

Getting Started

These topics provide basic information and instructions for first-time OnCoor User.

- [Before You Begin](#)
System prerequisites and requirements for using OnCoor once your account has been provisioned.
- [Logging into OnCoor](#)
Instructions for connecting to OnCoor.
- [Quick Tour of OnCoor Features](#)
Introduction to the main pages and the tasks you can perform in each page.

Before you Begin

Once your organization admin account has been created through registration process, you can access OnCoor using browser-based web interface.

Your SQL database layers can be accessed using [Azure Data Studio](#). Azure SQL Server Database access is available after completing implementation of your data warehouse.

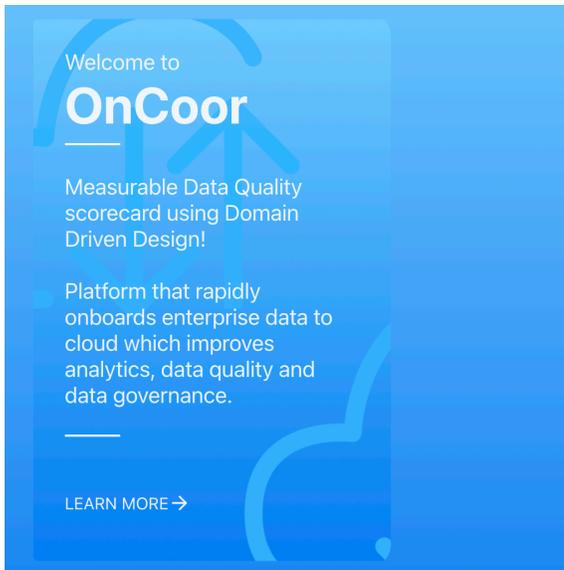
If you don't have an account yet, you can sign up for a demo account using [registration](#) page.

For more information about demo account, see **Demo Accounts**.

Logging into OnCoor

To log into the Snowflake web interface:

1. Point to URL per your email, below screen appears



Sign In

Email

Password

Remember Me

SIGN IN

Don't have an account? [Register](#)

By using our product, you agree to the [Terms of Use](#) and [Privacy Policy](#)

2. Enter your credentials (email and password) and click SIGN IN.

For more information about the tasks you can perform, see **Quick Tour of OnCoor Features**.

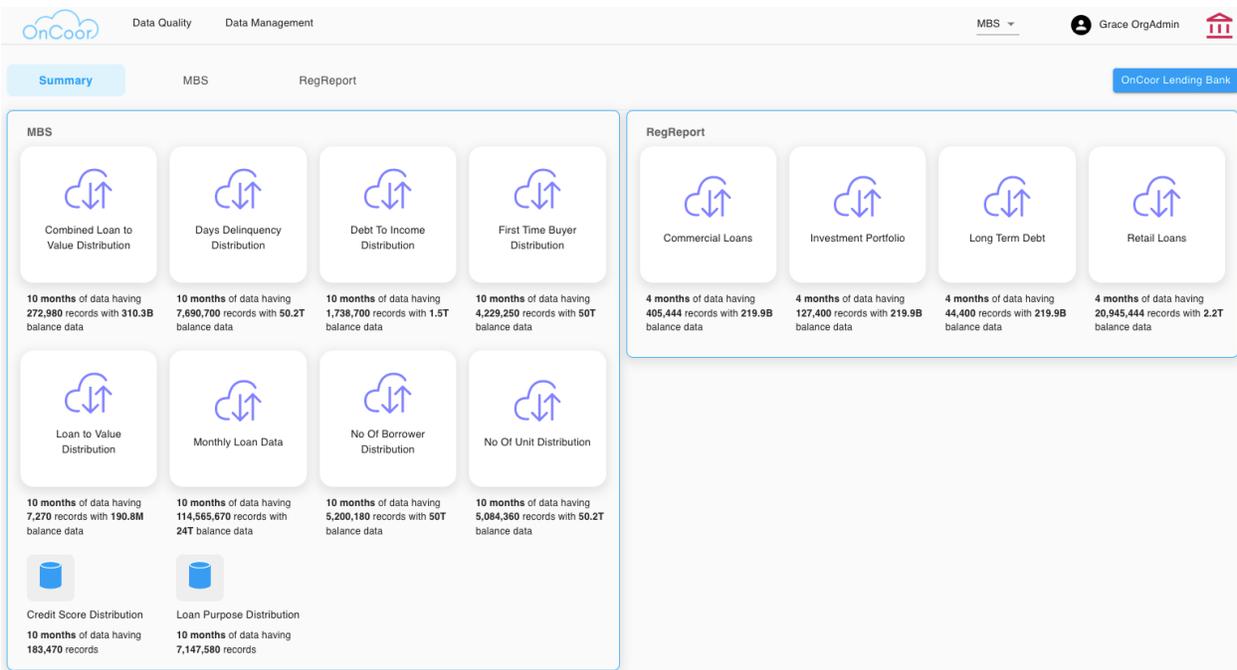
Quick Tour of OnCoor Features

Once you have logged into OnCoor self-service web-based graphical interface, you will be presented with dashboard with Data Domain, modules & security administration access based on your organization module subscription and granted access by your organization security administrator.

In this Topic:

- Dashboard
- Organization Administrator

Dashboard



This page displays your company logo at the right-hand corner.

Task that can be performed from User Menu are

- My Account – Provides account detail
- LogOut – to log out of OnCoor web interface
- Security – Displayed for Org Admin and used to manage user roles and access for data domains

Organization Administrator

Organization administrator has additional responsibility to manage user security, this can be accessed from User Menu, to

- Add/remove users
- Add/Remove users from Data Domain
- Provide access to different Modules within Data Domain
- Add/Remove Roles

Users

Org Name: OnCoor Lending Bank | Data Domain: RegReport | [ADD EXISTING USER TO DOMAIN](#)

Action	FirstName	MiddleName	LastName	EmailAddress	Default Domain	SecurityAdmin	AcctLocked	LastLogOnDate	Updated By	Updated Date
	John		Doe	john.doe@oncoor.com	MBS	<input checked="" type="checkbox"/>	<input type="checkbox"/>		John-M Doe	05/31/2022
	Grace		OrgAdmin	grace.metcalfe@oncoo	MBS	<input checked="" type="checkbox"/>	<input type="checkbox"/>		John Doe	06/15/2022
	Conner		Hudson	conner.hudson@oncoo	MBS	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	05/30/2022
	Maria		Grant	maria.grant@oncoor.co	MBS	<input checked="" type="checkbox"/>	<input type="checkbox"/>		oncoor	05/30/2022

[+](#)

Data Quality

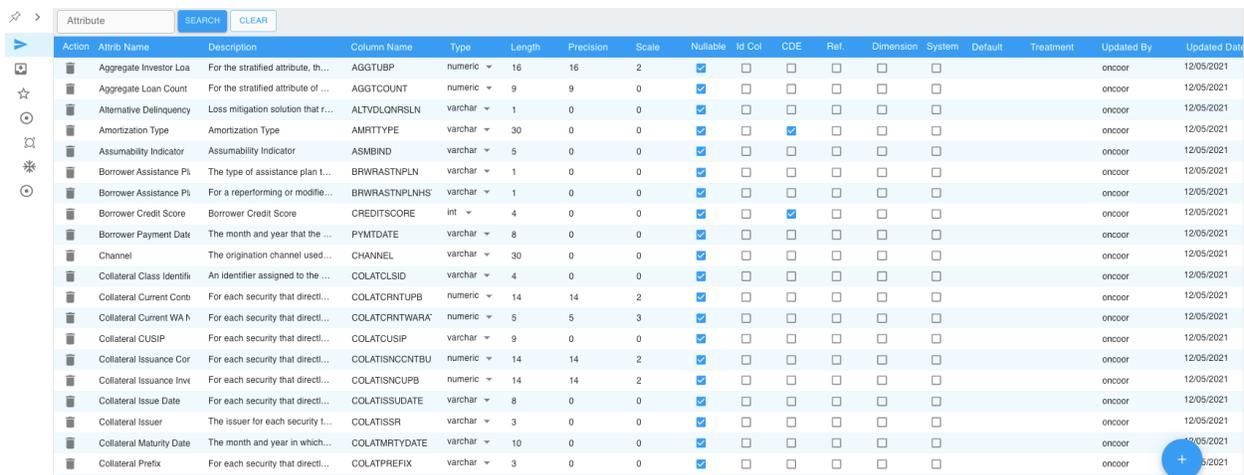
Quality Analyst Admin is responsible to identify Critical Data Element and association of Quality Dimensions to each Rule. Quality Analyst defines Quality Rules, thresholds and track system created incidents, Root Cause Analysis & Resolution.

In this Topic:

- Identify Critical Data Element
- Define Rules
- Define Thresholds
- Scorecard
- Manage Issues
- Root Cause Analysis & Resolution Management
- Quality Dashboard

Identify Critical Data Element

Quality Analyst manages CDE using Business Attributes user interface



The screenshot displays a web application interface for managing Business Attributes. At the top, there is a search bar with the text 'Attribute' and buttons for 'SEARCH' and 'CLEAR'. Below the search bar is a table with the following columns: Action, Attrb Name, Description, Column Name, Type, Length, Precision, Scale, Nullable, Id Col, CDE, Ref., Dimension, System, Default, Treatment, Updated By, and Updated Date. The table contains 18 rows of data, each representing a different attribute. A blue plus sign icon is visible in the bottom right corner of the table area.

Action	Attrb Name	Description	Column Name	Type	Length	Precision	Scale	Nullable	Id Col	CDE	Ref.	Dimension	System	Default	Treatment	Updated By	Updated Date
	Aggregate Investor Loa	For the stratified attribute, th...	AGGTUBP	numeric	16	16	2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Aggregate Loan Count	For the stratified attribute of ...	AGGTCOUNT	numeric	9	9	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Alternative Delinquency	Loss mitigation solution that r...	ALTVLQNRSLN	varchar	1	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Amortization Type	Amortization Type	AMRTTYPE	varchar	30	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Assumability Indicator	Assumability Indicator	ASMBIND	varchar	5	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Borrower Assistance Pl	The type of assistance plan l...	BRWRASNPLN	varchar	1	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Borrower Assistance Pl	For a reperforming or modifie...	BRWRASNPLNHS	varchar	1	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Borrower Credit Score	Borrower Credit Score	CREDITSCORE	int	4	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Borrower Payment Date	The month and year that the ...	PYMTDATE	varchar	8	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Channel	The origination channel used...	CHANNEL	varchar	30	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Class Identifi	An identifier assigned to the ...	COLATCLSID	varchar	4	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Current Cont	For each security that direct...	COLATCRNTUPB	numeric	14	14	2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Current WA h	For each security that direct...	COLATCRNTWARA	numeric	5	5	3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral CUSIP	For each security that direct...	COLATCUSIP	varchar	9	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Issuance Cor	For each security that direct...	COLATISNCCNTBU	numeric	14	14	2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Issuance Inve	For each security that direct...	COLATISNCCUPB	numeric	14	14	2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Issue Date	For each security that direct...	COLATISSUDATE	varchar	8	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Issuer	The issuer for each security t...	COLATISSR	varchar	3	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Maturity Date	The month and year in which...	COLATMRTYDATE	varchar	10	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021
	Collateral Prefix	For each security that direct...	COLATPREFIX	varchar	3	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		oncoor	12/05/2021

Define Rules

Quality analyst is responsible to identify types of quality checks to be performed per Critical Data Element

Critical Data Elements

DEFINE RULE

- Amortization Type
- Borrower Credit Score
- Current Interest Rate
- CUSIP
- Days Delinquent
- Loan Age
- Loan Participation Percent
- Loan Term
- Loan-To-Value (LTV)
- Maturity Date
- Number of Borrowers
- Property Type
- Seller State
- FICO

Quality Checks

Not Null Completeness
 Set Of Value Validity AmortizationTypeNotNull
 AmortizationTypeSetOfValue
 Range Of Value
 Member Of a Specific Set
 Length
 Comparison

SAVE

Define Rules

Quality analyst is responsible to define Threshold for each Rule

Rule Management

RULE		THRESHOLD										
Action	Business Attribute	Dimension	Rule Name	Effective Date	Expiry Date	Percent Count	AndOR	Percent Value	Updated By	Updated Date		
	Amortization Type	Completeness	AmortizationTypeNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Amortization Type	Validity	AmortizationTypeSetOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	CUSIP	Completeness	CUSIPNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	CUSIP	Accuracy	CUSIPRangeOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Loan Term	Completeness	LoanTermNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Loan Term	Accuracy	LoanTermRangeOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Current Interest Rate	Accuracy	CurrentInterestRateRangeOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Loan Age	Accuracy	LoanAgeRangeOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Maturity Date	Completeness	MaturityDateNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Loan Participation Percent	Validity	LoanParticipationPercentSetOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Number of Borrowers	Completeness	NumberOfBorrowersNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Seller State	Completeness	SellerStateNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Seller State	Consistency	SellerStateReferenceIntegrity	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Borrower Credit Score	Completeness	BorrowerCreditScoreNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Property Type	Completeness	PropertyTypeNotNull	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		
	Property Type	Validity	PropertyTypeSetOfValue	12/31/1989	12/30/2099	99.5	OR	99.8	OnCoor	12/11/2021		

Rows per page: 50 1-16 of 16



Scorecards

Quality analyst reviews Scorecards in all three levels

Scorecard by Rule

[Rule View](#)
[CDE View](#)
[Dimension View](#)

Jan 31 2022

Action	DatasetName	Dimension	Rule	Passed	Failed	Score	Issue #
	FMCC_MONTHLY_LOAN	Completeness	BorrowerCreditScoreNotNull	127,581,435,261	2,637,395,321	97.97	
	FMCC_MONTHLY_LOAN	Accuracy	CurrentInterestRateRangeOfValue	129,217,390,413	1,001,440,169	99.23	
	FMCC_MONTHLY_LOAN	Accuracy	LoanAgeRangeOfValue	116,787,304,582	13,431,526,000	89.69	
	FMCC_MONTHLY_LOAN	Validity	LoanParticipationPercentSetOfValue	124,288,737,355	5,930,093,227	95.45	
	FMCC_MONTHLY_LOAN	Accuracy	LoanTermRangeOfValue	129,181,578,320	1,037,252,262	99.2	
	FMCC_MONTHLY_LOAN	Completeness	NumberOfBorrowersNotNull	129,218,782,343	1,000,048,239	99.23	
	FMCC_MONTHLY_LOAN	Completeness	Loan-To-Value(LTV)NotNull	129,205,796,653	1,013,033,929	99.22	
	FMCC_MONTHLY_LOAN	Completeness	Debt-To-Income(DTI)NotNull	109,817,213,575	20,401,617,007	84.33	

Rows per page: 50 | 1-8 of 8

Scorecard By CDE

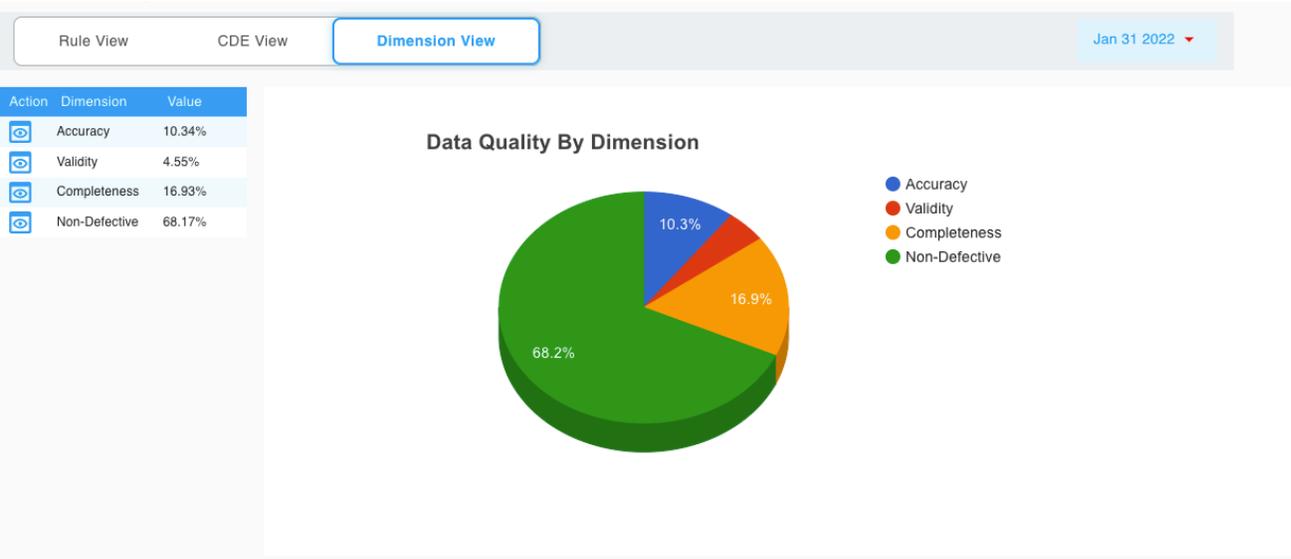
[Rule View](#)
[CDE View](#)
[Dimension View](#)

Jan 31 2022

Action	DatasetName	Critical Data Element	Dimension	Passed	Failed	Score	Issue #
	FMCC_MONTHLY_LOAN	Borrower Credit Score	Completeness	127,581,435,261	2,637,395,321	97.97	
	FMCC_MONTHLY_LOAN	Current Interest Rate	Accuracy	129,217,390,413	1,001,440,169	99.23	
	FMCC_MONTHLY_LOAN	Loan Age	Accuracy	116,787,304,582	13,431,526,000	89.69	
	FMCC_MONTHLY_LOAN	Loan Participation Percent	Validity	124,288,737,355	5,930,093,227	95.45	
	FMCC_MONTHLY_LOAN	Loan Term	Accuracy	129,181,578,320	1,037,252,262	99.2	
	FMCC_MONTHLY_LOAN	Loan-To-Value (LTV)	Completeness	129,205,796,653	1,013,033,929	99.22	
	FMCC_MONTHLY_LOAN	Number of Borrowers	Completeness	129,218,782,343	1,000,048,239	99.23	
	FMCC_MONTHLY_LOAN	FICO	Completeness	109,817,213,575	20,401,617,007	84.33	

Rows per page: 50 | 1-8 of 8

Scorecard by Dimension



Manage Issues

Quality Analyst is responsible to track issues created based on threshold.

Issue Management

Issues

Business Attribute	Rule Name	Issue Status	Root Cause	SEARCH	CLEAR								
Action	DataSet Name	Rule Name	Business Attribute	Dimension	Status	Issue Date	InitialAsOfDate	System Created	Root Cause	Date Reported	Date Closed	Method Closed	Updated By
	FMCC_MONTHLY_LOAN	AmortizationTypeNotNull	Amortization Type	Completeness	Open	09/30/20	09/29/2021	<input checked="" type="checkbox"/>	Data Capture	09/30/2			OnCoor
	FMCC_MONTHLY_LOAN	AmortizationTypeSetOfValue	Amortization Type	Validity	Open	09/30/20	09/29/2021	<input checked="" type="checkbox"/>	Incorrect Transformation	09/30/2			OnCoor
	FMCC_MONTHLY_LOAN	CUSIPRangeOfValue	CUSIP	Accuracy	Open	09/30/20	09/29/2021	<input checked="" type="checkbox"/>	Control Missing	09/30/2			OnCoor
	FMCC_MONTHLY_LOAN	LoanTermRangeOfValue	Loan Term	Accuracy	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	Control Failure	10/14/2			OnCoor
	FMCC_MONTHLY_LOAN	CurrentInterestRateRangeOfValue	Current Interest Rate	Accuracy	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	Underdetermined	10/14/2			OnCoor
	FMCC_MONTHLY_LOAN	LoanAgeRangeOfValue	Loan Age	Accuracy	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	Control Failure	10/14/2			OnCoor
	FMCC_MONTHLY_LOAN	NumberofBorrowersNotNull	Number of Borrowers	Completeness	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	Data Capture	10/14/2			OnCoor
	FMCC_MONTHLY_LOAN	PropertyTypeNotNull	Property Type	Completeness	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	System Integration Issue	10/14/2			OnCoor
	FMCC_MONTHLY_LOAN	PropertyTypeSetOfValue	Property Type	Validity	Open	10/14/20	09/29/2021	<input checked="" type="checkbox"/>	Incorrect Transformation	10/14/2			OnCoor

Rows per page: 50 1-9 of 9

Root Cause Analysis & Resolution Management

Quality Analyst works on gathering root cause analysis for the issue and works with respecting teams for issue resolution.

Root Cause Analysis

[RETURN TO ISSUE](#)

Issue Management

Root Cause Analyses

Issue Rule Name: AmortizationTypeNotNu
 Dimension: Completeness
 Open

Action	Analysis Detail	Resolution Type	Updated By	Updated Date
	MBS loan data found Amortization type captured as null business review required	Code Fix at Source	OnCoor	12/10/2021

Rows per page: 50 1-1 of 1

Resolution Management

[RETURN TO ISSUE](#)

Issue Management

Resolutions

Issue Rule Name: AmortizationTypeNotNu
 Dimension: Completeness
 Status: Open

Action	Resolution Description	Resolution Date	Resolution Status	Updated By	Updated Date
	Source is reviewing the issue will provide ETA	06/12/2022	In Review	Grace OrgAdmin	06/17/2022
	ETA: issue will be fixed during July Sprint ending 7/22.	06/14/2022	Revised Monitor	Grace OrgAdmin	06/17/2022

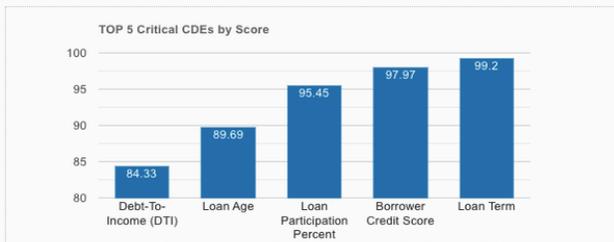
Rows per page: 50 1-2 of 2

Quality Dashboard

Dashboard displays top defective quality exposures for Critical Data Elements.

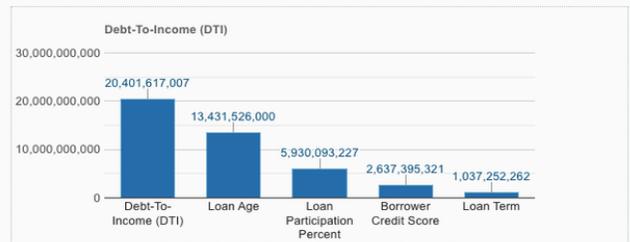
TOP 5 Critical CDEs by Score

Debt-To-Income (DTI)	84.33%
Loan Age	89.69%
Loan Participation Percent	95.45%
Borrower Credit Score	97.97%
Loan Term	99.2%



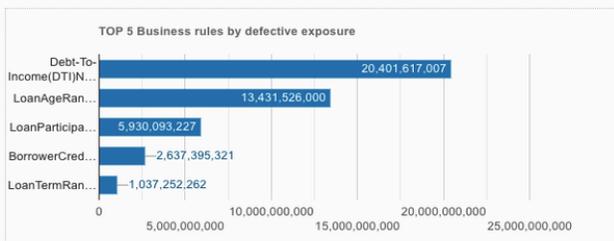
Debt-To-Income (DTI)

Debt-To-Income (DTI)	20,401,617,007
Loan Age	13,431,526,000
Loan Participation Percent	5,930,093,227
Borrower Credit Score	2,637,395,321
Loan Term	1,037,252,262



TOP 5 Business rules by defective exposure

Debt-To-Income(DTI)NotNull	20,401,617,007
LoanAgeRangeOfValue	13,431,526,000
LoanParticipationPercentSetOfValue	5,930,093,227
BorrowerCreditScoreNotNull	2,637,395,321
LoanTermRangeOfValue	1,037,252,262



Data Quality by Dimension

Accuracy	10.34%
Validity	4.55%
Completeness	16.93%
Non-Defective	68.17%

