

**BOSTON PRIVATE BANK
& TRUST COMPANY**

SCOPE Desktop Guide

**10 Post Office Square
Boston, MA 02109
617-912-1900**

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Introduction

SCOPE stands for Sales and Credit Origination Processing Engine. SCOPE is used primarily by Commercial Lending, Credit Analysis, Credit Administration, and Operations to facilitate the processing of loans and to manage loan portfolios.

This manual describes how to perform primary SCOPE functions.

Section 1: General Tasks

Opening and Closing SCOPE

To open SCOPE from your PC:

1. Open your Internet browser.
2. Enter this URL into your browser and click Enter:
<https://bos.capitalstream.com/wbs/template/frames.jsp>

The Login window appears.



Enter CapitalStream User ID and Password

User ID:

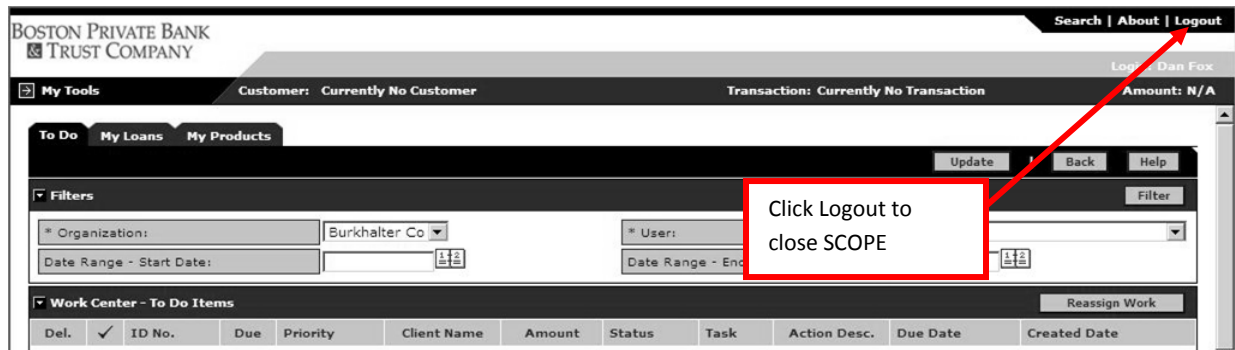
Password:

Login Reset

[Forgot Password?](#) [Support Information](#)

3. You have received a user ID and password in an E-mail. Enter them into the User ID: and Password: fields.
4. Click Login to log into SCOPE.

5. The SCOPE Work Center appears.



Click Logout at any time to close SCOPE.

SCOPE Structure

Overall Structure

SCOPE is organized into three levels:

- Client Level
- Finance Request Level
- Transaction Level

Client Level

The Client, or C-tab level, lets you view and modify client information such as name, address, and loans.



Finance Request Level

The Finance Request, or FR-tab level, lets you view and modify finance requests (requests for new loans and modifications of existing loans).

The screenshot shows the Finance Request Level interface. At the top, the Boston Private Bank & Trust Company logo is on the left, and 'Search | About | Logout' is on the right. Below the logo, the text 'Proxy User: Andrew Michaud | Stop Proxy |' and 'Login: Dan Fox' is visible. The main header area includes 'My Tools', 'Customer: Wegner Co [14022]', 'Transaction: Finance Request [200474]', and 'Amount: \$1,200,000.00'. The interface features a tabbed menu with 'FR - Request Summary' selected, and other tabs for 'FR - Request Details', 'FR - Analysis', 'FR - Exposure', 'FR - Checklist', 'FR - Docs', and 'FR - Relations'. A 'More >' button is present. The main content area is titled 'Borrower Information' and contains several input fields: 'Client Name' (Wegner Co), 'Primary Address' (School Dr, Pavo, Georgia, 31778 United States), 'TIN' (99-9999999), 'Decision', 'Finance Request Status', 'Application Date' (05/19/2011), and 'Credit Analysis'. 'Back' and 'Help' buttons are located at the bottom right of the form.

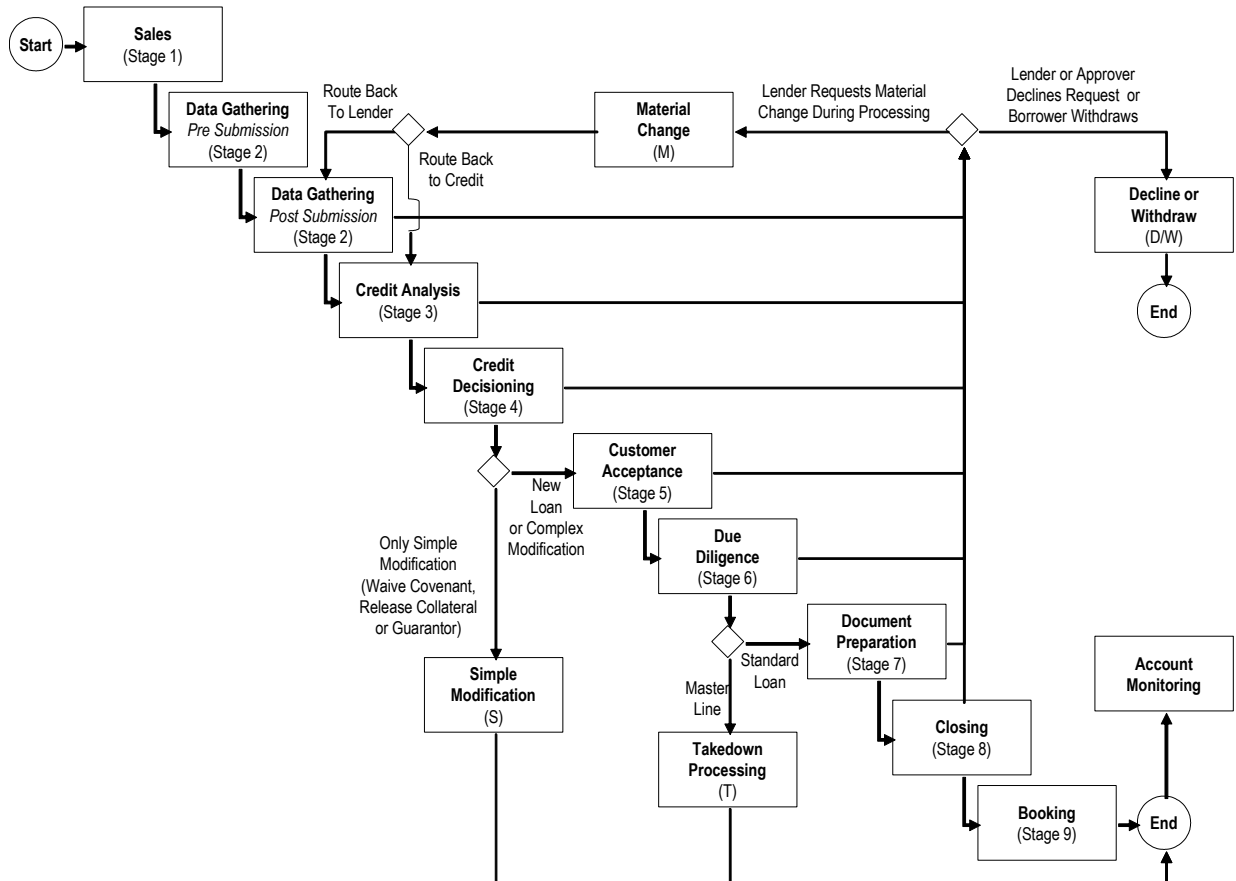
Transaction Level

The Transaction, or T-tab level, lets you view and modify a variety of loan information.

The screenshot shows the Transaction Level interface. At the top, the Boston Private Bank & Trust Company logo is on the left, and 'Search | About | Logout' is on the right. Below the logo, the text 'Proxy User: Andrew Michaud | Stop Proxy |' and 'Login: Dan Fox' is visible. The main header area includes 'My Tools', 'Customer: Mahloch Co [14341]', 'Transaction: Financial Transaction [300504]', and 'Amount: \$1,500,000.00'. The interface features a tabbed menu with 'T - Loan Details' selected, and other tabs for 'T - Authority Analysis', 'T - Collateral Analysis', 'T - Relations', 'T - Signators', 'T - Disbursement', 'T - Covenants', 'T - Checklist', 'T - Memo', 'T - Docs', and 'T - Exceptions'. A 'More >' button is present. The main content area is titled 'Additional Information - TRX 300504 - A' and contains several input fields: 'State' (Active), 'Payment Method' (-- Select Option --), 'Next Review Date', and 'Tracking ID'. 'Customer Reassign', 'Back', 'Edit', and 'Help' buttons are located at the bottom right of the form.

Information Flow

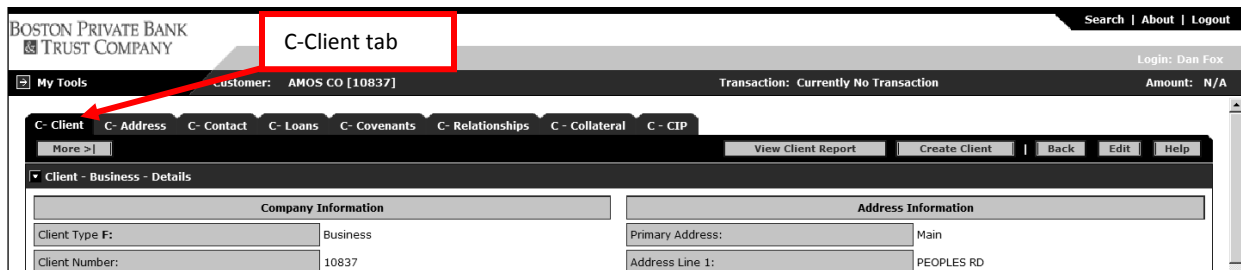
The flowchart illustrates information flow in SCOPE.



Navigating SCOPE

Overview

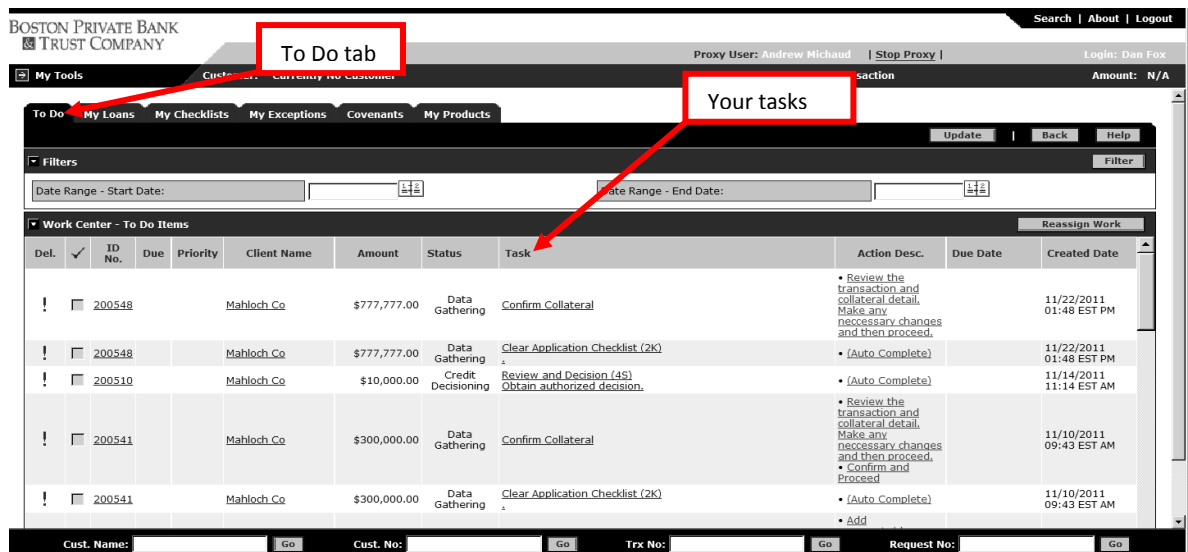
SCOPE uses a series of tabs to present related lists and actions. To view the window represented by a tab, simply click the tab.



When you open SCOPE, your personal To Do tab appears. It lists your tasks and is the home page for your SCOPE activities. You can navigate to specific items on your list by clicking the appropriate links.

Note: The application number is the task identification number. The numbering scheme is:

- Client numbers begin with 1xxxx
- Finance request numbers begin with 2xxxx
- Transaction numbers begin with 3xxxx



The Boston Private Bank & Trust Company logo appears at the upper-left corner of every window. You can click the logo to return to your To Do tab from wherever you are in SCOPE. When you are in doubt as to your location in SCOPE, click the logo to return to your To Do list.

Note: Clicking the logo doesn't work if you have an active process (creating a finance request, for example). In this case you must click the Cancel button to stop the process before you click the logo.

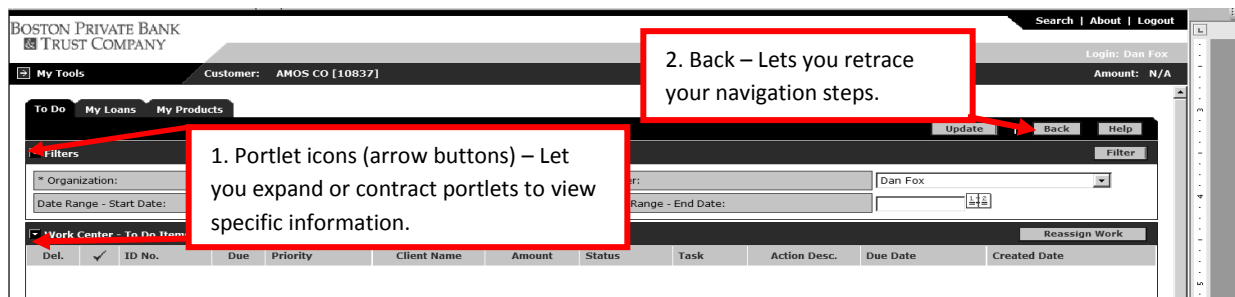
Fields and drop-down lists in which the field name is preceded by an asterisk (*) are required.

IMPORTANT: DO NOT USE YOUR BROWSER'S BACK BUTTON. Instead, click the Back button or Previous button if either appears in the tab you're viewing.

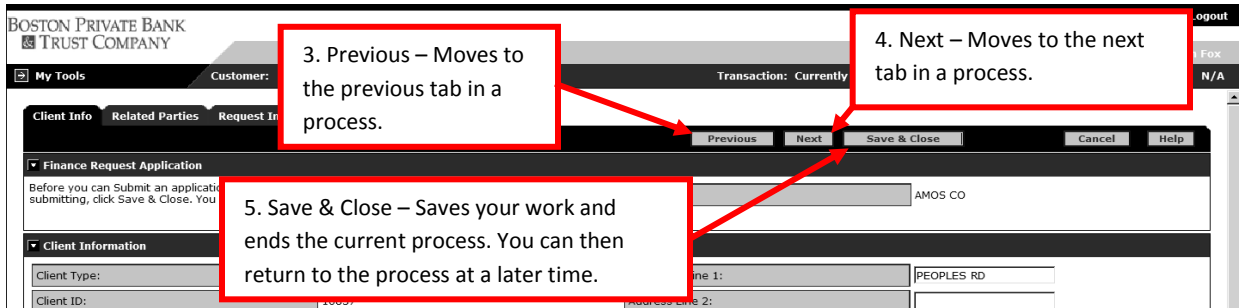
Navigation Buttons

This section describes SCOPE navigation buttons. The numbers refer to each button's location on the graphics.

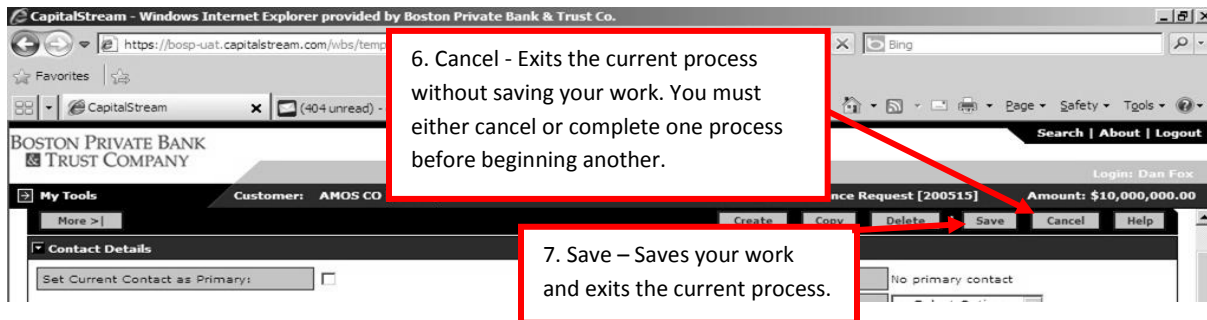
1. Portlet Icons (small arrow buttons) – Let you expand or contract portlets to view specific information.
2. Back – Allows you to retrace your navigation steps.



3. Previous – Moves to the previous tab in a process.
4. Next – Moves to the next tab in a process.
5. Save & Close – Saves your work and ends the current process. You can then return to the process at a later time.

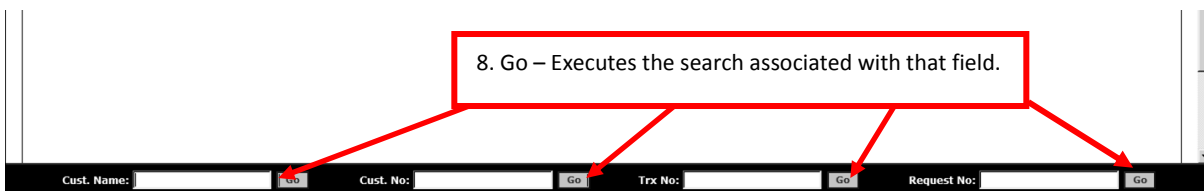


6. Cancel – Exits the current process without saving your work. You must either cancel or complete one process before beginning another.
7. Save – Saves your work and exits the current process.



8. Go – Execute the search associated with that field.

Bottom Search Bar



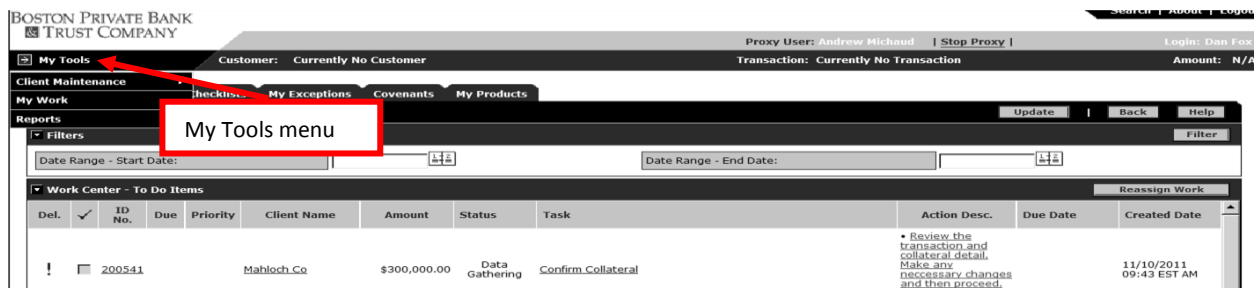
Using Tabs

Tabs are place markers that SCOPE uses to organize groups of functions, such as transactions or client information. You click a tab to view the window that contains the information. For example, clicking the C- tab group provides windows of information about the current client.

Using the My Tools Menu

The My Tools menu appears at the top left portion of all SCOPE windows. When you click My Tools it expands into three task categories:

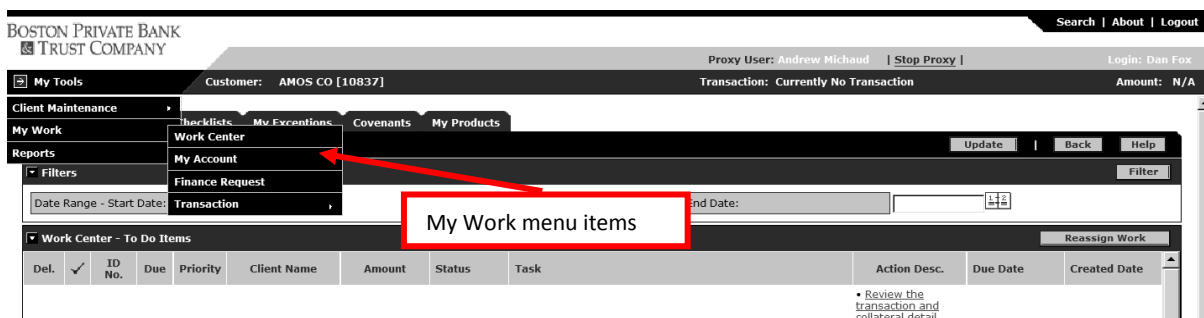
- Client Maintenance (See [Viewing and Editing a Client on page 27](#)).
- My Work
- Reports (contact your system administrator)



This section describes the My Tools menu items you will use most often. See your system administrator for information on the remaining menu items.

My Work Menu Items

To view My Work menu items, click My Tools → My Work.



My Work includes four menu items:

- Work Center (contact your system administrator)
- My Account
- Finance Request (contact your system administrator)
- Transaction (contact your system administrator)

My Account

The My Account window lets you view and update your SCOPE account.

The screenshot shows the 'My Account' window in the SCOPE system. The window has a header with the Boston Private Bank & Trust Company logo and navigation links. Below the header, there are tabs for 'My Tools', 'Customers', and 'Currently No Customer'. The main content area is titled 'My Account Information - Fields with an * are required.' and contains several input fields for account details. A red box highlights the 'Edit' button, with a red arrow pointing to it and a text box that says 'Click the Edit button to change your account information'.

My Account Information - Fields with an * are required.	
EmployeeID:	100006
* First Name:	Andrew
* Last Name:	Michaud
Title:	Commercial Lender
Email:	amichaud@bostonprivatebank.com
Phone Number:	(617) 912-4258 ext. 4258
Password:	Change Password
Manager:	Mark Miller
Assistant:	Denise Stefanopoulos
Region:	Team Miller
Branch:	-- Select Option --
Unavailable?:	<input type="checkbox"/>
Vacation Start Date:	
Vacation End Date:	

Display Settings	
Show Active Workflow Events:	<input checked="" type="checkbox"/>
Show Only My Workflow Events:	<input type="checkbox"/>
Preferred Language:	English
Time Zone:	(GMT -05:00 Daylight) Eastern Standard (US & Canada)
My Home Page:	To Do

To make changes to this information:

1. Click the Edit button. The fields reappear in edit mode.
2. Make your edits as necessary.

Reports

Contact your system administrator for information.

Using the Work Center

The Work Center is your SCOPE home base. The tabs enable you to view transactions, lists, and tasks, and act on them where needed. Your To Do list tab appears initially by default.

The screenshot shows the SCOPE Work Center interface. At the top, there is a header with the Boston Private Bank & Trust Company logo, search, about, and logout options. Below this, there is a navigation bar with tabs for 'My Tools', 'My Loans', 'My Checklists', and 'My To Do'. The 'My To Do' tab is selected and highlighted with a red box. A red arrow points from the text 'Your To Do list' to the 'My To Do' tab. Below the navigation bar, there is a 'Filters' section with 'Date Range - Start Date' and 'Date Range - End Date' fields. Below the filters, there is a table titled 'Work Center - To Do Items' with columns for 'Del.', 'ID No.', 'Due', 'Priority', 'Client Name', 'Amount', 'Status', 'Task', 'Action Desc.', 'Due Date', and 'Created Date'. The table contains two rows of tasks.

Del.	ID No.	Due	Priority	Client Name	Amount	Status	Task	Action Desc.	Due Date	Created Date
!	200542			DOYLE CO	\$100,000.00	Credit Decisioning	Reviewer Selection (4R1)	<ul style="list-style-type: none"> Add Decision and Route, if necessary, to next approver. Confirm and Proceed 	11/14/2011 01:35 EST PM	
!	MOD-300480	Rush		Egert Co	\$100,000.00	Documentation Preparation	Closing Checklist Not Cleared (8D1) Complete all items.	<ul style="list-style-type: none"> (Auto Complete) 	08/08/2011 11:58 EDT AM	

You can return directly to the To Do tab from anywhere in SCOPE by clicking the logo at the top-left corner of any window.

Note: If a process is running you must either complete or cancel it to return to the To Do tab.

The remaining Work Center tabs you see depend on your system and your job duties. Contact your system administrator for information on these tabs.

Managing To Do Items

Topics in the remainder of this manual provide the definition and purpose of each item in your Work Center – To Do Items portlet.

Important: Click the Update button periodically after you clear items on the Work Center. You may have been assigned new To Do items.

Using the My Loans Tab

Contact your system administrator for information.

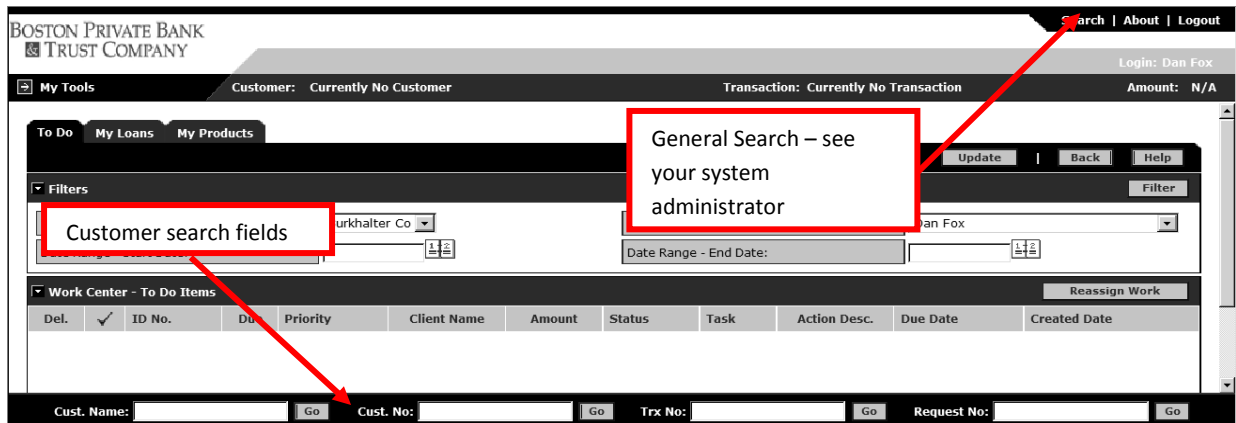
Using the My Products Tab

Contact your system administrator for information.

Performing Searches

There are two ways to perform a search in SCOPE:

- Search using the fields that appear at the bottom of all windows (Also known as the bottom search bar)
- Click on the Search link at the top right of all windows. (Contact your system administrator for information.)



For example, to perform a customer search, enter either:

- The customer name (or part of the name) in the Cust. Name field and click the Go button
- The customer number (or part of the number) in the Cust. No. field and click the Go button

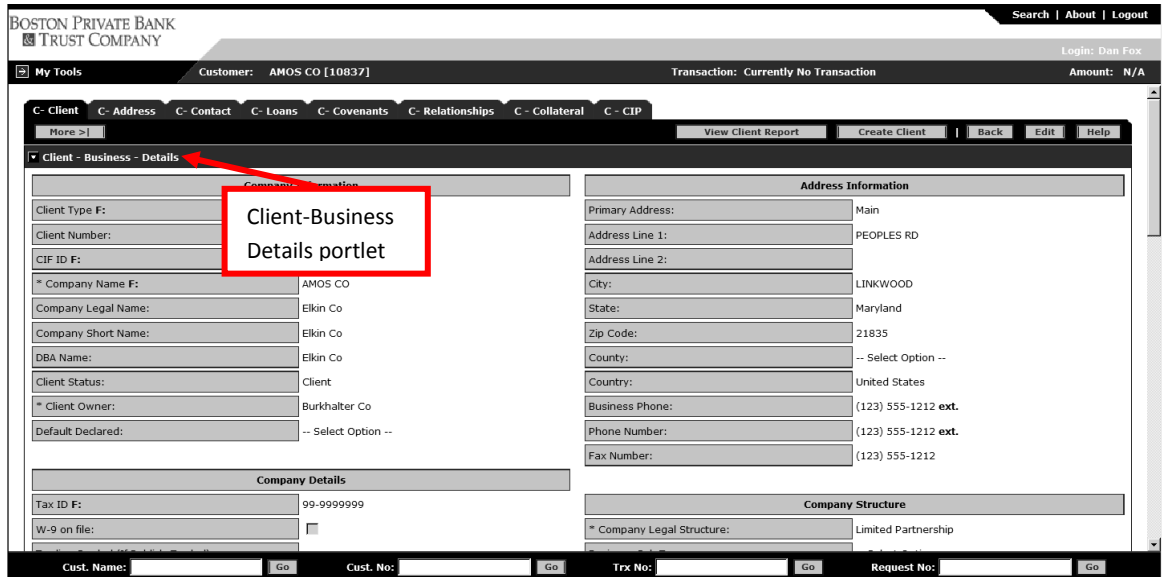
The current client is the client whose name appears at the top of the window, to the right of the Tools tab.

Note: The Cust. Name field only searches for businesses. If you are searching for an individual, click the Go button to bring up the Search window.

If there is more than one result for the Company Name or Client Number you entered, the Search tab and Search Results sub window appear.

Note: For searches, the percentage character (%) is the wild-card character. For example, searching on American% returns all items beginning with American: American Express, American Flyer, and so forth. The less information you enter, the broader the search.

Select the company from the Name column in the Search Results sub window. The C-Client tab appears. The Client-Business-Details portlet contains information for this company.



Note: If you enter the full name or number for a client into the search fields, SCOPE immediately displays the C-Client tab.

Searches using the Trx. No. and Request No. fields function in a similar manner.

Completing a Checklist

You must complete a checklist if it contains pending items, such as missing information. Checklists only complete if all items for each active checklist are cleared. Therefore, if multiple roles have been assigned checklists, the checklist To Do only clears after all roles have cleared their checklists.

Note: SCOPE generates checklists on the FR- and T-Levels only.

To complete a checklist:

1. Navigate to the Work Center.
2. Select the Work Center To Do tab. Incomplete checklists appear in the list of To Do items.

The screenshot shows the 'Work Center - To Do Items' section of the SCOPE interface. The table lists several tasks with columns for ID, Customer, Amount, Task Name, and Date. A red box highlights the task 'Confirm Collateral' for 'Regennitter Co' with an amount of '\$51,000.00'. An arrow points to this task with the text 'Click the checklist you want to complete'.

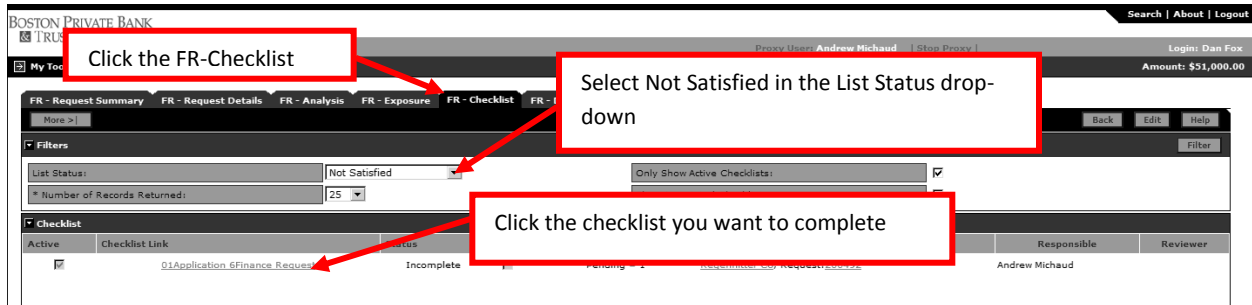
ID	Customer	Amount	Task Name	Date
200537	Mahloch Co	\$199,998.00	Data Gathering	11/03/2011 12:05 EDT PM
200533	Mahloch Co	\$100,000.00	Data Gathering	11/03/2011 12:05 EDT PM
200492	Regennitter Co	\$51,000.00	Data Gathering	07/14/2011 09:16 EDT AM
200492	Regennitter Co	\$51,000.00	Data Gathering	07/14/2011 09:16 EDT AM
200491	Regennitter Co	\$12,000,000.00	Credit Decisioning	07/12/2011 04:42 EDT PM

3. Click the Task link that represents the incomplete checklist. The FR - level tabs appear. (The T-level tabs may appear instead, depending on the checklist. The procedure is the same.)

The screenshot shows the 'FR - Request Details' view for a Finance Request. The 'Borrower Information' section is visible, showing details for Regennitter Co. The 'FR - Checklist' tab is selected, and the 'Borrower Information' section is expanded to show details such as Client Name, Primary Address, TRN, Nature of Business, Loan Officer, Decision, Finance Request Status, Application Date, Risk Rating, and Total Potential Exposure.

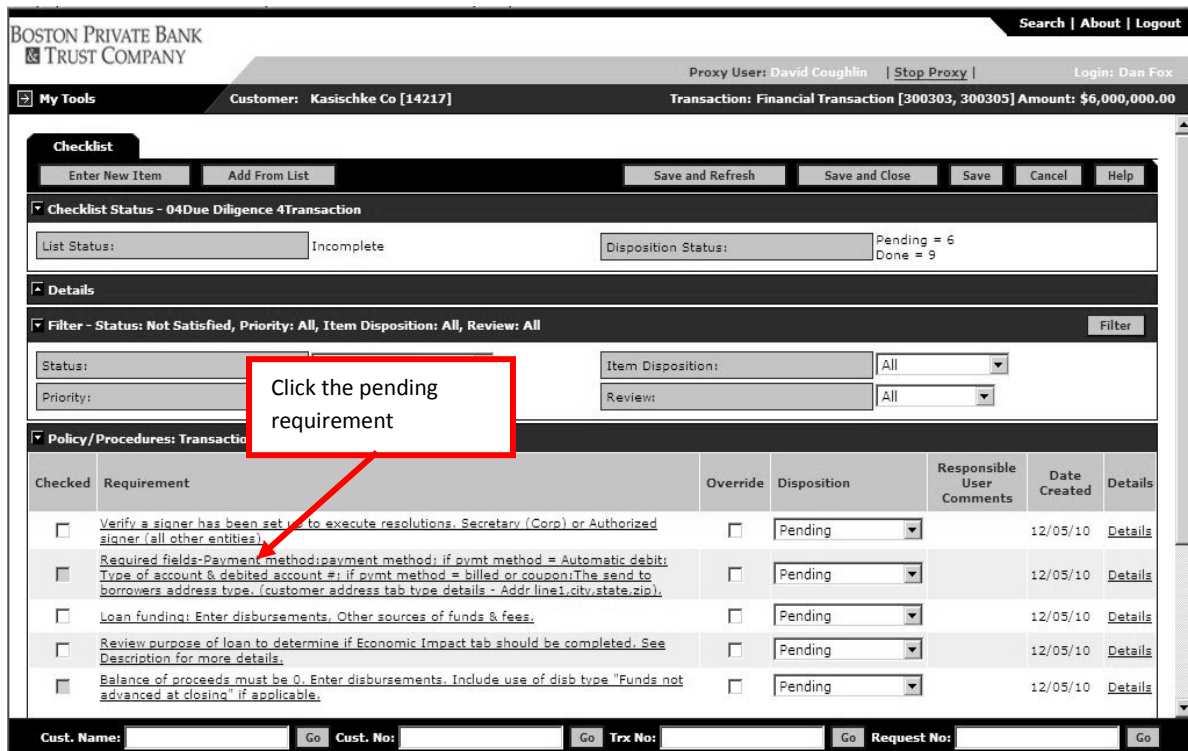
Borrower Information	
Client Name:	Regennitter Co
Primary Address:	Harborside Terr Fenton, Missouri, 63026 United States
TRN:	99-9999999
Nature of Business:	Jewelry Stores
Loan Officer:	Andrew Michaud
Decision:	
Finance Request Status:	Data Gathering
Application Date:	07/14/2011
Risk Rating:	
Total Potential Exposure:	\$23,231,621

4. Click the FR – Checklist tab.

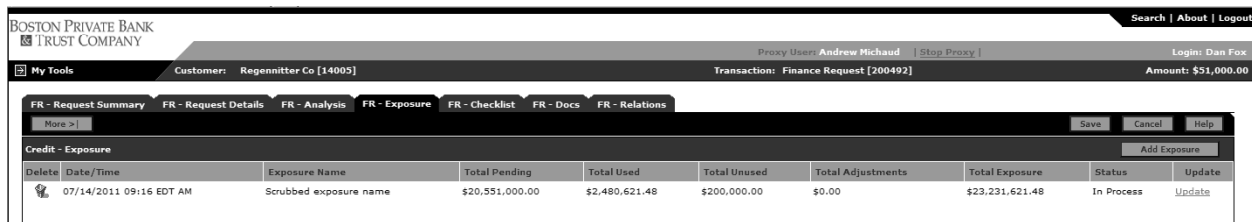


5. Select Not Satisfied in the List Status drop-down.
6. Click the Checklist Link for the checklist you want to complete. Note that all checklists are assigned to the Loan Officer unless otherwise noted at the end of the checklist link. The responsible user is listed under the Responsible column.

The Checklist window appears. A list of pending (incomplete) requirements appears in each portlet.



7. Click the link for the first pending Requirement. The Requirement links you to the screen (or level) on which the information is missing or needs validation.
8. Click the Edit button to edit the fields. In this example, you can delete the exposure, add new exposures or update one or more exposures.



9. Click Save.
10. Click Back.
11. Click Save and Refresh.
12. Now you can either click another pending item or click Save and Close to exit the Checklist tab.

Creating a Memo

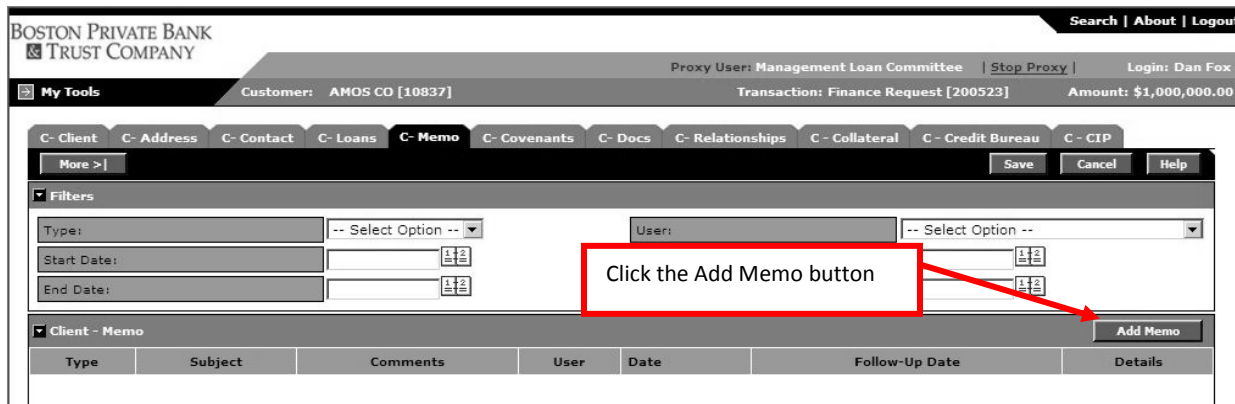
IMPORTANT: All credit comments *must* be entered into SCOPE using this feature. Failure to do so will be an audit finding.

To create a memo:

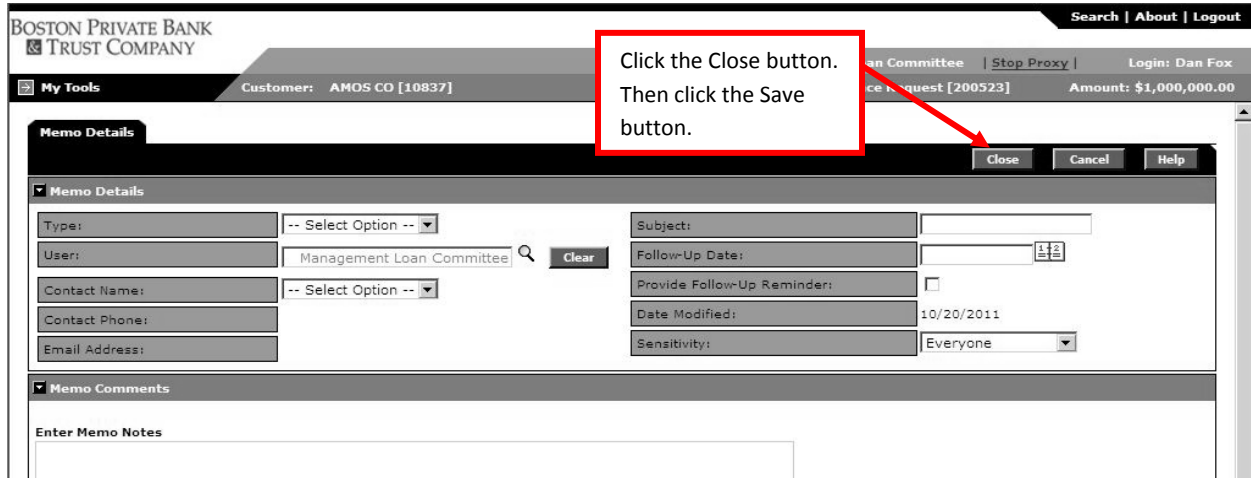
1. Click the C-Memo tab. The C-Memo window appears.
2. Click the Edit button.



3. Click the Add Memo button and add the text of a credit comment or memo.



4. Click the Close button, then click the Save button. The memo now appears in your list of memos.

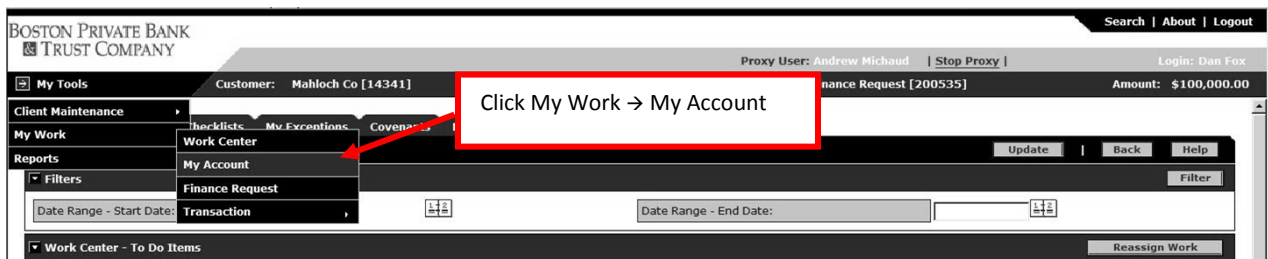


Scheduling a Vacation

When you schedule a vacation, the person you've designated as your backup automatically receives your tasks.

To schedule a vacation:

1. From My Tools, click My Work menu → My Account menu.

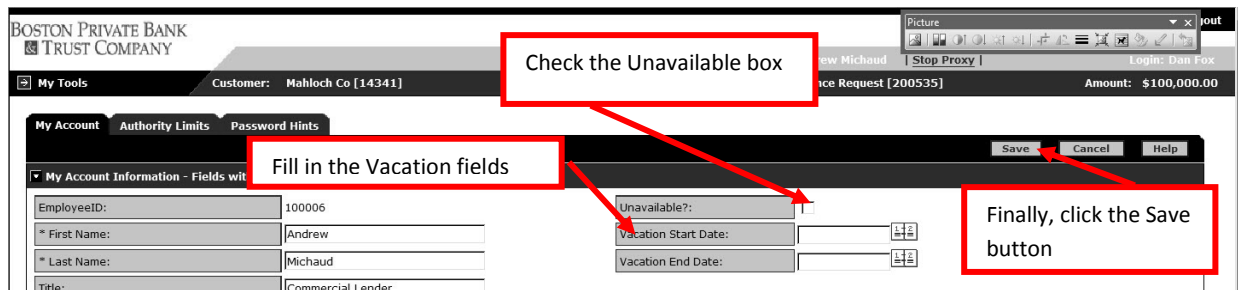


The My Account window appears.

2. Click the Edit button. The Vacation Start Date and Vacation End Date fields appear.



3. Fill in the Vacation fields, either manually or using the calendar icons.
4. Check the Unavailable box.
5. Click the Save button to save the dates you will be unavailable.



6. When you return to work, navigate to the My Account window and clear the unavailable dates.

IMPORTANT: If you don't clear your unavailable dates your backup person will continue to receive your tasks.

Managing Documents

Uploading a Document

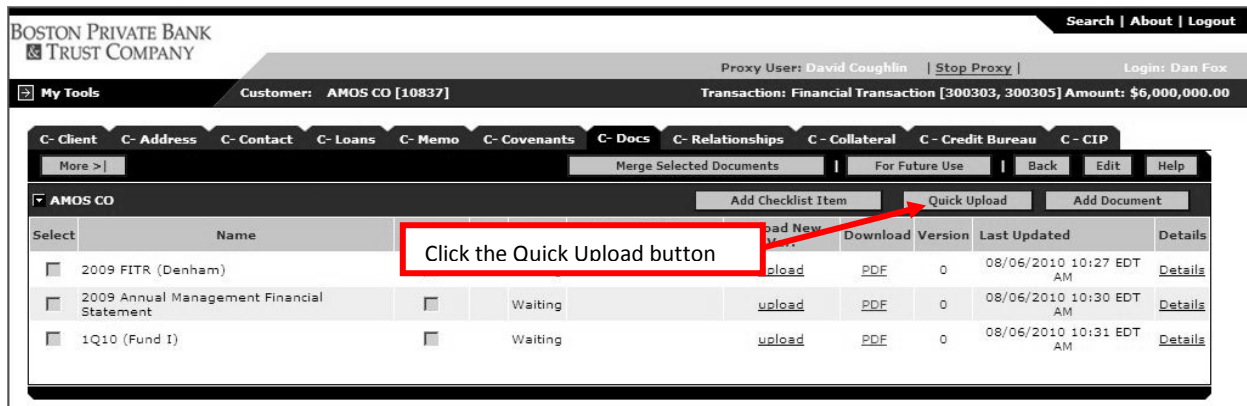
To upload documents for new loans or renewals you can use:

- The C-Docs tab
- The FR-Docs tab
- The T-Docs tab

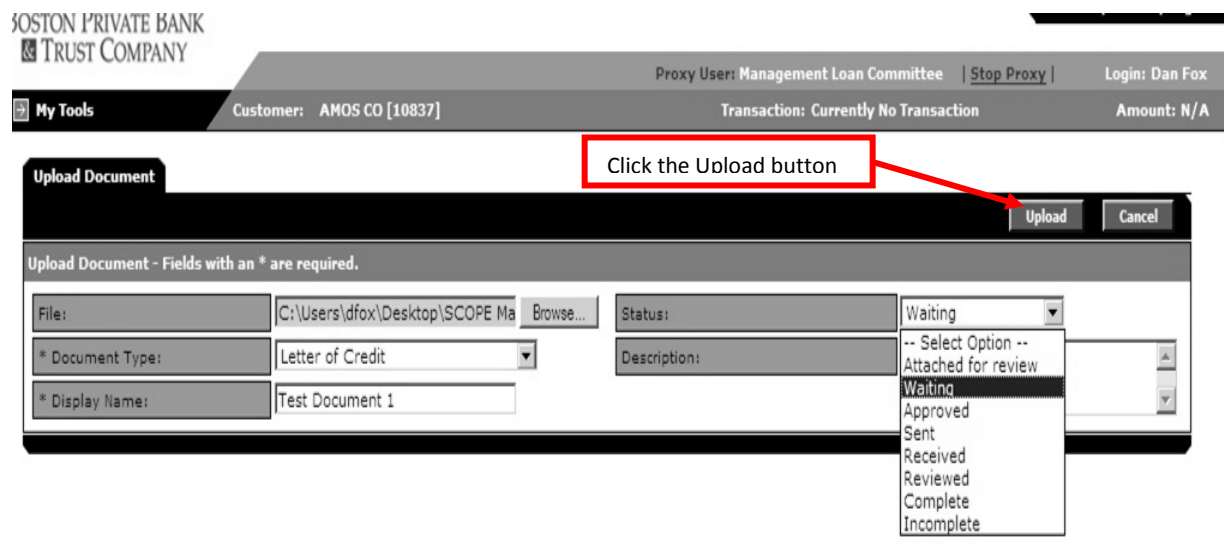
Warning: Do not upload documents to the portlet of a level different from the one you are currently on. For example, do not upload a document to the Financial Transaction portlet while you are on the FR-Docs screen. This will cause an error.

The procedure is the same for all three tabs. For example:

1. Click the C-Docs tab. The document list for the current company appears.



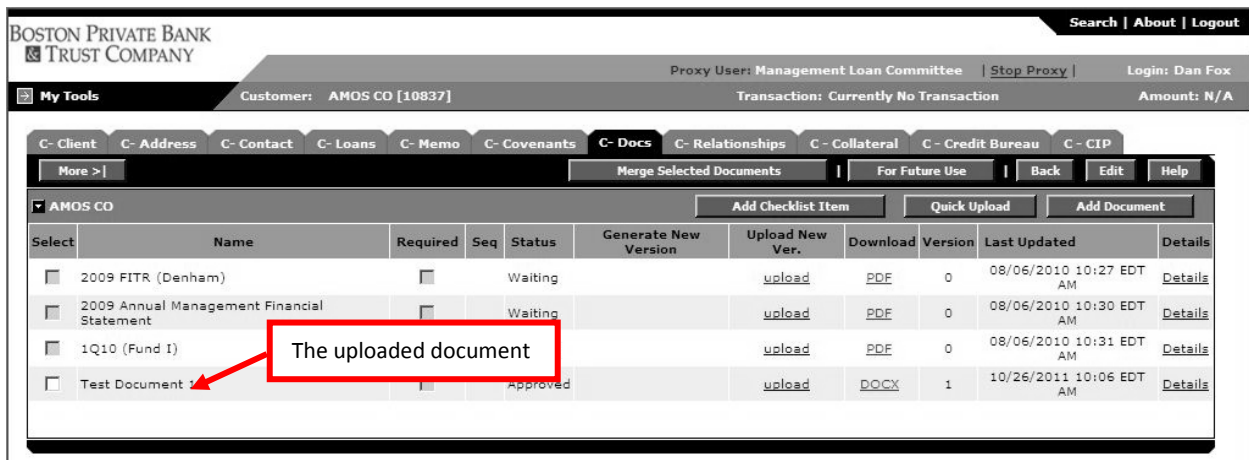
2. Click the Quick Upload button to upload a PDF document or the upload link to update or replace an existing document. The Upload Document window appears.
3. Fill in the fields. See [Appendix B: Naming Conventions on page 83](#).
4. Click the Upload button. An upload message appears.



5. Click the Close button. The C-Docs window appears.



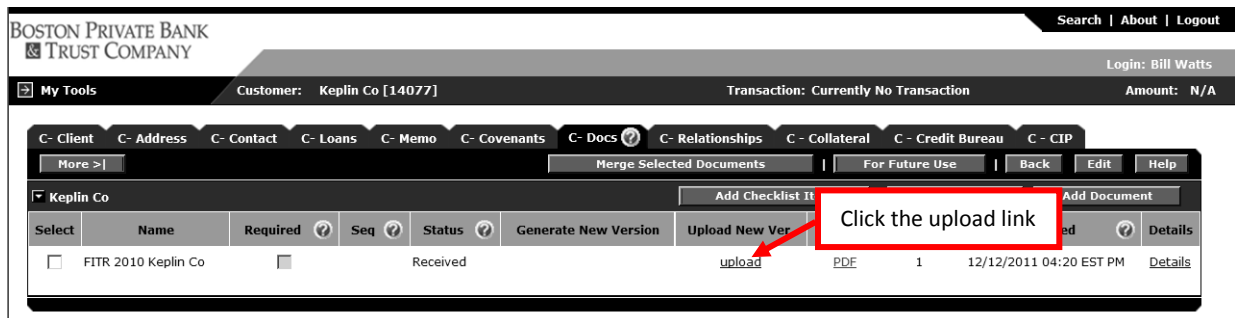
The document you uploaded now appears on the document list.



Uploading a New Version of a Document

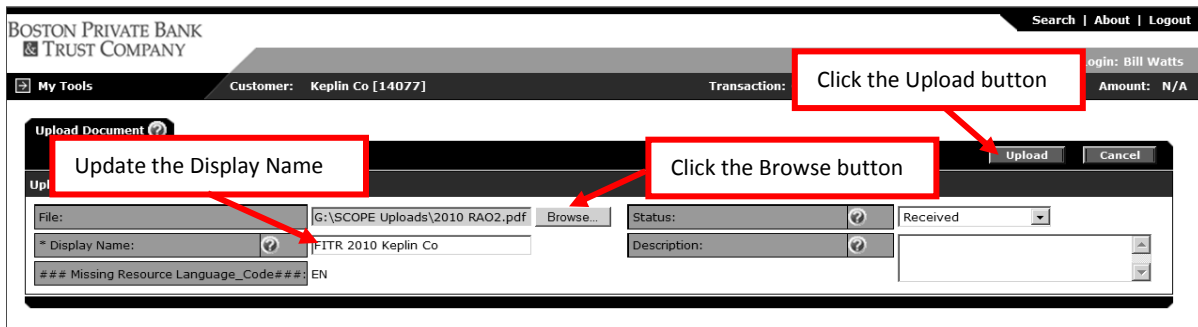
To upload a new version of a document:

1. From the C-Docs tab, determine which document you want to upload from the list. Note the document version.
2. Click the upload link.



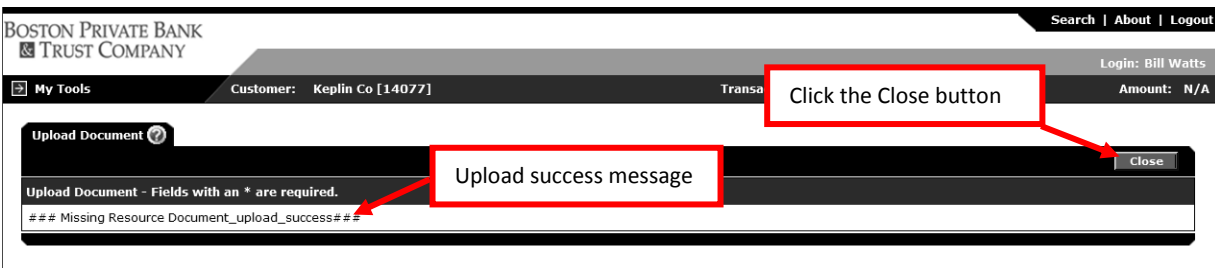
The Upload Document tab appears.

3. Click the Browse button to search for the new document.
4. Update the Display Name with the new version date.
5. Click the Upload button to upload the new version.

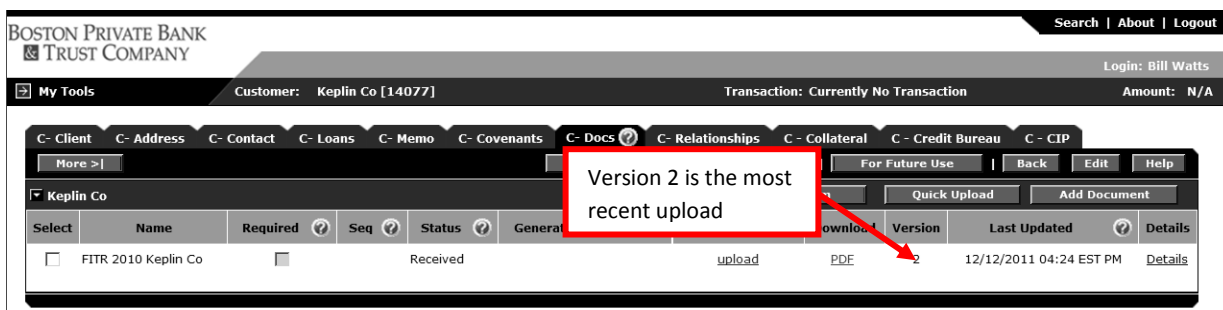


An upload-success message appears.

6. Click the Close button.



The C-Docs list appears. Note that the document version is now Version 2. The document has successfully been updated.



- To view the document, click the DOC hyperlink
- To view the history of other versions, click the Details hyperlink
- To view the history of the document, click the History hyperlink

Section 2: Client Management

Viewing and Editing a Client

Viewing Information for an Existing Client

1. Navigate to the Work Center. You can get to this window from anywhere in SCOPE by clicking the Boston Private Bank and Trust logo at the top left of the application.
2. Identify the client you want to view by entering appropriate information in either the Cust. Name or Cust. No field at the bottom of the window (See [Navigation Buttons on page 11](#)).

Note: If you enter information that is common to more than one client (entering the letter 'a', for example), on the Search window you will see a list of all clients that contain that information. Simply select the correct client from the list.

3. Click the Go button beside the field you filled in. The Client – Details window appears.

Note: If the client name appears at the top of your window you can simply click the client name.

The screenshot displays the SCOPE desktop application interface. At the top, the Boston Private Bank & Trust Company logo is visible on the left, and 'Search | About | Logout' is on the right. Below the logo, the user is logged in as 'Dan Fox'. The main navigation bar includes 'My Tools', 'Customer: Currently No Customer', 'Transaction: Currently No Transaction', and 'Amount: N/A'. The 'To Do' section is active, showing 'My Loans' and 'My Products' tabs. A 'Filters' section contains fields for '* Organization:' (Burkhalter Co), '* User:' (Dan Fox), and 'Date Range' fields. Below this is the 'Work Center - To Do Items' section, which features a table with columns: Del., ✓, ID No., Due, Priority, Client Name, Amount, Status, Task, Action Desc., Due Date, and Created Date. A 'Reassign Work' button is located to the right of the table. At the bottom of the interface, there are search fields: 'Cust. Name:', 'Cust. No:', 'Trx No:', and 'Request No:', each with a 'Go' button. A red box highlights the search area with the text 'Enter the client name or number then click the corresponding Go button'. Two red arrows point from this box to the 'Cust. Name:' and 'Cust. No:' fields and their respective 'Go' buttons.

Editing Client Information

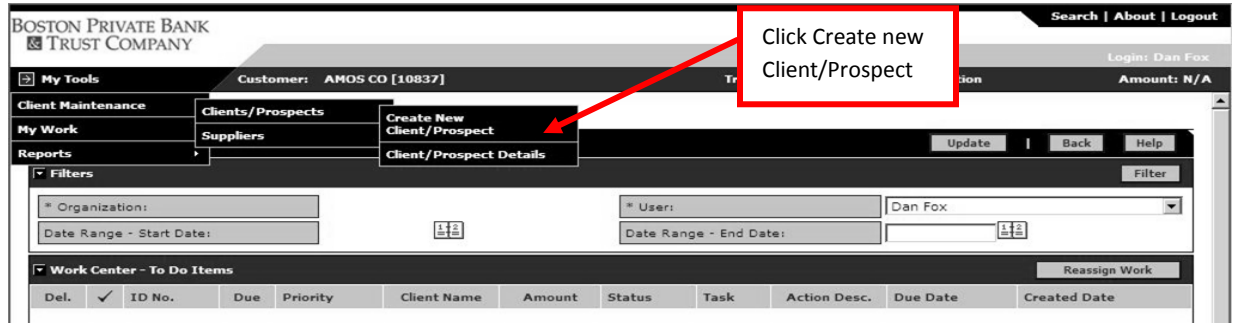
1. View the client.
2. Click the Edit button at the top right of the window.

3. An editable version of the Client -- Details window appears. Edit the fields as needed.
4. Click Save to save your changes or Cancel to cancel changes and return to the previous window.

Creating a New Client

To create a new client:

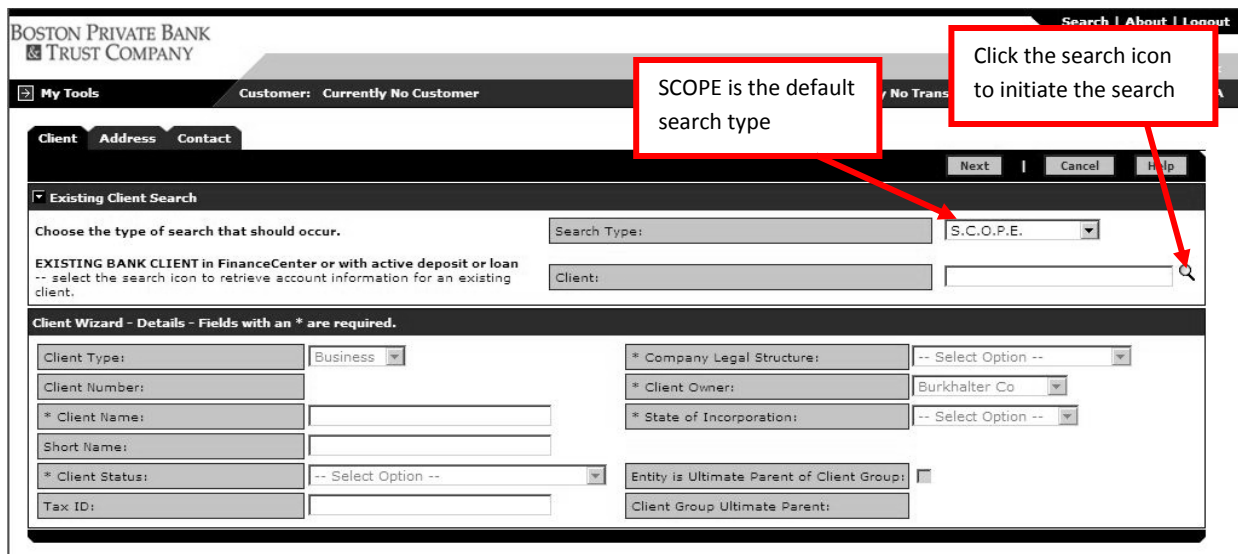
1. From the top window, click My Tools → Maintenance → Clients/Prospects → Create New Client/Prospect.



The Existing Client Search window appears.

IMPORTANT: To create a new client, you must first determine that the client does not already exist in either SCOPE or FISERV. To do this, you perform separate searches for both SCOPE and FISERV clients. This section describes this search.

2. Click the search icon to the right of the Client: field to initiate the search in SCOPE.



- In your browser, a Search Results tab appears. Click this tab. The Search sub-window appears.

- Enter information about the new client into one or more fields. The search should be as broad as practicable. Use the % and the minimum information necessary to prevent duplication of clients. For example, %Stew% for The Sean Stewart Trust
- Click Search. If the client does not exist in SCOPE, the Search Results sub-window appears.

- If the client exists it will appear on the Search screen list to the right. Select the client from the list and initiate the Finance Request from C-Loans.
- Return to the Existing Client Search window.
- In the Search Type: drop-down list, select FISERV.
- Repeat steps 2 through 7 to search for a FISERV client.
- Return to the Existing Client Search window. Now you can fill in the Details fields for your new client.
- When you have filled in the fields, click the Next button. The Address tab appears.
- Fill in the appropriate fields.

12. Click the Next button. The Contact tab appears.

BOSTON PRIVATE BANK & TRUST COMPANY

Search | About | Logout

My Tools Customer: AMOS CO [10837] Transaction: Currently No Transaction Amount: N/A Login: Dan Fox

Client Address Contact

Address - Fields with an * are required.

* Address Type:	Main Address	* Zip Code:	123455
* Address Name:	Big Building	* Country:	United States
* Address Line 1:	123 Autumn St.	* Primary Phone Number:	(501) 555-1212 ext.
Address Line 2:		Main Fax Number:	501-555-1213
* City:	Los Angeles	Home Phone:	
* State:	California	Business Phone:	
County:	Monterey	Email Address:	

Previous Next Finish Cancel Help

13. Fill in the appropriate fields.

Note: Ensure that the Contact Type is set to Contact-Primary as above.

14. Click the Finish button.

BOSTON PRIVATE BANK & TRUST COMPANY

Search | About | Logout

My Tools Customer: AMOS CO [10837] Transaction: Currently No Transaction Amount: N/A Login: Dan Fox

Client Address Contact

Client Wizard - Contacts - Fields with an * are required.

Salutation:	Ms.	* Contact Type:	Contact - Primary
* First Name:	Jane	Mobile Number:	
* Last Name:	Smith	Business Number:	
Gender:	Female	Fax Number:	
Title:	CEO	Home Number:	
Email Address:	jsmith@wheaton.com		

Previous Finish Cancel Help

The Client summary window appears.

The screenshot shows the 'Client - Business - Details' window for 'Wheaton Industries [14352]'. The interface includes a top navigation bar with 'My Tools', 'Customer: Wheaton Industries [14352]', 'Transaction: Currently No Transaction', and 'Amount: N/A'. Below this is a tabbed interface with 'C-Client' selected. The 'Client - Business - Details' section is divided into three main areas: 'Company Information', 'Address Information', and 'Company Structure'. The 'Company Information' section includes fields for Client Type F (Business), Client Number (14352), CIF ID F, Company Name F (Wheaton Industries), Company Legal Name, Company Short Name (Wheaton), DBA Name, Client Status (Client), Client Owner (Burkhalter Co), and Default Declared. The 'Address Information' section includes Primary Address (Big Building), Address Line 1 (123 Autumn St.), Address Line 2, City (Los Angeles), State (California), Zip Code (123455), County (Monterey), Country (United States), Business Phone (ext.), Phone Number ((501) 555-1212 ext.), and Fax Number ((501) 555-1213). The 'Company Structure' section includes Company Legal Structure (C-Corporation). At the bottom, there are input fields for Cust. Name, Cust. No., Trx No., and Request No., each with a 'Go' button.

Note: You can click Edit to modify any of the fields. You cannot delete a client.

Assigning an Officer to a New Client or Prospect

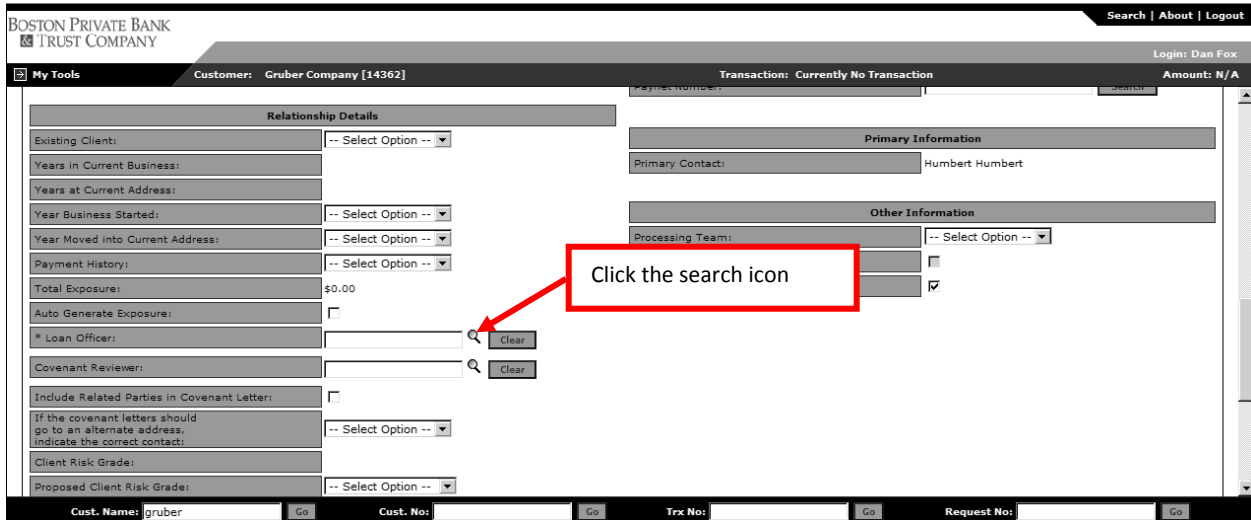
To assign an officer to a new client or prospect:

1. Navigate to the C- tabs view for the client.
2. Click the Edit button on the C –Client tab.

The screenshot shows the 'Client - Business - Details' window for 'Gruber Company [14362]'. The interface is similar to the previous screenshot, but the 'Edit' button in the top navigation bar is highlighted with a red box. A red arrow points from the text 'Click the Edit button' to the 'Edit' button. The 'Company Information' section shows Client Type F (Business) and Primary Address (New Address).

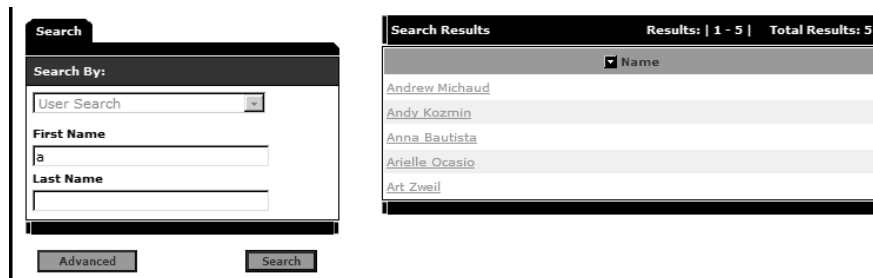
3. Scroll to the Relationship Details portion of the window.

4. Click the search icon to search for the loan officer.



The search tab appears.

5. Search for the loan officer.



6. Click the officer hyperlink in the Search Results sub window. This selects the officer.

7. Click the Save button.

Creating, Editing, or Deleting a Contact

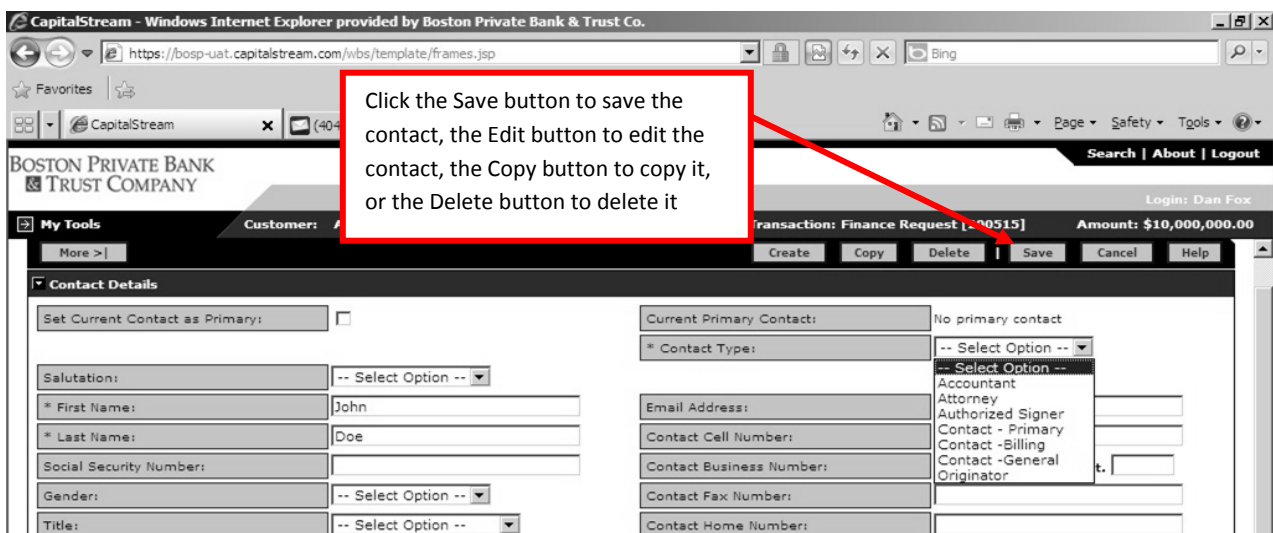
A contact is a point of contact with the client or a signer for the client.

Note: At least one contact must be of the contact type Contact-Primary.

1. Navigate to the C- tabs for the client for whom you want to create, edit, or delete a contact.
2. Click the C-Contact tab.
3. Click the Create button.



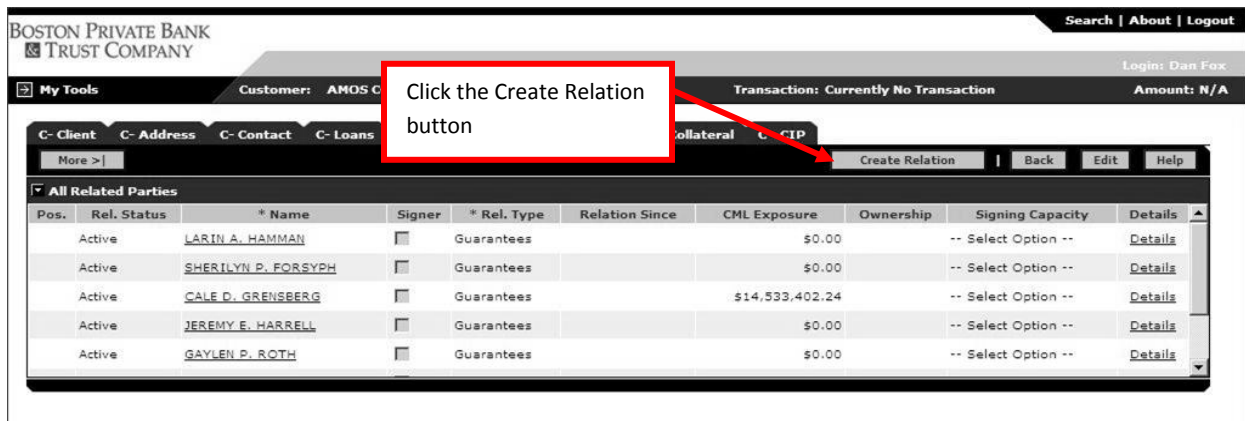
4. Fill in the fields.
5. Click Save to save the contact.
6. To edit the contact, click the Edit button, make your changes, then click the Save button.
7. To delete the contact, click the Delete button.



Creating a Relationship

A relationship is an association between clients. To create a relationship:

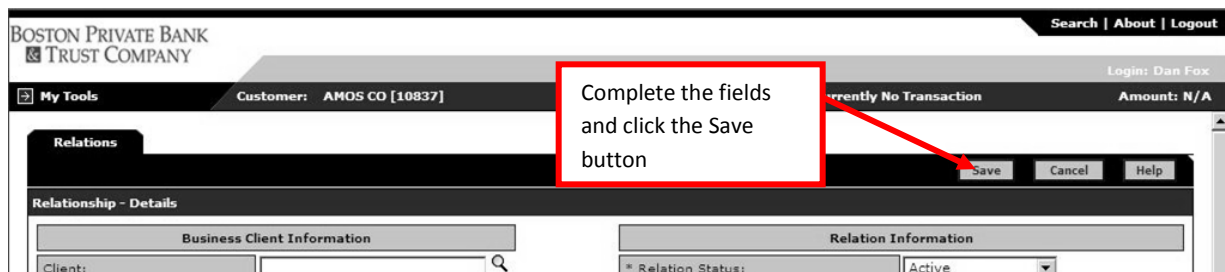
1. On the Client window, click the C-Relationships tab. The All Related Parties list shows all current relationships.
2. Click the Create Relation button. The Relations tab appears.



3. Complete the required fields and drop-down lists.

Note: You can click the search icon. If the client is already in SCOPE the fields populate automatically.

4. Complete additional fields and drop-down lists as needed.
5. Fill in the Relation Information fields.
6. Click the Save button. SCOPE creates the relationship.



Section 3: Initiating a Loan

Creating a Finance Request (Loan)

A finance request is a request to initiate one or more new loans, renewals, or modifications to existing loans. You can

- Create a finance request for a current client
- Create a new client and then initiate the request

Note: Ensure that all client relationships are defined on the C-Relationships tab before you create a Finance Request.

Creating a Finance Request for a Current Client

This section describes creating a finance request for new loans and for renewed or modified loans.

New Loan

To create a finance request for a new loan for the current client:

1. Select a client. In this example, we select the Amos Company.
2. On the client window, click the C-Loans tab. The Client – Loans window appears. It lists the past and current finance requests for this client.
3. Click the Create Finance Request button. The Loan Request Application portlet appears.

The screenshot shows the application interface for 'AMOS CO'. The 'C-Loans' tab is selected, displaying a table of existing finance requests. A red box highlights the 'Create Finance Request' button, with a red arrow pointing to it from a text box that says 'Click Create a Finance Request'.

Fin Req	Fac/Trans	Application	Creation Date	Action Type	Product	Amount	Status	State
200112	MOD-300110	View	08/06/10	Mod	Line of Credit	\$750,000.00	Booked	Inactive
200515	300539	View	10/17/11	New	Construction	\$10,000,000.00	Data Gathering	Active

4. Check the current client check box. The Finance Request Application window appears. It displays client information.

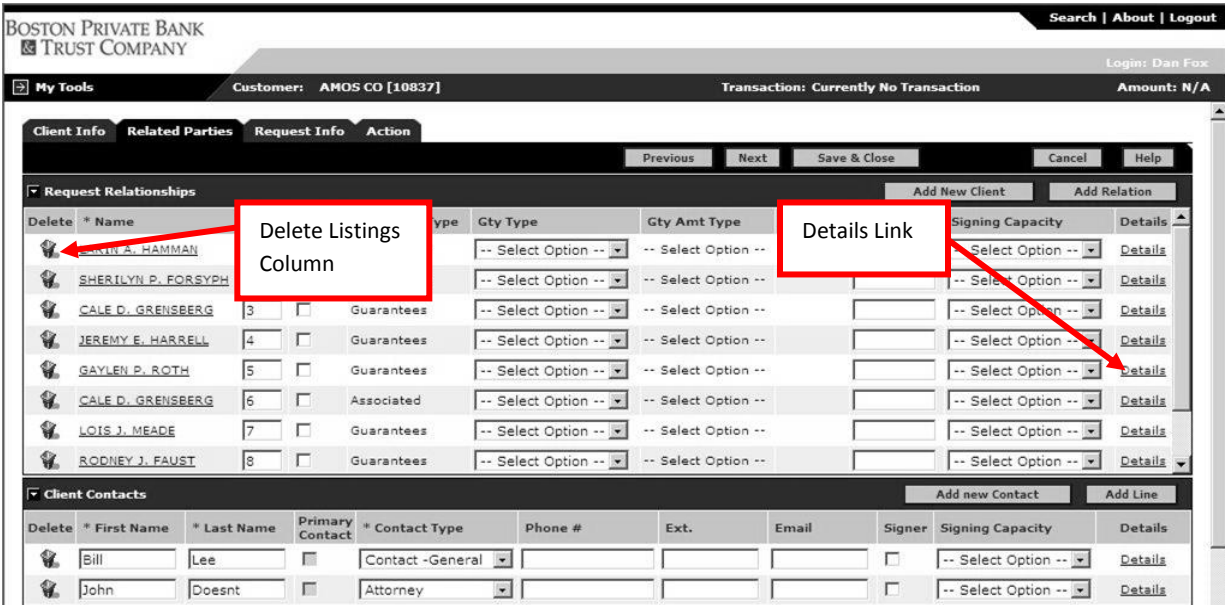
The screenshot shows the 'Loan Request Application' window. A red box highlights the 'CURRENT CLIENT' checkbox, which is checked. A red arrow points from this box to the checkbox. The window includes fields for 'Request Type' (set to 'New Loan(s) Request'), 'Search Type', and 'S.C.O.P.E.'. The 'CURRENT CLIENT' section is expanded, showing the client name 'AMOS CO - 10837' and a checked checkbox. Below this, there are sections for 'EXISTING BANK CLIENT' and 'NEW BANK CLIENT' with their respective checkboxes and search options.

5. Click the Next button.

The screenshot shows the 'Finance Request Application' window. A red box highlights the 'Next' button, with a red arrow pointing to it. The window displays the 'Client Information' section with fields for 'Client Type' (set to 'Business') and '* Address Line 1' (set to 'PEOPLES RD'). The 'Client' field is populated with 'AMOS CO'. The 'Previous', 'Next', 'Save & Close', 'Cancel', and 'Help' buttons are visible at the top of the application area.

6. The fields are already completed for the client. Edit the fields and drop-down list selections if needed.

7. Click the Next button. The Related Parties window appears.



If the current customer has relationships that are defined on its customer tab, the first relationships section (Request Relationships) appears and lists those relationships.

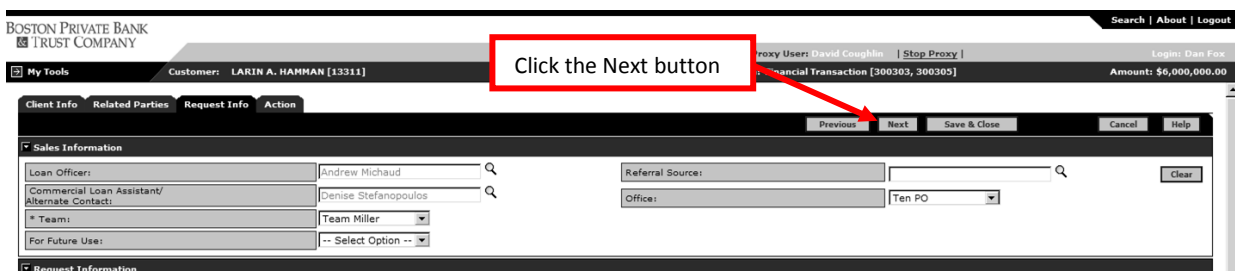
8. Delete any listings that do not apply to this Finance Request.

The second section of the window contains contact information from the customer contact tab. Click the Details link to view more information about the contacts.

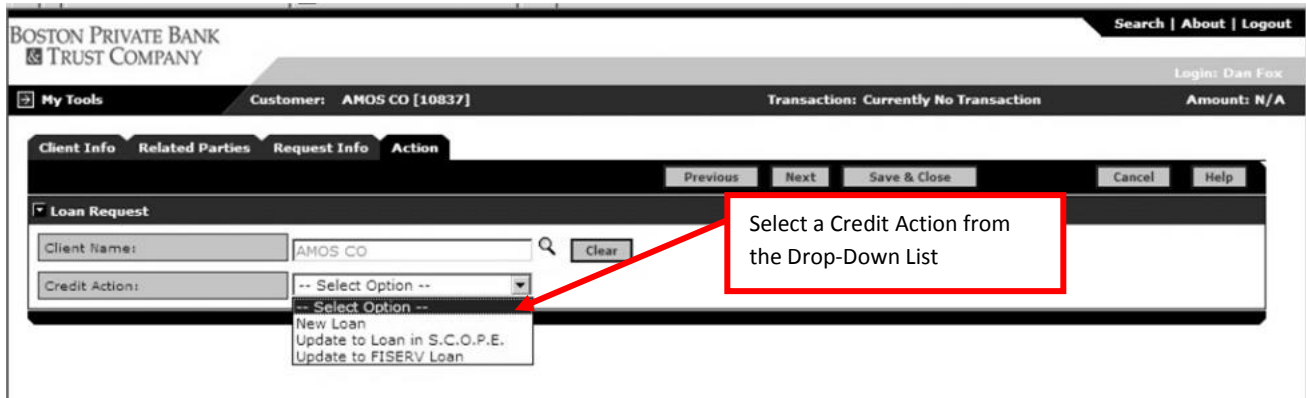
9. Complete the information as required for this request:

- If the person or company is to guarantee this loan, check the Signer box
- Select the type of guarantee for this person or company from the Gty drop-down list

10. Click the Next button. The Request Info tab appears.

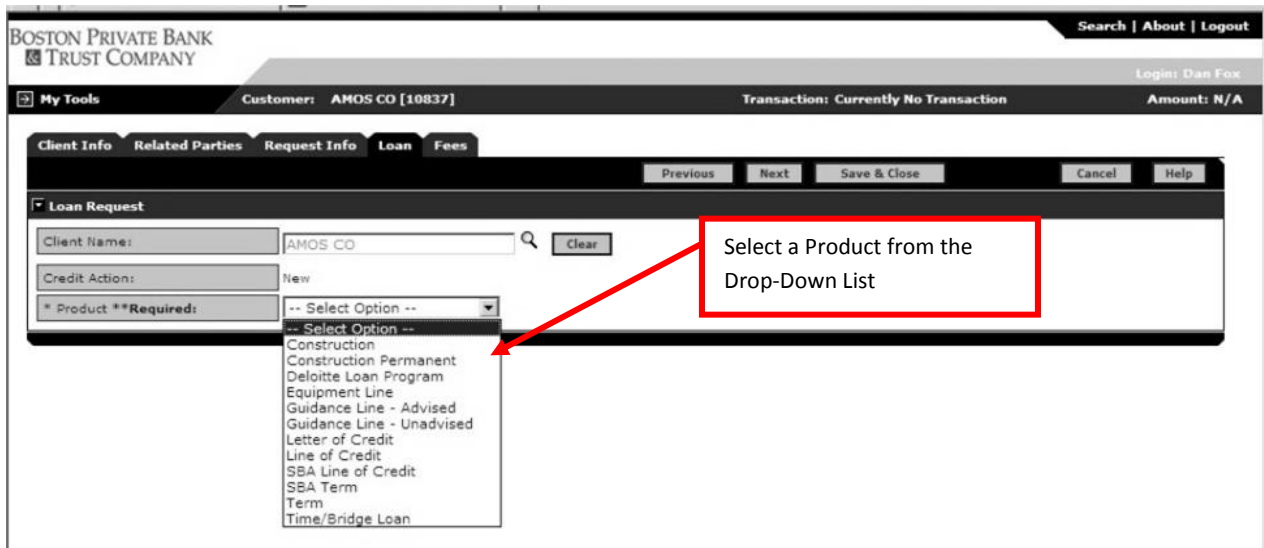


11. This window contains information about the sales team, the request, and the customer. Complete the fields as needed.
12. Click the Next button. The Action tab appears. It determines the purpose of the financial request.



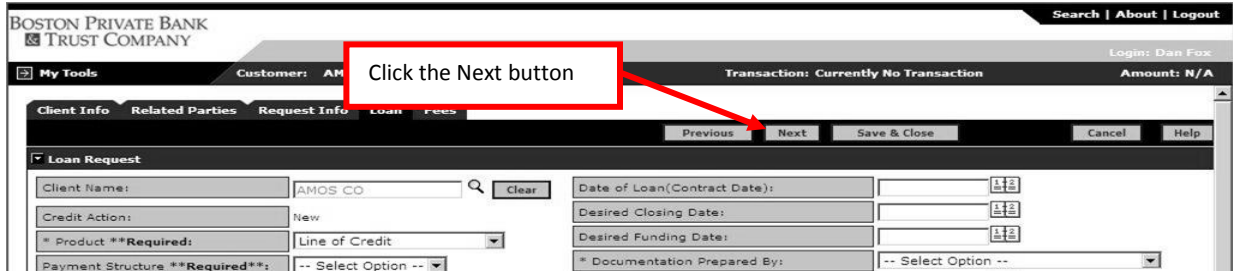
13. Select a Credit Action from the drop-down list. For a New Loan, for example, a specific drop-down list of loan types (Products) appears.

Note: The drop-down list is also used for renewals, modifications, and other actions.



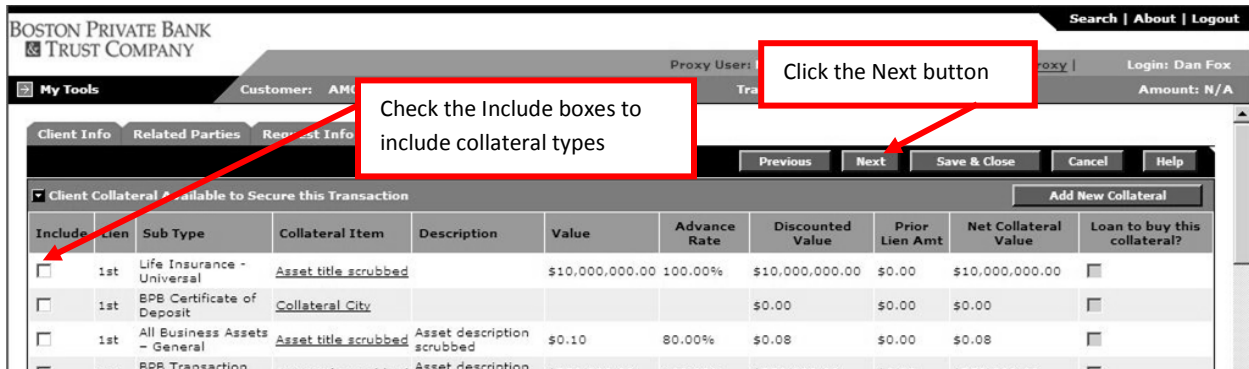
14. Select a Product from the drop-down list.

15. The Loan Request window appears. The content of the fields varies depending on the Product you selected in the previous step.



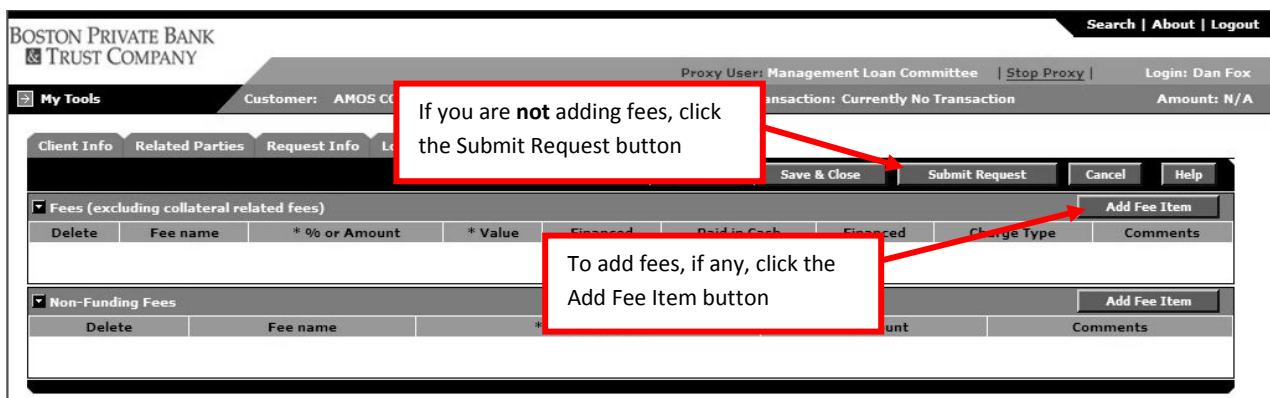
16. Fill in the fields as needed. As always, you must complete all required fields. Remember that required field names are preceded by an asterisk (*).

17. Click the Next button. The Collateral window appears for secured loans only.



18. Check the Include boxes to include each piece of collateral for this loan.

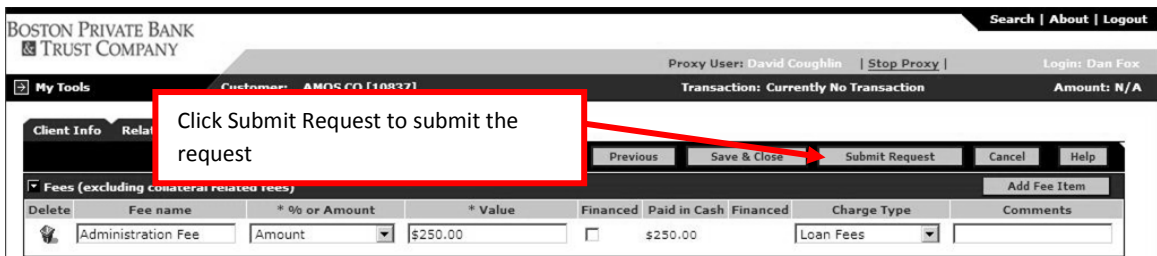
19. Click the Next button. The Fees tab appears.

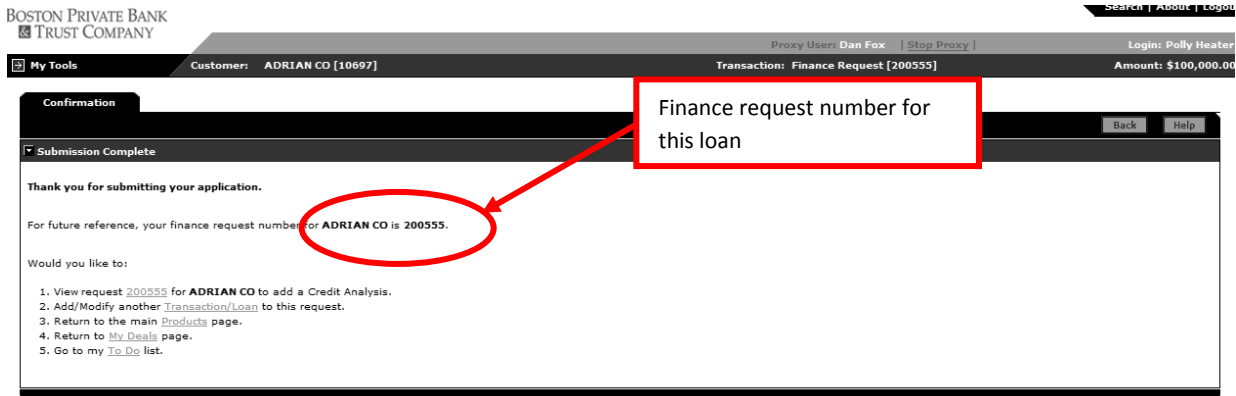


20. To add fees, click the Add Fee Item button. Otherwise click the Submit Request button to submit the Finance Request.
21. Select a Fee Name from the drop-down list. You can select either type of fee or both types. The Fee line you selected appears.
22. Repeat the previous steps to add additional fees as needed.



23. Click Submit Request to submit your loan request. The Confirmation tab appears. Note your finance request number for future reference.





24. To add an additional transaction, click the link in #2 in the list on the Confirmation tab. If the transaction belongs to a different client, contact your system administrator for information. The finance request number serves as an identification number for the loan throughout its life.

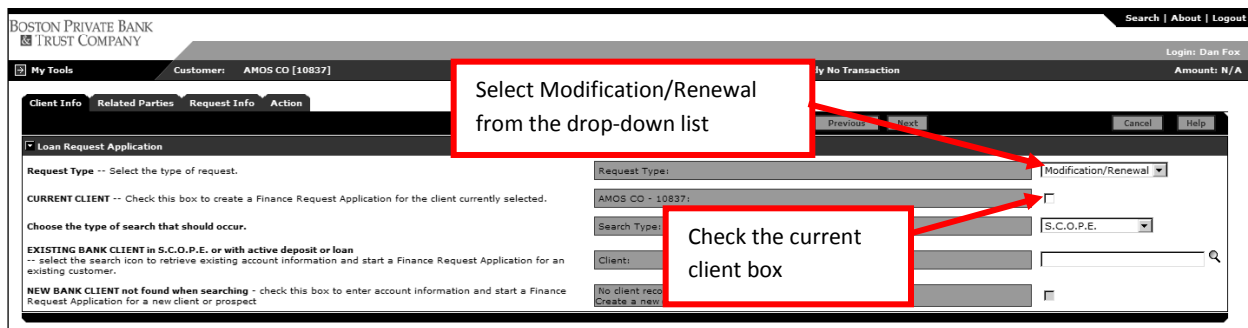
Renewed or Modified Loan

To create a finance request for a renewed or modified loan for the current client:

1. Select a client. In this example, we select the Amos Company.
2. On the client window, click the C-Loans tab. The Client – Loans portlet appears. It lists the past and current finance requests for this client.

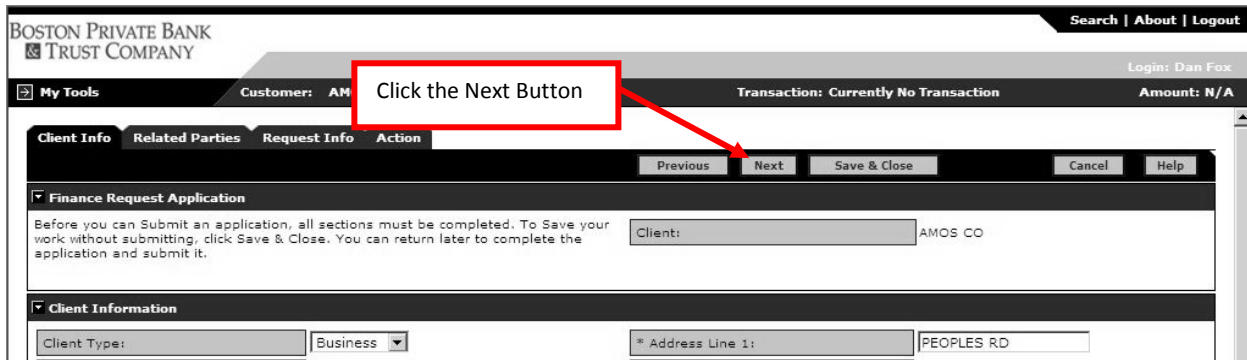


3. Click the Create Finance Request button. The Loan Request Application sub window appears.



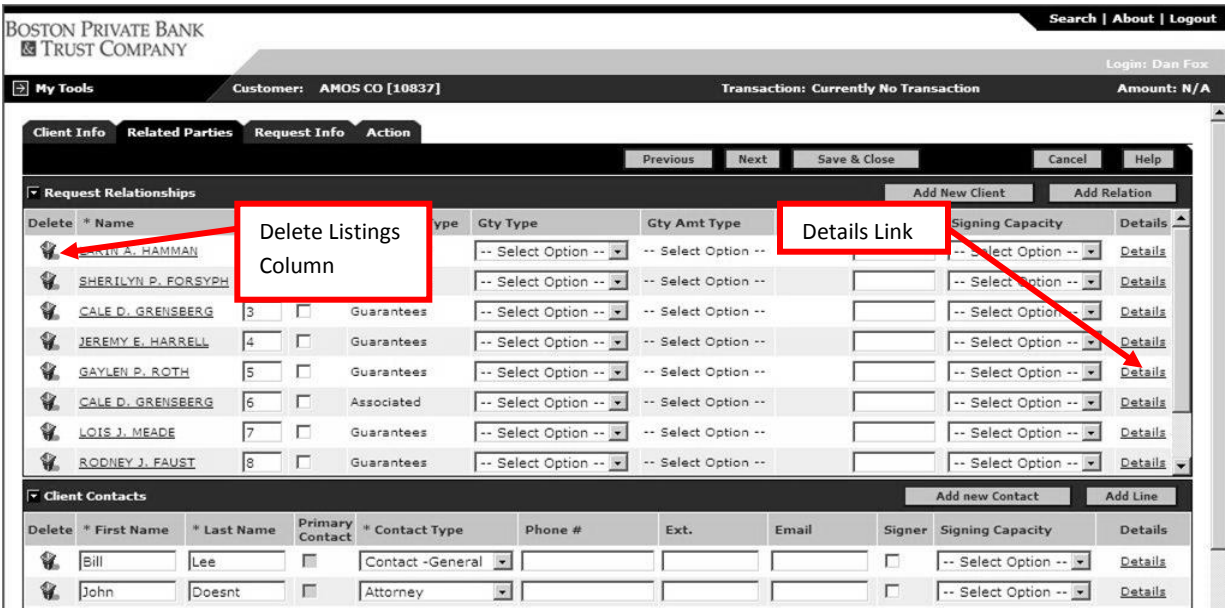
4. Check the current client box. The Finance Request Application window appears. It displays client information. Then select Modification/Renewal from the drop-down list

5. Click the Next button.



6. The fields are already completed for the client. Edit the fields and drop-down-list selections if needed.

7. Click the Next button. The Related Parties window appears.



If the current customer has relationships that are defined on its customer tab, the first relationships section (Request Relationships) appears and lists those relationships.

8. Delete any listings that do not apply to this Finance Request.

The second section of the window contains contact information from the customer contact tab. Click the Details link to view more information about the contacts.

9. Complete the information as required for this request:

- If the person or company is to guarantee this loan, check the Signer box
- Select the type of guarantee for this person or company from the Gty drop-down list

10. Click the Next button. The Request Info tab appears.

The screenshot shows the SCOPE desktop application interface. At the top, the header includes 'BOSTON PRIVATE BANK & TRUST COMPANY', 'Proxy User: David Coughlin | Stop Proxy |', and 'Login: Dan Fox'. Below the header, there are navigation tabs: 'Client Info', 'Related Parties', 'Request Info', and 'Action'. The 'Request Info' tab is selected and highlighted with a red box and a red arrow. The form content is divided into two main sections: 'Sales Information' and 'Request Information'. The 'Sales Information' section includes fields for 'Loan Officer' (Andrew Michaud), 'Commercial Loan Assistant/Alternate Contact' (Denise Stefanopoulos), 'Team' (Team Miller), and 'For Future Use'. The 'Request Information' section includes fields for 'Request Type' (New Loan(s) Request), 'Application Date' (12/07/2011), 'Requested Closing Date', 'Decision Type', 'Method of Application', 'Gross Annual Revenue (for Decision/CRA)', 'Total Sales (prior year for Reg B)', and 'Request UCC Search'. A 'Next' button is visible at the bottom right of the form.

11. This window contains information about the sales team, the request, and the customer. Complete the fields as needed.

12. Click the Next button. The Action tab appears.

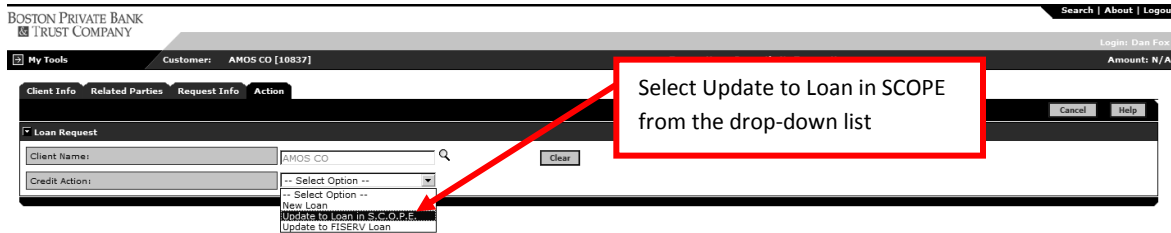
The screenshot shows the SCOPE desktop application interface. At the top, the header includes 'BOSTON PRIVATE BANK & TRUST COMPANY', 'Customer: AMOS CO [10837]', and 'Transaction: Currently No Transaction'. Below the header, there are navigation tabs: 'Client Info', 'Related Parties', 'Request Info', and 'Action'. The 'Action' tab is selected and highlighted with a red box and a red arrow. The form content is divided into a 'Loan Request' section. This section includes fields for 'Client Name' (AMOS CO) and 'Credit Action' (a dropdown menu). A 'Clear' button is visible next to the 'Client Name' field. A 'Next' button is visible at the bottom right of the form.

13. Determine whether you will update your loan in SCOPE or FISERV.

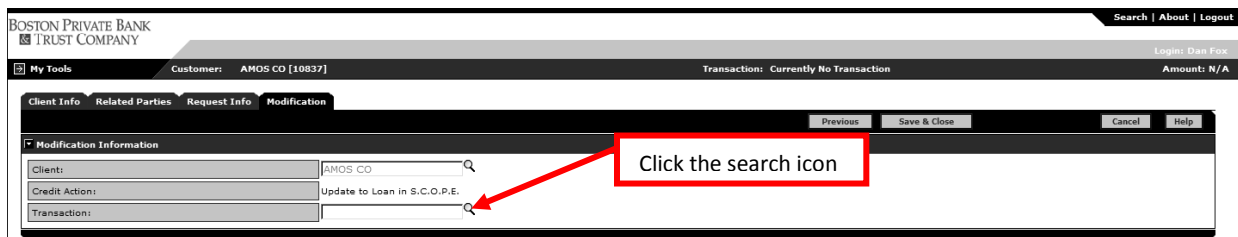
- If the original or renewal loan has been done in SCOPE, select SCOPE for the update
- If the loan has never been done in SCOPE, select FISERV

For our example we choose to update to a loan in SCOPE.

14. Select Update to Loan in SCOPE from the Credit Action drop-down. The Credit Action field becomes Update to Loan in SCOPE.

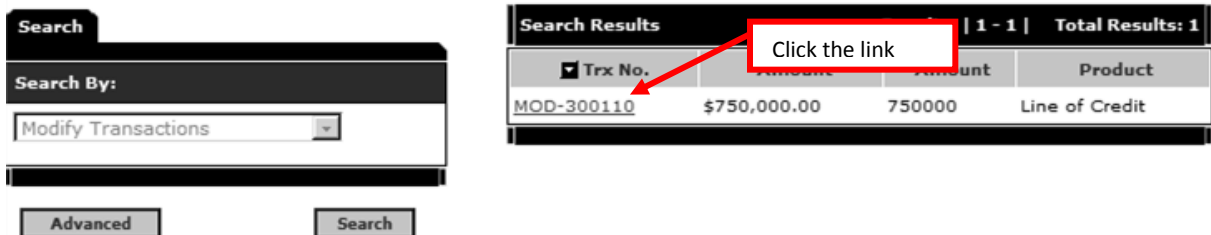


15. Click the search icon to the right of the Transaction field to locate the loan.



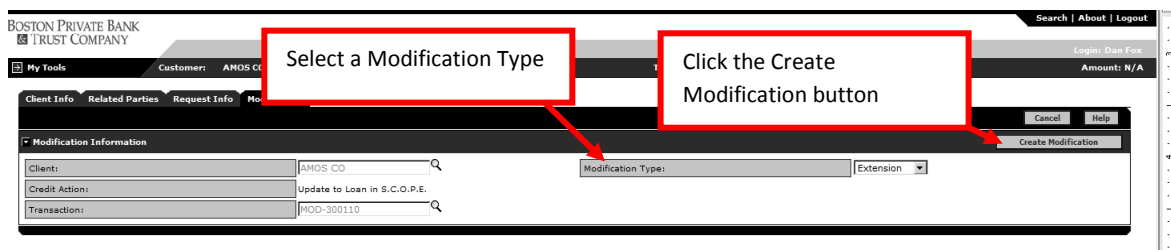
The Search tab appears. The Search Results sub window lists the existing loan for this customer.

16. Click the Trx No. link.



The Transaction field now displays the loan number.

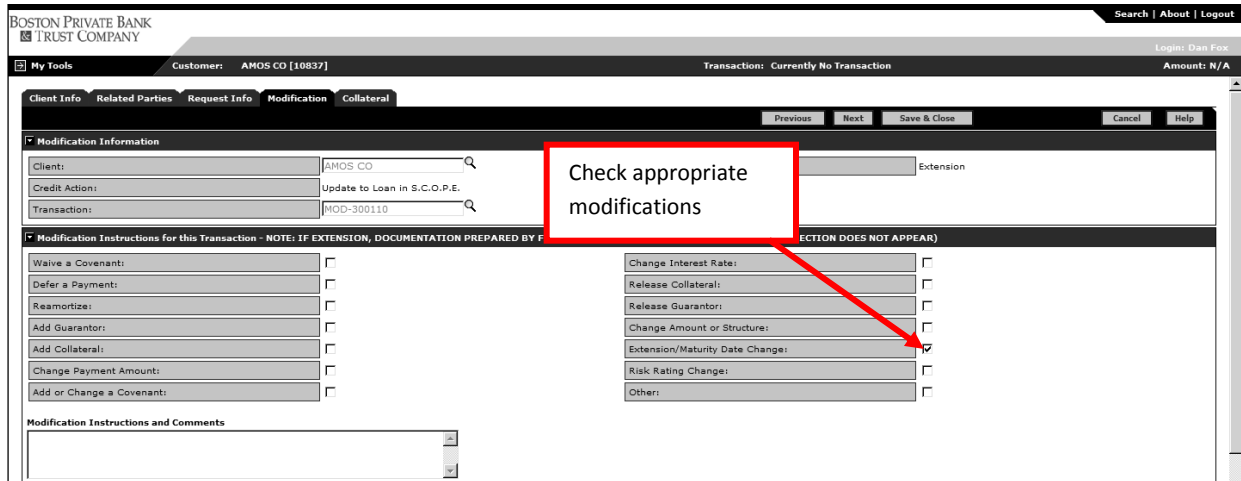
17. Select a Modification Type from the drop-down list. We select Extension.
18. Click the Create Modification button.



The Modification tab appears.

19. Check the appropriate boxes in the Modification Instructions portlet. We checked Extension/Maturity Date Change.

20. Optionally add Modification Instructions and Comments in the text box.



21. Scroll to the bottom portion of the window.
22. To display a reason for this loan modification, click the Add Line button and select a Reason from the drop-down list.
23. In the Renewal/Extension Details portlet, Documentation Prepared By is a required field. Make a selection from the drop-down list.

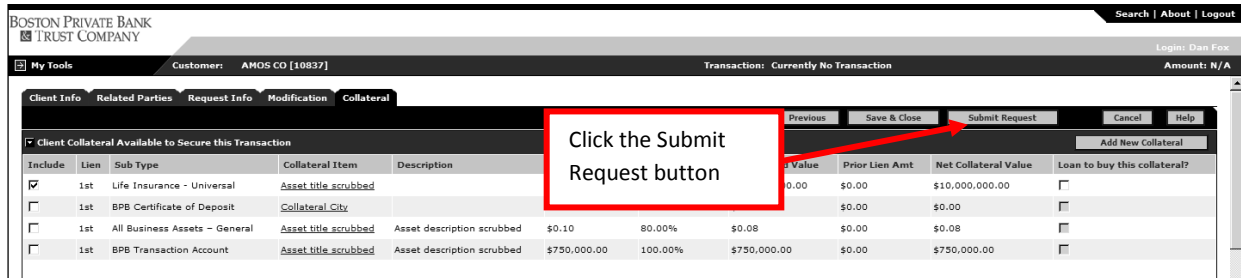
The screenshot shows the 'Renewal/Extension Details' section of a web application. A red rectangular box highlights the 'Documentation Prepared By' dropdown menu, which currently shows '-- Select Option --'. A red arrow points from the text 'Select an option from the drop-down list (Required)' inside the box to the dropdown menu. Other fields visible include 'Renewal/Extension Date', 'Desired Closing Date', 'Date Docs Needed', 'Time Docs Needed', and 'Forward Docs to Location'.

24. Optionally fill in other details.

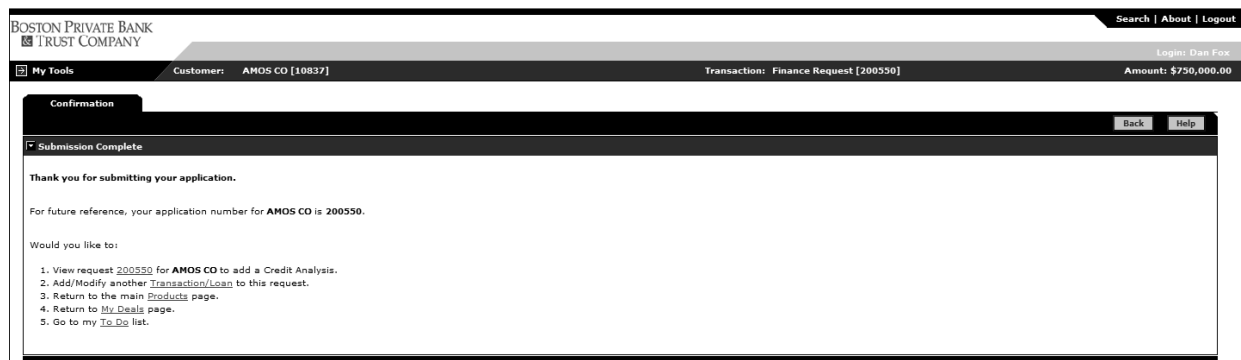
The lower portion of the window expands to include the Loan Request and Modified Term and Structure portlets.

The screenshot displays two portlets: 'Loan Request' and 'Modified Term and Structure'.
Loan Request Portlet: Fields include Client Name (AMOS CO), Credit Action (Update to Loan in S.C.O.P.E.), Product (Line of Credit), Payment Structure (Revolving), New Loan Amount (\$750,000.00), Loan Purpose (Finance Gen Bus Purposes), Check if address that loan proceeds benefits differs from borrowers (unchecked), Secured/Unsecured (Secured), Is this loan part of a participation (unchecked), Priority (Standard), Modification Date, Desired Closing Date, Documentation Prepared By (Internal Doc Prep), Date Docs Needed, Time Docs Needed, Forward Docs to Location, What Gov't Guarantee Applies to this loan? (None), If Other Agency, enter Name of Agency, HMDA Loan Purpose (Not A HMDA Use of Loan Proc.), and Loan Risk Rating (3 - Solid).
Modified Term and Structure Portlet: Divided into 'Interest Rate' and 'Repayment Terms'.
Interest Rate: Interest Method (Actual/360), Rate Type (Variable), Rate Index (--Select Option--), Margin (0.00%), Calculated Rate (5.15%), Rate Lock (unchecked), Rate Change Frequency (Monthly).
Repayment Terms: Does Line Have a Maturity Date? (checked), Term (mos), Maturity Date (09/01/2011), Balloon (No), Interest Payment Frequency_1 (Monthly), Annual Payout (unchecked), Irregular Payment (unchecked), 1st Interest Payment Date 1, Person Authorized to Draw (Name, Title), Draw Request Method (Doc of Written Confirmation).

25. Make the needed modifications to the loan.
26. Click the Next button. The Collateral tab appears.



27. Make any needed changes to the loan collateral.
28. Click the Submit Request button. The confirmation tab appears.



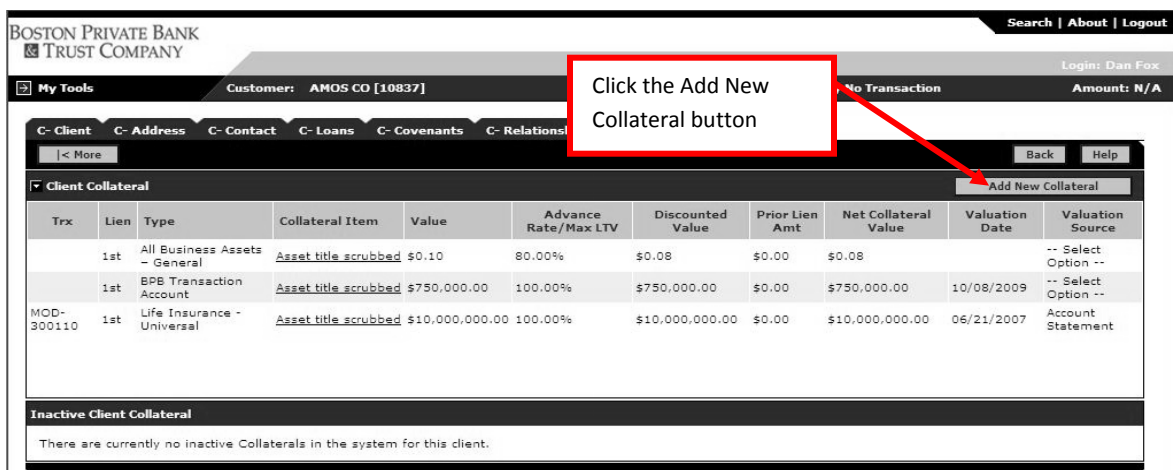
Creating a Finance Request for a New Client

The easiest way to create a finance request for a new client is to first create the client as described in [Creating a New Client on page 29](#). Remember that you must first search twice for the client to ensure that the client does not already exist: once in SCOPE, then in FISERV. Then proceed as with a current client.

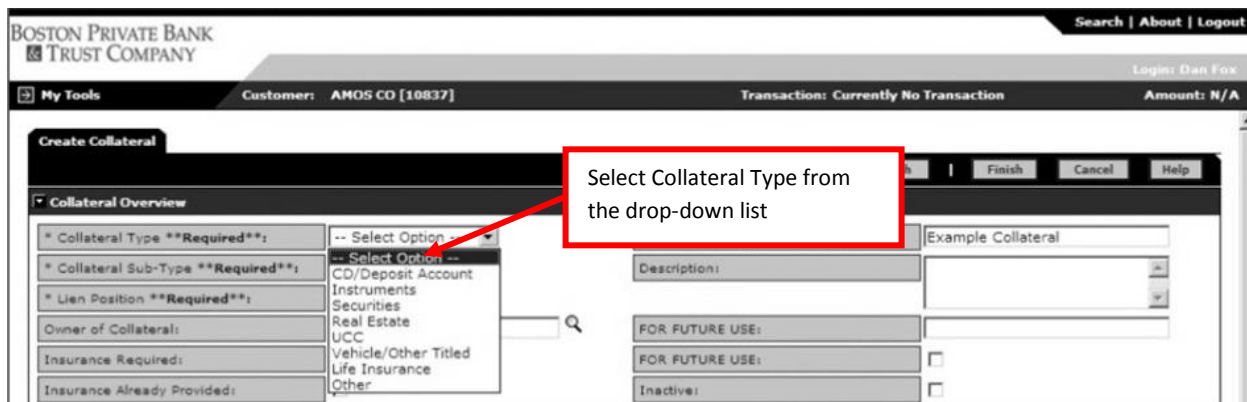
Creating New Collateral

To create new collateral for a client from the C-Level, begin with step 1. If you have launched the Create Collateral screen from a different window (for instance, the Finance Request Wizard or T-Collateral Analysis screen), begin at step 2.

1. On the client window, click the C-Collateral tab. The C-Collateral window appears. The tab displays current collateral for this client.
2. To edit an existing collateral item, click on the Collateral Item hyperlink.



3. Click the Add New Collateral button. The Create Collateral window appears.
4. Select Collateral Type from the drop-down list. Your choice determines the items that populate the Collateral Sub-Type list.



We select Real Estate. Now the Collateral Sub-Type list becomes:

5. Select a Collateral Sub-Type from the drop-down list.
6. Fill in the Collateral Name field using naming conventions. See [Appendix B on page 83](#).
7. Complete optional fields and drop-down lists as needed.
8. Click the Finish button.

Adding Insurance to a Collateral Item

To add insurance to a collateral item:

1. On the client window, click the C-Collateral tab. The C-Collateral window appears. It displays current collateral for this client.

BOSTON PRIVATE BANK & TRUST COMPANY

Search | About | Logout

My Tools Customer: AMOS CO [10837] Login: Dan Fox

C- Client C- Address C- Contact C- Loans C- Covenants C- Relations

Client Collateral Add New Collateral

Trx	Lien	Type	Collateral Item	Value	Advance Rate/Max LTV	Discounted Value	Prior Lien Amt	Net Collateral Value	Valuation Date	Valuation Source
	1st	All Business Assets - General	Asset title scrubbed	\$0.10	80.00%	\$0.08	\$0.00	\$0.08		-- Select Option --
	1st	BPB Transaction Account	Asset title scrubbed	\$750,000.00	100.00%	\$750,000.00	\$0.00	\$750,000.00	10/08/2009	-- Select Option --
MOD-300110	1st	Life Insurance - Universal	Asset title scrubbed	\$10,000,000.00	100.00%	\$10,000,000.00	\$0.00	\$10,000,000.00	06/21/2007	Account Statement

Inactive Client Collateral

There are currently no inactive Collaterals in the system for this client.

2. Click the Collateral Item for which you will add insurance. The Collateral Details window appears.

BOSTON PRIVATE BANK & TRUST COMPANY

Search | About | Logout

My Tools Customer: AMOS CO [10837] Login: Dan Fox

Collateral Details Flood Cert Collateral Docs Insurance FISERV Details Collateral Memo Transactions List

Collateral Overview

* Collateral Type: CD/Deposit Account * Collateral Name: Collateral City

* Collateral Sub-Type: BPB Certificate of Deposit Description:

3. Click the Insurance tab. The Insurance window appears.
4. Click the Edit button to add new insurance or edit existing insurance.

BOSTON PRIVATE BANK & TRUST COMPANY

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My Tools Customer: AMOS CO [10837] Transaction: Finance Request [200112] Login: Dan Fox

Collateral Details Flood Cert Collateral Docs Insurance FISERV Details Collateral Memo Transactions List

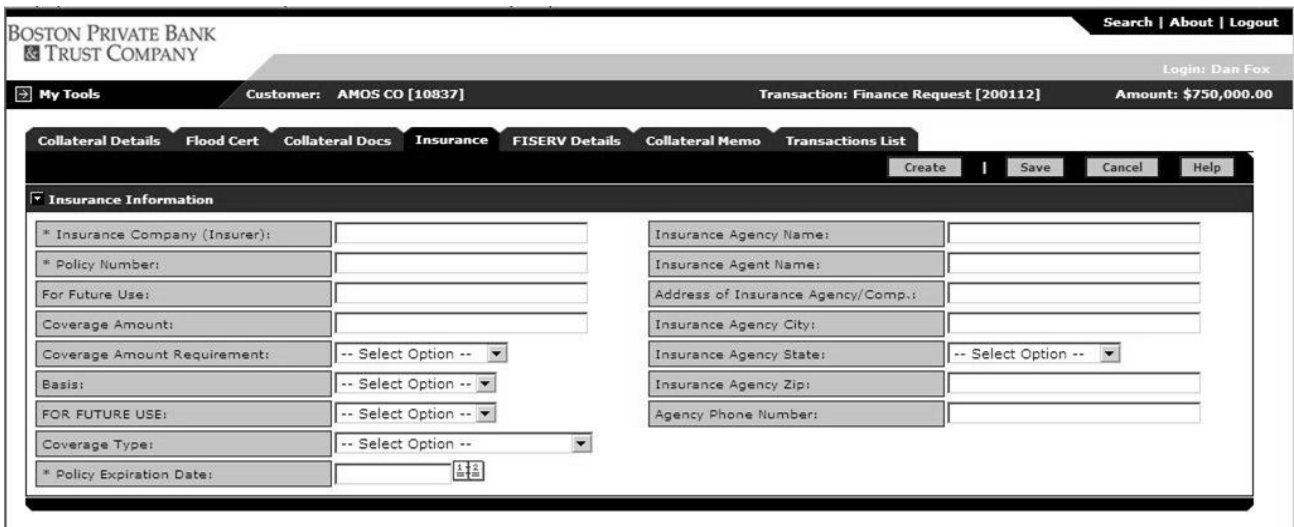
Insurance Information

There are currently no Insurance details in the system for this collateral. Click the Edit button, then Create to create a new Insurance detail.

5. Click the Create button.

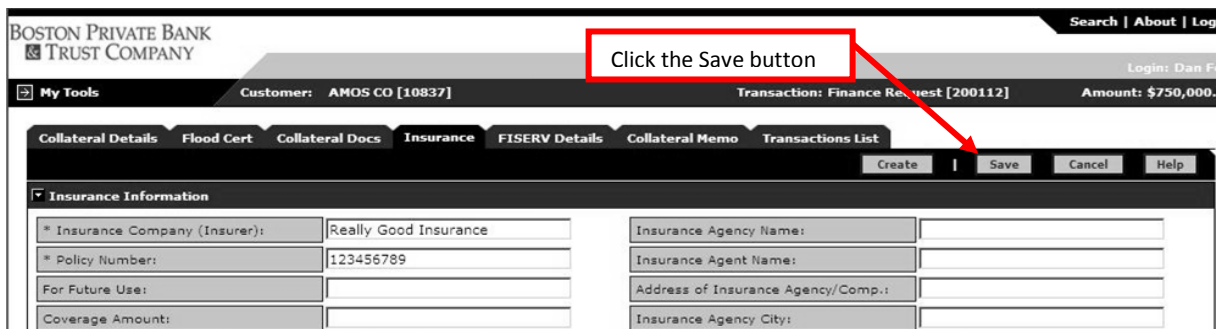


The Insurance Information portlet appears.

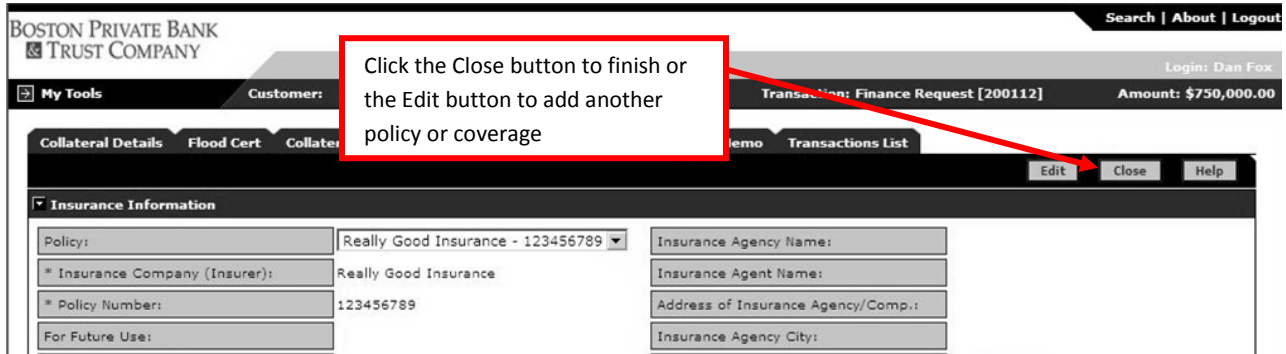


6. Fill in the fields according to the information on the insurance certificate.

7. Click the Save button.



The updated Insurance window appears.



8. Click the Close button to finish or the Edit button to add another policy or coverage.

Creating and Editing an Exposure Record

You can create a new exposure record or edit an existing record.

Creating an Exposure Record

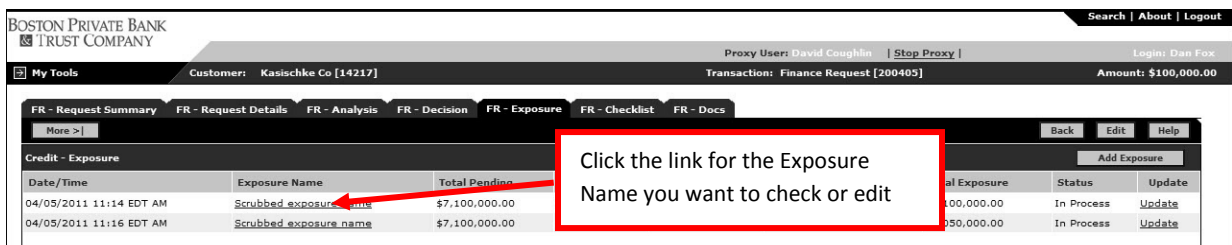
When you create a financial request, exposure is automatically performed in background and SCOPE creates an exposure record. You can verify that it is correct and edit it if needed. You can also create exposures manually – contact your system administrator for information.

Checking and Editing an Exposure Record

You can view an existing exposure record, determine if it is complete and correct, and edit it if needed.

To check or edit an existing exposure record:

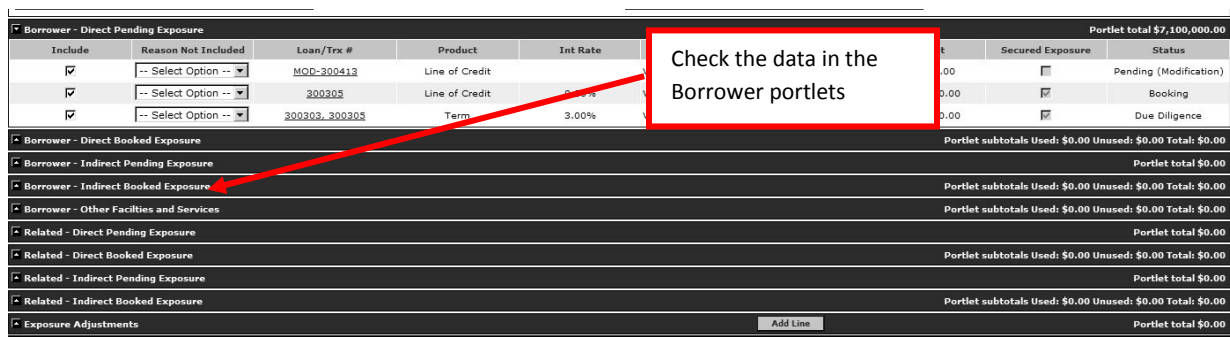
1. From the FR- tab set, click the FR-Exposure tab. The Credit – Exposure list appears.
2. Check the most recent exposure record and determine if it is correct.



- Click the link for the Exposure Name you want to check or edit. The Exposure Details tab appears.



- Check the Exposure Details fields for accuracy. Then scroll to the bottom of the window and check the data in the Borrower portlets.



- To include or exclude an exposure, click the Edit button. For renewals or modifications:
 - If there is no increase or decrease to the existing loan, uncheck the pending exposure record
 - If the finance request includes an increase or decrease to an existing loan, uncheck the booked exposure for that loan
 - Include a reason for the modification from the Reason Not Included drop-down list, for example, Duplicate
- To make exposure adjustments, expand the Exposure Adjustments portlet by clicking the arrow box on the left:

Expand the Exposure Adjustments portlet by clicking the arrow box on the left

Add more lines by clicking the Add Line button

Delete	Loan Number / Relationship	Adjusted Amount	Secured Exposure	Adjustment Reason
	<input type="text"/>	<input type="text" value="\$0.00"/>	<input type="checkbox"/>	<input type="text"/>
	<input type="text"/>	<input type="text" value="\$0.00"/>	<input type="checkbox"/>	<input type="text"/>
	<input type="text"/>	<input type="text" value="\$0.00"/>	<input type="checkbox"/>	<input type="text"/>

You can optionally add one or more lines by clicking the Add Line button.

7. Enter the Loan Number or Relationship for which you want to adjust exposure.
8. Enter the Adjusted Amount; that is, the increase or decrease in exposure. Use a minus sign to indicate reductions.
9. Check the Secured Exposure box if you are modifying a secured exposure.
10. Enter a reason for the adjustment in the Adjustment Reason text box. Permitted reasons include:
 - Limited guarantor
 - Participated Amounts
 - Personal Residential Mortgage
11. When you are finished, click the Save button and the Close button.