

Best Practices : Policy Conditions



Policy Conditions and Exception Handling



Best Practices: Policy Conditions

When Should Policy Conditions Be Used?

Policy Conditions should be used to manage and enforce **ALL mandatory requirements** that must be satisfied in order to approve and fund a loan or lease.

Best Practices: Policy Conditions

Why Should Policy Conditions Be Used?

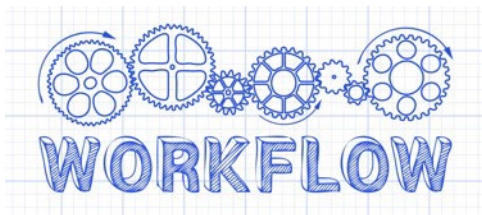
Using Policy Conditions to enforce all mandatory requirements associated with a loan or lease ensures the following:



Less Code – Today, we write tons of code during implementations to orchestrate loan/lease underwriting, closing and booking. Using Policy Conditions to manage mandatory loan/lease requirements eliminates the need to write code in most scenarios.



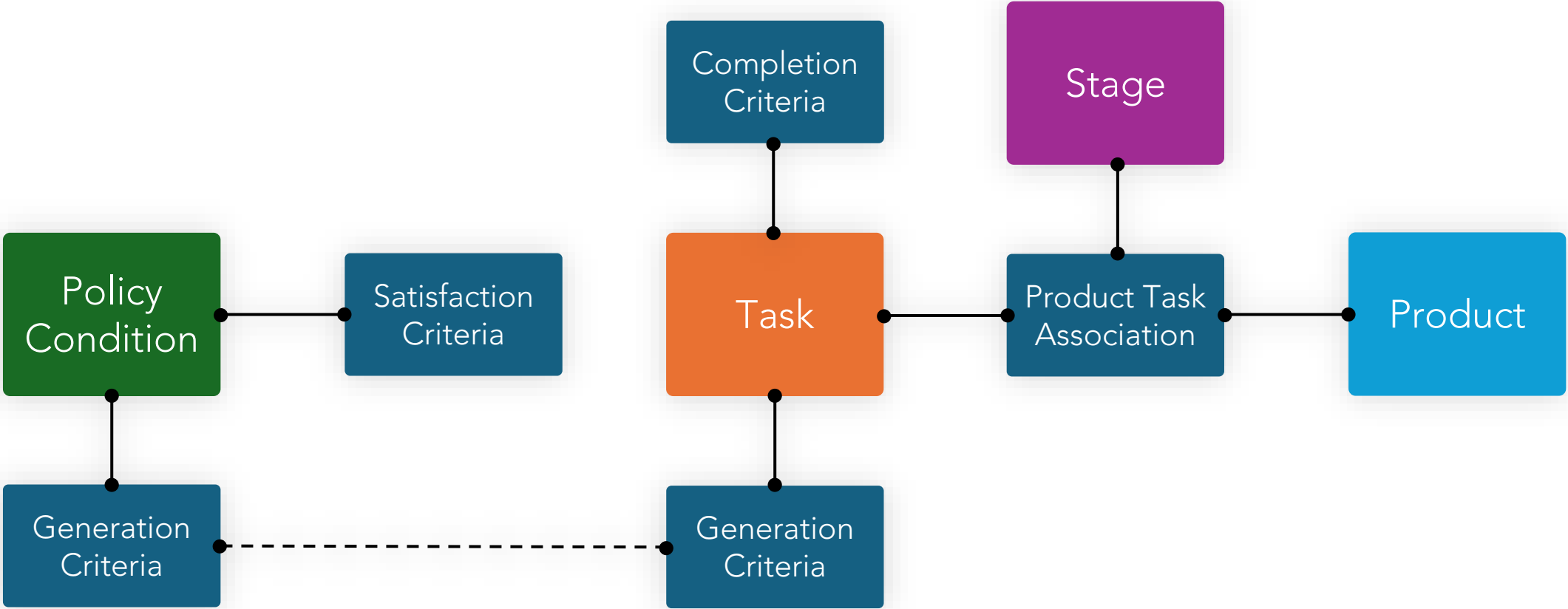
Simplifies Exception Management – Using Policy Conditions consolidates all exceptions to a single screen in CL Originate, making it easier for users to identify and satisfy exceptions. Policy Conditions also enables users to satisfy document-specific exceptions from the same screen.



Improves Orchestration – Policy Conditions can be linked with Tasks, which determine if/when a loan can advance to the next stage of the origination workflow.

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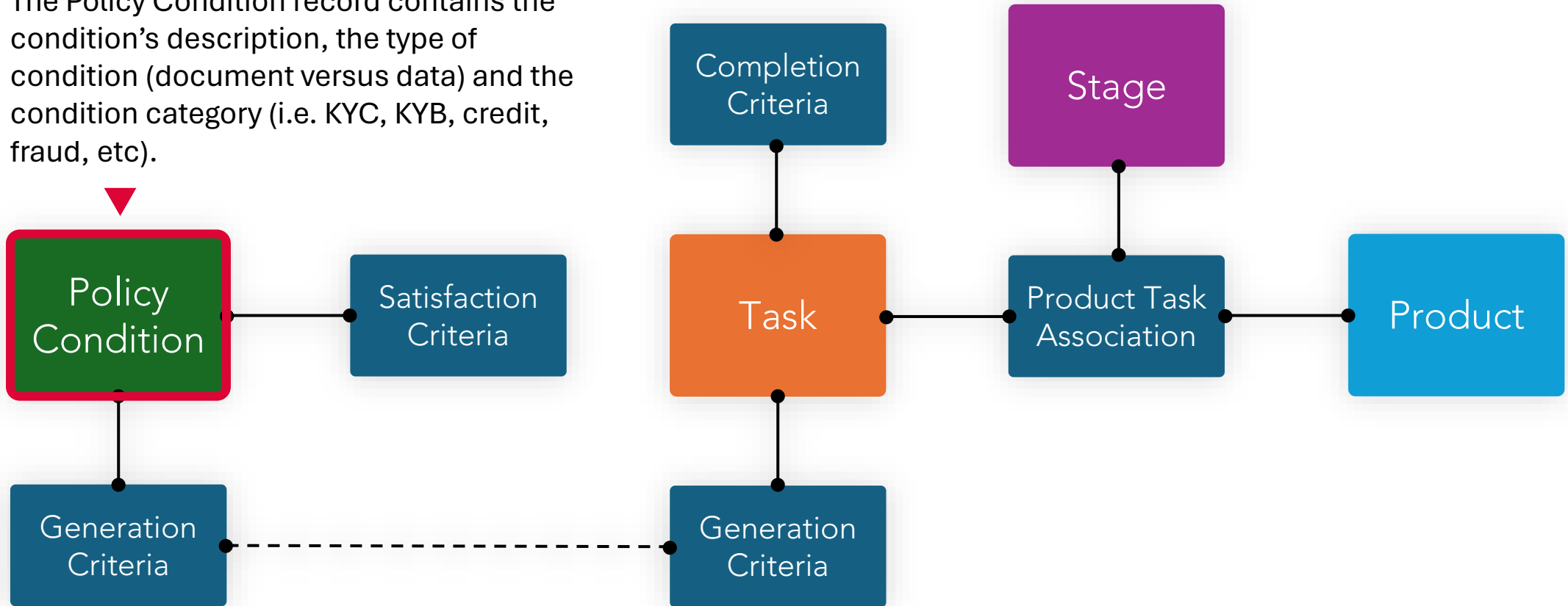
How Should Policy Conditions Be Used?



Best Practices: Policy Conditions

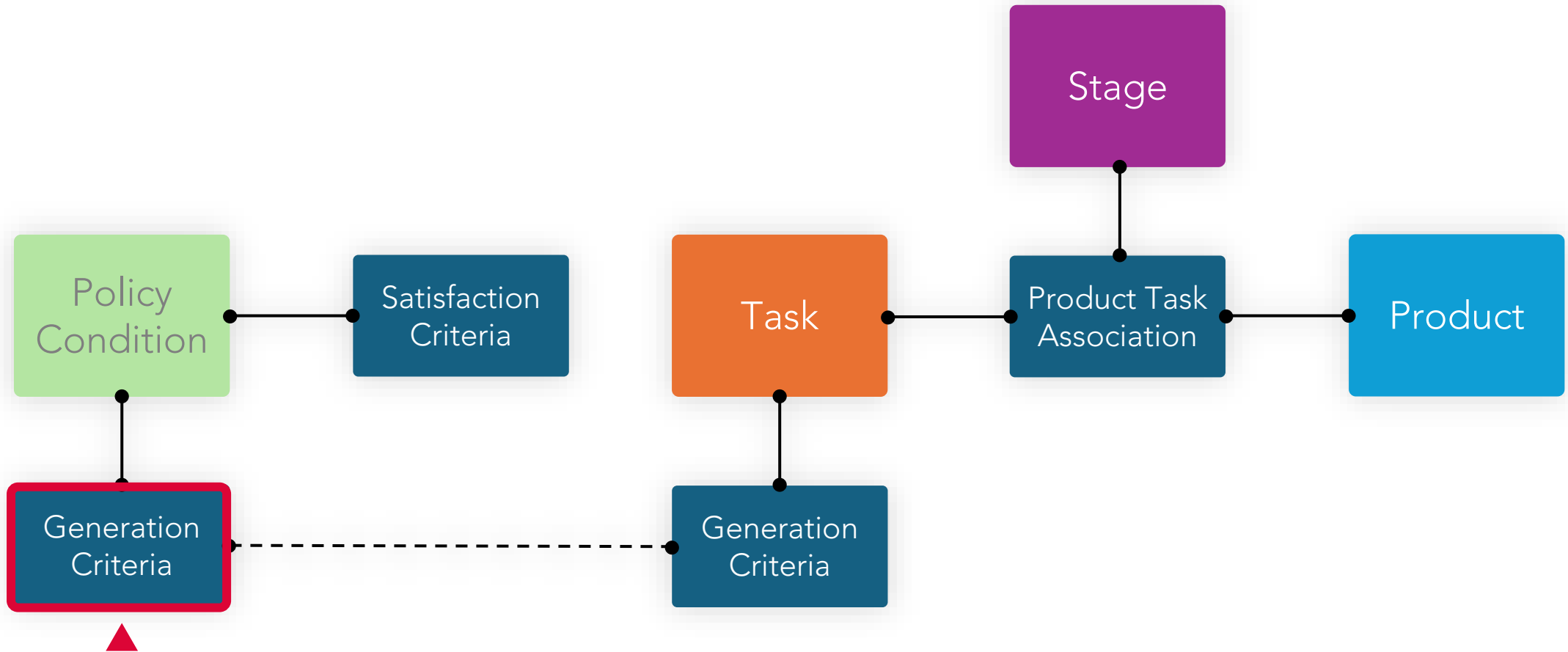
How Should Policy Conditions Be Used?

The Policy Condition record contains the condition's description, the type of condition (document versus data) and the condition category (i.e. KYC, KYB, credit, fraud, etc).



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How Should Policy Conditions Be Used?

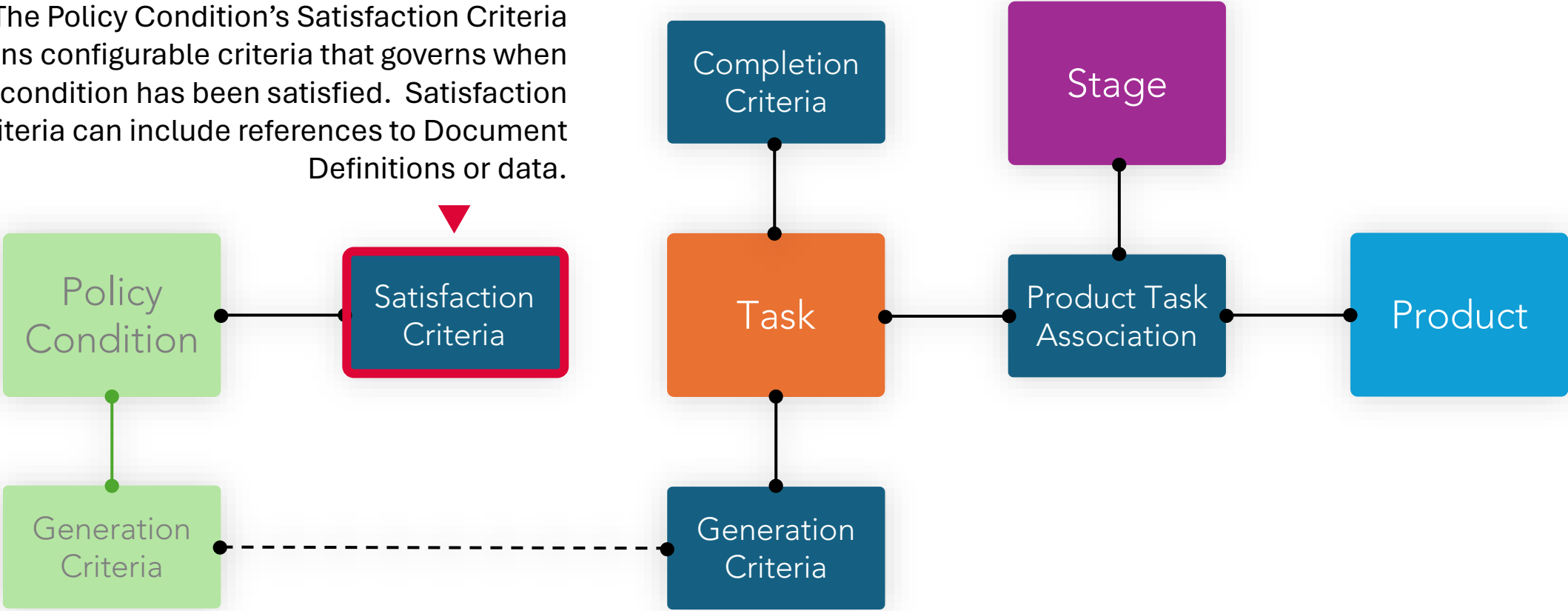


The Policy Condition's Generation Criteria contains configurable criteria which determines if the condition is required for a specific loan or lease.

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How Should Policy Conditions Be Used?

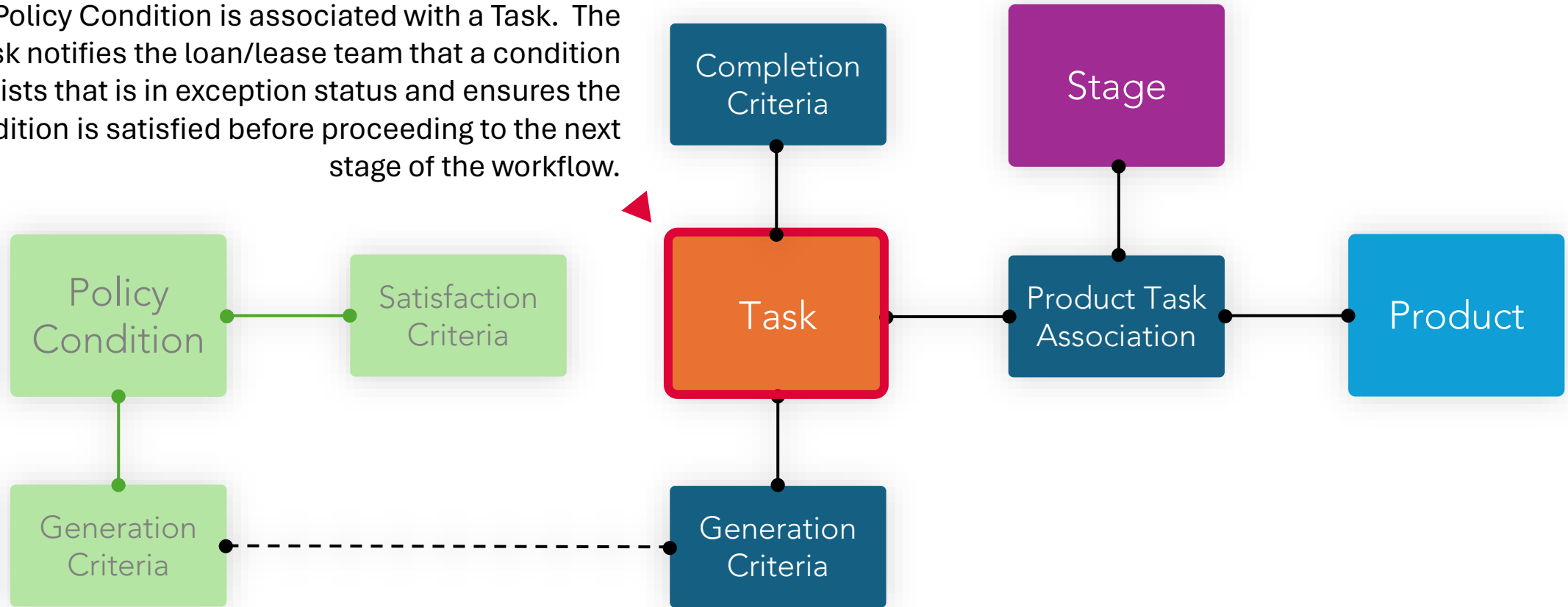
The Policy Condition's Satisfaction Criteria contains configurable criteria that governs when the condition has been satisfied. Satisfaction Criteria can include references to Document Definitions or data.



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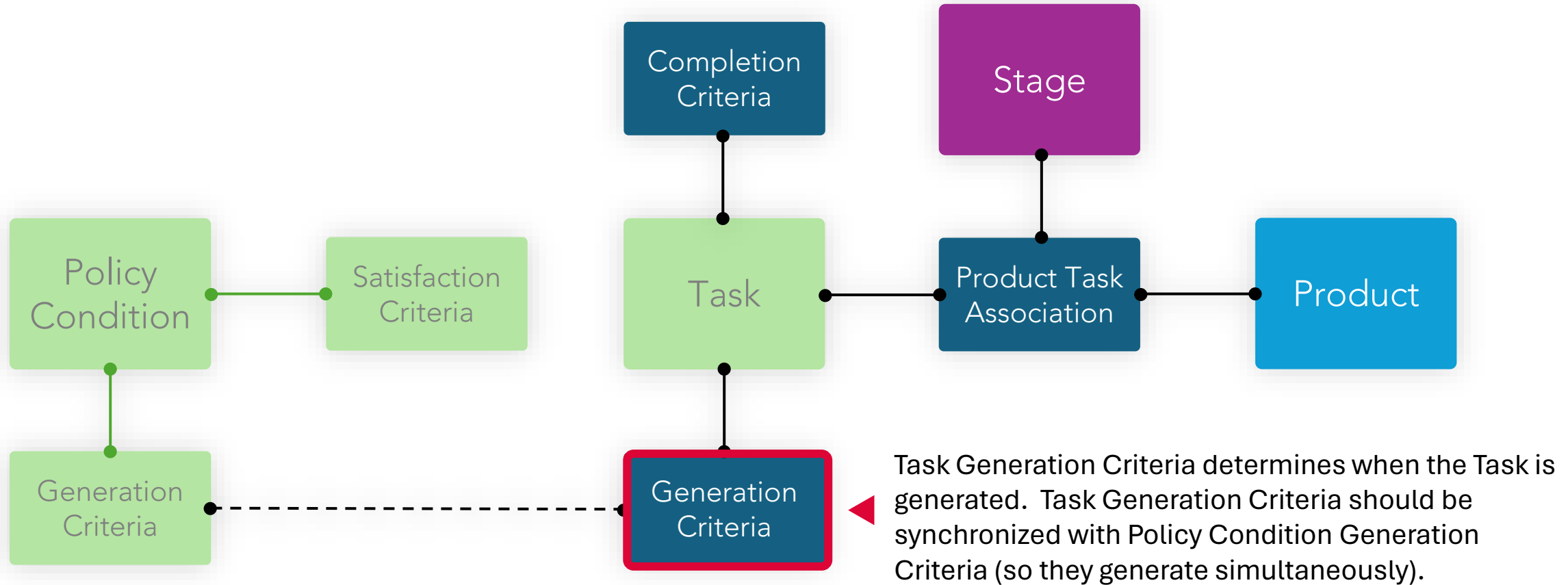
How Should Policy Conditions Be Used?

Each Policy Condition is associated with a Task. The Task notifies the loan/lease team that a condition exists that is in exception status and ensures the condition is satisfied before proceeding to the next stage of the workflow.



Best Practices: Policy Conditions

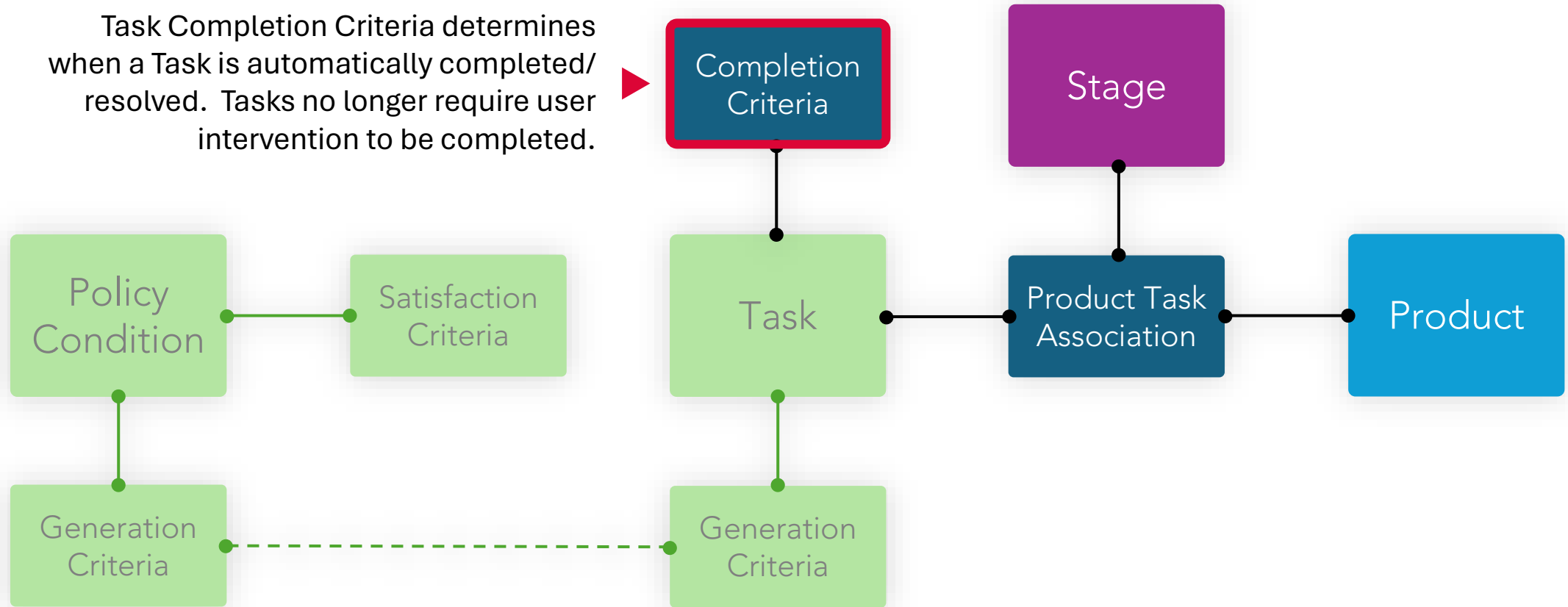
How Should Policy Conditions Be Used?



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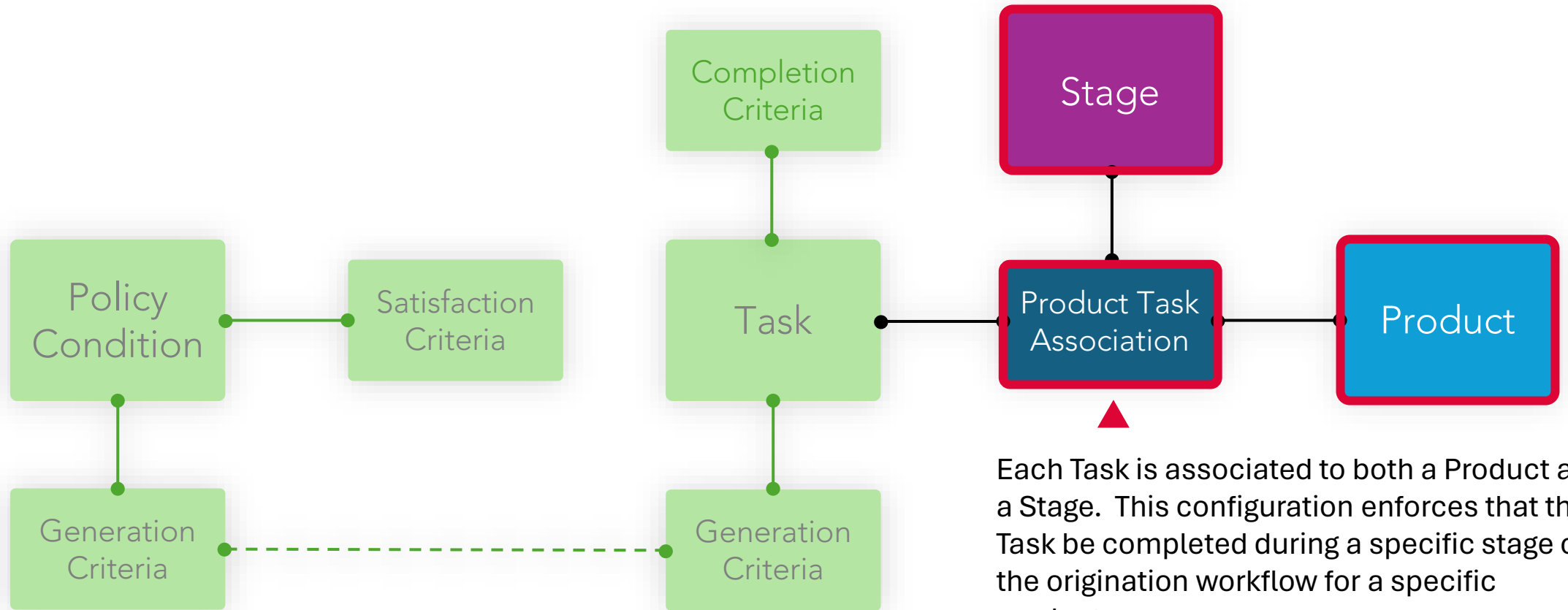
How Should Policy Conditions Be Used?

Task Completion Criteria determines when a Task is automatically completed/resolved. Tasks no longer require user intervention to be completed.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?



Each Task is associated to both a Product and a Stage. This configuration enforces that the Task be completed during a specific stage of the origination workflow for a specific product.

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How Should Policy Conditions Be Used?

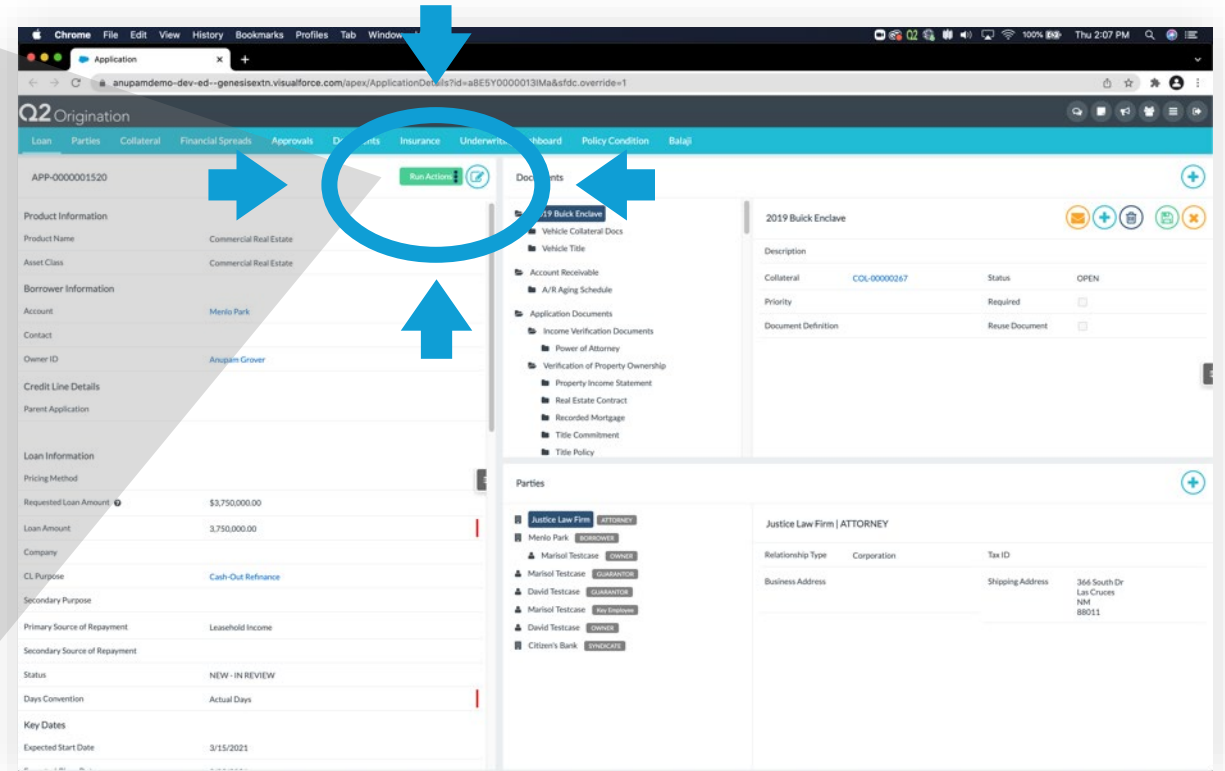
```
//How we typically manage mandatory logic during
implementations today
Id customerName = 'a755e000000F14AAE'; //premium
customer
String creditRating = null;
Boolean creditApproved = false;
if (creditRating == 'A') {
    creditApproved = true;
    System.debug('Credit meets minimum
requirements');
}else if (creditRating == 'B') {
    creditApproved = true;
    System.debug('Credit meets minimum
requirements');
}else {
    creditApproved = false;
    System.debug('Credit does not meet minimum
requirements');
}
```

If implemented correctly, Policy Conditions eliminate a lot of scenarios in which we would have previously written code to enforce business logic.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

```
//How we typically manage mandatory logic
during implementations today
Id customerName = 'a755e0000000F14AAE';
//premium customer
String creditRating = null;
Boolean creditApproved = false;
if (creditRating == 'A') {
    creditApproved = true;
    System.debug('Credit meets minimum
requirements');
}else if (creditRating == 'B') {
    creditApproved = true;
    System.debug('Credit meets minimum
requirements');
}else {
    creditApproved = false;
    System.debug('Credit does not meet minimum
requirements');
}
```



In many implementations, it is common for custom code to be used to orchestrate origination actions. This is a bad move because any workflow changes require an experienced developer.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

UNDERWRITING

CLOSING

Mandatory Requirement	Type
Credit: Application Meets Minimum Credit Standards	Data/Criteria
Customer Identification Program (CIP): Primary Identification	Documents
Customer Identification Program (CIP): Secondary Identification	Documents
Know Your Business (KYB): Tax ID Verification	Documents
Know Your Business (KYB): Proof of Ownership	Documents
Eligibility: Business in Operation for Greater Than 2 Years	Data/Criteria
Eligibility: Business in Eligible Industry	Data/Criteria

In this scenario, all **these conditions must be met** before the loan can advance from Underwriting to Approval.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Policy Conditions should be used to manage and enforce **ALL mandatory requirements** that must be satisfied in order to approve and fund a loan.

The screenshot shows a Salesforce interface for a loan application. The header includes the company name 'Roberts Coffee House' and an 'Application Progress' bar at 25.00%. Below the header, there are navigation tabs for 'LOAN', 'PARTIES', 'COLLATERAL', and 'EXCEPTIONS'. The 'EXCEPTIONS' tab is active, displaying a table of Policy Conditions. The table has columns for 'Policy Condition', 'Related To', 'Status', and 'Condition Type'. All listed conditions have a status of 'Exception'. A 'Required Actions' button is visible in the top right of the exceptions section. On the right side of the page, there are sections for 'Notes' and 'Messages'.

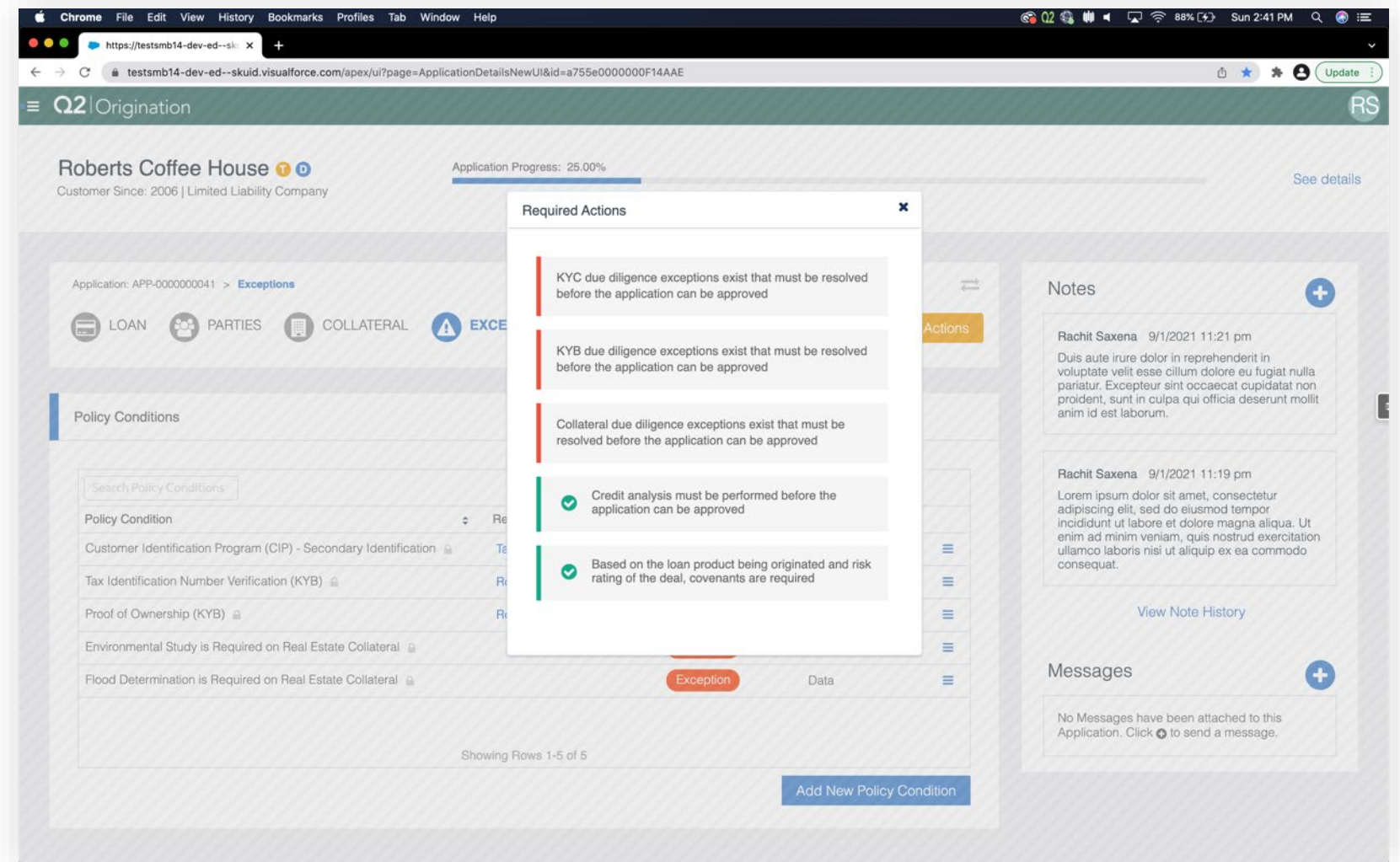
Policy Condition	Related To	Status	Condition Type
Customer Identification Program (CIP) - Secondary Identification	Taylor Adkins	Exception	Document
Tax Identification Number Verification (KYB)	Roberts Coffee House	Exception	Document
Proof of Ownership (KYB)	Roberts Coffee House	Exception	Document
Environmental Study is Required on Real Estate Collateral		Exception	Data
Flood Determination is Required on Real Estate Collateral		Exception	Data

Mockup

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Tasks are now associated with Policy Conditions, **guiding users to adjudicate mandatory exceptions** and enforcing their completion within the appropriate stage.



Mockup

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Policy Conditions can be satisfied in three ways:

Data



Documents



Override



The screenshot displays the Q2 Origination interface for a Policy Condition Definition. The page includes a navigation menu with options like Home, Quick Quotes, and Applications. The main content area is titled "Policy Condition Definition Detail" and shows the following information:

- Policy Condition Definition Name:** PED-0000005
- Owner:** SMB Solutions Pack
- Description:** Customer Identification Program (CIP) - Primary Identification
- Portal Description:** Customer Identification Program (CIP) - Primary Identification
- Object Type:** cicommon_Party_c
- Resolution Criteria Expression:** 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 7
- Type:** KYC
- Name:** Customer Identification Program (CIP) - Primary Identification
- Created By:** (blank)
- Portal Title:** Primary Identification Documents
- Active:** true
- Enable Override:** false
- Condition Type:** Document

Below this, the "Rule Generation" section shows a table with one entry:

NAME	OBJECT TYPE
Primary Identification Verification	cicommon_Party_c

The "Policy Condition Resolution Criteria" section contains a table with the following data:

ACTION	EXECUTION CRITERIA NAME	FIELD API NAME	FIELD NAME	MATCHING TYPE	MATCHING VALUE
Edit Delete	ECR-0000000003	cicommon_Category_Name_c	Category Name	==	Driver's License
Edit Delete	ECR-0000000004	cicommon_Category_Name_c	Category Name	==	U.S. Passport
Edit Delete	ECR-0000000005	cicommon_Category_Name_c	Category Name	==	Military ID
Edit Delete	ECR-0000000006	cicommon_Category_Name_c	Category Name	==	Social Security Card
Edit Delete	ECR-0000000007	cicommon_Category_Name_c	Category Name	==	Foreign Issued Driver's License
Edit Delete	ECR-0000000008	cicommon_Category_Name_c	Category Name	==	Foreign Issued Passport
Edit Delete	ECR-0000000009	cicommon_Category_Name_c	Category Name	==	Foreign Green Card

At the bottom, there is a "Policy Condition Product Association" section with a "New Policy Condition Product Association" button.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Data Conditions are Policy Conditions that are satisfied **when certain matching criteria is achieved.**

The screenshot displays the Salesforce interface for Q2 Origination. The main content area shows the 'Policy Condition Definition Detail' for a policy condition named 'Individual Credit Score Below 600'. The details include:

- Policy Condition Definition Name: PED-0000000
- Owner: SMB Solutions Pack
- Description: Individual Credit Score Below 600
- Portal Description: Individual Credit Score Below 600
- Object Type: clcommon_Party_c
- Resolution Criteria Expression: 1
- Type: Data
- Name: Individual Credit Score Below 600
- Created By: [User]
- Portal Title: Individual Credit Score Below 600
- Active: true
- Enable Override: false
- Condition Type: Data

Below the details, there is a 'Rule Generation' section showing a table with columns for NAME and OBJECT TYPE. The table contains one record: 'Individual Credit Score Below 600' with object type 'clcommon_Party_c'.

The 'Policy Condition Resolution Criteria' section shows a table with columns for ACTION, EXECUTION CRITERIA NAME, FIELD API NAME, FIELD NAME, MATCHING TYPE, and MATCHING VALUE. The table contains one record:

ACTION	EXECUTION CRITERIA NAME	FIELD API NAME	FIELD NAME	MATCHING TYPE	MATCHING VALUE
Edit Delete	ECR-0000000001	solcommon_Credit_Score_Policy_Mitigated_c	Credit Score Policy Mitigated	==	TRUE

The 'Policy Condition Product Association' section shows 'NO RECORDS TO DISPLAY'.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

All Policy Conditions are generated for a specific Application **based on Generation Criteria.**

For example, this Eligibility Policy Condition is only generated for Individual entities, serving as either a borrower or guarantor, who has a credit score lower than 600.

The screenshot displays the Q2 Origination web application interface. The main content area is titled "Policy Condition Definition Detail" and shows the following information:

- Policy Condition Definition Name: PED-0000000
- Owner: SMB Solutions Pack
- Description: Individual Credit Score Below 600
- Portal Description: Individual Credit Score Below 600
- Object Type: clcommon_Party_c
- Resolution Criteria Expression: 1
- Name: Individual Credit Score Below 600
- Created By: [blank]
- Portal Title: [blank]
- Active: true
- Enable Override: false
- Condition Type: Data

Below this, the "Rule Generation" section shows the rule name "Individual Credit Score Below 600" and the object type "clcommon_Party_c".

The "Rule Details" section shows the rule name "Individual Credit Score Below 600" and the object type "clcommon_Party_c".

The "Criteria Details" section is a table with the following columns: SEQUENCE, RELATED OBJECT, FIELD NAME, LOOKUP OBJECT FIELD NAME, SECOND LEVEL LOOKUP FIELD, OPERATOR, VALUE, and REMOVE.

SEQUENCE	RELATED OBJECT	FIELD NAME	LOOKUP OBJECT FIELD NAME	SECOND LEVEL LOOKUP FIELD	OPERATOR	VALUE	REMOVE
1	Party	Party Types			IN	BORROWER;GUARANTC	<input type="checkbox"/>
2	Party	Contact	FICO Score		<	600	<input type="checkbox"/>
3	Party	Account	Legal Entity Type	Legal Class Name	==	INDIVIDUAL	<input type="checkbox"/>

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Policy Condition Generation Criteria logic can be **changed using simple configuration** (no code needed).

This enables financial institutions to self-support and update Policy Condition logic based on their evolving credit policy requirements.

The screenshot displays the Q2 Origination web application interface. The main content area is titled "Policy Condition Definition Detail" and shows the configuration for a policy condition named "PED-000000". The configuration includes the following details:

- Policy Condition Definition Name: PED-000000
- Owner: SMB Solutions Pack
- Description: Individual Credit Score Below 600
- Portal Description: Individual Credit Score Below 600
- Object Type: clcommon_Party_c
- Resolution Criteria Expression: 1
- Type: (empty)

Below the details, there is a "Rule Generation" section with a "NAME" field containing "Individual Credit Score Below 600" and "Edit | Delete" buttons. The "Rule Details" section shows the "Rule Name" as "Individual Credit Score Below 600". The "Criteria Details" section is a table with the following data:

SEQUENCE	RELATED OBJECT	FIELD NAME
1	Party	Party Types
2	Party	Contact
3	Party	Account
4	Party	Application

A dropdown menu is open, showing a list of fields that can be used in the policy condition logic. The selected field is "CL Product Name". Other fields in the list include: # of Payments Required Upfront, APR, Account, Account Owner Name, Action, Additional Cash Required, Advance Payment Amount, Adverse Action Based On Outside Info, Adverse Action Notice Generated, Adverse Action Notice Generated Date, Adverse Action Return Date, Adverse Action Sent Date, Adverse Action Type, Agricultural Use, Amortization Term, Application ID, Application Properties, Application Rejected, Application Status Business Information, Application Status Collateral Info, Application Status Getting Started, Application Status Owner Information, Application Status Review, Application Submission Date, Application Submitted, Application Type, Application Withdrawn, Application Withdrawn Date, Arrears, Asset & Liability Info, Asset Class, Asset Class External Id, Assigned To, Auto Decisioning, Auto Debit Account Owner, Auto-Withdrawal Date, Balloon Payment, Bank Account Number, Bank Account Type, Bank Hours, Bank Name, Bank Transactions Fetched, Base Rate, Beneficial Owner Exempt, CL Product, CL Product Name, CL Purpose, Calculation Action, and Call Code.

On the right side of the screen, there is a "Name" field containing "Individual Credit Score Below 600" and a "Condition Type" dropdown set to "Data". Below this, there is a table for "SECOND LEVEL LOOKUP FIELD" with the following data:

SECOND LEVEL LOOKUP FIELD	OPERATOR	VALUE	REMOVE
Legal Class Name	IN	BORROWER;GUARANTC	X
	<	600	X
	==	INDIVIDUAL	X
	==	Small Business Non-RE	X

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Satisfaction Criteria for Data Policy Conditions is **configured as matching rules.**

If the matching rules are evaluated to be true, then the Policy Condition is considered to be satisfied (an no longer an exception).

The screenshot displays the Q2 Origination web application interface. The browser address bar shows the URL: `testsmb14-dev-ed.lightning.force.com/lightning/r/genesis__Policy_Exception_Definition__c/a8T5e0000000U4BEAU/view`. The application header includes the Q2 Origination logo, a search bar, and navigation menus for Home, Quick Quotes, Origination Configuration, Applications, Accounts, New Application, Dashboards, and Reports. The main content area is titled "Policy Condition Definition Detail" and shows the following information:

- Policy Condition Definition Name: PED-0000000
- Owner: SMB Solutions Pack
- Description: Individual Credit Score Below 600
- Portal Description: Individual Credit Score Below 600
- Object Type: clcommon_Party_c
- Resolution Criteria Expression: 1
- Type: Type
- Name: Individual Credit Score Below 600
- Created By: Created By
- Portal Title: Portal Title
- Active: true
- Enable Override: false
- Condition Type: Data

Below this, the "Rule Generation" section shows a table with the following data:

NAME	OBJECT TYPE
Individual Credit Score Below 600	clcommon_Party_c

The "Policy Condition Resolution Criteria" section contains a table with the following data:

ACTION	EXECUTION CRITERIA NAME	FIELD API NAME	FIELD NAME	MATCHING TYPE	MATCHING VALUE
Edit Delete	ECR-0000000001	solcommon__Credit_Score_Policy_Mitigated_c	Credit Score Policy Mitigated	==	TRUE

The "Policy Condition Product Association" section shows "NO RECORDS TO DISPLAY".

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Document Conditions are Policy Conditions that are satisfied when **specific documents have been uploaded to the credit file and approved.**

Generate Criteria for Document Conditions is handed the same way as previously described for data conditions.

Policy Condition Definition Detail

Policy Condition Definition Name	PED-0000005	Name	Customer Identification Program (CIP) - Primary Identification
Owner	SMB Solutions Pack	Created By	
Description	Customer Identification Program (CIP) - Primary Identification	Portal Title	Primary Identification Documents
Portal Description	Customer Identification Program (CIP) - Primary Identification	Active	true
Object Type	clcommon_Party_c	Enable Override	false
Resolution Criteria Expression	1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 7	Condition Type	Document
Type	KYC		

Rule Generation

NAME	OBJECT TYPE
Primary Identification Verification	clcommon_Party_c

Policy Condition Resolution Criteria

ACTION	EXECUTION CRITERIA NAME	FIELD API NAME	FIELD NAME	MATCHING TYPE	MATCHING VALUE
Edit Delete	ECR-0000000003	clcommon_Category_Name_c	Category Name	==	Driver's License
Edit Delete	ECR-0000000004	clcommon_Category_Name_c	Category Name	==	U.S. Passport
Edit Delete	ECR-0000000005	clcommon_Category_Name_c	Category Name	==	Military ID
Edit Delete	ECR-0000000006	clcommon_Category_Name_c	Category Name	==	Social Security Card
Edit Delete	ECR-0000000007	clcommon_Category_Name_c	Category Name	==	Foreign Issued Driver's License
Edit Delete	ECR-0000000008	clcommon_Category_Name_c	Category Name	==	Foreign Issued Passport
Edit Delete	ECR-0000000009	clcommon_Category_Name_c	Category Name	==	Foreign Green Card

Policy Condition Product Association

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Satisfaction Criteria for Document Policy Conditions is configured by **adding specific Document Definitions** to the Policy Condition and **configuring Expression Criteria**.

Policy Condition Generation Criteria logic can be changed using simple configuration (no code needed).

The screenshot displays the Q2 Origination web application interface. At the top, there is a navigation bar with the Q2 logo and various menu items like Home, Quick Quotes, and Reports. Below the navigation bar, there are 'Save' and 'Cancel' buttons. The main content area is titled 'Criteria Details' and contains a table with the following columns: SEQUENCE, RELATED OBJECT, FIELD NAME, DOCUMENT DEFINITION, OPERATOR, STATUS, and REMOVE. The table lists 8 criteria, each with a 'Document Category' as the related object and a specific document type as the definition. A dropdown menu is open over the 'DOCUMENT DEFINITION' column of the 8th row, showing a list of document types including 'Financial Statement', 'Property Appraisal Report', and 'Bank Statement'.

SEQUENCE	RELATED OBJECT	FIELD NAME	DOCUMENT DEFINITION	OPERATOR	STATUS	REMOVE
1	Document Category	Document Category Name	Driver's License	AND	Approved	<input type="checkbox"/>
2	Document Category	Document Category Name	U.S. Passport	AND	Approved	<input type="checkbox"/>
3	Document Category	Document Category Name	Military ID	AND	Approved	<input type="checkbox"/>
4	Document Category	Document Category Name	Social Security Card	AND	Approved	<input type="checkbox"/>
5	Document Category	Document Category Name	Foreign Issued Driver's License	AND	Approved	<input type="checkbox"/>
6	Document Category	Document Category Name	Foreign Issued Passport	AND	Approved	<input type="checkbox"/>
7	Document Category	Document Category Name	Foreign Green Card	AND	Approved	<input type="checkbox"/>
8	Document Category	Document Category Name	Select	AND	Approved	<input type="checkbox"/>

- Select
- Financial Statement
- Financial Statement Report
- 2018 Business Financial Statements
- Financial Statements
- Financial Statements Report
- 2019 Business Financial Statements
- Property Environmental Report
- 2020 Business Financial Statements
- Underwriting Documents
- Hazard Insurance
- Real Estate Title Report
- Property Appraisal Report
- Operating Agreement
- Lease Agreement
- Property Appraisal Report
- Signed Closing Documents
- Secondary Identification Document
- Mortgage Statement
- Utility Bill
- Personal Tax Return
- Foreign Issued Passport
- Student ID
- Bank Letterhead (Containing Business Confirmation)
- Bank Statement
- Credit Card Statement

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Overridable Policy Conditions are configured with **Enable Override or Enable Override with Approval set to true**.

Overridable Policy Conditions can be overridden by a back-office user; and, if Enable Override with Approval is set to true, any override requires successful completion of an associated approval process.

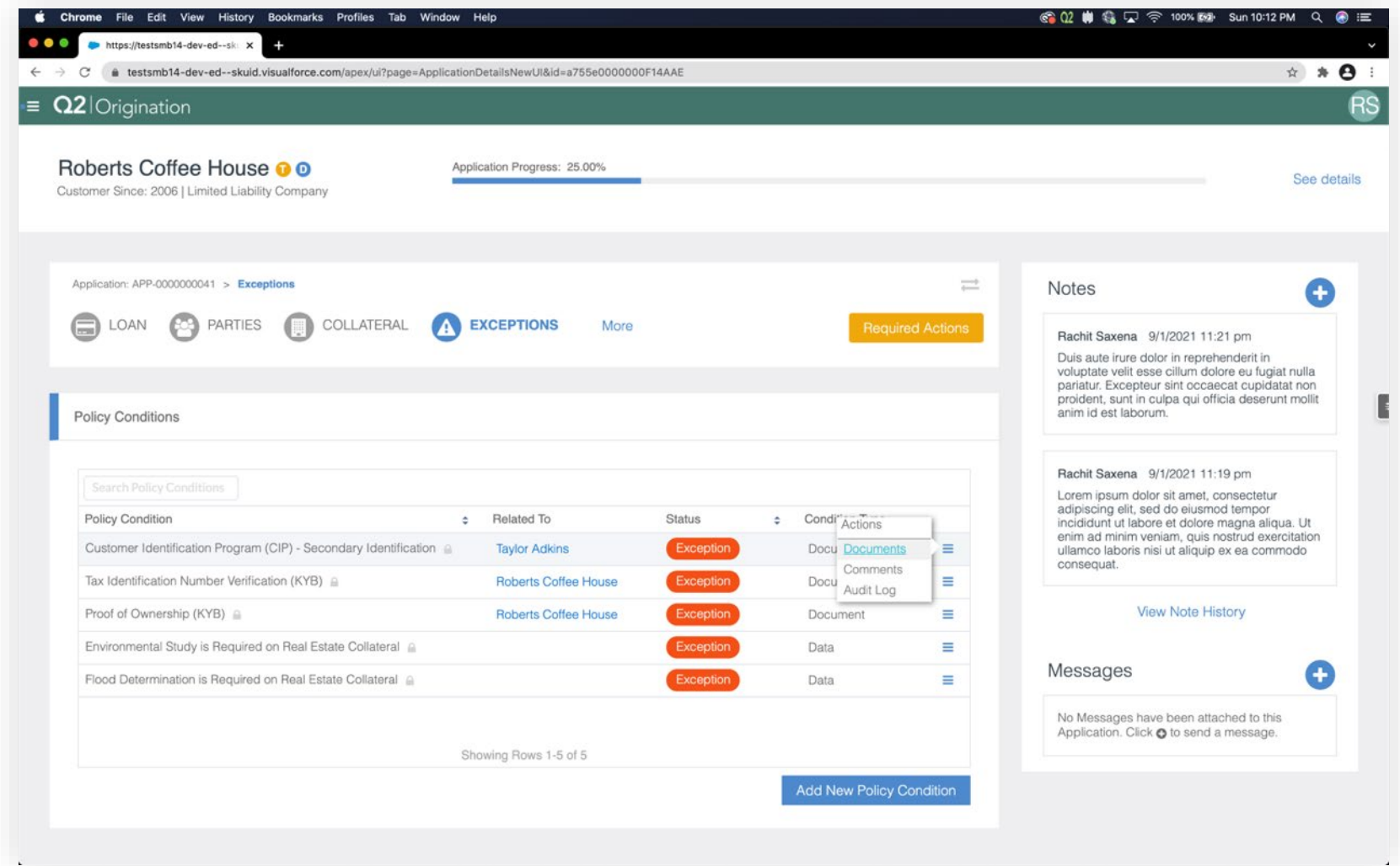
The screenshot displays the 'Policy Condition Definition Edit' interface in the Q2 Origination system. The form is titled 'Policy Condition Definition Edit' and includes a search bar and navigation menu at the top. The main form area is divided into sections for 'Information' and 'Required Information'. The 'Information' section contains fields for Object Type (Party), Description (NHM Eligibility Condition - Years in Business), Portal Description (NHM Eligibility Condition - Years in Business), Reason Code, Enable Override (unchecked), Active (checked), and Type (Credit Policy). The 'Required Information' section contains fields for Policy Condition Name (NHM Eligibility Condition - Years in Business), Portal Title (NHM Eligibility Condition - Years in Business), Resolution Criteria Expression, Enable Override With Approval (unchecked), and Condition Type (Data). Buttons for Save, Save and New, and Cancel are located at the bottom of the form.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

The type of Policy Condition is indicated on the Policy Condition record. For Document Policy Conditions, users can **click the Action menu to reveal a Documents action.**

All Policy Conditions have an Action menu; however, the actions included on the menu are specific to the Condition Type.

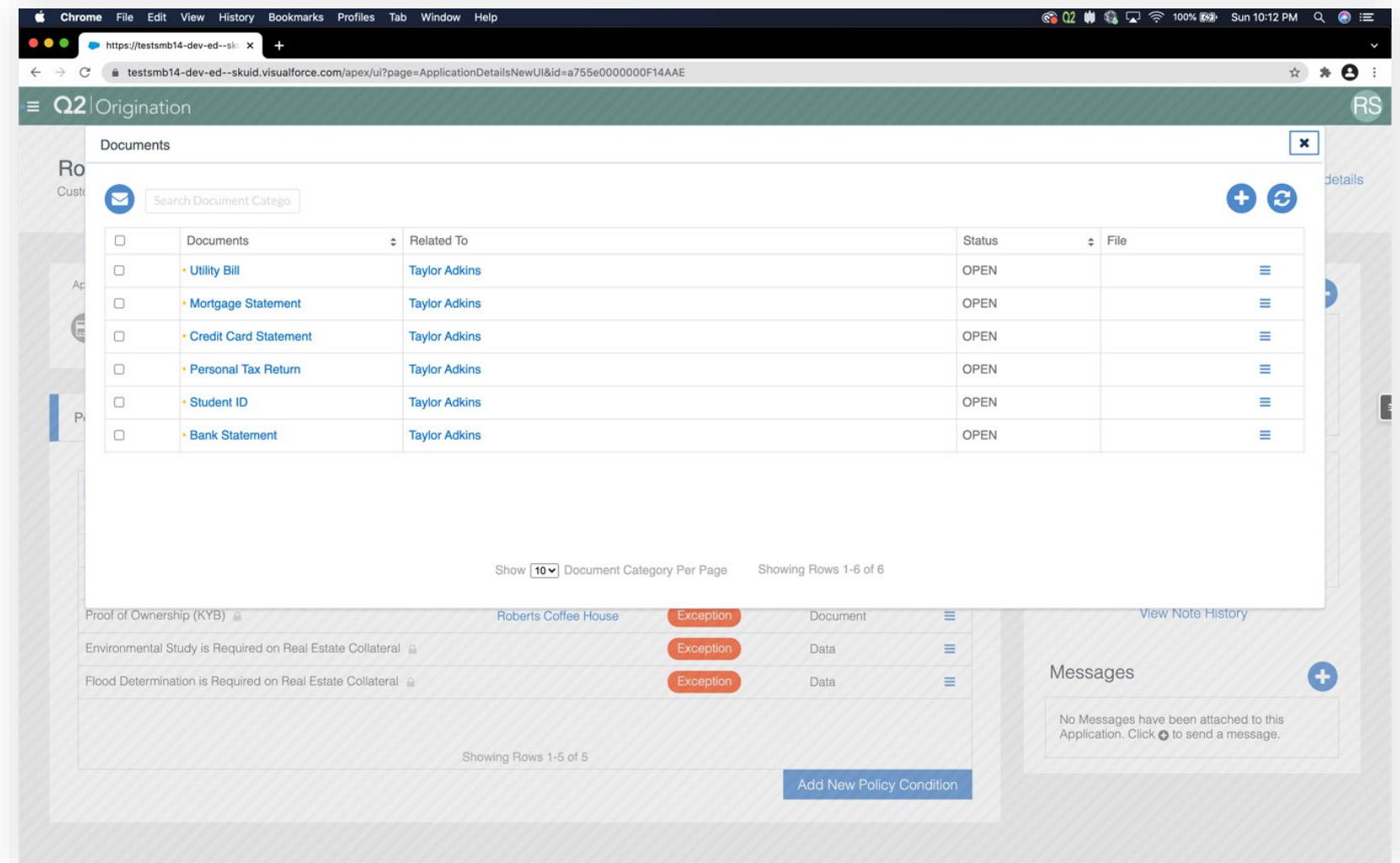


Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Lenders are **presented with the list of documents** configured in the Policy Condition Definition.

The full list of Documents associated with the Application are available on another screen; however, this filtered list is presented to simplify the user experience.

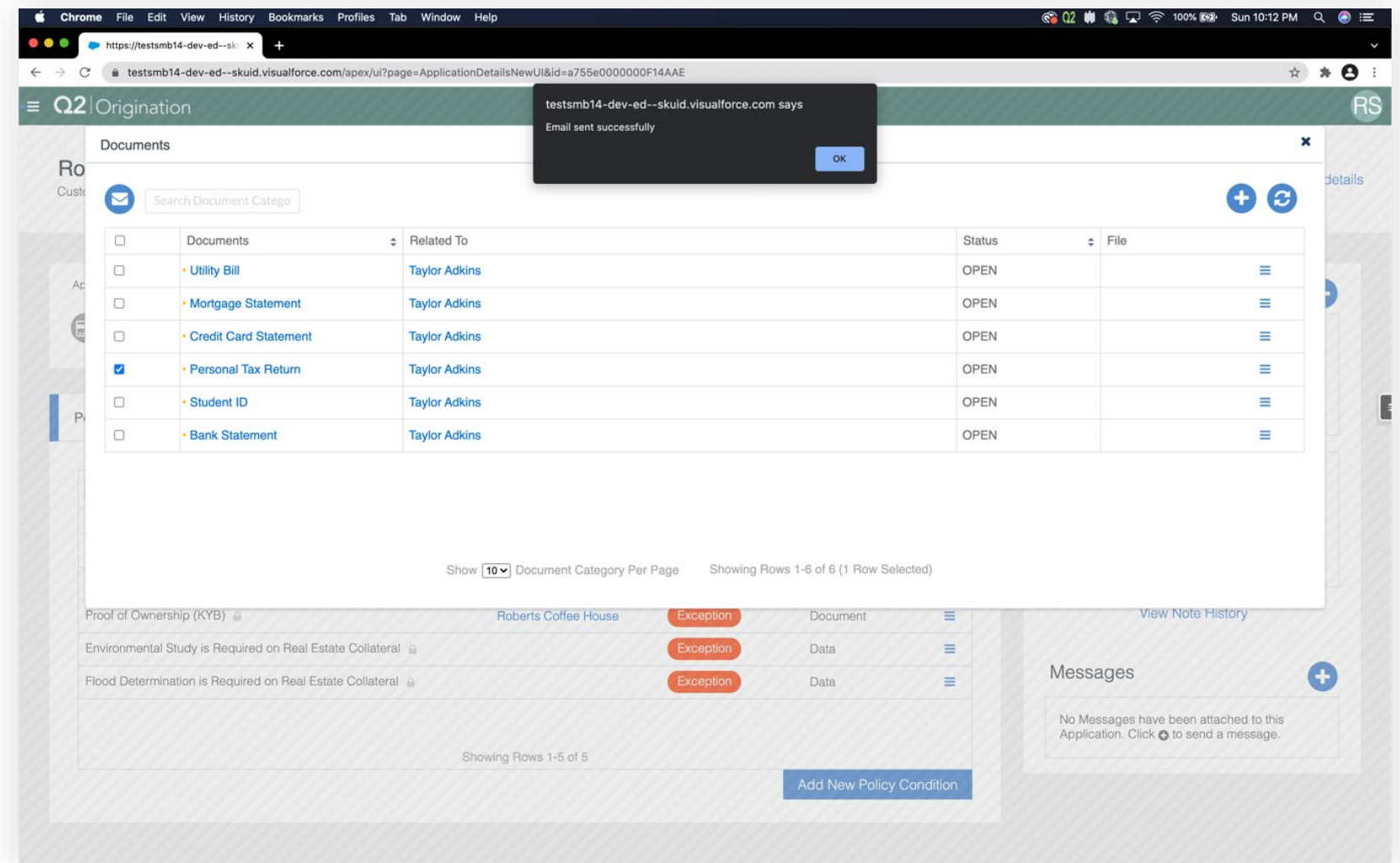


Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Lenders can easily notify borrowers when they need required documents by **clicking the Notify Borrower button.**

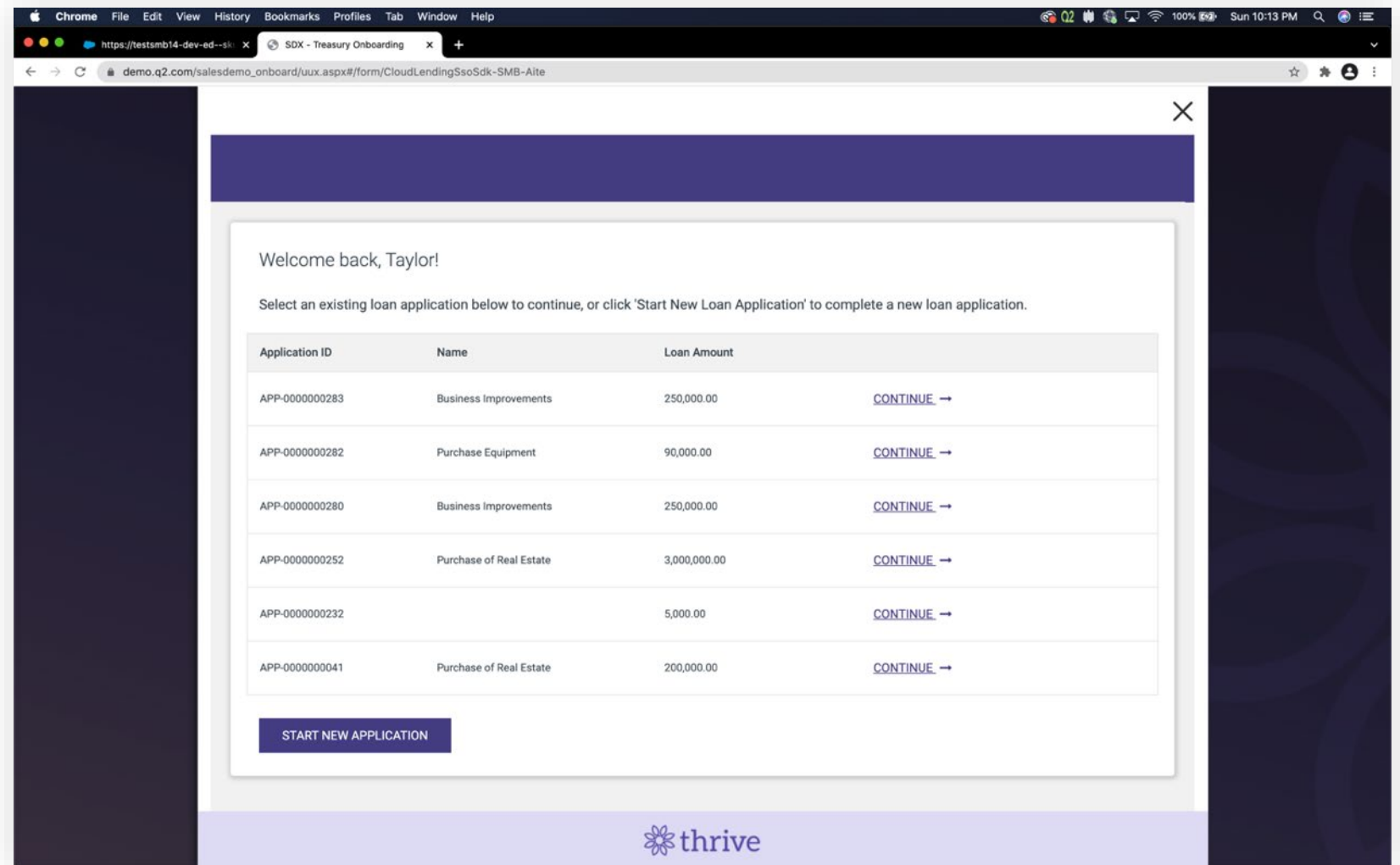
The borrower receives an email containing the description of each document selected by the lender.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

In the digital experience layer Borrowers are presented with all in-flight application and **click Continue to access the in-flight loan.**

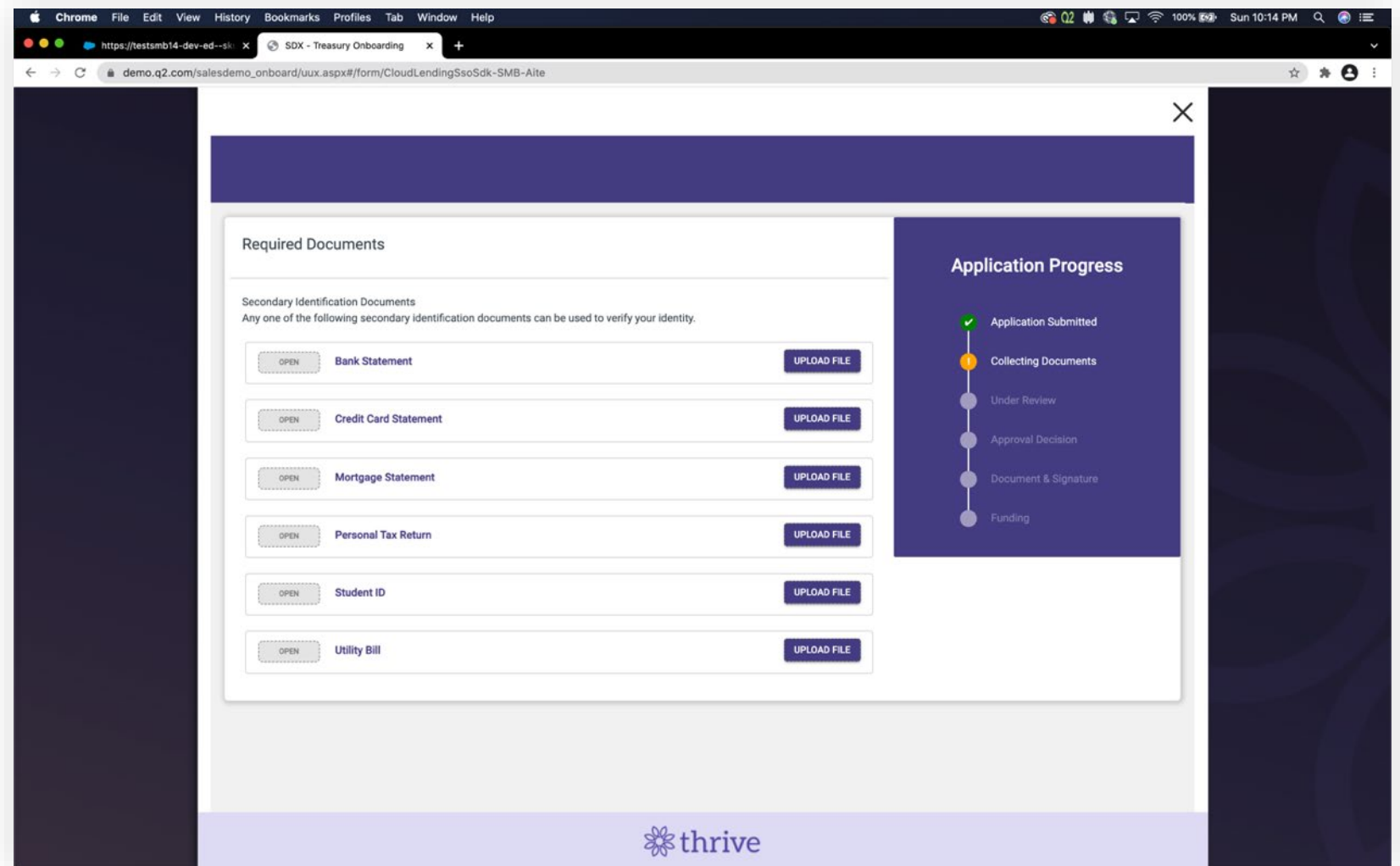


Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

In this example, the borrower is **presented with the list of documents** requested by the lender.

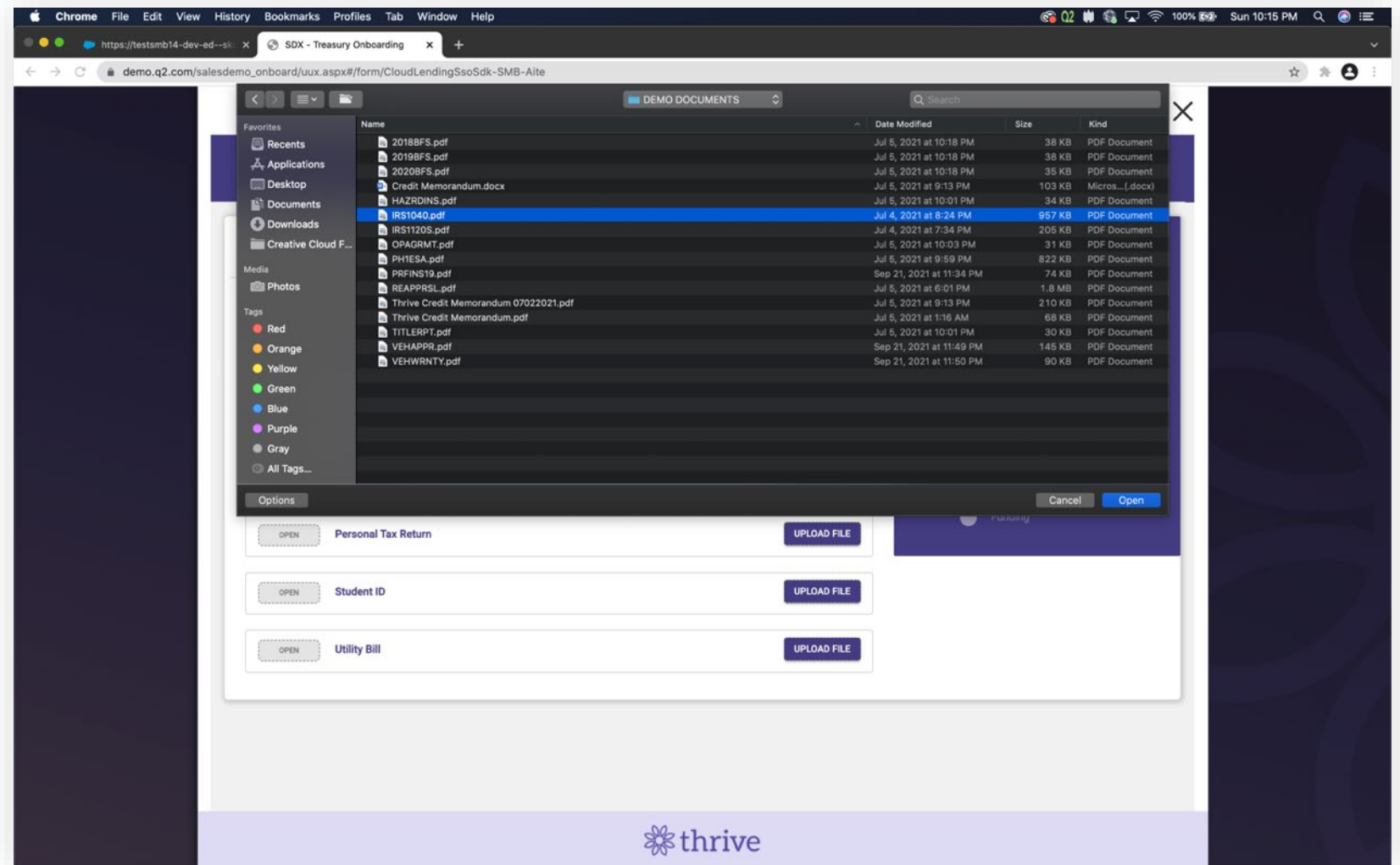
The Portal user interface includes instructions for the borrower, such as “one of the following documents are required”.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

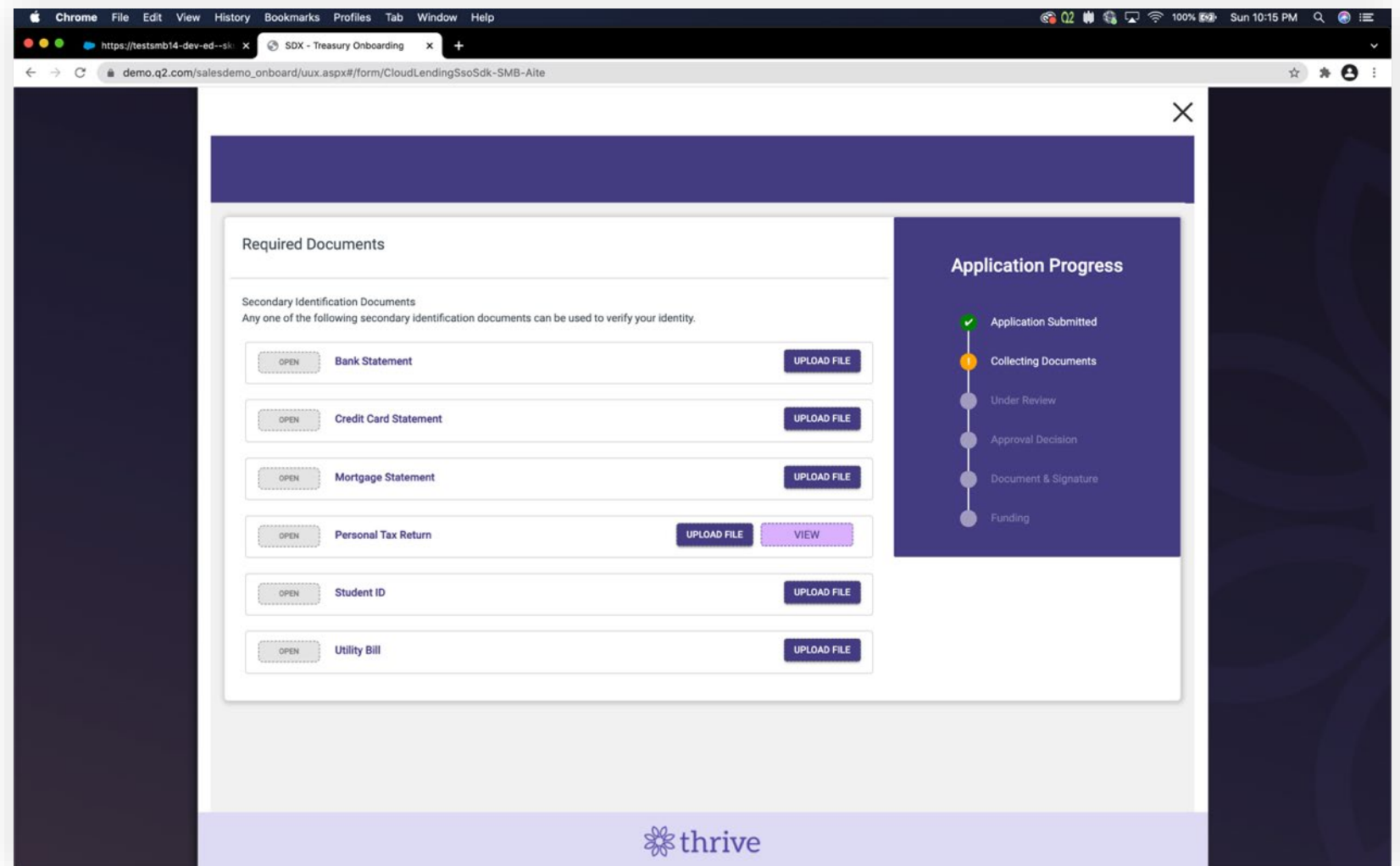
Borrowers can click on a document to browse their machine and **upload selected files.**



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Documents uploaded by the borrower can be viewed or downloaded by the borrower.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Once the document has been uploaded, the associated Policy Condition immediately **indicates** “In-File” to the lender.

The screenshot shows a Salesforce interface for a loan application. At the top, the browser address bar shows the URL: `https://testsmb14-dev-ed--skuld.visualforce.com/apex/ui?page=ApplicationDetailsNewUI&id=a755e000000F14AAE`. The page header includes the Q2 logo and the text "Origination". Below the header, the application name "Roberts Coffee House" is displayed, along with the text "Customer Since: 2006 | Limited Liability Company" and "Application Progress: 25.00%". A "See details" link is visible on the right.

The main content area is titled "Application: APP-0000000041 > Exceptions". It features a navigation bar with icons for LOAN, PARTIES, COLLATERAL, EXCEPTIONS, and More. A "Required Actions" button is located on the right side of this bar.

The "Policy Conditions" section contains a search bar and a table with the following data:

Policy Condition	Related To	Status	Condition Type
Customer Identification Program (CIP) - Secondary Identification	Taylor Adkins	In File	Document
Tax Identification Number Verification (KYB)	Roberts Coffee House	Exception	Document
Proof of Ownership (KYB)	Roberts Coffee House	Exception	Document
Flood Determination is Required on Real Estate Collateral		Exception	Data
Environmental Study is Required on Real Estate Collateral		Exception	Data

At the bottom of the table, it says "Showing Rows 1-5 of 5". A blue button labeled "Add New Policy Condition" is located at the bottom right of the table area.

On the right side of the interface, there are two "Notes" sections. The first note is from Rachit Saxena, dated 9/1/2021 11:21 pm, with the text: "Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum." The second note is also from Rachit Saxena, dated 9/1/2021 11:19 pm, with the text: "Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat." Below the notes is a "View Note History" link.

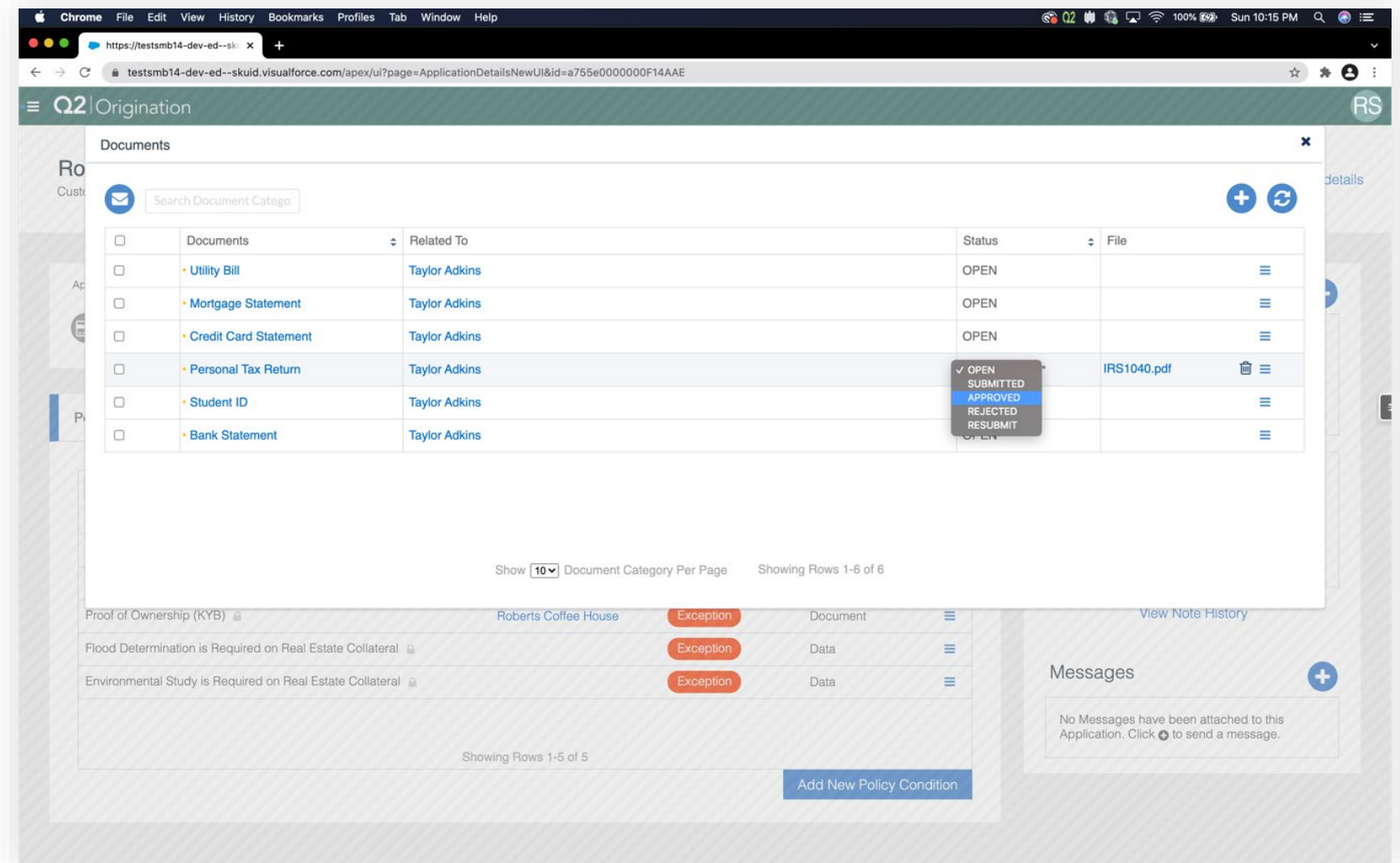
At the bottom right, there is a "Messages" section with the text: "No Messages have been attached to this Application. Click to send a message."

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

Lenders can navigate to the Actions menu and launch the Documents list, view the document uploaded by the borrower and **update the document status**.

Rejecting a document sends the document back to the borrower to resubmit.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

When the required documents have been uploaded and approved by the lender (and the Policy Condition's Satisfaction Criteria has been met), the Policy Condition's status is automatically updated to "Satisfied".

The screenshot shows a Salesforce interface for 'Roberts Coffee House'. The main content area is titled 'Policy Conditions' and contains a table with the following data:

Policy Condition	Related To	Status	Condition Type
Customer Identification Program (CIP) - Secondary Identification	Taylor Adkins	Satisfied	Document
Tax Identification Number Verification (KYB)	Roberts Coffee House	Exception	Document
Proof of Ownership (KYB)	Roberts Coffee House	Exception	Document
Flood Determination is Required on Real Estate Collateral		Exception	Data
Environmental Study is Required on Real Estate Collateral		Exception	Data

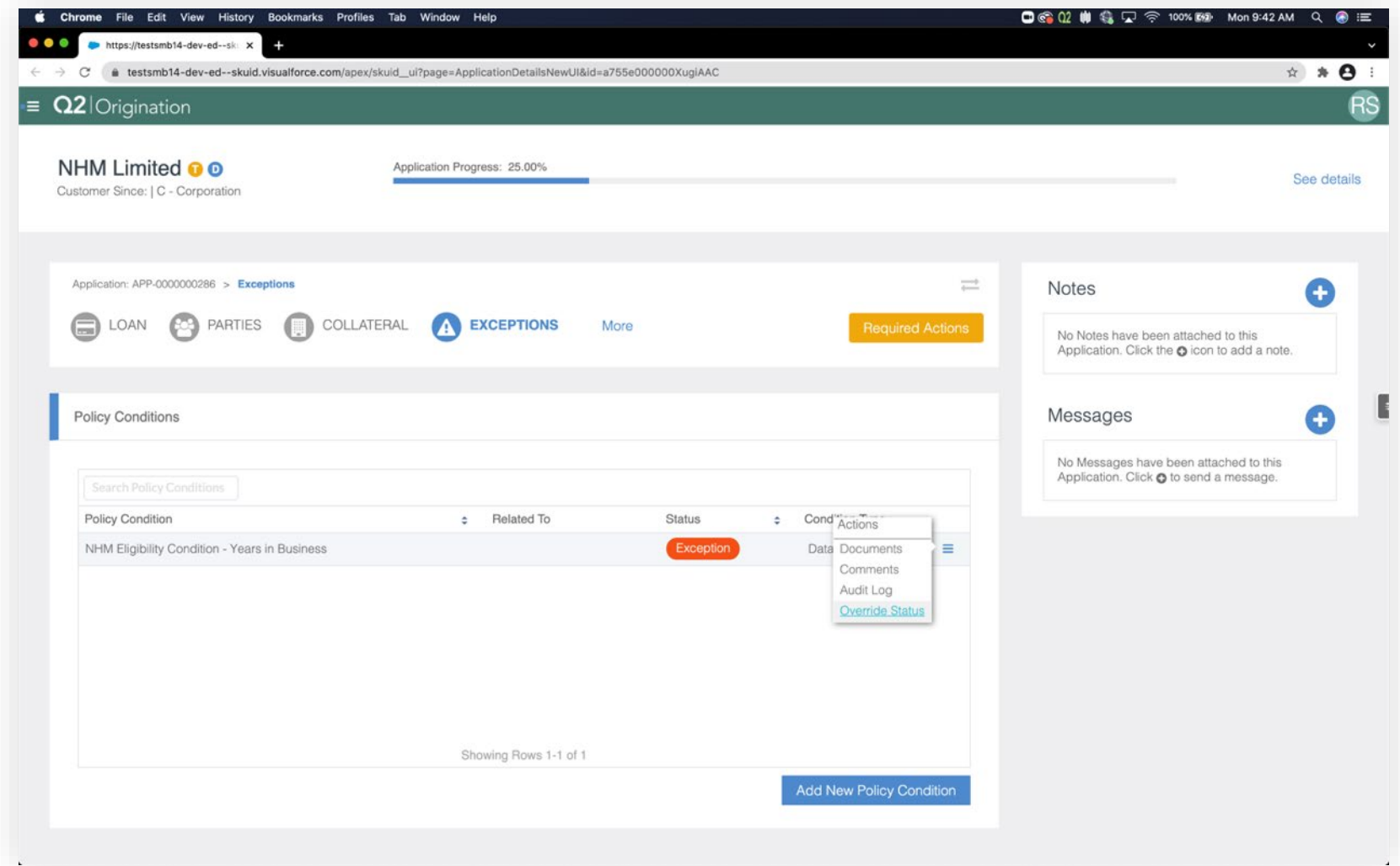
Below the table, it says 'Showing Rows 1-5 of 5' and there is a button 'Add New Policy Condition'.

Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

For Overrideable Policy Conditions, users can **click the Action menu to reveal an Override Status action.**

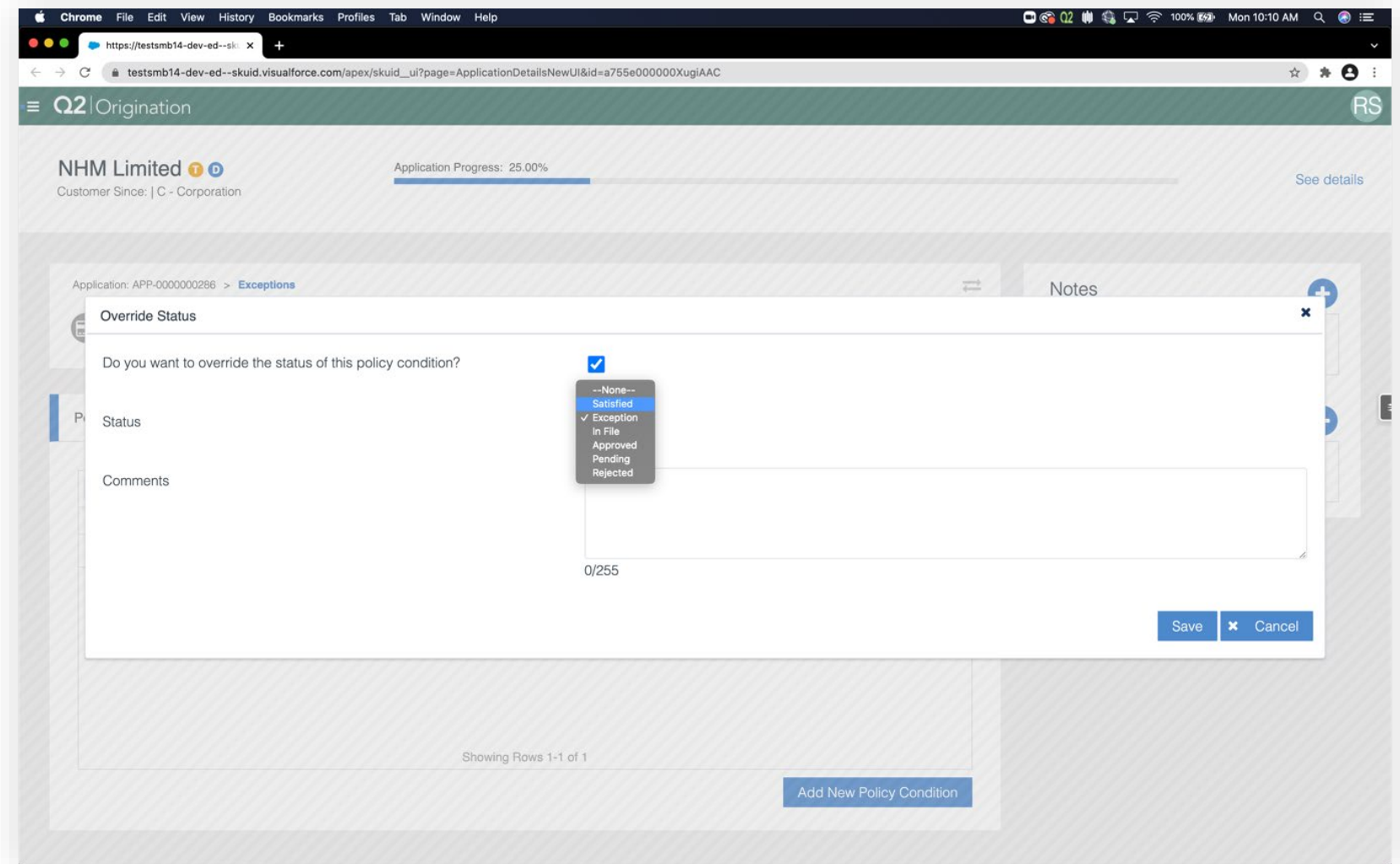
All Policy Conditions have an Action menu; however, the actions included on the menu are specific to the Condition Type.



Best Practices: Policy Conditions

How Should Policy Conditions Be Used?

After clicking the Override Status button, lenders can **override the status of the Policy Condition** and provide comments to describe mitigating factors.





Thank you