayment Penalty Term:
Interest Only: ☐
Other NonAm Feature: ☐

Universal Loan Identifier:
LoanType:
Loan Purpose: Home improvement
Lien Status: Secured by a subordinate lien
Initially Payable:
Pre Approval: Preapproval was requested
CLTV Ratio:
Rate Spread:
Balloon Payment: ☐
Negative Amortization: ☐
Reverse Mortgage: ☐

Property Information:

Property Type: Multifamily
Owner Occupancy: Investment Property - 2018
State:
MSA: 12345
Total Units:
IsCommercial: ☐

Property Value:
County: NA
Census Tract: NA
Construction Method:
Multifamily Units:

Costs and Fees:

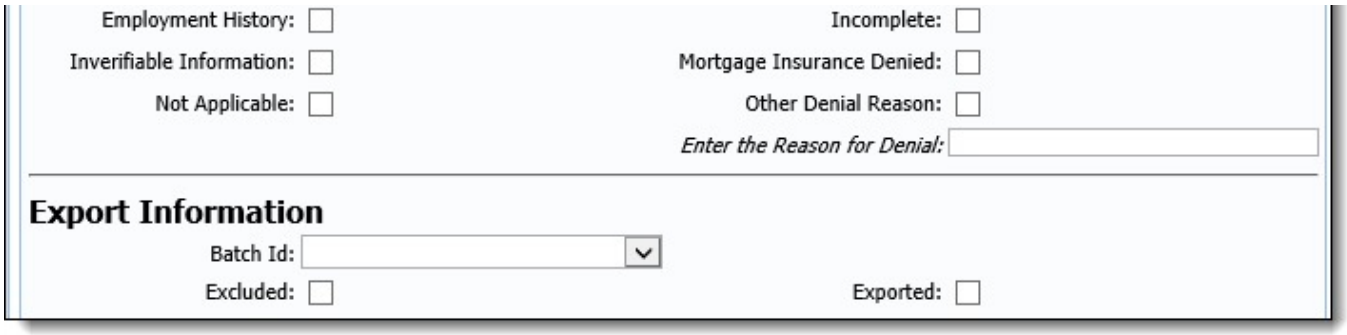
Lender Credits:
Origination Charges:
Total Loan Costs:

Discount Points:
Total Fees:
Total Income:

Denial Reasons:

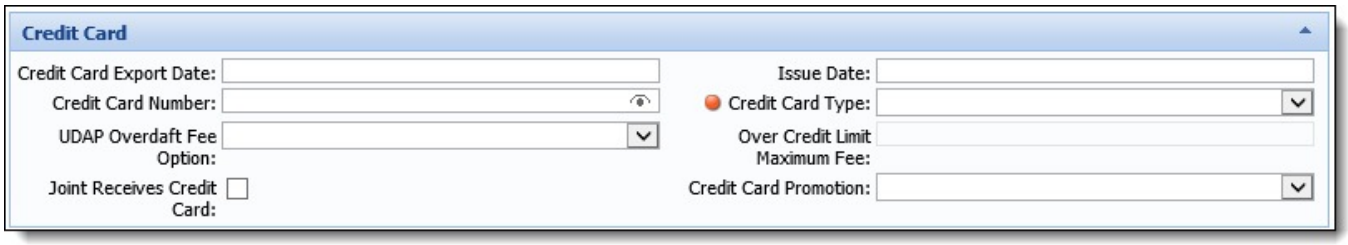
Cash: ☐
CreditHistory: ☐

Collateral: ☐
DTI: ☑



Credit Cards

Depending on the configuration of the application screen, users may be able to collect credit card information while processing loan terms.



Credit card information able to be captured includes: Credit Card Number, Issue Date, Type, Overdraft Fee Option, Over Credit Limit Option, and Promotion Type.

When inputting credit card information, certain fields such as Credit Card Number, Export Date, and Issue Date are populated by the credit card processor.

To be in compliance with the PCI regulations that require credit card numbers to be masked, and not displayed in clear text on a screen, all but the last four digits of the credit card number are masked once a user clicks outside of the Credit Card Number field. While this functionality cannot be disabled, the icon that appears in the Credit Card Number field provides the ability to temporarily unmask the value of the credit card number by hovering over the icon. Navigating away from the icon once again masks the credit card number.

The ability to unmask the value of the credit card number is determined by the system administrator. If a user is not granted permission to view masked fields, a tool-tip is presented to the user when hovering over the icon to identify that permission to unmask the field is not enabled.

Reference the following list for an overview of the behavior that occurs with the icon when entering data in the Credit Card Account Number field:

- When editing the value in the Credit Card Number field, the entire credit card number must be deleted and re-entered; therefore, once a user clicks within the Credit Number field, the icon becomes an to enable the ability to delete the entire credit card number. Once a number is re-entered and the user clicks outside of the Credit Card Number field, the new number appears masked and the icon is again displayed.
- When a value is manually entered within the Credit Card Account Number field, but permission to view masked fields is not enabled, the value can be unmasked until the screen is saved. Once the screen is saved, and the content is refreshed, the View Masked fields restriction is reapplied, and hovering over the icon returns the restriction message, rather than the value of the field.

There are several important fields that are required for credit card applications, such as Credit Card Type and Card

Design Type. Click the Credit Card Type field and choose the desired credit card type from the drop-down. Click the Card Design Type field and choose the desired credit card design from the drop-down.

Field values such as UDAP Overdraft Fee, Over Credit Maximum Fee, and Credit Card Promotion Type may also be required. If required, use the corresponding field drop down lists to select the appropriate values.

> The default values for these fields may be assigned to the selected credit card sub-product; however, users can manually select these values if default values exist.

Joint Credit Cards

By default, only the primary applicant receives a credit card. If joint applicants exist on the application, select the Joint Receives Credit Card check box to indicate that the joint applicants are to receive cards.

Application Calculations

Calculations are performed based on the Terms entered within a given application. They also take into consideration any financed Debt Protection, Fees, Cross-sell amounts, etc. that are included.

Calculations run synchronously during the processing of an application, and are triggered by the following events within Temenos Infinity:

- During Decision Processing
- Prior to creating documents
- Prior to Disbursement
- Upon closing the current application
- Upon selecting the Calculate button within the Loan Terms panel
- Upon selecting the Calculate button within the Application Toolbar
- During execution of an Event Processing pair configured to include the Execute Calculate Application action.

> When the calculate process is run as a result of the Execute Calculate Application action, the application must be refreshed to see the updated values. It is highly recommended that areas such as Fees, Aggregates, and Ratios are reviewed after the application is calculated to ensure that none of the values were duplicated during the calculation process.
>
> If an error occurs during execution of the action, a notification is received in the application workspace. Click **More Information** in the notification window to identify what caused the error to occur during the calculation process.

Calculating Draw and Repayment Period

When entering loan terms, the ability to enter information for Draw Period Terms and Repayment Period Terms is dependent on the value of the Loan Type, Real Estate Type, and Convert to Closed End set for the loan.

> These fields are set by the system administrator when configuring a loan sub-product.

Draw Period and Repayment Period terms cannot be entered for a closed-end loan, or an open-end loan where Real Estate Type is set to None, and Convert to Closed End is set to No.

When the Loan Type for an application is Open End, the following fields are editable in the Loan Terms screen if the Real Estate Type for the loan is Home Equity, or Real Estate Type = None and Convert to Closed End = Yes for the application type:

- Application > Loan Real Estate > Repayment Payment Amount
- Application > Loan Real Estate > Repayment Payment Type

- Application > Loan Real Estate > Repayment Period Term
- Application > Loan Real Estate > Repayment Principal Payment Amount
- Application > Loan Real Estate > Repayment Solve For
- Application > Term

> Though located under the Loan Real Estate folder, the above Repayment fields are used to calculate Home Equity applications, as well as Non Real Estate applications when Convert to Closed End is set to Yes.

Comparison of Term to Payment Frequency

When performing calculations, the system validates the term of the loan entered against the payment frequency. If the term entered for the loan application compared to the payment frequency is not a whole number, the module rounds the term and displays a warning message to the output that the Term was changed. For example, a loan officer enters the Term as 14 and Payment Frequency as annual. With a Payment Frequency of annual, the term should be a full year, which means that the term must be 12, 24, 36 and so on.

Calculations for Closed-End Loans

When a closed-end loan is calculated, fields such as Amount, Pre-Paid Finance Charge, and Is Military APR are set based on the calculated values of the fees, finance charges, and/or non-loan cross-sell products on the application.

The table below provides an overview of the Amount to Other calculator fields that are set in an application for a closed-end loan:

If Fee/Finance Charge	Then Set Amount to Other Calculator Fields
If Total Finance Charge Fees In Loan Amount > 0	Then set the following Amount to Other calculator fields: • Amount = Total Finance Charges in Loan Amount • Pre-Paid Finance Charge = True • Is Military APR (For Fees) = True
If Total NonFinance Charge Fees In Loan Amount > 0 and there are one or more fees where Include In Loan Amount = False and IsMilitaryAPR = True	Then set the following Amount to Other calculator fields: • Amount = Total of Actual Amount in fees where Include in Loan Amount = True and Is Military APR = True • Pre-Paid Finance Charge = False • Is Military APR (For Fees) = True
If Total NonFinance Charge Fees In Loan Amount > 0, and there are one or more fees where Include In Loan Amount = False and Is Military APR = False	Then set the following Amount to Other calculator fields: • Amount = Total of Actual Amount in fees where Include in Loan Amount = True and Is Military APR = False • Pre-Paid Finance Charge = False • Is Military APR (For Fees) = False

If there are one or more Cross-Sells where Is Military APR = True, Include in Loan Amount = True and Response = Yes	Then set the following Amount to Other calculator fields: • Amount = Total of Amount in Cross-Sells where Is Military APR = True, Include in Loan Amount = True and Response = Yes • Pre-Paid Finance Charge = False • Is Military APR (For Fees) = True

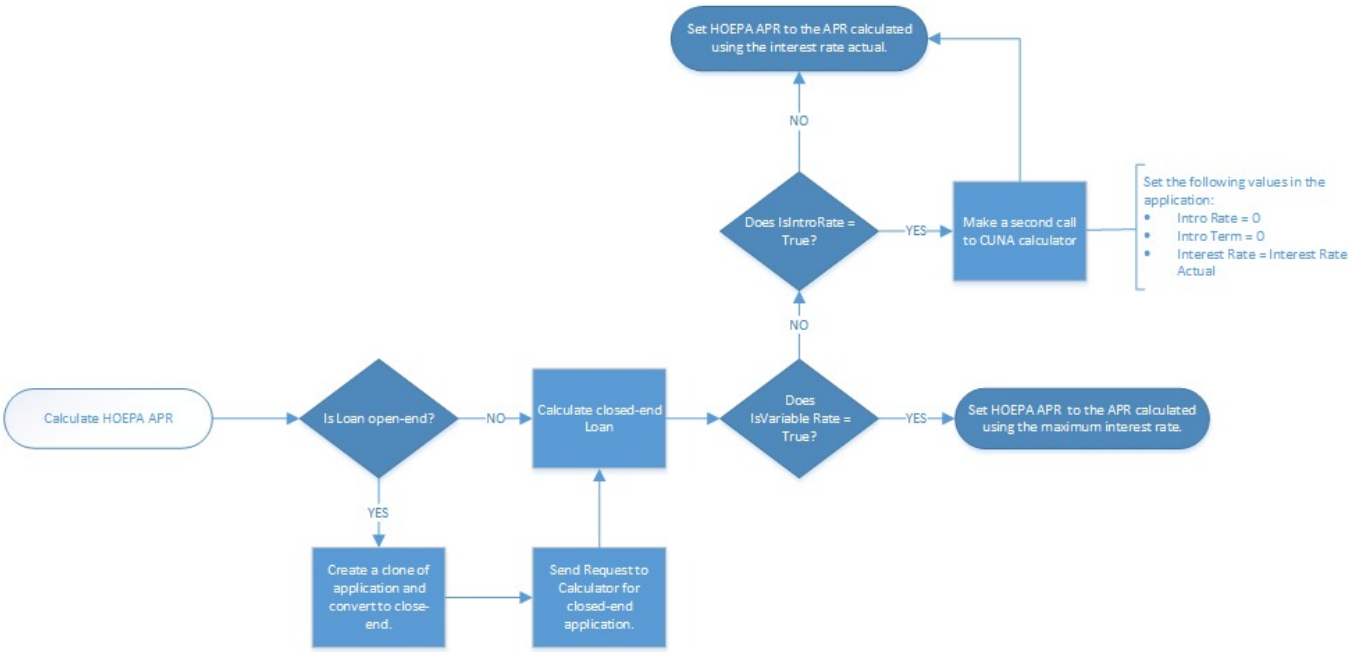
Once the above calculations are performed, the value for the Military APR and Military APR Total Fees fields are also updated in the application.

Calculations for HOEPA APR

The HOEPA APR is used to determine if a transaction is a high-cost mortgage. During the calculation process, the Amortization process calculates the HOEPA APR in both open and closed-end Home Equity applications, and displays the value within the Details panel in the Calculation Preview screen.

> The value also populates within the HOEPA APR field configured to appear in any Application screens, reports or views.

Reference the flowchart below for an overview of how the HOEPA APR is calculated in a Home Equity application:



Requested Term

The Application > Requested Term provides the ability to define a custom term value (in months) for the loan, which can then be set in an application, and automatically populated into the Application > Term, or Application > Balloon Term field.

This field includes all values configured for the REQUESTED_TERM lookup by the system administrator in System Management > Origination > Field Configurations.

If the Payment Type for a loan is Balloon, the value set within the Requested Term field automatically populates within the Application > Balloon Term field. If the Payment Type is not Balloon, the value set for Requested Term populates within the Application > Term field.

> The value for Requested Term automatically populates within the Application > Balloon Term or Application > Term field as soon as the value is entered within the field, unless the fields are on separate screens. If the Requested Term field is on a different screen than Balloon Term or Term, the value populates as part of the save process.

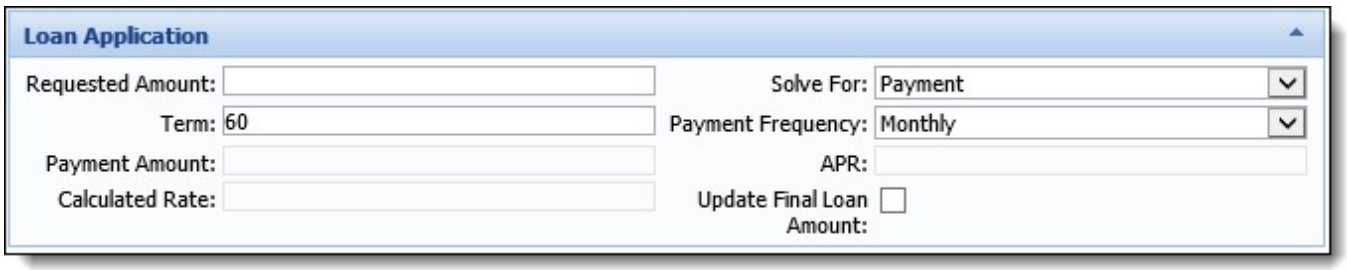
> The Requested Term field should only be captured during the Origination stage of the application. After an application is calculated, the value returned for term may not be a value defined for the Requested Term field, which could cause significant issues with the calculation process. The Application > Term or Application > Balloon Term fields should be used to capture the value of the term after an application is calculated.

Update Final Loan Amount

Using the Update Final Loan Amount field, institutions are able to automatically perform a reverse calculation of fees, cross-sell offers, down payments, etc. to determine the base loan amount or requested loan amount when the final loan amount is updated in an application.

In order to use this functionality, the Update FInal Loan Amount field must be configured to appear in a panel on the Loan Terms screen by the system administrator.

If the Update Final Loan Amount field is not configured to appear on the screen, or the field is set to false, the standard method of calculating the loan terms is used for the application.



For example, a dealer submits an application to Temenos Infinity, and it is automatically approved. While the paperwork is being completed at the dealer, the applicant is able to negotiate a lower price and fees. The dealer updates the contract and re-submits the application with the modified loan amount to the financial institution. The financial institution sets the Update Final Loan Amount field to true, and enters the new final loan amount provided by the dealer in the Temenos application. When the loan is re-calculated, the system automatically performs the calculations in reverse order to set the Loan Proceeds based on the updated Final Loan Amount.

Field Logic

The Update Final Loan Amount field automatically performs reverse calculations of an application's loan terms when the Final Loan Amount is modified, but also determines the editability of the Base Loan Amount, Final Loan Amount, and Requested Loan Amount fields in the Loan Terms screen.

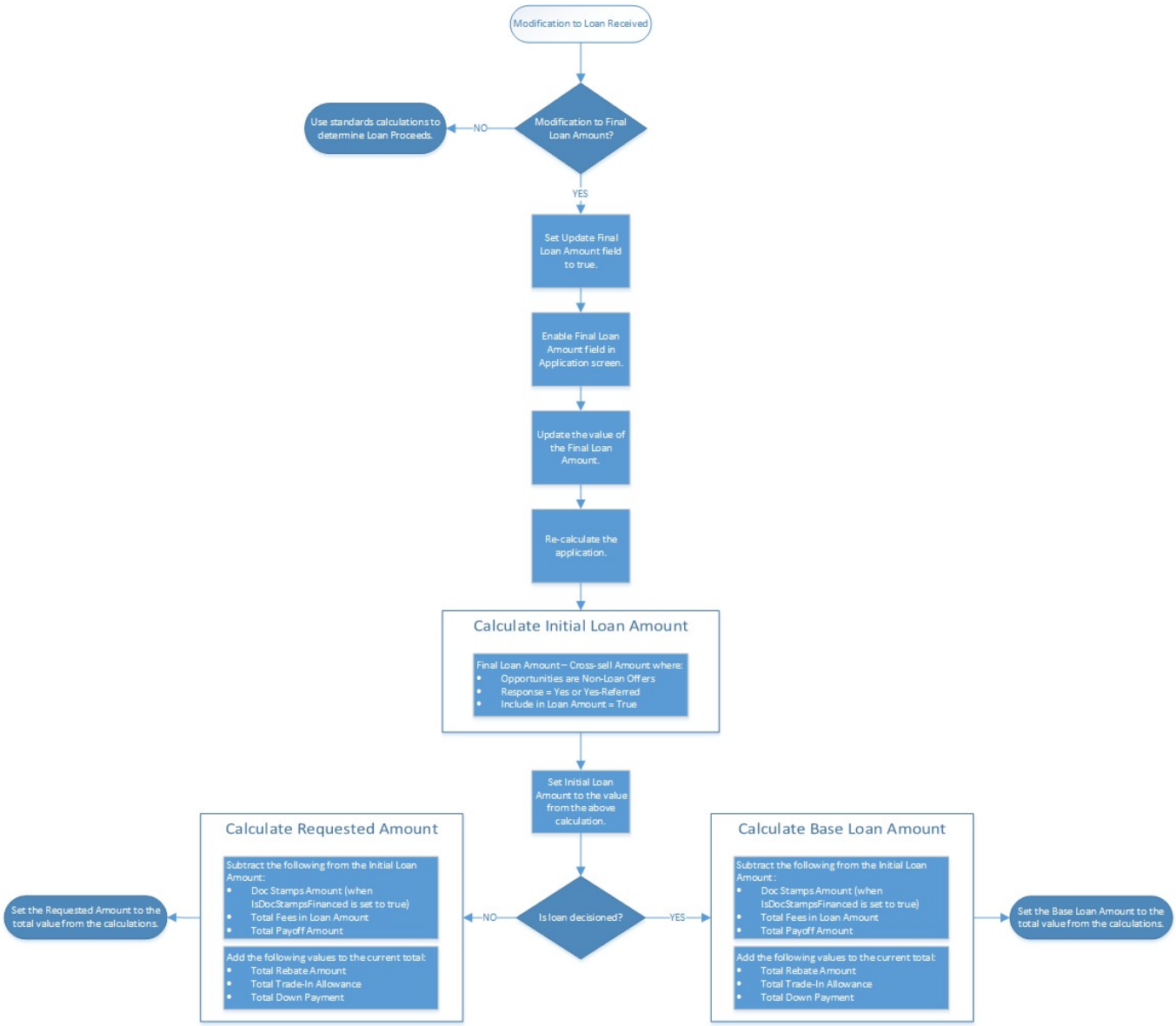
The table below provides an overview of the logic used to enable or disable the Base Loan Amount, Final Loan Amount, and Requested Loan Amount fields based on the value set for Update Final Loan Amount in the application:

Update Final Loan Amount	Field Behavior		
	Base Loan Amount	**Final Loan Amount**	**Requested Amount**
Set to False	Active	Disabled	Active when the loan is not decisioned, and disabled after a decision is rendered.
Set to True	Disabled	Active While this field is enabled when Update Final Loan Amount is set to true, the editability of the Final Loan Amount field can be modified by a system administrator.	Disabled

When the Update Final Loan Amount field is set to true, and the Final Loan Amount is modified, the system

performs the following reverse calculations of the Loan Terms to set the Base Loan Amount in a decisioned application, or the Requested Amount in an application that has not been decisioned:

> The Loan Proceeds in the Loan Terms Breakdown is set to the value of the Base Loan Amount in a decisioned application, and the value of the Requested Amount in an application that has not been decisioned.



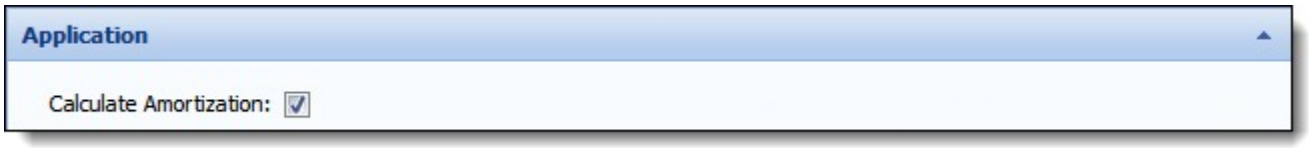
Calculation Overrides

In certain situations institutions may need to override the calculation processes. The following section outlines the solutions that allow institutions to:

- Disable the CUNA Calculator. This option provides institutions the ability to ensure values within applications originated by dealerships are not overwritten by a system calculation, thus causing an inconsistency between the contract and Temenos Infinity.
- Disable Credit Report Processing as well as the calculation of Aggregates, Ratios, Pricing, Risk, and Fees. This provides institutions the ability to ensure values are not re-calculated and pre-approved applications do not undergo the standard decision processes.

Calculate Amortization

Depending on the configuration of an application screen, users may be able to disable the CUNA Calculator updating the Calculate Amortization field.



By default, this check box is selected which indicates the application is to be calculated. If this checkbox is cleared, the application is not calculated and the loan term fields must be manually updated. If the calculator is disabled:

- The Save and Calculate button only performs a save.
- Solve For no longer disables loan term fields.
- Debt Protection plans are not generated.
- Amortization Schedules are not generated.

Editability rights may also be established for the following fields:

- Application.AmountFinanced
- Application.BalloonAmount
- Application.BalloonNumberOfPayments
- Application.DebtCancellationPremium
- Application.DebtProtectionCostPerDay
- Application.DebtProtectionMonthlyPaymentAmount
- Application.DebtProtectionPaymentAmount
- Application.DebtProtectionTotalAmount
- Application.DisabilityInsurancePremium
- Application.DisclosureAPR
- Application.DocStampsAmount
- Application.DocStampsRate
- Application.FaceAmount
- Application.FinalPaymentAmount
- Application.FirstDueDate
- Application.IntroPaymentAmount
- Application.IntroPeriodNumberOfPayments
- Application.LifeInsurancePremium
- Application.LoanRealEstate.RepaymentBalloonPaymentValue
- Application.LoanRealEstate.RepaymentPaymentAmount
- Application.LoanRealEstate.RepaymentPeriodTerm
- Application.LoanVariableRate.MaximumPaymentAmount
- Application.MaturityDate
- Application.MonthlyPaymentAmount
- Application.NumberOfPayments
- Application.PaymentAmount
- Application.PaymentAmountHigh
- Application.PaymentAmountLow
- Application.PrincipalPaymentAmount
- Application.RequestedAmount
- Application.Term
- Application.TotalInterest
- Application.TotalRepaid

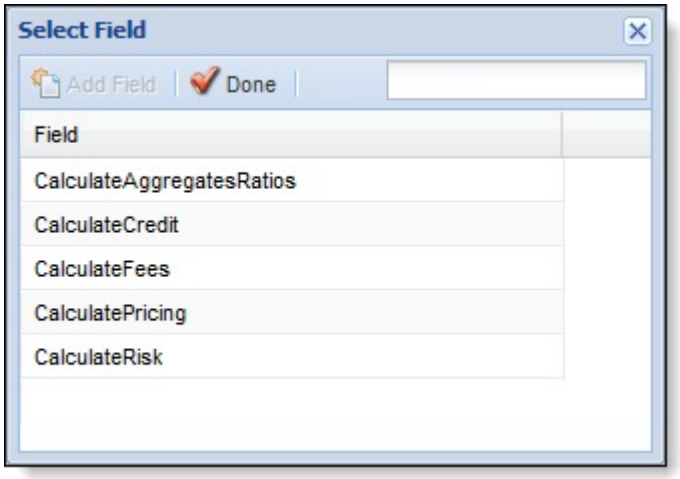
If the amortization is enabled, default editability set by the institution applies.

> If amortization is disabled after an application has been calculated, the calculated values are retained and able to be edited.

Disabling Calculations

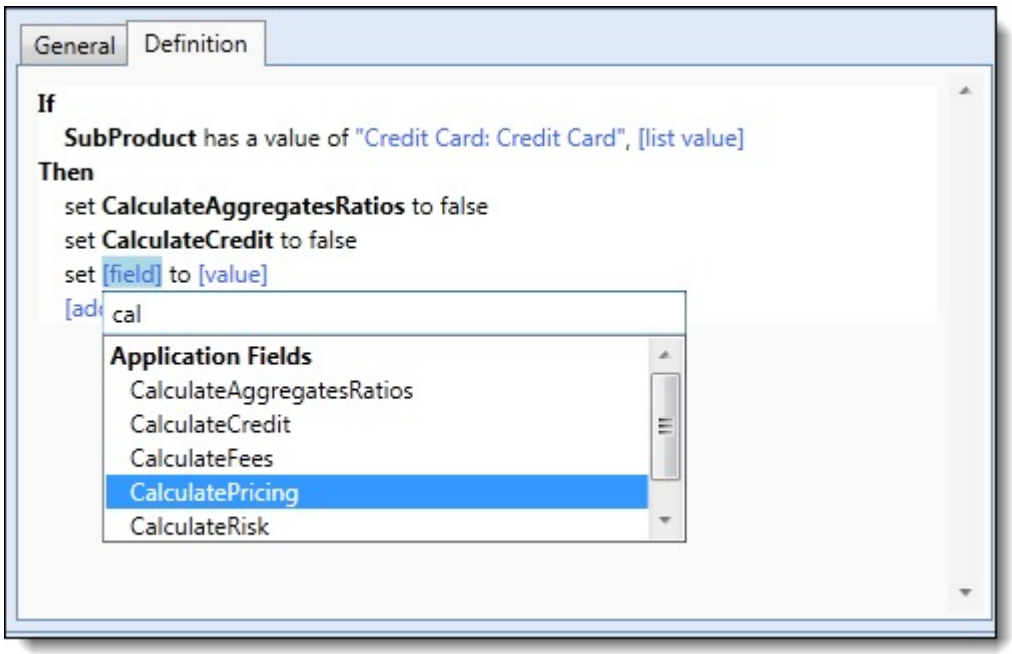
In some situations, the calculation of Aggregates, Ratios, Credit Report Processing, Pricing, Risk, and Fees are not automatically executed by Temenos Infinity. For example, some connectors are able to transmit pre-approved or approved applications. These applications include Aggregates and Ratios that were used by the connector to approve the application. In these situations, Temenos Infinity should not recalculate Aggregates and Ratios in order to ensure the connector provided values do not get overwritten by the values calculated by the module.

Five fields exist which allow institutions to activate and deactivate these components of the calculation process.



These fields are check boxes that can be set by rule logic. If the check boxes are flagged appropriately, the corresponding action will or will not be called.

For example, an institution may write an Event Processing rule using the "Set the value of a field" template.



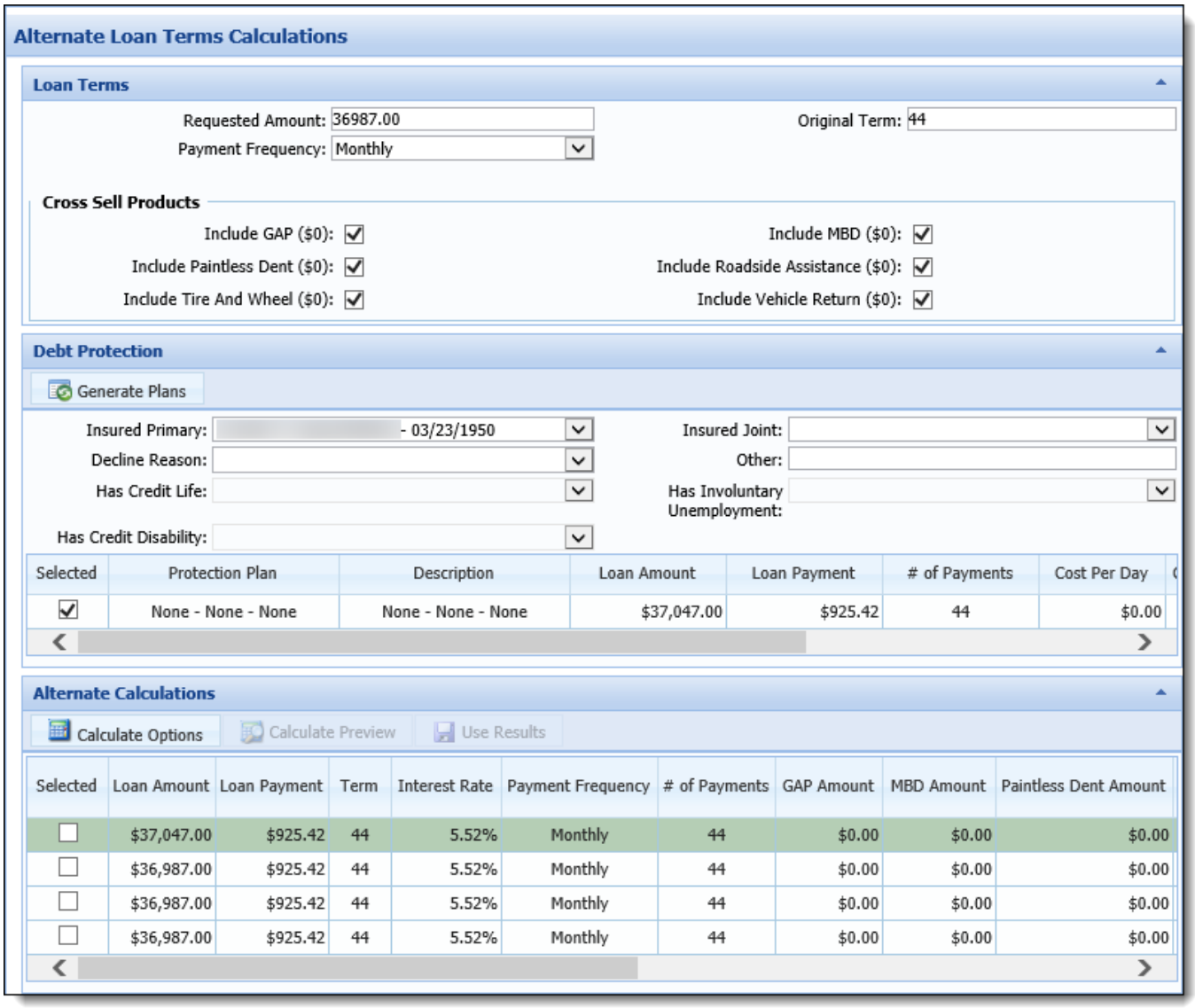
Once written, this rule can be assigned to an Event which fires when an application is created. This ensures the applicable fields are set appropriately at the outset of an application.

Alternate Loan Terms Calculations

While processing an application, users have the ability to pitch various debt protection products to applicants directly from within Temenos Infinity. While discussing the debt protection options, users are able to generate alternate calculations that are based on the debt protection options being discussed.

The Alternate Loan Terms Calculations screen provides users the ability to calculate various "what if" scenarios, such as loan terms with and without debt protection for a loan application.

> This panel only supports closed-end loans.



> Institutions must use the system-defined cross-sell products for GAP and MBD in order to create alternate calculations. Additionally, if debt protection must be quoted prior to accessing this panel. If debt protection has not been quoted, the cross-sell amounts cannot be included in the alternate calculation.
>
> If rule logic is being used to generate cross-sells, these rules must be processed prior to navigating to this panel.

The Alternate Loan Terms Calculations screen is a system-defined screen that consists of the following three panels:

- Loan Terms
- Debt Protection
- Alternate Calculations

Loan Terms

The Loan Terms panel consists of the following fields:

> The fields within this panel do not save to the application, and are only used for creating alternate calculations.

Field	Description
Requested Amount	If a decision has not been rendered on the application, this field displays the value in Application > Requested Amount. If a decision has been rendered on the application, this field displays the value in Application > Base Loan Amount.
Original Term	This field displays the value in Application > Original Term.
Payment Frequency	This field displays the value in Application > Original Term.

In addition to the loan term fields, the following Cross Sell Products check boxes display:

> The values within the parenthesis associated with each Cross Sell Products check box displays the amount from associated cross-sell. If no cross sell product exists for the corresponding check box $0 displays. For example, if a MBD cross sell product with a cost of $1,500 exists, $1,500 displays in the parenthesis.

Field	Description
Include GAP	Allows the user to indicate whether or not GAP is included in the alternate calculations.
Include MBD	Allows the user to indicate whether or not MBD is included in the alternate calculations.
Include Paintless Dent	Allows the user to indicate whether or not Paintless Dent is included in the alternate calculations. > The Paintless Dent column only displays if the SWBC Unity connector is active, and the Paintless Dent product is selected on the connector screen.
Include Roadside Assistance	Allows the user to indicate whether or not Roadside Assistance is included in the alternate calculations. > The Roadside Assistance column only displays if the SWBC Unity connector is active, and the Roadside Assistance product is selected on the connector screen.
Include Tire and Wheel	Allows the user to indicate whether or not Tire and Wheel is included in the alternate calculations. > The Tire and Wheel column only displays if the SWBC Unity connector is active, and the Tire and Wheel product is selected on the connector screen.

Include Vehicle Return	Allows the user to indicate whether or not Vehicle Return is included in the alternate calculations. The Vehicle Return column only displays if the SWBC Unity connector is active, and the Vehicle Return product is selected on the connector screen.

Debt Protection

The Debt Protection panel consists of the same debt protection attributes that appear within the Debt Protection panel on the loan terms screen. These attributes consist of the following fields:

Field	Description
Insured Primary	This field is set to the Primary Applicant.
Insured Joint	If an Insured Joint was already selected in the Debt Protection panel on the loan terms screen, that individual displays in this field. If an Insured Joint was not selected in the Debt Protection panel on the loan terms screen,
Decline Reason	This field displays the Decline Reason provided in the Debt Protection panel on the loan terms screen.
Other	This field displays the Other provided in the Debt Protection panel on the loan terms screen.
Has Credit Life	This field displays the Has Credit Life provided in the Debt Protection panel on the loan terms screen. This field is only enabled and required for Open-End Add-On loans.
Has Credit Disability	This field displays the Has Credit Disability provided in the Debt Protection panel on the loan terms screen. This field is only enabled and required for Open-End Add-On loans.
Has Involuntary Unemployment	This field displays the Has Involuntary Unemployment provided in the Debt Protection panel on the loan terms screen. This field is only enabled and required for Open-End Add-On loans.

Alternate Calculations

The Alternate Calculations panel consists of a series of action buttons that allow users to create and manage alternate calculations, and grid that displays a row for each calculation that automatically generates when the screen loads, as well as a row for each calculation that is manually added by user clicking the calculate button.

The first row in the grid always reflects the current state of the application.

Buttons

The following buttons are available at the top of the Alternate Calculations panel:

<table>
<tr><th>Button</th><th>Description</th></tr>
<tr><td>Calculate Options</td><td>Clicking this button opens a drop-down list that contains the following calculate options:
<table>
<tr><th>Calculate Option</th><th>Description</th></tr>
<tr><td>Without Products</td><td>Allows users to calculate the application's Payment Amount based on the Requested Amount, Term, and Payment Frequency identified within this panel.</td></tr>
<tr><td>With Products (Payment)</td><td>Allows users to calculate the application's Payment Amount based on the Requested Amount, Term, Payment Frequency, and the debt protection plan(s) identified within this panel.</td></tr>
<tr><td>With Products (Term)</td><td>Allows users to calculate the application's Term based on the Requested Amount, Payment Amount, Payment Frequency, and the debt protection plan(s) identified within this panel.</td></tr>
<tr><td>All</td><td>Allows users to perform all calculate options.</td></tr>
</table>
Loans with Solve For options such as Factor Term and Balloon are not supported.</td></tr>
<tr><td>Calculate Preview</td><td>Clicking this button opens the calculate preview in a pop-up window.
This button is only available if the Selected check box is checked for an alternate calculation.</td></tr>
<tr><td>Use Results</td><td>Clicking this button applies the results of the selected row to the application with a Save and Calculate process.
This button is only available if the Selected check box is checked for an alternate calculation.
• If debt protection is included, the plan is accepted on the application.
• If Cross-sell options are included, Application > Cross-Sell > Include In Loan Amount is set to True, and Application > Cross-Sell > Response is set to Yes.
• If Cross-sell options are not included, Application > Cross-Sell > Response is set to Not Interested.</td></tr>
</table>

Alternate Calculations Grid

The Alternate Calculations grid contains the following columns:

Column	Description
Loan Amount	By default, this field displays the Application > Initial Loan Amount. However, if alternate calculations have been processed on this screen, this field displays the Requested Amount contained within the field on the Alternate Loan Terms Calculations screen.
Loan Payment	This field displays the calculated payment amount for the alternate loan terms calculation.
Term	This field displays the term used in months for the alternate loan terms calculation. When this screen initially loads: • This field displays the value in Application > Original Term, when the Solve For field is set to Payment. • This field displays the calculated term, when the Solve For field is set to Term. If an alternate calculation is processed on this screen: • This field displays the value in the Term field on this screen, when using the Payment Calculate Option. • This field displays the term calculated on this screen, when using the Term Calculate Option.
Interest Rate	This field displays the Interest Rate Actual for the alternate loan terms calculation.
Payment Frequency	This field displays the PAyment Frequency used for the alternate loan terms calculation. When this screen initially loads, this field displays the value in Application > Payment Frequency. If an alternate calculation is processed on this screen, this field displays the value from the Payment Frequency field on this screen.
# of Payments	This field displays the Number of Payments for the alternate loan terms calculation.
GAP Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of GAP. If GAP is included in the calculation, Application > Cross-sell > Amount displays. If GAP is not included in the calculation, $0.00 displays.
MBD Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of MBD. If MBD is included in the calculation, Application > Cross-sell > Amount displays. If MBD is not included in the calculation, $0.00 displays.

Paintless Dent Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of Paintless Dent . The Paintless Dent column only displays if the SWBC Unity connector is active, and the Paintless Dent product is selected on the connector screen. If Paintless Dent is included in the calculation, Application > Cross-sell > Amount displays. If Paintless Dent is not included in the calculation, $0.00 displays.
Roadside Assistance Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of Roadside Assistance. The Roadside Assistance column only displays if the SWBC Unity connector is active, and the Roadside Assistance product is selected on the connector screen. If Roadside Assistance is included in the calculation, Application > Cross-sell > Amount displays. If Roadside Assistance is not included in the calculation, $0.00 displays.
Tire & Wheel Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of Tire & Wheel. The Tire & Wheel column only displays if the SWBC Unity connector is active, and the Tire & Wheel product is selected on the connector screen. If Tire & Wheel is included in the calculation, Application > Cross-sell > Amount displays. If Tire & Wheel is not included in the calculation, $0.00 displays.
Vehicle Return Amount	Displays the value within Application > Cross-sell > Amount, where the Application > Cross-sell > Cross Sell Product field has a value of Vehicle Return. The Vehicle Return column only displays if the SWBC Unity connector is active, and the Vehicle Return product is selected on the connector screen. If Vehicle Return is included in the calculation, Application > Cross-sell > Amount displays. If Vehicle Return is not included in the calculation, $0.00 displays.
Payment Protection Description	Displays a description for the selected plan.
Cost Per Month	Displays cost per month for the selected plan. If None is selected, this field displays $0.00.
Messages	Displays an if an informational message has been returned by the loan calculator for an alternate calculation. Click on the to open the message in a pop-up window.

Underwriting

Decision Processing Introduction

When an application is decisioned, two separate decisions are determined: a loan decisionand a decision for the overall application. Reference the table below for an overview of when decisions are calculated during the application process:

Decision	When Calculated
Loan	Calculated when the Loan Application Type has a Decision Model assigned. Once a decision is rendered for a loan, the decision value populates within the LoanDecisionId field.
Application	Calculated when a Loan Decision is required. Once a decision is calculated for the overall application, the decision value populates within the DecisionId field.

Application decisions are able to be rendered by two processes:

- Automated Decisioning
- Manual Decisioning

Both processes are accessible from the Application Toolbar and Workflow. Decisioning occurs one of the following ways:

- Selecting

within the Application Toolbar or in the top of the final screen of the Origination Workflow stage.

  > Clicking

  runs the Decision Model assigned to the Sub-Product.

- Selecting

or

within the Application Toolbar or in the top of the final screen of the Underwriting Workflow stage.

Additionally, users are able to issue Counteroffers if the original loan terms are undesirable.

Once a decision is rendered for a loan, as well as the overall application, the values populate within the applicable Decision Id fields.

Automated Decisions

When a user clicks

within the Application Toolbar or final Origination screen in the Workflow, the Loan Origination module submits the current application to the Decision Model assigned to the selected Loan Sub-Product.

As part of the decisioning process, the following occurs upon clicking

:

- If not processed prior to decisioning, Credit Reports are pulled for the applicable applicant(s).

- If not processed prior to decisioning, Debit Reports are pulled for the applicable applicant(s).
- Loan terms are calculated.
- Stipulation and Decision Validation rules are executed.
- Decisioning Rules assigned to the sub-product's Loan Decision Model are executed.

Depending on the configuration of the Decision Model and Decisioning Rules, an application may have one of the following decision results:

Decision	Description
Auto Approve	The application has been automatically approved by Automated Decision Processing.
Auto Decline	The application has been automatically declined by Automated Decision Processing. If an application is auto declined, the default decline reason configured in System Management is set.
None	The Automated Decision Process may not render an Approve or Decline Decision. Applications may have their Status set to Pending Review, which requires a Senior Loan Officer or Underwriter review.

For an overview of the loan decision process, please see the Application Processing Overview topic within this guide.

Manual Decisions

If an application decision is unable to be reached by the automated decision process, users with the appropriate permissions are able to manually approve or decline an application, as well as issue a loan counteroffer.

Manually Approve Application

Users are able to bypass the conventional automated decision process to render an approved decision by clicking

within the following locations in an application:

- Application Toolbar
- Top of the final screen in the Underwriting Workflow stage

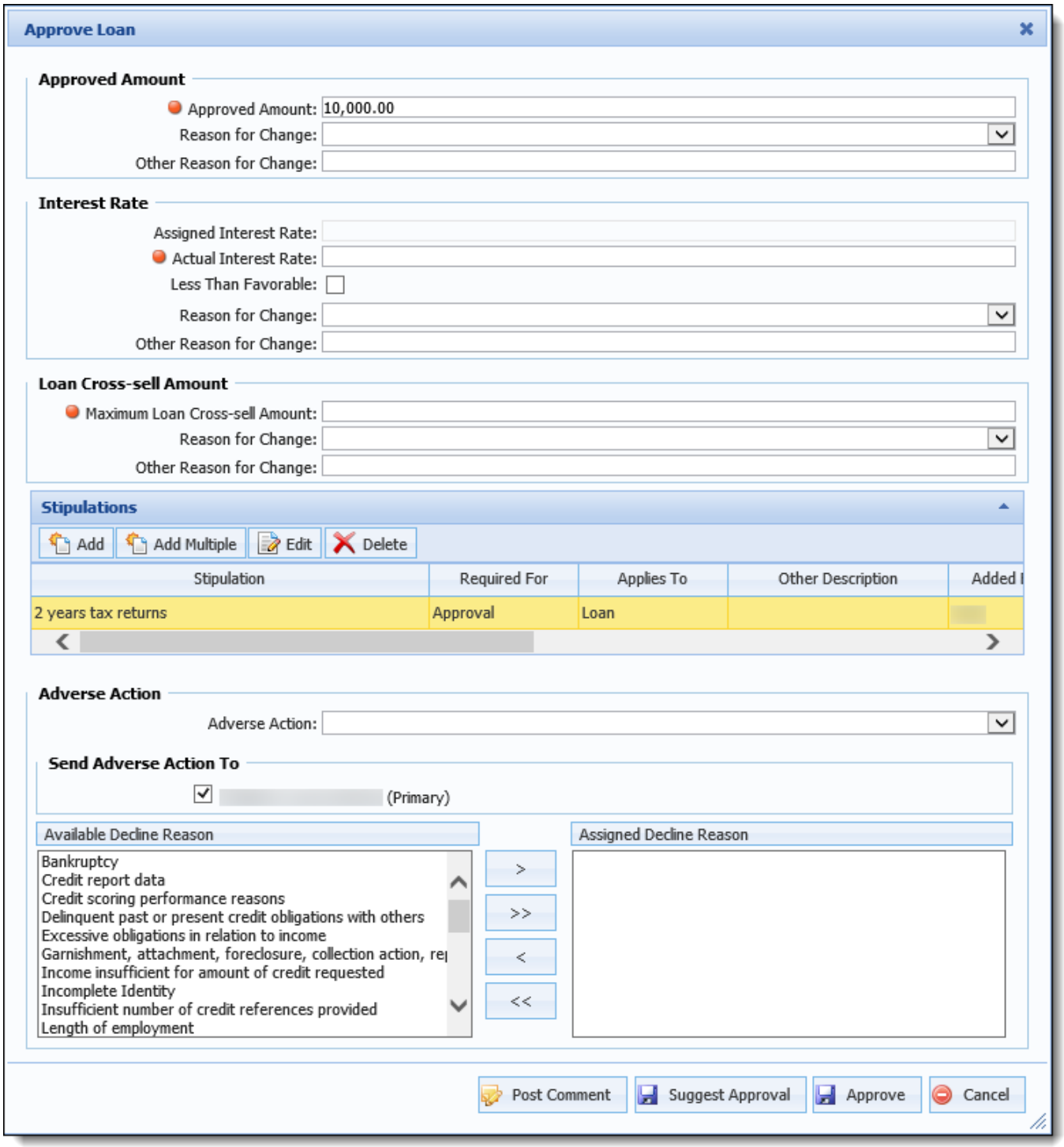
This button is only enabled for applications requiring a decision and when the User/Security Group is granted the appropriate permissions to approve an application.

> System administrators have the ability to assign Approval Limit rules to application types, which determine the users who are able to manually approve a loan decision for an application.
> During the manual approval process, the system checks the Approval Limit rules assigned to the sub-product by the system administrator to determine if an override is required to approve the application. If an override is required for a user to manually approve the application, an Override window appears in the workspace to obtain authorization from an administrator before the user can continue with the manual approval process.

Approve Loan Application

Approve Loan Screen

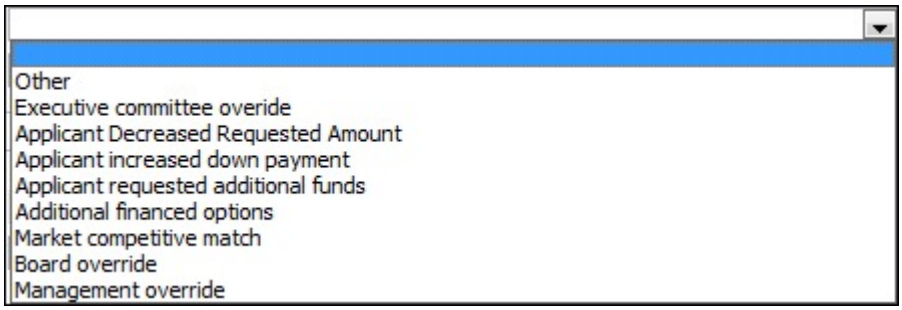
When a loan application is submitted for approval, the Approve Loan screen appears upon clicking Approve to provide the ability to manually Approve or Suggest Approval for the loan application.



The following panels and fields are available in the Approve Loan screen for a user to input Approval criteria:

Approved Amount

Field Name	Description
Approved Amount	Enter the Approve Amount of the current loan application.

Reason for Change	Use the drop-down menu to select the Approval Reason. 
Other Reason for Change	If **Other** was selected in the previous field, enter a custom description to record the Approval Reason.

▶ Interest Rate

Field Name	Description
Assigned Interest Rate	Read-Only field that populates the Interest Rate assigned by Pricing.
Actual Interest Rate	Enter the Actual Interest Rate used to approve the current application. This can be same rate as Assigned Interest Rate. The Actual Interest Rate may be set manually or by Pricing Rules. If the Actual Interest Rate is set manually, the value entered may potentially be updated when Pricing Rules run at Disbursement. This may cause the Actual Interest Rate on the documents to differ from the Actual Interest Rate disbursed to the core. To avoid this potential issue, a Pricing Rule can be authored using the "Do Not Update Actual Rate" template which prevents the Actual Interest Rate from updating if set manually. Once authored, this rule must be assigned to each Pricing Model.
Less Than Favorable	Select the check box if the Actual Interest Rate was determined because the application was approved, despite less than favorable factors.
Reason for Change	Use the drop-down menu to select a reason for the change in the Interest Rate.
Other Reason for Change	If **Other** was selected in the previous field, enter a custom description to record the Reason for Change.

▶ Loan Cross-Sell Amount

Field Name	Description
Maximum Loan Cross-sell Amount	Enter the total amount that the sum of all of an application's new/replacement Cross-sell offers cannot exceed.
Reason for Change	Use the drop-down menu to select the appropriate reason the Maximum Loan Cross-sell Amount was changed. Other High DTI Applicant requested less Applicant requested more Management override Credit Committee change
Other Reason for Change	If **Other** was selected in the previous field, enter a custom description to record the Reason for Change.

Stipulations

The Stipulations section of the Approve Loan screen displays any stipulations previously added to the application and provides users with the ability to add new stipulations during the manual loan approval process.

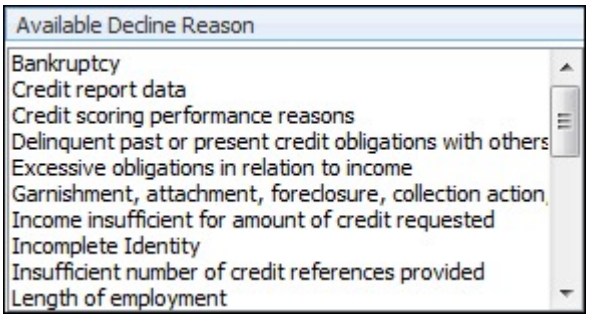
> The Stipulations grid is displayed within the Approve Loan screen when the Include Stipulations on Approval Window parameter is set to Yes in System Management.

> When the Stipulations grid is configured to display within the Approve Loan screen, the screen may take additional time to render due to the amount of stipulation data presented within the screen.

> The Stipulations section provides the same functionality as the Stipulations panel. Please see the Stipulations Panel topic of this guide for information on the fields displayed within the grid as well as instructions for adding, editing, and deleting stipulations.

Adverse Action

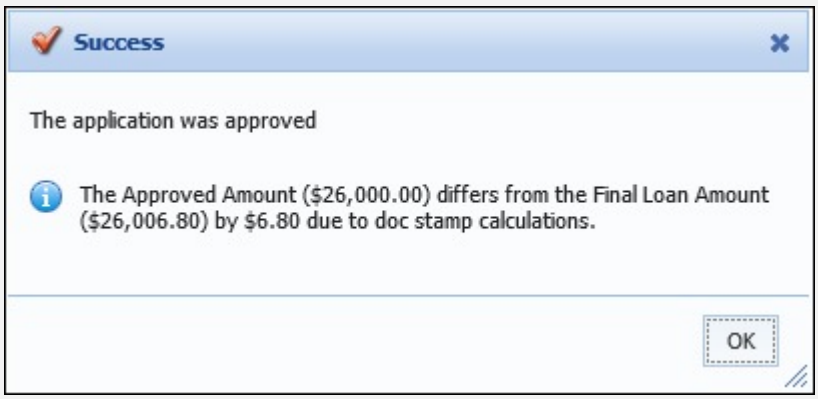
Field Name	Description
Adverse Action	Use the drop-down menu to select the appropriate Adverse Action/Decline decision when issuing a Counteroffer. Unable to extend credit at this time. Unable to increase credit limit. Unable to extend credit on requested terms. Other terms proposed. Credit line decreased. Other
Send Adverse Action To	Select the check box that corresponds with the appropriate Adverse Action notification recipient(s).

Available Decline Reason	Use the Available Decline Reason and the Criteria Builder to select the reason(s) for decline. 

Once all applicable fields are complete, click one of the following options located at the bottom of the screen:

Button	Description
Post Comment	Allows a user to add a comment related to the approval. Clicking Post Comment opens the Post Comment window where users can indicate whether or not the comment is internal-only as well as enter any comment text. Upon saving the comment, the comment is displayed within the Comment History screen and in the Comments tab of the application workspace.
Suggest Approval	Allows a user to suggest the decision of Approve prior to the current application being reviewed by a Senior Loan Officer.
Approve	Allows a user with the appropriate permissions to Approve the current application.
Cancel	Allows a user to leave the screen without issuing a decision.

When the approved amount is outside of the approval tolerance set by the system administrator, a message is received upon clicking Approve indicating the difference between the Approved Amount and Final Loan Amount, as well as the reason for the difference such as doc stamp or fee calculations. For example, in the screenshot below, doc stamp calculations resulted in the difference between the Approved Amount and Final Loan Amount:



Upon clicking Approve, the following occurs:

- If not processed prior to decisioning, Credit Reports are pulled for the applicable applicant(s).

- If not processed prior to decisioning, Debit Reports are pulled for the applicable applicant(s).
- Loan terms are calculated.
- Stipulation and Decision Validation rules are executed.

After the loan application is manually approved, the application Decision is set to LO Approved.

> If the **Decisioned By** and **Decision Date** fields are configured to appear within an Application screen, the name of the user who decisioned the loan and the date that the loan was decisioned populate within those fields.

Manually Decline Application

Users are able to bypass the conventional automated decision process to render a declined decision by clicking Decline within the following locations in an application:

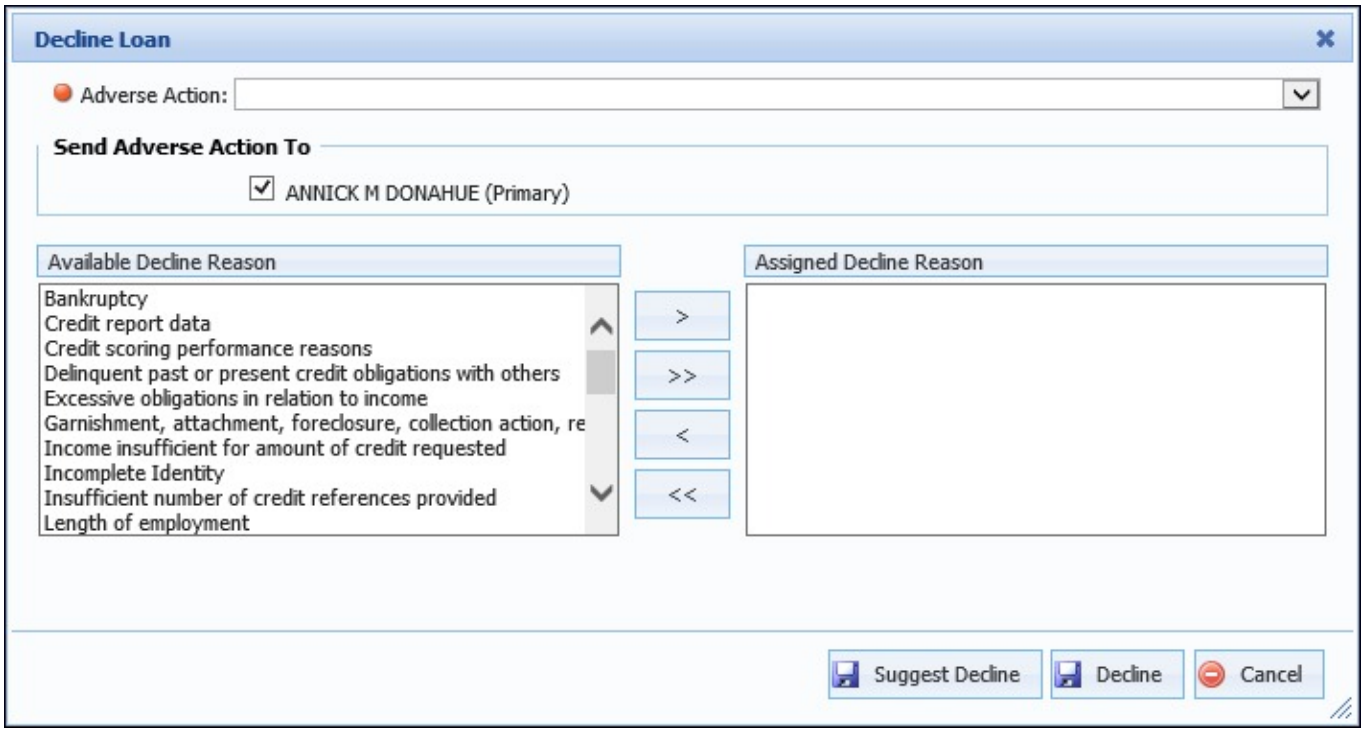
- Application Toolbar
- Top of the final screen in the Underwriting Workflow stage

This button is only enabled for applications requiring a decision and when the User/Security Group is granted the appropriate permissions to approve an application.

Decline Loan Application

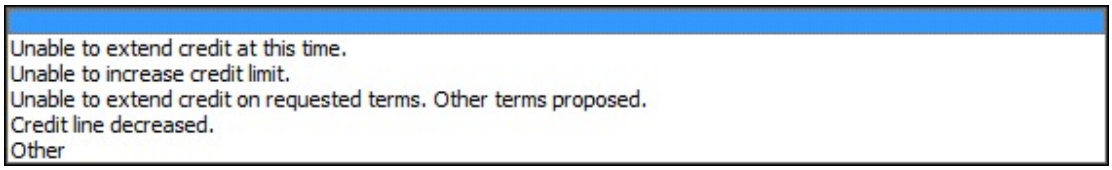
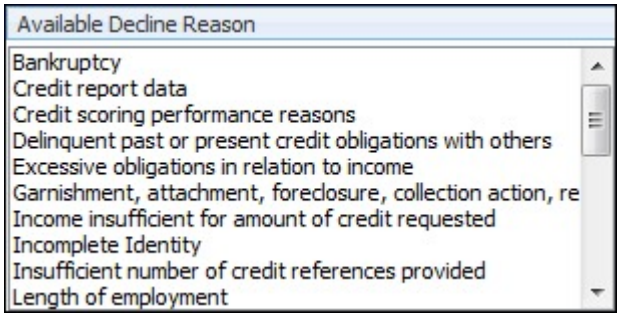
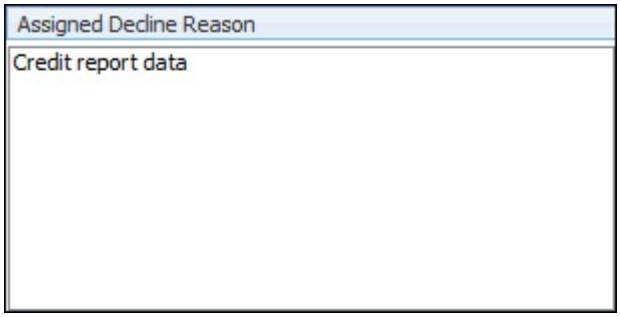
Decline Loan Screen

When a loan application is submitted for declination, the Decline Loan screen appears in the workspace. This screen provides the ability to manually Decline or Suggest Decline the current loan application.



The following fields are available in the Decline Loan screen for a user to input Decline criteria:

Field Name	Description

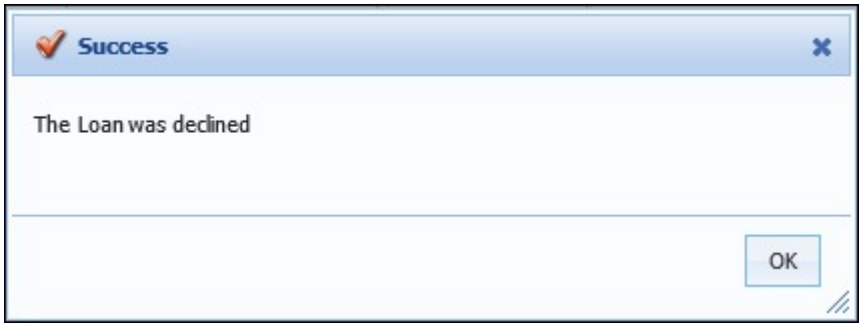
Adverse Action	Use the drop down menu to select the appropriate Adverse Action/Decline decision when declining the current application. 
Send Adverse Action To	Select the check box that corresponds with the appropriate Adverse Action notification recipient(s).
Available Decline Reason	Highlight an option within the list to identify the reason the loan is being declined and use the arrows to move the reason to the Assigned Reasons box. 
Assigned Decline Reason	Displays the Decline Reason assigned to the application. A decline reason must be assigned to the application or an error is received upon clicking Suggest Decline or Decline. 

Once all applicable fields have been completed, the user has two options at the bottom of the screen:

Button	Description

Suggest Decline	Allows a user to suggest the decision of Decline prior to the current application being reviewed by a Senior Loan Officer. Clicking Suggest Decline does the following actions: • Adverse Action reason is saved to Suggested Adverse Action Id. • Selected Reject Reasons are saved to Rejection Reason > Suggested Reason Id. • Suggested Decision is set to Decline. • Suggested Decision Date is set to current date. • Suggested Decision user is set to current user. • Status is set to Pending Review.
Decline	Allows a user with the appropriate permissions to Decline the current application. Clicking Decline does the following actions: • Adverse Action reason is saved. • Selected Reject Reasons are saved. • Decision is set to LO Decline. • Decision Date is set to current date. • Decision user is set to current user. • Status is set to Decisioned.
Cancel	Allows a user to leave the screen without issuing a decision

Once Suggest Decline or Decline is clicked, a success message appears to confirm the loan was declined.



Counteroffer

If an application has undesirable loan terms or if a decision cannot be reached using the current terms, a user with appropriate permissions is able to create one or more counteroffers that contain alternative loan terms that are more desirable to the institution.

Counteroffers provide an interface for loan officers with security permissions to add, edit, or delete one or more counteroffers that can be reviewed and selected by the borrower. The processing can then proceed automatically, if indicated, without resubmitting to the decision engine. Counteroffers also allow support of expirations and reminders of counteroffers using email.

Counteroffers may also generate automatically using Event Processing rules. Counteroffers generated by rules may be automatically approved or flagged for underwriter review. At the conclusion of automated counteroffer processing, users are alerted to the successful and failed processing with General Notifications. Each counteroffer generated may contain comments and stipulations which are also assigned automatically by rules. From the

counteroffers panel, users may view all manual and automatic counteroffers.

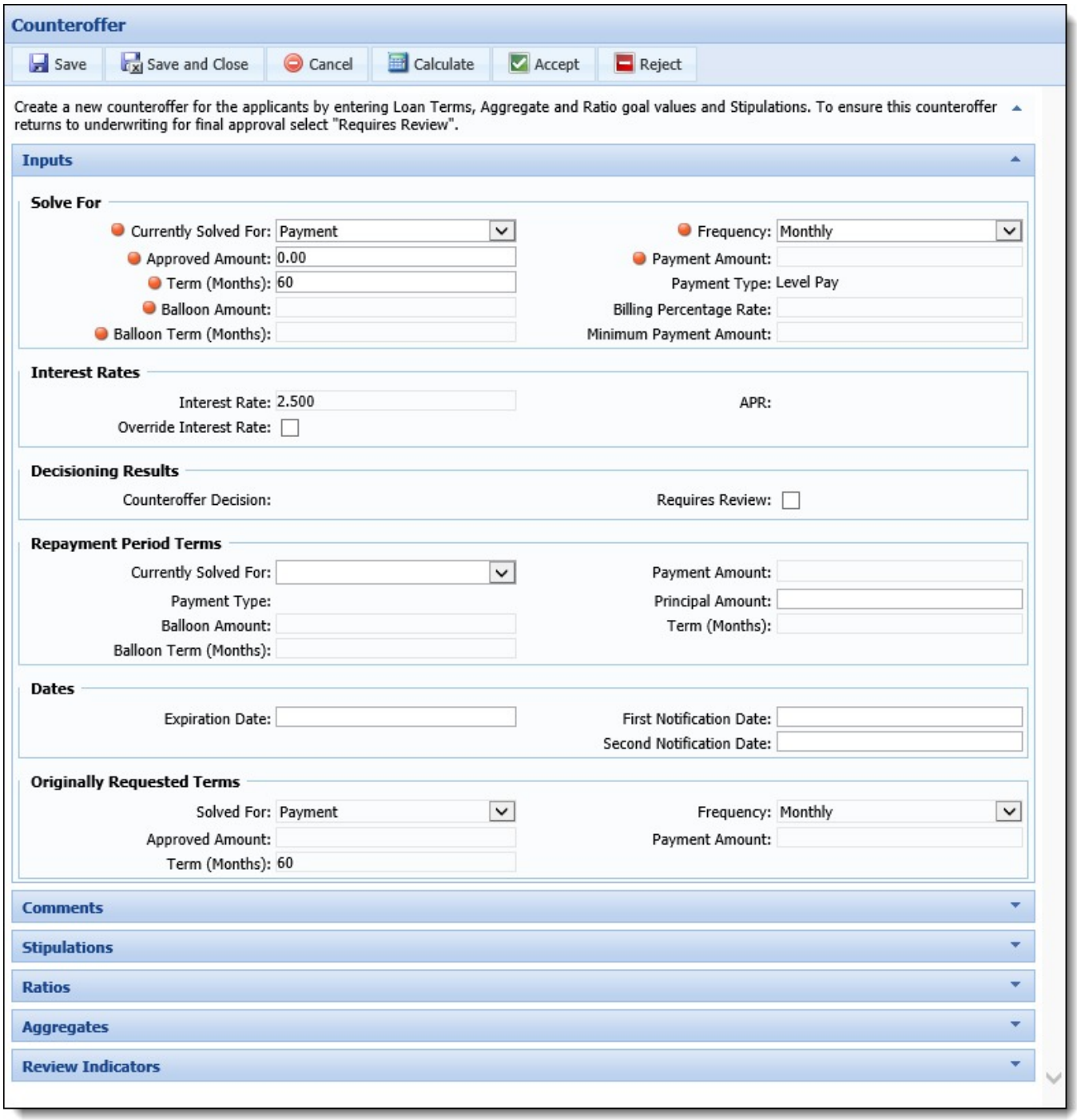
> If the Automatic Decline Process for Counteroffered Applications is enabled by a system administrator, applications including counteroffers that have not been accepted are automatically declined after a specified amount of days.

The Counteroffer topic includes an overview of the following counteroffer information:

- Counteroffer Screen
  - Toolbar
  - Details
- Counteroffer Panel
- Counteroffer Actions
  - Creating
  - Editing
  - Deleting
  - Reviewing and Accepting

Counteroffer Screen

The Counteroffer screen consists of a toolbar and a series of panels, which contain the counteroffer's details.



Toolbar

At the top of the Counteroffer screen, a toolbar allows users to perform the following actions:

Icon	Description
Save	Allows a user to save the Counteroffer to the application without closing the Counteroffer screen.
Save and Close	Allows a user to save the Counteroffer to the application and close the Counteroffer screen.

Cancel	Allows a user to exit the Counteroffer screen without saving a Counteroffer.
Calculate	Allows a user to perform calculations, run pricing and amortization on the provided Counteroffer terms.
Accept	Allows a user to accept a counteroffer and assign the terms to the loan application. Clicking Accept also performs a Save. The toolbar is only available when Edit is selected in the Counteroffer panel grid.
Reject	Allows a user to reject a counteroffer.

Counteroffers may be issued for applications originated by third party connectors. Once a counteroffer is created and saved, the countered terms transmit to the originating party.

Counteroffer Details

A counteroffers consist of the following details, which are broken into separate panels:

- Inputs
- Comments
- Dates
- Stipulations
- Ratios
- Inputs
- Aggregates
- Review Indicators

Inputs

The input panel is broken into six sections, which contain the countered terms:

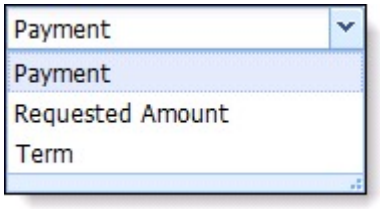
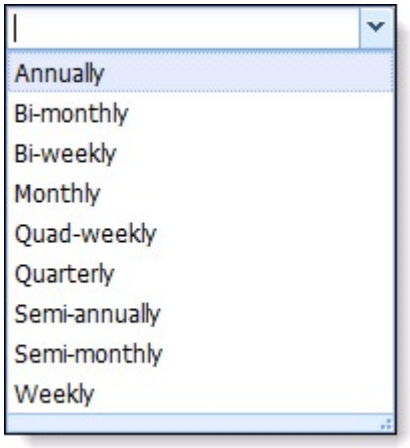
- Solve For
- Interest Rates
- Decisioning Results
- Repayment Period Terms
- Dates
- Originally Requested Terms

Solve For

The Solve For section allows a user to enter the Counteroffer's loan calculations and interest rate information.

Certain fields in this section are enabled/disabled based upon the value selected for the Currently Solved For field.

The Solve For section contains the following fields:

Field Name	Description
Currently Solved For	Use the drop-down list to select the value the calculator is to "solve for." 
Frequency	Use the drop-down list to select the payment frequency. 
Requested Amount	Enter the amount of the loan. If Requested Amount is the Solve For option, this is a read-only field that displays the amount of the loan.
Payment Amount	Enter the Payment Amount. If Payment Amount is the Solve For option, this is a read-only field that displays the payment amount of the loan.
Term	Enter the Loan Term. If Term is the Solve For option, this is a read-only field that displays the term of the loan.
Payment Type	Displays payment type selected within the application.

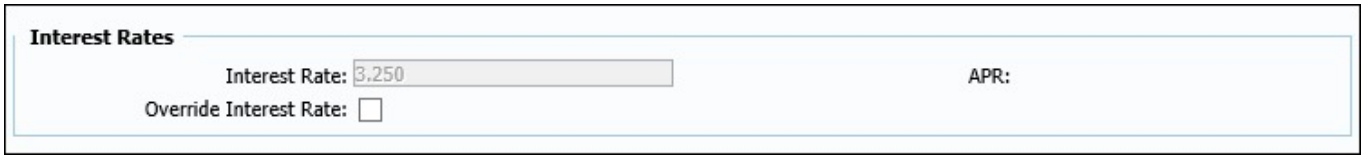
Balloon Amount	Enter the remaining balance at the end of the Balloon Term.
Billing Percentage Rate	Enter the percentage of the loan balance that is used to calculate the payment amount.
Balloon Term (Months)	Enter the number of months that must pass before the Balloon Amount comes due.
Minimum Payment Amount	Enter the minimum payment amount that the borrower must pay, regardless of the payment amount calculated by Billing Percentage Rate.

When performing Solve For calculations, Payment Types limit Solve For calculations in the following way:

If Payment Type is:	Can Solve For:
Level Pay	Payment, Term and Requested Amount
Interest Only	Payment
Principal and Interest	Payment and Term
Balloon	If Open End Loan and Real Estate Type is Home Equity, or if Real Estate Type is None and Convert to Closed End is Yes: • Balloon Amount and Payment & Balloon Amount Else • If Balloon Payment Type = CALCULATED o Payment & Balloon Amount Else • Payment, Balloon Amount and Payment & Balloon Amount
Billing Percentage	Payment

Interest Rates

The Interest Rates section provides users the ability to view and edit the interest rate.



The Interest Rates section contains the following fields:

Field Name	Description

Interest Rate	Enter the Interest Rate assigned to the Counteroffer. The Interest Rate defaults to the rate calculated by the Pricing Model each time a counteroffer is created. If the interest rate needs to be different for the counteroffer, then the user should select the Override Interest Rate check box and update the Interest Rate field.
APR	Displays the calculated APR.
Override Interest Rate	Select the Override Interest Rate check box to edit the Interest Rate field. Accepting a counteroffer where the Interest Rate has been overridden sets the Interest Change Reason.
Requires Review	Select the Requires Review check box to submit the countered loan terms to underwriting for final loan approval. Users with Counteroffer - Approve Application on Counteroffer Acceptance permissions do not need to check this check box, however, users that do not have this permission must select this checkbox. If a user fails to select this check box prior to accepting the counteroffer, the application is approved as LO Approve and the countered terms are applied to the application's loan terms.

Decisioning Results

The Decisioning Results section allows users to view the counteroffer's decision and indicate if it requires underwriting review.

The Decisioning Results section contains the following fields

Field Name	Description
Counteroffer Decision	Displays the counteroffers current decision.
Requires Review	Select the Requires Review check box to submit the countered loan terms to underwriting for final loan approval. Users with Counteroffer - Approve Application on Counteroffer Acceptance permissions do not need to check this check box, however, users that do not have this permission must select this checkbox. If a user fails to select this check box prior to accepting the counteroffer, the application is approved as LO Approve and the countered terms are applied to the application's loan terms.

Repayment Period Terms

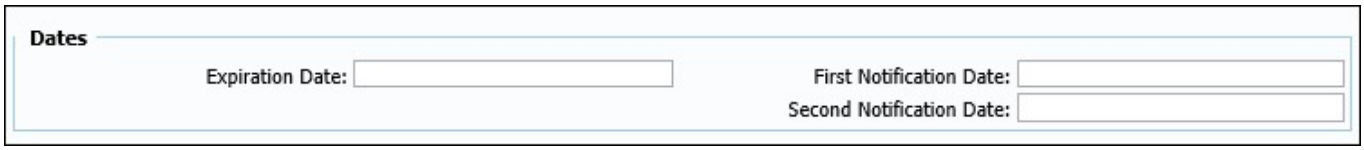
The Repayment Period Terms section allows users to view the counteroffer's repayment terms.

When performing Repayment Solve For calculations, Repayment Payment Types limit Solve For calculations in the following way:

If Repayment Type is:	Can Solve For:
Level Pay	Payment
Interest Only	Payment
Principal & Interest	Payment and Term
Balloon	Balloon Amount and Payment & Balloon Amount
Billing Percentage	None (empty drop-down)

Dates

The Dates section allows users to define dates which trigger applicant notifications or automatically withdraw abandoned countered applications.



The Dates section contains the following field:

Field Name	Description
Expiration Date	The date in which the Counteroffer expires.
First Notification Date	The date when the first notification is sent.
SecondExpiration Date	The date when the second notification is sent.

Originally Requested Terms

This section allows users to view the application's original terms.

Comments

The Comments panel enables users to enter an informative comment that supports the issuance of a Counteroffer, as well as modify existing comments for the Counteroffer.

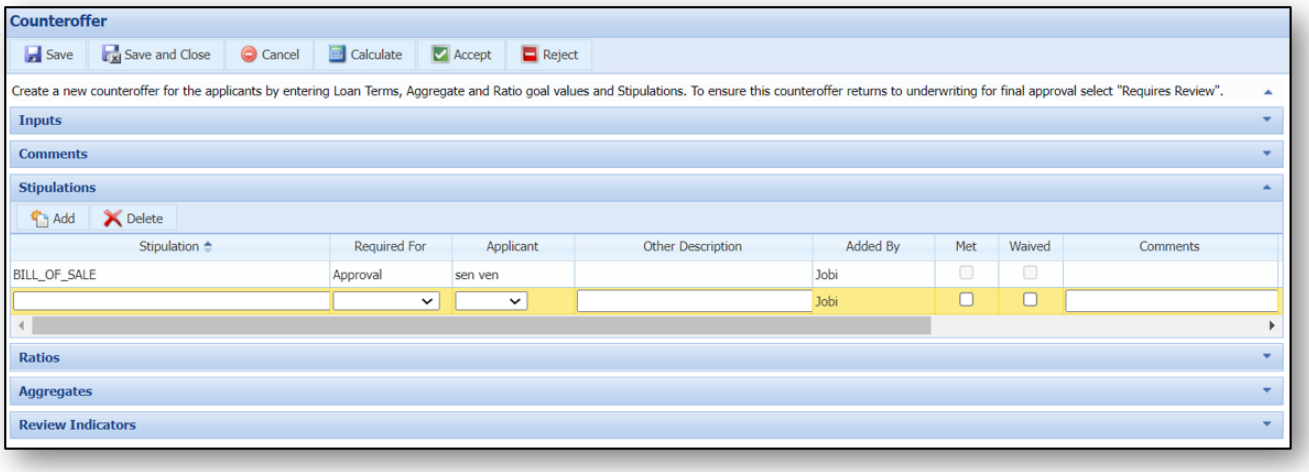
> The maximum number of characters for a Counteroffer Comment is 250.

When a comment is added, it populates within the Comments grid, along with the username of the user who added the comment, an indicator to identify if comment is internal, the date the comment was submitted, and the comment classification.

> If a counteroffer is deleted, any comments associated with the counteroffer are removed from the Comment History.

Stipulations

The Stipulations panel enables users to enter new stipulations that must be met prior to approval or disbursement. Any stipulation currently on the existing application automatically copies to all counteroffers created.



> Stipulations on an accepted counteroffer automatically migrate to the application. The original stipulations on the application are removed and the stipulations on the counteroffer become the official stipulations on the countered application.

> If a rule-driven stipulation is deleted in a counteroffer, it returns to the application as only user-defined stipulations can be deleted. Rule-driven stipulations can only be Met or Waived.

For more information on Stipulations, please refer to the Stipulations topic under Decision Processing.

Ratios

The Ratios panel displays the ratios for each applicant within a Grid. When a Counteroffer is added and calculated, the ratios update based on the results of the Counteroffer calculations.

Ratios

Name	Application	STUART P CQACOMMON	Operator	Goal
Combined Loan To Value	0.000%	0.000%		0.000%
Debt To Income Expenses Postloan	0.000%	0.000%		0.000%
Debt To Income Expenses Preloan	0.000%	0.000%		0.000%
Housing Debt To Income Postloan	0.000%	0.000%		0.000%
Housing Debt To Income Preloan	0.000%	0.000%		0.000%
Loan Payment To Income	0.000%	0.000%		0.000%
Loan To Value	0.000%	0.000%		0.000%
Revolving Debt To Income Postloan	0.000%	0.000%		0.000%

The Ratios for both the Application and Applicant appear on the Counteroffer screen. This provides the underwriter the ability to set a goal value and calculate loan terms until the goal ratios have been attained.

When a counteroffer is calculated, saved, or accepted, Ratios update. Once an application is accepted, the counteroffer's Ratios populate on the application. The original values on the application are saved to the database. Users are able to access these values within Origination reports.

Aggregates

The Aggregates panel displays the aggregates for each applicant within a Grid. When a Counteroffer is added and calculated, the aggregates update based on the results of the Counteroffer calculations.

Aggregates

Name	Application	STUART P CQACOMMON	Operator	Goa
Average Age of Trades (Discover)	0.000			0.000%
Average Available Credit (Discover)	0.000			0.000%
Average Balance of Revolving Trades (Discover)	0.000			0.000%
Disposable Income Postloan	6872.000			0.000%
Disposable Income Preloan	0.000			0.000%
Number of Personal Finance Trades (Discover)	0.000			0.000%
Number of Revolving Trades With Balance (Discover)	0.000			0.000%
Number Trades Open	0.000			0.000%
Total Assets Available Balance Adj FI	0.000			0.000%
Total Collateral Market Value Adj	0.000			0.000%
Total Expenses Balance FI Postloan	0.000			0.000%
Total Expenses Balance Unsecured FI Postloan	0.000			0.000%
Total Expenses Payment Postloan	1461.000			0.000%
Total Expenses Payment Preloan	0.000			0.000%
Total Income	0.000			0.000%

The Aggregates for both the Application and Applicant appear on the Counteroffer screen. This provides underwriters the ability to set a goal value and calculate loan terms until the goal aggregates have been attained.

> When a counteroffer is calculated, saved, or accepted, Aggregates update. Once an application is accepted, the counteroffer's Aggregates populate on the application. The original values on the application are saved to the database. Users are able to access these values within Origination reports.

Review Indicators

The Loan Review Indicators panel displays various indicators to highlight the status of particular decision criteria and allow institutions to review any indicators that do not align with their lending guidelines prior to rendering a decision.

Within the Loan Review Indicators panel, all of the review indicators related to an application's Loan decision are displayed in alpha-numeric order by name.

Loan Review Indicators

Name	Description
Bankruptcy	No bankruptcy within the last 4 years.
Loan To Value	Loan to Value = 0.00 %

> When a counteroffer is calculated, saved, or accepted, review indicators are updated. Once an application is accepted, the counteroffer's review indicators populate on the application. The original values on the application are saved to the database. Users are able to access these values within Origination reports.

Counteroffer Panel

The Counteroffer panel enables users to create one or more counteroffers that contain alternative loan terms that are more desirable to the institution.

Counteroffers

Add | Edit | Delete | Send to 3rd party

Status	Approved Amount	Term (Months)	Interest Rate	Payment Amount	Goals	Stips	Comments	Requires Review	Counteroffer Decision
	20,000.00	60	3.8750	367.19	☐	☑	☐	☐	Auto Approved

This panel contains a toolbar that allows users to perform the following functions:

Icon	Title	Description
Add	Add	Allows a user to create a counteroffer to the application. When counteroffer is added to the application.
Edit	Edit	Allows a user to edit a counteroffer currently on the application. For more information on editing counteroffers, refer to the editing counteroffers topic.
Delete	Delete	Allows a user to remove a counteroffer from the application. When a counteroffer is deleted, a row is removed from the counteroffer grid. For more information on deleting counteroffers, refer to the deleting counteroffers topic.

Send to 3rd party	Send to Third Party	Allows a user to send the selected counteroffer to the indirect connector that submitted the application. If multiple counteroffers have been created, the Send Counteroffer to RouteOne/DealerTrack action transmits only the last counteroffer created to the third party. This button allows users to transmit the counteroffer of their choosing to the third party. If a subsequent counteroffer is created or an existing counteroffer is modified, the DealerTrack/RouteOne Counteroffer Update event pair transmits the new or modified counteroffer. If a counteroffer other than the new or modified is to be presented to the dealer, reselect the counteroffer that is to be transmitted and click Send to 3rd Party. This button is only enabled if an application was submitted by DealerTrack or RouteOne.

Each counteroffer populates as a separate row within a grid containing the following columns:

Column Name	Description
Status	Indicates whether the counteroffer was accepted or rejected.
Approved Amount	Indicates the countered loan amount.
Term	Indicates the countered loan term (months).
Interest Rate	Indicates the countered interest rate.
Payment	Indicates the countered payment amount.
Goals	A check box that indicates if the counteroffer has goal aggregates and/or ratios.
Stipulations	A check box that indicates if the counteroffer has stipulations.
Comments	A check box that indicates if the counteroffer has comments.
Requires Review	A check box that indicates if the counteroffer requires underwriting review.
Counteroffer Decision	Indicates the counteroffer decision.

The Counteroffer panel may be assigned to any user-defined application screen. It may also be assigned to its own exclusive screen.

Counteroffer Actions

Counteroffer actions include the ability to create, edit, or delete counteroffers. Users are also able to review and accept counteroffers.

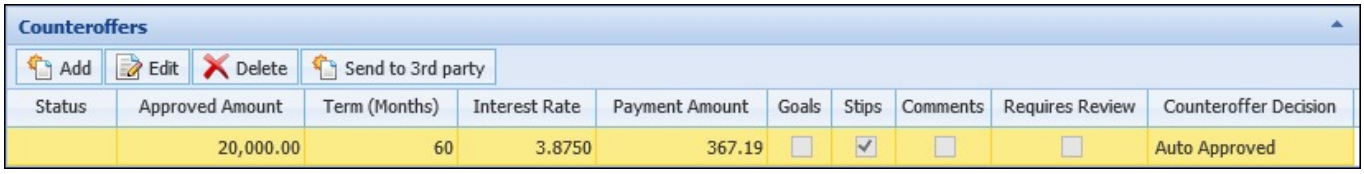
Creating Counteroffers

Counteroffers may be issued in the following methods:

- Counteroffer Panel
- Workflow

- Application Toolbar
- Automatic

Counteroffer Panel



Click the **Add** button, the Counteroffer screen opens within the workspace.

- Enter all the details.
- Click **Calculate** on the Counteroffer toolbar.
- Review the Aggregates and Ratios panels to check if the countered terms have changed and brought the Aggregates and Ratios to acceptable levels.
- Click **Save and Close** on the Counteroffer toolbar to retain the countered terms and close the Counteroffer screen.

Workflow

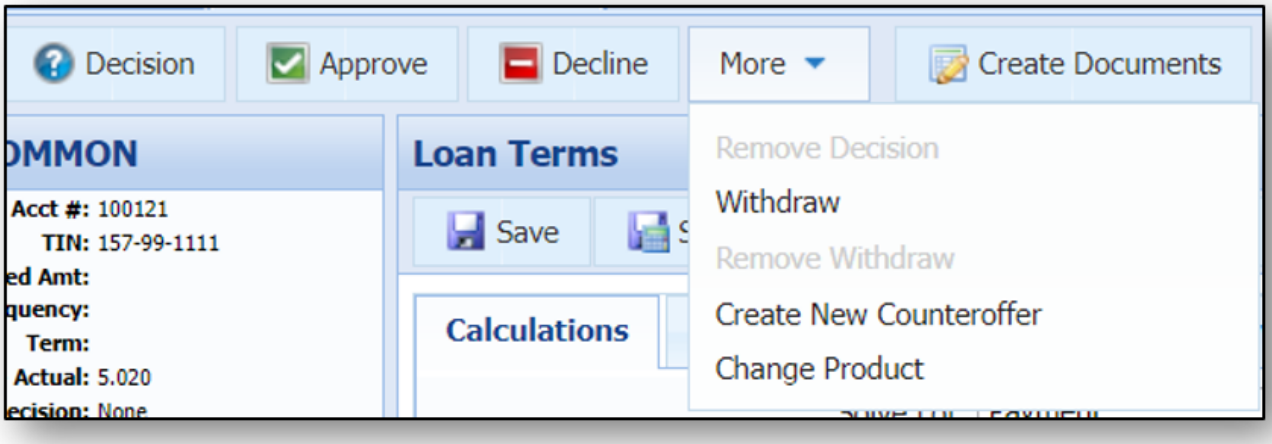
From the last screen assigned to a workflow's Underwriting stage, users with the appropriate permissions are able to create counteroffers

Select **Create New Counteroffer** to issue a loan counteroffer. The Counteroffer screen opens within the workspace.

- Enter all the details.
- Click **Calculate** on the Counteroffer toolbar.
- Review the Aggregates and Ratios panels to check if the countered terms have changed and brought the Aggregates and Ratios to acceptable levels.
- Click **Save and Close** on the Counteroffer toolbar to retain the countered terms and close the Counteroffer screen.

Application Toolbar

Within the Application Toolbar, users with appropriate permissions are able to create counteroffers.



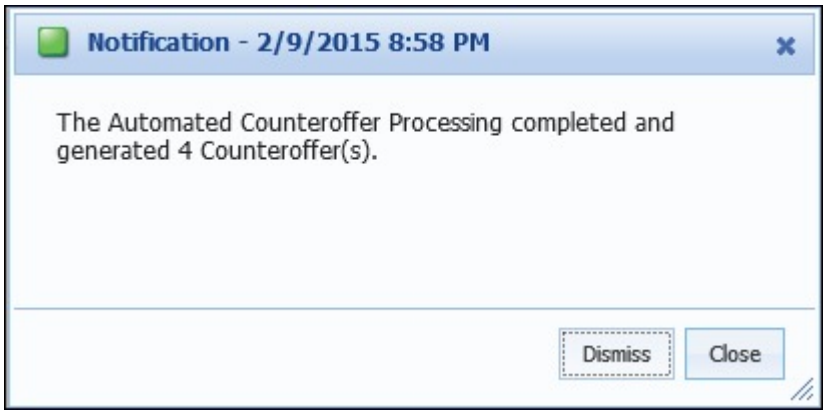
To create a counteroffer, select the **More** drop down from the Application Toolbar to populate the additional decision processing drop down. Select **Create New Counteroffer** to issue a loan counteroffer. The Counteroffer screen opens within the workspace.

- Enter all the details.
- Click **Calculate** on the Counteroffer toolbar.
- Review the Aggregates and Ratios panels to check if the countered terms have changed and brought the Aggregates and Ratios to acceptable levels.
- Click **Save and Close** on the Counteroffer toolbar to retain the countered terms and close the Counteroffer screen.

If at least one counteroffer is created on an application, the Is Countered field is set to True. This field is available within queues, views, reports, application screens and rules.

Automatic

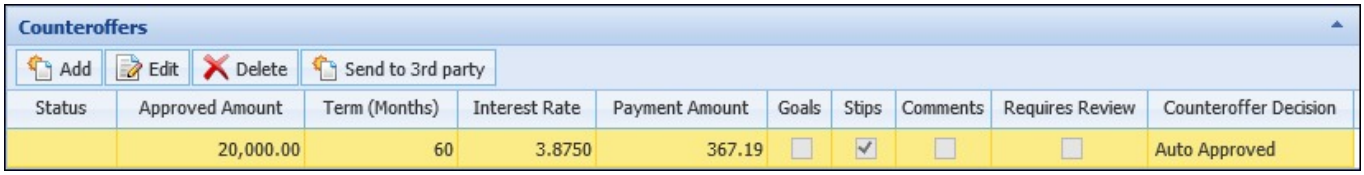
Based on configurations made in System Management, the Loan Origination module may automatically process counteroffers. At the conclusion of automated counteroffer processing, users are alerted to the successful processing with a General Notification stating the following: "Counteroffer processing completed and generated <insert number> counteroffers."



If automatic counteroffer processing fails due to an error, the following notification displays: "Counteroffer processing encountered an error. Please contact a System Administrator."

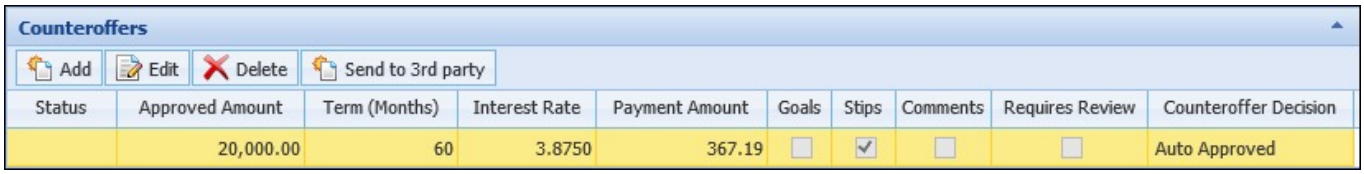
A system administrator can configure rules to set a default decline reason on automatic counteroffers.

Counteroffers generated by rules may be automatically approved or flagged for underwriter review. Users are able to view each counteroffer from the counteroffers panel.



Editing Counteroffers

Editing counteroffers provides users the opportunity to revisit a counteroffer that has been previously added to the application. When users choose to edit a counteroffer, they are able to update the terms included in the counteroffer. Additionally, users are able to approve a counteroffer and assign its loan terms to the application.

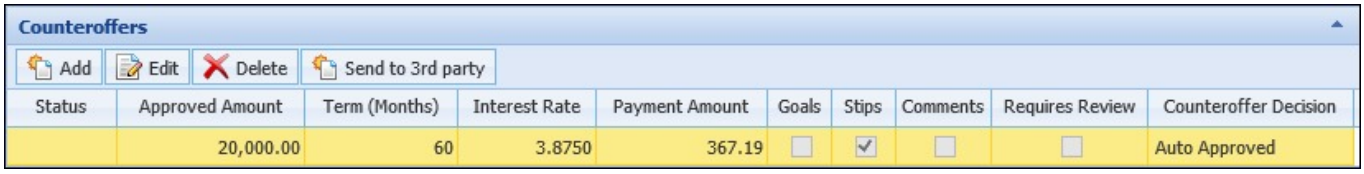


> Existing counteroffers are only editable from the Counteroffer panel grid.

- Navigate to the screen that contains the counteroffer panel.
- Select the counteroffer that is to be edited.
- Click the **Edit** button.
- When the Counteroffer screen opens, make the desired changes and click **Save and Close**.

Deleting Counteroffers

Deleting counteroffers provides users the opportunity to remove a counteroffer that has been previously added to the application.

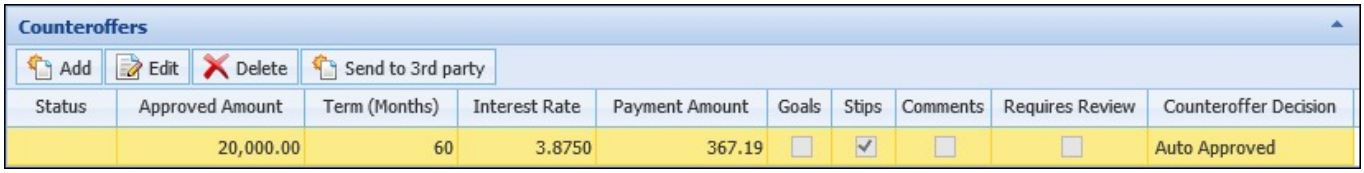


> Existing counteroffers can only be deleted from the Counteroffer panel grid.

- Select the counteroffer that is to be deleted from the counteroffer grid.
- Click the **Delete** button.
- The module prompts the user to confirm the counteroffer deletion. Click **Yes** to remove the counteroffer. Click **No** to keep the counteroffer and return to the application screen.

Reviewing and Accepting Counteroffers

Existing counteroffers can only be viewed from the counteroffer panel grid.



- Users have the ability to review all existing counteroffers on application prior to accepting. To review an

application's counteroffers, navigate to the screen that contains the counteroffer panel. Double-click or highlight and click **Edit** on the desired counteroffer.

- When the Counteroffer screen opens, review the counteroffer terms.
- In order for a Counteroffer to be accepted, the application must have a status of In Progress, Pending Review, or Countered. Once created, Counteroffers are able to be reviewed with applicants prior to acceptance.
- If the counteroffer's terms are agreeable, click the **Accept** button.
- When a counteroffer is accepted, the following occurs:

If Requires Review is	If Approve Application on Counteroffer Acceptance is	If Counteroffer Decision is	Application Status is Changed to	Decision Status is changed to	Counteroffer Terms are Applied to Application	Comments
Yes	No	Auto or LO Approved	Countered	None	No	If the Loan Officer clicks the Accept button, the result is one of the following rows.
Yes	Yes	Auto Approved	Decisioned	Auto Approved	Yes	
Yes	Yes	LO Approved	Decisioned	LO Approved	Yes	The approval process runs as the lending system user and LOA rules are bypassed.
No	N/A	Auto Approved	Decisioned	Auto Approved	Yes	
No	N/A	LO Approved	Decisioned	LO Approved	Yes	The approval process runs as the lending system user and LOA rules are bypassed.

- The application workspace updates according to the status. If the status is Countered, the Underwriting

workflow stage becomes active. If a counteroffer is Decisioned, the Approval workflow stage becomes active. However if the counteroffer Requires Approval, the workflow stage remains Underwriting.

> Users without Approve Application and Counteroffer - Add, Edit, Delete permissions are unable to Save or Accept a counteroffer if Met Stipulations do not have Comments entered.

- Accepting a new or updated counteroffer triggers a full calculation of the application. All aggregates, ratios, and review indicators update on the application based upon the terms of the counteroffer.

> If a counteroffer is saved and later accepted without prior modifications, a full calculation is not triggered. The application updates base upon the terms of the counteroffer.

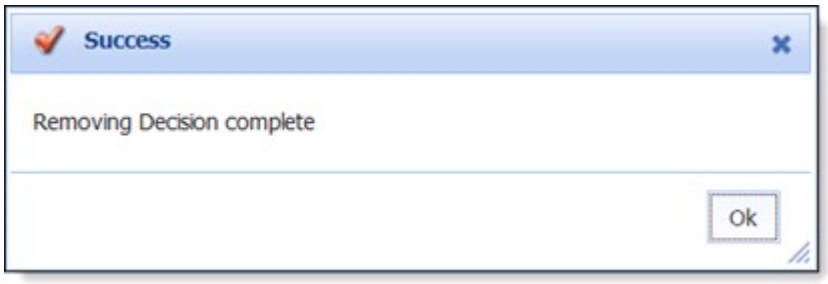
- Additionally, the workspace updates in the following ways:
  - Save, Calculate and Accept become disabled for all existing counteroffers.
  - Users are unable to modify a counteroffer, unless the counteroffer's decision is removed.
  - Users are unable to add any new counteroffers.
  - Actions in the More button become disabled.

> Once the user accepts a counteroffer and approves the application, the Loan Origination module automatically rejects the original application and any other counteroffers. If no action is taken, the automatic withdrawal process updates the application with the correct status and final decision.

Other Decision Processes

Remove Decision

If the current application has already gone through the decision process, the decision can be removed by selecting Remove Decision in the Application Toolbar. A Success message appears when the application is completed. Click **OK** to proceed with processing the current application.



Once the Decision has been removed, the Origination steps and screens become editable. The current application may then be submitted to the Automated Decision process or manually Approved/Declined.

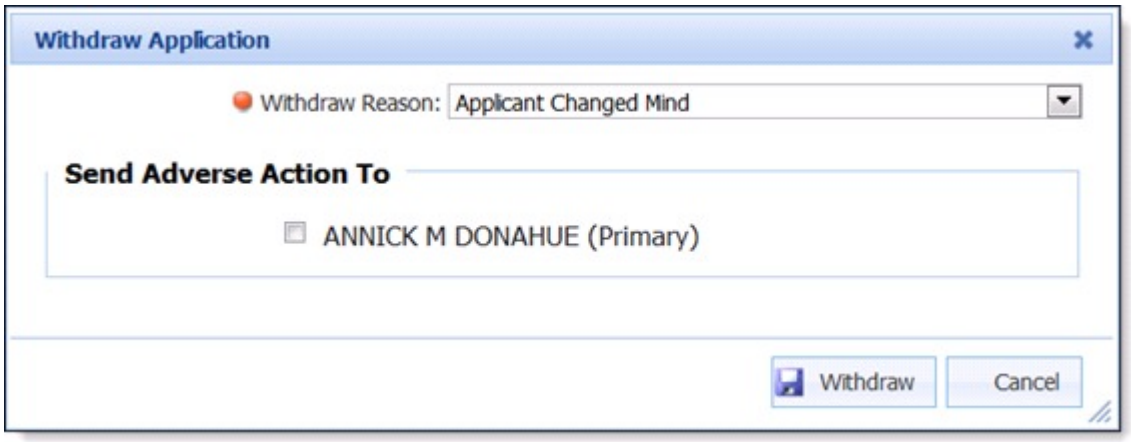
> When a decision is removed from an application, the existing review indicators remain on the application; they do not get cleared.

> Stipulations are not removed when a decision is removed from an application; however, any adverse action and decline reasons are removed.

Withdraw

While processing an application, a user is able to click **Withdraw** from the Application Toolbar to remove an application from the active application pool. Clicking Withdraw opens the Withdraw Application screen in the

Workspace.



The following fields are available in the Decline Application screen for a user to input Decline criteria:

Field Name	Description
Withdraw Reason	Use the drop-down menu to select the appropriate Reason that indicates why the application has been withdrawn.
Send Adverse Action To	Select the check box that corresponds with the appropriate Adverse Action notification recipient(s).

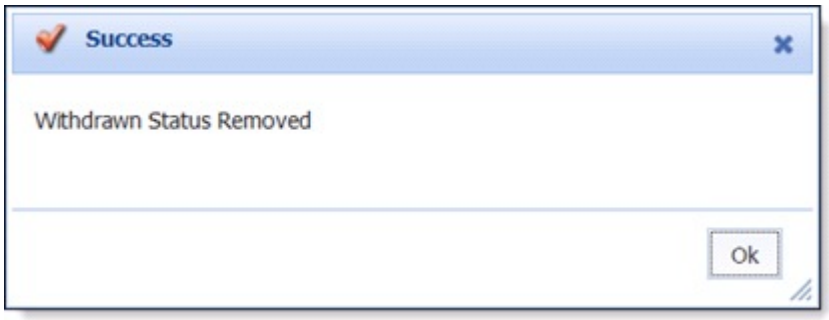
Once all applicable fields have been completed, two options are available at the bottom of the screen:

Buttons	Description
Withdraw	Allows a user with the appropriate permissions to Withdraw the current application.
Cancel	Allows a user to leave the screen without withdrawing the application.

When an application has been withdrawn, it is locked and certain fields in the application are no longer editable. Also, certain actions, such as removing the decision, become disabled.

Remove Withdraw

If an application has been withdrawn and needs to be reactivated, a user with appropriate permissions is able to click **Remove Withdraw** from the Application Toolbar to reactivate the application. Clicking Remove Withdraw processes the operation. A success message appears when the process completes. Click **OK** to proceed in processing the current application.



Change Product

Within an application, a user with appropriate permissions is able to change the product assigned to the current application.

> A product cannot be changed after a loan decision is rendered for an application; therefore, after the loan has been decisioned, the **Change Product** button is disabled within the More drop-down.

Selecting **Change Product** opens the Change Product window in the workspace. The drop-down in this window includes a list of all active loan application types configured by the administrator.

> When an application is created from a promotional offer, the availability to the **Change Product** button is determined by the number of application types assigned to the promotion by the system administrator.
>
> - If only one application type is assigned to the promotion, the **Change Product** button is disabled in the Application Toolbar.
> - If multiple application types are assigned to the promotion, the **Change Product** button is enabled in the Application Toolbar. When clicked, users are able to determine the sub-product that is used to create the application, by selecting a value from the Product: Sub-Product drop-down list. This list includes all loan application types assigned to the promotional offer by the system administrator.

Once the desired sub-product is selected:

- Click to update the product assigned to the current application.
- A message appears to inform that changing the product may affect decision results and also update attributes in the application that could impact the loan terms. Click **Yes** to continue and change the product or **No** to return to the Change Product window.

Once the application's product has been changed, the application refreshes and the workspace updates without closing the current application.

Depending on the settings configured for the new product, the following may occur in the current application after a product is changed:

- If configured, Event Processing rules may execute to set default values in the application.
- If the newly selected product uses a different workflow model than the previously selected product, the associated screens, application workflow and validations are applied to the current application. Once the workspace refreshes, the user is navigated to the first screen in the Origination stage of the new workflow.
- If the newly selected product uses a different disbursement provider than the previously selected product, the disbursement provider for the application is set to the default provider configured for the current application type.
- If the Loan Base Rate Index field is set to a value that is assigned to the pricing model for the newly selected product, the value of the Loan Base Rate Index field remains the same, and does not update when the product is changed. If the Loan Base Rate Index field is set to a value that is not assigned to the pricing model for the newly selected product, the Loan Base Rate Index field is set to the default base rate table for the new pricing model.

The following fields are cleared when a loan product is changed and must be manually re-entered by users:

- Debt Protection Decline Comment
- Application.DebtProtectionDeclineId
- Debt Protection Monthly Payment Amount
- Debt Protection Payment Amount
- Application.DebtProtectionPlan1Id
- Debt Protection Plan1 Name
- Debt Protection Plan2 Name
- Application.DebtProtectionPlan2Id
- Debt Protection Total Amount
- Application.DebtProtectionPlan1CoverageType
- Application.DebtProtectionPlan2CoverageType
- Application.DebtProtectionSelectedById
- Debt Protection Cost Per Day
- Application.DebtProtectionPlan1PremiumMode
- Application.DebtProtectionPlan2PremiumMode
- Application.PaymentTypeId
- Application.PaymentFrequencyId
- Application.SkipPaymentTypeId
- Skip Payment Periods
- Skip Payment Start Date
- Disbursed Date
- First Due Date
- Billing Percentage Rate
- Minimum Payment Amount
- Application.DebtProtectionAccountClassId
- Is HMDA
- Application.DisbursementProviderId
- Balloon Term
- Balloon Amount
- Balloon Number Of Payments
- Risk Model Id
- Pricing Model Id
- Pricing Model Maximum Rate

- Pricing Model Minimum Rate
- Decision Model Id
- Workflow Id
- Application.InterestTypeId
- Application.LoanTypeId
- Minimum Loan Amount
- Maximum Loan Amount
- Maximum LTV
- Minimum Term
- Maximum Term
- Application.ProductId
- Application.CategoryId
- Application.DebtProtectionAccountClassId
- Application.TradeTypeId
- Application.TradeCategoryId
- Application.FirstDueDayCount
- Application.FirstDueDateFormula
- Application.DocStampsProgramId
- Application.FactorPartialId
- Factor Per Hundred
- Term
- Loan Real Estate
- GFE Interest Rate Period Days
- GFE Interest Rate Settlement Days
- Application.LoanRealEstate.RepaymentPaymentTypeId
- Application.LoanRealEstate.RepaymentPaymentTypeId
- Repayment Balloon Term
- Repayment Period Term
- Repayment Balloon Payment Value
- Is Variable Rate
- At Time Of Decision.LoanRealEstate
- Application.LoanVariableRate.RateChangeFrequencyId
- Rate Margin
- Maximum Rate Decrease For Loan
- Maximum Rate Decrease For Loan
- Maximum Rate Increase Per Change
- Maximum Rate Decrease Per Change
- Is Intro Rate
- Intro Term
- NMLS User Id

Underwriting Review

If an application is not automatically approved or declined by the rules engine, a manual decision must be applied to the application. Within Underwriting Review, users such as underwriters and loan officers are able to review an application and render a decision.

> Institutions may also use underwriting review to spot check applications that were decisioned with rules.

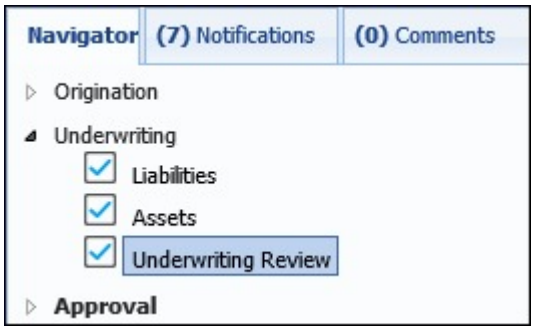
This topic includes an overview on how to navigate to the Underwriting Review screen as well as the information included in underwriting review.

Navigation

The Underwriting Review screen may be located in the Workflow and/or the Screens List in the Application Navigator.

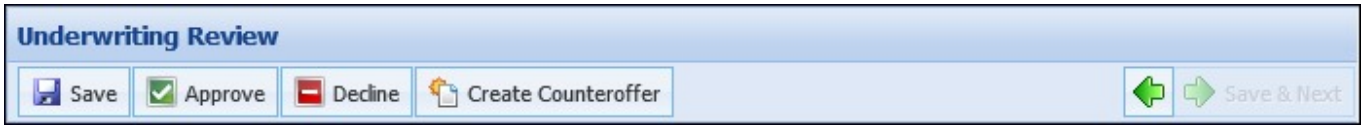
Workflow

The Underwriting Review screen may be assigned to the Workflow Underwriting category. Upon navigating to the underwriting review screen, users are able to review an application to assess creditworthiness.



> If multiple screens are assigned to a Workflow's Underwriting stage, users are able to navigate to the screens by clicking Save & Next and .

When users reach the final screen assigned to the Workflow's Underwriting stage, they are able to click Approve, Decline or Create Counteroffer to manually decision the application.



> For more information on the manual decision process, refer to the Decision Processing section.

Screens List

The Underwriting Review Screen may also appear within the Screens List in the Application Navigator. Upon selecting the underwriting review screen, users are able to review an application to assess creditworthiness.

If users complete underwriting review from the screen list, Approve, Decline, and Create Counteroffer do not appear. Decisions are rendered by clicking one of the aforementioned buttons within the Application Toolbar.

Underwriting Review Information

While processing the underwriting review of an application, users are able to review the following information to assess creditworthiness:

- Decisioning Results
- Loan Terms Breakdown
- Aggregates
- Ratios
- Scores
- Review Indicators
- Associated Applications
- Collateral
- Trade Ins

- Stipulations
- To-Dos Panel
- Fees Panel
- Counteroffers Panel
- Cross-sells Panel

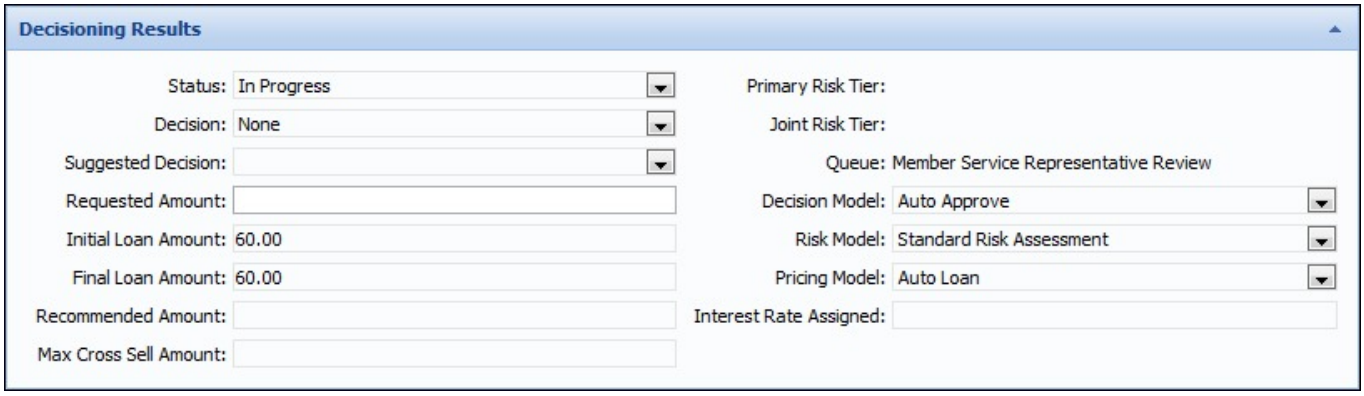
In addition to reviewing applicant/application data, underwriting review may provide users the ability to review and issue Fees, Stipulations, Counteroffers, To-Dos, and cross-sells.

Depending on the configuration of the user-defined application screens, this underwriting review information can be collected in one screen or across multiple screens and panels. Refer to the Screens section of the Administrator Guide for more information on configuring underwriting review screens and panels.

> The images and processes listed below may not reflect your institution's underwriting review screen. Refer to the following processes for example purposes only.

Decision Results

Depending on the configuration of the underwriting review screen, a panel may be configured to display relevant application and results information that allows users to view a summary of the current status of the application at a glance.



Loan Terms Breakdown

Depending on the configuration of the underwriting review screen, users may be able to view an itemized breakdown of loan terms and the factors that lead to the Final Loan Amount. This panel displays the calculations and values that factor into the loan amounts.

Loan Terms Breakdown

Loan Proceeds:	$20,000.00
- Down Payment Amount:	$0.00
- Trade-in Net Allowance:	$0.00
- Rebate Amount:	$0.00
+ Add-On Limit/Refinance Balance:	$0.00
+ Fees In Loan Amount:	$0.00
+ Financed Doc Stamps:	$0.00
= Initial Loan Amount:	**$20,000.00**
+ Cross-sell Amount:	$0.00
= Final Loan Amount:	**$20,000.00**
- Finance Charge Fees:	$25.00
= Amount Financed:	**$0.00**
+ Debt Protection Premium:	$0.00
+ Total Interest:	$0.00
+ Finance Charge Fees:	$25.00
= Total Repaid:	**$0.00**

For more information on the Loan Terms Breakdown panel, refer to the Loan Terms Breakdown topic.

Aggregates

Depending on the configuration of the underwriting review screen, a panel may be assigned to display aggregated applicant and application values, such as Net Worth Pre-Loan, Net Worth Post-Loan, Number of Collaterals, Number of Expenses, Number of Trades, and Total Income.

List of Aggregates

Aggregate Name	Rule Entity Level and Name	Calculation
Disposable Income Per Dependant Postloan	**Applicant Entity** Disposable_Income_Per_Dependant_Postloan_Applicant	If Applicant's Dependent Count = 0 Then 0 Else (the Applicant's total of Adjusted Monthly Income where Income Type <> Previous or Additional income) - (Application Monthly Payment Amount + (the Applicant's total of Adjusted Monthly Payments * (Percentage Responsible/100) where Liabilities Is Expense is true)) / Applicant's Dependent Count)

	Application Entity Disposable_Income_Per_Dependant_Postloan_Application	If the total of Dependent Count for all Applicants = 0 Then 0 Else (the Application's total of Adjusted Monthly Income where Income Type <> Previous or Additional income and IncludeInApplicationAggregates is true) - (Application Monthly Payment Amount + (the Application's total of Adjusted Monthly Payments where Liabilities Is Expense is true and IncludeInApplicationAggregates is true)) / the total Dependent Count for all Applicants)
Disposable Income Per Dependant Preloan	**Applicant Entity** Disposable_Income_Per_Dependant_Preloan_Applicant	If Applicant's Dependent Count = 0 Then 0 Else (the Applicant's total of Adjusted Monthly Income where Income Type <> Previous or Additional income) - (the Applicant's total of Adjusted Monthly Payments * (Percentage Responsible/100) where Liabilities Is Expense is true) / Applicant's Dependent Count)
	Application Entity Disposable_Income_Per_Dependant_Preloan_Application	If the total of Dependent Count for all Applicants = 0 Then 0 Else (the Application's total of Adjusted Monthly Income where Income Type <> Previous or Additional income and IncludeInApplicationAggregates is true) - (the Application's total of Adjusted Monthly Payments where Liabilities Is Expense is true and IncludeInApplicationAggregates is true))

Disposable Income Postloan	**Applicant Entity** Disposable_Income_Postloan_Applicant	(the Applicant's total of Adjusted Monthly Income where Income Type <> Previous or Additional income) - (Application's Monthly Payment Amount + (the Applicant's total of Adjusted Monthly Payments * (Percentage Responsible/100) where Liabilities Is Expense is true)) / Applicant's Dependent Count)
	Application Entity Disposable_Income_Postloan_Application	(the Application's total of Adjusted Monthly Income where Income Type <> Previous or Additional income and IncludeInApplicationAggregates is true) - (Application's Monthly Payment Amount + (the Application's total of Adjusted Monthly Payments where Liabilities Is Expense is true and IncludeInApplicationAggregates is true))
Disposable Income Preloan	**Applicant Entity** Disposable_Income_Preloan_Applicant	(the Applicant's total of Adjusted Monthly Income where Income Type <> Previous or Additional income) - (the Applicant's total of Adjusted Monthly Payments * (Percentage Responsible/100) where Liabilities Is Expense is true)
	Application Entity Disposable_Income_Preloan_Application	(the Application's total of Adjusted Monthly Income where Income Type <> Previous or Additional income and IncludeInApplicationAggregates is true) - (the Application's total of Adjusted Monthly Payments where Liabilities Is Expense is true and IncludeInApplicationAggregates is true))

Loan Payment to Income	**Applicant Entity** Loan_Payment_To_Income_Applicant	If The aggregate “Total Income” for the applicant is equal to 0 Then (Set the ratio “Loan Payment To Income” for the applicant to 0) Else (Set the aggregate “Loan Payment To Income” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMnthlyPaymentAmt) divided by the aggregate “Total Income” for the applicant)
	Application Entity Loan_Payment_To_Income_Application	If The aggregate “Total Income” for the application is equal to 0 Then (Set the aggregate “Loan Payment To Income” for the application to 0) Else (Set the aggregate “Loan Payment To Income” for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMnthlyPaymentAmt) divided by the aggregate “Total Income” for the application)
Net Worth Postloan	**Applicant Entity** Net_Worth_Postloan_Applicant	(the Applicant's total of Adjusted Balance in Assets) - (Application's Initial Loan Amount + (the Applicant's total of Adjusted Balance * (Percentage Responsible/100) where LiabilitiesTrade Closed Type = Not Closed))

	Application Entity Net_Worth_Postloan_Application	(the Application total of Adjusted Balance in Assets) - (Application Initial Loan Amount + (the Application total of Adjusted Balance where LiabilitiesTrade Closed Type = Not Closed))
Net Worth Preloan	**Applicant Entity** Net_Worth_Preloan_Applicant	(the Applicant's total of Adjusted Balance in Assets) - (the Applicant's total of Adjusted Balance * (Percentage Responsible/100) where LiabilitiesTrade Closed Type = Not Closed))
	Application Entity Net_Worth_Preloan_Application	(the Application total of Adjusted Balance in Assets) - (the Application total of Adjusted Balance where LiabilitiesTrade Closed Type = Not Closed)
Number Collateral	**Application Entity** Number_Collateral_Application	(the number of Collaterals on the Application)
Number Expenses	**Applicant Entity** Number_Expenses_Applicant	(the Applicant's number of Liabilities where IsExpense is true)
	Application Entity Number_Expenses_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true)
Number Expenses Balloon	**Applicant Entity** Number_Expenses_Balloon_Applicant	(the Applicant's number of Liabilities where IsExpense is true and (Balloon Amount is not Null and <> 0))
	Application Entity Number_Expenses_Balloon_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and (Balloon Amount is not Null and <> 0))
Number Expenses Balloon FI	**Applicant Entity** Number_Expenses_Balloon_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsFromHost is true and (Balloon Amount is not Null and <> 0))

	Application Entity Number_Expenses_Balloon_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsFromHost is true and (Balloon Amount is not Null and <> 0))
Number Expenses FI	**Applicant Entity** Number_Expenses_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsFromHost is true)
	Application Entity Number_Expenses_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsFromHost is true)
Number Expenses Installment	**Applicant Entity** Number_Expenses_Installment_Applicant	(the Applicant's number of Liabilities where IsExpense is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day))
	Application Entity Number_Expenses_Installment_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and (Account Type has a value of Installment, Mortgage or Open/30 Day))
Number Expenses Installment FI	**Applicant Entity** Number_Expenses_Installment_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsFromHost is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day))
	Application Entity Number_Expenses_Installment_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsFromHost is true and (Account Type has a value of Installment, Mortgage or Open/30 Day))
Number Expenses Revolving	**Applicant Entity** Number_Expenses_Revolving_Applicant	(the Applicant's number of Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving))

	Application Entity Number_Expenses_Revolving_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and (Account Type has a value of Credit Line, or Revolving))
Number Expenses Revolving FI	**Applicant Entity** Number_Expenses_Revolving_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsFromHost is true and (Account Type has a value of Credit Line, or Revolving))
	Application Entity Number_Expenses_Revolving_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsFromHost is true and (Account Type has a value of Credit Line, or Revolving))
Number Expenses Secured	**Applicant Entity** Number_Expenses_Secured_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsSecured is true)
	Application Entity Number_Expenses_Secured_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is true)
Number Expenses Secured FI	**Applicant Entity** Number_Expenses_Secured_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true IsFromHost is true and IsSecured is true)
	Application Entity Number_Expenses_Secured_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true IsFromHost is true and IsSecured is true)
Number Expenses Unsecured	**Applicant Entity** Number_Expenses_Unsecured_Applicant	(the Applicant's number of Liabilities where IsExpense is true and IsSecured is false)
	Application Entity Number_Expenses_Unsecured_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false)

Number Expenses Unsecured FI	**Applicant Entity** Number_Expenses_Unsecured_FI_Applicant	(the Applicant's number of Liabilities where IsExpense is true IsFromHost is true and IsSecured is false)
	Application Entity Number_Expenses_Unsecured_FI_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsExpense is true IsFromHost is true and IsSecured is false)
Number Trades	**Applicant Entity** Number_Trades_Applicant	(the Applicant's number of Liabilities)
	Application Entity Number_Trades_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true)
Number Trades Balloon	**Applicant Entity** Number_Trades_Balloon_Applicant	(the Applicant's number of Liabilities where (Balloon Amount is not Null and <> 0))
	Application Entity Number_Trades_Balloon_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Balloon Amount is not Null and <> 0))
Number Trades Balloon Closed	**Applicant Entity** Number_Trades_Balloon_Closed_Applicant	(the Applicant's number of Liabilities where (Balloon Amount is not Null and <> 0) and Trade Closed Type does not have a value of Not Closed)
	Application Entity Number_Trades_Balloon_Closed_Application	(the Application's number of Liabilities where (Balloon Amount is not Null and <> 0) and IncludeInApplicationAggregates is true and TradeClosed Type does not have a value of Not Closed)
Number Trades Balloon Open	**Applicant Entity** Number_Trades_Balloon_Open_Applicant	(the Applicant's number of Liabilities where (Balloon Amount is not Null and <> 0) and Trade Closed Type has a value of Not Closed)

	Application Entity Number_Trades_Balloon_Open_Application	(the Application's number of Liabilities where (Balloon Amount is not Null and <> 0) and IncludeInApplicationAggregates is true and TradeClosed Type has a value of Not Closed)
Number Trades Closed	**Applicant Entity** Number_Trades_Closed_Applicant	(the Applicant's number of Liabilities where Trade Closed Type does not have a value of Not Closed)
	Application Entity Number_Trades_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and TradeClosed Type does not have a value of Not Closed)
Number Trades Credit Cards	**Applicant Entity** Number_Trades_Credit_Cards_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
	Application Entity Number_Trades_Credit_Cards_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
Number Trades Credit Cards Closed	**Applicant Entity** Number_Trades_Credit_Cards_Closed_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail) and Trade Closed Type does not have a value of Not Closed)
	Application Entity Number_Trades_Credit_Cards_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type does not have a value of Not Closed and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))

Number Trades Credit Cards Open	**Applicant Entity** Number_Trades_Credit_Cards_Open_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail) and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Credit_Cards_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
Number Trades Education Open	**Applicant Entity** Number_Trades_Education_Open_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Education (Student Loans)) and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Education_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Trade Category has a value of Education (Student Loans)))
Number Trades Installment	**Applicant Entity** Number_Trades_Installment_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Installment, Mortgage, or Open/30 Day))
	Application Entity Number_Trades_Installment_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day))
Number Trades Installment Closed	**Applicant Entity** Number_Trades_Installment_Closed_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Installment, Mortgage, or Open/30 Day) and Trade Closed Type does not have a value of Not Closed)

	Application Entity Number_Trades_Installment_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day) and TradeClosedType does not have a value of Not Closed)
Number Trades Installment Open	**Applicant Entity** Number_Trades_Installment_Open_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Installment, Mortgage, or Open/30 Day) and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Installment_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day) and TradeClosedType has a value of Not Closed)
Number Trades Medical Open	**Applicant Entity** Number_Trades_Medical_Open_Applicant	(the Applicant's number of Liabilities where Trade Category has a value of Medical and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Medical_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and TradeClosedType has a value of Not Closed and Trade Category has a value of Medical)
Number Trades Open	**Applicant Entity** Number_Trades_Open_Applicant	(the Applicant's number of Liabilities where Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and TradeClosedType has a value of Not Closed)
Number Trades Real Estate	**Applicant Entity** Number_Trades_Real_Estate_Applicant	(the Applicant's number of Liabilities where Trade Category has a value of Real Estate)

	Application Entity Number_Trades_Real_Estate_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Category has a value of Real Estate)
Number Trades Real Estate Closed	**Applicant Entity** Number_Trades_Real_Estate_Closed_Applicant	(the Applicant's number of Liabilities where Trade Category has a value of Real Estate and Trade Closed Type does not have a value of Not Closed)
	Application Entity Number_Trades_Real_Estate_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type does not have a values of Not Closed and Trade Category has a value of Real Estate)
Number Trades Real Estate Open	**Applicant Entity** Number_Trades_Real_Estate_Open_Applicant	(the Applicant's number of Liabilities where Trade Category has a value of Real Estate and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Real_Estate_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a values of Not Closed and Trade Category has a value of Real Estate)
Number Trades Revolving	**Applicant Entity** Number_Trades_Revolving_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Credit Line, or Revolving))
	Application Entity Number_Trades_Revolving_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))
Number Trades Revolving Closed	**Applicant Entity** Number_Trades_Revolving_Closed_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Credit Line, or Revolving) and Trade Closed Type does not have a value of Not Closed)

	Application Entity Number_Trades_Revolving_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and Trade Closed Type does not have a values of Not Closed)
Number Trades Revolving Open	**Applicant Entity** Number_Trades_Revolving_Open_Applicant	(the Applicant's number of Liabilities where (Account Type has a value of Credit Line, or Revolving) and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Revolving_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and Trade Closed Type has a values of Not Closed)
Number Trades Secured	**Applicant Entity** Number_Trades_Secured_Applicant	(the Applicant's number of Liabilities where IsSecured is true)
	Application Entity Number_Trades_Secured_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is true)
Number Trades Secured Closed	**Applicant Entity** Number_Trades_Secured_Closed_Applicant	(the Applicant's number of Liabilities where IsSecured is true and TradeClosedType does not have a value of Not Closed)
	Application Entity Number_Trades_Secured_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is true and TradeClosedType does not have a value of Not Closed)
Number Trades Secured Open	**Applicant Entity** Number_Trades_Secured_Open_Applicant	(the Applicant's number of Liabilities where IsSecured is true and TradeClosedType has a value of Not Closed)

	Application Entity Number_Trades_Secured_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is true and TradeClosedType has a value of Not Closed)
Number Trades Unsecured	**Applicant Entity** Number_Trades_Unsecured_Applicant	(the Applicant's number of Liabilities where IsSecured is false)
	Application Entity Number_Trades_Unsecured_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is false)
Number Trades Unsecured Closed	**Applicant Entity** Number_Trades_Unsecured_Closed_Applicant	(the Applicant's number of Liabilities where IsSecured is false and TradeClosedType does not have a value of Not Closed)
	Application Entity Number_Trades_Unsecured_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is false and TradeClosedType does not have a value of Not Closed)
Number Trades Unsecured Open	**Applicant Entity** Number_Trades_Unsecured_Open_Applicant	(the Applicant's number of Liabilities where IsSecured is false and TradeClosedType has a value of Not Closed)
	Application Entity Number_Trades_Unsecured_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and IsSecured is false and TradeClosedType has a value of Not Closed)
Number Trades Vehicle	**Applicant Entity** Number_Trades_Vehicle_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle))
	Application Entity Number_Trades_Vehicle_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle))

Number Trades Vehicle Closed	**Applicant Entity** Number_Trades_Vehicle_Closed_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle) and Trade Closed Type does not have a value of Not Closed)
	Application Entity Number_Trades_Vehicle_Closed_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle) and Trade Closed Type does not have a value of Not Closed)
Number Trades Vehicle Open	**Applicant Entity** Number_Trades_Vehicle_Open_Applicant	(the Applicant's number of Liabilities where (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle) and Trade Closed Type has a value of Not Closed)
	Application Entity Number_Trades_Vehicle_Open_Application	(the Application's number of Liabilities where IncludeInApplicationAggregates is true and (Trade Category has a value of Automobile, Boat/Yacht,or Recreational Vehicle) and Trade Closed Type has a value of Not Closed)
Total Annual Income	**Applicant Entity** Total_Annual_Income_Applicant	(the Applicant's total of (Adjusted Monthly Income where Income Type does not have a value of Previous Income) *12)
	Application Entity Total_Annual_Income_Application	(the Application's total of (Adjusted Monthly Income where Income Type does not have a value of Previous Income and IncludeInApplicationAggregates is true) *12)

Total Assets Available Balance	**Applicant Entity** Total_Assets_Available_Balance_Applicant	(the Applicant's total of Available Balance in Assets)
	Application Entity Total_Assets_Available_Balance_Application	(the Application's total of Available Balance in Assets where IncludeInApplicationAggregates is true)
Total Assets Available Balance FI	**Applicant Entity** Total_Assets_Available_Balance_FI_Applicant	(the Applicant's total of Available Balance in Assets where IsFromHost is true)
	Application Entity Total_Assets_Available_Balance_FI_Application	(the Application's total of Available Balance in Assets where IncludeInApplicationAggregates is true and IfFromHost is true)
Total Assets Available Balance Adj	**Applicant Entity** Total_Assets_Available_Balance_Adj_Applicant	(the Applicant's total of Adjusted Available Balance in Assets)
	Application Entity Total_Assets_Available_Balance_Adj_Application	(the Application's total of Adjusted Available Balance in Assets where IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj FI	**Applicant Entity** Total_Assets_Available_Balance_Adj_FI_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where IsFromHost is true)
	Application Entity Total_Assets_Available_Balance_Adj_FI_Application	(the Application's total of Adjusted Available Balance in Assets where IsFrom Host is true and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj FI Accounts	**Applicant Entity** Total_Assets_Available_Balance_Adj_FI_Accounts_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where IsFromHost is true and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving))

	Application Entity Total_Assets_Available_Balance_Adj_FI_Accounts_Application	(the Application's total of Adjusted Available Balance in Assets where IsFrom Host is true and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving)and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj Life Insurance	**Applicant Entity** Total_Assets_Available_Balance_Adj_Life_Insurance_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Life Insurance)
	Application Entity Total_Assets_Available_Balance_Adj_Life_Insurance_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Life Insurance and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj Other	**Applicant Entity** Total_Assets_Available_Balance_Adj_Other_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Other)
	Application Entity Total_Assets_Available_Balance_Adj_Other_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Other and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj Other FI Accounts	**Applicant Entity** Total_Assets_Available_Balance_Adj_Other_FI_Accounts_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where IsFromHost is false and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving))

	Application Entity Total_Assets_Available_Balance_Adj_Other_FI_Accounts_Application	(the Application's total of Adjusted Available Balance in Assets where IsFromHost is false and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving) and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj RE	**Applicant Entity** Total_Assets_Available_Balance_Adj_Real_Estate_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Real Estate)
	Application Entity Total_Assets_Available_Balance_Adj_Real_Estate_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Other and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj Retirement	**Applicant Entity** Total_Assets_Available_Balance_Adj_Retirement_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Retirement Accounts (401K, 403B, Pension))
	Application Entity Total_Assets_Available_Balance_Adj_Retirement_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Retirement Accounts (401K, 403B, Pension) and IncludeInApplicationAggregates is true)
Total Assets Available Balance Adj Securities	**Applicant Entity** Total_Assets_Available_Balance_Adj_Securities_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Securities (Stocks and Bonds))
	Application Entity Total_Assets_Available_Balance_Adj_Securities_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Securities (Stocks and Bonds) and IncludeInApplicationAggregates is true)

Total Assets Available Balance Adj Vehicle	**Applicant Entity** Total_Assets_Available_Balance_Adj_Vehicle_Applicant	(the Applicant's total of Adjusted Available Balance in Assets where Asset Type has a value of Vehicle)
	Application Entity Total_Assets_Available_Balance_Adj_Vehicle_Application	(the Application's total of Adjusted Available Balance in Assets where Asset Type has a value of Vehicle and IncludeInApplicationAggregates is true)
Total Assets Balance	**Applicant Entity** Total_Assets_Balance_Applicant	(the Applicant's total of Balance in Assets)
	Application Entity Total_Assets_Balance_Application	(the Application's total of Balance in Assets where IncludeInApplicationAggregates is true)
Total Assets Balance FI	**Applicant Entity** Total_Assets_Balance_FI_Applicant	(the Applicant's total of Balance in Assets where IsFromHost is true)
	Application Entity Total_Assets_Balance_FI_Application	(the Application's total of Balance in Assets where IsFromHost is true and IncludeInApplicationAggregates is true)
Total Assets Balance Adj	**Applicant Entity** Total_Assets_Balance_Adj_Applicant	(the Applicant's total of Adjusted Balance in Assets)
	Application Entity Total_Assets_Balance_Adj_Application	(the Application's total of Adjusted Balance in Assets where IncludeInApplicationAggregates is true)
Total Assets Balance Adj FI	**Applicant Entity** Total_Assets_Balance_Adj_FI_Applicant	(the Applicant's total of Adjusted Balance in Assets where IsFromHost is true)
	Application Entity Total_Assets_Balance_Adj_FI_Application	(the Application's total of Adjusted Balance in Assets where IsFromHost is true and IncludeInApplicationAggregates is true)

Total Assets Balance Adj FI Accounts	**Applicant Entity** Total_Assets_Balance_Adj_FI_Accounts_Applicant	(the Applicant's total of Adjusted Balance in Assets where IsFromHost is true and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving))
	Application Entity Total_Assets_Balance_Adj_FI_Accounts_Application	(the Application's total of Adjusted Balance in Assets where IsFromHost is true and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving) and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Life Insurance	**Applicant Entity** Total_Assets_Balance_Adj_Life_Insurance_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Life Insurance)
	Application Entity Total_Assets_Balance_Adj_Life_Insurance_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Life Insurance and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Other	**Applicant Entity** Total_Assets_Balance_Adj_Other_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Other)
	Application Entity Total_Assets_Balance_Adj_Other_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Other and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Other FI Accounts	**Applicant Entity** Total_Assets_Balance_Adj_Other_FI_Accounts_Applicant	(the Applicant's total of Adjusted Balance in Assets where IsFromHost is false and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving))

	Application Entity Total_Assets_Balance_Adj_Other_FI_Accounts_Application	(the Application's total of Adjusted Balance in Assets where IsFromHost is false and (Asset Type has a value of Certificate, Checking, IRA, Money Market, or Saving) and IncludeInApplicationAggregates is true
Total Assets Balance Adj RE	**Applicant Entity** Total_Assets_Balance_Adj_Real_Estate_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Real Estate)
	Application Entity Total_Assets_Balance_Adj_Real_Estate_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Real Estate and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Retirement	**Applicant Entity** Total_Assets_Balance_Adj_Retirement_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Retirement (401K, 403B, Pension))
	Application Entity Total_Assets_Balance_Adj_Retirement_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Retirement (401K, 403B, Pension) and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Securities	**Applicant Entity** Total_Assets_Balance_Adj_Securities_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Securities (Stocks and Bonds))
	Application Entity Total_Assets_Balance_Adj_Securities_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Securities (Stocks and Bonds) and IncludeInApplicationAggregates is true)
Total Assets Balance Adj Vehicle	**Applicant Entity** Total_Assets_Balance_Adj_Vehicle_Applicant	(the Applicant's total of Adjusted Balance in Assets where Asset Type has a value of Vehicle)

	Application Entity Total_Assets_Balance_Adj_Vehicle_Application	(the Application's total of Adjusted Balance in Assets where Asset Type has a value of Vehicle and IncludeInApplicationAggregates is true)
Total Assets Hold Amount	**Applicant Entity** Total_Assets_Hold_Amount_Applicant	(the Applicant's total of Hold Amount in Assets)
	Application Entity Total_Assets_Hold_Amount_Application	(the Application's total of Hold Amount in Assets where IncludeInApplicationAggregates is true)
Total Assets Hold Amount FI	**Applicant Entity** Total_Assets_Hold_Amount_FI_Applicant	(the Applicant's total of Hold Amount in Assets where IsFromHost is true)
	Application Entity Total_Assets_Hold_Amount_FI_Application	(the Application's total of Hold Amount in Assets where IsFromHost is true and IncludeInApplicationAggregates is true)
Total Assets Market Value	**Applicant Entity** Total_Assets_Market_Value_Applicant	(the Applicant's total of Market Value in Assets)
	Application Entity Total_Assets_Market_Value_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true)
Total Assets Market Value Life Insurance	**Applicant Entity** Total_Assets_Market_Value_Life_Insurance_Applicant	(the Applicant's total of Market Value in Assets where Asset Type has a value of Life Insurance)
	Application Entity Total_Assets_Market_Value_Life_Insurance_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Life Insurance)

Total Assets Market Value Other	**Applicant Entity** Total_Assets_Market_Value_Other_Applicant	the Applicant's total of Market Value in Assets where Asset Type has a value of Other)
	Application Entity Total_Assets_Market_Value_Other_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Other)
Total Assets Market Value RE	**Applicant Entity** Total_Assets_Market_Value_Real_Estate_Applicant	(the Applicant's total of Market Value in Assets where Asset Type has a value of Real Estate)
	Application Entity Total_Assets_Market_Value_Real_Estate_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Real Estate)
Total Assets Market Value Retirement	**Applicant Entity** Total_Assets_Market_Value_Retirement_Applicant	(the Applicant's total of Market Value in Assets where Asset Type has a value of Retirement (401K, 403B, Pension))
	Application Entity Total_Assets_Market_Value_Retirement_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Securities (Stocks and Bonds))
Total Assets Market Value Securities	**Applicant Entity** Total_Assets_Market_Value_Securities_Applicant	(the Applicant's total of Market Value in Assets where Asset Type has a value of Retirement (401K, 403B, Pension))
	Application Entity Total_Assets_Market_Value_Securities_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Securities (Stocks and Bonds))

Total Assets Market Value Vehicle	**Applicant Entity** Total_Assets_Market_Value_Vehicle_Applicant	(the Applicant's total of Market Value in Assets where Asset Type has a value of Vehicle)
	Application Entity Total_Assets_Market_Value_Vehicle_Application	(the Application's total of Market Value in Assets where IncludeInApplicationAggregates is true and Asset Type has a value of Vehicle)
Total Assets Original Value	**Applicant Entity** Total_Assets_Original_Value_Applicant	(the Applicant's total of Original Value in Assets)
	Application Entity Total_Assets_Original_Value_Application	(the Application's total of OriginalValue in Assets where IncludeInApplicationAggregates is true)
Total Collateral Additional Housing Expense	**Application Entity** Total_Collateral_Additional_Housing_Expense_Applicationn	(the Application's total of Down Payment in Collaterals)
Total Collateral Down Payment	**Application Entity** Total_Collateral_Down_Payment_Application	(the Application's total of Down Payment in Collaterals)
Total Collateral Liable Lien Amount	**Application Entity** Total_Collateral_Liable_Lien_Amount_Applcation	(the Application's total of Market Value in Collaterals)
Total Collateral Lien Amount	**Application Entity** Total_Collateral_Lien_Amount_Application	(the Application's total of Market Value in Collaterals)
Total Collateral Market Value	**Application Entity** Total_Collateral_Market_Value_Application	(the Application's total of Market Value in Collaterals)
Total Collateral Market Value Adj	**Application Entity** Total_Collateral_Market_Value_Adj_Application	(the Application's total of Adjusted Market Value in Collaterals)

Total Collateral Net Value	**Application Entity** Total_Collateral_Net_Value_Application	(the Application's total of Net Value in Collaterals)
Total Collateral Net Value Adj	**Application Entity** Total_Collateral_Net_Value_Adj_Application	(the Application's total of Adjusted Net Value in Collaterals)
Total Collateral Net Value Adj	**Application Entity** Total_Collateral_Number_Shares_Application	(the Application's total of Number Of Shares in Collaterals)
Total Collateral Original Investment Value	**Application Entity** Total_Collateral_Original_Investment_Value_Application	(the Application's total of Original Investment Value in Collaterals)
Total Collateral Original Value	**Application Entity** Total_Collateral_Original_Value_Application	(the Application's total of Original Value in Collaterals)
Total Collateral Original Value Adj	**Application Entity** Total_Collateral_Original_Value_Adj_Application	(the Application's total of Adjusted Original Value in Collaterals)
Total Collateral Purchase Price	**Application Entity** Total_Collateral_Purchase_Price_Application	(the Application's total of Purchase Price in Collaterals)
Total Collateral Trade In Value	**Application Entity** Total_Collateral_Trade_In_Value_Application	(the Application's total of Value in Collaterals)
Total Collateral Value	**Application Entity** Total_Collateral_Value_Application	(the Application's total of Collateral Value in Collaterals)
Total Collateral Value Adj	**Application Entity** Total_Collateral_Value_Adj_Application	(the Application's total of Adjusted Value in Collaterals)
Total Expenses Balance FI Postloan	**Applicant Entity** Total_Expenses_Balance_FI_Postloan_Applicant	(Application Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsFromHost is true)

	Application Entity Total_Expenses_Balance_FI_Postloan_Application	(Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IsFromHost is true and IncludeInApplicationAggregates is true)
Total Expenses Balance FI Preloan	**Applicant Entity** Total_Expenses_Balance_FI_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsFromHost is true))
	Application Entity Total_Expenses_Balance_FI_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IsExpense is true and IsFromHost is true and IncludeInApplicationAggregates is true)
Total Expenses Balance Installment FI Postloan	**Applicant Entity** Total_Expenses_Balance_Installment_FI_Postloan_Applicant	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day) and IsFromHost is true)) Else (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day) and IsFromHost is true))

	Application Entity Total_Expenses_Balance_Installment_FI_Postloan_Application	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day) and IsFromHost is true)) Else (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day) and IsFrom Host is true)
Total Expenses Balance Installment FI Preloan	**Applicant Entity** Total_Expenses_Balance_Installment_FI_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day) and IsFromHost is true)
	Application Entity Total_Expenses_Balance_Installment_FI_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day) and IsFromHost is true)

Total Expenses Balance Installment Postloan	**Applicant Entity** Total_Expenses_Balance_Installment_Postloan_Applicant	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day))) Else (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day)))
	Application Entity Total_Expenses_Balance_Installment_Postloan_Application	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day))) Else (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a values of Installment, Mortgage, or Open/30 Day))

Total Expenses Balance Installment Preloan	**Applicant Entity** Total_Expenses_Balance_Installment_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day))
	Application Entity Total_Expenses_Balance_Installment_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day))
Total Expenses Balance Postloan	**Applicant Entity** Total_Expenses_Balance_Postloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true) + Application Initial Loan Amount
	Application Entity Total_Expenses_Balance_Postloan_Application	(the Application's total os Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true)
Total Expenses Balance Preloan	**Applicant Entity** Total_Expenses_Balance_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true) + Application Initial Loan Amount
	Application Entity Total_Expenses_Balance_Preloan_Application	(the Application's total os Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true)

Total Expenses Balance Revolving FI Postloan	**Applicant Entity** Total_Expenses_Balance_Revolving_FI_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Credit Line, or Revolving) and IsFromHost is true)) Else (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true))
	Application Entity Total_Expenses_Balance_Revolving_FI_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)) Else (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a values of Credit Line, or Revolving) and IsFromHost is true)

Total Expenses Balance Revolving FI Preloan	**Applicant Entity** Total_Expenses_Balance_Revolving_FI_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)
	Application Entity Total_Expenses_Balance_Revolving_FI_Preloan_Application	(the Application's total of Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)
Total Expenses Balance Revolving Postloan	**Applicant Entity** Total_Expenses_Balance_Revolving_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a values of Credit Line, or Revolving))) Else (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving)))

	Application Entity Total_Expenses_Balance_Revolving_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))) Else (the Application's total Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))
Total Expenses Balance Revolving Preloan	**Applicant Entity** Total_Expenses_Balance_Revolving_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving))
	Application Entity Total_Expenses_Balance_Revolving_Preloan_Application	(the Application's total of Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))

Total Expenses Balance Secured FI Postloan	**Applicant Entity** Total_Expenses_Balance_Secured_FI_Postloan_Applicant	If the Application IsSecured is true Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is true and IsFromHost is true) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is true and IsFromHost is true)
	Application Entity Total_Expenses_Balance_Secured_FI_Postloan_Application	If IsSecured is true Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is true and IsFromHost is true) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is true and IsFromHost is true)
Total Expenses Balance Secured FI Preloan	**Applicant Entity** Total_Expenses_Balance_Secured_FI_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is true and IsFromHost is true)

	Application Entity Total_Expenses_Balance_Secured_FI_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is true and IsFromHost is true)
Total Expenses Balance Secured Postloan	**Applicant Entity** Total_Expenses_Balance_Secured_Postloan_Applicant	If the Application IsSecured is true Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is true) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is true)
	Application Entity Total_Expenses_Balance_Secured_Postloan_Application	If IsSecured is true Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is true) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is true)
Total Expenses Balance Secured Preloan	**Applicant Entity** Total_Expenses_Balance_Secured_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is true)

	Application Entity Total_Expenses_Balance_Secured_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is true)
Total Expenses Balance Unsecured FI Postloan	**Applicant Entity** Total_Expenses_Balance_Unsecured_FI_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Balance_Unsecured_FI_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false and IsFromHost is true) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false and IsFromHost is true)

Total Expenses Balance Unsecured FI Preloan	**Applicant Entity** Total_Expenses_Balance_Unsecured_FI_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Balance_Unsecured_FI_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false and IsFromHost is true)
Total Expenses Balance Unsecured Postloan	**Applicant Entity** Total_Expenses_Balance_Unsecured_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false
	Application Entity Total_Expenses_Balance_Unsecured_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false)

Total Expenses Balance Unsecured Preloan	**Applicant Entity** Total_Expenses_Balance_Unsecured_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false)
	Application Entity Total_Expenses_Balance_Unsecured_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false)
Total Expenses Balloon FI Postloan	**Applicant Entity** Total_Expenses_Balloon_FI_Postloan_Applicant	(the Applicant's total (Balloon Amount * (Percentage Responsible / 100)) in Liabilities where IsFromHost is true and IsExpense is true) + Application Balloon Amount
	Application Entity Total_Expenses_Balloon_FI_Postloan_Application	(the Application's total of Balloon Amount in Liabilities where IsExpense is true and IsFromHost is true and IncludeInApplicationAggregates is true) + Application Balloon Amount
Total Expenses Balloon FI Preloan	**Applicant Entity** Total_Expenses_Balloon_FI_Preloan_Applicant	(the Applicant's total (Balloon Amount * (Percentage Responsible / 100)) in Liabilities where IsFromHost is true and IsExpense is true)
	Application Entity Total_Expenses_Balloon_FI_Preloan_Application	(the Application's total of Balloon Amount in Liabilities where IsExpense is true and IsFromHost is true and IncludeInApplicationAggregates is true)
Total Expense Balloon Postloan	**Applicant Entity** Total_Expenses_Balloon_Postloan_Applicant	(the Applicant's total (Balloon Amount * (Percentage Responsible / 100)) in Liabilities where IsExpense is true) + Application Balloon Amount
	Application Entity Total_Expenses_Balloon_Postloan_Application	(the Application's total of Balloon Amount in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true) + Application Balloon Amount

Total Expenses Balloon Preloan	**Applicant Entity** Total_Expenses_Balloon_Preloan_Applicant	(the Applicant's total (Balloon Amount * (Percentage Responsible / 100)) in Liabilities where IsExpense is true)
	Application Entity Total_Expenses_Balloon_Preloan_Application	(the Application's total of Balloon Amount in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true)
Total Expenses Limit Revolving FI Postloan	**Applicant Entity** Total_Expenses_Limit_Revolving_FI_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true) Else (the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)

	Application Entity Total_Expenses_Limit_Revolving_FI_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true) Else (the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)
Total Expenses Limit Revolving FI Preloan	**Applicant Entity** Total_Expenses_Limit_Revolving_FI_Preloan_Applicant	(the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)
	Application Entity Total_Expenses_Limit_Revolving_FI_Preloan_Application	(the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)

Total Expenses Limit Revolving Postloan	**Applicant Entity** Total_Expenses_Limit_Revolving_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving)) Else (the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving))
	Application Entity Total_Expenses_Limit_Revolving_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving)) Else (the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))
Total Expenses Limit Revolving Preloan	**Applicant Entity** Total_Expenses_Limit_Revolving_Preloan_Applicant	(the Applicant's total Adjusted Limit in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving))

	Application Entity Total_Expenses_Limit_Revolving_Preloan_Application	(the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))
Total Expenses Limit Unsecured FI Postloan	**Applicant Entity** Total_Expenses_Limit_Unsecured_FI_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Adjusted Limit * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true) Else (the Applicant's total Adjusted Limit * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Limit_Unsecured_FI_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Adjusted Limit in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false and IsFromHost is true) Else (the Application's total Adjusted Limit in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false and IsFromHost is true)

Total Expenses Limit Unsecured FI Preloan	**Applicant Entity** Total_Expenses_Limit_Unsecured_FI_Preloan_Applicant	(the Applicant's total (Adjusted Limit * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Limit_Unsecured_FI_Preloan_Application	(the Application's total (Adjusted Limit in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false and IsFromHost is true)
Total Expenses Limit Unsecured Postloan	**Applicant Entity** Total_Expenses_Limit_Unsecured_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Adjusted Limit * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false) Else (the Applicant's total Adjusted Limit * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false)
	Application Entity Total_Expenses_Limit_Unsecured_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Adjusted Limit in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false) Else (the Application's total Adjusted Limit in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false)

Total Expenses Limit Unsecured Preloan	**Applicant Entity** Total_Expenses_Limit_Unsecured_Preloan_Applicant	(the Applicant's total (Adjusted Limit * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false)
	Application Entity Total_Expenses_Limit_Unsecured_Preloan_Application	(the Application's total (Adjusted Limit in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false)
Total Expenses Payment Credit Cards Open	**Applicant Entity** Total_Expenses_Payment_Credit_Cards_Open_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and Trade Closed Type has a value of Not Closed and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
	Application Entity Total_Expenses_Payment_Credit_Cards_Open_Application	(the Application's total of Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail) and Trade Closed Type has a value of Not Closed)
Total Expenses Payment Education Open	**Applicant Entity** Total_Expenses_Payment_Education_Open_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and Trade Closed Type has a value of Not Closed and Trade Category has a value of Education (Student Loans)))
	Application Entity Total_Expenses_Payment_Education_Open_Application	(the Application's total of Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Trade Category has a value of Education (Student Loans)) and Trade Closed Type has a value of Not Closed)

Total Expenses Payment FI Postloan	**Applicant Entity** Total_Expenses_Payment_FI_Postloan_Applicant	Set the aggregate "Total Expenses Payment FI Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and IsFromHost is true))
	Application Entity Total_Expenses_Payment_FI_Postloan_Application	Set the aggregate "Total Expenses Payment FI Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IsFromHost is true and IncludeInApplicationAggregate is true))
Total Expenses Payment FI Preloan	**Applicant Entity** Total_Expenses_Payment_FI_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsFromHost is true and IsExpense is true))
	Application Entity Total_Expenses_Payment_FI_Preloan_Application	(the Application's total of Adjusted Monthly Payment in Liabilities where IsExpense is true and IsFromHost is true and IncludeInApplicationAggregates is true

Total Expenses Payment Housing Postloan	**Applicant Entity** Total_Expenses_Payment_Housing_Postloan_Applicant	Take the following: (If Application TradeType has a value of “Mortgage” Then (Set the aggregate “Total Expenses Payment Housing Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Mortgage”)) Else (Set the aggregate “Total Expenses Payment Housing Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Mortgage”)

	Application Entity Total_Expenses_Payment_Housing_Postloan_Application	If TradeType has a value of "Mortgage" Then (Set the aggregate "Total Expenses Payment Housing Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Mortgage")) Else (Set the aggregate "Total Expenses Payment Housing Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Mortgage")
Total Expenses Payment Housing Preloan	**Applicant Entity** Total_Expenses_Payment_Housing_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and Account Type has a value of Mortgage))
	Application Entity Total_Expenses_Payment_Housing_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and Account Type has a value of Mortgage)))

Total Expenses Payment Installment FI Postloan	**Applicant Entity** Total_Expenses_Payment_Installment_FI_Postloan_Applicant	If Application LoanType has a value of “Closed End” Then (Set the aggregate “Total Expenses Payment Installment FI Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Installment, Mortgage, Open/30 day” and IsFromHost is true)) Else (Set the aggregate “Total Expenses Payment Installment FI Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Installment, Mortgage, Open/30 day” and IsFromHost is true)

	Application Entity Total_Expenses_Payment_Installment_FI_Postloan_Application	If LoanType has a value of "Closed End" Then (Set the aggregate "Total Expenses Payment Installment FI Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Installment, Mortgage, Open/30 day" and IsFromHost is true)) Else (Set the aggregate "Total Expenses Payment Installment FI Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Installment, Mortgage, Open/30 day" and IsFromHost is true)
Total Expenses Payment Installment FI Preloan	**Applicant Entity** Total_Expenses_Payment_Installment_FI_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day) and IsFromHost is true))

	Application Entity Total_Expenses_Payment_Installment_FI_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30Day) and IsFromHost is true))
Total Expenses Payment Installment Postloan	**Applicant Entity** Total_Expenses_Payment_Installment_Postloan_Applicant	If Application LoanType has a value of “Closed End” Then (Set the aggregate “Total Expenses Payment Installment Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Installment, Mortgage, Open/30 day”)) Else (Set the aggregate “Total Expenses Payment Installment Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Installment, Mortgage, Open/30 day”)

	Application Entity Total_Expenses_Payment_Installment_Postloan_Application	If LoanType has a value of "Closed End" Then (Set the aggregate "Total Expenses Payment Installment Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Installment, Mortgage, Open/30 day")) Else(Set the aggregate "Total Expenses Payment Installment Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Installment, Mortgage, Open/30 day")
Total Expenses Payment Installment Preloan	**Applicant Entity** Total_Expenses_Payment_Installment_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a value of Installment, Mortgage, or Open/30 Day)))
	Application Entity Total_Expenses_Payment_Installment_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Installment, Mortgage, or Open/30Day)))

Total Expenses Payment Medical Open	**Applicant Entity** Total_Expenses_Payment_Medical_Open_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and Trade Closed Type has a value of Not Closed and Trade Category has a value of Medical))
	Application Entity Total_Expenses_Payment_Medical_Open_Application	(the Application's total of Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and Trade Category has a value of Medical and Trade Closed Type has a value of Not Closed)
Total Expenses Payment Postloan	**Applicant Entity** Total_Expenses_Payment_Postloan_Applicant	Set the aggregate "Total Expenses Payment Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true))
	Application Entity Total_Expenses_Payment_Postloan_Application	Set the aggregate "Total Expenses Payment Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true))
Total Expenses Payment Preloan	**Applicant Entity** Total_Expenses_Payment_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true))

	Application Entity Total_Expenses_Payment_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true)
Total Expenses Payment Real Estate Open	**Applicant Entity** Total_Expenses_Payment_Real_Estate_Open_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and Trace Closed Type has a value of Not Closed and Trade Category has a value of Real Estate))
	Application Entity Total_Expenses_Payment_Real_Estate_Open_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and Trade Category has a value of Real Estate and Trade Closed Type has a value of Not Closed)

Total Expenses Payment Revolving FI Postloan	**Applicant Entity** Total_Expenses_Payment_Revolving_FI_Postloan_Applicant	If Application LoanType has a value of “Open End” Then (Set the aggregate “Total Expenses Payment Revolving Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Credit Line, Revolving” and IsFromHost is true)) Else (Set the aggregate “Total Expenses Payment Revolving Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Credit Line, Revolving” and IsFromHost is true)

	Application Entity Total_Expenses_Payment_Revolving_FI_Postloan_Application	If LoanType has a value of "Open End" Then (Set the aggregate "Total Expenses Payment Revolving FI Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Credit Line, Revolving" and IsFromHost is true)) Else (Set the aggregate "Total Expenses Payment Revolving FI Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Credit Line, Revolving" and IsFromHost is true)
Total Expenses Payment Revolving FI Preloan	**Applicant Entity** Total_Expenses_Payment_Revolving_FI_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where IsExpense is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)
	Application Entity Total_Expenses_Payment_Revolving_FI_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving) and IsFromHost is true)

Total Expenses Payment Revolving Postloan	**Applicant Entity** Total_Expenses_Payment_Revolving_Postloan_Applicant	If Application LoanType has a value of “Open End” Then (Set the aggregate “Total Expenses Payment Revolving Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Credit Line, Revolving”)) Else (Set the aggregate “Total Expenses Payment Revolving Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and AccountType has a value of “Credit Line, Revolving”)

	Application Entity Total_Expenses_Payment_Revolving_Postloan_Application	If LoanType has a value of "Open End" Then (Set the aggregate "Total Expenses Payment Revolving Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Credit Line, Revolving")) Else (Set the aggregate "Total Expenses Payment Revolving Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and AccountType has a value of "Credit Line, Revolving")
Total Expenses Payment Revolving Preloan	**Applicant Entity** Total_Expenses_Payment_Revolving_Preloan_Applicant	(the Application's total Adjusted Limit n Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))
	Application Entity Total_Expenses_Payment_Revolving_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and (Account Type has a value of Credit Line, or Revolving))

Total Expenses Payment Secured FI Postloan	**Applicant Entity** Total_Expenses_Payment_Secured_FI_Postloan_Applicant	If Application IsSecured is true Then (Set the aggregate "Total Expenses Payment Secured FI Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and IsSecured is true and IsFromHost is true)) Else (Set the aggregate "Total Expenses Payment Secured FI Postloan" for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and IsSecured is true and IsFromHost is true)

	Application Entity Total_Expenses_Payment_Secured_FI_Postloan_Application	If IsSecured is true Then (Set the aggregate "Total Expenses Payment Secured FI Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and IsSecured is true and IsFromHost is true)) Else (Set the aggregate "Total Expenses Payment Secured FI Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and IsSecured is true and IsFromHost is true)
Total Expense Payment Secured FI Preloan	**Applicant Entity** Total_Expenses_Payment_Secured_FI_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is true and IsFromHost is true)
	Application Entity Total_Expenses_Payment_Secured_FI_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is true and IsFromHost is true)

Total Expense Payment Secured Postloan	**Applicant Entity** Total_Expenses_Payment_Secured_Postloan_Applicant	If Application IsSecured is true Then (Set the aggregate "Total Expenses Payment Secured Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and IsSecured is true)) Else (Set the aggregate "Total Expenses Payment Secured Postloan" for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by IsExpense is true and IsSecured is true)

	Application Entity Total_Expenses_Payment_Secured_Postloan_Application	If IsSecured is true Then (Set the aggregate "Total Expenses Payment Secured Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and IsSecured is true)) Else (Set the aggregate "Total Expenses Payment Secured Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IsExpense is true and IncludeInApplicationAggregate is true and IsSecured is true)
Total Expense Payment Secured Preloan	**Applicant Entity** Total_Expenses_Payment_Secured_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is true)
	Application Entity Total_Expenses_Payment_Secured_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is true)

Total Expenses Payment Unsecured FI Postloan	**Applicant Entity** Total_Expenses_Payment_Unsecured_FI_Postloan_Applicant	If the Application IsSecured is false Then (Application Monthly Payment Amount + (the Applicant's total Adjusted Monthly Payment Amount * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and IsSecured is false and IsFromHost is true) Else (the Applicant's total Adjusted Monthly Payment Amount * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Payment_Unsecured_FI_Postloan_Application	If IsSecured is false Then (Application Monthly Payment Amount + (the Application's total Adjusted Monthly Payment Amount in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false and IsFromHost is true) Else (the Application's total Adjusted Monthly Payment Amount in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false and IsFromHost is true)

Total Expenses Payment Unsecured FI Preloan	**Applicant Entity** Total_Expenses_Payment_Unsecured_FI_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false and IsFromHost is true)
	Application Entity Total_Expenses_Payment_Unsecured_FI_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false and IsFromHost is true)
Total Expenses Payment Unsecured Postloan	**Applicant Entity** Total_Expenses_Payment_Unsecured_Postloan_Applicant	If the Application IsSecured is false Then (Application Monthly Payment Amount + (the Applicant's total Adjusted Monthly Payment Amount * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false) Else (the Applicant's total Adjusted Monthly Payment Amount * (Percentage Responsible / 100) in Liabilities where IsExpense is true and IsSecured is false)

	Application Entity Total_Expenses_Payment_Unsecured_Postloan_Application	If IsSecured is false Then (Application Monthly Payment Amount + (the Application's total Adjusted Monthly Payment Amount in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false) Else (the Application's total Adjusted Monthly Payment Amount in Liabilities where IncludeInApplicationAggregates is true and IsExpense is true and IsSecured is false)
Total Expenses Payment Unsecured Preloan	**Applicant Entity** Total_Expenses_Payment_Unsecured_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where IsExpense is true and IsSecured is false)
	Application Entity Total_Expenses_Payment_Unsecured_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IsExpense is true and IncludeInApplicationAggregates is true and IsSecured is false)
Total Income	**Applicant Entity** Total_Income_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type does not have a value of Previous Income)
	Application Entity Total_Income_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type does not have a value of Previous Income and IncludeInApplicationAggregates is true)
Total Income Additional	**Applicant Entity** Total_Income_Additional_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Additional Income)

	Application Entity Total_Income_Additional_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Additional Income and IncludeInApplicationAggregates is true)
Total Income Alimony	**Applicant Entity** Total_Income_Alimony_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Alimony Income)
	Application Entity Total_Income_Alimony_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Alimony Income and IncludeInApplicationAggregates is true)
Total Income Child Support	**Applicant Entity** Total_Income_Child_Support_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Child Support)
	Application Entity Total_Income_Child_Support_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Child Support and IncludeInApplicationAggregates is true)
Total Income Non Current	**Applicant Entity** Total_Income_Non_Current_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type does not have a value of Current Income)
	Application Entity Total_Income_Non_Current_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type does not have a value of Current Income and IncludeInApplicationAggregates is true)
Total Income Other	**Applicant Entity** Total_Income_Other_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Other)

	Application Entity Total_Income_Other_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Other and IncludeInApplicationAggregates is true)
Total Income Retirement	**Applicant Entity** Total_Income_Retirement_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Retirement)
	Application Entity Total_Income_Retirement_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Retirement and IncludeInApplicationAggregates is true)
Total Income SSI	**Applicant Entity** Total_Income_SSI_Applicant	(the Applicant's total Adjusted Monthly Income in Incomes where Income Type has a value of Social Security)
	Application Entity Total_Income_SSI_Application	(the Application's total Adjusted Monthly Income in Incomes where Income Type has a value of Social Security and IncludeInApplicationAggregates is true)
Total Trades Balance Credit Cards Open	**Applicant Entity** Total_Trades_Balance_Credit_Cards_Open_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed, and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail)
	Application Entity Total_Trades_Balance_Credit_Cards_Open_Application	(the Application's total Adjusted Balance in Liabilities where Trade Closed Type has a value of Not Closed and IncludeInApplicationAggregates is true and Trade Category has a value of Education (Student Loans))

Total Trades Balance Education Open	**Applicant Entity** Total_Trades_Balance_Education_Open_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed, and (Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail)
	Application Entity Total_Trades_Balance_Education_Open_Application	(the Application's total Adjusted Balance in Liabilities where Trade Closed Type has a value of Not Closed and IncludeInApplicationAggregates is true and Trade Category has a value of Education (Student Loans))
Total Trades Balance Installment Open Postloan	**Applicant Entity** Total_Trades_Balance_Installment_Open_Postloan_Applicant	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day

	Application Entity Total_Trades_Balance_Installment_Open_Postloan_Application	If the Application Loan Type has a value of Closed End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day
Total Trades Balance Installment Open Preloan	**Applicant Entity** Total_Trades_Balance_Installment_Open_Preloan_Applicant	(the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day
	Application Entity Total_Trades_Balance_Installment_Open_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day

Total Trades Balance Medical Open	**Applicant Entity** Total_Trades_Balance_Medical_Open_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and Trade Category has a value of Medical)
	Application Entity Total_Trades_Balance_Medical_Open_Application	(the Application's total Adjusted Balance in Liabilities where Trade Closed Type has a value of Not Closed and IncludeInApplicationAggregates is true and Trade Category has a value of Medical)
Total Trades Balance Open Postloan	**Applicant Entity** Total_Trades_Balance_Open_Postloan_Applicant	(Application's Initial Loan Amount + (the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed))
	Application Entity Total_Trades_Balance_Open_Postloan_Application	(Application's Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed))
Total Trades Balance Open Preloan	**Applicant Entity** Total_Trades_Balance_Open_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed))
	Application Entity Total_Trades_Balance_Open_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed)
Total Trades Balance Real Estate Open	**Applicant Entity** Total_Trades_Balance_Real_Estate_Open_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and Trade Category has a value of Real Estate))

	Application Entity Total_Trades_Balance_Real_Estate_Open_Application	(the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and Trade Category has a value of Real Estate)
Total Trades Balance Revolving Open Postloan	**Applicant Entity** Total_Trades_Balance_Revolving_Open_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where ITrade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)))

	Application Entity Total_Trades_Balance_Revolving_Open_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)
Total Trades Balance Revolving Open Preloan	**Applicant Entity** Total_Trades_Balance_Revolving_Open_Preloan_Applicant	(the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)))
	Application Entity Total_Trades_Balance_Revolving_Open_Preloan_Application	(the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)

Total Trades Balance Secured Open Postloan	**Applicant Entity** Total_Trades_Balance_Secured_Open_Postloan_Applicant	If the Application IsSecured is true Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and IsSecured is true) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is true)
	Application Entity Total_Trades_Balance_Secured_Open_Postloan_Application	If IsSecured is true Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is true) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is true)
Total Trades Balance Secured Open Preloan	**Applicant Entity** Total_Trades_Balance_Secured_Open_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where TradeClosedType has a value of Not Closed and IsSecured is true)

	Application Entity Total_Trades_Balance_Secured_Open_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and TradeCloseType has a value of Not Closed and IsSecured is true)
Total Balance Unsecured Open Postloan	**Applicant Entity** Total_Trades_Balance_Unsecured_Open_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and IsSecured is false) Else (the Applicant's total Adjusted Balance * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is false)
	Application Entity Total_Trades_Balance_Unsecured_Open_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false) Else (the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false)

Total Balance Unsecured Open Preloan	**Applicant Entity** Total_Trades_Balance_Unsecured_Open_Preloan_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100)) in Liabilities where TradeClosedType has a value of Not Closed and IsSecured is false)
	Application Entity Total_Trades_Balance_Unsecured_Open_Preloan_Application	(the Application's total (Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and TradeCloseType has a value of Not Closed and IsSecured is false)
Total Trades Balance Vehicle Open	**Applicant Entity** Total_Trades_Balance_Vehicle_Open_Applicant	(the Applicant's total (Adjusted Balance * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle (Camper, Motor Home))))
	Application Entity Total_Trades_Balance_Vehicle_Open_Application	(the Application's total Adjusted Balance in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Trade Category has a value of Automobile, Boat/Yacht, or Recreational Vehicle (Camper, Motor Home)))
Total Trades Balloon Open Postloan	**Applicant Entity** Total_Trades_Balloon_Open_Postloan_Applicant	(Application Balloon Amount + (the Applicant's total (Balloon Amount * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed))
	Application Entity Total_Trades_Balloon_Open_Postloan_Application	(Application Balloon Amount + (the Application's total Balloon Amount in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed))

Total Trades Balloon Open Preloan	**Applicant Entity** Total_Trades_Balloon_Open_Preloan_Applicant	(the Applicant's total (Balloon Amount * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed))
	Application Entity Total_Trades_Balloon_Open_Preloan_Application	(the Application's total Balloon Amount in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed))
Total Trades Limit Credit Cards Open	**Applicant Entity** Total_Trades_Limit_Credit_Cards_Open_Applicant	(the Applicant's total (Limit in Liabilities where Trade Closed Type has a value of Not Closed and Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
	Application Entity Total_Trades_Limit_Credit_Cards_Open_Application	(the Application's total Balloon Amount in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and Trade Category has a value of Credit Card, Department Store, or Miscellaneous Retail))
Total Trades Limit Revolving Open Postloan	**Applicant Entity** Total_Trades_Limit_Revolving_Open_Postloan_Applicant	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Applicant's total Limit in Liabilities whereTrade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))) Else (the Applicant's total Limit in Liabilities where Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)))

	Application Entity Total_Trades_Limit_Revolving_Open_Postloan_Application	If the Application Loan Type has a value of Open End Then (Application Initial Loan Amount + (the Application's total Limit in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))) Else (the Application's total Limit in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))
Total Trades Limit Revolving Open Preloan	**Applicant Entity** Total_Trades_Limit_Revolving_Open_Preloan_Applicant	(the Applicant's total Limit in Liabilities whereTrade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)))
	Application Entity l_Trades_Limit_Revolving_Open_Preloan_Application	(the Application's total Limit in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))

Total Trades Limit Unsecured Open Postloan	**Applicant Entity** Total_Trades_Limit_Unsecured_Open_Postloan_Applicant	If the Application IsSecured is false Then (Application Initial Loan Amount + (the Applicant's total Limit * (Percentage Responsible / 100) in Liabilities where Trade Closed Type has a value of Not Closed and IsSecured is false) Else (the Applicant's total Limit * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is false)
	Application Entity Total_Trades_Limit_Unsecured_Open_Postloan_Application	If IsSecured is false Then (Application Initial Loan Amount + (the Application's total Limit in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false) Else (the Application's total Limit in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false)
Total Trades Limit Unsecured Open Preloan	**Applicant Entity** Total_Trades_Limit_Unsecured_Open_Preloan_Applicant	(the Applicant's total (Adjusted Limit * (Percentage Responsible / 100)) in Liabilities where TradeClosedType has a value of Not Closed and IsSecured is false)
	Application Entity Total_Trades_Limit_Unsecured_Open_Preloan_Application	(the Application's total (Adjusted Limit in Liabilities where IncludeInApplicationAggregates is true and TradeCloseType has a value of Not Closed and IsSecured is false)

Total Trades Payment Installment Open Postloan	**Applicant Entity** Total_Trades_Payment_Installment_Open_Postloan_Applicant	If Application LoanType has a value of “Closed End” Then (Set the aggregate “Total Trades Payment Installment Open Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of “Not Closed” and AccountType has a value of “Installment, Mortgage, Open/30 day)) Else (Set the aggregate “Total Trades Payment Installment Open Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of “Not Closed” and AccountType has a value of Installment, Mortgage, Open/30 day)

	Application Entity Total_Trades_Payment_Installment_Open_Postloan_Application	If LoanType has a value of "Closed End" Then (Set the aggregate "Total Trades Payment Installment Open Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of "Not Closed" and AccountType has a value of "Installment, Mortgage, Open/30 day")) Else (Set the aggregate "Total Trades Payment Installment Open Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of "Not Closed" and AccountType has a value of "Installment, Mortgage, Open/30 day")
Total Trades Payment Installment Open Preloan	**Applicant Entity** Total_Trades_Payment_Installment_Open_Preloan_Applicant	(the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day)))

	Application Entity Total_Trades_Payment_Installment_Open_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Account Type has a value of Installment, Mortgage, Open/30 Day))
Total Trades Payment Open Postloan	**Applicant Entity** Total_Trades_Payment_Open_Postloan_Applicant	Set the aggregate "Total Trades Payment Open Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of "Not Closed"))
	Application Entity Total_Trades_Payment_Open_Postloan_Application	Set the aggregate "Total Trades Payment Open Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of "Not Closed"))
Total Trades Payment Open Preloan	**Applicant Entity** Total_Trades_Payment_Open_Preloan_Applicant	(the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where (Trade Closed Type has a value of Not Closed)))
	Application Entity Total_Trades_Payment_Open_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed)

Total Trades Payment Revolving Open Postloan	**Applicant Entity** Total_Trades_Payment_Revolving_Open_Postloan_Applicant	If Application LoanType has a value of “Open End” Then (Set the aggregate “Total Trades Payment Revolving Open Postloan” for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of “Not Closed” and AccountType has a value of “Credit Line, Revolving”)) Else (Set the aggregate “Total Trades Payment Revolving Open Postloan” for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of “Not Closed” and AccountType has a value of “Credit Line, Revolving”)

	Application Entity Total_Trades_Payment_Revolving_Open_Postloan_Application	If LoanType has a value of "Open End" Then (Set the aggregate "Total Trades Payment Revolving Open Postloan" for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of "Not Closed" and AccountType has a value of "Credit Line, Revolving")) Else (Set the aggregate "Total Trades Payment Revolving Open Postloan" for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of "Not Closed" and AccountType has a value of "Credit Line, Revolving")
Total Trades Payment Revolving Open Preloan	**Applicant Entity** Total_Trades_Payment_Revolving_Open_Preloan_Applicant	(the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving)))
	Application Entity Total_Trades_Payment_Revolving_Open_Preloan_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and (Account Type has a value of Credit Line, or Revolving))

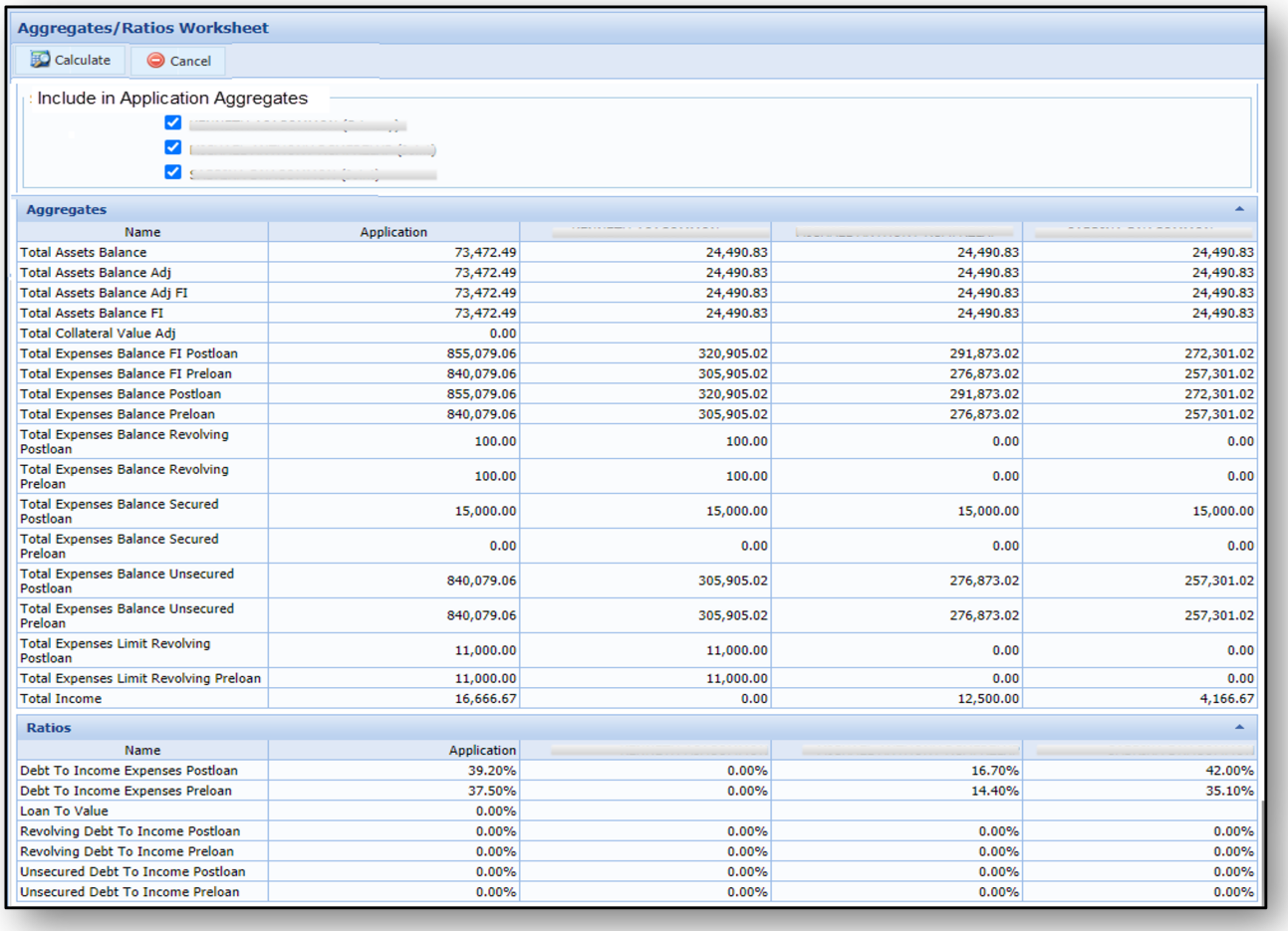
Total Trades Payment Secured Open Postloan	**Applicant Entity** Total_Trades_Payment_Secured_Open_Postloan_Applicant	If Application IsSecured is true Then (Set the aggregate "Total Trades Payment Secured Open Postloan" for the applicant to ((Application MonthlyPaymentAmount plus Application LoanRealEstate TotMthlyPaymentAmt) plus (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of "Not Closed" and IsSecured is true)) Else (Set the aggregate "Total Trades Payment Secured Open Postloan" for the applicant to (the total of (AdjustedMonthlyPayment multiplied by (PercentageResponsible divided by 100)) in Liabilities filtered by TradeClosedType has a value of "Not Closed" and IsSecured is true)

	Application Entity Total_Trades_Payment_Secured_Open_Postloan_Application	If IsSecured is true Then(Set the aggregate “Total Trades Payment Secured Open Postloan” for the application to ((MonthlyPaymentAmount plus LoanRealEstate TotMthlyPaymentAmt) plus (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of “Not Closed” and IsSecured is true)) Else (Set the aggregate “Total Trades Payment Secured Open Postloan” for the application to (the total of AdjustedMonthlyPayment in Liabilities filtered by IncludeInApplicationAggregate is true and TradeClosedType has a value of “Not Closed” and IsSecured is true)
Total Trades Payment Secured Open Preloan	**Applicant Entity** Total_Trades_Payment_Secured_Open_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where TradeClosedType has a value of Not Closed and IsSecured is true)
	Application Entity Total_Trades_Payment_Secured_Open_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and TradeCloseType has a value of Not Closed and IsSecured is true)

Total Trade Payment Unsecured Open Postloan	**Applicant Entity** Total_Trades_Payment_Unsecured_Open_Postloan_Applicant	If the Application IsSecured is false Then (Application Monthly Payment Amount + (the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is false) Else (the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities whereTrade Closed Type has a value of Not Closed and IsSecured is false)
	Application Entity Total_Trades_Payment_Unsecured_Open_Postloan_Application	If IsSecured is false Then (Application Monthly Payment Amount + (the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false)) Else (the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and Trade Closed Type has a value of Not Closed and IsSecured is false)
Total Trades Payment Unsecured Open Preloan	**Applicant Entity** Total_Trades_Payment_Unsecured_Open_Preloan_Applicant	(the Applicant's total (Adjusted Monthly Payment * (Percentage Responsible / 100)) in Liabilities where TradeClosedType has a value of Not Closed and IsSecured is false)

	Application Entity Total_Trades_Payment_Unsecured_Open_Preloan_Application	(the Application's total (Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and TradeCloseType has a value of Not Closed and IsSecured is false)
Total Trades Payment Vehicle Open	**Applicant Entity** Total_Trades_Payment_Vehicle_Open_Applicant	(the Applicant's total Adjusted Monthly Payment * (Percentage Responsible / 100) in Liabilities where (Trade Closed Type has a value of Not Closed and Trade Category has a value of Automobile, Boat/Yacht, Recreational Vehicle (Camper, Motor Home)))
	Application Entity Total_Trades_Payment_Vehicle_Open_Application	(the Application's total Adjusted Monthly Payment in Liabilities where IncludeInApplicationAggregates is true and (Trade Closed Type has a value of Not Closed and Trade Category has a value of Automobile, Boat/Yacht, Recreational Vehicle (Camper, Motor Home)))

Aggregates are assigned at the sub-product level.



Aggregates/Ratios Worksheet

Calculate Cancel

Include in Application Aggregates

Aggregates

Name	Application			
Total Assets Balance	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance Adj	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance Adj FI	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance FI	73,472.49	24,490.83	24,490.83	24,490.83
Total Collateral Value Adj	0.00			
Total Expenses Balance FI Postloan	855,079.06	320,905.02	291,873.02	272,301.02
Total Expenses Balance FI Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Postloan	855,079.06	320,905.02	291,873.02	272,301.02
Total Expenses Balance Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Revolving Postloan	100.00	100.00	0.00	0.00
Total Expenses Balance Revolving Preloan	100.00	100.00	0.00	0.00
Total Expenses Balance Secured Postloan	15,000.00	15,000.00	15,000.00	15,000.00
Total Expenses Balance Secured Preloan	0.00	0.00	0.00	0.00
Total Expenses Balance Unsecured Postloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Unsecured Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Limit Revolving Postloan	11,000.00	11,000.00	0.00	0.00
Total Expenses Limit Revolving Preloan	11,000.00	11,000.00	0.00	0.00
Total Income	16,666.67	0.00	12,500.00	4,166.67

Ratios

Name	Application			
Debt To Income Expenses Postloan	39.20%	0.00%	16.70%	42.00%
Debt To Income Expenses Preloan	37.50%	0.00%	14.40%	35.10%
Loan To Value	0.00%			
Revolving Debt To Income Postloan	0.00%	0.00%	0.00%	0.00%
Revolving Debt To Income Preloan	0.00%	0.00%	0.00%	0.00%
Unsecured Debt To Income Postloan	0.00%	0.00%	0.00%	0.00%
Unsecured Debt To Income Preloan	0.00%	0.00%	0.00%	0.00%

> Users can manually select which applicants can be included in application aggregates and ratios and then recalculate them. The recalculated values are only available as real-time data on the screen and not saved to the database. Please refer Screens section of the Administrator Guide for more information on configuring, underwriting review screens and panels.

Review the aggregates for any amounts of values that do not align with the institution's lending guidelines to assist in rendering a decision.

Aggregates may change during the following application events:

- Create application
- Calculate application
- Decision application

> Concurrent application values are added during the Decision process. This can cause aggregate values to differ between the first calculate and decision because additional liabilities are added by the decision.

Ratios

Depending on the configuration of the underwriting review screen, a panel may be assigned to display applicant and application ratios such as Debt To Income Pre-Loan, Debt To Income Post-Loan, Loan To Value, and Revolving Debt.

List of Ratios

Ratio Name	Rule Entity Level and Name	Calculation
Annual Unsecured Debt to Income Postloan	**Applicant Entity** Annual_Unsecured_DTI_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else (Applicant's Total Trades Payment Unsecured Open Postloan / Applicant's Total Income) * 12
	Application Entity Annual_Unsecured_DTI_Postloan_Application	If Application's Total Income = 0 Then 0 Else (Application's Total Trades Payment Unsecured Open Postloan / Application's Total Income) * 12
Annual Unsecured Debt to Income Preloan	**Applicant Entity** Annual_Unsecured_DTI_Preloan_Applicant	If Applicant’s Total Income = 0 Then 0 Else (Applicant's Total Trades Payment Unsecured Open Preloan / Applicant’s Total Income) * 12
	Application Entity Annual_Unsecured_DTI_Preloan_Application	If Application’s Total Income = 0 Then 0 Else (Application's Total Trades Payment Unsecured Open Preloan / Application’s Total Income) * 12

Capacity Postloan	**Applicant Entity** Capacity_Postloan_Applicant	If Applicant’s Total Trades Limit Revolving Open Postloan = 0 Then 0 Else Applicant's Total Trades Balance Revolving Open Postloan / Applicant's Total Trades Limit Revolving Open Postloan
	Application Entity Capacity_Postloan_Application	If Application’s Total Trades Limit Revolving Open Postloan = 0 Then 0 Else Application's Total Trades Balance Revolving Open Postloan / Application's Total Trades Limit Revolving Open Postloan
Capacity Preloan	**Applicant Entity** Capacity_Preloan_Applicant	If Applicant’s Total Trades Limit Revolving Open Preloan = 0 Then 0 Else Applicant's Total Trades Balance Revolving Open Preloan / Applicant's Total Trades Limit Revolving Open Preloan
	Application Entity Capacity_Preloan_Application	If Application’s Total Trades Limit Revolving Open Preloan = 0 Then 0 Else Application's Total Trades Balance Revolving Open Preloan / Application's Total Trades Limit Revolving Open Preloan

Combined Loan To Value	**Application Entity**
	Combined_LTV_Application
		If (Total Collateral Value – total Liens) = 0 then 0
		Else
		(If Application is Decisioned, Disbursed or is in Pending Disbursement status then Combined LTV = (FinalLoanAmount + TotalLienAmount) / TotalColateralValue
		Else
		Combined LTV = (InitialLoanAmount + TotalLienAmount) / TotalColateralValue

Debt To Income Expenses Postloan	**Applicant Entity** DTI_Expenses_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Application Total Expenses Payment Postloan / Application Total Income
	Application Entity DTI_Expenses_Postloan_Application	If Application's Total Income = 0 then 0 Else Application Total Expenses Payment Postloan / Application Total Income
Debt to Income Expenses Preloan	**Applicant Entity** DTI_Expenses_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant Total Expenses Payment Preloan / Applicant Total Income

	Application Entity DTI_Expenses_Preloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Expenses Payment Preloan / Application's Total Income
Debt To Income Trades Open Postloan	**Applicant Entity** DTI_Trades_Open_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Open Postloan /Applicant's Total Income
	Application Entity DTI_Trades_Open_Postloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Trades Payment Open Postloan / Application'sTotal Income
Debt To Income Trades Open Preloan	**Applicant Entity** DTI_Trades_Open_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Open Preloan / Applicant's Total Income
	Application Entity DTI_Trades_Open_Preloan_Application	If Application's Total Income = 0 then 0 Else Application's Total Trades Payment Open Preloan / Application'sTotal Income

Housing Debt To Income Postloan	**Applicant Entity** Housing_DTI_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Payment Housing Postloan / Applicant's Total Income
	Application Entity Housing_DTI_Postloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Expenses Payment Housing Postloan / Application's Total Income
Housing Debt To Income Preloan	**Applicant Entity** Housing_DTI_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Payment Housing Preloan / Applicant's Total Income
	Application Entity Housing_DTI_Preloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Expenses Payment Housing Preloan / Application's Total Income
Loan Payment to Income	**Applicant Entity** Loan_Payment_To_Income_Applicant	If Applicant's Total Income = 0 Then 0 Else Application Payment Amount / Applicant's Total Income
	Application Entity Loan_Payment_To_Income_Application	If Application's Total Income = 0 then 0 Else Application Payment Amount / Application's Total Income

Loan To Value	**Application Entity** LTV_Application	If Total Collateral Value = 0 then 0 Else (If Application is Decisioned, Disbursed or is in Pending Disbursement status then LTV = FinalLoanAmount / TotalColateralValue Else LTV = InitialLoanAmount / TotalColateralValue
Revolving Balance To Annual Income Postloan	**Applicant Entity** Revolving_Balance_To_Annual_Income_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Balances Revolving Open Postloan / (Applicant's Total Income * 12)
	Application Entity Revolving_Balance_To_Annual_Income_Postloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Trades Balances Revolving Open Postloan / (Application's Total Income * 12)
Revolving Balance To Annual Income Preloan	**Applicant Entity** Revolving_Balance_To_Annual_Income_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Balances Revolving Open Preloan / (Applicant's Total Income * 12)

	Application Entity Revolving_Balance_To_Annual_Income_Preloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Trades Balances Revolving Open Preloan / (Application's Total Income * 12)
Revolving Debt To Income Postloan	**Applicant Entity** Revolving_DTI_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Revolving Open Postloan / Applicant's Total Income
	Application Entity Revolving_DTI_Postloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Trades Payment Revolving Open Postloan / Application's Total Income
Revolving Debt To Income Preloan	**Applicant Entity** Revolving_DTI_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Revolving Open Preloan / Applicant's Total Income
	Application Entity Revolving_DTI_Preloan_Application	If Application 'sTotal Income = 0 then 0 Else Application's Total Trades Payment Revolving Open Preloan / Application's Total Income

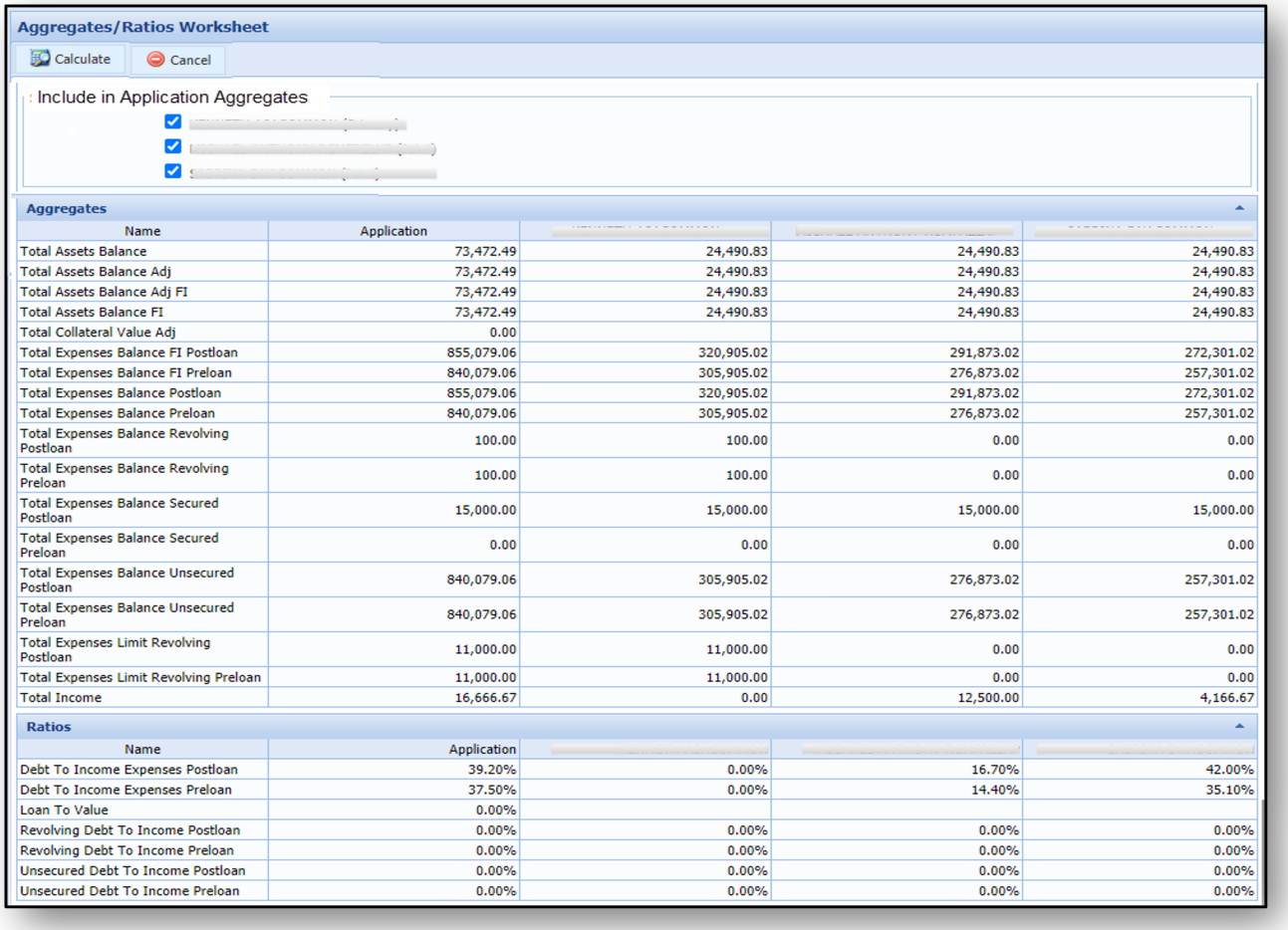
Revolving Limit To Annual Income Postloan	**Applicant Entity** Revolving_Limit_To_Annual_Income_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Limit Revolving Open Postloan / (Applicant's Total Income *12)
	Application Entity Revolving_Limit_To_Annual_Income_Postloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Trades Limit Revolving Open Postloan / (Application's Total Income *12)
Revolving Limit To Annual Income Preloan	**Applicant Entity** Revolving_Limit_To_Annual_Income_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Limit Revolving Open Preloan / (Applicant's Total Income *12)
	Application Entity Revolving_Limit_To_Annual_Income_Preloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Trades Limit Revolving Open Preloan / (Application's Total Income *12)
Unsecured Balance To Annual Income Postloan	**Applicant Entity** Unsecured_Balance_To_Annual_Income_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Balance Unsecured Postloan / (Applicant's Total Income *12)

	Application Entity Unsecured_Balance_To_Annual_Income_Postloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Expenses Balance Unsecured Postloan / (Application's Total Income *12)
Unsecured Balance To Annual Income Preloan	**Applicant Entity** Unsecured_Balance_To_Annual_Income_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Balance Unsecured Preloan / (Applicant's Total Income *12)
	Application Entity Unsecured_Balance_To_Annual_Income_Preloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Expenses Balance Unsecured Preloan / (Application's Total Income *12)
Unsecured Balance To Annual Income FI Postloan	**Applicant Entity** Unsecured_Balance_To_Annual_Income_FI_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Balance Unsecured FI Postloan / (Applicant's Total Income *12)
	Application Entity Unsecured_Balance_To_Annual_Income_FI_Postloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Expenses Balance Unsecured FI Postloan / (Application's Total Income *12)

Unsecured Balance To Annual Income FI Preloan	**Applicant Entity** Unsecured_Balance_To_Annual_Income_FI_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Expenses Balance Unsecured FI Preloan / (Applicant's Total Income *12)
	Application Entity Unsecured_Balance_To_Annual_Income_FI_Preloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Expenses Balance Unsecured FI Preloan / (Application's Total Income *12)
Unsecured Debt To Income Postloan	**Applicant Entity** Unsecured_DTI_Postloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Unsecured Open Postloan / (Applicant's Total Income *12)
	Application Entity Unsecured_DTI_Postloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Trades Payment Unsecured Open Postloan / (Application's Total Income *12)
Unsecured Debt To Income Preloan	**Applicant Entity** Unsecured_DTI_Preloan_Applicant	If Applicant's Total Income = 0 Then 0 Else Applicant's Total Trades Payment Unsecured Open Preloan / (Applicant's Total Income *12)

	Application Entity Unsecured_DTI_Preloan_Application	If Applicant's Total Income = 0 Then 0 Else Application's Total Trades Payment Unsecured Open Preloan / (Application's Total Income *12)

Ratios are assigned at the sub-product level.



Aggregates/Ratios Worksheet

Calculate Cancel

Include in Application Aggregates

Aggregates

Name	Application			
Total Assets Balance	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance Adj	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance Adj FI	73,472.49	24,490.83	24,490.83	24,490.83
Total Assets Balance FI	73,472.49	24,490.83	24,490.83	24,490.83
Total Collateral Value Adj	0.00			
Total Expenses Balance FI Postloan	855,079.06	320,905.02	291,873.02	272,301.02
Total Expenses Balance FI Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Postloan	855,079.06	320,905.02	291,873.02	272,301.02
Total Expenses Balance Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Revolving Postloan	100.00	100.00	0.00	0.00
Total Expenses Balance Revolving Preloan	100.00	100.00	0.00	0.00
Total Expenses Balance Secured Postloan	15,000.00	15,000.00	15,000.00	15,000.00
Total Expenses Balance Secured Preloan	0.00	0.00	0.00	0.00
Total Expenses Balance Unsecured Postloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Balance Unsecured Preloan	840,079.06	305,905.02	276,873.02	257,301.02
Total Expenses Limit Revolving Postloan	11,000.00	11,000.00	0.00	0.00
Total Expenses Limit Revolving Preloan	11,000.00	11,000.00	0.00	0.00
Total Income	16,666.67	0.00	12,500.00	4,166.67

Ratios

Name	Application			
Debt To Income Expenses Postloan	39.20%	0.00%	16.70%	42.00%
Debt To Income Expenses Preloan	37.50%	0.00%	14.40%	35.10%
Loan To Value	0.00%			
Revolving Debt To Income Postloan	0.00%	0.00%	0.00%	0.00%
Revolving Debt To Income Preloan	0.00%	0.00%	0.00%	0.00%
Unsecured Debt To Income Postloan	0.00%	0.00%	0.00%	0.00%
Unsecured Debt To Income Preloan	0.00%	0.00%	0.00%	0.00%

Users can manually select which applicants can be included in application aggregates and ratios and then recalculate them. The recalculated values are only available as real-time data on the screen and not saved to the database. Please refer Screens section of the Administrator Guide for more information on configuring, underwriting review screens and panels.

Review the ratios for any values that do not align with the institution's lending guidelines to assist in rendering a decision.

Ratios may change during the following application events:

- Create application
- Calculate application
- Decision application

> Concurrent application values are added during the Decision process. This can cause ratio values to differ between the first calculate and decision because additional liabilities added are by the decision.

Scores

Review the ratios for any values that do not align with the institution's lending or new account guidelines prior to rendering a decision.

Scores

Model	Average	High	Low	KENNETH ASACOMMON	STUART P CQACOMMON
Bankruptcy	658	1104	212	212	1104
FICO (Experian)	608	714	501	714	501
FICO Advanced	578	692	465	692	465
FICO Auto 2	601	685	517	685	517
National Risk	506	969	42	42	969

The Scores panel displays all score models associated to the application and the specific scores for each applicant. It also shows what the Average, High, and Low scores are for the application.

Review the scores for any values that do not align with the institution's lending guidelines prior to rendering a decision

Review Indicators

The Loan Review Indicators panel displays various indicators to highlight the status of particular decision criteria and allow institutions to review any indicators that do not align with their lending guidelines prior to rendering a decision.

Within the Loan Review Indicators panel, all of the review indicators related to an application's Loan decision are displayed in alpha-numeric order by name.

Loan Review Indicators

Name	Description	Waived	Waived By	Comments
Applicant FICO score	Applicant's FICO score does not meet the minimum score of 670	☐		
Applicant FICO score	Applicant's FICO score does not meet the minimum score of 670	☑	16247	
Debt to Income Expenses Postloan	Debt to Income Postloan exceeds the 50% maximum for the Sub-Product.	☐		
Disposable Income Postloan	Disposable Income Postloan exceeds minimum required	☑	16247	Pass
Loan Payment to Income Expenses Postloan	Loan Payment to Income exceeds the 50% maximum for the Sub-Product.	☐		
Loan To Value	Loan to Value = 0.00%	☐		
Unsecured DTI Post Loan	Applicant's Unsecured DTI exceeds the maximum allowed	☐		

Field	Description
Name	Name of the review indicator.
Description	Description of the review indicator.

Waived	Waived status of the review indicator. This field gets enabled when the Include Waive Options check box is selected in the Properties tab of the respective Review Indicator panel.
Waived By	The user, who waived the review indicator. This field gets enabled when the Include Waive Options check box is selected in the Properties tab of the respective Review Indicator panel.
Comments	The comments corresponding to the review indicator, as entered by the user. This field is always displayed even if the Include Waive Options check box is selected or not in the Properties tab of the respective Review Indicator panel.

Depending on the configuration of the Underwriting Review screen, the Loan Review Indicators panel may be assigned to display review indicators such as:

Icon	Description
	The review indicator has successfully passed that decision criteria.
	The review indicator needs to be reviewed further to make a decision based on that criteria.
	The review indicator has failed that decision criteria.
	The review indicator originally had a warning, yet has been waived by the user.
	The review indicator originally had a warning, yet has been waived by the user.

When a counteroffer is accepted, the original review indicators that are attached to an application are replaced by new counteroffer review indicators.

Clearing Review Indicators

Each time an application is decisioned, the review indicators assigned to the application type's decision model is executed and populate in the Loan Review Indicators panel. When an application is re-decisioned, the previous review indicators are cleared and new indicators are applied according to the updated application criteria.

When a decision is removed from an application, the existing review indicators remain on the application; they do not get cleared.

Associated Applications

Depending on the configuration of the underwriting review screen, a panel may be assigned that allows users to view any applications to which the current applicants are associated, such as those from a third party or promotional offer.

Users are able to open an application from the list by double-clicking the appropriate row in the grid.

Associated Applications

Name	App#	Date Created	Created By	Decision	Source	Channel	Parent App#	Sub-Product	Requested Amount	Final Loan Amount
Decisioned										
HERMINE	1119	6/5/2017 12:53:09 PM		Auto Approved	Branch - In Person		0	Used Automobile	$15,000.00	$15,175.00
HERMINE	1099	6/1/2017 9:59:01 AM		Auto Approved	Branch - In Person		0	Automobile	$25,000.00	$25,175.00
Disbursed										
HERMINE	1614	7/17/2017 11:58:06 AM		LO Approved	Branch - In Person		0	Used Automobile	$25,000.00	$25,175.00
In Progress										
Withdrawn										

Collateral

Depending on the configuration of the underwriting review screen, a panel may be assigned that allows users to view the collateral associated with the current application.

Collateral

Add Edit Delete

CollateralType	Year	Make	Model	MarketValue	Appraised Value	Net Value	Original Value	Sales Price	Valuation Comment
Vehicle	2010	FORD	Mustang	$36,175.00					

For more information on collateral, see the Collateral topic within the Origination section.

Trade Ins

Depending on the configuration of the underwriting review screen, a panel may be assigned that allows users to view the information associated with the vehicle that was traded in.

Trade Ins

Year	Make	Model	Sub-Model	Value	Mileage	Net Allowance	Financed	Creditor	Payoff	Monthly Payment

Stipulations

The Stipulations panel may be assigned to allow users to view and maintain the conditions required to approve and/or disburse an application.

Stipulations

Add Add Multiple Edit Delete

Stipulation	Required For	Other Description	Added By	Met	Waived	Comments	Date Fulfilled	Fulfilled By	Security Groups	Documents
Items you can complete										
Personal Reference	Disbursement		Lending System						0	
Proof of Identification	Disbursement		Lending System						0	0

For more information on stipulations, see the Stipulations Panel topic within the Decision Processing section.

To-Dos Panel

The To-dos panel may be assigned to allow users to view all outstanding To-dos and Stipulations that are required to decision or disburse the current application, as well as complete manual To-dos.

To-dos

Required For	Description	Completed	Type	Date Created	Date Completed	Completed By	Applies To
Items you can complete							
Decision	Obtain proof of identification	☐	To-Do (Manual)	08/13/2014			Account
Documents	Account Number is required	☐	To-Do (Automatic)	08/13/2014			Account
Items you cannot complete							
Disbursement	Paystub	☐	Stipulation	08/13/2014			Account
Approval	Personal Reference	☐	Stipulation	08/13/2014			Account

For more information on the To-Dos panel, see the To-Do Panel topic within the Decision Processing section.

Fees Panel

The Fees panel may be assigned to allow users to add and maintain application and processing fees while completing an application's underwriting review process.

Fees

Add Delete

Name	Actual Amount	Finance Charge	Included in Loan Amount	Included in Military APR
Processing	45.00	☑	☑	☐
Miscellaneous Fees	$15.00	☐	☑	☐

Total Finance Charges: $45.00 Total Fees Included in Loan Amount: $60.00

For more information on the Fees panel, see the Fees Panel topic within the Decision Processing section.

Counteroffers Panel

The Counteroffer panel enables users to create one or more counteroffers that contain alternative loan terms that are more desirable to the institution.

Counteroffers

Add Edit Delete Send to 3rd party

Status	Approved Amount	Term (Months)	Interest Rate	Payment Amount	Goals	Stips	Comments	Requires Review	Counteroffer Decision
	20,000.00	60	3.8750	367.19	☐	☑	☐	☐	Auto Approved

This panel contains a toolbar that allows users to perform the following functions:

Icon	Title	Description
Add	Add	Allows a user to create a counteroffer to the application. When counteroffer is added to the application.
Edit	Edit	Allows a user to edit a counteroffer currently on the application. For more information on editing counteroffers, refer to the editing counteroffers topic.

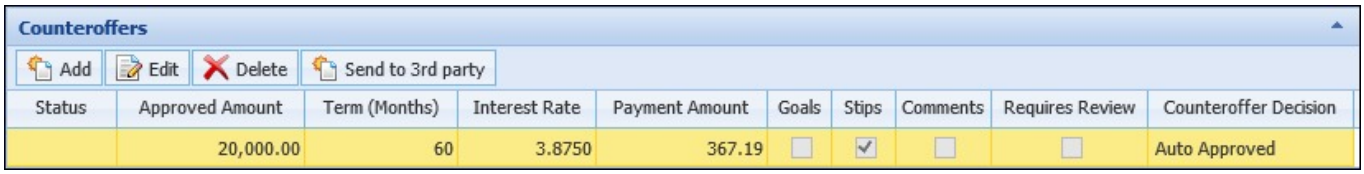
Delete	Delete	Allows a user to remove a counteroffer from the application. When a counteroffer is deleted, a row is removed from the counteroffer grid. For more information on deleting counteroffers, refer to the deleting counteroffers topic.
Send to 3rd party	Send to Third Party	Allows a user to send the selected counteroffer to the indirect connector that submitted the application. If multiple counteroffers have been created, the Send Counteroffer to RouteOne/DealerTrack action transmits only the last counteroffer created to the third party. This button allows users to transmit the counteroffer of their choosing to the third party. If a subsequent counteroffer is created or an existing counteroffer is modified, the DealerTrack/RouteOne Counteroffer Update event pair transmits the new or modified counteroffer. If a counteroffer other than the new or modified is to be presented to the dealer, reselect the counteroffer that is to be transmitted and click Send to 3rd Party. This button is only enabled if an application was submitted by DealerTrack or RouteOne.

Each counteroffer populates as a separate row within a grid containing the following columns:

Column Name	Description
Status	Indicates whether the counteroffer was accepted or rejected.
Approved Amount	Indicates the countered loan amount.
Term	Indicates the countered loan term (months).
Interest Rate	Indicates the countered interest rate.
Payment	Indicates the countered payment amount.
Goals	A check box that indicates if the counteroffer has goal aggregates and/or ratios.
Stipulations	A check box that indicates if the counteroffer has stipulations.
Comments	A check box that indicates if the counteroffer has comments.
Requires Review	A check box that indicates if the counteroffer requires underwriting review.
Counteroffer Decision	Indicates the counteroffer decision.

The Counteroffer panel may be assigned to any user-defined application screen. It may also be assigned to its own exclusive screen.

Depending on the configuration of the underwriting review screen, users may be able to create one or more counteroffers that contain alternative loan terms that are more desirable to the institution.



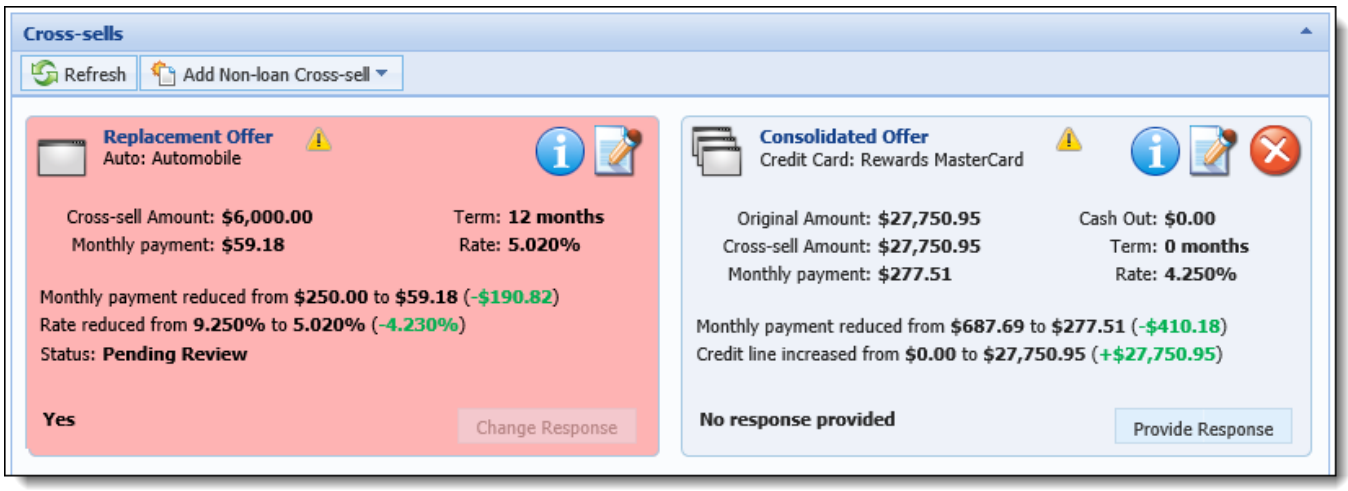
From the counteroffers panel, users are able to view and maintain counteroffers.

> For more information on maintaining counteroffers, see the Counteroffer topic within the Decision Processing section.

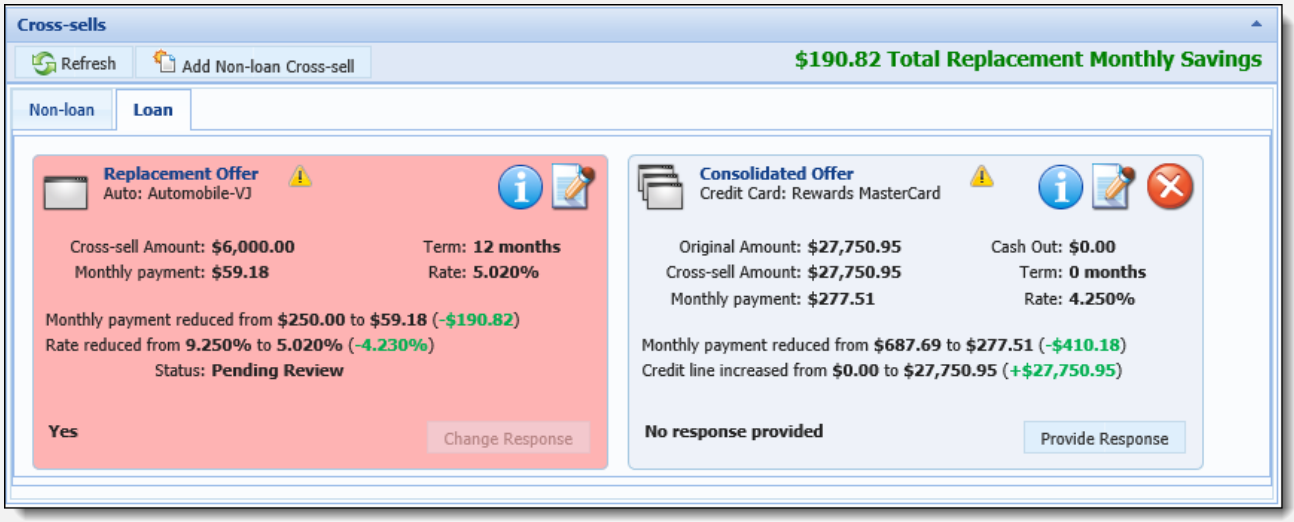
Cross-sells Panel

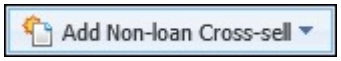
If configured by the system administrator, the Cross-sells panel may appear within the Underwriting Review screen to provide users with the ability to review cross-sells that currently exist on the application, as well as create additional non-loan cross-sells.

By default, the Cross-sells panel displays existing cross-sells within product cards. If the application does not have any existing cross-sells, a message is displayed indicating that the user must regenerate the opportunities within the Cross-sell screen in order for cross-sells to appear within the panel.

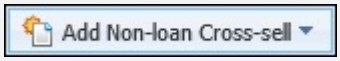


If configured within System Management, the Cross-sells panel may contain tabs, which separate Non-loan Cross-sell opportunites from Loan Cross-sell opportunities.



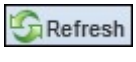
Clicking 

within the Cross-sells panel allows users to select the desired non-loan cross-sell product and enter details about the new cross-sell to add to the application.



is enabled and disabled according to the Add Non-loan Cross-sell editability option configured by a system administrator in System Management.

Non-loan cross-sells marked as Active within System Management are displayed within the Add Non-loan Cross-sell drop-down.

Clicking 

within the Cross-sells panel allows users to refresh the Underwriting Review screen.

Unlike the Cross-sells screen, the Cross-sells panel does not include the Liabilities tab or the Regenerate Opportunities button.

For more information on adding cross-sells to an application, please see the Cross-Sells topic within the Approval section of this guide.

Post-Decision

Approval Introduction

Once an application successfully completes the underwriting process with an approved decision, it enters the Approval category which consists of following application processes:

- Cross-sells
- Document Processing
- Attaching Files
- Contract Updates
- Fees
- Funding

- To-Dos
- Stipulations
- Disbursement

Approved applications may be completed manually by Loan Origination module end users or automatically by Event Processing and Rule configurations.

Manually Processing Approved Applications

Approved applications may be processed by manually completing screens or the workflow. To manually process an application, navigate to each screen and complete all application data that is required to successfully disburse the loan.

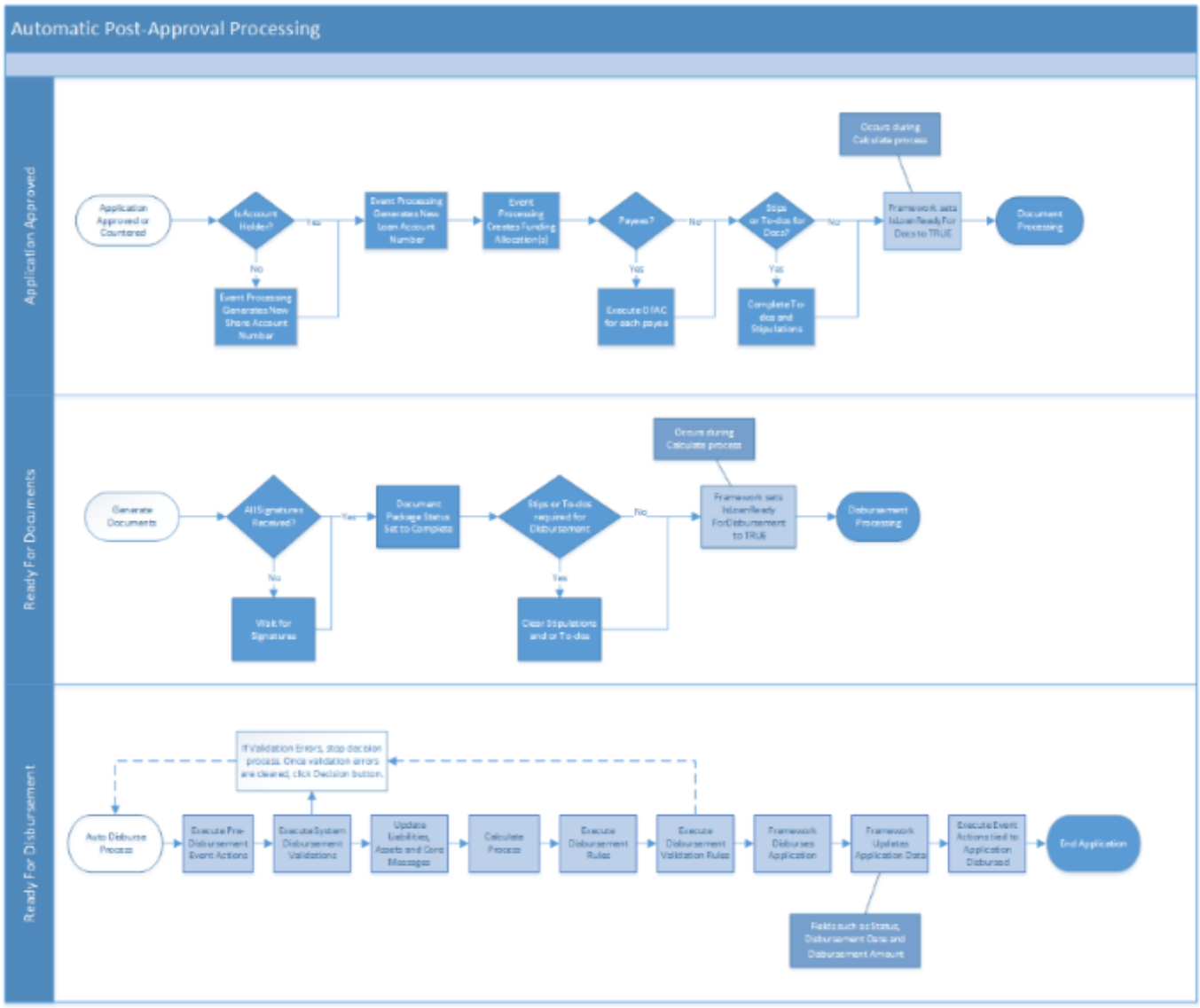
Automatically Processing Approved Applications

Approved applications may be processed automatically based on administrative configurations. Automated processing enables institutions to completely process an approved application with limited or no employee interaction through document processing and disbursement. This process may fully automate approval processing or only specific steps in the post-approval process.

Based on administrative configurations, the Event Processing engine may:

- Automatically allocate loan proceeds to assets, payees and deposit accounts.
- Automatically create new deposit accounts.
- Automatically assign loan suffixes.
- Automatically assign and enforce document generation stipulations and To-dos.
- Automatically generate application documents based on delivery method.
- Automatically assign and enforce disbursement stipulations and To-dos.
- Automatically disburse loan applications.

The following flowchart depicts a typical automated approval process:



Ready for Documents

To automatically proceed from the Application Approved stage to the Ready for Documents stage, the calculation process flags an application as IsLoanReadyForDocs. For an application to be flagged as IsLoanReadyForDocs the following items must be fulfilled:

- Primary Applicant Account Number is not blank.
- Application Account Number must have a value.
- Loan funds must be fully allocated. FinalLoanAmount – AllocatedAmount (Funding Records) = 0
- No remaining loan stipulations/to-dos required for documents:
    - Stipulations met/waived
    - Manual To-dos completed
    - Automated To-dos completed

> If any of the aforementioned requirements are not fulfilled, automated processing stops.

Ready for Disbursement

To automatically proceed from the Ready for Documents stage to the Ready for Disbursement stage, the

calculation process flags an application as IsLoanReadyForDisbursement. For an application to be flagged as IsLoanReadyForDisbursement the following items must be fulfilled:

- Document package statuses are set to Completed, once all signatures are received.
- No remaining loan stipulations/to-dos required for disbursement:
  - Stipulations met/waived
  - Manual To-dos completed
  - Automated To-dos completed

If any of the aforementioned requirements are not fulfilled, automated processing stops.

Disbursement

Once an application is flagged as IsLoanReadyForDisbursement, Event Processing may disburse the application. Within the Disburse Application action, the following processes occur:

- Actions paired with the Pre-Disbursement event
- Disbursement validations
- Calculate
- Loan disburse using the connector specified as the Disbursement Method

Additionally, the action checks the IsLoanReadyForDisbursement flags. Disbursement occurs based on the following:

Application Type	IsLoanReadyForDisbursement	Disburse?
Loan	True	Loan
Loan	False	None

Cross-Sells

Cross-sells provides users an interface to sell additional loan and non-loanproducts, therefore providing additional value to the applicant's relationship with the institution. Cross-Sells are opportunities generated by the rules engine. The opportunities that generate are based on the risk, pricing and decision models and varies across applications. When an application has been approved, users are able to navigate to the Cross-sells screen to offer the opportunities generated.

In addition to the Cross-sells screen, a Cross-sell panel is available to provide users with the ability to offer existing cross-sell opportunities and generate new non-loan cross-sells. For details about the Cross-sell panel, please see the Underwriting Review topic in this guide.

This topic includes the following information:

- Cross-sells Screen
  - Opportunities
  - Liabilities
- Cross-sell Opportunities
  - Non-loan offers
  - Loan offers
  - Replacement offers
  - Consolidated offers
- Generating Cross-sells
- Processing Cross-sells

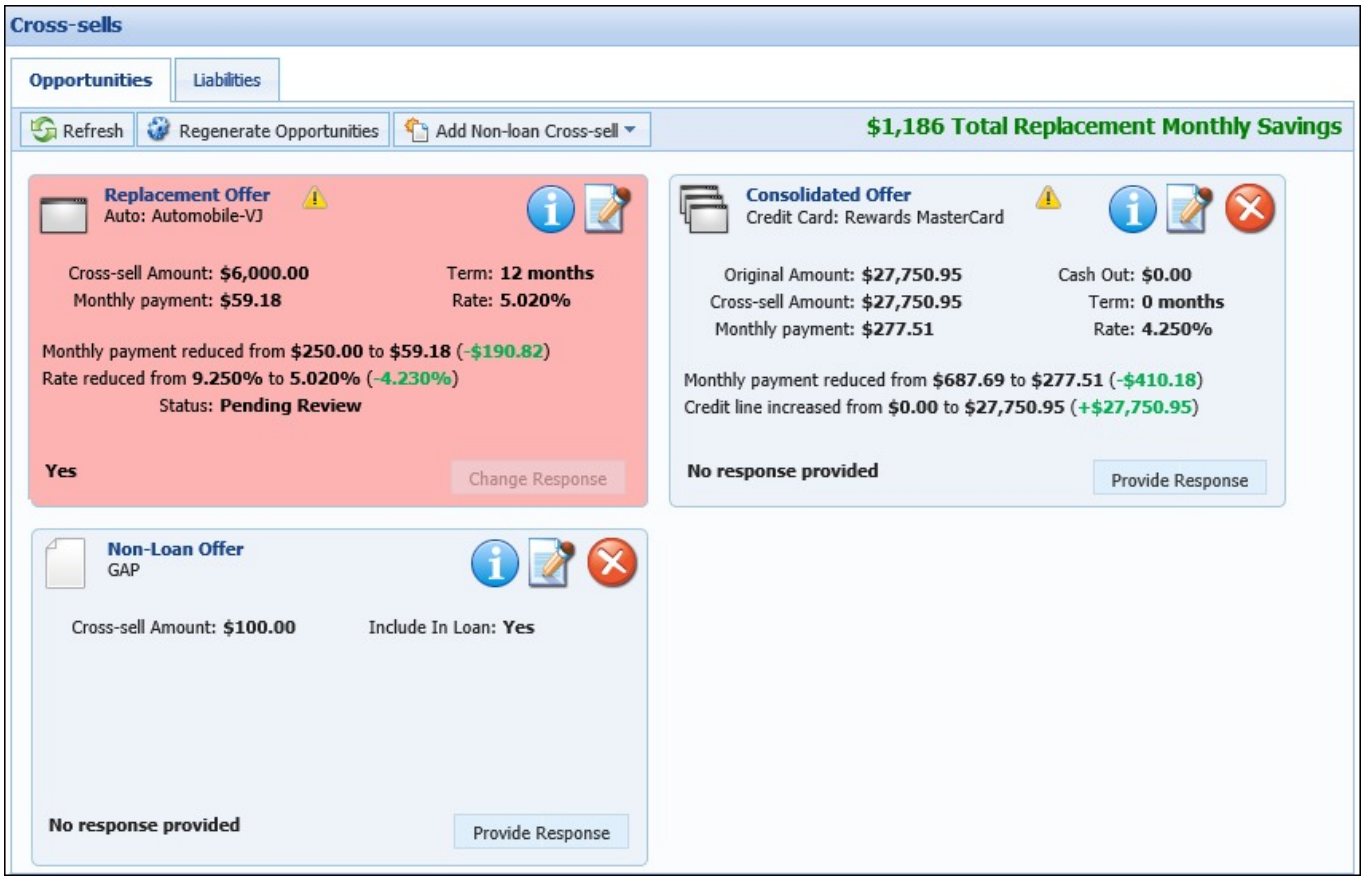
- Accepted Cross-sells

Cross-sells Screen

The Cross-sell screen is divided into two tabs: Opportunities and Liabilities.

Opportunities Tab

The Opportunities tab displays the approved, and (if configured in System Management) pending review cross-sell opportunities that have generated for the applicant. Each opportunity is presented within a card that displays product details, such as: Cross-sell Amount, Monthly Payment, Credit Line, Term, and Rate.



Opportunities Tab Details

At the top of the Opportunities tab, a toolbar displays three buttons and the estimated total replacement monthly savings.

Button	Description
Refresh	Allows users to view the most recent cross-sell opportunities.

Regenerate Opportunities	Allows users to initiate the cross-sell generation process. Clicking this button allows users to manually generate offers, if cross-sells have not been generated by Event Processing. If cross-sells have been generated by Event Processing, clicking this button reprocesses all offers. Clicking Regenerate Opportunities clears all responses for previously generated offers. Additionally, all manually created Replacement and Cross-sell offers must be re-created.
Add Non-loan Cross-sell	Allows users to initiate the non-loan cross-sell generation process. Clicking this button allows users to manually generate non-loan cross-sell offers for an application.

The estimated total replacement monthly savings displays to the right of the buttons when at least one Replacement or Consolidated Offer is generated.

> The amount displayed for the Total Replacement Monthly Savings is a sum of the monthly savings for all generated Replacement and Consolidated Opportunities.

Beneath the toolbar, the generated cross-sells are itemized within cards that are sorted according to opportunity type, in the following order:

- Replacement offers
- Consolidated offers
- New Loan offers
- Non-Loan offers

> Cross-sell offer cards with red backgroud have not been automatically approved by system, and have a status of pending review. While reviewing these opportunities with applicants, additional underwriting may be required in order to approve the cross-sell.

> Within each opportunity type grouping, cross-sells are sorted by Date Created.

Loan Cross-sell Offer Cards

Loan cross-sell offer cards highlight the details of each loan cross-sell and allow users to perform actions. These cards contain the following functional areas:

> The format and action buttons within each card are consistent. However the details presented vary according to the type of opportunity.

▸ 1 - Opportunity and Product

Within the Opportunity and Product section, the type of cross-sell opportunity displays in bold text. Each opportunity type is identified by one of the following icons:

Icon	Cross-Sell Offer Type
	Replacement offers
	Consolidated offers
	New Loan offers
	Non Loan offers

Beneath the opportunity type, the name of the Cross-sell Product is displayed.

- For Replacement, Consolidated and New Loan offers, the name of the Product: Sub-Product displays.
- For Non Loan offers, the name of the non-loan product displays.

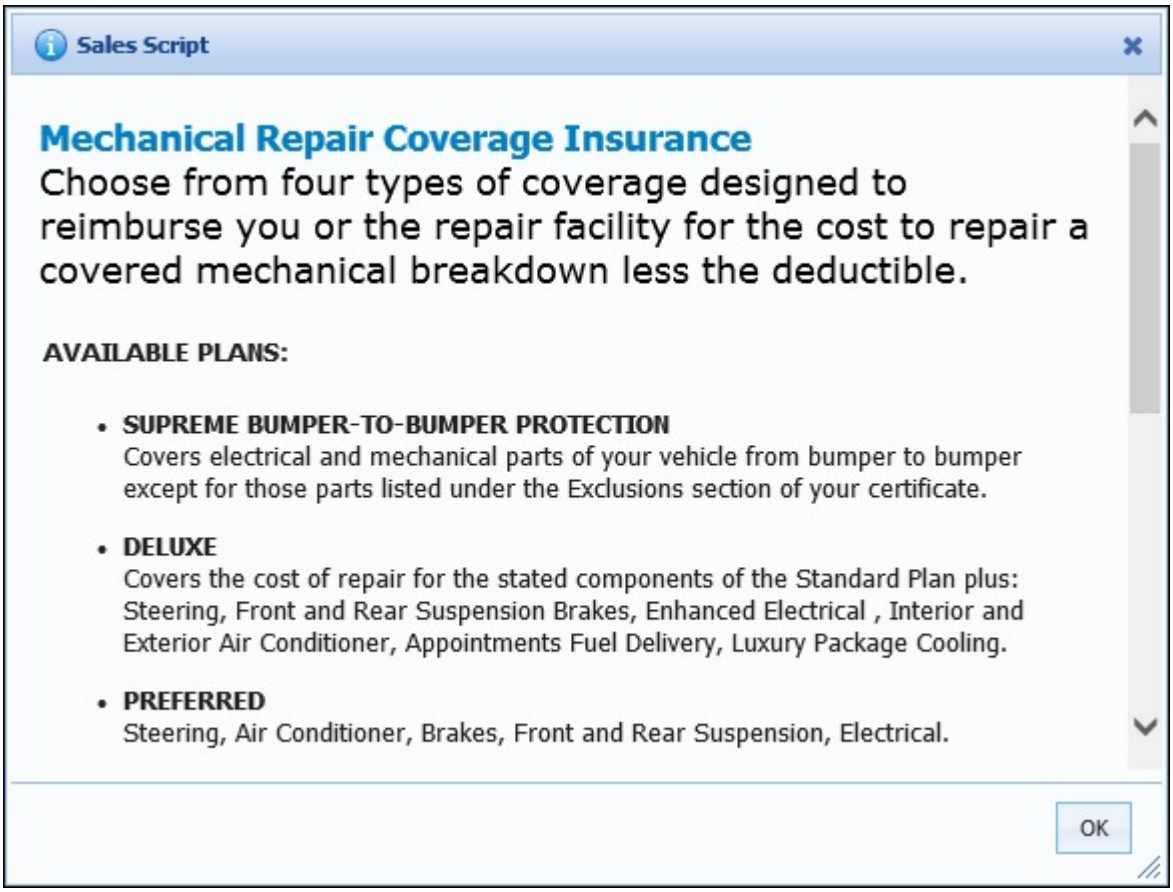
If a Replacement or Consolidated offer contains a liability that is presented in another cross-sell offer, a displays within the Opportunity and Product section.

> If a user attempts to accept separate cross-sells that share the same liability, a warning message displays during the Cross-sell Save Process. Users are unable to continue processing cross-sells until one of the contradicting cross-sells is removed.

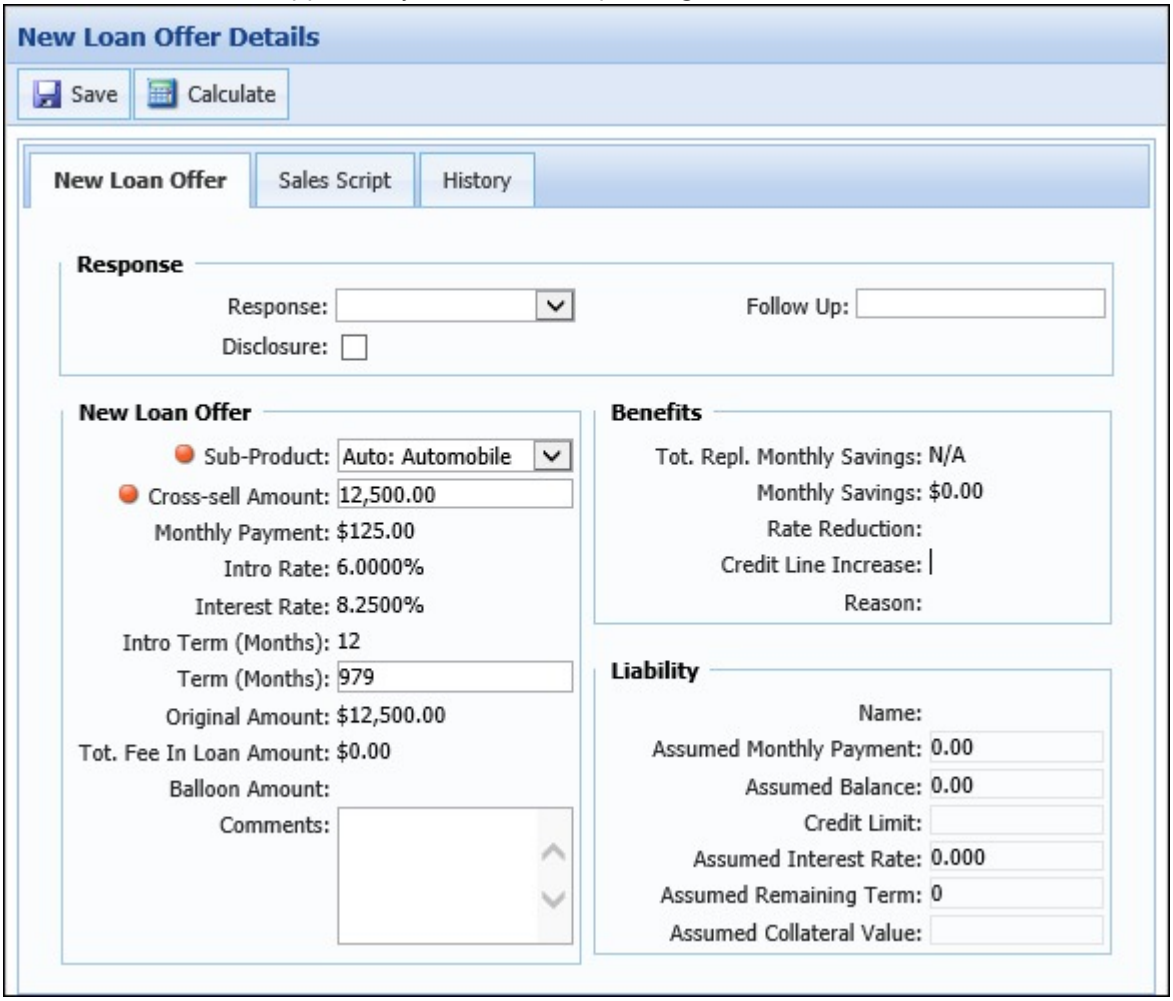
2 - Script and Actions

The Script and Action section displays the following icons:

Icon	Description

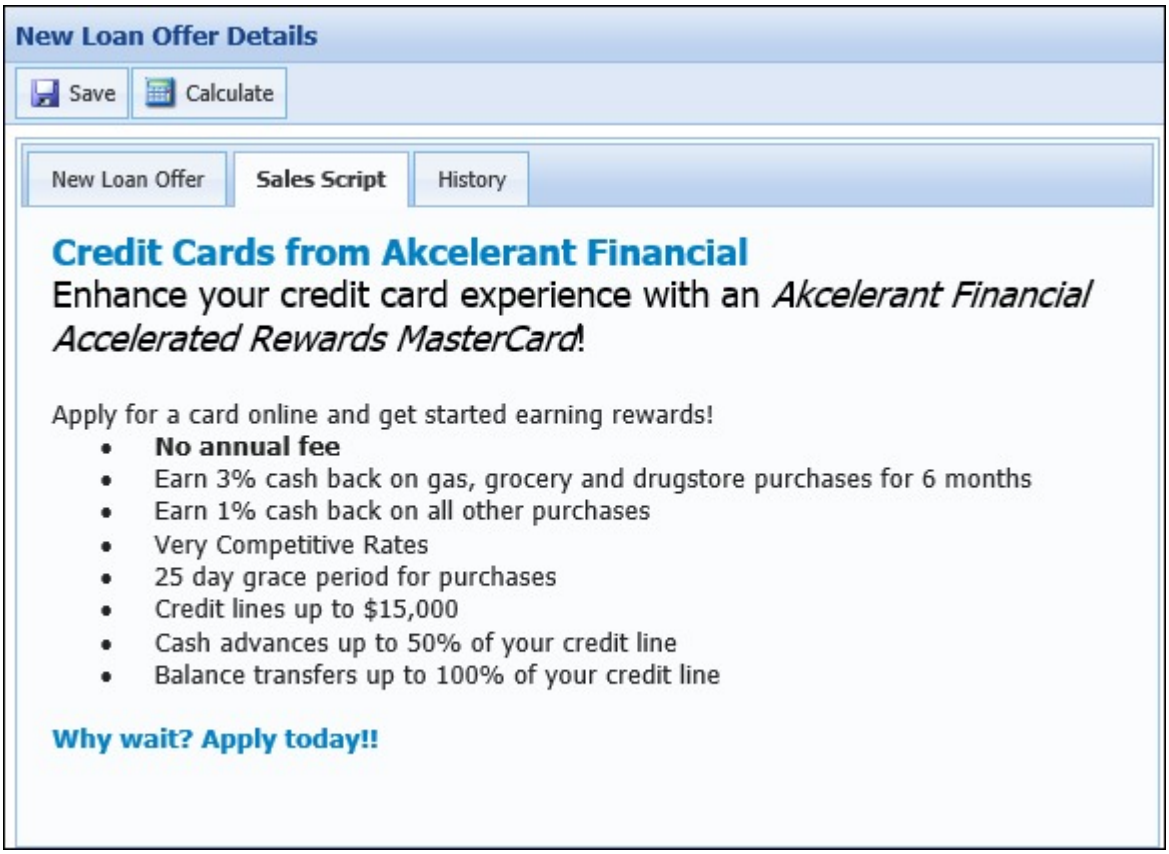
	Allows users to view the Sales Script configured for the cross-sell product. Clicking this icon opens the sales script in a pop-up window. 

Allows a user to view a comprehensive list of the cross-sell details. Clicking this icon opens the Offer Details within a pop-up window. From this window, users are able to edit loan/liability details, provide responses, view the sales script, review the offer pitch history/responses, and examine the review indicators if the opportunity has a status of pending review.

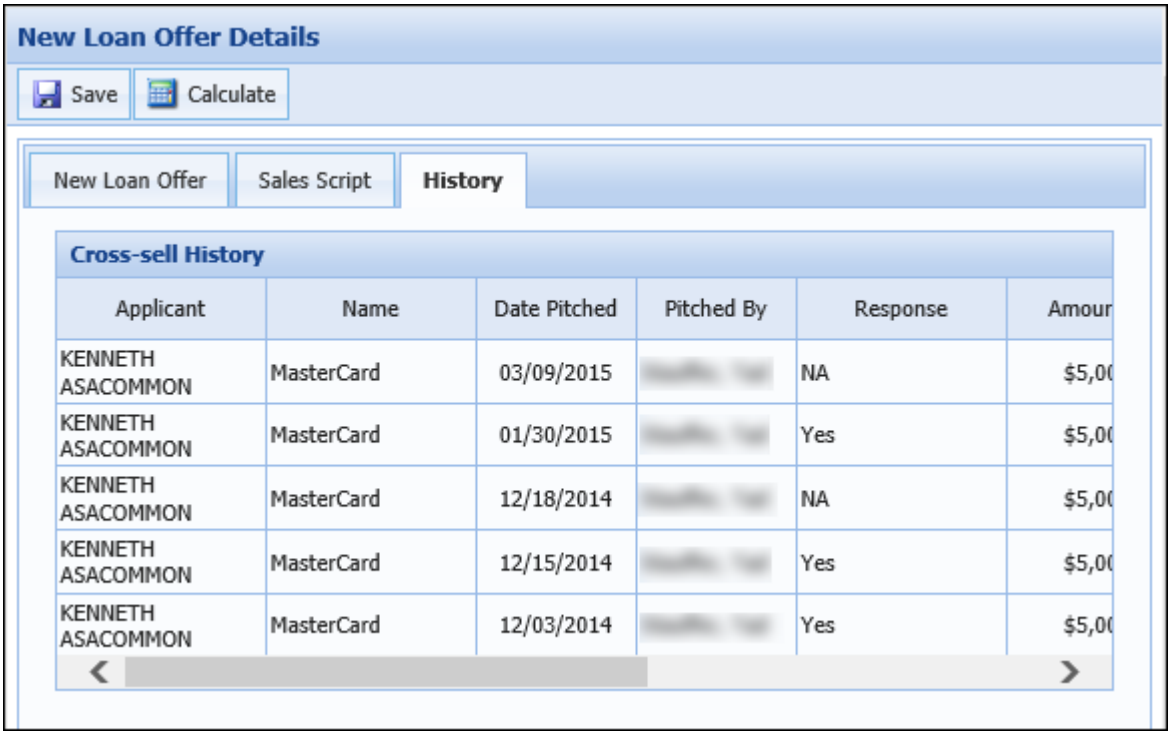


The contents of the Offer tab varies by cross-sell opportunity type.

The Sales Script tab displays the feature and benefit script configured for the cross-sell product.



The History tab displays the cross-sell product's pitch history and responses.



Applicant	Name	Date Pitched	Pitched By	Response	Amour
KENNETH ASACOMMON	MasterCard	03/09/2015	[illegible]	NA	$5,0
KENNETH ASACOMMON	MasterCard	01/30/2015	[illegible]	Yes	$5,0
KENNETH ASACOMMON	MasterCard	12/18/2014	[illegible]	NA	$5,0
KENNETH ASACOMMON	MasterCard	12/15/2014	[illegible]	Yes	$5,0
KENNETH ASACOMMON	MasterCard	12/03/2014	[illegible]	Yes	$5,0

	Allows a user to delete a cross-sell offer. An offer can only be deleted if the following conditions are met: • The offer was not created by Temenos Infinity. • A child application has not yet been created by this opportunity.

3 - Opportunity Details

The Opportunity Details section displays an overview of the product details, such as: Cross-sell Amount, Monthly Payment, Credit Line, Term and Rate. This section also identifies if the status of a cross-sell opportunity is pending review.

4 - Benefits

The Benefits section displays the applicant benefits associated with a cross-sell offer. These benefits include information, such as:

- Monthly payment reduction amount
- Credit line increase amount
- Interest rate reduction amount

Each item listed displays the monetary and percentage differences for each benefit.

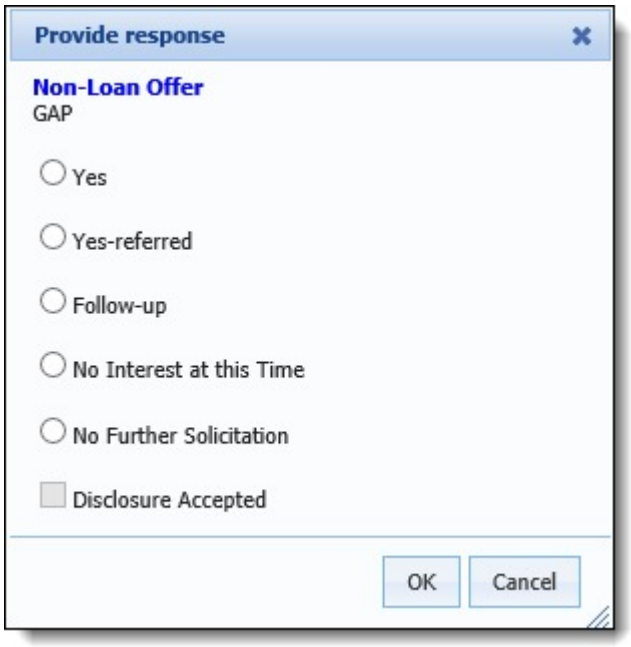
5 - Response

The Response section allows users to view and provide responses for each cross-sell offer that has not been accepted.

A loan cross-sell response cannot be modified once it is set to Yes or Yes Referred.

Within each cross-sell card a Provide Response button is available to allow users to accept or decline a cross-sell offer in an application.

Clicking this button opens a window that lists the available responses for the offer:



Select the check box to indicate the desired response, and click **OK** to close the window.

> If Follow-up is selected, a field dynamically appears, which requires users to provide a follow-up date.

Once the window is closed, the selected response populates in bold in the card, and the Provide Response button updates to Change Response.

If the response for a Loan Offer is set to Yes or Yes Referred, the following occurs based on the value configured for the **Step to create new loan from cross-sell** parameter by the system administrator:

- If the parameter is set to "Create after Cross-sells are accepted on Cross-sell screen," the Provide Response button is removed from the card, and the status displays the child application number.

  Yes Application #1739

- If the parameter is set to "Create after application is disbursed," the Change Response button is disabled in the card, and the status indicates that an "Application will be created upon disbursement" of the parent application.

  Yes referred
  Application will be created upon disbursement Change Response

  > If a child application is processing, the status indicates the "Application is being created, refresh to see latest."

  > Once the parent application is disbursed, users are able to return to the Cross-sell screen to view the child application number.

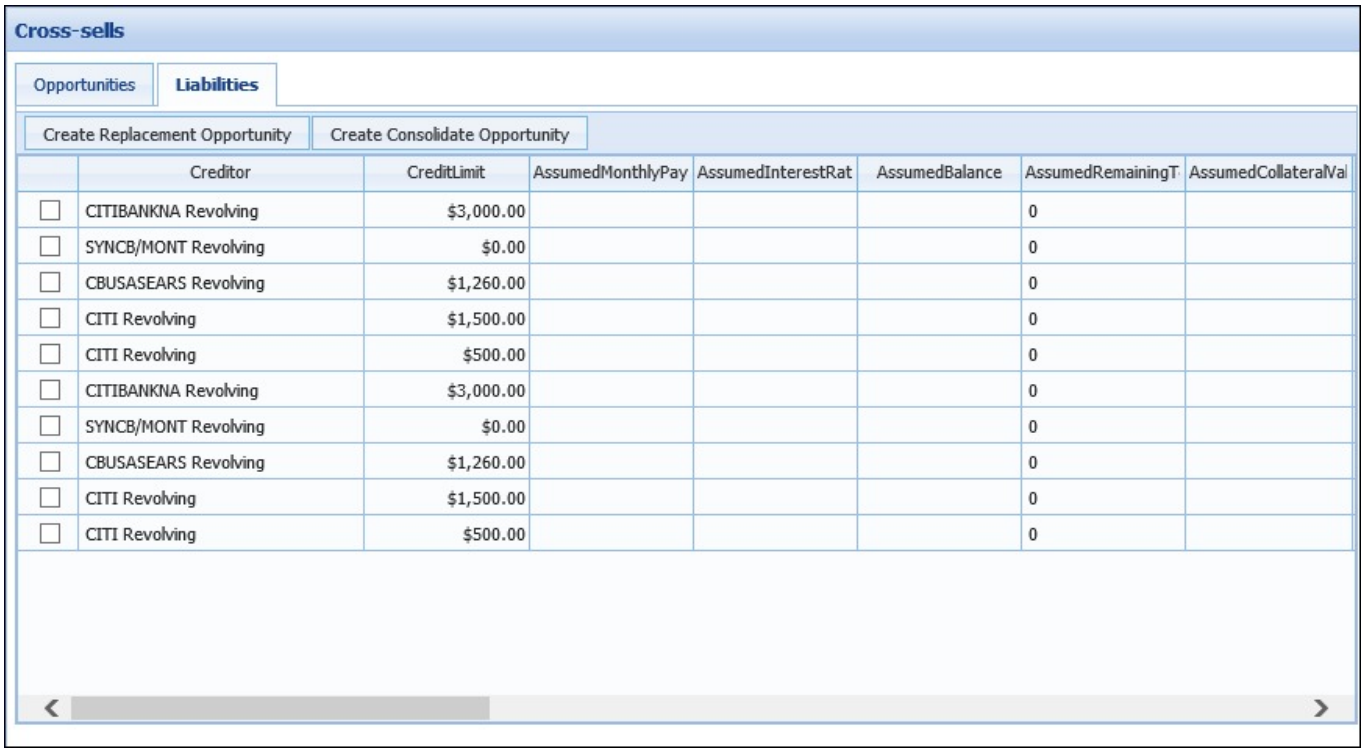
Liabilities Tab

The Liabilities tab contains a grid that lists existing liabilities from an applicant's credit report. The liabilities that

populate in this list are not linked to a Replacement or Consolidation Offer. Each liability imported populates as a new row within the liabilities grid.

> For a liability to populate in this section, it must be classified as an expense and have an ECOA code of I, J, S or U. Additionally, a liability cannot have a concurrent application.

Users are able to select liabilities from this grid to manually create Replacement and Consolidation Offers. Once liabilities have been selected for Replacement or Consolidation Offers, they are removed from the Liabilities tab.



	Creditor	CreditLimit	AssumedMonthlyPay	AssumedInterestRat	AssumedBalance	AssumedRemainingT	AssumedCollateralVal
☐	CITIBANKNA Revolving	$3,000.00				0	
☐	SYNCB/MONT Revolving	$0.00				0	
☐	CBUSASEARS Revolving	$1,260.00				0	
☐	CITI Revolving	$1,500.00				0	
☐	CITI Revolving	$500.00				0	
☐	CITIBANKNA Revolving	$3,000.00				0	
☐	SYNCB/MONT Revolving	$0.00				0	
☐	CBUSASEARS Revolving	$1,260.00				0	
☐	CITI Revolving	$1,500.00				0	
☐	CITI Revolving	$500.00				0	

This grid displays liability attributes within the following columns:

Column Name	Description
Creditor	Displays the name of this financial institution that holds the liability.
Credit Limit	Displays the credit limit of the liability.
Assumed Monthly Payment	Displays the assumed monthly payment based on the assumed interest rate and balance.

<table>
<tr><td>Assumed Interest Rate</td><td>Displays the assumed interest rate for the liability.

Reference the section below for an overview of the logic used to calculate the Assumed Interest Rate for closed end liabilities:
Assumed Interest Rate Calculation

The system uses the following logic to calculate the Assumed Interest Rate for closed-end liabilities:
<table><tr><th>Field used for Calculation</th><th>Logic</th></tr><tr><td>Liability > Original Loan Amount
or
Liability > High Credit Amount</td><td>The value of the Origination Loan Amount is used to calculate the Assumed Interest Rate, unless the Original Loan Amount is NULL/Empty. If Original Loan Amount is NULL/Empty, the High Credit Amount field is used in the Assumed Interest Rate calculation.</td></tr><tr><td>Liability > Term</td><td>If the value of Term is NULL/Empty, the calculation for Assumed Interest Rate is performed using the values for Liability > Assumed Balance and Liability > Assumed Remaining Term.</td></tr></table></td></tr>
<tr><td>Assumed Balance</td><td>Displays the assumed balance of the liability.</td></tr>
<tr><td>Assumed Remaining Amount</td><td>Displays the assumed remaining loan amount of the liability.</td></tr>
<tr><td>Assumed Remaining Term</td><td>Displays the assumed remaining loan term of the liability.

The system automatically sets this field to the number of months remaining on the existing loan; however, this value may be overridden using rule logic. For more information on this functionality, please see the Cross-Sell Products Admin topic.</td></tr>
<tr><td>Assumed Collateral Value</td><td>Displays the assumed collateral value of the liability.</td></tr>
<tr><td>Is Housing</td><td>Displays a check box that indicates if a liability is a housing expense.</td></tr>
<tr><td>Adjustment Percentage</td><td>Indicates what percent of the product or liability is to be included in the cross-sell decision.

The % Include column defaults to 100, which denotes that 100% of the liability is to be included in the cross-sell decision.</td></tr>
<tr><td>Maturity Date</td><td>Displays the maturity date of the liability.</td></tr>
<tr><td>Balloon Due Date</td><td>Displays the balloon due date of the liability.</td></tr>
<tr><td>Balloon Amount</td><td>Displays the balloon amount of the liability.</td></tr>
</table>

Past Due	Displays the past due balance of the liability.
Adjusted Balance	Displays the adjusted balance of the liability based on the **% Include** value.
Adjusted Monthly Payment	Displays the adjusted payment of the liability based on the **% Include** value.
Payment Frequency	Displays the payment frequency of the liability.
Trade Category	Indicates the liability category such as Automobile or Credit Card.
Account Number	Displays the liability's account number. When the Trade Category for a Liability is Credit Card or Department Store, all but the last four digits of the credit card account number appear masked within the Account Number field to be in compliance with the PCI regulations that require credit card numbers to be masked and not displayed in clear text on a screen. While this functionality cannot be disabled, the icon that appears in the Account Number field does provide the ability to temporarily unmask the value of the credit card number by hovering over the icon. Navigating away from the icon once again masks the credit card account number. The ability to unmask the value of the credit card number is determined by the system administrator. If a user is not granted permission to view masked fields, a tool-tip is presented to the user when hovering over the icon to identify that permission to unmask the field is not enabled.
ECOA Code	Displays the liability's ECOA Code.
Status	Displays a liability's delinquency status.
Last Reported Date	Displays the date when a liability was last reported to the credit bureau.
Description	Displays any further information about the liability.
Open Date	Indicates the date the liability was opened.

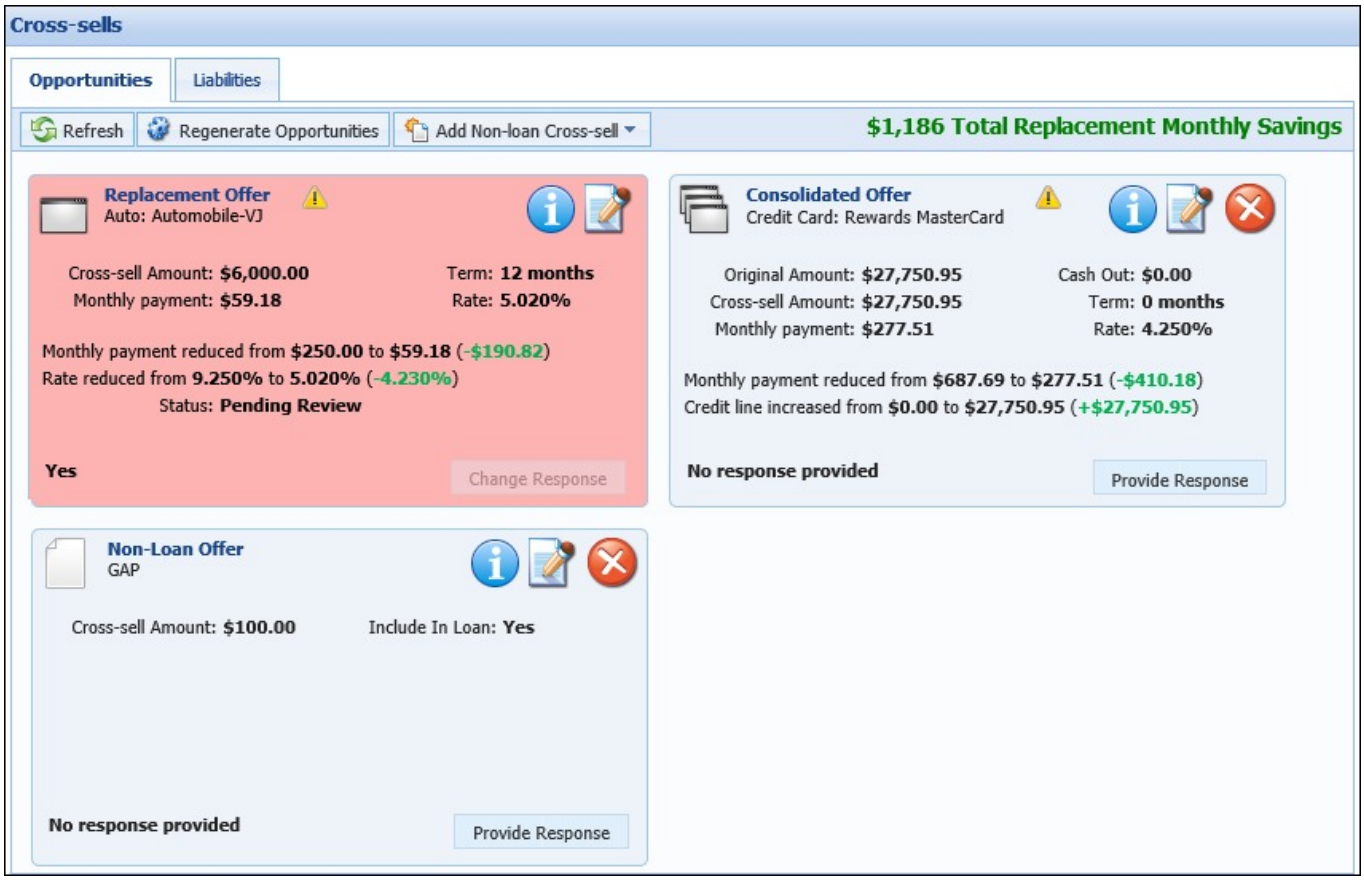
Above the Liabilities grid, a toolbar allows users to perform the following functions:

Button	Description
Create Replacement Opportunity	Allows a user to replace a single applicant liability at another institution with a loan.
Create Consolidate Opportunity	Allows a user to consolidate multiple applicant liabilities into a single loan.

For more information on the functionality of these buttons, refer to the Generating Cross-sell Opportunities section.

Cross-sell Opportunities

The following cross-sell types may be presented within the Cross-sell screen's Opportunities tab:



Non-Loan Offers

Non-loan offers are cross-sell products that are not loan sub-products. These offers may include products such as Accounts, Safe Deposit Boxes, and GAP/MBD coverage. When a non-loan offer is selected, the **Amount** displays the premiums that may be charged for the product such as insurance premiums and minimum required balance (for accounts).

> These products typically have fixed amounts and no calculations are available.

Review the cross-sell opportunities with the applicant and process the applicant's response according to the answers given. Enter the **Response** information within the corresponding fields.

> If Include In Loan Amount is not selected, a new loan application is created.

New Loan Offers

New loan offers are cross-sells for loan sub-products. These offers may include products such as Credit Cards and Home Equity Loans.

New Loan Offers indicate the **Amount**, **Assumed Monthly Payment, Term** and **Interest Rate** for each new loan opportunity generated. Review the cross-sell opportunities with the applicant and process the applicant's response according to the answers given.

Replacement Offers

Replacement Offers are cross-sells that replace an existing liability found on the applicant's credit report.

When a New Offer is selected, the **Monthly Savings**, **Assumed Monthly Payment** and **Assumed Interest Rate**

are indicated in the Cross-sell details window. Each replacement offer also displays the opportunity's benefits. These benefits include information, such as rate reductions, credit line increases and monthly savings.

> The liability being replaced by a cross-sell is denoted by selecting the **Refi** field on the child application's liabilities screen.

Consolidated Offers

Consolidated Offers are replacement cross-sell offers that replace multiple existing liabilities found on the applicant's credit report. Consolidated Offers may generate automatically via rules or be configured manually by the user processing the application.

> For a consolidated offer to be generated, at least two liabilities must be included in the offer.

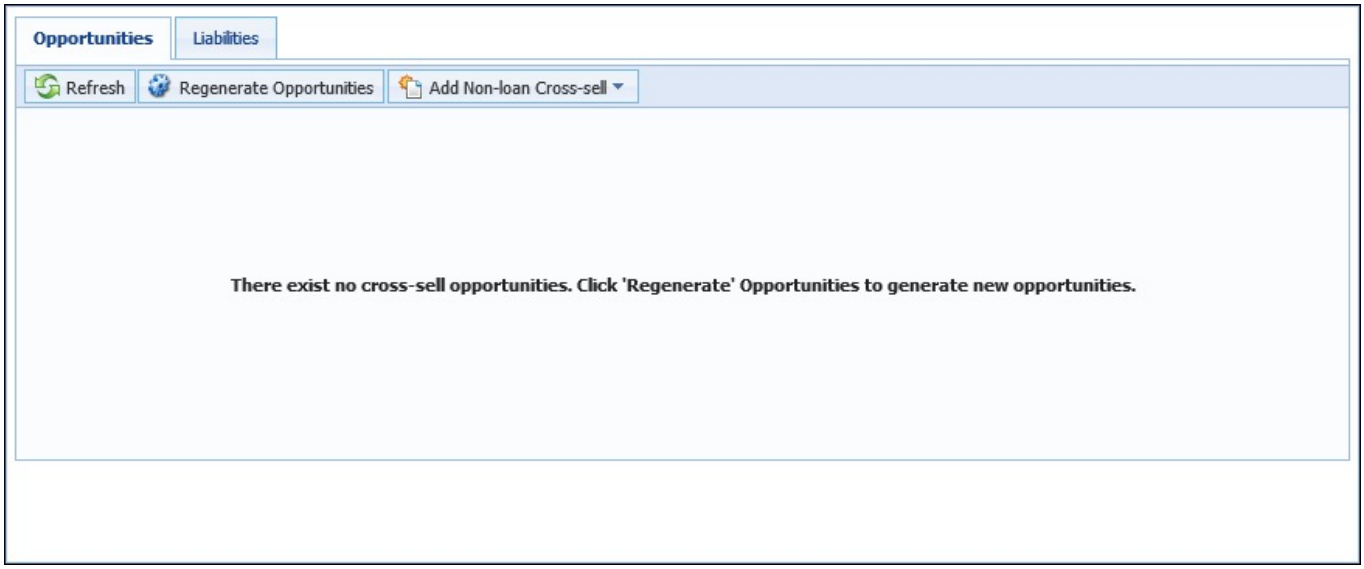
Generating Cross-sell Opportunities

Cross-sell opportunities are generated manually through Regenerate Opportunities or Add Non-loan Cross-sell, or automatically through Event Processing.

> When a manual cross-sell is added on a screen that includes other application data, the application data is cleared when the cross-sell is saved; therefore, it is highly recommended that the screen is saved prior to manually adding a non-loan cross-sell, regenerating opportunities, or refreshing the Cross-sell panel to ensure that the application data is maintained.

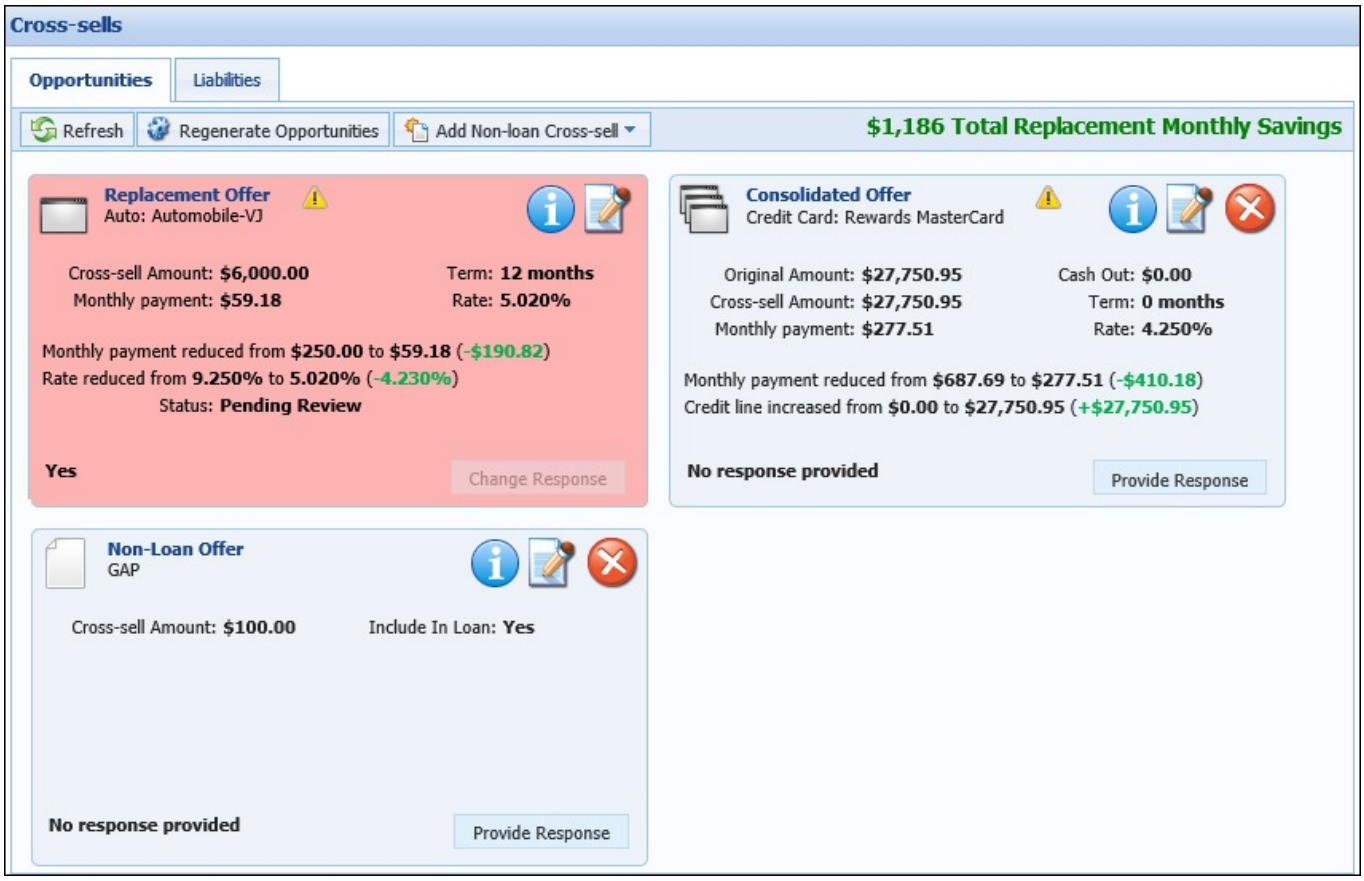
Regenerate Opportunities

Upon navigating to the Cross-sells screen, users are notified that no cross-sell opportunities currently exist.



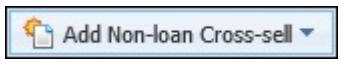
To generate cross-sells, click Regenerate Opportunities within the Cross-sells toolbar. A notification appears which alerts users that continuing causes all existing cross-sell to be overwritten. Click **Yes**.

Cross-sells generate and populate within the Opportunities tab.

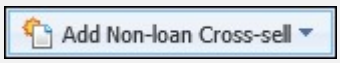


> Consolidated and Replacement offers may also be manually created. For more information on these processes, please refer to the Processing Cross-sell Opportunities section.

Add Non-loan Cross-sell

To manually add a non-loan cross-sell to an application, click 

and select the desired non-loan cross-sell offer from the drop-down. This drop-down includes a list of the active Non-loan cross-sell products configured by the system administrator.

> 

is enabled and disabled according to the Add Non-loan Cross-sell editability option configured by a system administrator.

Upon selecting the desired offer, the Non-Loan Offer Details window appears to provide users with the ability to

modify the offer details and review the sales script.

The following offer details are displayed and can be edited within the Non-Loan Offer Details window:

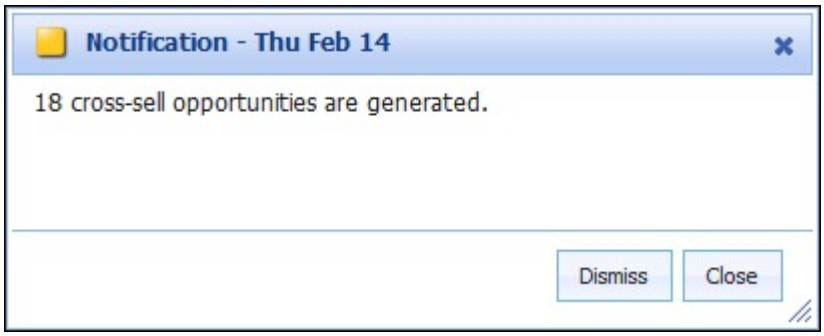
> The default Non-Loan Offer details, as well as the sales script, are displayed according to the configurations made by an administrator within System Management.

Field	Description
Amount	Displays the amount of the non-loan cross-sell.
Include In Loan Amount	Indicates whether the non-loan cross-sell amount is included in the loan amount.
Is Third Party	Indicates whether the non-loan cross-sell is from a third party.
Is Military APR	Indicates whether the non-loan cross-sell is included in the Military APR (MAPR) calculation for a close-ended loan.

Once the desired modifications have been made to the offer details and the sales script has been reviewed, click Save. The Non-Loan Offer Details window closes and the non-loan cross-sell appears within an offer card on the Cross-sells screen.

Event Processing

Cross-sell products may be generated by the system-defined Process Cross-sells on Approval event and action pair or a custom pair created by the institution. Upon completing the defined event, such as Application Approval, cross-sells are processed. Once all cross-sell opportunities have been generated, a Notification alerts users that cross-sells have been generated.



To ignore the cross-sell opportunities Notification, click **Dismiss** to remove the Notification. Click **Close** to acknowledge and retain the Notification.

Navigate to the Cross-sell screen via the workflow or manually select the screen to work the cross-sells that were generated.

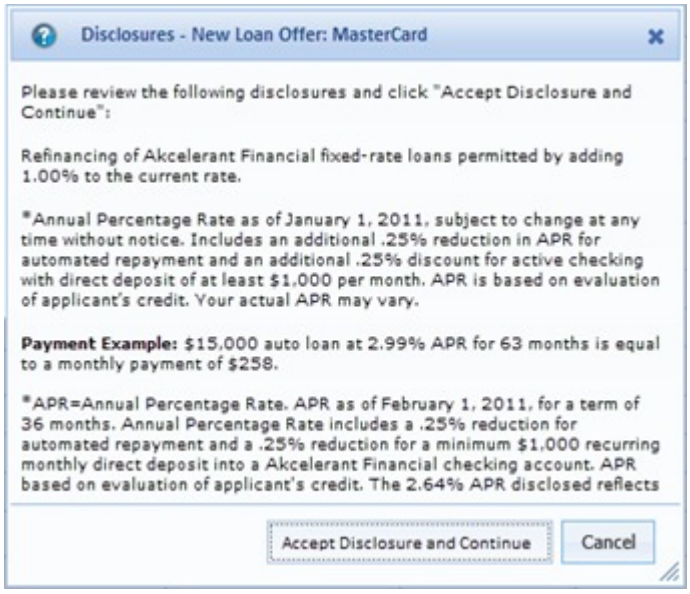
> The StopCrossSellAction rule prevents cross-sell opportunities from generating on applications and child applications.

Processing Cross-sell Opportunities

Cross-sell offers may be processed directly within the Offer Card, by clicking **Provide Response**, or the Offer Details window, by clicking .

> If the calculator was disabled on the parent application, the calculator is re-enabled on cross-sell applications generated in order to calculate the payment and other loan attributes.

While processing cross-sells, users may be prompted to present a disclosure to the applicant prior to accepting the opportunity.



Click **Accept Disclosure and Continue** to proceed with the cross-sell acceptance. Once a disclosure is accepted the Disclosure check box is selected in the Offer Details window.

> If prompted to accept the disclosure, users are unable to proceed without accepting the disclosure.

Non-Loan Offers

Processing Non-Loan Offers within Offer Cards

- Click **Provide Response**.
- Select the applicant's response.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click **OK** to retain the response.

Processing Non-Loan Offers within the Offer Detail Window

- Click .
- Select the applicant's response from the Response drop-down.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click

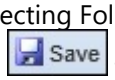
to retain the response.

New Loan Offers

Processing New Loan Offers within Offer Cards

- Click **Provide Response**.
- Select the applicant's response.
- If prompted, click Accept Disclosure and Continue.
- If selecting Follow-up, enter the follow-up date.
- Click **OK** to retain response.

Processing New Loan Offers within the Offer Details Window

- Click .
- Update any necessary offer details.
- Once this information is updated, users are able to click the **Calculate** button to view accurate new loan information.
- Select the applicant's response from the Response drop-down.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click 

to retain the response.

Replacement Offers

Replacement offers may contain liabilities that are also presented in another cross-sell opportunity. If a user attempts to accept separate cross-sells that share the same liability, a warning message displays during the Cross-sell Save Process. Users are unable to continue processing cross-sells until one of the contradicting cross-sells is removed.

Processing Replacement Offers within Offer Card

- Click **Provide Response**.
- Select the applicant's response.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click **OK** to retain response.

Processing Replacement Offers within the Offer Details Window

- Click .

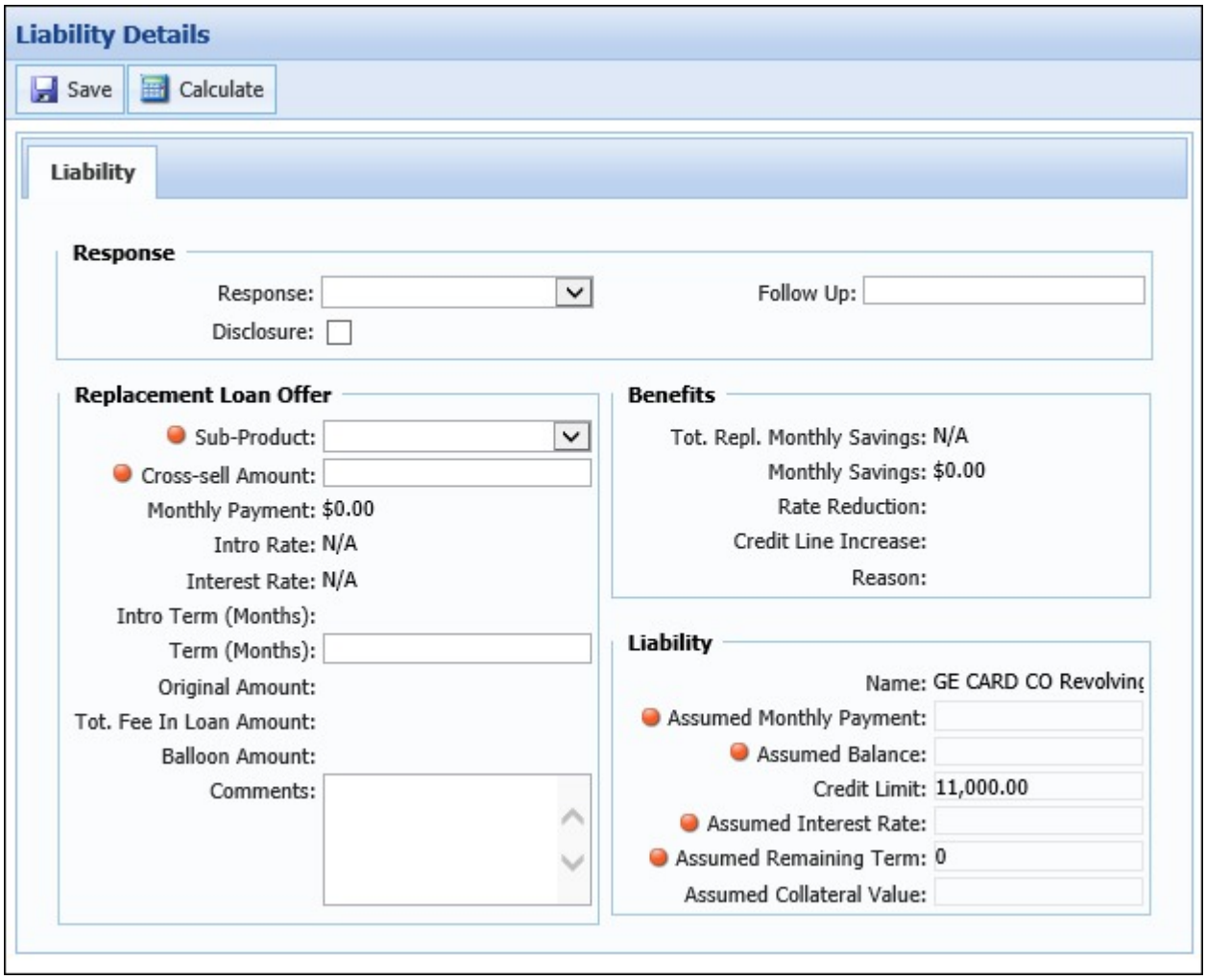
- The details screen populates with the information about the proposed replacement loan offer such as Sub-Product, Cross-sell Amount, Monthly Payment and Term. The details screen also populates with information about the liability being replaced such as Assumed Balance, Assumed Monthly Payment, Assumed Interest Rate and Assumed Term Remaining. This information is used to populate the Benefits information.
- Users are able to update the information of the liability being replaced with the actual liability information, if provided by the applicant.

> Updating the liability information does not affect Aggregates, Ratios or Decisioning purposes. The purpose of these fields is strictly for determining Replacement Cross-sell Offers.

- Update any necessary offer details.
- Once this information is updated, users are able to click **Calculate** to view accurate new loan information.
- Select the applicant's response from the Response drop-down.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click Save to retain the response.

Creating Replacement Offers

- From the Liabilities tab, select the check box corresponding with the liability to be replaced from the grid.
- Click **Create Replacement Opportunity**. The Liability Details window opens.

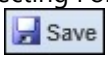


- Select the replacement loan offer details.
- Users are able to update the information of the liability being replaced with the actual liability information, if

provided by the applicant.

- Once this information is updated, users are able to click **Calculate** to view accurate new loan information.

> When the Monthly Payment amount is higher than the amount entered for the Assumed Monthly Payment, the Monthly Savings in the Benefits section displays as N/A. When the Monthly Payment amount is lower than the Assumed Monthly Payment, the Monthly Savings displays a total of the following calculation: (Assumed Monthly Payment - Monthly Payment).

- Select the applicant's response from the Response drop-down.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click 

to retain the response.

Consolidated Offers

Consolidated offers may contain liabilities that are also presented in another cross-sell opportunity. If a user attempts to accept separate cross-sells that share the same liability, a warning message displays during the Cross-sell Save Process. Users are unable to continue processing cross-sells until one of the contradicting cross-sells is removed.

Processing Consolidated Offers within Offer Card

- Click **Provide Response**.
- Select the applicant's response.
- If prompted, click **Accept Disclosure and Continue**.
- If selecting Follow-up, enter the follow-up date.
- Click **OK** to retain response.

Processing Consolidated Offers within the Offer Details Window

- Click .
- The details screen populates with the information about the proposed replacement loan offer such as Sub-Product, Cross-sell Amount, Monthly Payment and Term. Update any necessary information.
- The details screen also displays a grid containing information about the liabilities being replaced such as Assumed Balance, Assumed Monthly Payment, Assumed Interest Rate and Assumed Term Remaining.

> All "Assumed" values can be updated directly in the grid.

- Select or clear the check box corresponding with the liabilities being consolidated.

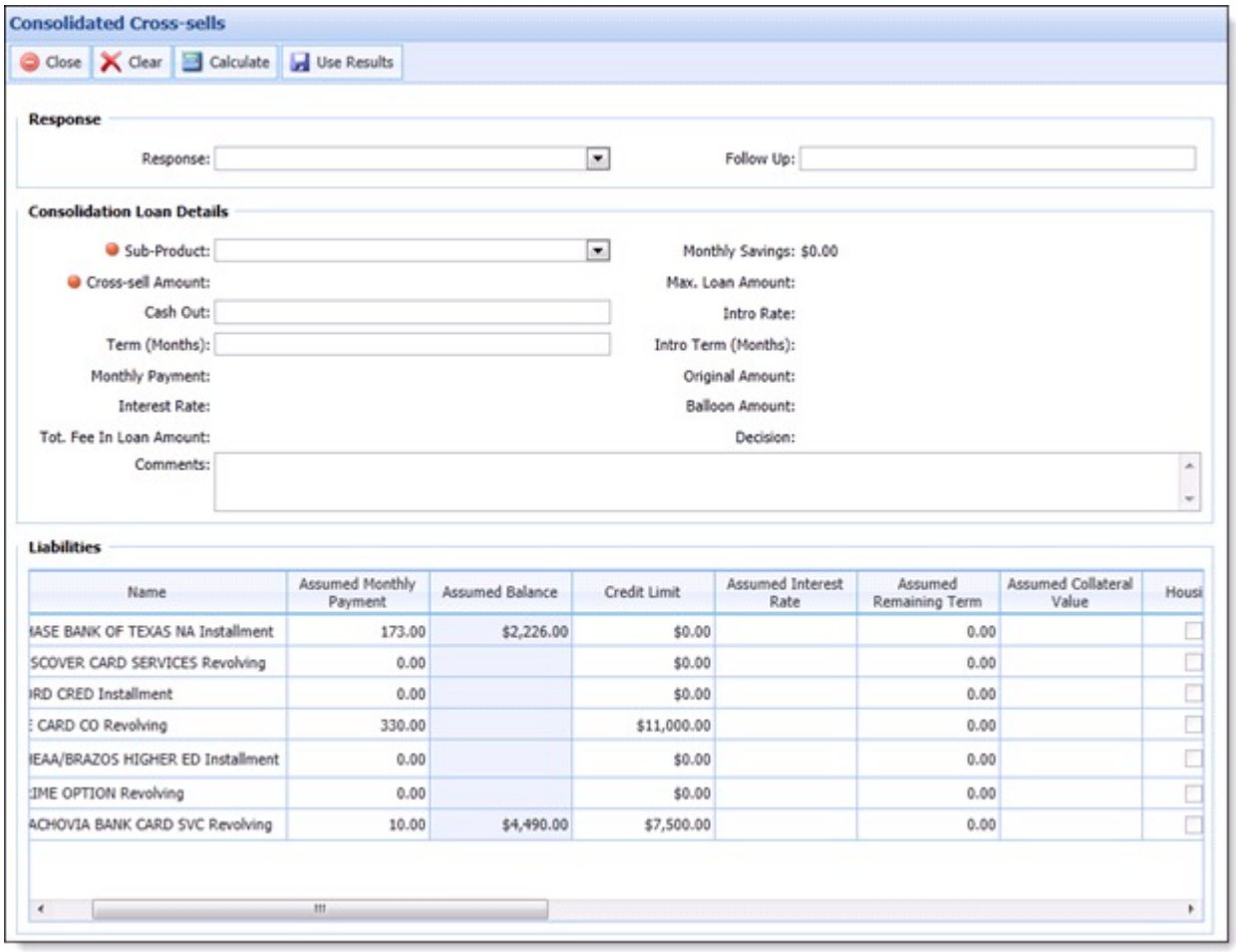
> Updating the liability information does not affect Aggregates, Ratios or Decisioning purposes. The purpose of these fields is strictly for determining Replacement Cross-sell Offer.

- Once this information is updated, users are able to click **Calculate** to view accurate new loan information.
- Select the applicant's response from the Response drop-down.
- If prompted, click Accept Disclosure and Continue.
- If selecting Follow-up, enter the follow-up date.
- Click

to retain the response.

Creating Consolidated Offers

- From the Liabilities tab, click **Create Consolidate Opportunity**. The Consolidated Cross-sell details screen opens in a new window.



- Select the check box that corresponds with the liabilities being consolidated.

> The liabilities presented within this grid are not filtered and may have been accepted in another cross-sell opportunity.

- Select the Consolidated Loan Details.
- Cross-sell Amount is a pre-calculated sum of the Cash Out and total of all Assumed Balances for the Liabilities that are selected to be included in the Consolidated Offer.

> All "Assumed" values can be updated directly in the grid.

- If applicable, enter the Cash Out amount. This value is entered by the user and is then added to the Cross-sell Amount.
- Select the Term (Months) for the Consolidation Offer.
- Click Calculate to process the consolidation cross-sells.
- Click Use Results to save the Consolidation Offer. Once saved, the Opportunities tab displays a new grouping called "Consolidation Loan Offers." The new offer displays within that group.

While processing a Consolidated Cross-sell, users are able to click Clear to remove all data from the details screen and start over building the consolidated offer. Additionally, users are able to click Close to return to the

Cross-sell screen without processing a Consolidated Offer.

> The liabilities consolidated by cross-sells are denoted by selecting the **Refi** field on the child application's liabilities screen. Each liability consolidated contains a check mark within the **Refi** field.

Accepted Cross-Sells

Accepting New Loan, Replacement and Consolidated Loan cross-sell offers creates separate "child" applications. The creation of these applications can occur at one of two possible stages:

- When the parent application is saved, if New Loan, Replacement or Consolidated opportunities were accepted.
- When the parent application is disbursed.

The parent application number is indicated on each child application created. Additionally, the values for Created By and Originating Branch copy from the parent application and populate on the child application.

> The **Parent Application Number** field is configurable in Screens, Queues, Views and Reports. The parent application number is also a searchable value within the Basic Search.

If there are two or more applicants on the parent application, the child application is created with all applicants that include an applicant type of Primary, Joint, or Non-Signing Spouse.

Each child application must be decisioned and disbursed. The decisioning of these applications can be automated by a parameter set by the system administrator. If child applications are not automatically approved, users must open each child application, render a decision and disburse each child application created.

Contract Updates

After an indirect application has been approved, situations may arise where loan terms require adjustments once the contract arrives from the dealership. Since dealer contract is legally binding, the Loan Origination module must match the values enclosed.

This topic consists of the following sections:

- Business Example
- Contract to Temenos Mapping

> The process outlined in this topic assumes the following configurations have been made by the administrator:
>
> - The Contract Updates screen was created.
> - The decision model includes rule logic that creates a GAP and MBD offer in the amount of $0.00 for all applications submitted by Dealertrack and RouteOne.

To update loan terms post-decision, editability rights must be granted.

Business Example

The following section provides a business example that illustrates the updates that can be performed, based on contract and module application differences.

Application Submission

Using an indirect interface, a dealership creates an application based on the following breakdown:

Dealertrack Fields	RouteOne Fields	CUDL Fields	Amount
Cash Selling Price	Cash Price	Sales Price / Total Sales Price	$26,000.00
T&L Estimate	Tile/Lic/Other Fees	License	$1,500.00
Sales Tax	Taxes	Tax	$350.00
Rebate	Rebate	Rebate	$2,000.00
Unpaid Balance	Financed Amount	Amount Requested	$25,850.00

Term* (months)	Cash Selling Price*	Sales Tax*	T&L* (estimate)	Cash Down	Front-End Fees	Rebate	Unpaid Balance
72	26000	+ 1500	+ 350	-	+	- 2000	= 25850
	Accident/Health Ins	Credit Life Ins		Gap	Warranty	Back-End Fees	Est Amt Financed
	+	+		+	+	+	= 25850

Invoice*	Odometer Mileage*	MSRP	Estimated Payment	Requested APR (99.99)
26000	35000	27000		

Deal Structure Help

New/Used	Year	Make	Model	Mileage	VIN #
New	2015	FORD	Edge	8	

Vehicle

Vehicle Value $26,000.00 Value Type Invoice Price

Sales Price $26,000.00 If deal structure is not itemized below, enter purchase price. If deal structure is itemized below, enter base cash price.

Balloon/Residual Term 72 First Payment Date

Cash Down	$0.00	Trade Allowance		Rebate	$2,000.00
Doc Fees		Credit Life		Tax	$1,500.00
Credit Disability		Service Contract		Environmental Package	
GAP		Theft Deterrent		Total Sales Price	$26,000.00
License	$350.00	Additional Items		Amount Requested	$25,850.00

Contract Information

Cash Price:	26000	(+)
Taxes:	1500	(+)
Doc Fees:	0	(+)
Title/Lic/Reg/Other Fees:	350	(+)
Cash Down:	0	(-)
Rebate:	2000	(-)
Trade Allowance:	0	(-)
Trade Owed:	0	(+)
GAP:	0	(+)
Service Contract:	0	(+)
Credit Life:	0	(+)
Disability:	0	(+)
Other Ins/Svc:	0	(+)
Financed Amount:	25850.00	(=)

Net Trade: 0.00
Total Down: 2000.00
Total Cash Selling Price: 27850.00

Loan To Value(LTV): 143.6%
Applicant Payment To Income(PTI): 4.1%

Show Additional Fields (F12) Click here to show additional optional fields for Finance Sources you selected.

The indirect application imports to Temenos Infinity based on the following breakdown:

Module Loan Breakdown Fields	Amount
Loan Proceeds	$26,000.00
Rebate Amount	$2,000.00
Fees in Loan Amount (Title & License + Tax)	$1,850.00 ($350.00 + $1,500.00)
• Initial Loan Amount • Final Loan Amount • Amount Financed	$25,850.00

Loan Terms Breakdown

Loan Proceeds:	$26,000.00
- Down Payment Amount:	$0.00
- Trade-in Net Allowance:	$0.00
- Rebate Amount:	$2,000.00
+ Add-On Limit/Refinance Balance:	$0.00
+ Fees In Loan Amount:	$1,850.00
+ Financed Doc Stamps:	$0.00
= Initial Loan Amount:	**$25,850.00**
+ Cross-sell Amount:	$0.00
= Final Loan Amount:	**$25,850.00**
- Finance Charge Fees:	$0.00
= Amount Financed:	**$25,850.00**
+ Debt Protection Premium:	$0.00
+ Total Interest:	$0.00
+ Finance Charge Fees:	$0.00
= Total Repaid:	**$25,850.00**

Additionally, the Fees in Loan Amount are also broken down in the Fees panel.

Fees Summary

Add | Delete

Name	Actual Amount	Finance Charge	Included in Loan Amount
Title & Licensing fees	$350.00	☐	☑
Sales Tax	$1,500.00	☐	☑
Total Finance Charges: $0.00		Total Fees Included in Loan Amount: $1,850.00	

Based on the loan terms, the application is approved, priced and transmitted back to the dealership by the institution.

Dealer Approval Handling

Upon receiving the approval, the dealership discusses the decision, rate and loan terms with the applicants. During the discussion, the applicants negotiate to lower the monthly payment amount. During this negotiation, the applicants successfully reduce the loan amount by negotiating a $500 price reduction and by adding a $1,050.00 down payment. The applicants also add a $2,500.00 Mechanical Breakdown plan and a $560.00 Guaranteed Asset Protection plan. In addition to the aforementioned loan modifications, all applications approved by the financial institution are subject to a $125.00 Loan Application Fee as well as a $5.00 New Account Voucher for non-account holder applications. Finally, the dealer marks up the customer's interest rate from 3.35% to 4.125%, which results in the Total Interest amount increasing from $2,604.65 to $3,636.81.

These modifications are added to the loan contract, signed, and submitted to the financial institution.

Institution Receives Contract

When the Dealer Contract Packet arrives at the institution, a funding clerk updates the Indirect Contract Status field and reviews the Terms within the packet.

> The funding clerk updates the Indirect Contract Status Id field multiple times during the Post-Approval process.

The Indirect Contract Status field can be set on the Contract Updates screen in order to accept,reject or fund the dealer packet.

> Please refer the RouteOne, DealTrack or CUDL connector guides for the various Indirect Contract Statuses that can be updated for an econtract by the financial institution.

Upon receiving the dealer contract, the loan file clerk notices the differences between the approved loan terms within Temenos Infinity and the contract signed by the applicant. The loan file clerk accesses the application within the module and navigates to the Contract Updates screen.

Once on the Contract Updates screen, the clerk clears the Calculate Amortization check box and completes the following updates:

Contract Update Screen Fields	**Dealertrack Fields**	**RouteOne Fields**	**CUDL Fields**	**Amount**
Contract Amount (Base Loan Amount)	Cash Selling Price	Cash Price	Sales Price / Total Sales Price	$25,500.00
Total Down Payment	Cash Down	Cash Down	Cash Down	$1,050.00
Total Rebate	Rebate	Rebate	Rebate	No change

Total Cross Sell in Loan Amount	GAP + Warranty	GAP + Service Contract	GAP + Service Contract	Updates automatically once GAP and MBD plans are added. Process noted later in this topic.
Total Interest	Value derived from Contract	Value derived from Contract	Value derived from Contract	$3,636.81
Contract Rate	Customer Rate	Customer Rate	N/A	4.125%
Interest Rate Actual	N/A	N/A	N/A	4.125%

Refer to the following rate matrix for more information on the rates affected by a dealer rate mark-up:

Temenos Field	Associated Dealertrack Field	Associated RouteOne Field	Associated CUDL Field	Description
Interest Rate Assigned	N/A	N/A	N/A	Read-Only field that populates the Interest Rate assigned by Pricing.
Interest Rate Actual	N/A	N/A	N/A	The Actual Interest Rate is the rate paid by the applicant. By default, the Actual Interest Rate reflects the value within the Assigned Rate field; however, it can be manually changed by a user within the Approval or Counteroffer screen. The Actual Interest Rate can also be updated by the Contract Rate field located in the Loan Terms adjustment panel when the Contract is received.

Buy Rate	Buy Rate	Buy Rate	Rate	The Buy Rate is the rate that is transmitted to the dealer. It is also the minimum rate that can be granted to the consumer using the flat rate or buy rate program. By default, Buy Rate equals the Actual Interest Rate. If pricing is marked up by the dealer, the Buy Rate reflects the original rate transmitted to the dealership upon approval.
Contract Rate	Customer Rate	Customer Rate	N/A	The Contract Rate is the rate given to consumers, which can be equal or greater than the Buy Rate. If the Contract Rate is updated, the Assigned Interest Rate automatically updates to reflect the Contract Rate.

In addition to the aforementioned fields, the following fee updates are made:

Contract Update Screen Fees	Dealertrack Fields	RouteOne Fields	CUDL Fields	Amount
Title and Licensing Fees	T&L Estimate	Tile/Lic/Other Fees	License	No change
Sales Tax	Sales Tax	Taxes	Tax	$1,470.00
Third Party Originated GAP CUDL only. GAP updates for RouteOne and Dealertrack are performed on the Cross-sell screen.	GAP	GAP	GAP	$560.00

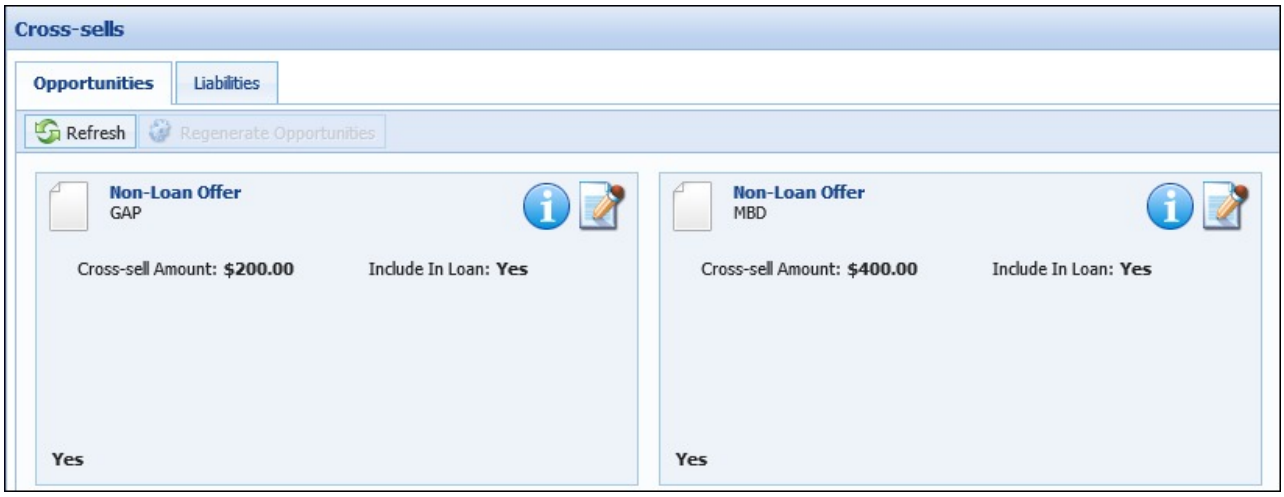
Third Party Originated MBD CUDL only. MBD updates for RouteOne and Dealertrack are performed on the Cross-sell screen.	Warranty	Service Contract	Service Contract	$2,500.00
Loan Application Fee New Account Voucher	Back End Fees	Additional Items	Other Ins/Svc	$125.00 $ 5.00

The Total Finance Charge Fees Not in Loan Amount, Total Finance Charge Fees in Loan Amount, and Total Fees in Loan Amount fields update after all fees are added and the screen is saved.

GAP and MBD Cross-sell Updates

To update GAP and MBD amounts on RouteOne and Dealertrack applications:

- Save the Contract Details screen and navigate to the Cross-sells screen.
- On the Cross-sells screen, locate the GAP and MBD offers.



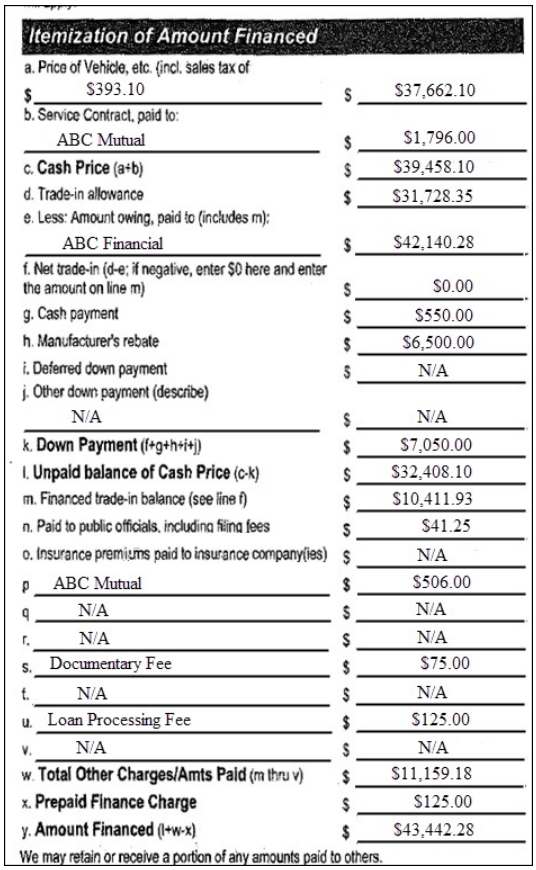
- Within each offer, click .
- Update the Cross-sell Amount of each offer.
  - Enter $560.00 for the GAP offer
  - Enter $2,500.00 for the MBD offer.
- Enter a response of **Yes** for each offer.
- Save the updated offers.
- Return to the Contract Updates screen.

The Total Cross Sell in Loan Amount field updates to reflect the $3,060.00 combined value of the GAP and MBD plans.

Once all the updates have been completed, the file clerk saves the screen and proceeds with Funding and Disbursement.

Contract to Temenos Mapping

The following section provides a sample dealer contract as well as a list of the contract's corresponding Temenos fields and fees.

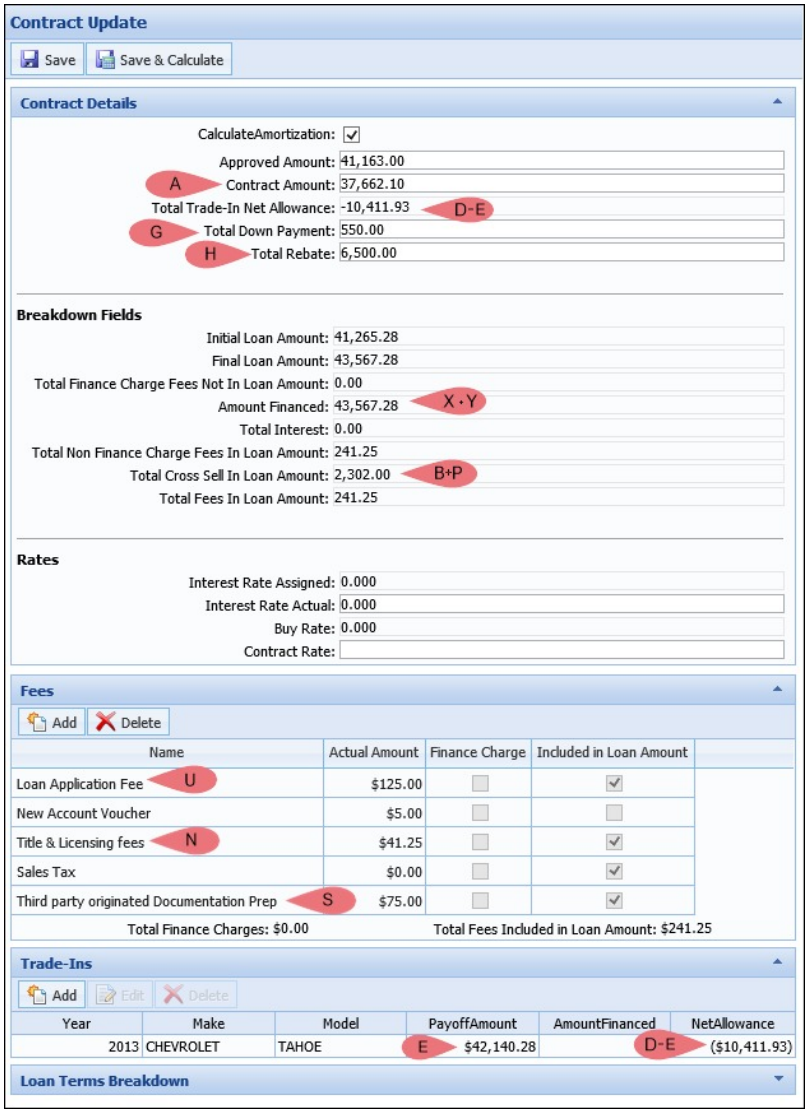


Itemization of Amount Financed

a. Price of Vehicle, etc. (incl. sales tax of $393.10)	$	$37,662.10
b. Service Contract, paid to: ABC Mutual	$	$1,796.00
c. **Cash Price** (a+b)	$	$39,458.10
d. Trade-in allowance	$	$31,728.35
e. Less: Amount owing, paid to (includes m): ABC Financial	$	$42,140.28
f. Net trade-in (d-e; if negative, enter $0 here and enter the amount on line m)	$	$0.00
g. Cash payment	$	$550.00
h. Manufacturer's rebate	$	$6,500.00
i. Deferred down payment	$	N/A
j. Other down payment (describe) N/A	$	N/A
k. **Down Payment** (f+g+h+i+j)	$	$7,050.00
l. **Unpaid balance of Cash Price** (c-k)	$	$32,408.10
m. Financed trade-in balance (see line f)	$	$10,411.93
n. Paid to public officials, including filing fees	$	$41.25
o. Insurance premiums paid to insurance company(ies)	$	N/A
p. ABC Mutual	$	$506.00
q. N/A	$	N/A
r. N/A	$	N/A
s. Documentary Fee	$	$75.00
t. N/A	$	N/A
u. Loan Processing Fee	$	$125.00
v. N/A	$	N/A
w. **Total Other Charges/Amts Paid** (m thru v)	$	$11,159.18
x. **Prepaid Finance Charge**	$	$125.00
y. **Amount Financed** (l+w-x)	$	$43,442.28

We may retain or receive a portion of any amounts paid to others.

The Temenos fields that correspond with the dealer contract are indicated in the image on the right.



Line	Line Item Label	Amount	Temenos Field
A	Price of Vehicle (including sales tax)	$37,662.10	Contract Amount (Base Loan Amount)
B	Service Contract, paid to	Abc Mutual	N/A
	Service Contract, amount	$1,796.00	Third Party Originated MBD Fee or MBD Cross-sell
C	Cash Price	$39,458.10	N/A
D	Trade Allowance	$31,728.35	Trade In Value
E	Less: Amount owing, paid to	Abc Financial	N/A
	Less Amount owing, amount	$42,140.28	Trade In Payoff Amount
F	Net Trade In	$0.00	N/A

G	Cash Payment	$550.00	Total Down Payment
H	Manufacturer's Rebate	$6,500.00	Total Rebate
I	Deferred Down Payment	N/A	N/A
J	Other Down Payment	N/A	N/A
K	Down Payment	$7,050.00	N/A
L	Unpaid Balance of Cash Price	$32,408.10	N/A
M	Financed Trade-in Balance	$10,411.93	Total Trade In Net Allowance
N	Paid to Public Officials, including filing fees	$41.25	Title and Licensing Fees
O	Insurance Premiums Paid to Insurance Companies	N/A	N/A
P	ABC Mutual	$506.00	Third Party Originated GAP Fee or GAP Cross-sell
Q	N/A	N/A	N/A
R	N/A	N/A	N/A
S	Documentary Fee	$75.00	Third Party Documentation Prep
T	N/A	N/A	N/A
U	Loan Processing Fee	$125.00	Loan Origination Fee
V	N/A	N/A	N/A
W	Total Charges Amt Paid	$11,159.18	N/A
X	Prepaid Finance Charges	$125.00	Loan Origination Fee
Y	Amount Financed	$43,442.28	Amount Financed

Document Processing

The Create Documents function enables users to create documents for the current application. Using the IMM connector, the Loan Origination module generates loan documents.

> For more information on creating documents, refer to the IMM connector guide.

Documents may be generated using the following methods:

- Manual
  - Application Toolbar
  - Workflow Screen
- Automatic

Manual

Application Toolbar

Clicking

within the Application toolbar navigates users to the screen that corresponds with the documents connector implemented at the institution.

Workflow Screen

Within the application Navigator, users maybe able to generate documents from the IMM Documents screen.

Automatic

Application documents may be automatically generated by Event Processing. In order for the Generate Documents action to automatically create documents, the IsLoanReadyForDocs field must be set by the calculation process.

For an application to be flagged as IsLoanReadyForDocs the following items must be fulfilled:

- Loan passes document validation rules.
- Loan funds must be fully allocated. FinalLoanAmount – AllocatedAmount (Funding Records) = 0
- Primary Applicant Account Number is not blank.
- Application Account Number must have a value.
- No remaining loan stipulations/to-dos required for documents:
  - Stipulations met/waived
  - Manual To-dos completed
  - Automated To-dos completed

> If any of the aforementioned requirements are not fulfilled, automated processing stops.

When the Generate Documents action executes, the following processes occur:

- Document Selection Rules execute to assign the document set to the application.
- Checks that the assigned Document Set was not already generated for the application.

  > As part of this check, the document delivery method is also verified to allow the same version of a document set to be re-generated when the versions include different delivery methods.

- Sends appropriate flag to IMM based on Document Delivery Method.
- Executes queue routing rules if the application is not currently in process by a user.

Attach File

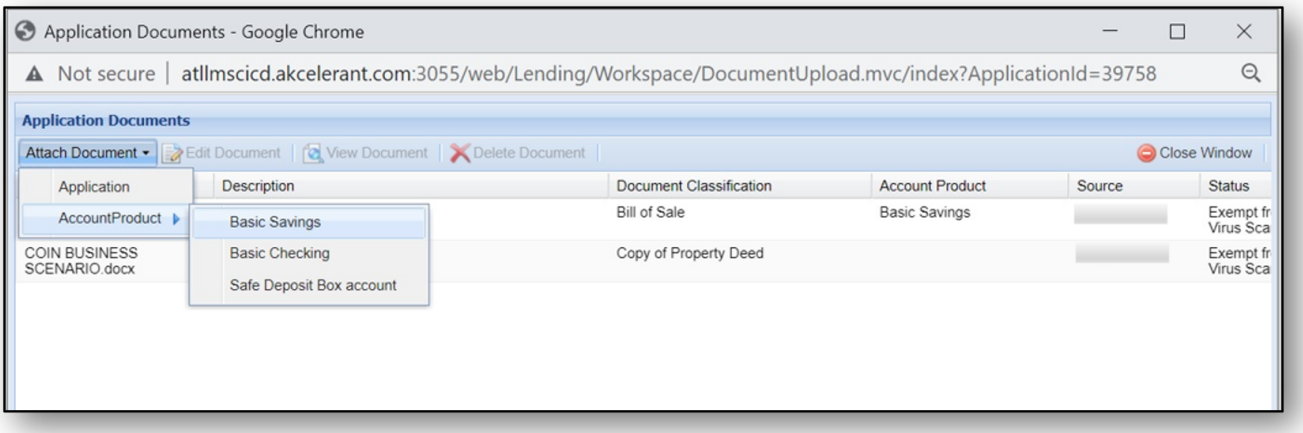
The Attach File function allows users to browse their hard drive or network to attach supporting documents, such as copies of paystubs or a copy of insurance, to a particular application.

Clicking

within the Application Toolbar opens the Application Documents screen in a new window. This

screen displays a list of all documents attached to the application.

> The Application Documents list includes supporting documents that were attached from the Stipulations panel in Temenos Infinity, the Document Upload or Stipulations panel in Virtual Capture, as well as documents received from certain third party connectors. For more information, please see the Stipulations topic in this guide or the applicable third party connector guide.



Application Documents window is now enhanced with the capability so that the user can now attach customer documents related to application or account product. Attach Document sub-menu and "Account Product" column is only available in Application Documents window when AO is active.

Within this screen, the following columns of information appear for each document:

Column	Description
Name	Displays the name of the document in the following format: <document name>.<file extension>.
Description	Displays the description provided for the document.
Document Classification	Displays the document classification.
Source	Displays the source of the document, such API, Virtual Capture, the name of the user who attached the document within Temenos Infinity, or the name of the third party connector from which the documents were received. For information on attaching/receiving documents for a specific connector, please see the applicable connector guide.
Account Product	Displays the Account Product associated with the application

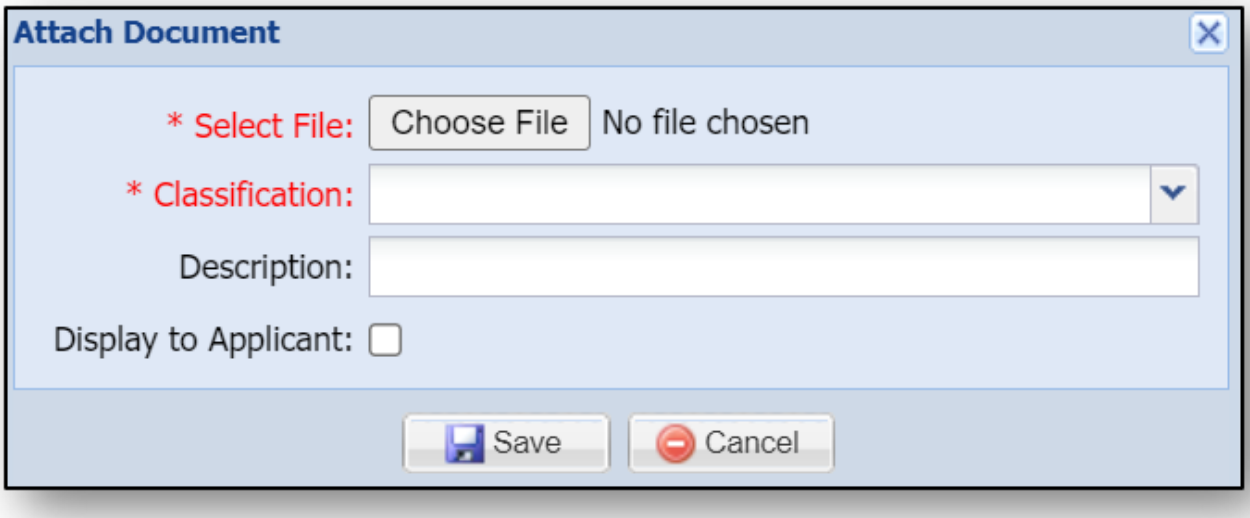
Status	Displays one of the following values to identify the Virus Scan Status for a document uploaded in Virtual Capture: • Exempt from Virus Scan • Failed Virus Scan • Pending Virus Scan • Successful Virus Scan While this column appears in the Application Documents window for each institution,the Virus Scan functionality is specific to documents uploaded to the Document Upload or Stipulations panel in Virtual Capture, and is only applicable when the system is configured to perform a virus scan on Virtual Capture documents. This functionality is enabled within the System tab of the Origination page in System Management by setting the Document Virus Scan in Virtual Capture parameter to a value of Virus Scan, and identifying a Document Import and Export File Location. For more information, please see the System Tab section of the Origination topic in the Administrator Guide. • If the system is configured to perform a virus scan on Virtual Capture documents, this column displays a status of Pending Virus Scan when a document is first uploaded to the Virtual Capture application, and updates to Failed Virus Scan or Successful Virus Scan depending on the outcome of the scan performed by the institution. • If a document is not uploaded in Virtual Capture, or if the system is not configured to perform a virus scan on Virtual Capture documents, this column displays a status of Exempt from Virus Scan. • If the document is received from a third party, this column displays a blank value.

The buttons in the top of the screen provide users with the ability to perform the following functions:

Function	Description
Attach Document	Enables a user to attach a document to the application. Clicking this button opens the Attach Document window.
Edit Document	Enables a user to edit the attributes of a previously attached document. Clicking this button opens the Edit Document window.
View Document	Enables a user to view a document that is attached to the application.
Delete Document	Enables a user to remove an attached document from an application.
Close Window	Enables a user to close the Application Documents screen.

Attach Attributes

Clicking Attach Document, or Edit Document opens a window to define the document attributes.



The following attributes must be defined for each document attachment being uploaded or edited:

Field	Description
Select File	Allows users to select the desired document. Click Browse... to locate the document to be attached within File Explorer. This field is only available when initially attaching a document. Once the document is attached, the document name and file path populates within this field as read-only. Temenos Infinity supports the ability to attach documents with a maximum file size of 100 MB. Temenos Infinity only supports the ability to upload documents including one of the following file extensions: .csv, .doc, .docx, .gif, .jpeg, .jpg, .msg, .pdf, .png,. rtf, .tif, .tiff, .txt, .xls, .xlsx. If a document does not include an approved file extension, has more than one period in the filename, or has a unicode character in the filename, the file cannot be uploaded to an application.
Classification	Allows users to select the classification of the attached document (now mandatory) from the drop-down list. This drop-down includes a list of the values configured for the DOCUMENT_CLASSIFICATION lookup.
Description	Allows users to enter a brief statement that describes the attached document.
Display to Applicant	Allows users to indicate whether or not the attached document displays to applicants in Virtual Capture. Whenever a document is uploaded from Virtual Capture, this field is automatically selected within the Edit Document window.

Uploading and Managing Document Attachments

The following actions are available within the Attach Document and Edit Document windows:

> If a document has been sent to an optical system, a record of the document continues to appear in the Application Documents window, but the document cannot be opened. A message is received when trying to open the document to identify that the document has been archived to an optical system.

Attach Document

To attach a document:

- Click Attach Document within the Application Documents screen.
- Click **Browse** to locate the desired document.
- Select the document and click the **Open** button within the File Explorer. Once Open in clicked, the document name populates within the Select File field.
- Using the associated drop-down, select the document classification.
- Within the Description field, enter a description for the document.
- Identify whether the attachment is to be displayed to applicants in Virtual Capture by selecting the Display to Applicant checkbox.
- Click Save.

  > If a document does not include an approved file extension, has more than one period in the filename, or has a unicode character in the filename, the document is unable to be uploaded, and an error is received upon clicking Save. For a list of the approved file extensions, please see the Attach Document Window section in this topic.

  > By default, total attachment size is limited to 10 MB. This limitation may be changed by contacting a Temenos Customer Care Representative.

- Once the document is attached, it populates in the document grid on the Application Documents screen.
- Click Close Window to exit the Application Documents screen.

Edit Document

To edit document attributes:

- Selecting a document from the Application Documents screen enables the Edit Document within the toolbar.
- Clicking Edit Document opens the Edit Document window.
- The existing Classification, Description, and Display to Applicant attributes pre-populate in the Edit Document window. If desired, modify the desired attributes.
- Click Save to close the Edit Document window and save the changes. Click Cancel to discard changes and close the window.
- The updated document displays in the document grid.

View Document

> Virtual Capture documents with a Virus Scan Status of Pending Virus Scan or Failed Virus Scan cannot be opened; therefore View Document is disabled when a pending or failed document is selected within the Application Documents window, and double-clicking the record returns a message to inform that the document cannot be accessed.

To view a document:

- Highlight the document within the Application Documents screen, and click View Document.
- Clicking View Document opens the selected document in a new window.
- When finished reviewing the document, close the document.

Delete Document

To delete a document:

- Highlight the document within the Application Documents screen and click Delete Document.
- Clicking Delete Document prompts the user to confirm the deletion. Click **Yes** to remove the document or **No** retain the item.
- Once **Yes** is selected, a success message appears to confirm that the document was deleted successfully. Click **OK**.

Funding

When funding approved applications, users are able to allocate loan proceeds by selecting applicant deposit accounts, check payees, and voucher transactions to the General Ledger.

Users are able to complete the funding of an application by performing the following actions:

- Select or generate a new loan account number/suffix for the new liability.

  > The generation of new loan account numbers and suffixes can be an automated process if the core supports account number auto-generation.

- Select the member account number to associate with the new liability.
- Allocate loan proceeds via Deposit, Check or Voucher.

User-defined Application screens can be created to allow users to update account numbers and fund approved applications. While account numbers can be generated by clicking Core within the Application Toolbar and selecting Change Account/Loan Number, applications must be funded by navigating to an Application screen that contains the Funding panel.

This topic provides the following information to assist users in funding an application:

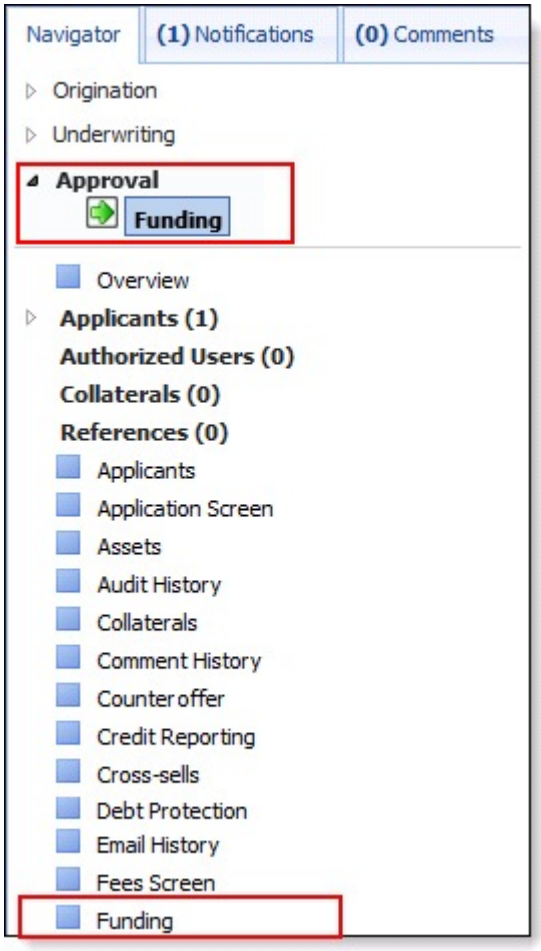
- Application Screen
  - Funding Summary Panel
  - Funding Panel
    - Adding Funding Recipients
      - ACH Transfer
      - Check
      - Deposit
      - GL Voucher
    - Editing Funding Recipients
    - Deleting Funding Recipients

- Change Account/Loan Number
  - Loan Account Number
    - Change Account/Loan ScreenEvent Processing
  - Member Account Number
    - Change Account/Loan Screen
    - Event Processing
  - Generating an Account Number
  - Finalizing Account Selections

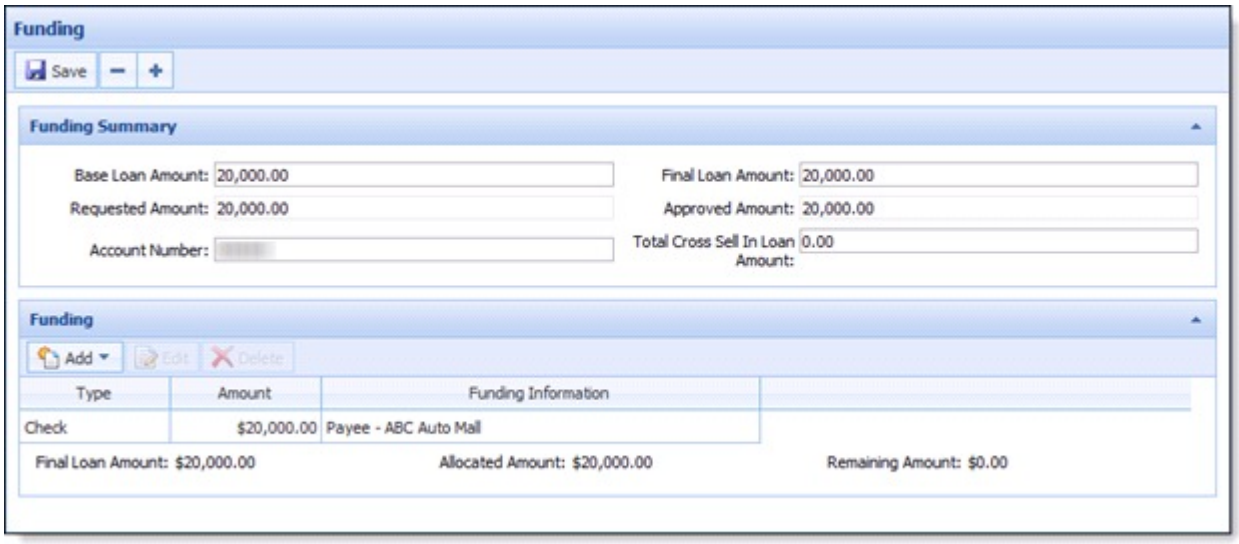
Application Screen

In order to capture funding information within a loan application, system administrators can configure a user-defined Application screen to include different panels and fields that capture important funding data for a loan application.

Depending on the configuration of the Workflow Model, this screen can be configured to appear within the Workflow and Screens section in the Application Navigator, as shown with the Funding screen in the below example:



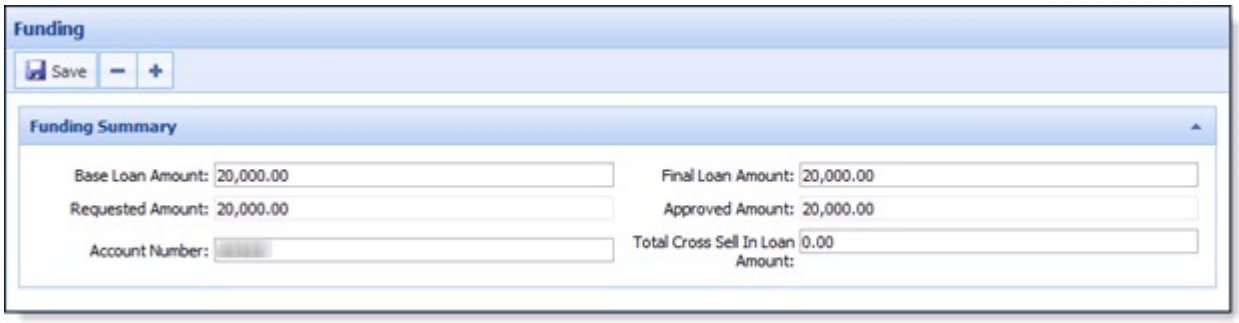
Depending on the configuration of the user-defined Application screen, users may be able to view a funding summary and allocate loan proceeds directly within the Funding Screen.



Funding Summary Panel

Depending on the configuration of the user-defined Application screen, a panel can be configured to capture loan information such as Base Loan Amount, Final Loan Amount, Approved Loan Amount, and Total Cross-sell In Loan Amount.

Additionally, fields may be configured to update the account numbers associated with the loan application. If the account number information is updated in the Funding screen, the loan is assigned the account numbers provided upon disbursement.



Funding Panel

The Funding panel allows users to allocate loan proceeds by selecting applicant deposit accounts, check payees, ACH transfer to a third party, or voucher transactions to the General Ledger. Additionally, the Funding panel contains a grid that populates with loan proceed recipient records.

The Funding panel also tracks loan funding amounts, so users are able to see the remaining amount of funds to be allocated. Continue adding allocations until the Remaining Amount is $0.00.

The Funding panel contains a toolbar that allows users to perform the following functions:

Icon	Description
Add	Allows a user to input a loan proceeds recipient.
Edit	Allows a user to edit a loan proceeds recipient.
Delete	Allows a user to remove a loan proceeds recipient.

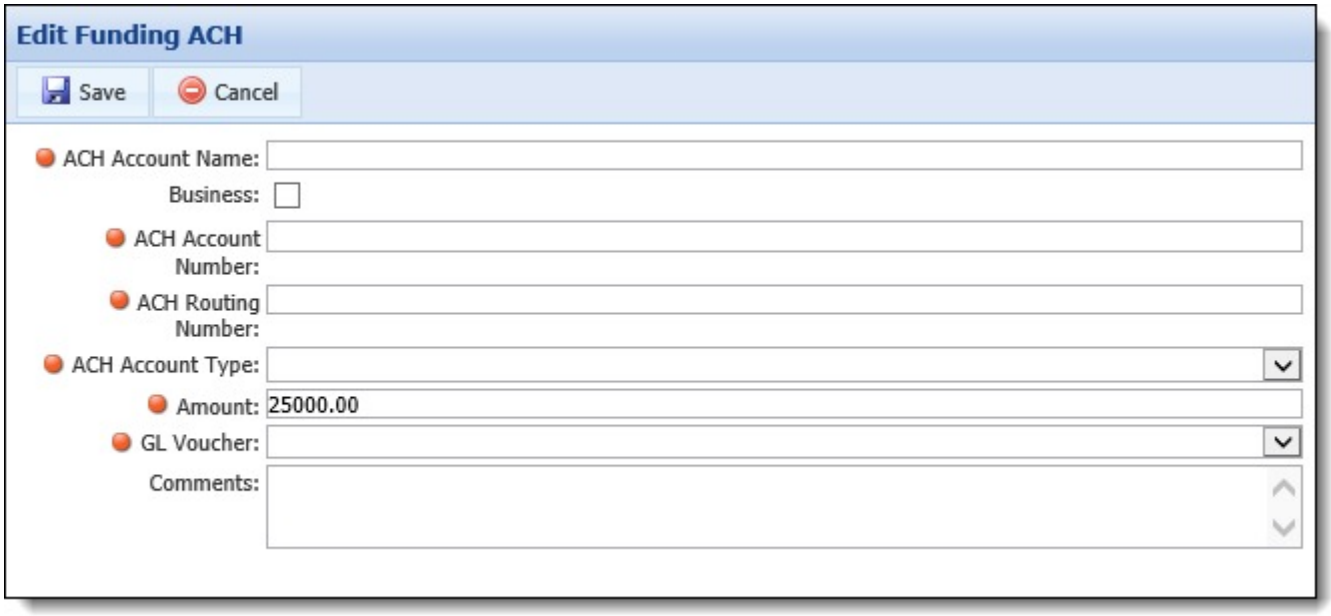
Adding Funding Recipients

When Add is clicked, a drop-down list populates with the available funding options. Select one the following funding options to allocate loan funds:

- ACH Transfer

> The ACH Transfer funding option is only available when the NACHA connector is active for an institution, or the T24 core is the Disbursement Provider for the application.

When a user selects ACH Transfer as a funding option, the Edit Funding ACH screen opens in a new window.

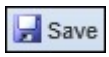


The Edit Funding ACH screen allows users to allocate the loan proceeds to be sent to a third party by completing

the following fields:

> When ACH Transfer is selected as the funding method in a vendor application, the funding information configured for the vendor by the system administrator pre-populates in the Edit Funding ACH screen.

Field	Description
ACH Account Name	Enter the name of the financial institution/vendor to receive the allocation.
Business	Select the check box to identify that the ACH Account Name for the funding record is related to a business/organization. This field is set to false by default, but is automatically set to true if data is copied to the ACH Transfer record from Vendor Management.
ACH Account Number	Enter the account number where the allocation is to be transferred.
ACH Routing Number	Enter the routing number for the receiving financial institution.
ACH Account Type	Select Checking or Savings to identify the type of account to receive the allocation.
Amount	This field defaults to the amount available to be funded. If desired, clear the default amount pre-populated in the field and enter the amount to be sent in the ACH Transfer.
GL Voucher	Select the General Ledger from which the allocation is to be made. This drop-down includes a list of the general vouchers identified within the Lending.GLVoucher database table.
Comments	If desired, enter comments regarding the ACH transaction. > Comments associated with an ACH Transfer can be viewed in a screen, view, or report that is configured to include the Comment field.

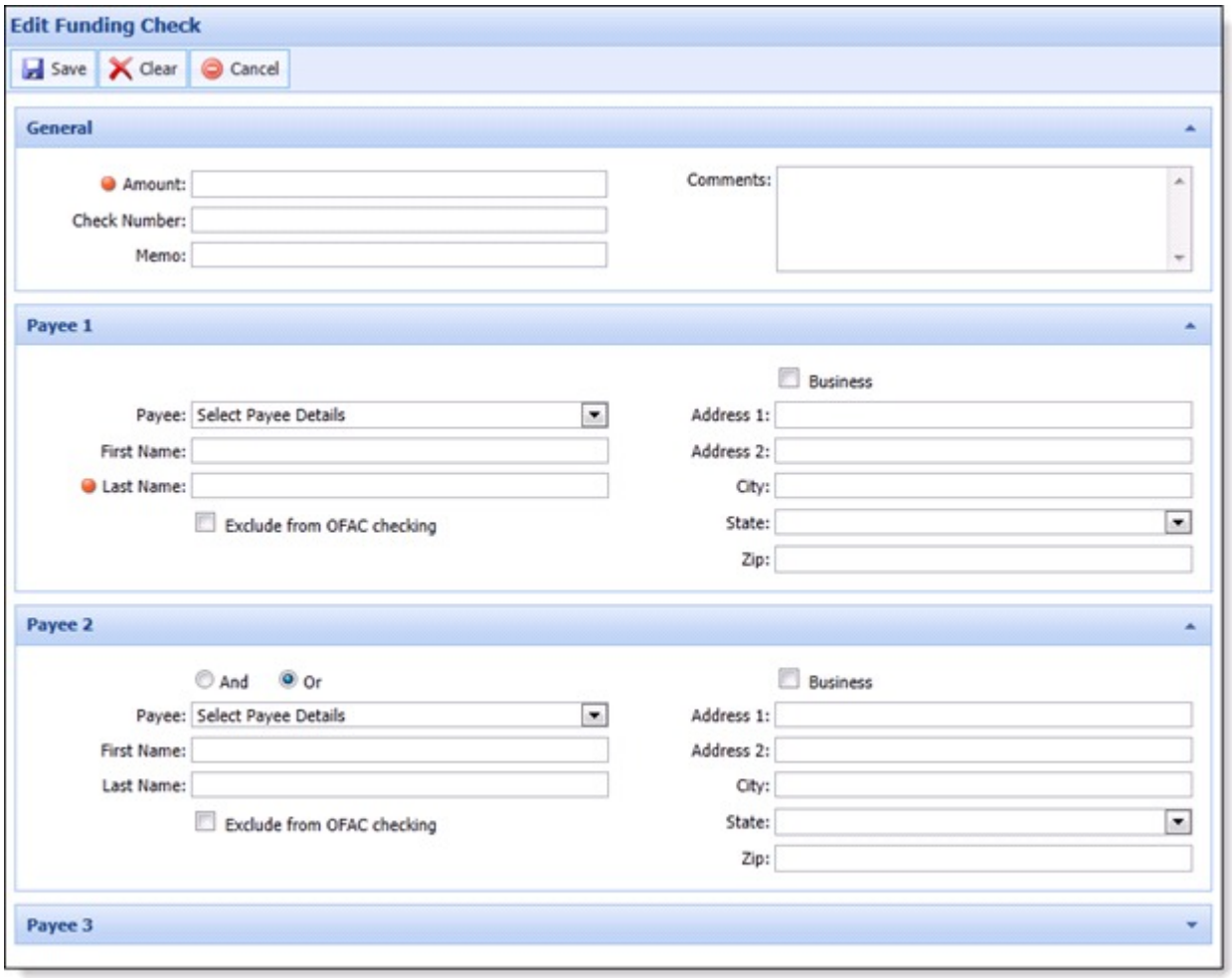
Once all fields are complete, click 

to add the ACH Transfer funding record to the application.

> With this funding option, information is placed in a formatted file and exported to the vendor via the NACHA - Origination connector. For more information, please see the NACHA - Origination Connector Guide.

Check

When a user selects Check as a funding option, the Edit Funding Check screen opens in a new window.

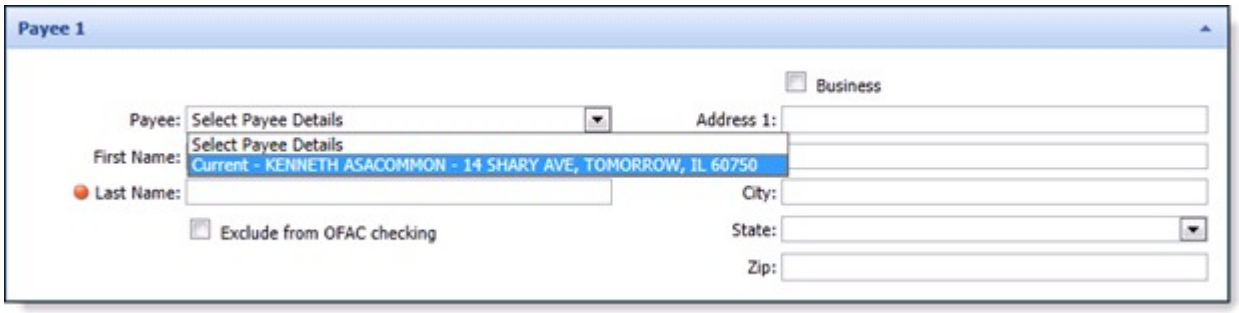


The Edit Funding Check screen contains a General Panel where users can enter the following information:

Field	Description
Amount	Enter the value of the check being issued from the loan proceeds.
Check Number	Enter the number of the check being issued.
Memo	Enter the memo statement that appears on the check.
Comments	Enter any applicable funding comments.

Once the check information is entered, identify a maximum of three check payees for each check used to fund a loan application. Starting with Payee 1, enter the names of the individuals or businesses checks to appear on the check(s).

If the loan payees are also the applicants, the Payee fields contain a drop-down list that pre-populates with the name of each applicant on the application.



Each payee panel contains the following fields:

Field	Description
Payee	Using the drop-down, select the applicant who the check is to be made payable to. Once an applicant/payee is selected, the name and address fields populate with information provided during origination.
First Name	Enter the first name of the check payee.
Last Name	Enter the last name of the check payee. If the payee is a business, use the Last Name field to enter the business name.
Exclude from OFAC checking	If the payee is to be excluded from OFAC checking, select this check box
Business	Select this check box if the check payee is a business.
Address 1	Enter the check payees's street address.
Address 2	Enter the check payees's street address line 2.
City	Enter the check payees's city.
State	Enter the check payees's state.
Zip	Enter the check payees's postal code.

If multiple payees are added to check, indicate if the check is made payable as an AND or OR relationship.

Checks made payable using an "And" relationship typically require the signatures of all payees. Checks made payable using an "Or" relationship typically require only one signature.

Once all payee information has been entered, click Save to finalize the payees. Click Clear to remove all information that has been entered in the Edit Funding Check screen. Click Cancel to return to the Funding panel without adding any payees.

Deposit

When a user selects Deposit as a funding option, the Edit Funding Deposit screen opens in a new window.

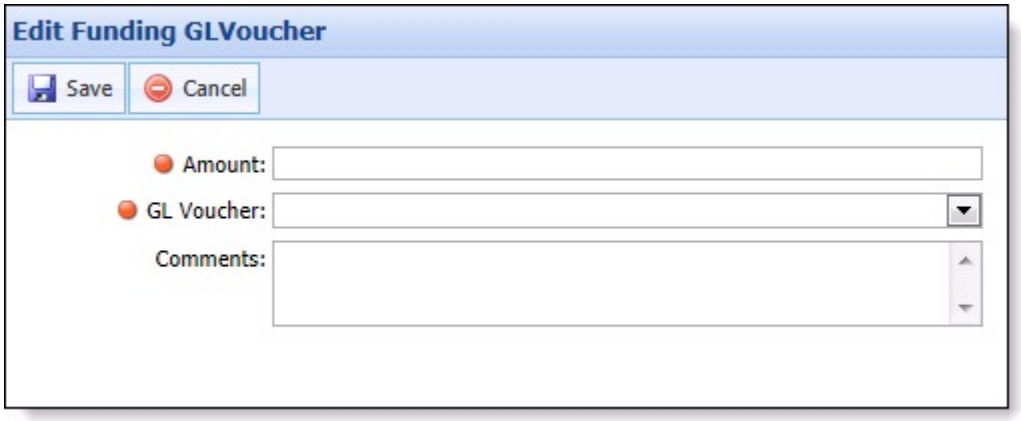
The Edit Funding Deposit screen allows users to allocate loan proceeds directly to the applicant's deposit accounts within the institution by completing the following fields:

Fields	Description
Amount	In the Amount field, enter the amount that is to be deposited into the applicant's account.
Deposit Acct	Use the Deposit Account drop-down list to select the account where the application proceeds are to be deposited. This drop-down list contains the current account products at the institution for applicants with ECOACodeId = 'Primary' or 'Joint'.
Comments	Enter any applicable funding comments.

Once the deposit allocation has been entered, click Save to finalize the deposit allocation selection. Click Cancel to return to the Funding panel without selecting a deposit allocation.

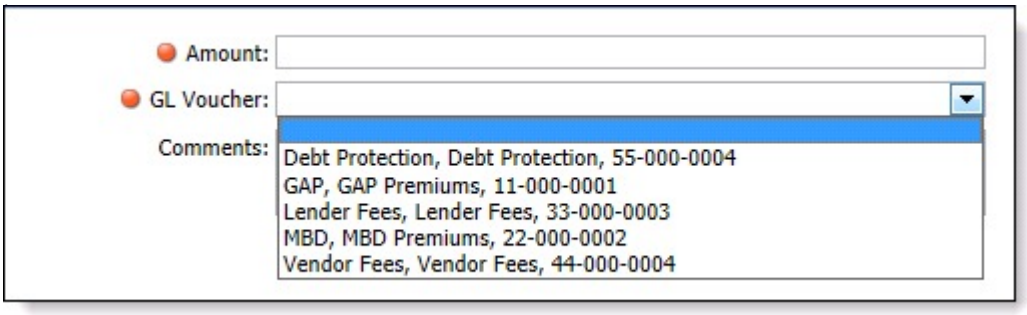
GL Voucher

When a user selects GL Voucher as a funding option, the Edit Funding GL Voucher screen opens in a new window.



The Edit Funding GL Voucher screen allows users to allocate loan proceeds (such as fees and premiums that are financed into the loan) directly to an institution General Ledger account by completing the following fields:

Field	Description
Amount	In the Amount field, enter the amount that is to be deposited into the General Ledger account.

GL Voucher	The GL Voucher field contains a drop down list that pre-populates with the General Ledger account eligible for loan fund allocations. 
Comments	Enter any applicable funding comments.

Once the GL Voucher allocation has been entered, click Save to finalize the GL voucher allocation selection. Click Cancel to return to the Funding panel without selecting a GL Voucher allocation.

> If an application contains internal liabilities, which are being refinanced, the Loan Origination module automatically creates funding records. Users cannot edit or delete these funding records. However, if an application contains external liabilities which are being refinanced, users must manually create the Check or GL funding records.

> Clicking **OK** within the Edit Funding window does not save the funding recipient to the application. The screen must be saved in order to permanently add the funding recipient to the application.

The transactions within the Funding panel are processed when Disburse is clicked within the Application Toolbar.

> For an overview of the Funding process at time of disbursement, please see the Disburse topic within this guide.

Editing Funding Recipients

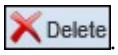
> All funding types are editable prior to disbursement.

- To edit an existing funding recipient, double-click the desired recipient within the Funding grid or select the recipient and click Edit.
- The applicable Edit Funding window appears. Make the necessary modifications and click Save to retain the changes.
- The modified recipient information populates within the Funding grid.

Deleting Funding Recipients

> All funding types are able to be deleted prior to disbursement.

- To delete an existing funding recipient, select the desired recipient within the Funding grid and click



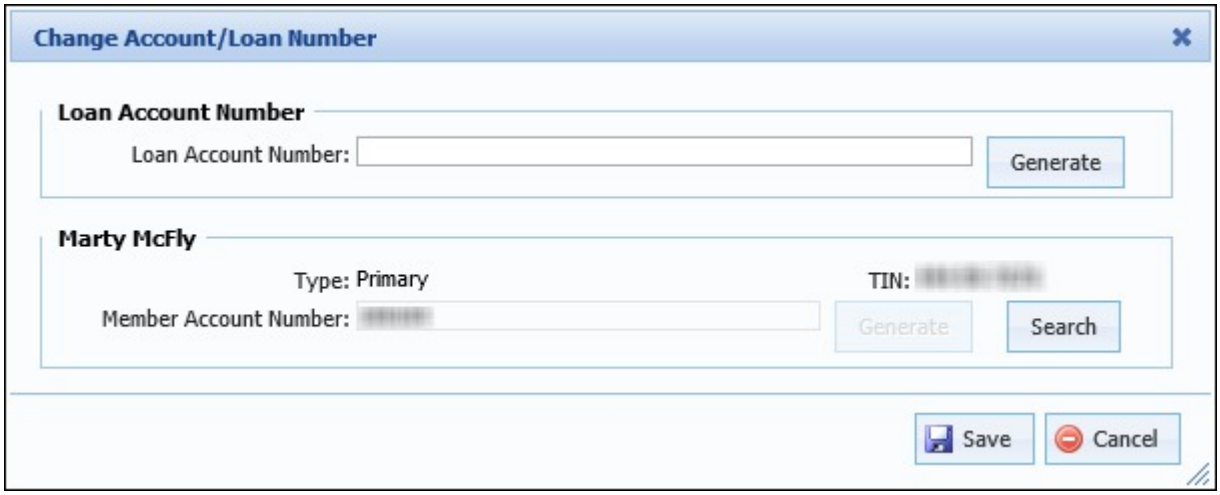
- A confirmation message appears to confirm that the record should be deleted. Click **Yes** to remove the funding recipient from the application or click **No** to retain the recipient.

Change Account/Loan Number

At any time while processing an application, users are able to click

within the Application toolbar and select **Change Account/Loan Number** to determine the account number for the account holder or loan assigned to the application.

Selecting this opens the Change Account/Loan Numbers screen:



The Change Account/Loan Number screen is divided into the following sections:

- Loan Account Number
- Member Account Number

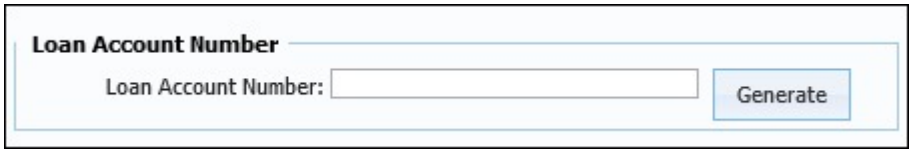
Loan Account Number

The Loan Account Number section enables users to create a new loan account numbers/suffixes for the loan the application. The Loan Account Number may be determined manually by users within the Change Account/Loan Numbers screen or automatically using Event Processing.

Change Account/Loan Number Screen

The Loan Account Number section allows users to manually enter or generate/reserve a new Loan Account Number (or suffix) in the core system.

> The ability to manually enter a loan account number within this section is controlled by a module parameter set within the Origination page in System Management. The **Loan Number (suffix) is editable and required** parameter within the System tab must be set to Yes in order for users to be able to manually enter a loan account number within this section.



A user's ability to enter or generate an account number depends on the loan type.

- **Add-On/Refinance**: The Loan Account Number auto-populates with the account number of the loan selected in the Add-On/Refinance panel. The Loan Account Number field is not editable.
- **Non Add-On/Refinance**: User are able to manually enter the Loan Account Number or use the Generate button to reserve the next available account number in the core.

Once **Generate** is clicked within this section, a loan account number generates and automatically populates within the Loan Account Number field.

> Please see the Generate section within this topic for more information on generating an account number.

Event Processing

The Loan Account Number/Suffix may generate automatically, based on configurations made within Event Processing. If configured, the Loan Account Number/Suffix generates when the corresponding event occurs. The **Generate Account Number** action assigns a new loan and/or account number/suffix based on the following logic:

- If the Host Supports Account Number Auto-Generation parameter is set to "Yes" within the Origination page in System Management, and Account Origination is not active, the system executes code for the interface specified as the Disbursement Method.
- If the Host Supports Account Number Auto-Generation parameter is set to "No" within the Origination page, the system does not automatically generate a Loan Account Number/Suffix.

> Queue routing rules execute if the application is not currently in process by a user.

Member Account Number

The Member Account Number section enables users to create a member account number for a new primary applicant, generate a new member account number for an existing primary applicant, or change the account number currently assigned to the application. The Member Account Number may be determined manually by users within the Change Account/Loan Number screen or automatically using Event Processing.

> When processing loan applications that require escrow, users must create the customer/member record, base share and escrow account on the core prior to disbursing.

Change Account/Loan Number Screen

At the bottom of the Change Account/Loan Number screen, the Member Account Number section populates with the name, applicant type, tax identification number, and member account number for the primary applicant assigned to the application.

Once **Generate** is clicked within this section, an account number for the primary applicant is generated and automatically populated within the Member Account Number field.

When the primary applicant is an existing account holder, and the user is granted the appropriate permission by the system administrator, the **Generate** button is enabled and provides the ability to create a new record for the applicant in the core system.

Users also have the ability to click **Search** to retrieve account numbers associated with the applicant's TIN from the core system.

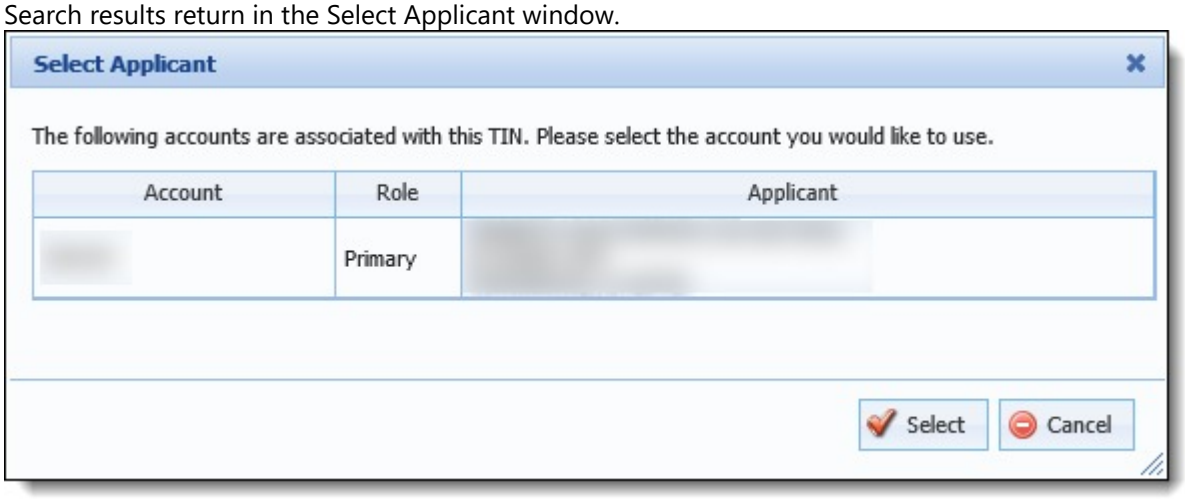
Search

> The Search function is only available for Member Account Numbers.

The Search process enables users to change the member account number assigned to the application. If the applicant is a current account holder, theLoan Origination module searches the core for account numbers associated with the applicant's TIN.

> If the applicant is configured as a non-member, the Search function can be used to locate existing member accounts that may be associated with the TIN provided.

Search results return in the Select Applicant window.



Associated accounts populate in the grid with the following information:

Column	Description
Account	Displays the account number associated with the applicant.
Role	Displays the applicant's role on the account.
Person	Displays the applicant's name and address.

Highlight an account within the grid and click Select to change the account number to that of the associated account.

The selected account number populates in the applicant's Member Account Number field on the Change Account Numbers screen.

> Please see the Generate section within this topic for more information on generating an account number.

Event Processing

The Member Account Number may generate automatically, based on configurations made within Event Processing. If configured, the Member Account Number generates when the corresponding event occurs. The **Create Member Account Number** action creates and returns an account number to the module for the application's primary applicant based on the following logic:

- If the Host Supports Account Number Auto-Generation parameter is set to "Yes" within the Origination page in System Management, and Account Origination is not active, the system executes code for the interface

specified as the Disbursement Method.

- If the Host Supports Account Number Auto-Generation parameter is set to "No" within the Origination page, the Loan Origination module stops executing the action.
- If the primary applicant is a current account holder, and the value of the NewMembership field is Create New Member Account, a new member account number is created for the primary applicant in the core. When a new member account is created, the primary applicant's account number is set to the new account number in the application and the value of the NewMembership field is set to New Member Account Created.

  > If a rule to set the value of the NewMembership field to Create New Member Account has been authored by the system administrator, a new record for an existing primary applicant is automatically created in the core during the specified stage in the application process. For more information on rule configurations to automatically create an applicant record in the core, please see the Core section under Workspace Toolbar in the Administrator Guide's Application Processing Overview topic.

> Queue routing rules execute if the application is not currently in process by a user.

Generating Account Numbers

> The **Generate** button is disabled when:
>
> - The Host supports person account number auto-generation parameter is set to No within the System tab of the Origination page in System Management.
> - The Host supports account number auto-generation parameter is set to No within the System tab of the Origination page in System Management.
> - Editability for the 'Enter Account Product Account,' 'Enter Loan Account,' and/or 'Enter Person Account' action is not permitted.
> - The primary applicant on the application is an existing account holder and the user does not have Change permission to Create New Member Account for an Existing Member.
>
> When the primary applicant is a non-account holder, the **Generate** button becomes enabled after the application has been approved.

The generate account number process creates a record for the account holder in the core system and updates the information on the screen with the new account number(s).

> If configured by the system administrator, a system-defined event may also execute upon clicking
>
> to automatically create a record for the account holder in the core system and generate a member account number for the application's primary applicant. This allows for the addition of account numbers to application documents before disbursement occurs.

Upon clicking **Generate** within the Loan Account Number, Member Account Number section, an account number from the core populates within the associated field.

When the primary applicant is an existing account holder, clicking **Generate** within the Member Account Number section creates a new record for the applicant in the core system. Upon clicking **Generate**, a message displays to alert that the primary applicant has an existing account and confirm that a new member account should be created. Click **Yes** to create a new record for the applicant in the core system or **No** to return to the Change Account/Loan number screen. Once generated, the new account number for the applicant populates within the Member Account Number field. Upon disbursement of the application, the new Member Account Number is created within the core

and the primary applicant's account number is set to the new account number in the application.

Finalizing Account Selections

Once all account numbers have been entered or generated, click Save to retain the updated account numbers.

> During disbursement, an account number is only generated when the account number for the is left blank. A Validation error is received to prevent an application from being disbursed if an account number for a is required and not present. For more information, please see the Disburse topic within this guide.

Clicking Save triggers the following processes:

- The new account number is assigned to the applicant.
- The application is converted to a member application.
- An Update from the core is performed.
- If configured to appear in an application screen, the value of the NewMembership field is updated to New Member Account Created.

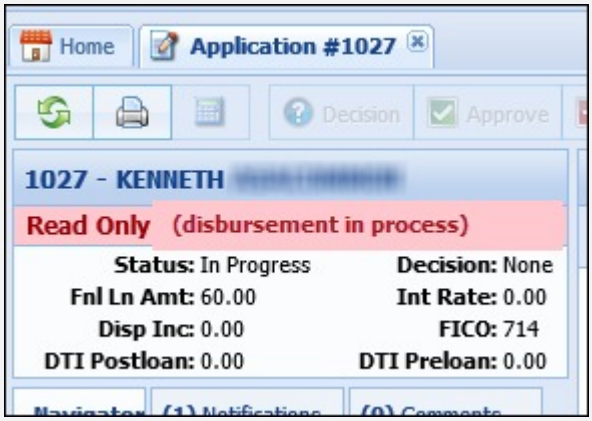
> The behavior that occurs during this process may vary in each core. For core specific information, please see the applicable core connector guide for the institution.

Disburse

The disbursement function allows users to disburse an approved loan application to core and/or third party integration. The disbursement process may be a live process or a nightly batch disbursement process.

This topic includes the following information:

- Disbursement Methods
  - Manual
  - Automatic
- Manual Disbursement Process
  - Disbursing a Loan Product Application
- Disbursement Validations

> While an application's disbursement is processing, an application is locked and users are prevented from making changes until the disbursement completes.
>
> 
>
>
> Refresh or re-open the workspace after the application has been disbursed to enable editing of the application.

Disbursement Methods

Applications may be disbursed manually by Loan Origination module end users or automatically by administrative configurations made with Event Processing.

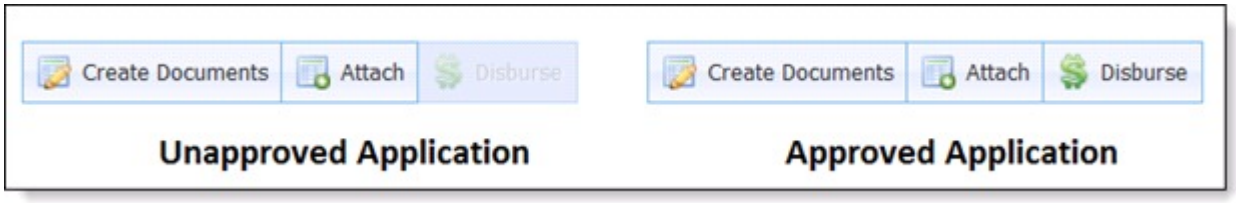
Manual

Loan Origination module users with the appropriate permissions are able to able to disburse an application, once an application is approved. Users are able to manually disburse an application from the:

- Application Toolbar
- Workflow Screen

Application Toolbar

Once an application is in a disbursable state, users may select the Disburse button within the application toolbar.



When the Disburse button is clicked, the Disbursement process initiates.

Workflow Screen

When a user navigates to the final screen assigned to a Workflow's Approval category, the Disburse button appears in the screen's toolbar.

When the Disburse button is clicked, the Disbursement process initiates.

Automatic

Applications may also be automatically disbursed by Event Processing, based on the following application conditions:

- The application is not locked by a system user.
- If the IsLoanReadyForDisbursement flag is selected.

Application Type	IsLoanReadyForDisbursement	Disburse?
Loan	True	Loan
Loan	False	None

If the application is locked by a system user:

- The auto disburse action stops.
- A notification stating "the application is ready to be automatically disbursed" is added to the application.

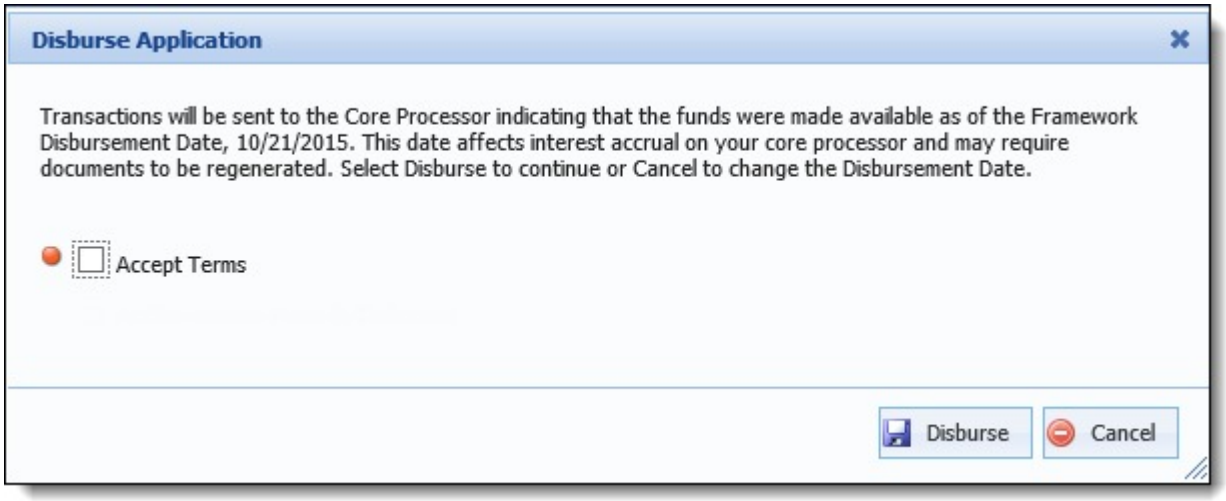
In the event of validation errors, To-dos or other system errors, the automated disbursement does not complete. The application remains in an Auto Approved or Loan Officer Approved status. Additionally if a user bypasses warnings on the approval, the warnings are also bypassed during the automatic disbursement.

During the disbursement process, a notification stating "application is being automatically disbursed by the module" is added to the application. Once the application disburses, this notification is removed and queuing rules execute.

Manual Disbursement Process

Disbursing a Loan Application

Once an application is ready to be disbursed, click Disburse. Once clicked, the Disburse Application pop-up window appears. Select the **Accept Terms** check box and click **Disburse**. To return to the application without disbursing, click **Cancel**.

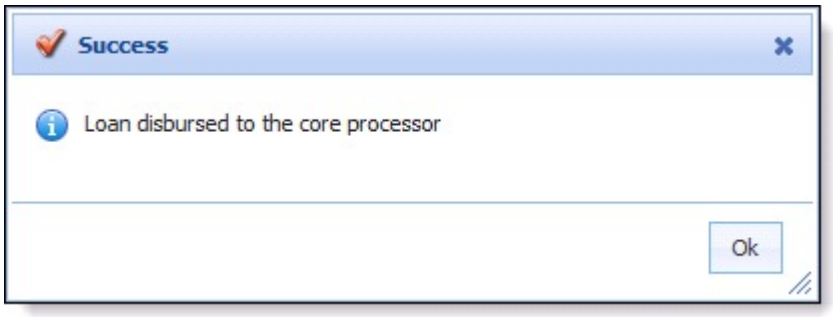


Upon clicking **Disburse**, the disbursement process begins. During the disbursement process, the following occurs:

- Pre-disbursement actions execute.
- Disbursement Validations execute.
- Liabilities, Assets, and Core Messages update.
- Calculate process executes.
- Disbursement Rules execute.
- Disbursement Validation Rules execute.
- Loan disburses.
- Application disburses.

If the application does not pass the loan Validations or Validation Rules, the disbursement process stops and errors generate. Once the validations are cleared, click Disburse.

After the disbursement process completes, a Success message appears.



> If the Actual Interest Rate is set manually, the value entered may potentially be updated when Pricing Rules run at Disbursement. This may cause the Actual Interest Rate on the documents to differ from the Actual Interest Rate disbursed to the core.
>
> To avoid this potential issue, a Pricing Rule can be authored using the "Do Not Update Actual Rate" template which prevents the Actual Interest Rate from updating if set manually. Once authored, this rule must be assigned to each Pricing Model.

Upon a successful loan disbursement, the following fields are set in an Application screen for the loan:

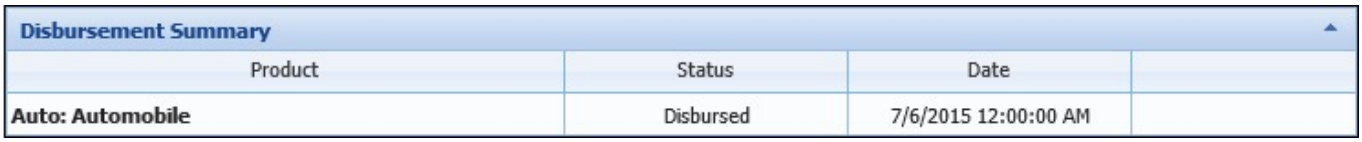
- Disbursed By is set to the name of the user who disbursed the loan.
- Disbursed Transaction Date is set to the date that the loan was disbursed.
- Is Loan Disbursed is set to true.

Once Is Loan is Disbursed is set to true, the overall application is able to disburse and the following fields are set for the application:

- Is Disbursed is set to true
- Application Disbursed Date is set t.o the date that the application was disbursed.

Disbursement Summary Panel

When configured to appear in an Application screen, the Disbursement Summary panel contains a table that lists the disbursement status of the loan product as well as the date the loan was disbursed.



Disbursement Summary

Product	Status	Date	
Auto: Automobile	Disbursed	7/6/2015 12:00:00 AM	

The grid within this panel indicates the following information for the loan product application:

Column	Description
Status	Indicates the disbursement status of the loan product. The value that populates in this column is derived from the APPLICATION_STATUS field look up and include values such as: In Progress, Decisioned, and Disbursed.
Date	The date column indicates the date and time the loan product was disbursed.

For information on Batch Disbursement, refer to the Batch Disbursement topic within the Administrator Guide.

Disbursement Validations

For an application to be disbursed, it must be in a disbursable state. The following system-defined validations may prevent an application from being disbursed:

> Validations do not make the Disburse button unavailable in the toolbar.

Validations
Loan Account Number is required if Core doesn't support generating loan account numbers.
If an account number for a loan is required and not present, disbursement cannot continue.
If the Eligibility Required field is set to "Yes" within the Origination page in System Management, and the Primary applicant value for IsEligible is false, then disbursement cannot continue and an error message stating the following is received: "The primary applicant is not eligible."
Stipulations required for disbursement must be met or waived.
Final loan amount must be within sub-product limits.
DisbursementDate is required.
If pledge collateral, pledged asset must be on the Core.
If pledge collateral, AvailableBalance of pledged asset must be >= PledgeAmount.
Vendor, if set, must be active.
Vendor Channel, if set, must be active.
Vendor, if set, must have a VendorCode.
If AutoTransfer/ACH, FIAccountNumber is required.
If ACH, ACHRoutingNumber is required.
If ACH, ACHAccountNumber is required.
If ACH, ACHPrimaryOwnerName is required.
If ACH, ACHAccountTypeId is required.
If AutoTransfer/ACH, VariablePaymentDateTypeId is required.
If AutoTransfer/ACH, VariablePaymentTypeId is required.
If AutoTransfer/ACH and VariablePaymentTypeId is FIXED_AMT, VariablePaymentFixedAmount is required.
If AutoTransfer/ACH and VariablePaymentTypeId is FIXED_AMT, VariablePaymentFixedAmount must be >= PaymentAmount.
If AutoTransfer/ACH and VariablePaymentTypeId is DAYS_PAST_CYCLE or DAYS_PRIOR_DUE_DATE, VariablePaymentDays is required.
If AutoTransfer/ACH and VariablePaymentTypeId is SPECIFIC_DAY, VariablePaymentDayOfMonth is required.
If disbursement provider is batch, must pass its validation.
Ensures funding is within limits.
All funds must be allocated. > FinalLoanAmount – AllocatedAmount (Funding Records) should be 0.

OFAC is active and Payees have not passed OFAC check.
OFAC is active and has not been run on a primary applicant.
Precise ID is active and applicants have not passed the Precise ID check.
The application cannot have already been disbursed.
The application must be approved.
The application cannot be withdrawn.
The application cannot have a disbursement pending.
If the Minimum and/or Maximum Term set for an Open End loan is exceeded. This validation applies when Real Estate Type = Home Equity, or Real Estate Type = None, and Convert to Closed End is set to Yes for the loan.

In addition to the system-defined validations, institutions are able to create their own validations and To Dos that have the ability to prevent an application from disbursing.

Stipulations Panel

The Stipulations panel allows users to view and maintain the conditions required to approve and/or disburse an application.

The stipulations panel displays any stipulations added through the Approve Loan screen.

The Stipulations panel contains a grid that displays all stipulations. Each stipulation is a table row that displays the associated details in the following columns:

Column	Description
Stipulation	Displays the name of the condition that must be met before the application can be approved or disbursed. The possible stipulations that populate in this field are defined within the STIPULATION_CODE field lookup.
Required For	Indicates the application process which the stipulations must be met prior to executing. There are three types of stipulations that can be added in the Loan Origination module: • Approval – These stipulations must be met before an application can be approved. • Disbursement – These stipulations must be met before an application can be disbursed. • Documents – These stipulations must be met before an application's documents can be generated.

Applies To	Indicates whether the stipulation applies to the approval, document generation, or disbursement of a loan application. This field defaults to a blank value; however, a value of Loan or Applicant must be assigned to each stipulation in order to save the screen.
Applicant	Displays the name of the applicant.
Other Description	Displays the associated comment, if an "Other" stipulation was selected.
Added By	Displays the name of the user who added the stipulation.
Met	Displays a check box that indicates whether a stipulation has been met. Select the check box to indicate the condition has been met by the applicant.
Waived	Displays a check box that indicates whether a stipulation has been waived. Select the check box to indicate the condition has been waived by the institution.
Comments	Displays any user comments for a stipulation. Select the row and click the comments field to add a comment to a stipulation.
Date Fulfilled	Displays the date the stipulation was met.
Fulfilled By	Displays the name of the user who met or waived the stipulation.
Security Groups	Displays the number of security groups that can fulfill a stipulation. If the number is 0 (zero), all security groups can fulfill this stipulation. If a number > 0 populates, only the specified security group may fulfill the stipulation. If a user belongs to a security group that can fulfill a stipulation, it populates in the "Items you can complete" section. Otherwise, it populates in the "Items you cannot complete" section.
Documents	Displays 0 to allow documents to be attached to the stipulation if the STIPULATION_CODE field lookup has a 'Y' value in the Requires Document column. The numerical value displayed next to the **Attach** button signifies the number of documents currently attached to the stipulation. When a stipulation requires document to be uploaded and if the user tries to mark it as 'Met' without attaching a document, the system restricts the user by displaying the following message "A stipulation requires documentation in order to be met, please upload supporting documentation" upon saving.

In addition to displaying stipulations, users are able to perform the following actions within the Stipulations panel:

Icon	Description
Add	Allows a user to add a stipulation to the application. When a stipulation is added, a row is added to the Stipulation grid.
Add Multiple	Allows a user to simultaneously add multiple stipulations to an application.

Edit	Allows a user to edit an existing application stipulation.
Delete	Allows a user to remove a stipulation from the application. When a stipulation is deleted, a row is removed from the Stipulation grid.

When a stipulation is added to an application, a To Do is also added to the application. Once the stipulations are met or waived, the To Do is removed from the application.

Adding a Stipulations

Stipulations may be added to an application automatically via rules or manually within the Stipulations panel.

Automatic

System administrators have the ability to author rules within the Stipulation category that determine the stipulations which are automatically added to an application, if the defined conditions are met. Once defined, these rules are assigned to applicable sub-products.

Stipulation rules execute when the Process Stipulation Rules action is triggered by a corresponding event. All stipulation rules assigned to the application type execute as Event Processing does not allow selection of specific stipulation rules.

If an automated stipulation has already been waived or met, it is not removed when the action is triggered

For more information on stipulations assigned by rules, please see the Rules Management section.

Manual

Add a stipulation by clicking the **Add** button within the Stipulations panel. A new row is created in the Stipulations grid. Clicking within the **Stipulation** column populates the stipulation drop-down list. Select the desired stipulation.

To enter a user-defined stipulation, select the “Other” stipulation. When Other is selected, the Other Description column must also be completed.

After the stipulation is selected, click the **Required For** column to indicate whether the stipulation must be met or cleared prior to the application’s approval or disbursement.

Users may assign a stipulation to one or more security groups, thus enabling only the users in the specified group to take action on the stipulation.

> Stipulations can be automatically assigned to security groups by using rules. For more information on assigning stipulations to security groups, please see the related How To Guide.

Finalize the addition of the stipulation by saving the screen.

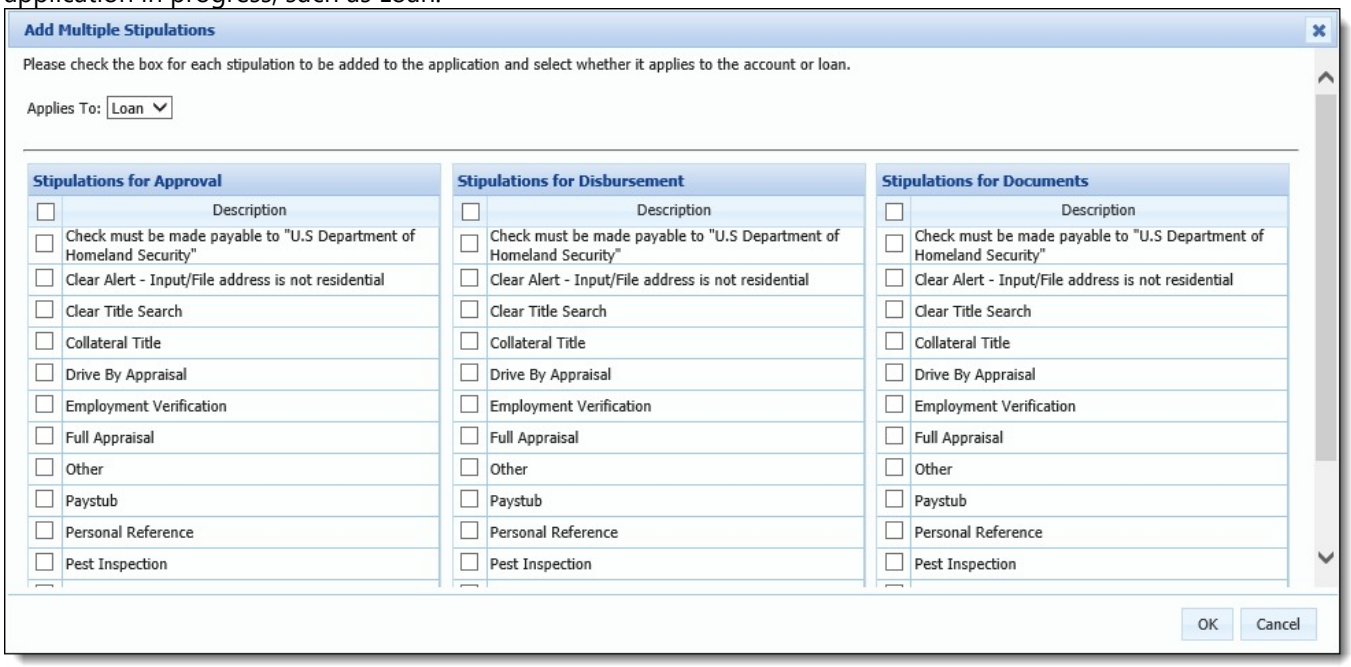
A value for Required For and Applies to must be specified for each stipulation. If a stipulation does not contain a value for the Required For or Applies To field, a Validation error is received upon saving the screen that includes the Stipulation Panel.

In order for a user to be able to assign an Applies To value for a stipulation, the applicable Stipulation permissions must be set to Change for the user, and editability of the Application.Stipulations.AppliesToId field must also be allowed at the stage of the application.

Adding Multiple Stipulations

To add multiple situations at once, click

. The Add Multiple Stipulations pop-up window appears. The Applies To drop-down in the top of the window identifies whether the stipulations are being applied for documents, or the approval or disbursement of a loan application. This drop-down defaults to the type of application in progress, such as Loan.



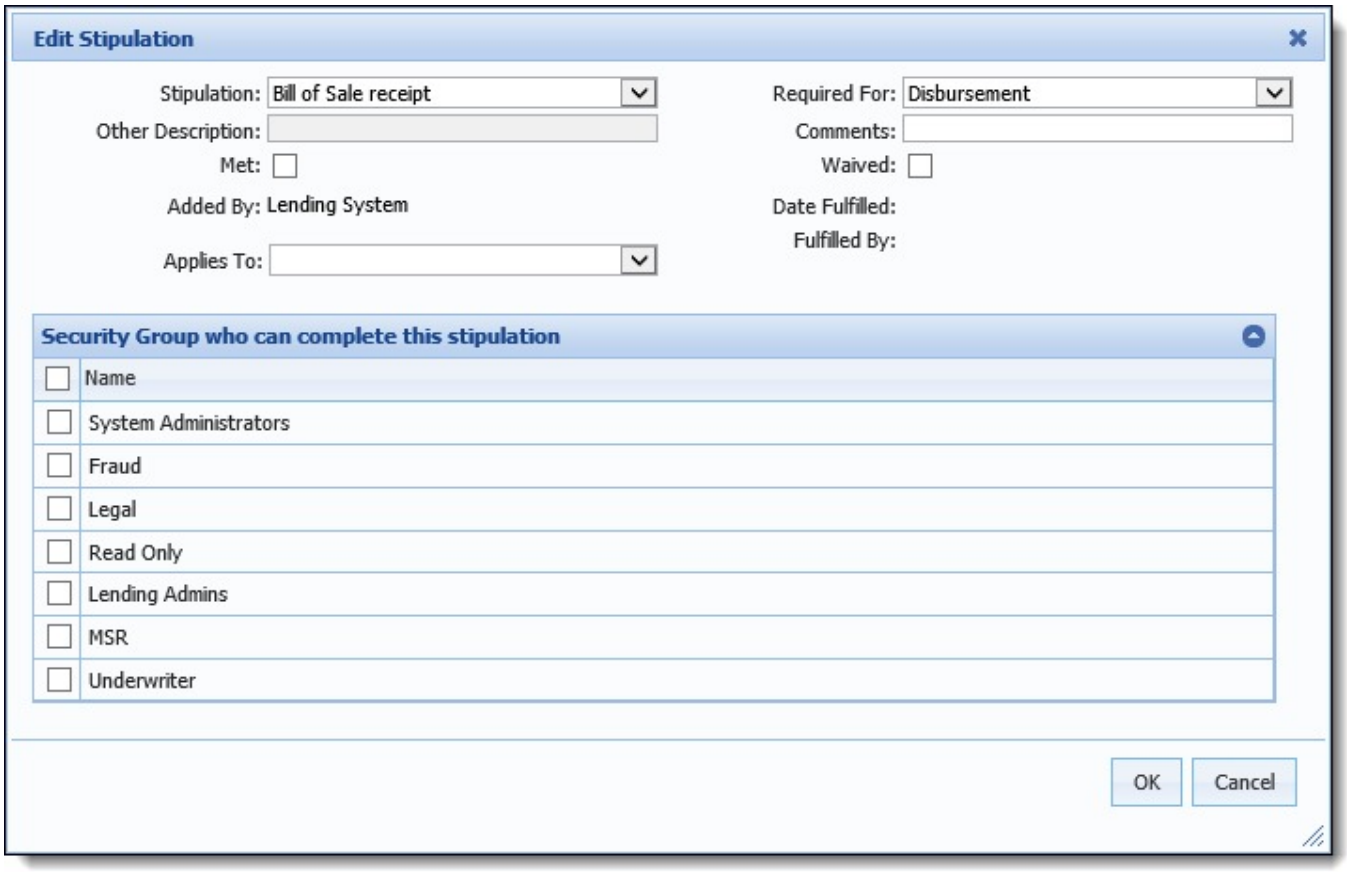
Select the check boxes that correspond with the desired stipulations to add them to the application. To select all stipulations, click the check box in the top of the Add Multiple Stipulations grid.

Users are unable to simultaneously add multiple stipulations and assign security groups. Once multiple stipulations have been assigned, users must manually edit the security group for each condition.

Once all the desired stipulations have been selected, click **OK**. The selected stipulations populate in the Stipulations panel.

Editing Stipulations

Editing stipulations allows users to modify details of a stipulation. To edit a stipulation, select the stipulation from the list and click **Edit**.



Update the desired fields and assign the appropriate security groups.

> If the editing user assigns security groups and does not belong to one of the security groups being assigned, he or she is unable to update the stipulation after clicking **OK**.

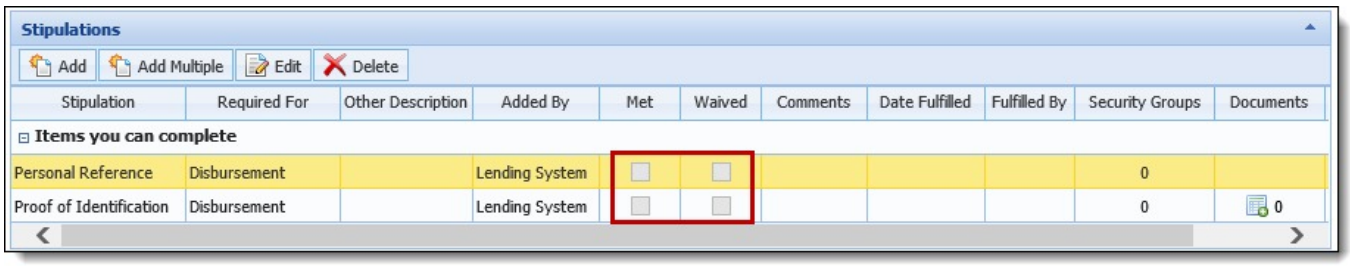
Once all fields have been updated, click **OK** to retain the changes. The window closes and the changes reflect in the Stipulations table.

Deleting Stipulations

Select the stipulation that is to be removed and click **Delete**.

Clearing Stipulations

When completing an application's underwriting review process, users are able to clear outstanding stipulations by selecting the Met or Waived check boxes.



> Users can only meet and waive stipulations that appear in the "Items you can complete" section.

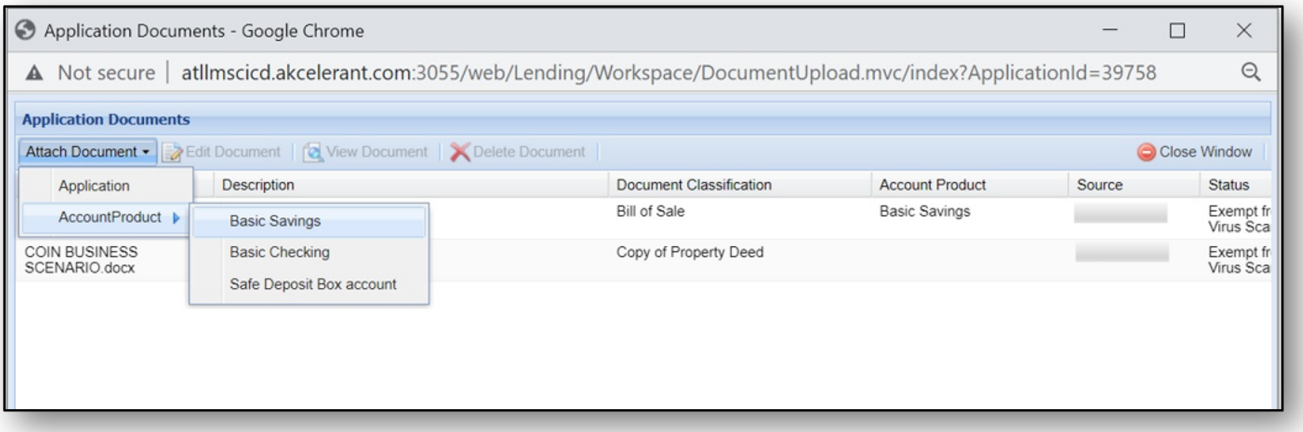
When stipulations are Met, the Date Fulfilled and Fulfilled By columns are automatically populated with the information of the user that cleared the stipulation. Enter any supporting information in the Comments column.

Finalize clearing a stipulation by saving the screen.

Adding Documents to a Stipulation

> Documents attached to a stipulation are also included in the Application Documents list that can be accessed by clicking Attach in the Application Workspace toolbar. If the stipulation is deleted, the document remains in the application documents list.

If documents are required to clear a stipulation, a is displayed in the documents column. Clicking displays a Stipulation Documents window that allows a user to browse their local or network drive to attach supporting documents to the current stipulation. Users can also view or delete existing documents from the list displayed in the Stipulation Documents window.



Application Documents window is now enhanced with the capability so that the user can now attach customer documents related to application or account product. Attach Document sub-menu and "Account Product" column is only available in Application Documents window when AO is active.

Within this screen, the following columns of information appear for each document:

Column	Description
Name	Displays the name of the document in the following format: <document name>.<file extension>.
Description	Displays the description provided for the document.
Document Classification	Displays the document classification.
Source	Displays the source of the document, such API, Virtual Capture, the name of the user who attached the document within Temenos Infinity, or the name of the third party connector from which the documents were received. For information on attaching/receiving documents for a specific connector, please see the applicable connector guide.
Account Product	Displays the Account Product associated with the application

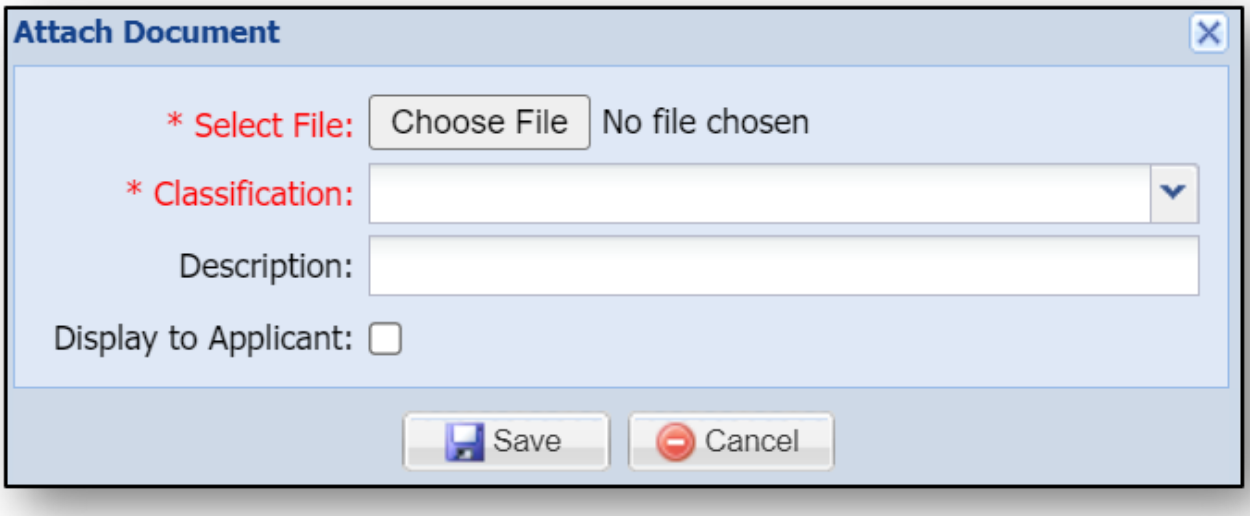
Status	Displays one of the following values to identify the Virus Scan Status for a document uploaded in Virtual Capture: • Exempt from Virus Scan • Failed Virus Scan • Pending Virus Scan • Successful Virus Scan While this column appears in the Application Documents window for each institution,the Virus Scan functionality is specific to documents uploaded to the Document Upload or Stipulations panel in Virtual Capture, and is only applicable when the system is configured to perform a virus scan on Virtual Capture documents. This functionality is enabled within the System tab of the Origination page in System Management by setting the Document Virus Scan in Virtual Capture parameter to a value of Virus Scan, and identifying a Document Import and Export File Location. For more information, please see the System Tab section of the Origination topic in the Administrator Guide. • If the system is configured to perform a virus scan on Virtual Capture documents, this column displays a status of Pending Virus Scan when a document is first uploaded to the Virtual Capture application, and updates to Failed Virus Scan or Successful Virus Scan depending on the outcome of the scan performed by the institution. • If a document is not uploaded in Virtual Capture, or if the system is not configured to perform a virus scan on Virtual Capture documents, this column displays a status of Exempt from Virus Scan. • If the document is received from a third party, this column displays a blank value.

The buttons in the top of the screen provide users with the ability to perform the following functions:

Function	Description
Attach Document	Enables a user to attach a document to the application. Clicking this button opens the Attach Document window.
Edit Document	Enables a user to edit the attributes of a previously attached document. Clicking this button opens the Edit Document window.
View Document	Enables a user to view a document that is attached to the application.
Delete Document	Enables a user to remove an attached document from an application.
Close Window	Enables a user to close the Application Documents screen.

Attach Document Attributes

Clicking Attach Document, or Edit Document opens a window to define the document attributes.



The following attributes must be defined for each document attachment being uploaded or edited:

Field	Description
Select File	Allows users to select the desired document. Click Browse... to locate the document to be attached within File Explorer. This field is only available when initially attaching a document. Once the document is attached, the document name and file path populates within this field as read-only. Temenos Infinity supports the ability to attach documents with a maximum file size of 100 MB. Temenos Infinity only supports the ability to upload documents including one of the following file extensions: .csv, .doc, .docx, .gif, .jpeg, .jpg, .msg, .pdf, .png,. rtf, .tif, .tiff, .txt, .xls, .xlsx. If a document does not include an approved file extension, has more than one period in the filename, or has a unicode character in the filename, the file cannot be uploaded to an application.
Classification	Allows users to select the classification of the attached document (now mandatory) from the drop-down list. This drop-down includes a list of the values configured for the DOCUMENT_CLASSIFICATION lookup.
Description	Allows users to enter a brief statement that describes the attached document.
Display to Applicant	Allows users to indicate whether or not the attached document displays to applicants in Virtual Capture. Whenever a document is uploaded from Virtual Capture, this field is automatically selected within the Edit Document window.

Uploading and Managing Document Attachments

The following actions are available within the Attach Document and Edit Document windows:

> If a document has been sent to an optical system, a record of the document continues to appear in the Application Documents window, but the document cannot be opened. A message is received when trying to open the document to identify that the document has been archived to an optical system.

Attach Document

To attach a document:

- Click Attach Document within the Application Documents screen.
- Click **Browse** to locate the desired document.
- Select the document and click the **Open** button within the File Explorer. Once Open in clicked, the document name populates within the Select File field.
- Using the associated drop-down, select the document classification.
- Within the Description field, enter a description for the document.
- Identify whether the attachment is to be displayed to applicants in Virtual Capture by selecting the Display to Applicant checkbox.
- Click Save.

  > If a document does not include an approved file extension, has more than one period in the filename, or has a unicode character in the filename, the document is unable to be uploaded, and an error is received upon clicking Save. For a list of the approved file extensions, please see the Attach Document Window section in this topic.

  > By default, total attachment size is limited to 10 MB. This limitation may be changed by contacting a Temenos Customer Care Representative.

- Once the document is attached, it populates in the document grid on the Application Documents screen.
- Click Close Window to exit the Application Documents screen.

Edit Document

To edit document attributes:

- Selecting a document from the Application Documents screen enables the Edit Document within the toolbar.
- Clicking Edit Document opens the Edit Document window.
- The existing Classification, Description, and Display to Applicant attributes pre-populate in the Edit Document window. If desired, modify the desired attributes.
- Click Save to close the Edit Document window and save the changes. Click Cancel to discard changes and close the window.
- The updated document displays in the document grid.

View Document

> Virtual Capture documents with a Virus Scan Status of Pending Virus Scan or Failed Virus Scan cannot be opened; therefore View Document is disabled when a pending or failed document is selected within the Application Documents window, and double-clicking the record returns a message to inform that the document cannot be accessed.

To view a document:

- Highlight the document within the Application Documents screen, and click View Document.
- Clicking View Document opens the selected document in a new window.
- When finished reviewing the document, close the document.

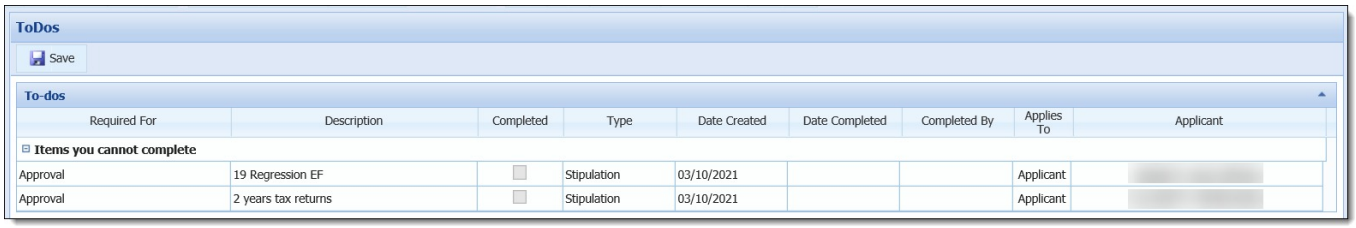
Delete Document

To delete a document:

- Highlight the document within the Application Documents screen and click Delete Document.
- Clicking Delete Document prompts the user to confirm the deletion. Click **Yes** to remove the document or **No** retain the item.
- Once **Yes** is selected, a success message appears to confirm that the document was deleted successfully. Click **OK**.

To-Dos Panel

The To-dos panel displays all outstanding To-dos and Stipulations that are required to decision or disburse the current application.



The grid within the To-dos panel displays the following columns of information for each item:

Column	Description
Required For	Indicates whether the item is required for decision, documents, or disbursement.
Description	Displays a description of the item that is required for decision, documents, or disbursement.
Completed	Provides the ability to clear a manual To-do by selecting the check box that displays. Automatic To-dos and Stipulations cannot be cleared from this panel; therefore, the Completed check box cannot be selected for items classified as To-Do (Automatic) or Stipulation.

Type	Indicates whether the item is a To-do or Stipulation. The following types may appear within this column: • To-Do (Manual) • To-Do (Automatic) • Stipulation
Date Created	Displays the date that the item was created.
Date Completed	Displays the date that the item was completed.
Completed By	Displays the name of the user who completed the item.
Applies To	Indicates whether the To-do or stipulation applies to a loan or account application
Applicant	Displays the name of the applicant.

Within the grid, To-dos and Stipulations are organized according to items that can be completed and items that cannot be completed.

The **Items you can complete** section consists of the following items:

- Manual To-dos (no security group assignment)
- Manual To-dos (assigned to a security group that the current user belongs to)

The **Items you cannot complete** section consists of the following items:

- Automatic To-dos
- Manual To-dos (assigned to a security group that the current user does not belong to)
- Stipulations

To-dos

To-dos provide institutions with the ability to ensure applications are completed as thoroughly as possible. To-dos are automatically assigned to an application by validation rules. Once the associated data or action has been completed, the to-do is cleared from the application.

There are two types of To-dos: Automatic and Manual. These items are identified within the Type column as To-Do (Automatic) or To-Do (Manual).

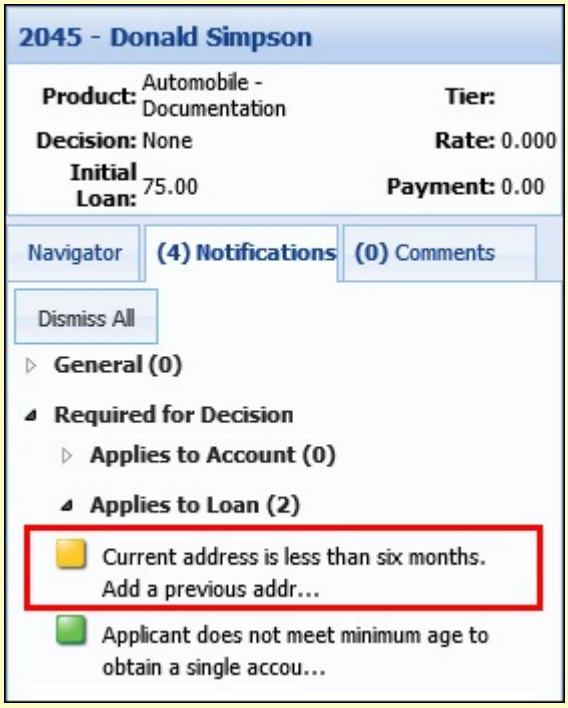
- Automatic To-dos are cleared automatically by completing the missing data or screen that caused validation to fail.
- Manual To-dos can only be cleared by selecting the **Completed** check box in the To-Dos Panel or the Notification tab in the Application Navigator.

> Although both types of To-dos populate in this panel, only Manual To-dos can be cleared within the panel. Automatic To-dos can only be cleared by completing the missing information that caused the validation failure.

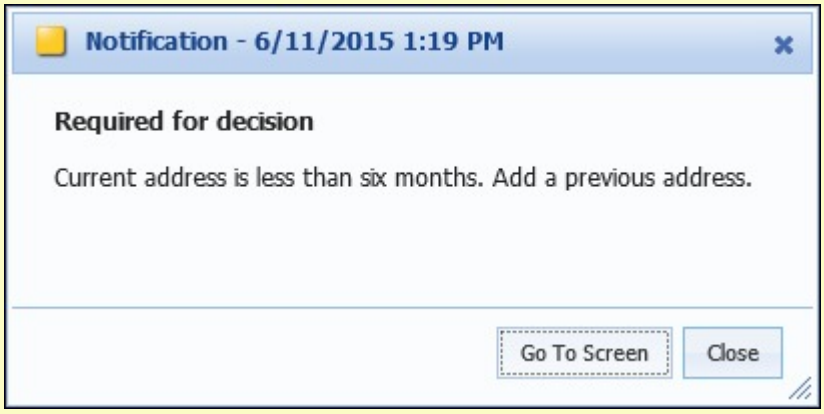
Clearing Automatic To-dos

Automatic To-dos cannot be cleared from the To-Dos panel. They can only be completed by providing the missing application data or completing the required action. To complete an automatic To-do, review the description to identify the missing data.

To-dos are also indicated in the Notifications tab.



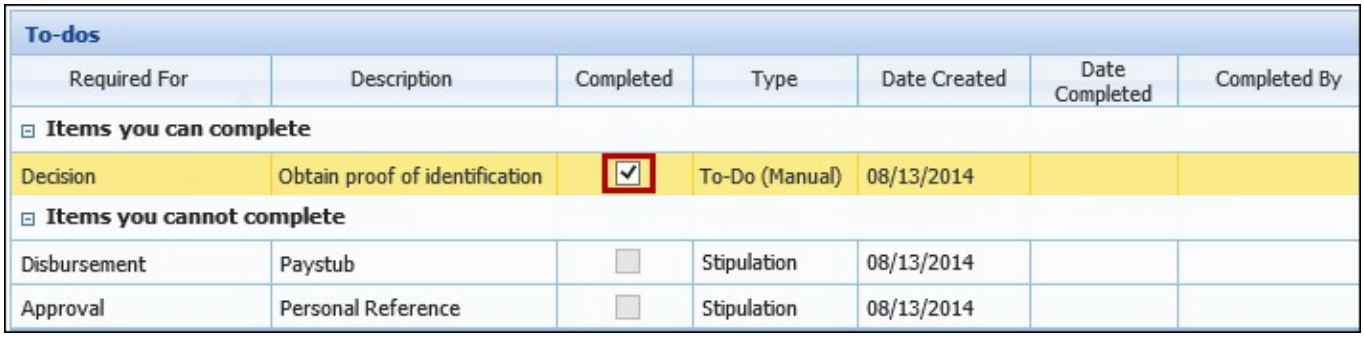
Click on the To-do for more information. If it is linked to a screen, users are able to navigate to the screen where the missing information can be provided by clicking **Go To Screen.**



Once the missing information is added or action completed, the To-do is removed from the panel.

Clearing Manual To-dos

To clear a Manual To-do, highlight the desired To-do within the grid and select the **Completed** check box.



To-dos

Required For	Description	Completed	Type	Date Created	Date Completed	Completed By
Items you can complete						
Decision	Obtain proof of identification	☑	To-Do (Manual)	08/13/2014		
Items you cannot complete						
Disbursement	Paystub	☐	Stipulation	08/13/2014		
Approval	Personal Reference	☐	Stipulation	08/13/2014		

Upon completing a Manual To-do and saving the screen, the Date Completed and Completed By columns populate with the date and the name of the Loan Origination module user that completed the item.

> Completed Manual To-dos are retained in the To-dos panel for audit purposes; however, completed Automatic To-dos are not retained in the To-dos panel.

When Save is clicked within the To-dos panel, the updates made to the panel are saved directly to the database. If a user updates the panel and navigates from the screen without saving changes, the panel updates remain. However, updates made to any other panel on the screen are discarded if not saved.

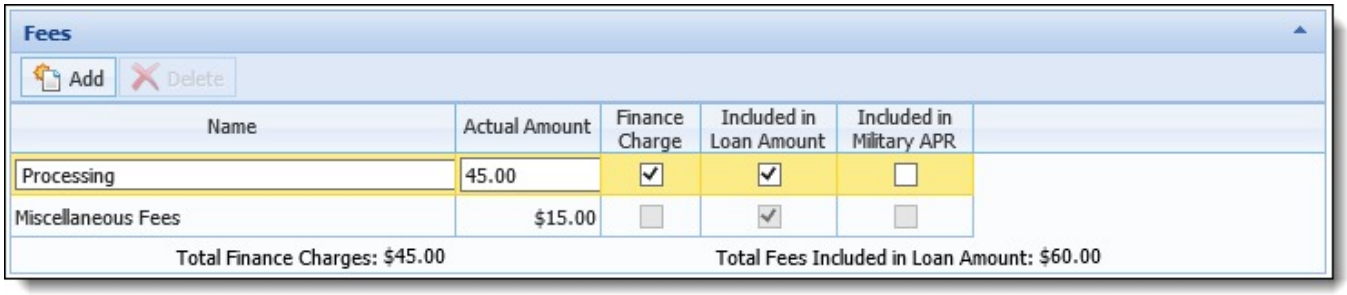
Stipulations

The To-dos panel displays Stipulations added to the application manually and via rules. These items are identified within the Type column as "Stipulation" and populate in the Items you cannot complete section since users are only able to view outstanding stipulations. Stipulations cannot be cleared from the To-dos panel.

Fees Panel

The Fees panel may be assigned to an Application screen to allow users to add and maintain application and processing fees for a loan while completing the underwriting review process.

> The Fees panel appears differently than shown below when the Real Estate Type field for the Sub-Product is set to Home Equity. For more information, please see the Home Equity Fees Panel section within this topic.



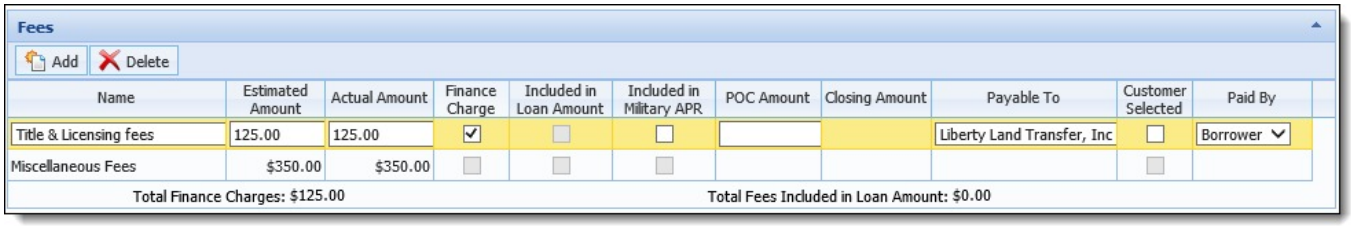
The grid within this panel displays a list of the application's fees in the following columns:

Column	Description
Name	Displays the name of the fee. This is an editable field that allows users to select a fee type from a drop-down list. This list contains the values configured for the FEE_CODE lookup.
Actual Amount	An editable field allowing users to indicate the fee amount.
Finance Charge	Displays a checkbox that indicates whether a fee is to be paid out-of-pocket by the borrower. Select the check box to identify that the fee is to be prepaid.
Included in Loan Amount	Displays a checkbox that indicates whether a fee is to be included in the loan amount. Select the check box to include the fee in the loan amount.

Included in Military APR	Displays a check box that indicates whether a fee for a close-ended loan is to be included in the Military APR (MAPR) calculation. Select the check box to include the fee in MAPR calculation. While the Included in Military APR column appears in the Fees panel for all application types, MAPR is only calculated for close-ended loans.

Home Equity Fees Panel

When the Real Estate Type field for the Sub-Product is set to Home Equity, the Fees panel populates with additional columns of information to capture the fee details specific to Home Equity products, such as Closing Costs.



The grid within this panel displays a list of the application's fees in the following columns:

Column	Description
Name	Displays the name of the fee. This is an editable field that allows users to select a fee type from a drop-down list. This list contains the values configured for the FEE_CODE lookup.
Estimated Amount	An editable field that allows users to indicate the estimated fee amount for the service.
Actual Amount	An editable field that allows users to indicate the actual fee amount being paid.
Finance Charge	Displays a check box that indicates whether a fee is to be paid out-of-pocket by the borrower. Select the check box to identify that the fee is to be prepaid.
Included in Loan Amount	Displays a check box that indicates whether the fee is to be included in the loan amount. Select the check box to include the fee in the loan amount.
Included in Military APR	Displays a check box that indicates whether a fee for a closed-end loan is to be included in the Military APR (MAPR) calculation. Select the check box to include the fee in MAPR calculation. While the Included in Military APR column appears in the Fees panel for all application types, MAPR is only calculated for close-ended loans.
POC Amount	An editable field that allows users to indicate the amount to be paid outside of closing.
Closing Amount	An editable field that allows users to indicate the amount to be paid at closing.
Payable To	An editable field that allows users to select the company to whom the fee is to be paid from a drop-down list. This list contains the companies configured by the system administrator.

Customer Selected	Displays a check box that indicates whether the applicant selected the provider/vendor to be used for the service. Select the check box to identify that the applicant selected the provider/vendor identified within the Payable To column. If the Fee type is configured to validate that the estimated amount and actual amount for a particular fee does not exceed 10% of the tolerance, selecting this field overrides that validation.
Paid By	An editable field that allows users to select the party responsible for paying the fee, either Borrower, Lender, or Seller. This list contains the values configured for the FEE_PAID_BY lookup.

Adding and Deleting Fees

In addition to displaying fees, users are able to perform the following actions within the Fees panel:

Icon	Description
Add	Allows a user to add a fee to the application. When a fee is added, a new row is added to the Fees grid.
Delete	Allows a user to remove a fee from the application. When a fee is deleted, a row is removed from the Fees grid.

Existing fees are edited directly within the Fees grid.

Adding Fees

If fees are added after calculations have already been processed, the existing calculations on the application become stale.

To add a fee within the Fees panel:

- Click Add to populate a new row in the Fees grid.
- Click within the Name column to select the desired fee type from the available fees list.
- In the Actual Amount column, enter the corresponding fee amount.
- Select the corresponding check boxes to indicate if the fee is Finance Charge or Included in Loan Amount.
- If the application is for a close-ended loan, and the fee should be included in the MAPR calculation, select the Included in Military APR check box.
- Once all columns are complete, click Save to retain the fee.

To add a fee within the Home Equity Fees panel:

- Click Add to populate a new row in the Fees grid.
- Click within the Name column to select the desired fee type from the available fees list.
- Enter the corresponding fee amounts within the Estimated Amount and Actual Amount columns.
- If applicable, select the Finance Charge or Included in Loan Amount check boxes.
- If the application is for a close-ended loan, and the fee should be included in the MAPR calculation, select the Included in Military APR check box.
- Within the POC Amount and Closing Amount columns, enter the corresponding fee amounts.
- Click within the Payable To column and select the company who is to receive the fee.
- If applicable, select the Customer Selected check box.

- To identify the party responsible for paying the fee, click within the Paid By column and select Borrower, Lender or Seller.
- Once all columns are complete, click Save to retain the fee.

Deleting Fees

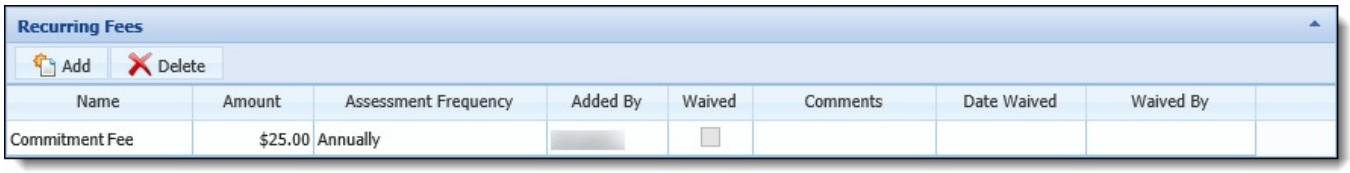
Select the fee that is to be removed and click Delete.

Recurring Fees Panel

The Recurring Fees panel provides the ability to manually add and manage fees on a loan application that are assessed periodically, and not included as part of the loan proceeds, such as an annual fee for a line of credit.

> If assigned to a loan application type by the system administrator, Fee rules may execute during the application process, which automatically add recurring fees to the application when certain rule conditions are met.

Depending on configurations made by the system administrator, this panel may appear within an Application screen assigned to the Application Workflow, or the Screens list in the Application Navigator.



The Recurring Fees panel includes an editable grid that provides users with the ability to add and update the following information for each recurring fee on an application:

> If a user is not granted permission to change recurring fees, the editable fields in this grid are disabled, and not able to be modified.

Column	Description
Name	An editable field that displays the name of a recurring fee, and allows users to select a fee type from a drop-down list. This list includes the values configured for the RECURRING_FEE_CODE lookup.
Amount	An editable field that allows users to indicate the estimated amount for a recurring fee.
Assessment Frequency	An editable field that allows users to determine the frequency in which a recurring fee is assessed from a drop-down list. This list includes the values configured for the ASSESSMENT_FREQUENCY lookup.
Added By	A read-only field that displays the name of the user who added the recurring fee.

Waived	An editable field that allows users to waive a recurring fee. This field displays a ☑ to indicate that a fee has been waived by the institution, and appears blank if the fee is not waived. If a user is not granted permission to waive recurring fees, this field is disabled, and not able to be modified.
Comments	An editable field that allows users to enter comments for the recurring fee.
Date Waived	A read-only field, which displays the date that a recurring fee was waived. This field appears blank if a fee is not waived, and automatically populates with the applicable date when the Waived check box is selected.
Waived By	A read-only field, which displays the name of the user who waived a recurring fee. This field appears blank if a fee is not waived, and automatically populates with the applicable user name when the Waived check box is selected.

Adding and Managing Recurring Fees

Depending on permissions assigned by the system administrator, users are able to manually add, edit, delete, and waive recurring fees within the Recurring Fees panel.

> If a user is not granted permission to add and delete recurring fees, the Add and Delete buttons are disabled in the Recurring Fees panel.

Adding Recurring Fees

To add a recurring fee:

- Click Add to populate a new row in the Recurring Fees grid.
- Within the Name column, select the desired fee type from the drop-down list.
- In the Amount column, enter the corresponding fee amount.
- Navigate to the Assessment Frequency column, and select the frequency in which the recurring fee is to be assessed.
- If desired, enter text within the Comments column that identifies additional information about the fee.
- Once all columns are complete, click Save within the top of the screen to add the recurring fee to the application.

Editing Recurring Fees

To edit information for a recurring fee:

- Highlight the row in the grid for the desired fee.
- Make any necessary modifications within the Name, Amount, Assessment Frequency, or Comments columns for the recurring fee.
- When complete, click Save within the top of the screen to retain the changes.

Waiving Recurring Fees

To waive a recurring fee:

- Highlight the row in the grid for the desired fee.
- Select the Waived check box.
- The Date Waived and Waived By columns automatically populate with the current date, and name of the user who waived the fee.
- Click Save within the top of the screen to retain the changes.

Deleting Recurring Fees

To delete a recurring fee:

- Highlight the row in the grid for the desired fee.
- Click Delete.
- A message appears to confirm that the recurring fee should be deleted.
- Click **Yes** to remove the fee, or **No** to retain the fee on the application.
- Upon clicking **Yes**, the recurring fee is removed from the panel grid.

Decline

When an application enters the Decline category, the application has successfully completed the decision process, but received a Declined decision. Once in the Decline category, users are able to complete the following application processes:

- Process Adverse Action documentation – For more information, refer to the Document Processing section.
- Process HMDA Information – For more information, refer to the HMDA section or the HMDA connector guide.

Override Processing

While processing an application, a variety of events may occur that may prompt a user to obtain an override from a supervisor. The events that may trigger an override include the following:

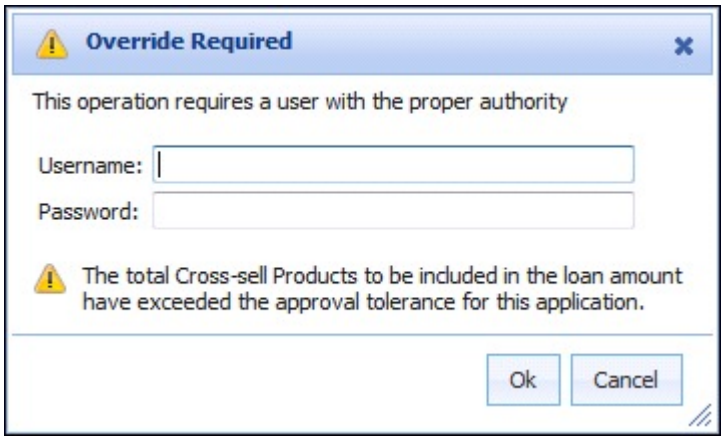
Name	Description	Triggered By
Approval Limit	The User does not have permission to manually approve the loan for this application. For more information on this override, please see the Manual Approval topic in this guide.	Manual Approval
Cross sell tolerance	The total Cross-sell Products to be included in the loan amount have exceeded the approval tolerance for this application.	Save • Calculate Final Loan Amount in save • If Final Loan Amount has changed, then perform validation/override

Cross sell exceed	The total Loan Cross-sell Products accepted by the applicant have exceeded the maximum loan cross-sell amount for this application.	Save • Calculate new loan cross sell amount in save • If new loan cross sell amount has changed, then perform validation/override
Max LTV	The LTV for this application exceeds the maximum LTV of {0} for the Sub-Product.	Disbursement
Disbursed Date	The Disbursement Date is not set to today.	Disbursement
OFAC	<payee name> is being excluded from the OFAC check.	Save
Fees	The <fee name> fee from the Sub-Product is being changed from <fee amount> to <fee amount>.	Save
Effective Date	The Effective Date is being changed from <date 1> to <date 2> on this application.	Save
Min Initial Loan Amount	The Initial Amount is below the minimum loan amount of <min amount> for the Sub-Product on this application.	Save • Calculate Initial Loan Amount in save • If Initial Loan Amount has changed, then perform validation/override
Max Initial Loan Amount	The Initial Amount is above the maximum loan amount of <max amount> for the Sub-Product on this application.	Save • Calculate Initial Loan Amount in save • If Initial Loan Amount has changed, then perform validation/override
Rate Change Frequency	Rate Change Frequency is being changed from '<rate 1>' to '<rate 2>' on this application.	Save
Max Rate Decrease For Loan	Maximum Rate Decrease For Loan is being changed from <decrease 1> to <decrease 2> on this application.	Save
Max Rate Increase Per Change	Maximum Rate Decrease Per Change is being changed from <decrease 1> to <decrease 2> on this application.	Save
Max Rate Increase For Loan	Maximum Rate Increase For Loan is being changed from <increase 1> to <increase 2> on this application.	Save

Max Rate Increase Per Change	Maximum Rate Increase Per Change is being changed from <increase 1> to <increase 2> on this application.	Save
Rate Margin	Rate Margin is being changed from <margin 1> to <margin 2> on this application.	Save
Precise Id	<applicant name> is being excluded from the Precise ID verification check.	Save

If any of these events trigger an override, an Override Required window opens in the workspace.

The Override Required window enables users to attain an override from a supervisor. This window also contains an alert message that informs the supervisor what caused the Loan Origination module to trigger an override.



System Defined Screens and Panels

System-Defined screens and panels are prebuilt by Temenos to provide institutions with out-of-the-box functionality. When configured to appear in an application, the following system-defined screens and panels provide users with the ability to quickly and easily access specific information related to the application:

> Additional system-defined screens and panels may be available when certain connectors are active in Temenos Infinity.

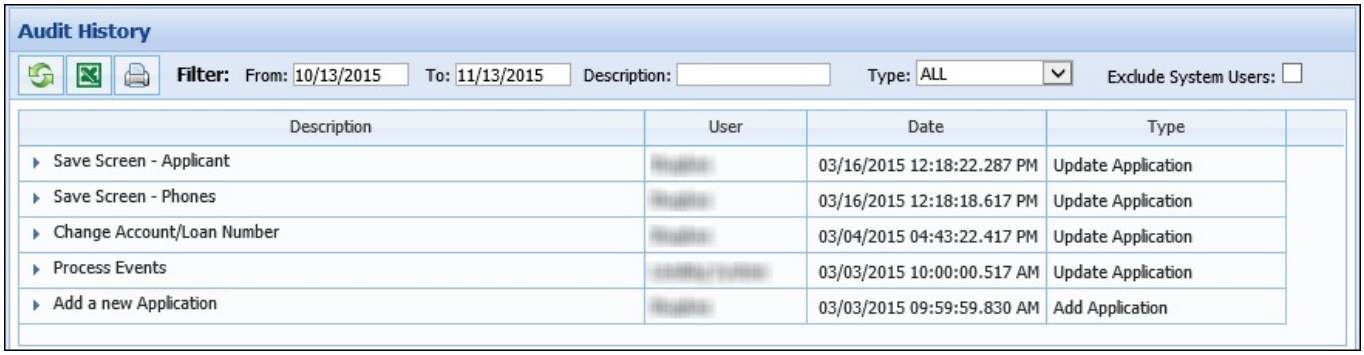
Screen	Description
Applicants	A screen that provides a list of the applicants associated with an application. Accessing this screen provides direct access to the Applicants Card View.
Assets	A screen that provides a list of assets associated with applicants on an application.
Audit History	A screen that provides a detailed history of all changes and actions taken on an application.
Authorized Users	A screen that provides a list of authorized users associated with a loan application. Accessing this screen provides direct access to the Authorized Users Card View.
Collaterals	A screen that provides a list of collaterals pledged on a loan application. Accessing this screen provides direct access to the Collaterals Card View.
Comment History	A screen and panel that provide a list of comments associated with an application.

Credit Reporting	A screen that provides a list of the credit reports associated with applicants on an application based on the following parameters set on the **Properties** tab: • All Credit Reports/MLA Searches associated to the applicant(s) • Credit Reports/MLA Searches pulled by specific application • Credit Reports/MLA Searches pulled within defined days prior to the application creation date
Cross-sells	A screen that provides a list of additional products offered during an application.
Deal Options	A system-defined grid that displays additional deal options allowed for the application.
Email History	A screen that provides a list of emails and email recipients sent on an application.
Liabilities	A screen and panel that provide a list of liabilities associated with applicants on an application.
References	A screen that provides a list of references associated with applicants on an application. Accessing this screen provides direct access to the References Card View.

Audit History Screen

The Audit History screen enables users to view a detailed history of all changes and actions taken on an application. All data modified on an application is captured and organized into data collections to give context to the item(s) added, updated, or deleted.

> When custom fields are added, updated, and/or deleted during the application process, a record is included in the audit history.



Within the Audit History screen, each modification made to a field is tracked in a grid containing the following columns:

Column Name	Description
Description	Displays a description of the auditable action performed within the application.

User	Displays the name of the user who performed the audit action. For each audit action executed, one of the following may appear to identify the user associated with the action: • Name of the Logged In User - appears for actions performed by the end-user as a result of clicking a button or link. • Lending System User - appears for actions performed in the background that are not initiated by the end-user, such as automated decisioning, system calculations, and event processing.
Date	Displays the date and time that the audit entry was processed in the application. This information displays in the following format: MM/DD/YY 00:00:00.000.
Type	Displays the type of modification performed.

By default, the Audit History screen displays all modifications made over the previous month, but the information that appears can be adjusted using the following options in the top toolbar:

Sort Option	Description
From/To	Click within the From box and/or To box to display a calendar and specify the date range in which modifications should be returned.
Description	Enter a description of the desired modification within the text box to return all records including the specified text.
Type	Select an element from the drop-down list to filter the results that appear within the Audit History grid. This drop-down contains a list of the audit types recorded for the application. Select **All** to display all of the data that has been modified within the application. The Type drop-down defaults to All.
Exclude System Users	Select the check box to exclude all audit actions performed by the Lending System User and only display the audit activity performed by an end user.

Within the top of this screen, users are also provided with the ability to perform the following actions:

Button	Description
	Enables the ability to refresh the Audit History screen and display the most up-to-date information within the grid.
	Enables the ability to export the information that appears within the Audit History screen to Microsoft Excel.
	Enables the ability to print the information that appears within the Audit History screen.

Data Collections

Data within the Audit History grid is organized into collections of audit types. Each collection can be expanded to display detailed information about the changes made and actions taken during the application process.

> Audit type collections are displayed within the screen according to the date and time they were added. The most recent modifications made to the application appear at the top of the grid.

Each audit type that appears within the Audit History screen consists of a collection of audit actions performed during the application process. These actions include items performed by the end-user, such as updating an application, decisioning an application, or saving a screen, as well as those items that are not directly performed by the end-user such as event processing and calculating an application. Users can expand each element until the updated fields are reached, as well as collapse elements to ensure that only relevant information appears on the screen.

Elements within the Audit History Grid

The first element in each collection displays the initial action performed by the Loan Origination module user, known as the parent action. This action represents the type of auditable information recorded within the audit log.

Reference the following for an overview of the audit types that may appear within the Audit History Screen:

▶ Audit Types

The initial audit actions that may appear within the audit log are as follows:

- Add a new Application

  > When a new application is created, Collection Added, Collection Removed, and Field Changed events do appear as auditable actions under the Add a New Application item, but this information does not reflect updates made per the triggering of an event/action pairing. While these events do occur as part of the application initialization process, the Collection Added, Collection Removed, and Field Changed events configured in Event Processing are only triggered **AFTER** an application is already created.

- Updated Application
- Save Screen - [Screen Name]
- Document Attached: [Document Name]
- Document Deleted: [Document Name]
- Added an Applicant
- Deleted Applicant
- Added an Authorized User
- Deleted Authorized User
- Added an Asset
- Deleted Asset
- Added a Collateral
- Deleted Collateral
- Added a Liability
- Deleted Liability
- Added a Reference
- Deleted Reference
- Calculate Application
- Decision Application
- Remove Decision
- Remove Counteroffer Decision
- Suggest Approval
- Approve Application
- Suggest Decline
- Decline Application
- Withdraw Application

- Remove Withdraw
- Disburse Application

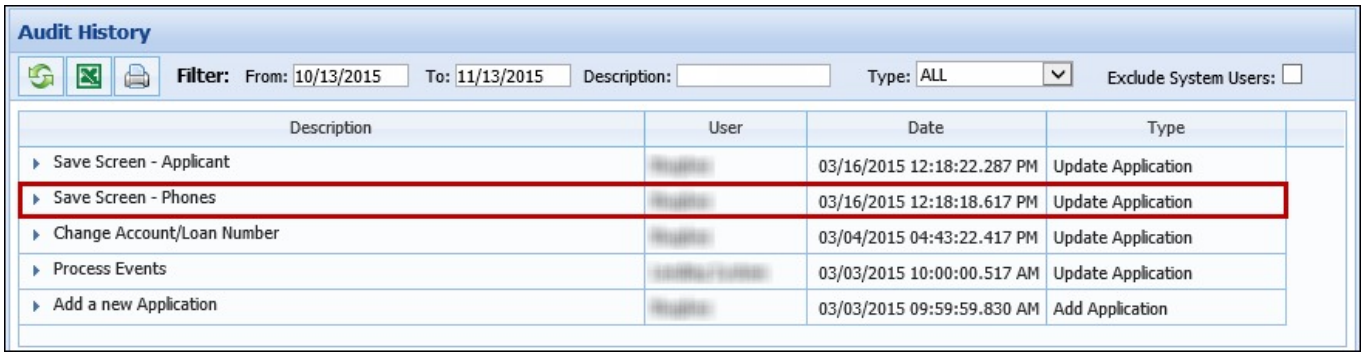
> When an application is manually disbursed, an audit entry for "Application was Manually Disbursed" appears under the Disburse Application audit type and identifies the name of the user who disbursed the application.

- Change Product
- Pin to Queue
- Unpin from Current Queue
- Change Account/Loan Number
- Update from Core
- Regenerate Cross-sells
- Create Counteroffer
- Accept Counteroffer
- Reject Counteroffer
- Process Events

> When an Event/Action pair executes, the name of the Event/Action pair is listed in the Description column, within the Process Events header.
>
> > If multiple Event/Action pairs trigger at the same time, each pair is listed as a comma-separated value, under the Process Events header.
>
> Expanding the Event/Action pair header displays the values that were changed in the application, by the Event/Action pair.

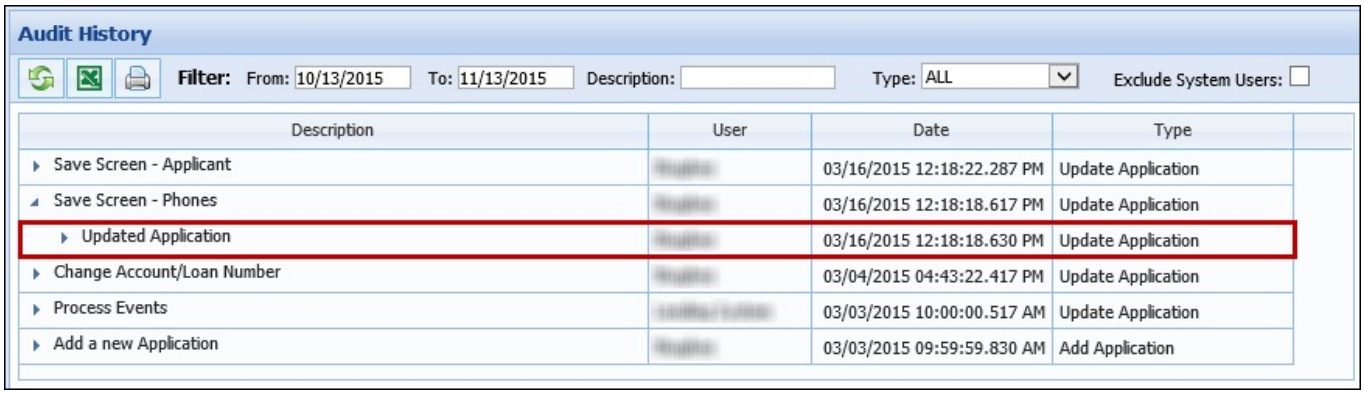
- Process To-dos

In the example below, a parent action that appears is Save Screen - Phones:



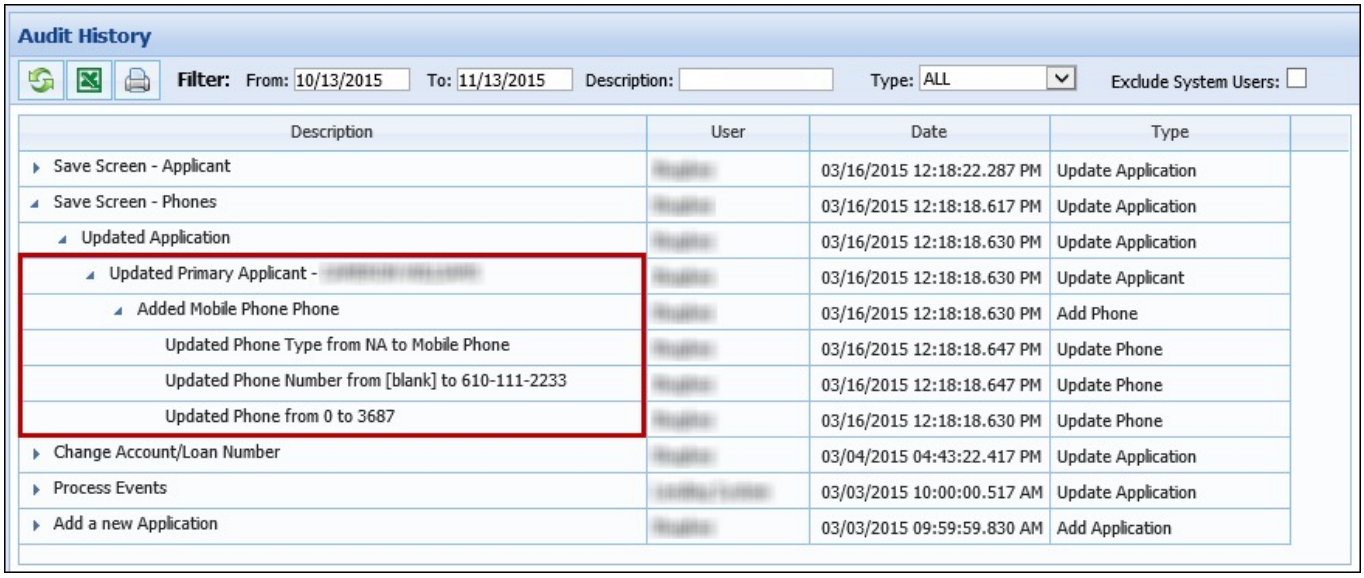
By clicking ▶ next to an element, the parent action can be expanded to view the fields that were modified as a result of that action, as well as any sub-parent records and/or additional actions that may have occurred. Any additional actions recorded are known as child actions.

As a part of the initial Save Screen action, the application was updated, therefore a sub-parent record of Updated Application appears in the below example:



When this record is expanded, the child actions are displayed. Child actions provide a detailed summary of the auditable items that were added, updated and/or deleted as a result of the initial parent action.
Expanding each child action displays the fields that were updated during the action and/or any additional child action(s) that may have been performed.

In the example below, expanding Updated Application provides a record of the applicant that was updated, which can then be further expanded to view the specific phone information that was saved within the screen.



The audit descriptions for each child action are populated by a specific formula within the database. For some audit descriptions, this formula pulls from user-defined lookup values in Field Configurations. For example, when phone information is updated as shown in the example above, the formula pulls the value from the PHONE_TYPE lookup. Since the values within the PHONE_TYPE lookup can be modified, the system administrator can configure how the audit description appears within the Audit History screen.

The following table provides an overview of the items that may appear for audit, the formula that is used to populate the item and an example of how the information is presented within the Audit History screen:

> Within the formula column, values displayed in an ellipsis ({}) denote a lookup value from Field Configurations. Values in brackets ([]) are populated from a field in the application. Within the Example column, the bold text indicates a lookup value.

Audit Item	Formula	Example
Address	{ADDRESS_TYPE} Address – [Address1]	Added **Current** Address – 111 Sesame Street
Aggregate	{AGGREGATE} Aggregate	Added **Total Annual Income** Aggregate

Applicant	(Applicant Type) – [Full Name] The value that appears for Applicant Type is populated from the Lending.ApplicantType table in the database. The applicant type identified for an applicant, either through Make Primary, the Add Applicant window or Applicant Type drop-down, is the value that populates in the Audit History.	Updated Joint Applicant – Doc Brown
Application Funding	{FUNDING_TYPE} Funding – [Amount]	Added **Check** Funding – 25000.00
Asset	{ASSET_TYPE} Asset	Deleted **Vehicle** Asset
Authorized User	Authorized User – [First Name] [Last Name]	Added Authorized User – Jane Doe
Collateral	{COLLATERAL_CODE} Collateral	Updated **Real Estate** Collateral
Counteroffer Aggregate	{AGGREGATE} Aggregate	Added **Available Equity** Aggregate
Counteroffer Ratio	{RATIO} Ratio	Added **Loan To Value** Ratio
Income	{INCOME_SOURCE} Income	Deleted **Retirement** Income
Liability	{TRADE_TYPE} Liability	Added **Installment** Liability
Payee	Payee – [First Name] [Last Name]	Added Payee – Marty McFly
Phone	{PHONE_TYPE} Phone	Updated **Home** Phone
Ratio	{RATIO} Ratio	Added **Loan Payment To Income** Ratio
Reference	{REFERENCE_TYPE} Reference – [Full Name]	Added **Relative** Reference – John Doe
Stipulation	{STIPULATION_CODE} Stipulation	Added **Proof of Identification** Stipulation
To-Do	[Text] To-do	Updated Paystub Required To-do
Vendor	Vendor – [Name]	Added Vendor – Temenos Demo

When an encrypted custom field is updated the Audit History screen masks the values. For example:

- If the field was originally blank, the Audit History screen displays **Updated <custom field name> from [blank] to *****.
- If the field previously had a value entered, the Audit History screen displays **Updated <custom field name> from **** to *****.**

For more information on user-defined lookup values, please see the Field Configurations topic within this guide.

Comment History

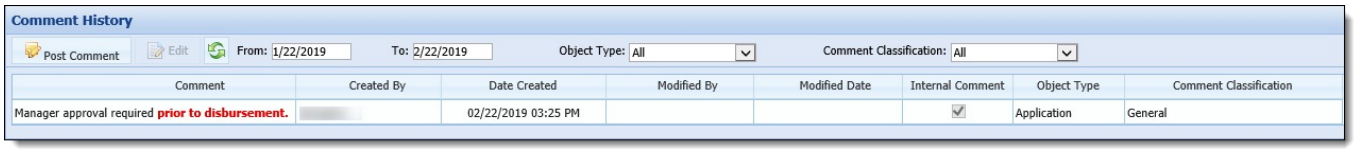
During the application process, comments can be added to an application using the Post Comment functionality in Temenos Infinity, and viewed within the Comment History screen and/or panel.

The Comment History screen is a system-defined screen that can be accessed by clicking Comment History within

the Comments tab in the Application Navigator, or from the Screens List if assigned to that section of the workflow by the system administrator. The Comment History panel can be added to an Application screen, which can also be accessed from the Screens List in an application if assigned to that section of the workflow.

Both the Comment History screen and panel display an overview of the comments on an application, and provide the ability to add and manage comments throughout the application process.

> While the following image displays an example of the Comment History screen, the Comment History panel includes the same functions and filters as shown below, and populates the same information for each comment within the grid.



The grid that appears in the Comment History includes the following columns of information for each comment:

Column	Description
Comment	Displays the comment text, including any formatting applied to the text when the comment was added.
Created By	Displays the username of the user who added the comment.
Date Created	Displays the date and time that the comment was added to the application.
Modified By	Displays the username of the user who last modified the comment.
Modified Date	Displays the date and time that the comment was last modified.
Internal Comment	Displays a ☑ if the comment is marked as an internal. Internal comments are only posted in the Lifecycle Management, and are not sent to the core, or applicable third party.
Object Type	Displays the object to which the comment is related. For example, Application or Real Estate Order. > Only comments with an Object Type of Application are listed within the Comments tab in the Application Navigator.
Comment Classification	Displays the comment classification. For example, General.

Within the top of the screen, the following actions are available to allow users to refresh the screen and/or filter the comments that appear in the grid:

Action	Description
Post Comment	Provides the ability to add a comment to the application.
	Provides the ability to modify an existing comment. > This button is disabled in both the Comment History screen and panel for external comments, and when a user does not have permission to edit comments on the application.

	Provides the ability to refresh the information that appears in the grid.
From/To	Provides the ability to filter comments according to the date they were posted to the application. By default, one month of comment history is displayed within the grid; however, the date range can be modified by clicking within the From and/or To box, and manually entering the desired date, or selecting a date from the calendar that appears.
Object Type	Provides the ability to filter comments according to their Object Type. This drop-down includes the following values: • All - displays all comments on the application, regardless of the Object Type. • Application - displays all comments posted to the application from the Comments tab, or by clicking the button in the Application toolbar. • Real Estate Order - displays all comments posted to a real estate service order from the Collateral Real Estate Orders panel. In the Comment History screen, this filter defaults to All. In the Comment History panel, this filter defaults to the value configured for the Object Type field in the Properties tab of the panel configuration window.
Comment Classification	Provides the ability to filter comments according to their comment classification. This drop-down includes a list of the values configured for the COMMENT_CLASSIFICATION lookup, as well as an option for All, which displays all comments on the application, regardless of their classification. In the Comment History screen, this filter defaults to All. In the Comment History panel, this filter defaults to the value configured for the Comment Classification field in the Properties tab of the panel configuration window.

Posting and Modifying Comments

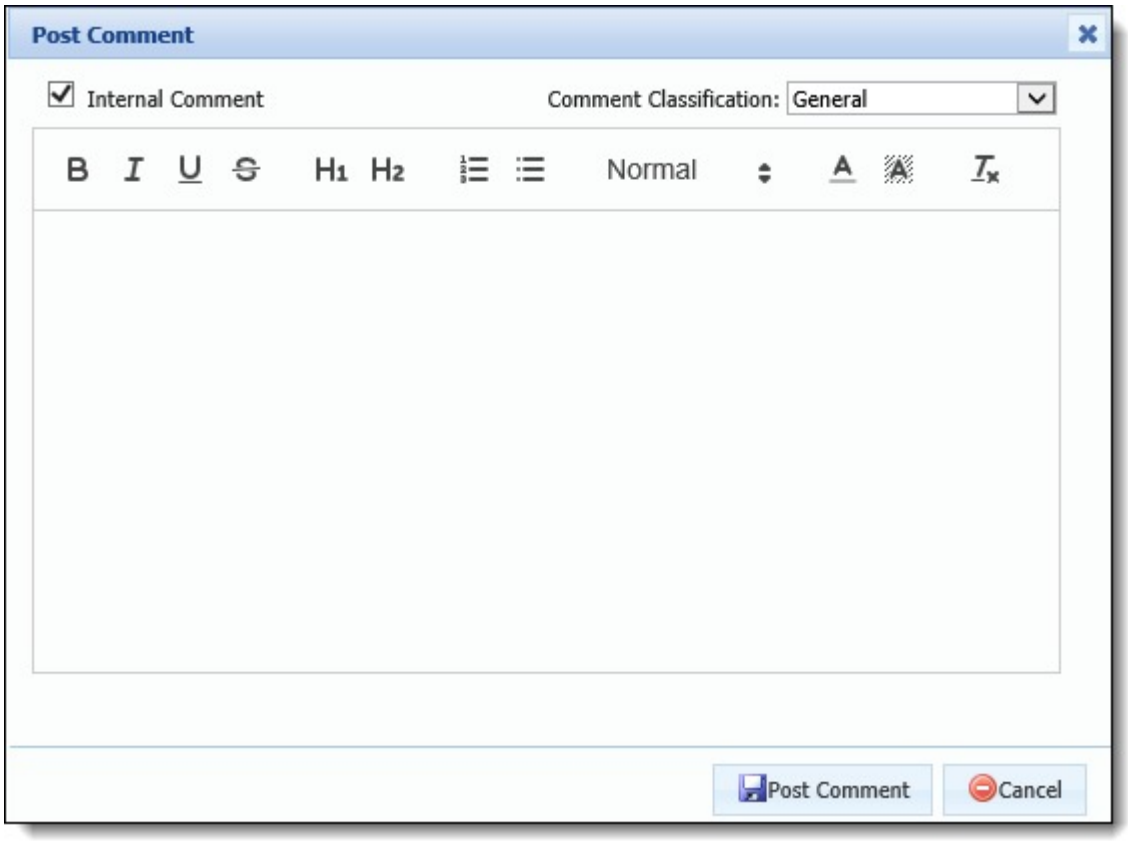
The Comment History screen and panel provide the ability to perform the following actions:

- Post a Comment
- Edit a Comment

Posting Comments

To add a comment to the application, click Post Comment in the top of the Comment History grid. The Post Comment window appears.

The Post Comment function enables users to add comments to the current application.



The Post Comment pop-up window contains the following fields:

Field Name	Description
Internal Comment	By default, this check box is selected to ensure the comment being created is not transmitted outside of the institution. If desired, clear the Internal Comment check box to transmit the comment to an outside party. If this check box is not selected, the comment is displayed internally, and is also sent via an interface to a third party (i.e. Dealer, Applicant).
Comment Classification	Select an option from the drop-down list to identify the comment type. This drop-down defaults to General, and includes a list of the values configured for the COMMENT_CLASSIFICATION lookup.
Text Box	Enter the comment text. If desired, use the toolbar within the top of the box to modify the format of the text.

When all applicable fields are complete, click to save the comment to the application.

Once posted to the application, the comment appears within the Comment History grid.

All comments with an Object Type of Application are also listed within the Comments tab in the Application Navigator.

When a comment is added to an application, Notifications may generate to alert users in specific Notification Groups about the comment. For more information on the Notifications functionality, please see the Notifications topic in this guide.

Editing Comments

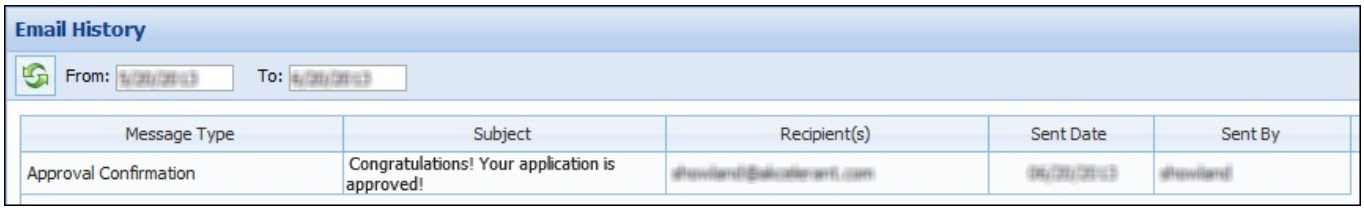
Comments with the Internal check box set to false cannot be modified. Additionally, the button is disabled in the top of the Comment History screen and panel if the user does not have permission to edit comments on an application.

To modify an existing comment:

- Highlight the desired comment within the Comment History grid, and click .
- An Edit Comment window appears.
- Make the necessary modifications to the values set for Internal Comment, Comment Classification, and/or the comment text.
- Click to save the modifications, and close the Edit window.
- The updated values for the comment appear within the Comment History grid, and the Modified By and Modified Date fields populate with the username of the user who made the modification, and the date/time the modification was saved.

Email History Screen

The Email History screen displays all emails sent within a specific loan application. Emails populate within a grid that displays the Message Type, Subject, Recipient(s), Sent Date, and Sent By information.



Users can refresh the emails that populate in the grid and specify the emails that populate in the grid according to a specified date range.

Glossary

A

Amortization
The distribution of loan payments into multiple installments, determined by a schedule.

Annual Percentage Rate
The annual rate charged for borrowing, expressed as a percentage.

Appraisal
An assessment of what a property is worth.

APR
See Annual Percentage Rate.

Authorized User
An individual who is able to make purchases with a loan product, typically a credit card, but is not the primary owner of the product.

B

Balloon
A payment type in which the borrower can reduce the monthly payment amount due by agreeing to make, at the end of the loan term, a large final payment. See also Closed-End Credit.

Bank
A for-profit financial institution that provides financial services, such as wealth management and currency exchange, to its customers. See also Financial Institution.

Billing Percentage
An open-end payment type in which the amount owed is calculated based on the balance of the line of credit. For example, the minimum amount due on a credit card every month is a calculated percentage against the balance of the credit card. See also Open-End Credit.

C

Closed-End Credit
A loan or type of credit in which funds, interest, and any applicable finance charges must be paid in full by a specific date. For instance, a closed-end auto loan must be repaid in full by the end of a 48-month loan period. There are four types of payment types associated with closed-end credit: level pay, principal and interest, interest only, and balloon.

CLTV
See Combined Loan-to-Value

Collateral
An asset that is used to provide assurance to the financial institution that a debt will be repaid. For instance, in the event that an account holder can no longer make payments on a mortgage, the house that was used as collateral can be repossessed and sold in order for the financial institution to recoup losses.

Combined Loan-to-Value
Otherwise known as CLTV, a ratio that compares the value of collateral to all outstanding mortgages recorded against the home.

Core

This functionality is used to power all of its solutions.

Credit Union
A not-for-profit financial organization that exists to serve its members as a member-owned and cooperative institution. Credit union members can borrow from pooled deposits at reasonable interest rates. See also Financial Institution.

D

DataSafe
This is a Core. Formally known as USERS. Sometimes referenced as Fiserv DataSafe.

Debt-to-Income
Otherwise known as DTI, the ratio of a borrower's monthly debt (payment going out) version income (payment coming in). For example, someone with an 80% DTI is spending 80% of his monthly income on debts and 20% on other expenses, such as cost of living. Postloan DTI is calculated with the loan being requested, while Preloan DTI is calculated without the loan being requested.

Disaster Recovery

A disaster recovery plan (DRP) - sometimes referred to as a business continuity plan (BCP) or business process contingency plan (BPCP) - describes how an organization is to deal with potential disasters. Just as a disaster is an event that makes the continuation of normal functions impossible, a disaster recovery plan consists of the precautions taken so that the effects of a disaster will be minimized and the organization will be able to either maintain or quickly resume mission-critical functions.

DTI
See Debt-to-Income

E

Enhancement

An enhancement adds efficiency, functionality, or productivity to an existing feature. It can also include a change to the way data is processed or may impact or change the way a user works in the system.

Escrow
An account established by the lender which is used to pay property-related expenses on behalf of the borrower, such as property taxes, school taxes, and homeowner's insurance.

F

Factor Term
An open-end payment type in which the amount owed is calculated based on a decimal figure, or factor rate, rather than a percentage. Typically, this type of payment is used by small terms or businesses. For example, if a borrower applies for an advance of $10,000 at a factor term of 1.35 for 12 months, the total amount that will need to be repaid is $13,500. In this instance, interest is calculated against the principal balance when the loan or advance is originated. See also Open-End Credit.

Financial Institution
A generic term for a firm, organization, or company engaged in the business of dealing with monetary transactions, such as deposits and loans. Can be used to refer to credit unions or banks. See also Credit Union and Bank.

Fixed Defect

A fixed defect implies that a correction has been made to a known issue in the product.

Foreclosure
The process by which a financial institution may take possession of a mortgaged property due to the borrower's failure to repay the mortgage.

G

Gap Insurance
An optional insurance coverage for new auto loans, in which the difference between the balance still owed on a vehicle and the amount paid by the insurance company in the event of total loss of the vehicle is covered.

Good Faith Estimate
Otherwise known as GFEs, a document that gives an estimate on the interest rate, amount, closing cost, fees, etc. that a borrower may expect should the borrower be approved for a real estate loan. The financial institution must honor these amounts for a certain term (typically seven days).

H

HELOC
See Home Equity Line of Credit.

High Availability
In information technology, high availability refers to a system or component that is continuously operational for a desirably long length of time. Availability can be measured relative to "100% operational" or "never failing." High availability centers around backup and failover processing and data storage and access. For storage, a redundant array of independent disks (RAID) is one approach or another approach is storage area network (SAN). HA includes clustering, load balancing, and reports scale out.

HMDA
See Home Mortgage Disclosure Act.

Home Equity Line of Credit (HELOC)
Similar to a credit card; a revolving line of credit in which the account holder can borrow up to the credit limit. Payments are made based on the amount that is borrowed, rather than the full amount available.

Home Equity Loan
A loan for a fixed amount that is secured by the borrower's home. The interest rate for a home equity loan is calculated based on a government-driven rate, known as the Prime rate. See also Prime Rate.

Home Mortgage Disclosure Act
Otherwise known as HMDA, a United States federal law requiring financial institutions to maintain, report, and publicly disclose information about certain mortgages. Temenos Infinity provides a HMDA Connector, which collects necessary data on applicable loans for reporting purposes.

Hot Fix
A hotfix is a single, cumulative package that includes one or more files that are used to address a problem in a software product. Typically, hotfixes are made to address a specific customer situation and may not be distributed outside the customer organization.

I

Interest
A closed-end payment type in which the account holder only pays against the interest on a loan. For example, a home equity line of credit (HELOC) is an interest-only product in which a borrower makes the minimum monthly payments on the interest for a certain amount of the loan term, known as the Draw Period. At the end of that initial interest-only loan term, the borrower is required to repay any outstanding payment. See also Closed-End Credit.

Interest Only with Periodic Principal Payments
A payment type in which the account holder only pays against the interest on a loan, but also makes additional, periodic payments towards the principal balance. When this payment type is selected, the additional principal payment amount, frequency and start date can be calculated to determine the number of additional principal payments, and final principal amount, and include the values in the loan amortization.

L

Level Pay
A closed-end payment type in which an account holder pays against the principal and interest on a loan. For instance, for an auto loan with a level pay payment type, an account holder's payment is a constant amount throughout the term of the loan. See also Closed-End Credit.

Liability

A debt or other financial commitment or obligation that is paid for with personal assets. This may be secured or unsecured.

Lien
Typically involved with real estate loans. The legal right of a creditor to take possession of property belonging to a person until the debt owed by that person is repaid. For example, if a borrower can no longer make payments on a home mortgage, the financial institution who has the first lien on that mortgage can foreclose upon the borrower.

Loan-to-Value
Otherwise known as LTV, a ratio that compares the value of collateral to the amount an account holder has requested to borrow on a single loan.

LTV
See Loan-to-Value

N

New Features
A new piece of functionality added to the product.

O

Open-End Credit
A revolving loan or type of credit that does not have a specific date by which it must be paid in full. For instance, a credit card requires an account holder to repay the minimum amount owed each month, but it is not required to be repaid in full. There are two payment types associated with open-end credit: billing percentage and factor term.

P

Prime Rate

The government-driven benchmark interest rate for setting home equity lines of credit and credit card rates.

Principal and Interest
A closed-end payment type in which the amount due varies from month to month due to interest being calculated based on the remaining balance. See also Closed-End Credit.

R

Release
Temenos's annual software release provides significant functionality. The deployment of a release is comprehensive and includes all components of the software. When installed, missing/dependent releases will also be installed. Releases are accompanied by Release Notes to describe all the new features, enhancements, and fixed defects for that release.

Release Notes
A series of product releases that are distributed each year that contain a number of new features, enhancements, and fixed defects. They provide detailed information regarding these product changes, how to install them, and how to use them.

Ribbon Bar

The ribbon bar allows users to quickly access major features and functionality via buttons found at the top of Temenos Infinity's user interface.

S

Secured Loan Product

A loan product that is supported by collateral, such as a car or home.

Shared Secured Loan
Similar to secured loan products, shared secured loans use the account holder's funds in either a share account, share certificate account, or money market account as collateral for a loan.

Spectrum
This is a Core. Formally known as Summit. Sometimes referenced as Spectrum from Fiserv.

T

Task Process

Contains many task templates and allows you to group these task templates together.

Task Templates
Defines a specific task that needs to get done

Temenos Infinity
Temenos’s browser-based relationship management platform, providing common services such as dashboards, views, reports, workflows, business rules, and security with business-specific functionality to create solutions for origination, service, recovery, and profitability.

U

Unsecured Loan Product
A loan product that is supported by the account holder’s creditworthiness, and is obtained without

the use of collateral. An example of an unsecured loan product is a credit card.

Update

A software update addresses minor issues or adds minor functionality to the Framework. Updates include all components of the software and will apply all missing/dependedent Releases/Updates. Updates may also be released when necessary for specific customers. Updates are accompanied by a bulletin and Release Notes.

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