

Lease Collection User Guide

Oracle Financial Services Lending and Leasing

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Lease Collection User Guide
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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Navigation

This document provides an overview on the basic template, navigation, common operations that can be performed and keyboard short cuts available in Oracle Financial Services Lending and Leasing. The document is organised into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

Note

The application can be best viewed in 1280 x 1024 screen resolution.

1.1 Audience

This document is intended to all the Prospect Users who would be working on the application.

1.2 Conventions Used

Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration -> User Page.

Note

If an User ID is inactive for a specified number of days, then the User ID is disabled automatically.

When you invoke the application, the System displays the **Sign In** page.

ORACLE[®]
Financial Services Lending and Leasing

Help

Sign In

Sign in to Oracle Financial Services Lending and Leasing.

* User Id

* Password

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- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID

Note

Password field is case sensitive

After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home Page
- Screens

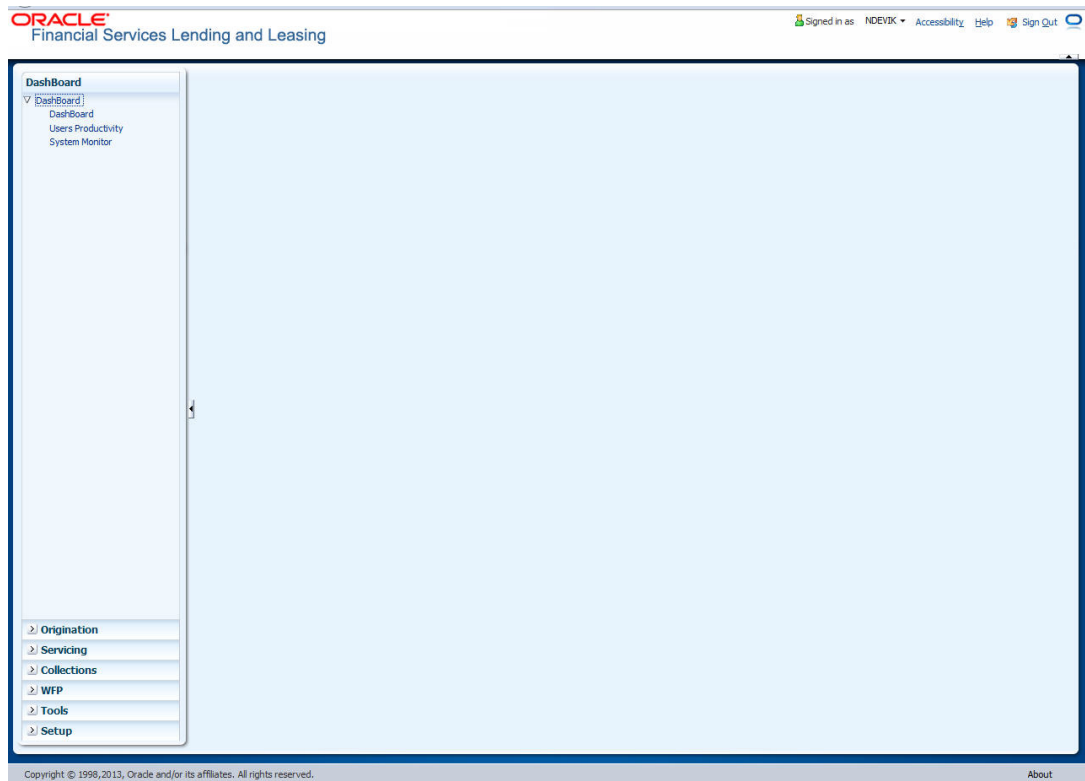
1.4.1 Home Page

After you login to the application with your valid credentials, the system recognizes your credentials and displays the Home Page.

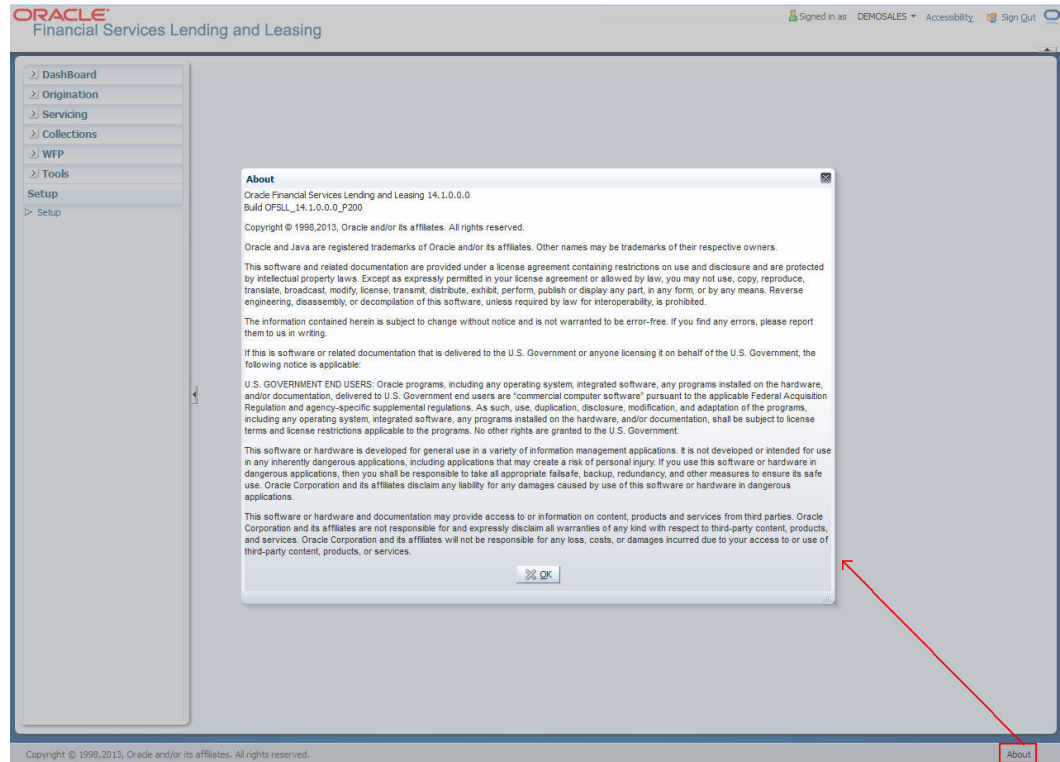
The Home page is split into three windows by vertical and horizontal splitters.

- Header
- Left Pane

- Right Pane/Work Area



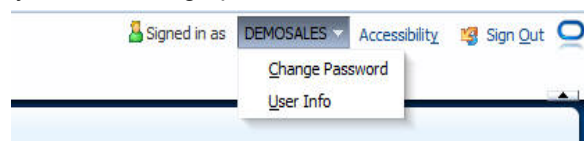
Click **About** link available in the right corner of the footer, to view the application details. For example, the version number of the application.



Header

In the Header, the system displays;

- User ID you have logged in with – Click the adjoining drop-down arrow, the system displays the following options:



- Change Password – Click to change the current password.

Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field.

Confirm the password specified in the New Password field.

Click **Submit** to change the password and **Cancel** to revert changes.

- User Info – Click to view the current user info.

In this screen, apart from viewing the user info, you can set the Session Language and enable error log.

Session Language – Select the language you need to set for the session, from the drop-down list.

Debug Enabled Ind – Check this box to enable error logs.

Click **Submit** to save the changes, and **Close** to close the window without changes.

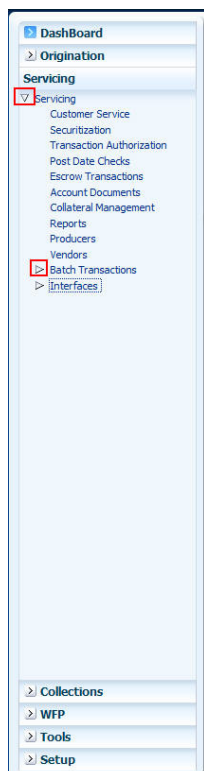
- Accessibility – Click the link to view accessibility features of the system
Refer accessibility document for further details.
- Sign Out – Click the link to sign off from the application. You can also click on  icon to sign off from the application

Note

Sign off from the system, when you complete your work session.

Left Window

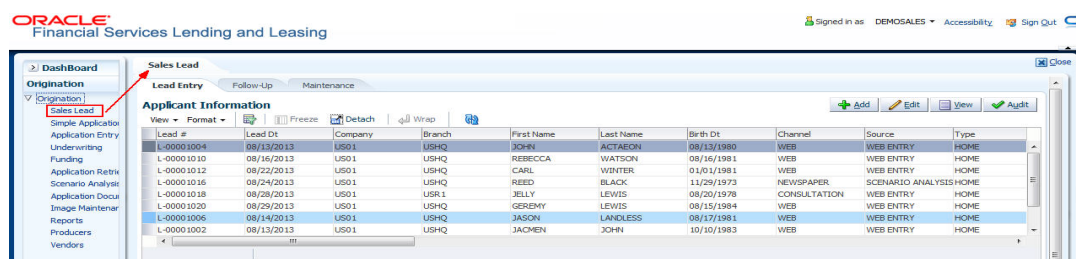
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



To open a screen, navigate to the Module Master Tab to which the screen belongs, expand the tabs and click the screen link you wish to open.

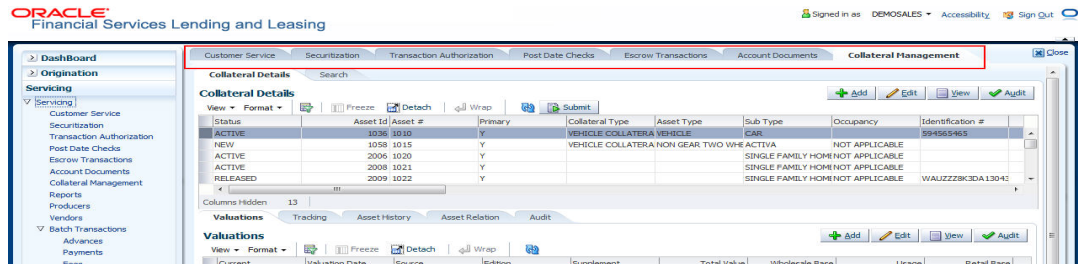
Right Window

The Right Window can also be termed as work area. When you click the screen link on the left pane, the system displays the corresponding screen in the right pane.



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message as "You have too many tabs open. You will need to close some tabs before opening new ones". Click 'OK' to continue.

In origination, only one among the three screens namely, Application Entry, Underwriting, Funding can be opened at a time. If 'Application Entry' screen is open and you click on Underwriting or Funding, the system retains the same screen.



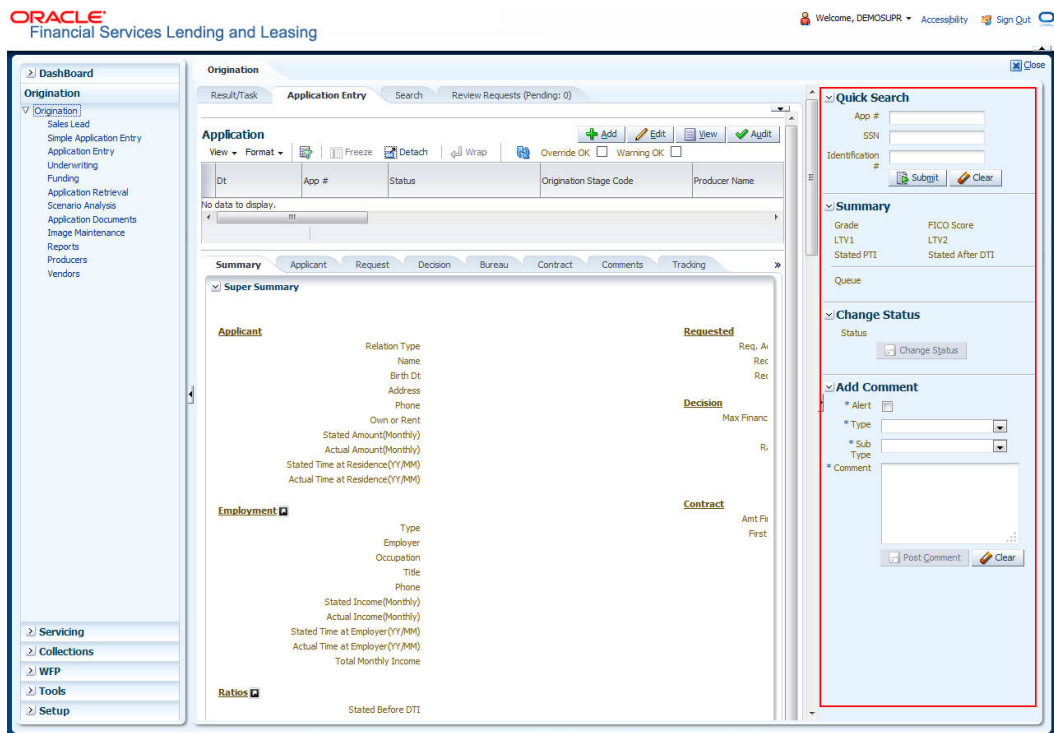
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in the other screens.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click and to toggle the view of Right Splitter/Action Window.

Origination Screens

In Origination → Application screens, you can use the Right Splitter/Action Window to do the following:



- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".

- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.
- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

Servicing and Collection Screens

In Servicing and Collection → Customer Service screens, you can use the Right Splitter/ Action Window to do the following:

- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

The system facilitates toggling the Header and Left Pane of the home page to increase the visible area of the screens. Click  to toggle upper pane and  to toggle left pane. To un-toggle click  and  respectively.

Note

Few screens in Origination, Servicing and Collection are identical and are linked. Hence, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on the stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

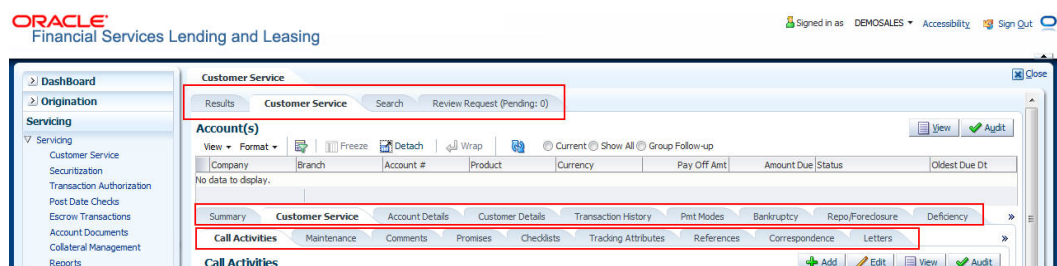
- Producers
- Credit Lines
- Units

To get more clarity on the feature discussed above, consider Origination. If you have opened a screen any of the four screens listed above, say you have opened Application Entry, you cannot open any another screen. To open another screen, you need to close the Application Entry screen.

1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped. Such details are displayed as sub-tabs horizontally, when you click the tab under which they are grouped. Similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the screen displays the corresponding tabs and so on.



Note

Click  to view the list of additional subtabs, if any.

1.5 Common Operations

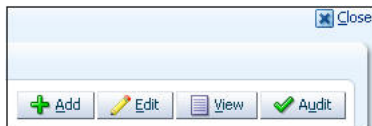
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, the system displays the records in-line, below the respective setup tables.

The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click Add , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the details you need to.
View	Click to view an existing record. Select the record you want to view and click 'View'. The system displays an existing record in display mode,
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system displays an error message as "You are in middle of transaction, would you like to close the page and loose all changes, if any?". Click 'Yes' to continue and 'No' to save the record.

1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

All or few of these actions are enabled when you select any of the Basic Operations.



The table below gives a snapshot of them:

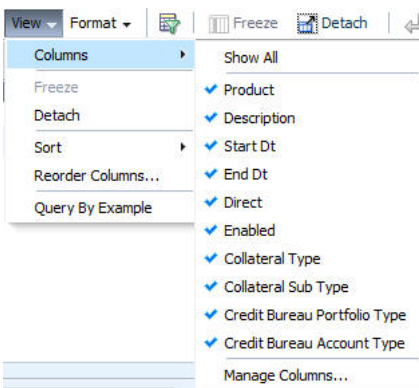
Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save And Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

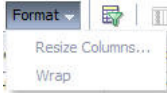
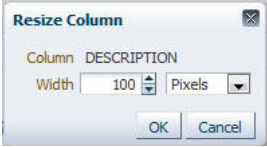
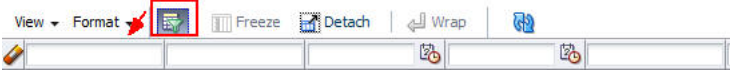
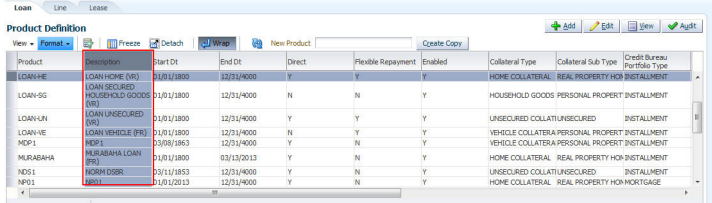
1.5.3 Personalization Options

You can personalize the data displayed in the setup tables. Once personalized, the system saves the settings for that User ID until next personalization.



The table below gives a snapshot of them:

Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 

Options	Description
Format	Click to resize columns or wrap a data in the table cells.  Select the column you need to resize and select Resize Columns option from the Format drop-down list.  Specify the Width and the unit for the selected column. Click OK to apply changes and Cancel to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. 
Freeze	Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.
Wrap	Select the column in which the data needs to be wrapped and click Wrap. 
	Click to refresh the data in the table

Origination

Result/Task Application Entry Search Review Requests (Pending: 0)

Quick Search

App # SSN Submit

Queue Next Application

Search

View Format Freeze Detach Wrap View All

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADOF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADOF	

Detached Table

View Format Freeze Detach Wrap View All

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADOF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADOF	
US01	USHQ	0000001865	03/24/2013	ME DETACH	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
CTE1	TBR1	0000001610	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001611	03/12/2013	ALASKA ALASKA	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001612	03/12/2013	3463 Q352	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
US01	USHQ	0000001615	01/09/2013	1615 1615	MDP1	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001623	03/12/2013	HH HPHG	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001625	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001627	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001628	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001629	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001633	03/12/2013	ASDASD ASDAS	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001638	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001639	03/12/2013	UNDEFINED	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001647	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001653	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001655	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001659	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001667	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI AK01 : PR4		
US01	USHQ	0000001676	03/13/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V NEW - PRESCREEN AI NY-02 : PR			
US01	USHQ	0000001680	03/13/2013	1680 1680	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001681	03/13/2013	1681 1681	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001682	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI AK01 : PR4		
US01	USHQ	0000001683	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001684	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001685	03/13/2013	ASD ASD	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001686	01/09/2013	1686 1686	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001698	03/14/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V NEW - PRESCREEN AI AK01 : PR4			
US01	USHQ	0000001699	03/14/2013	DFDGFSG SFSDF	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001712	03/14/2013	COLLATERAL TEST	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001722	03/14/2013	COLQU4 COLQU4	LOAN VEHICLE (FR)	NEW - PREQUALIFY FINY-02 : PR		
US01	USHQ	0000001734	03/14/2013	UNDEFINED	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001735	03/14/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001739	03/15/2013	DSADSA XSAX	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001765	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001766	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	

Note

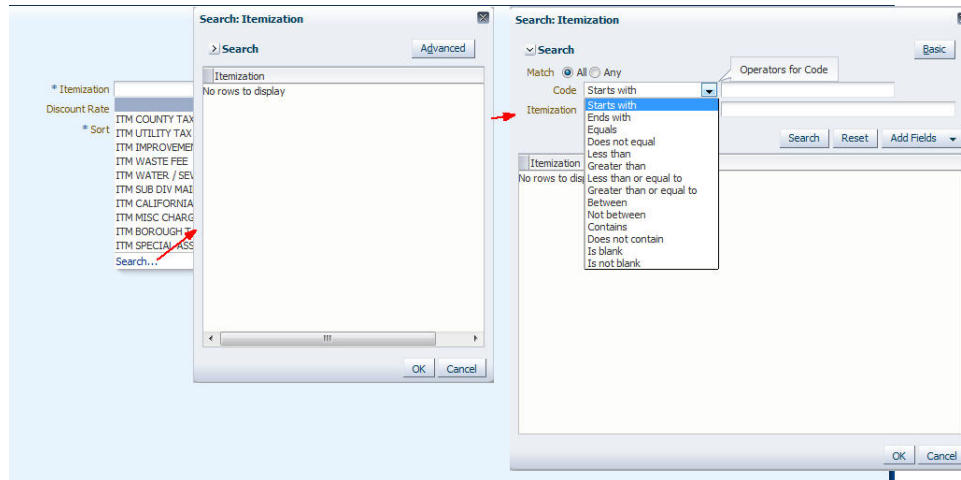
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

Drop-down List

The system provides an option to select the required data from LOV, for few fields. You can either select the record from the list or enter the first alphabet of the value you want. When you provide the alphabet, the system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides only select option, search option unavailable

- Combo drop-down list – The LOV contains huge data and provides both select and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.



Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.
Advanced	Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
Note: The system displays either of the 2 options.	
Match	Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters
Search	Click to search for the values based on the specified search criteria. The search results are displayed below with the details in respective columns.
Reset	Click to reset the search criteria
Add Fields	Click to add additional fields to search criteria.

The search criteria are provided below the 'Match' field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.

* Channel	WEB ENTRY	* Producer Name
NY-02 : PR	HOLTSVILLE	43125313212
MT-00001 : SGFSADDF	RAMEY	23132132
MT-00001 : TEST-001	ADJUNIAS	0
MT-00001 : TEST-001	ADJUNIAS	0
MT-00001 : TERMINATE	AGUADA	0
MT-00001 : SGFSADDF	RAMEY	23132132
NY-02 : PR	HOLTSVILLE	43125313212

1.6 Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

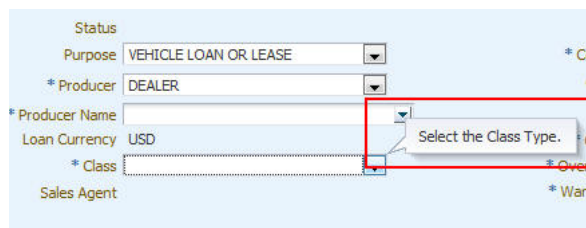
1. **Shift + Alt** + mnemonic to activate buttons on the screen. For example, to open 'Accessibility' window, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
3. **Space bar** to check or uncheck 'Check Box'.
4. **Arrow Keys** to hover within the drop-down list.

For further details on Keyboard Compatibility, refer 'Section 1.8.3.2 Keyboard Compatibility'.

1.7 Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field on the screen, a popup is displayed with a tip on the action to be performed.

1.8 Accessibility



1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reason to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility, and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled. You can set the accessibility preferences soon after login. On the landing page using the 'Accessibility' link on the right end of the header and can set the following preferences as required

Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading the them aloud.

High Contrast

High contrast feature increases the contrast level to make the screen more appealing for the reader with low vision.

Large Fonts

Large fonts feature enlarges the font size to ensure the clear display and appropriate spacing. This benefits the reader with low vision.

1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or colour blindness. To make the application more accessible, following features are provided.

Blindness:

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in '*Section 1.8.3.2 Keyboard Compatibility*'.

Low vision:

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier to enlarge text and images beyond normal font enlargement is provided.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

Color blindness:

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to colour blindness are addressed.

Also, high contrast colours have been used to address difficulty in identifying shades of colours. For example, Black text in white background.

1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like weak eye-sight or hearing.

Issues related to weak eyesight can be addressed through Application features for Visual Challenges provided in '*Section 1.8.2.1 For Visual Challenges*'.

Issues related to hearing can be addressed through Application features for hearing challenges provided in 'Section 1.8.2.2 For Hearing Challenges'.

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

Apart from assigning the logical sequence and organizing the topics, the following techniques are used to enhance the accessibility of the documentation.

- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background colour contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content, and bookmarks as appropriate

1.8.3.2 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in the key combination based on the browser on which the application is running.

Browser	Operating System	Key Combination	Action
Google Chrome	Linux	Alt + mnemonic	Click
Google Chrome	Mac OS X	Control + Option + mnemonic	Click
Google Chrome	Windows	Alt +mnemonic	Click
Mozilla Firefox	Linux	Alt + Shift + mnemonic	Click
Mozilla Firefox	Mac OS X	Control + mnemonic	Click
Mozilla Firefox	Windows	Alt + Shift + mnemonic	Click
Microsoft Internet Explorer 7	Windows	Alt + mnemonic	Set focus
Microsoft Internet Explorer 8	Windows	Alt + mnemonic	Click or set focus
Apple Safari	Windows	Alt + mnemonic	Click

Browser	Operating System	Key Combination	Action
Apple Safari	Mac OS X	Control + Option + mnemonic	Click

Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

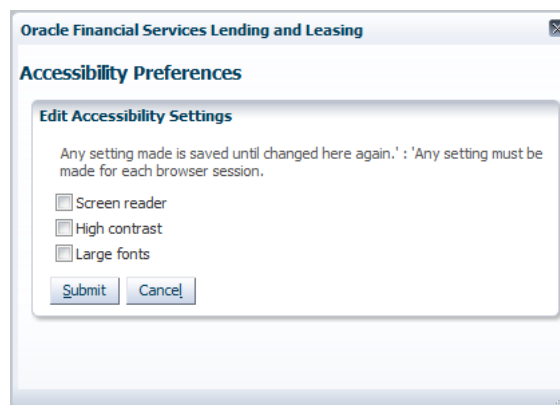
Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

1.8.4 Setting up Accessibility Preferences

A user has an option to setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of the application. The system displays the following screen:.



2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

Note

- Settings made is saved until changed.
 - Settings must be made for each browser session.
-

2. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application. Search criteria has a list of parameters which enables to query the application/account from the database by providing one or more parameter values. Apart from this, 'Search' can also be performed using wild card characters.

2.1 Search Criteria

There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search.

Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002 Result: The system searches for all applications created before Jan. 22, 2002.
LESS THAN OR EQUAL TO	APPLICATION DATE <= 01/22/2002 Result: The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333 Result: The system searches for all applications with an applicant whose social security number is 111-22-3333.
NOT EQUAL	APPLICANT SSN <> 111-22-3333 Result: The system searches for all applications except those with an applicant whose social security number is 111-22-3333.
GREATER THAN	APPLICATION DATE > 01/22/2002 Result: The system searches for all applications created after Jan. 22, 2002.
GREATER THAN OR EQUAL	APPLICATION DATE >= 01/22/2002 Result: The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') Note: IN is used with values that are within parenthesis. Result: The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817') Note: NOT IN is used with values that are within parenthesis. Result: The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)

Description	Example Expression
IS	VIN IS NULL Note: IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present. Result: The system searches for all applications without a vehicle identification number.
IS NOT	VIN IS NOT NULL Note: IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present. Result: The system searches for all accounts with a VIN, vehicle identification number.
LIKE	ASSET TYPE LIKE VEH% Note: LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with an asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH% Note: NOT LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with an asset type other than those starting with the characters "veh."

Using Wildcard Characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.
- _ (underline) represents any single character.

Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with "1234" for example,

- **1234ACB**
- **12345678**
- **1234**
- **12348**
- **12340980988234ABIL230498098**

Search criteria values of **1234_** will locate character strings of five characters that begin with "1234" for example,

- **12345**
- **1234A**
- **12340**

Search criteria values of **%1234** will locate character strings of any length that end with **"1234"** for example,

- 1234
- 0**1234**
- 098908LKJLJLKJ00098807**1234**

Search criteria values of **_1234** will locate five character strings that end in **"1234"** for example,

- A**1234**
- 1**1234**

Search criteria values of **%1234%** will locate character strings of any length that contain **"1234"** for example,

- 1234
- 0**1234**
- **1234**0
- AKJLKJ**1234**128424

Search criteria values of **_1234_** will locate character strings of 6 characters that *contain* **"1234"** for example,

- A**1234**B
- 0**1234**1
- A**1234**1

Using Search Criteria examples

Result: The system searches for all applications with application date May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

Result: The system searches for all applications with applicant whose first name is "JAN"

- JAN ARBOR

- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with an applicant whose first name starts with “JAN”

- JAN ARBOR
- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM

2.2 Searching for an Application

Oracle Financial Services Lending and Leasing allows you to search and retrieve a particular application. Application Queue

During application entry, queues can be created based on your user id and your user responsibility. You can view the assigned queues in the Origination window of the DashBoard.

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Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

In each stage of the application, the queue name to which the selected application is assigned, appears in the Queue name field in Result page

You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search tab

To view the Search page during loan origination

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.

Depending on the task to be performed and the link clicked, the respective screen opens in the Results page.

Oracle Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

Dashboard

Origination

Result/Task Application Entry Search Review Requests (Pending: 0)

Quick Search

App # SSN Identification # Submit

Queue Next Application

New Application Open Application View Application Unlock Application

Search Results

View Format Freeze Detach Wrap View All

Lod	Allo	Company	Branch	App #	Date	Title	Product	Status	Sub Status
		DEMO COMPAN FIN1		0000001017	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001013	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
		DEMO COMPAN FIN1		0000001014	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
		DEMO COMPAN FIN1		0000001015	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001053	03/05/2015	UNDEFINED	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001127	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001128	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001129	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001130	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001131	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001132	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001133	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
		TBANK	T-BANK	0000001134	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE

Columns Hidden 1

2. Click the **Search** tab.

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Result/Task Application Entry Search Review Requests (Pending: 0)

Search Criteria

View Format Freeze Detach Wrap

Criteria	Comparison Operator	Enter/Select the Value	Value
APPLICATION #	LIKE		
APPLICATION DT	GREATER THAN OR EQUAL		
APPLICATION STATUS	LIKE		
APPLICATION SUB STATUS	LIKE		
UNDERWRITER	LIKE		
PRODUCT	LIKE		
APPLICANT LAST NAME	LIKE		
APPLICANT SSN	EQUAL		
VIN	LIKE		
YEAR	EQUAL		
MAKE	LIKE		
MODEL	LIKE		
ASSET TYPE	LIKE		
PRODUCER #	LIKE		
PRODUCER NAME	LIKE		

Reset Criteria Search

The search tab enables you to locate an application using a broad range of search criteria.

- During loan origination, the results are sorted according to
 - priority of application and
 - application identification number; however you can sort the records using any criteria.

The loan origination Results page.

3. On the **Results** page, select the application you want to load and click **Open Application**.

The system loads the application on the respective screen.

You are now ready to begin work on the application.

2.2.2 Quick Search section

Quick Search enables to search for an account using any one of the following values - Account Number, Customer ID, SSN, Identification Number or Queue.

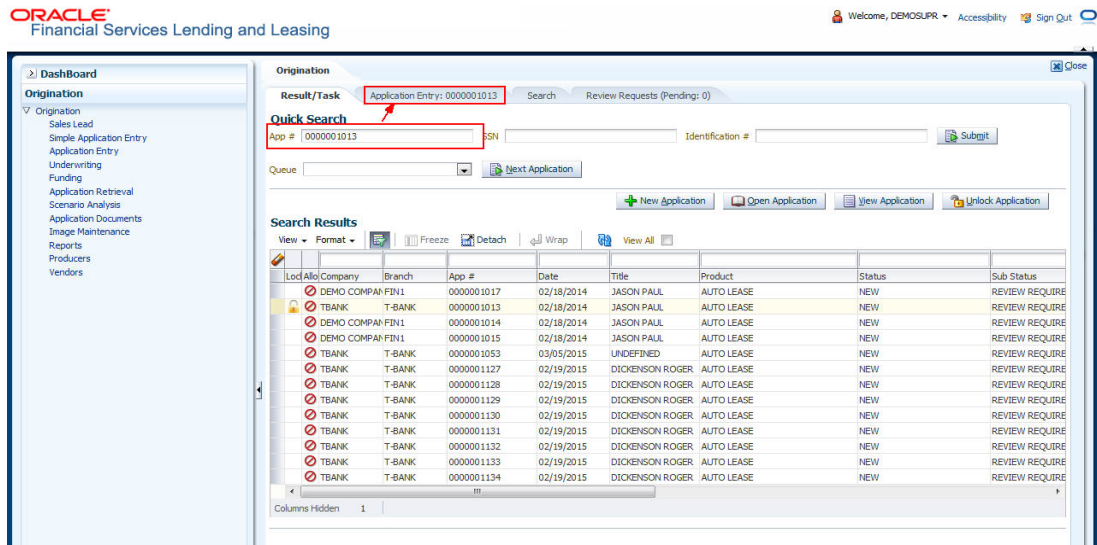
To load an account using the Quick Search section:

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. In the Quick Search section's Acc # field, specify the account number you want to load and click **Submit**.

You can also load the account by specifying the last 4 digits of the SSN Number. System retrieves only those accounts where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as 'Multiple Matches found for the SSN, Please use normal Search'.

Note

Search cannot be performed using wild card characters in the Quick Search section.



The system loads the selected application.

To load an account from a queue during application entry

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

2.2.2.1 Other Features on the Results page

The Results page on the Applications screen has below listed common features (these features are not present on the Result page on the Customer Service window):

What is it?	What does it do?
View All	If you select View All check box, all applications in the system accessible with your user id appear in the Results page under search section.
Queue Name field	This display only field indicates the queue in which the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Application button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New Application	Opens a page where a user can create a new application by providing required details.
Open Application	Displays the application details for the selected application.

What is it?	What does it do?
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, you can copy the information of an existing application into a new application. using the Results page. The new application will contain duplicated data of the application information, the requested loan information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED.

To copy an application

1. Open the **Underwriting/Funding** screen and use the **Search** page to locate the application you want to copy.
2. Select the application you want to copy on the **Results** page.
3. Click **Copy Application**.

ORACLE® Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessbility Sign Out

Dashboard

Origination

- Origination
- Sales Lead
- Simple Application Entry
- Application Entry
- Underwriting
- Funding
- Application Retrieval
- Scenario Analysis
- Application Documents
- Image Maintenance
- Reports
- Producers
- Vendors

Serviceing

- Collections
- WFP
- Tools
- Setup

Origination

Information

Application copy successful. New application # 0000003418

Result/Task

Underwriting Search Review Requests (Pending: 0)

Quick Search

App # SSN Identification # Submit

Queue Next Application

Open Application View Application Unlock Application **Copy Application**

Search Results

View Format Freeze Detach Wrap View All

Locked	Allowed	Company	Branch	App #	Date	Title	Product	Status	Sub Status
		US01	USHQ	0000001830	09/11/2014	JACOB NITHIYA	LOAN VEHICLE (FR)	APPROVED	REHASHING
		NL02	NLHQ	0000001411	01/01/2012	ANDERSON NECHWY / ANNANVX	LOAN UNSECURED (VR)	NEW	REVIEW REQUIRED
		US01	USR1	0000001434	01/01/2014	MEYER MICKEY	LOAN CHATTEL (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001486	06/02/2014	TEST SANDEEP	LOAN SECURED HOUSEHOL	NEW	REVIEW REQUIRED
		US01	USHQ	0000001489	06/02/2014	ASA LAKSHYA	LOAN HOME (VR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001495	06/09/2014	GUPTA TEST	LOAN HOME (VR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001497	06/09/2014	EINSTEIN ALBERT	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001510	06/18/2014	N VENKAT / RAJITHA	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		NL02	NLHQ	0000001531	05/01/2012	KHAN NADEEM / NIGAR	LOAN UNSECURED (VR)	NEW	WAITING FOR ADD
		US01	USHQ	0000001655	07/31/2014	B MAHLJA	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001657	08/01/2014	B RAJESH / BOND JAMES	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001658	08/01/2014	RAJ RAM / MAC RAJ	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001712	09/10/2014	TST L RSN / GPP	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		NL02	NLR1	0000001835	02/01/2012	FISHER DUNCAN / PRICE	LOAN HOME (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001852	09/18/2014	G KIRAN	LOAN HOME (VR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001909	09/22/2014	G KIRAN	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001971	09/11/2014	G KIRAN / TIN MONK	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
		US01	USHQ	0000001972	09/11/2014	G KIRAN	LOAN VEHICLE REDRAW	NEW	REVIEW REQUIRED

An Information message is displayed as "Application copy successful. New application # (new application number)."

The system creates a new application with the details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting

screen irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Result/Task Underwriting: UNDEFINED Search Review Requests (Pending: 0)

Application

View Format Freeze Detach Wrap Override OK Warning OK Audit

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Origination Stage Code	Purpose
UNDEFINED	05/01/2013	LOAN HOME (VR)	WEB ENTRY	NORMAL	US01	USHQ	NEW - REVIEW REQUIRED	REVIEW	VEHICLE LOAN

Summary Applicant Request Decision Bureau Collateral Comments Trading Document Verification Correspondence Tools

Applicant

Relation Type	First Name	Last Name	Birth Dt	Own / Rented
PRIMARY	PRITAM	JENA	08/21/1986	RENT

Ratios

Grade	Score	What If Pmt Amt	Assets	Liabilities (-)	Net-Worth
>	0	0.00	0.00	0.00	0

Bureau

Bureau	Report	Name	FICO Score	Tradelines #	Auto Tradelines #	Open Auto Tradelines #	BKP Notices (LIFE)	Type	Dt
No data to display.									

2.2.2.3 Unlocking an Application

When an application is opened by a user, the same would be locked for other users. Using the Results page in the Applications screen, the user can unlock the application.

To unlock an application

1. Open the **Applications Entry** screen and use the **Search** page to locate the application you want to work with.
2. On the **Results** page, select the application you want to load and click **Submit**.

An Information message appears with the message: "An application is locked by another

user.”

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Dashboard

Origination

- Sales Lead
- Simple Application Entry
- Application Entry
- Underwriting
- Funding
- Application Retrieval
- Scenario Analysis
- Application Documents
- Image Maintenance
- Reports
- Producers
- Vendors

Servicing

- Collections
- WFP
- Tools
- Setup

Origination

Application

View Format Freeze Detach Wrap Override OK Warning OK

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Origination Stage Code	Purpose
0000001186	08/27/2013	LOAN HOME (VR)	WEB ENTRY	NORMAL	US01	USHQ	APPROVED - BLANK	DECISIONED	VEHICLE LOAN

Warning
Application is locked by: RBATHLA Phone: 0 - Ext.: 0

Summary Applicant Request Decision

Applicant

Relation Type	First Name	Last Name	Birth Dt	Own / Rented
PRIMARY	PRITAM	JENA	08/21/1986	RENT

Ratios

Grade	Score	What If Pmt Amt	Assets	Liabilities (-)	Net-Worth
	0	0.00	0.00	0.00	0

Bureau

Bureau	Report	Name	FICO Score	Tradelines #	Auto Tradelines #	Open Auto Tradelines #	BKP Notices (LIFE)	Type	Dt
No data to display.									

Checklist

CheckList	Complete	Comment
No data to display.		

Collateral

Asset Type	Sub Type	Primary	Year	Make	Model	New	Wholesale Value	Retail Value	Total Value
HOME	SINGLE FAMILY HOME	Y	2000			Y	0.00	0.00	0.00

3. Click **Unlock Application**.
4. Click **Open Application**.
The system loads the application on the Underwriting screen.

2.3 Searching for an Account and Customer

You can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables you to locate an account or customer using a broad range of search criteria.

To view the Search page during loan servicing

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** master tab.
2. If you want to perform a **customer service** task on the application, click **Customer Service** link.

Depending on the link clicked, the Customer Service screen appears, opening at the Results page.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains a navigation menu with options like Dashboard, Origination, Servicing, and various transaction types. The main area is titled 'Customer Service' and has tabs for Results, Customer Service, Search, and Review Request (Pending: 0). The Results tab is active, showing a 'Quick Search' section with input fields for Acc #, Customer Id, SSN, and Identification #, along with a Submit button. Below this is a 'Search Results' section with a table header: Company, Branch, Account #, Date, Title, Product, and Status. The table currently displays 'No data to display.'

3. Click the **Search** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface with the Search tab selected. The 'Search Criteria' section is visible, featuring a table with columns for Criteria, Comparison Operator, and Value. The table lists various search criteria such as ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME, and QUEUE DESCRIPTION. Each criterion has a dropdown menu for the Comparison Operator and a text input field for the Value. A 'Search' button is located at the bottom right of the criteria table.

Using the Search tab

1. On the **Search** tab, use the **Comparison Operator** and **Value** columns to create a search criteria to find an application.
2. Click the **Search** button.

The system locates all the accounts that meet your search criteria and displays on the Results tab.

3. On the **Results** page, select the account you want to load and click **Open Account**.

The system loads the account on the Customer Service screen.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130800010367 Search Review Request (Pending: 0)

Account(s): 20130800010367: FEDERRER ROGER View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt
US01	USHQ	20130800010367	LOAN VEHICLE (FR)	USD	92,152.15

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy

Alerts

Alerts
No data to display.

Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	09/27/2013	10/07/2013
PMT HOLD	09/20/2013	09/23/2013

Account Details

Dues

	12/19/2013	11/19/2013	10/19/2013	09/19/2013
Due	2,699.89	2,699.89	2,699.89	2,699.89

Delq 8,099.67 NSF 0.00 Total 8,829.67 Future 09/19/2013
Due 30.00 Other 700.00 Today's 92,152.15 Oldest Due 09/19/2013
Due 00.00 Payoff

Delinquency Information

Late	30	60	90	120	150	1
1	1	1	0	0	0	0

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Other Information

Customer Information

Customer #	Name	Relation	SSN
1032	ROGER FEDERRER	PRIMARY	xxx
1033	MITHCELL PEDDY	COSIGNER	xxx

Email Disability N Privacy N
Language ENGLISH Skip N Opt Out
Marital MARRIED Stop N Active N
Status Correspondence Military Duty
Time Zone

Address Information

Type	Current	Mailing	Ad
HOME	Y	Y	34

Quick Search

Acc #
Customer Id
SSN
Submit

Queue/Condition
Auto Run
Next Account

Add Comment

* Alert
* Type
* Sub Type
Comment
Save

Add Call Activity

Action
Result
Contact
Reason
Promise Dt
Promise Amt
* Condition
* Appoint
* Followup Dt
Time Zone

You are now ready to begin work on the application.

2.3.1 Quick Search section

The Customer Service screen has a Quick Search section under Results tab. The Quick Search section enables you to load the accounts using any one of the fields Account Number, Customer Id, SSN, Identification Number or Queue/Condition.

To load an account using the Quick Search section

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** master tab.
2. If you want to perform **customer service** task on the application, click **Customer Service**.

3. In the Quick Search section's **Acc#/Customer Id/SSN** field, specify the account number of the account you want to load and click **Submit**.

Company	Branch	Account #	Date	Title	Product	Status	Producer
US01	USHQ	20130800010028	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010036	08/13/2013	END MONTH	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00003 : PRODUCER3
US01	USHQ	20130800010044	08/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CHARGED OFF	PR-00002 : PRODUCER2
US01	USHQ	20130800010052	08/13/2013	KUMAR SWAMY	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00004 : PRODUCER4
US01	USHQ	20130600010062	06/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130500010071	05/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF-BKRP-RPR-00002 : PRODUCER2	
US01	USHQ	20130100010083	01/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF-BKRP-RPR-00003 : PRODUCER3	
US01	USHQ	20130800010094	08/13/2013	END MONTH	LOAN VEHICLE (FR)	CHARGED OFF-BKRP-RPR-00003 : PRODUCER3	
US01	USHQ	20130800010119	08/16/2013	END MONTH	LOAN HOME (VR)	CLOSED:CHARGED OFF-BKRP-RPR-00003 : PRODUCER3	
US01	USHQ	20130900010120	09/09/2013	FORECLOSURE FORE	LOAN HOME (VR)	CLOSED:CHARGED OFF-BKRP-RPR-00002 : PRODUCER2	
US01	USHQ	20130800010135	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010149	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010151	08/19/2013	DISB DISB	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010169	08/13/2013	JOHN JACMEN	LEASE VEHICLE	ACTIVE:DELQ	NY-00001 : JHONY
US01	USHQ	20130700010178	07/09/2013	JENA PRITAM	LOAN HOME (VR)	PAID OFF	NY-00006 : RB WHEELS

4. When the request to access an application comes from an external system, user needs to check the 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

The system loads the account on the Account Details page.

To load an account from a queue

In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

To search for and load the customer details with the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Customer Service** → **Search**

Select **Customer** as a search option.

Criteria	Comparison Operator	Value
CUSTOMER ID	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER LAST NAME	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER NATIONAL ID	LIKE	
CUSTOMER PASSPORT NUMBER	LIKE	
CUSTOMER PHONE NUMBER	EQUAL	
CUSTOMER ZIP CODE	LIKE	

1. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

2. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the **Results** page.

3. On the Results page, view the following information:

Field	View this:
Customers section	
Customer Id	The customer identification number.
National Id	The national identification number (for non US members).
First Name	The customer's first name.
Last Name	The customer's last name.
SSN	The customer SSN number (for US members only).
Passport #	The customer's passport number.
Zip	The zip code of the customer.
Accounts section	
The account section will display the list of accounts for the customer selected.	
Company	The company of the account.
Branch	The branch of the account
Account #	The account number.

Field	View this:
Product	The product for the account.
Status	The account's status.
Currency	The currency for the account.
Payoff Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Oldest Due Dt	The oldest due date.
Type	The account type.

- On the **Results** page, select the customer you want to retrieve. The system displays all the accounts pertaining to that customer Id. Select an account and click **Open Account..**

The system displays the account details on the **Customer Service** tab.

2.3.3 Search Using Account Details

To search for and load an account using the **Search** page

On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Customer Service** → **Search**

Select **Account** as a search option.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service Search page. The page has a sidebar on the left with navigation options: Dashboard, Origination, Servicing, and a list of sub-features under Servicing. The main area is titled 'Customer Service' and contains a 'Search Criteria' table. The table has three columns: 'Criteria', 'Comparison Operator', and 'Value'. The 'Criteria' column lists various fields: ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEFINED FOR DEFAULT), and QUEUE DESCRIPTION. The 'Comparison Operator' column has dropdown menus for each field, and the 'Value' column has input fields. The 'ACCOUNT #' field is highlighted. At the top right of the search area, there are 'Search Options' for 'Account' and 'Customer', and buttons for 'Reset Criteria' and 'Search'.

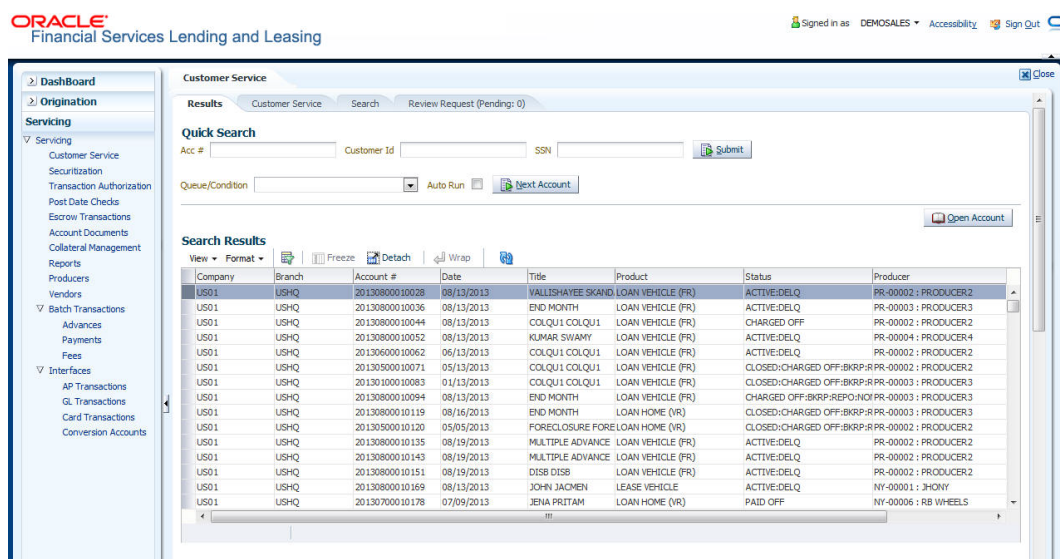
- On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

- Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the Results page.



3. On the Results page, view the following information for each account:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Lease product of the account.
Status	The status of the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

4. On the **Results** page, select the application you want to retrieve and click **Open Account**.

The system loads the account under the Customer Service tab

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Customer Service

Results: Customer Services: 20130800011076 Search Review Request (Pending: 0)

Account(s): JENA PRITAM

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800011076	LOAN HOME (VR)	USD	475,000.00	0.00	ACTIVE	09/25/2014

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Account Details

Dues

Delq Due	0.00	NSF Due	0.00	Total Due	0.00
LC Due	0.00	Other Due	0.00	Today's	475,000.00
				Payoff	
				Future Pmt Dt	09/25/2014
				Oldest Due Dt	

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0		-349

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Activities

Active Dt	App #	Last Pmt Amt
09/11/2013	0000001245	25,000.00
Last Activity Dt	Paid Off Dt	Charge Off Dt
10/11/2013	08/10/2013	
Due Day	Effective Dt	Military Duty
25		N
Last Pmt Dt	Current Pmt	Customer Score
09/11/2013	51,460.28	100
Customer Grade	Last Bill Amt	Behaviour Score
A	0.00	0

Producer NY-00008 : KPHANR

Customer Information

Customer Information

Customer #	Name	Relation	SSN	Birth Dt
3002	PRITAM JENA	PRIMARY	xxxxx5254	08/21/198

Email Language: ENGLISH Disability: N Privacy Opt: N
Marital Status: SINGLE Skip: N Out
Correspondence Stop: Y Time Zone

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	HIGHWAY N H3PH3 BCH N # 23 SEC AGUADA PR-00602

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	UNDEFINED	23665 DHDHD GQHDH HOLTSVIL NY-00501

Alerts

Alert
No data to display.

Conditions

Condition	Start Dt	Followup Dt
No data to display.		

Dashboard
Origination
Servicing
Customer Service
Securitization
Transaction Auth
Post Date Check
Escrow Transact
Account Docume
Collateral Manag
Reports
Producers
Vendors
Batch Transaction
Advances
Payments
Fees
Interfaces
AP Transaction
GL Transaction
Card Transaction
Conversion A
Collections
WFP
Tools
Setup

You are now ready to begin work on the account.

Note

You can view the accounts pending for your review by selecting Receiver in the Review Request tab.

3. Dashboards

3.1 Introduction

This document is designed to help acquaint you with the features of Dashboard, on the landing page of Oracle Financial Services Lending and Leasing. Information from multiple products is integrated and displayed as Dashboard on the home page of the application.

This manual explains the functionality of Dashboard facility and the various Dashboards present in the system. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

3.2 Dashboards

Dashboards are the tiny windows displayed on the landing page of the Application. Dashboard renders quick and crisp information of specific transactions or tasks mapped to the 'User Role', who logs on to the system.

The system facilitates integration of Information from different levels and displays it as Dashboard on the home page, also called the landing page of the application.

Navigating to Dashboards

Click **Dashboard** → **Dashboard** → **Dashboard**.

The screenshot shows the Oracle Financial Services Lending and Leasing Dashboard. The top navigation bar includes the Oracle logo, the application name, and user information (Signed in as DEMOSALES, Accessibility, Sign Out). The left sidebar contains a menu with options: Dashboard, Users Productivity, System Monitor, and Producer Analysis. The main dashboard area is divided into several widgets:

- Origination**
 - My User Queues**: A table with columns Description and Count. No data to display.
 - My Pending Review Requests By Applications**: A table with columns App # and Priority. No data to display.
 - My Pending Review Requests By Priority**: A table with columns Priority and Count. No data to display.
- Setup**
 - Product Expiring in Next One Month**: A table with columns Product and End Date. No data to display.
- Admin**
 - Critical Batch Job Status**: A table with columns Batch Job and Status. No data to display.
- Servicing**
 - Number of Queues Hard Assigned**: A table with columns Queue Description and Count. No data to display.
 - Number of Accounts**: A table with columns Queue Description and Count. No data to display.
 - My Pending Review Requests By Accounts**: A table with columns Acc # and Priority. No data to display.
 - My Pending Review Requests By Priority**: A table with columns Priority and Count. No data to display.
- Producer**
 - Producers Count By Status**: A table with columns Status and Count.

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2
 - Producers Expiring in Next One Month**: A table with columns Producer and End Date. No data to display.
- Vendor**
 - Vendors Count By Status**: A table with columns Status and Count.

Status	Count
INACTIVE	1
ACTIVE	2
 - Vendors Expiring in Next One Month**: A table with columns Company Name and End Date. No data to display.

Features

The following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor, and make better decisions which in turn help save time and cost.
- The page is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to the home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.

Example

Above Dashboard displays the count of active Producers and Vendors. Click these links, the main screen of Producers or Vendors will display the list of all these Active records whose count is mentioned in the dashboard.

Similarly record displayed in Servicing section under 'My Review Requests' will open the specific account's main screen, when clicked.

3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup window is a supervisor feature that allows you to monitor the daily performances of users completing Lease servicing. These tasks are categorized as (loan origination) customer service/ collection tasks (Lease servicing).

Note

The system updates this display only form every day.

Using the User Productivity Setup window, you can review the following daily tallies:

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue.

This chapter explains how to use the User Productivity Setup window to view this information.

Navigating to User Productivity Page

1. On the Oracle Financial Services Lending and Leasing home page, click **Dashboard →Dashboard →User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:
 - Underwriting/Funding
 - Customer Service/Collection

3.3.1 Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the pages opened from the following tabs on the User Productivity Screen:

- Collector Activity

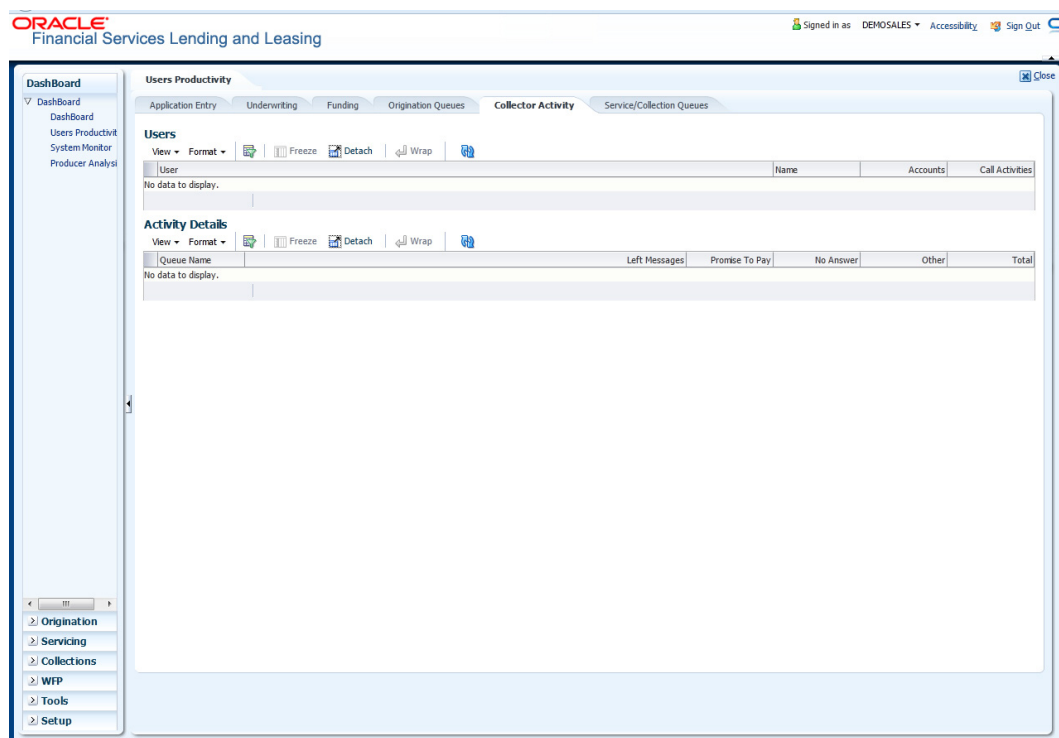
- Queues Status

3.3.1.1 **Collector Activity**

The Collector Activity page displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

To use the Collector Activity

1. Click **Dashboard** → **Dashboard** → **User Productivity** → **Collector Activity**. The details on this screen are grouped into two:
 - Users
 - Activity Details
2. In the Users section, you can view the following information.



A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Accounts	Displays the number of accounts worked.
Call Activities	Displays the number of call activities.

3. In the Activity Details section, you can view the information for the selected user. A brief description of the fields is given below:

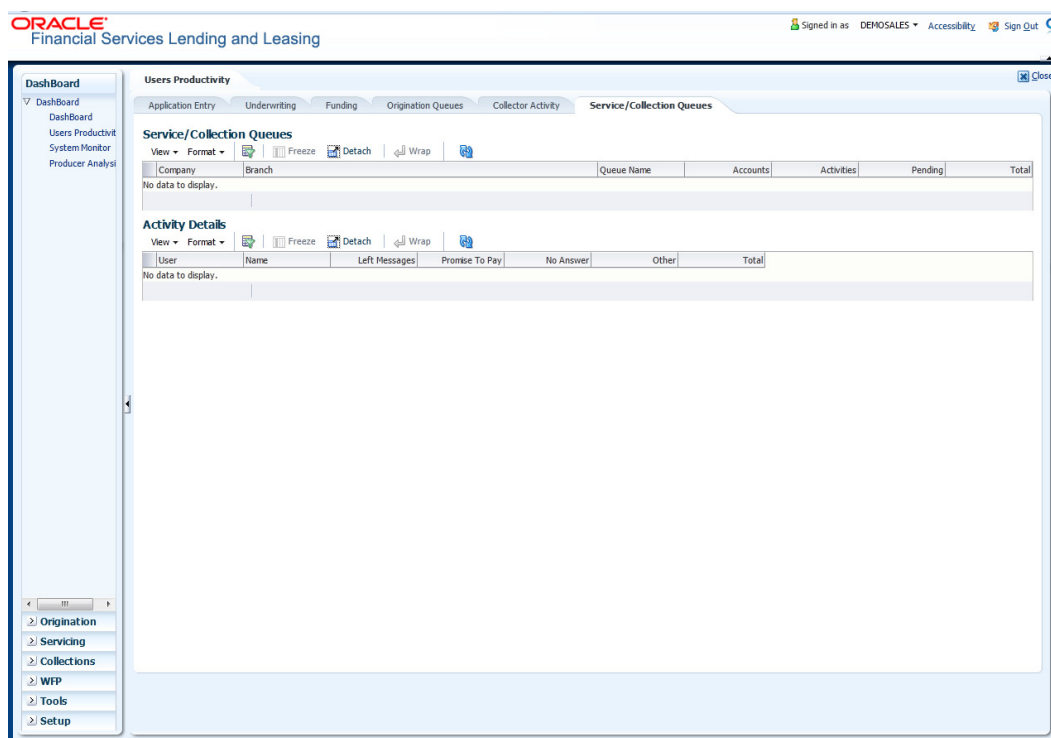
Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.3.1.2 Service/Collection Queues

The Service/Collection Queues Status tab displays daily information regarding queues, such as the number of accounts worked, number of call activities, number of accounts pending, and totals number of accounts in the queue. It also displays information about the users who worked on these queues and details of the call activities.

To use the Queues Status tab

1. Click **Dashboard** → **Dashboard** → **User Productivity** → **Service/Collection Queues** tab. The details are grouped into two:
 - Service/Collection Queues
 - Activity details
2. In the Service/Collection **Queues** section, you can view the following information.



A brief description of the fields is given below:

Field:	View this:
Company	Displays the company name.
Branch	Displays the branch.
Queue Name	Displays the queue name.
Accounts	Displays the number of accounts worked.
Activities	Displays the number of call activities.
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

In the Activity Details block, you can view the information for the selected queue. A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.4 System Monitor

The System Monitor page is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs
- Services
- Database Server Log Files
- Parked Transactions
- Users

Navigating to System Monitor

1. On the Oracle Financial Services Lending and Leasing home page, click **Dashboard** → **Dashboard** → **System Monitor**.

3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details section.

The Monitor Batch Jobs page is only a display page that contains the following sections:

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

To Monitor Batch Job

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Batch Jobs**.
2. In the **Batch Job Sets** section, you can view the following information

A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of the frequency code chosen for the job set.
Start Time	Displays the start time for the job set.

Field:	View this:
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes the system to re-perform the batch job set and dependent batch jobs.

- In the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

The **Batch Jobs** section lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

A brief description of the fields is given below:

Field:	View this:
Seq	Displays the batch job sequence number.
Job Type	Displays the batch job request type.
Job Code	Displays the batch job request code.
Status	Displays the job status.
Job Description	Displays the batch job description.
Threads	Displays the number of threads used by the job.
Commit Count	Displays the number of rows after which auto-commit is triggered.
Errors Allowed	Displays the number of errors allowed.
Weekend	Displays if the batch job will execute job on weekend or not.
Holiday	Displays if the batch job will execute job on a holiday or not.
Enabled	Displays if the job is enabled or not.
Parent	Displays the preceding job.
Dependency	Displays the type of dependency on predecessor.

Field:	View this:
Command	Displays the command line for the job.
Rollback Segment	Displays the rollback segment for job.

To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set will cause the system to re-perform the batch job.

- In the **Batch Jobs** section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose **Resubmit Job Set**.
- The **Batch Job Threads** section displays the status of the individual threads.

A brief description of the fields is given below:

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.
Errors	Displays the number of errors in the thread.
Records	Displays the number of records in the thread.
Trace Level	Displays the SQL trace level (0, 1, 4, 8, 12).
Enabled	Displays if the job thread is enabled or not.

The **Request Details** section displays the status and the runtimes for each time the selected job ran.

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.
Process Dt	Displays the transaction is posted with this General Ledger effective date.
Description	Displays the job request description.

If a particular job requires that a result message be created, then that message appears in the Request Results section. A message is usually created in the event of an error.

A brief description of the fields is given below:

Field:	View this:
Request Results	Displays the result of the job request.
Description	Displays the result details.

3.4.2 Monitoring Jobs

The Monitor Jobs page provides another view of monitoring all system processes, including credit bureau requests and payment posting. This page displays the data in reverse chronological order of the Run Start Date/Time, where as the Monitor Batch Jobs page provides the historical data about each job and job set.

To Monitor Job Details

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Jobs**.
2. On the **Job** page, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
 - Batch
 - Back Ground
 - Credit Request

The screenshot displays the Oracle Financial Services Lending and Leasing System Monitor Jobs page. The page has a sidebar with navigation links: Dashboard, Users Productivity, System Monitor, and Producer Analysis. The main content area is titled 'System Monitor' and includes tabs for Batch Jobs, Jobs, Services, Database Server Log Files, Parked Transactions, and Users. The 'Jobs' tab is selected, and the 'Batch' sub-tab is active. The 'Job Details' section shows a table with columns: Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, Run End Date/Time, and Description. The table lists various jobs, including CIPPRC_BJ_100_01, TYNPMT_BJ_100_01, PVPNPRC_BJ_100_01, and others. Below the table is a 'Job Results' section showing a message: 'Possible Looping Issue: The next Processing date is set incorrectly for account #20130800010044'.

A brief description of the different jobs available is given below:

Select:	System Displays:
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3. In the **Job Details** section, select the time frame of the contents of the **Job Details** section. You can select any of the following options:

Select:	System Displays:
1 Day	All the types of jobs selected in the Jobs Type section of the last one-day.
2 Days	All the types of jobs selected in the Jobs Type section of the last two days.
5 Days	All the types of jobs selected in the Jobs Type section of the last five days.
All Days	All the types of jobs selected in the Jobs Type section.

4. If you select **Failed** option in the **View** section, the system displays the failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.
Job	Displays the job description.
Thread	Displays the job thread.
Errors	Displays the number of errors.
Records	Displays the number of records processed by the job.
Run Start Date/Time	Displays the job run start date time.
Run End Date/Time	Displays the job run end date time.
Description	Displays the job request description.
Process Dt	Displays the job process date.
Valid Execution Period	
Start Date/Time	Displays the job start date/time.
End Date/Time	Displays the job end date time.

6. In the **Job Results** section, you can view the following information about the Job selected in the Job Details section:

A brief description of the fields is given below:

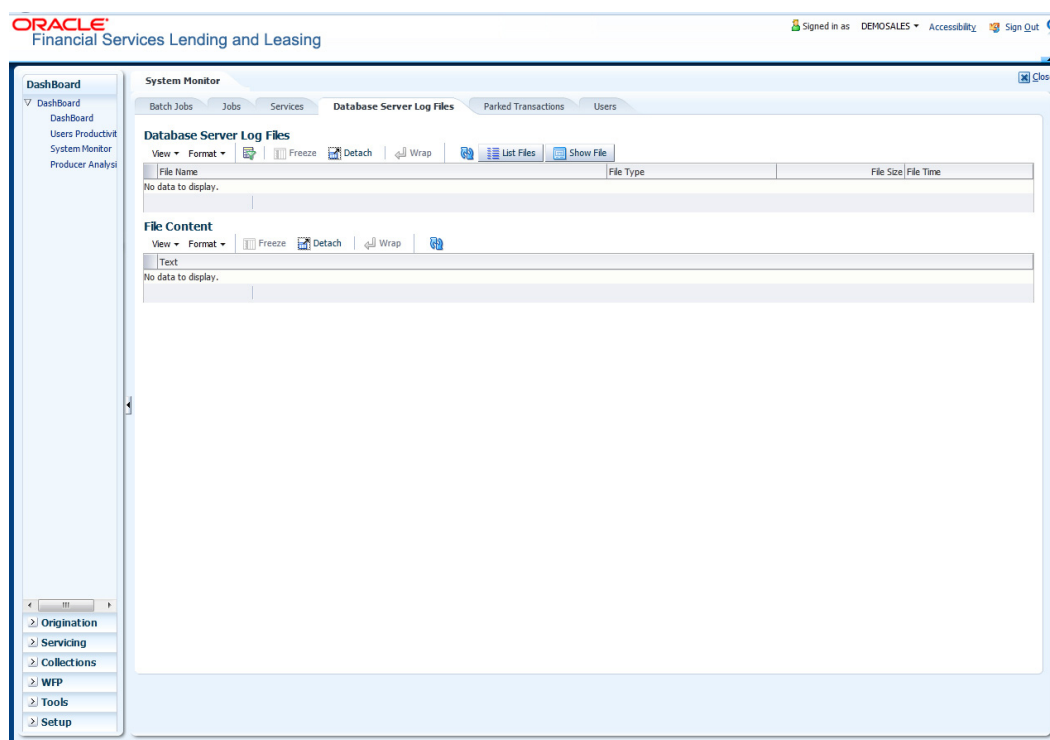
Field:	View this:
Request Type	Displays the job request type.
Description	Displays the job request description.

3.4.3 Monitoring Services

The Services page allows you to track and maintain the system's processing services, including credit bureaus, fax-in, and batch job scheduler. The system administrator can start or stop the service on this page using the action buttons respectively.

To stop, start, or refresh a processing service

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Services**.
2. In the **Services** section, you can view the following information about the system's processing services:



A brief description of the fields is given below:

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

3. In the **Action** section, select the processing service you want to work with and choose one of the following commands in the **Action** section.

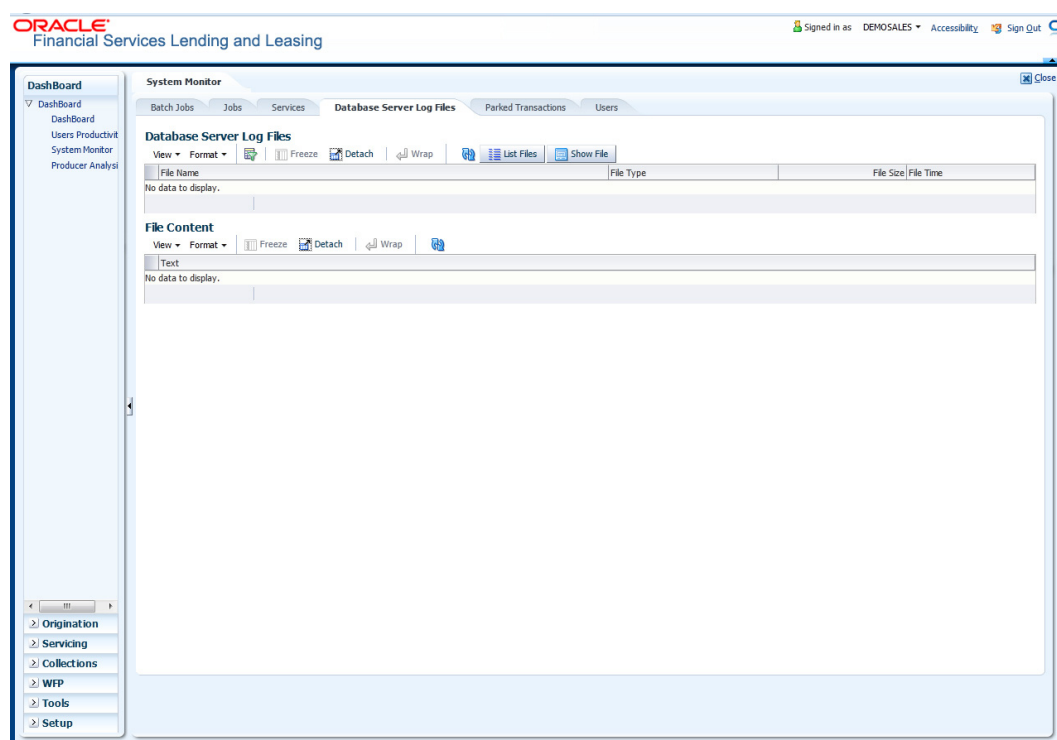
Choose:	System:
Status	Refreshes (updates) the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Database Server Log Files**.
2. In the **Database Server Log Files** section, click **List Files**.



3. Then in the **Database Server Log Files** section, you can view the following information. A brief description of the fields is given below

Field	View this:
File Name	Displays the name of the file.
File Type	Displays the type of the file.
File Size	Displays the size of the file.

Field	View this:
File Time	Displays the time stamp of the file.

4. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files**.
5. Click **Show File**. A File Download - Security Warning dialog box is displayed with the confirmation message "Do you want to save this file?"
6. Click **Save**.
7. In the **Save As** dialog box, select the location you want to save the file and click **Save**.

3.4.5 Monitoring Users

The Users Logins section allows you to view all users who have logged on to the system, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to the system

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Users**.
2. In the **User Logins** section, you can view the following information

User	User Name	Details	Login Date and Time	Logout Date and Time
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/25/2013 09:55:18	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 07:10:33	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 06:52:57	12/31/4000 12:00:00
PHACHODA	PHANINDRA CHODA	10.184.132.155	10/24/2013 05:33:28	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 04:21:37	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:52:03	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:44:01	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:34:47	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:52:19	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:36:08	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:17:44	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:11:44	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:58:17	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:41:35	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:39:55	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:14:19	12/31/4000 12:00:00
PRJENA	PRITAM JENA	10.184.132.155	10/24/2013 12:43:51	12/31/4000 12:00:00
VEENTHIL	SENTHIL V	10.184.132.155	10/24/2013 12:41:36	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 12:29:07	12/31/4000 12:00:00
DEMOSALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 12:15:03	12/31/4000 12:00:00

A brief description of the fields is given below:

Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.

Field:	View this:
Logout Date and Time	Displays the logout date time for the user.

3.5 Producer Analysis

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.

Navigating to Producer Analysis

Click **Dashboard** → **Dashboard** → **Producer Analysis**.

3.5.1 Select Criteria

You can filter the producer search details based on any or all of the following criteria:

- Company
- Branch
- Region
- Territory
- Sales Agent
- Underwriter
- Funder
- Status
- Zip

You can select the required values from the adjoining drop-down list and click **Submit**. System displays the Producer details satisfying the criteria, you selected.

The Producer Analysis screen is further categorized into two sections (left and right panels) to support various details depending on the selection criteria. The left Panel consists of two tabs, Producers and Territories.

3.5.2 **Producers**

In the Producers Tab, you can use search option to search for a producer by name. Enter the producer name and click  button. You can also search for all the producers maintained in the system by doing a blank search.

Based on criteria specified, all the matching records are listed in alphabetical order and the producers sales metrics for the first selected record (by default), is displayed in the right panel through following tabs. Also the current status of the producer and contact information is displayed on the top.

3.5.2.1 **Activity Tab**

The activity tab displays all the applications processed by the producer as per the following categorization.

Recent Activity

This section displays the following information:

- Last Funded - Date on the which the recent application was funded.
- Approved - Total number of applications approved, but not funded in last 30 days.
- Funded - Total number of applications funded in last 30 days.
- Comments - Total number of producer comments added in the last 30 days.

Recently Approved Applications

This section displays the first 10 credit applications which have been approved, but not funded in last 30 days along with their applicant name, application number, amount and collateral description details.

Recently Funded Applications

This section displays the first 10 credit applications which have been approved and funded in last 30 days along with their applicant name, application number, amount and collateral description details.

Recent Comments

This section displays the first 10 application comments of the total comments added in the last 6 months with their date and comment description.

3.5.2.2 **Volume Tab**

The volume tab provides a graphical (bar chart) representation of volume metrics.

Volume Metrics

You can filter the metrics data to be displayed based on Credit Amount or Units Sold by selecting **Amt** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
 - MONTH TO DATE: Indicates the total applications processed in the current month till date.

- CURRENT PACE: Indicates the speed at which the applications are being processed by calculating the total applications submitted against elapsed days of the month.
- Submitted - Indicates the ratio of total requested amount per units (applications) submitted for processing.
- Approved - Indicates the ratio of total financed amount per units (applications) approved but not funded.
- Funded - Indicates the ratio of total contract amount financed per units (applications) funded.

You can further sort the display of metrics data based on applications submitted or approved or funded against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “Submitted” and “6M” options are selected.

3.5.2.3 **Mix Tab**

The mix tab provides a graphical (bar chart) representation of mix of business metrics.

Mix of Business

You can filter the metrics data to be displayed based on Credit Request Percentage or Units Sold by selecting **Percentage** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
 - MONTH TO DATE: Indicates the total applications processed in the current month till date.
 - PREVIOUS MONTH: Indicates the total applications processed in the previous month.
- Tier 1 - Total of applications processed in first slab.
- Tier 2 - Total of applications processed in second slab.
- Tier 3 - Total of applications processed in third slab.

You can further sort the display of metrics data based MTD (month to date) or 6M (6 months) or 6Y (6 years) of which “6M” is selected by default.

3.5.3 **Territories**

On selecting the Territories Tab, you can view the territory-wise producer sales metrics. Depending on the territory selected in ‘Select Criteria’ section, all the matching records are listed in alphabetical order with the total amount funded for the particular territory from beginning of the month till date. If you have selected multiple territories in the search criteria, then the cumulative total of amount funded for all the selected territories are listed under ‘ALL’ categorization.

The producer sales metrics for the first selected record (by default), is displayed in the right panel through following tabs.

3.5.3.1 **Portfolio**

The portfolio tab provides a graphical (bar chart) representation of territory-wise business metrics in term of volume i.e. total amount funded against date.

Portfolio Information

You can filter the metrics data to be displayed based on total number of **Actual** (only funded applications) or **Actual + In For Funding** (both submitted and funded applications) by selecting the appropriate radio buttons.

The table in Portfolio Information section displays the following details:

- Measurement - This consists of the following two specific records.
 - MONTH TO DATE: Indicates the total applications processed in the current month till date.
 - TARGET: Indicates the total number of applications expected to be processed by the producer.
- Volume - Indicates the ratio of total amount funded to the total number of applications submitted.
- Percentage - Indicates the ratio of total amount funded against the target volume expected.

You can further sort the display of metrics data based on Volume or Percentage against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "Volume" and "MTD" options are selected.

3.5.3.2 Volume

The volume tab provides a graphical (bar chart) representation of territory-wise volume metrics.

For more information, refer to 'Volume Tab' explained in Producers section.

3.5.3.3 Mix

The mix tab provides a graphical (bar chart) representation of territory-wise mix of business metrics.

For more information, refer to 'Mix Tab' explained in Producers section.

3.5.3.4 Ratios

The ratios tab provides a territory-wise graphical (bar chart) representation of different ratios of applications being processed by producers.

Ratios

The table in ratios metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
 - MONTH TO DATE: Indicates the number of applications being processed in the current month till date.
 - PREVIOUS MONTH: Indicates the number of applications processed in the previous month.
- Look to Book - Indicates the ratio of funded applications against the total submitted for processing.
- Approval Ratio - Indicates the ratio of approved applications against the total submitted for processing.
- Cashout Ratio - Indicates the ratio of funded applications against the total approved.

You can further sort the display of metrics data based on the above ratios - LTB (Look to Book) or Approval or Cashout against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "LTB" and "6M" options are selected.

3.5.3.5 Producers

The producers tab provides a territory-wise graphical (bar chart) representation of producer metrics.

Producer Metrics

The table in producer metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
 - MONTH TO DATE: Indicates the number of producers processing applications in the current month till date.
 - PREVIOUS MONTH: Indicates the number of producers who have processed applications in the previous month.
- Submitting - Indicates the number of producers with a minimum of one submitted application for processing.
- Approving - Indicates the number of producers with a minimum of one approved application.
- Funding - Indicates the number of producers with a minimum of one funded application.

You can further sort the display of metrics data based on producers who have submitted or approved or funded applications against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "Submitted" and "6M" options are selected.

4. Customer Service

4.1 Introduction

After an application has cycled through the Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Customer Service screen.

The Customer Service screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system. You cannot activate an account using the Customer Service screen.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen. You cannot post and reverse the payment in Customer Service screen. (For more information, see the **Payment Processing** chapter.)

Account Mask

After an application completes the Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

4.1.1 Quick Search section

Conditions and Queues

During the Lease application process, Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example: delinquent, bankruptcy, scheduled for charge off, Do Not Charge Off. Conditions can be applied automatically by the system based on set up, and manually by the system users using the Customer Service screen.

The system can assign accounts to specific users by way of *queues*. Queues are a workflow management tool that allow the users to work on accounts sequentially from a prioritized list, rather than having to manually search for and load them. Queues are created and sorted during nightly processing. Examples of customer service queues include due date change requests, delinquent accounts, deferment requests, and title and insurance follow-up.

Account conditions serve as default queues; that is, an account's condition determines which queue the account is in.

In the following example, the account has a condition of DELINQUENT, noted in the Conditions section and Status field. The account was loaded from the delinquent queue, DELQ (D).

A queue can be associated with only one condition. In the following example, the Delinquent queue is associated with the Delinquent condition. However, an account can have more than one condition, so an account can be in more than one queue. Multiple queues can be created for a single condition. Account attributes (such as number of days delinquent and product code) can be used for assigning accounts to a queue and sorting accounts within a queue.

You can quickly load an account from a queue using the **Next Account** button in the **Quick Search** section.

4.2 Customer Service screen

Most pages on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on the Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on the Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Customer Service** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, view the following information: The system filters and displays the information based on your selection:

Command Button:	Action Performed:
Current	Displays the current search account only. It does not matter how that account was searched like using account search screen or selected a queue from drop-down and pressed 'Next' button or account number was directly pasted in Acc# text box and pressed Submit button. Note: This is the default option.
Show All	Displays the related accounts based on current selected customer's customer Id. To view the details of account number(s) other than current account, select the account in the Account(s) section and click Submit.

Command Button:	Action Performed:
Group Follow-up	Displays the set of accounts that share the same account condition as the selected account and bear the same Customer Id. Other than having same account condition and Customer Id, the queue currently selected should have the Group Follow-up Indicator enabled in queue setup and the follow-up date should fall in range of the organization level system parameter UCS_GROUP_FOLLOWUP_DAYS.

In the **Account(s)** section, click **View** to view the following information:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The product for the account.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.
Oldest Due Dt	The oldest due date.

The system allows the quick search of an account through the **Quick Search** section in the right hand side of the screen irrespective of the screen on which you are working on. This is available in addition to the **Quick Search** section available in the Results tab.

For more details on Quick Search refer 'Search Functions' chapter.

Call Activity functionality can be performed using the **Add Call Activity** section in the right hand side of the screen irrespective of the screen you are working on. This is available in addition to the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

For details on Call Activity refer **Call Activities sub tab** section in this chapter.

ORACLE® Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Dashboard

Origination

Servicing

Customer Service
Securitization
Transaction Authorization
Post Date Checks
Escrow Transactions
Account Documents
Collateral Management
Reports
Producers
Vendors
Batch Transactions
Advances
Payments
Fees
Interfaces
AP Transactions
GL Transactions
Conversion Accounts

Collections

WFP

Tools

Setup

Customer Service

Results

Customer Service: 20130800010367

Search

Review Request (Pending: 0)

Account(s): 20130800010367: FEDERRER ROGER

View Format Freeze Detach Wrap

Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Ar
USD 1	USHQ	20130800010367	LOAN VEHICLE (FR)	USD	92,152.15	

Summary

Customer Service

Account Details

Customer Details

Transaction History

Pmt Modes

Bankruptcy

Alerts

Alerts

No data to display.

Conditions

Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	09/27/2013	10/07/2013
PMT HOLD	09/20/2013	09/23/2013

Account Details

Dues

	12/19/2013	11/19/2013	10/19/2013	09/19/2013
Due	2,699.89	2,699.89	2,699.89	2,699.89

Delq 8,099.67 NSF 0.00 Total Due 8,829.67 Future 09/19/2013
Due Due Due Due
LC 30.00 Other 700.00 Today's 92,152.15 Oldest 09/19/2013
Due Due Payoff Due Due

Delinquency Information

Late	30	60	90	120	150	1
1	1	1	0	0	0	0

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Other Information

Customer Information

Customer #	Name	Relation	SSN
1032	ROGER FEDERRER	PRIMARY	xxx
1033	MITHCELL PEDDY	COSIGNER	xxx

Email Disability N Privacy N
Language ENGLISH Slip N Opt Out
Marital MARRIED Stop N Active N
Status Correspondence Military
Duty
Time Zone

Address Information

Type	Current	Mailing	Ad
HOME	Y	Y	34
			STF

Quick Search

Acc #
Customer Id
SSN
Submit

Queue/
Condition
Auto Run
Next Account

Add Comment

Alert
Type
Sub
Type
Comment

Save

Add Call Activity

Action
Result
Contact
Reason
Promise Dt
Promise Amt
Condition
Apprmt
Followup Dt
Time Zone

Comments can be added using the **Add Comment** section in the right hand side of the screen irrespective of the screen you are working on. This is available in addition to the **Comments sub tab** available under Customer Service tab. This facilitates quick and easy reference.

For details on Comments refer **Comments sub tab** section in this chapter.

4.3 Customer Service screen's Summary tab

Open the **Customer Service** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

Customer Service

Results: Customer Service: 20130800010367 Search Review Request (Pending: 0)

Account(s): 20130800010367: FEDERRER ROGER

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Ar
US01	USHQ	20130800010367	LOAN VEHICLE (FR)	USD	92,152.15	

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy

Alerts

Alerts

No data to display.

Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	09/27/2013	10/07/2013
PMT HOLD	09/20/2013	09/23/2013

Account Details

Dues

12/19/2013	11/19/2013	10/19/2013	09/19/2013
2,699.89	2,699.89	2,699.89	2,699.89

Delq 8,099.67 NSF 0.00 Total 8,829.67 Future 09/19/2013
Due Due Due Due
LC 30.00 Other 700.00 Today's 92,152.15 Oldest 09/19/2013
Due Due Payoff Due Dt

Delinquency Information

Late	30	60	90	120	150	1
1	1	1	0	0	0	0

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Other Information

Customer Information

Customer #	Name	Relation	SSN
1032	ROGER FEDERRER	PRIMARY	xxx
1033	MITHCELL FEEDY	COSIGNER	xxx

Address Information

Type	Current	Mailing	Ad
HOME	Y	Y	34
			ST

Alerts section

Any comment posted as an alert, are displayed in the alert section of the Summary tab.

Conditions section

You can view any conditions like Bankruptcy, Repossession, Foreclosure etc posted on an account.

Dues section

View the following information in the **Account Details** drop-down's **Dues** section:

In this field:	View this:
Due Dt (1)	The most recent due date.
Amt (1)	The most recent amount due.
Due Dt (2)	The next most recent due date.
Amt (2)	The next most recent amount due.
Due Dt (3)	The next most recent due date.
Amt (3)	The next most recent amount due.
Due Dt (4)	The next most recent due date.

In this field:	View this:
Amt (4)	The next most recent amount due.
Due Dt (5)	The next most recent due date.
Amt (5)	The next most recent amount due.
Delq Due	The delinquent amount.
LC Due	The late charges due.
NSF Due	The nonsufficient funds fee due.
Other Due	The other dues.
Total Due	The total amount due.
Today's Payoff	The payoff (for today).
Future Pmt Dt	The future payment date
Oldest Due Dt	The due date

Delinquency Information Section

View the following information in the **Delinquency Information** section:

In this field:	View this:
Late	The number of times less than 30 days delinquent over the life of the account.
30	The number of times 30 days delinquent over the life of the account.
60	The number of times 60 days delinquent over the life of the account.
90	The number of times 90 days delinquent over the life of the account.
120	The number of times 120 days delinquent over the life of the account.
150	The number of times 150 days delinquent over the life of the account.
180	The number of times 180 days delinquent over the life of the account.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
BP (Life)	The number of broken promises over the life of the account.
BP (Year)	The number of broken promises this year.
NSF (Life)	The number of nonsufficient funds over the life of the account.
NSF (Year)	The number of nonsufficient funds this year.
Collector	The default collector working on the account.

Activities Section

View the following information in the **Activities** section:

In this field:	View this:
Active Dt	The date account was made active.
Last Activity Dt	The date the most recent activity was performed on the account.
Due Day	The due day for payment.
Last Pmt Amt	The last payment amount.
Customer Grade	The customer grade.
App#	The application number from which this account was created.
Paid Off Dt	The date the account was paid off.
Effective Dt	The date account became effective.
Current Pmt	The current payment amount.
Last Bill Amt	The last bill amount.
Last Pmt Amt	The last payment amount.
Chargeoff Dt	Date account was charged off.
Military Duty	If selected, indicates that at the time of billing, the customer was in active military duty and qualifies for rates in accordance with Service members Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behaviour score.
Future Payoff Amount	The system displays the future payoff amount.
Future Payoff Date	The date for which the future payoff quote is provided.
Producer	The channel and producer of the account.

Note

You can maintain the number of days in the system parameter 'FUTURE_PAYOFF_DAYS' to generate the quote.

Due Date Change Section

You can view the following information under **Due Date Change** section.

In this Field:	Do This:
Last Txn Dt	The last date on which the due date was changed.

Transaction Limit (Life)	The number of Due Date changes allowed during the life of an account.
Transaction Limit (Year)	The number of Due Date changes allowed for the account during a year.

Extensions section

You can view the following extension details as per the conditions maintained in the contract.

In this Field:	Do This:
Transaction Limit (Year)	The number of Extensions allowed for an account during a year.
Transaction Limit (Life)	The number of Extensions allowed during the life of an account
Last Txn Dt	The date when last extension was made.
Extension Gap Remaining (Months)	The number of months remaining before you can post Extensions for an account.

Customer Information section

On the Customer Service screen's **Customer Information** section, select the record you want to work with and view the following information:

In this field:	View this:
Customer #	Customer identification number (unique customer identifier).
Name	Customer's full name.
Relation	Customer's relationship to the account.
SSN	Customer's social security number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	Customer's date of birth.
Gender	Customer's gender.

Customer Details section

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Status	Customer's marital status.
Disability	Customer disability indicator. If selected, this indicates that the customer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance page.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance page.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information (optional).
Time Zone	Customer's time zone.

Address Information section

In this field:	View this:
Type	Address type.
Current	If selected, indicates that this is the current address.
Mailing	If selected, indicates that this is the mailing address.
Phone	Phone number.
Address	Address details.

Employment Information section

In this field:	View this:
Type	Address type.
Current	If selected, indicates that this is the current address.
Employer	Employer Details
Phone	Phone number.
Address	Address details.

Collateral Information section

You can view the Collateral Information in this section: Customer Service screen's Customer

In this field:	View this:
-----------------------	-------------------

Asset #	The asset number of the collateral. This is a hyper-link which when clicked takes you to the collateral management screen with the relevant asset details.
Asset Class	The asset class of the collateral.
Asset Type	The type of collateral.
Sub Type	The sub type of the collateral.
Year	The year of manufacture of the collateral.
Description	A brief description on the collateral.

Service tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

4.3.1 Call Activities sub tab

The call activity section includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub page.

4.3.1.1 Recording a Call Activity

To record a call activity

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

3. You can complete the following optional fields:

4. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

In this field:	Do this:
Action	Select the action performed.
Result	Select the result of the action
Contact	Select who you contacted.
Promise Date	Select the promise date.
Promise Amt	Specify the promise amount.
Reason	Select the reason for the communication.
Condition	Select the condition or queue type. The LOV that is used in the Condition field is the intersection of the list of condition setups for what is entered in the Action and Result fields and the open conditions on the account.
Appn'mt	Check this box to take an appointment. If the Appointment is checked, then the system allows you to select the date and appointment time as per customer request. For example: 12:00:00AM. If the appointment flag is not checked, then you can only enter the date with the date picker.
Followup Dt	Specify the next follow-up date. The date when FLS will place the account in queue next time. (The system defaults this date automatically based on setup.)
Time Zone	Select the time zone for the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click to **Save and Add** to add a new record. Click to **Save and Return** to return to the main screen.

The system creates two entries on the Customer Service screen for the call activity.

The codes for the Action and Result appear as a record on the Account Detail page, under Call Activities tab. The description for the Action and Result appear as a system generated comment on the Account Detail page, under Comments tab.

Input Text with Auto Suggest Behaviour

For the Action field, when the you type the code, it suggests all the values that are available in the list as below:

The screenshot shows the 'Call Activities' form with the 'Action' field active. A dropdown menu is displayed, listing the following options: 'C', 'CCB TELEPHONED COBURNER BUSINESS', 'CC CUSTOMER CALLED', and 'OR CHARGE-OFF REQUEST SUBMITTED'. The form includes tabs for Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The 'Call Activities' tab is selected. The form also has buttons for 'Save And Add', 'Save And Return', and 'Return'.

You can either select the value from the list and tab out to the next field or type in the code and tab out with a single tab key.

The screenshot shows the 'Call Activities' form with the 'Action' field containing the text 'CC'. A red annotation above the field states: 'user types CC and tabs out to the next field with tab key'. The form includes tabs for Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The 'Call Activities' tab is selected. The form also has buttons for 'Save And Add', 'Save And Return', and 'Return'.

If you try with invalid values, it will error out displaying a message as the "Value is invalid".

The screenshot shows the 'Call Activities' form with the 'Action' field containing the text 'CD'. An error message is displayed above the field: 'Error: Invalid value: CD. Invalid value: CD.'. The form includes tabs for Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The 'Call Activities' tab is selected. The form also has buttons for 'Save And Add', 'Save And Return', and 'Return'.

4.3.1.2 Making an Appointment

The Appn't box on the **Call Activities** section enables you to schedule an account to appear in a particular queue at a future date and time. When you make an appointment, the account will appear in the front of the queue listed in the Conditions field at the time listed in the FollowUp Dt field.

Note

You must be working that queue at the followup time in order to view the account. Refer the 'Recording a Call Activity section'.

To make an appointment

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. Complete the fields on the **Call Activities** section (Refer, **Recording a call activity**).
4. In the **Condition** field, select the condition for the queue you want the account to appear in.
5. In the **FollowUp Dt** field, select the date and time you want the account to appear. This can be either the current day or a day in the future.
6. Select the **Appn't** box.

Note

If account is not worked within the queue on day of the appointment, the nightly jobs will cancel the appointment. Also, if the account's queue condition changes during the nightly batch jobs, the outstanding appointments are cancelled.

4.3.1.3 **Canceling an Appointment**

Using the **Call Activities** page, you can cancel an appointment for an account. The account will still appear in the queue on the follow up date, but no longer receive a priority.

To cancel an appointment

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. The system displays the **Call Activities** page. *If you need to change the time for the appointment*, create a new entry on the account's **Call Activities** section with the same condition, but enter a new followup date. *If you need to cancel the appointment*, create a new entry on the account's **Call Activities** section with the same condition, but don't check the **Appointment** check box.
(To create a new entry, refer **Recording a Call Activity** section.)
4. Click **Save**.

4.3.1.4 **Recording a Promise to Pay**

If you record an action on the **Call Activities** page as a 'promise to pay', it appears as a record on the **Account Details** page's **Promises** section. The Promises section enables you to quickly view these actions without searching for them individually.

To record a promise to pay

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. The system displays the **Call Activities** page. In the **Action** field, select the action which is already performed, such as DC - DEALER CALLED
4. In the **Result** field, select a result involving a promise to pay, such as PP - PROMISE TO PAY.
5. You can complete the following optional fields:

In this field:	Do this:
Contact	Select the contact type. (Who was the person you communicated with?).
Reason	Select the reason, as stated by the contacted person. (What is the reason for this contact?).

6. In the **Promise Dt** field, record the date when the person you spoke with promises to make payment.
7. In the **Promise Amt** field, record the amount of the payment the person you spoke with promises to pay.
8. In the **Condition** field, select the condition or queue type.
9. In the **Followup Dt** field, enter the next follow-up date for the promise-to-pay or accept the default date.

10. Click **Save**.

The system automatically notes this information as an entry on the Promises and Comments sub pages.

Note

If payment amount is within the tolerance limit, promise is considered to be kept. If the payment amount is not within tolerance limit, promise is considered to be broken. During this validation, only percentage tolerance is considered and not the contract tolerance amount.

4.3.1.5 Canceling a Promise to Pay

Oracle Financial Services Lending and Leasing enables you to cancel promises to pay using the **Account Detail**'s page **Call Activities** section. You might do this when a customer informs you prior to the promise date that he or she cannot make the payment.

To cancel the existing promise to pay

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. The system displays the **Call Activities** page.
4. Select the call activity entry for the promise to pay you want to cancel.

Click the **Cancel** box. The promise is marked as canceled and will not be considered when processing promises; in other words, it will not be counted as either satisfied or broken.

4.3.1.6 Posting Offline Call Activities

The system facilitates posting of offline call activities against an account.

To Post Offline Call Activities:

1. The source file is provided in CSV format (pre-determined for fields & size). Each field in the file is separated by a comma (,) and each line is separated by return (New Line).
2. A batch job Offline call activity posting, loads the provided flat file in the specified format and the system will process it line by line.
3. For each line, the system posts Call Action Code and the corresponding Call Result Code, for a given account number with SYSDATE.
4. The system will perform the respective call activities and sets the follow-up date as SYSDATE + Follow up Days (As provided in the feed file)
5. During offline call activity, you can specify comments, if any, in the comments field. The system defaults the comments received from the offline call activity in the comments section sub tab under Customer Service screen.

4.3.2 Maintenance sub tab

The Customer Service screen's Maintenance page acts as a single command stations that enables you to post a wide array of monetary and nonmonetary transactions for any given account. Transaction available is based on the account's Lease produce and the user's responsibility. This section explains how to complete the following tasks:

Monetary tasks

Lease:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Change a due date
- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes
-

Note

'Change ACH due date' is optional. So, while posting a due date change transaction, you can choose whether to change the ACH due date or not.

If you select 'Yes' for 'Change ACH due date', then it changes the ACH due date and due date. If you select 'No', it changes only due date. By default, system sets 'No' for 'Change ACH due date' parameter.

When due date change transaction is being reversed, the original data for due date and Change ACH due date (if this was also changed) would be retained.

In the ACH Maintenance transaction, the ACH default Indicator gets set to 'Y' if the ACH date gets defaulted from the due date maintenance. Nonmonetary tasks

Lease:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method

Re-order coupon books The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup

codes. The system also enables you to cancel the future dated transactions or the transaction that have been submitted for nightly processing. All the activity on the account, including who performed it and a date and time stamp, is captured in the audit trail.

4.3.2.1 **Creating Monetary and Nonmonetary Transactions**

All of the monetary and nonmonetary tasks listed in the appendix **Transaction Parameters** are available for use on the Maintenance page. Each task requires a Transaction value and a Parameter value.

To use the Maintenance page to complete monetary transaction

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Maintenance** tab under it.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. A table lists transactions with columns for Date, Monetary, Transaction, Status, and Batch. The 'Monetary' checkbox is selected. Below the table, there are sections for 'Transaction Batch Information', 'Parameters', and 'Result'.

3. On the Maintenance page's **Action** section, click **Add** in the **Transaction Batch Information Section**:
 - Select the **Monetary** box to complete a monetary transaction.
 - or–
 - Clear the **Monetary** box to complete a nonmonetary transaction.
4. In the **Transaction** field, select the transaction for the task you want to complete. Transaction availability depends on the type of Lease account, whether the transaction is monetary or nonmonetary, and user responsibility.

Note

During set up, transactions are configured to be processed either in real time or as a batch transaction.

- If a transaction will be performed in a batch transaction, the **Batch** box appears selected.
- If a transaction will be performed in real time, the **Batch** box appears cleared.

5. Click **Load Parameters**.
6. Specify all the required parameter values and click **Post**. The system displays the results (success or failure) in the Results section.

You can cancel a transaction by selecting the record and clicking **Void**.

The parameter 'TPE_TXN_POST_DEFAULT_GLDATE' is used to default the transaction date to GL date. If the 'Default Transaction Date to GL Date' is Yes, then GL date will be defaulted as transaction date. If the value is 'No', then the transaction date will not be defaulted and you can specify the transaction date manually.

When transaction date is less than the system date, transaction is considered to be back dated. System Date is the 'OFSLL System Date' which is the GL Date. When user posts the back dated transaction, system displays the warning message as "Confirm to post the back dated transaction" with YES/NO. If user selects 'Yes', then transaction proceeds. If user selects 'No', then the transaction gets cancelled.

System displays back dated posting warning message only if the parameter 'TPE_SHOW_BACKDATE_WARNING' is set to 'Y'

When an 'ON MILITARY DUTY TRANSACTION' is posted in an account:

- The system restricts the user from bankruptcy /repossession/foreclosure conditions.
- System posts DO NOT CHARGE OFF condition on that account to exclude the account from Auto Charge Off process.
- The DO NOT CHARGE OFF condition is removed when 'OFF Military Duty' transaction is posted.

4.3.3 **Comments sub tab**

Oracle Financial Services Lending and Leasing enables you to record comments on the Customer Service screen using the **Comments** tab. These comments also appear under the **Comments** sub tab.

4.3.3.1 **Recording an Additional Comment**

To record an additional comment

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Comments** tab under it.
3. Click Add. The system displays the **Comments** page.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and user information: 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The main window is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. The 'Comments' tab is selected, displaying a table of comments. The table has columns for 'Alert', 'Type', 'Sub Type', 'Comment', 'Comment By', and 'Comment Dt'. The first comment is a 'SYSTEM GENERATED' comment with the text 'DEALER CALLED-PROMISE TO PAY-CONTACTED AUNT'. The second comment is a 'REGULAR' comment with the text 'ABCD'. The third comment is a 'SYSTEM GENERATED' comment with the text 'CREDIT LINE REQUEST'. The fourth comment is a 'SYSTEM GENERATED' comment with the text 'DECISION LETTER GENERATED, (CORRESPONDENCE: ONLINE_DEC_FAX.X08 REQUEST ID: 1111)'. The fifth comment is a 'REGULAR' comment with the text 'CREDIT LINE REQUEST'. The 'Alert' column has checkboxes, and the 'Type' column has dropdown menus. The 'Sub Type' column has dropdown menus. The 'Comment' column has a text area. The 'Comment By' column has a dropdown menu. The 'Comment Dt' column has a date field. The 'Save And Return' and 'Return' buttons are visible at the bottom right of the comments table.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
☐	SYSTEM GENERATED	SYSTEM GENERATED	DEALER CALLED-PROMISE TO PAY-CONTACTED AUNT	DEMOSALES	10/14/2013 04:37:07 PM
☐	REGULAR	CUSTOMER SERVICE	ABCD	DEMOSALES	10/14/2013 04:31:58 PM
☐	SYSTEM GENERATED	LOAN ORIGINATION	CREDIT LINE REQUEST	DEMOSALES	10/14/2013 04:28:41 PM
☐	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED, (CORRESPONDENCE: ONLINE_DEC_FAX.X08 REQUEST ID: 1111)	BHUVAN	08/20/2013 10:38:19 AM
☒	REGULAR	LOAN ORIGINATION	CREDIT LINE REQUEST	BHUVAN	08/16/2013 10:38:55 AM

4. If you want to tag this comment as important, select the **Alert** box.

Note

If you select the Alert box, the comment appears on the Customer Service screen's **Alerts** section when you click **Save**.

5. In the **Type** field, select what type of comment you are adding.
6. In the **Sub Type** field, select what sub type of comment you are adding.
7. In the **Comment** field, specify your comment.
8. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

Comments can be viewed under the Comments tab. View the following:

In this field:	View this:
Alert	If selected, Oracle Financial Services Lending and Leasing to recognizes this comment as an alert and displays it in the Customer Service window's Alerts section.
Comment Date	The date the comment was entered in the Add Comments section.
Comment By	The user ID of the person who entered the comment in the Add Comments section.
Type	The type of comment.
SubType	The sub type of comment.
Comment	The text message entered in the Add Comments section.

Note

If the Alert box is selected, the comment appears on the Customer Service window's Alerts section.

4.3.4 **Promises sub tab**

The system automatically updates the promise to pay request information as an entry under the Promises sub tab.

If a call was recorded as a PROMISE TO PAY on the **Call Activities** section, it will appear under the **Promises** sub tab. The **Promises** sub tab enables you to quickly view details about the call and subsequent actions and displays the 25 most recent promises to pay.

If the system does not receive the promised amount before the promised time, it notes the broken promise on the Delinquency Information section of the Account Details page. View the following information in the **Promises** sub tab: Checklists sub tab

In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date the promise was made.
Taken By	The user who took the promise.

In this field:	View this:
Taken Dt	The date the promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is a broken promise.
Cancelled	If selected, indicates that this is a cancelled promise

Oracle Financial Services Lending and Leasing enables you to use checklists to ensure that procedures are followed to complete various tasks. This instructional information appears under the **Checklist** sub tab.

4.3.4.1 Completing a Checklist for an Account

To complete a checklist for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** tab, Click **Checklist** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar lists various service categories. The main content area is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. Below this, there are tabs for 'Checklist Types' and 'Checklist Action'. The 'Checklist Action' tab is currently selected, displaying a table with columns for 'Action', 'Yes No NA', 'Comment', and 'Tracker #'. The table is currently empty, with a message 'No data to display.' at the bottom.

3. In the **CheckList Type** field, select the type of checklist you want to complete and then click **Load Checklist**.

The system loads the checklist in the **Checklist** and **Checklist Action** sections.

4. Under **Action - Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.
5. Note your work with the **Yes/No/NA** option buttons.

Note

You can add comments to each action on the checklist in the **Comment** column.

6. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

4.3.5 Tracking Attributes sub tab

The Tracking Attributes page enables you to link information to an account that is not tracked by default in the system, but is part of your company's business practices; for example, the location of important documents, how customers receive paychecks, or the hint questions for remembering a PIN. Such attributes are defined during system setup.

To use the Customer Service screen's Tracking Attributes page

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Tracking Attributes** sub tab.
3. Click **Create Tracking**.
4. The system loads the tracking parameters.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as DEMOSALES", "Accessibility", and "Sign Out". The left sidebar contains a "DashBoard" menu with "Origination" and "Servicing" options. The "Servicing" menu is expanded, showing various transaction and management options. The main content area is titled "Customer Service" and shows results for "Customer Service: 20130800010226". Below this, there is a table for "Account(s): WATSON REBECCA" with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table contains one row with values: US01, USHQ, 20130800010226, LINE UNSECURED (VF USD), 0.00, 0.00, ACTIVE, and 11/20/2013. Below the table, there are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Print Modes", "Bankruptcy", "Repo/Foreclosure", and "Deficiency". The "Tracking Attributes" sub tab is selected, showing a "Tracking Attributes" section with a "Sub Attribute" dropdown and a "Parameter" field. The "Value" field is empty, and a message "No data to display." is shown. Buttons for "Save And Return" and "Return" are visible.

5. If you want to reduce the list of parameters, select a **sub-attribute** in the **Sub Attribute** box.
If your system has been configured to use the **Sub Attribute** field, only attributes in a particular group appear in the Parameter display.
6. Complete the **Tracking** section by entering the requested parameter in the **Value** field.
7. Save any changes you made to the account.

4.3.6 References sub tab

The **References** sub tab enables you to view/add/edit the references attached to the account during the leaseorigination cycle.

To use the Customer Service screen's References page

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **References** sub tab.

3. Click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The sidebar on the left contains navigation options: Dashboard, Origination, Servicing, Collections, and a list of sub-items under Collections (Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, Vendors). The main area displays account details for 'GOMEZ CHRISTY / GOMEZ CHRISTY' with a table of transactions. Below this, there is a 'References' section with a table of references and a form to add new references with fields for Relationship, Name, Country, Address, Zip, City, State, Years, Months, Phone, Extn, and Comment.

Specify the following:.

In this field:	Specify this:
Relationship	The reference type.
Name	The reference name.
Country	The country.
Address	The address line.
Zip	The zip code.
City	The city.
State	The state.
Address	The address line.
Years	The number of years.
Months	The number of months.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Comment	The comments regarding the reference.

4. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

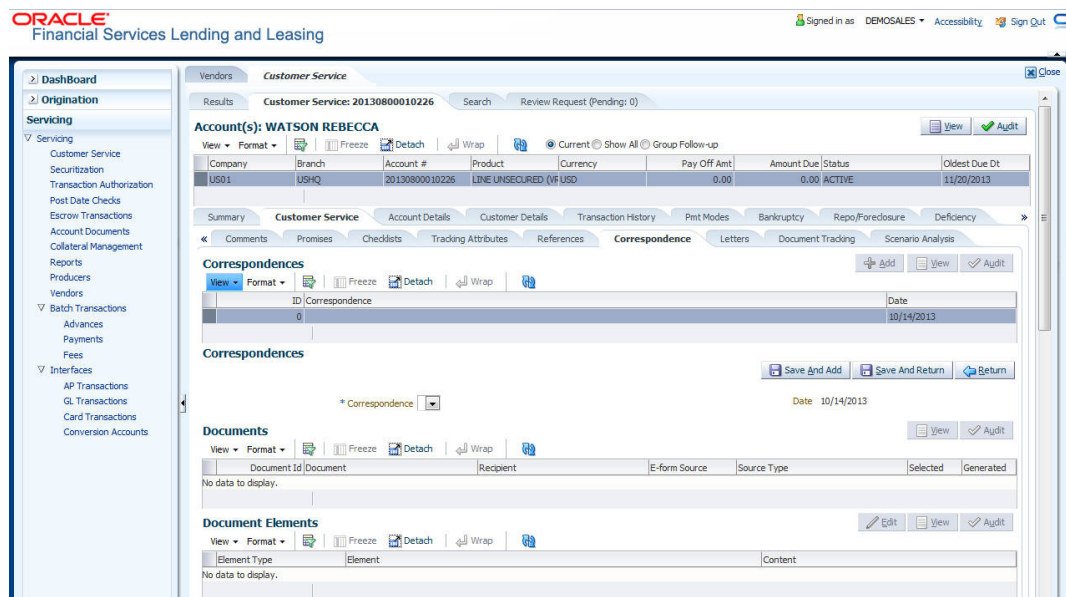
4.3.7 Correspondence sub tab

Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence page when you have opened an account. The page enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Correspondence** sub tab.



3. In the **Correspondence** section, click **Add**. In the **Correspondence** section, use the **Correspondence** field to select the type of correspondence you want to generate.

The system displays the following information in the Correspondence page for the selected type of correspondence:

In this field:	View this:
Id	The correspondence id.
Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

4. In the **Correspondence** section, click **Save**.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, click **View**. View the following information for each document:

In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.

In this field:	View this:
Generated	If selected, indicates that Oracle Financial Services Lending and Leasing generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

6. In the **Documents** section, select the correspondence you want to view.
7. The **Document Elements** section displays the elements the system used to generate the correspondence.
Click **All** to view all elements in the correspondence.

- or -

8. Click **User Defined**, to view user-defined elements in the correspondence. In the **Document Elements** section, view the following information:

In this field:	Do this:
Element Type	View the document element type.
Element	View the element description.
Content	Enter/view the value of the element.

9. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.
10. In the **Document Elements** section, click **Save**.
11. In the **Documents** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

4.3.8 Letters sub tab

The Oracle Financial Services Lending and Leasing Customer Service screen's correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings. The Letters page enables you to create and view the following types of correspondence:

- Collection:
 - Collection Letter - 1
 - Collection Letter - 2
 - Collection Letter - 3

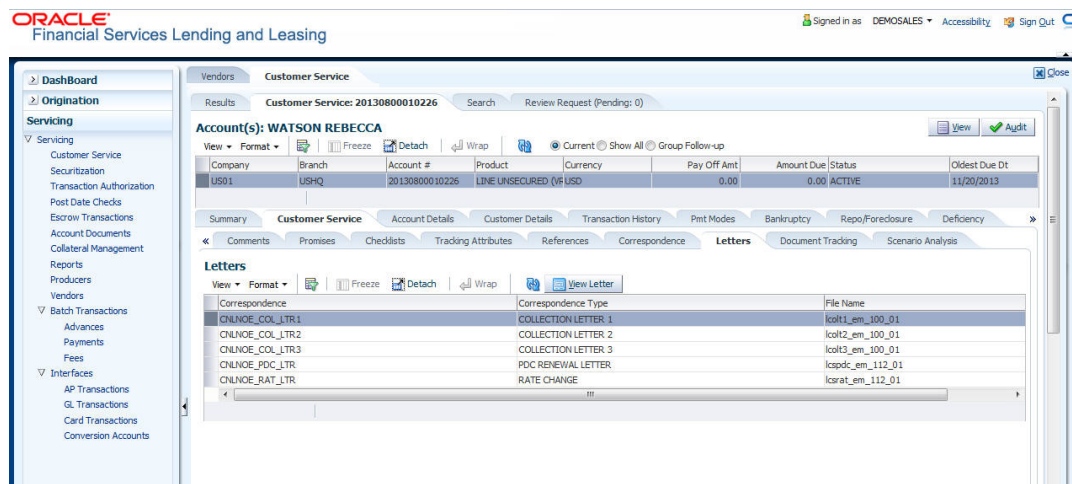
Note

If correspondence to the customer has been stopped using the Maintenance, the Letters page will be available, and a **View Letter** button will be unavailable.

To use the Letters page

1. Open the Customer Service screen and load the account you want to work with.

2. Click the **Customer Service** tab, then click **Letters** sub tab.



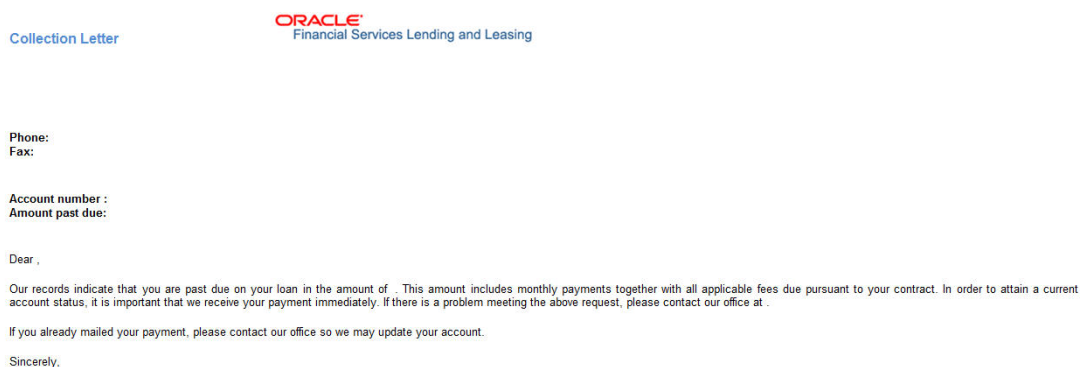
4.3.8.1 Collections: Collection letter 1

The predefined Collection letter 1 is automatically sent a configurable number of days after an account becomes delinquent (receives a condition of active: DELQ on the Customer Service window).

The Collection letter 1 is available for loan fixed and variable rate).

To generate the Collection letter 1

1. Open the Customer Service window and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Letters** sub tab.
3. On the **Letters** section, select **Collection Letter - 1**.
4. Click **View Letter** to generate Collection Letter - 1.



4.3.8.2 Collections: Collection letter 2

The predefined Collection letter 2 is automatically sent after a configurable number of days for a delinquent account (one with a condition of active: DELQ on the Customer Service window).

The Collection letter 2 is available for loan (fixed and variable rate).

To generate the Collection letter 2

1. Open the Customer Service screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Letters** sub tab.

3. On the **Letters** section, select **Collection Letter - 2**.
4. Click **View Letter** to generate Collection Letter - 2.

Collection Letter



Phone:

Fax:

Date:10/10/2013

Account number:

Amount past due:

Dear ,

Our records indicate that you are past due on your loan in the amount of . This amount includes monthly payments together with all applicable fees due pursuant to your contract.

Several attempts have been made to contact you concerning this matter. In an effort to assist you in attaining a current status on your account, we would like to speak with you immediately. Please contact our office at to make suitable arrangements to bring your account current.

Thank you in advance for your anticipated cooperation.

Sincerely,

4.3.8.3 **Collections: Collection letter 3**

The predefined Collection letter 3 is automatically sent after a configurable number of days for a delinquent account (one with a condition of active: DELQ on the Customer Service window).

The Collection letter 3 is available for loan (fixed and variable rate).

To generate the Collections letter 3

1. Open the Customer Service screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Letters** sub tab.
3. On the **Letters** section, select **Collection Letter - 3**.

4. Click **View Letter** to generate Collection Letter - 3.

Collection Letter
ORACLE®
Financial Services Lending and Leasing

Phone:

Fax:

Date: 10/10/2013

Account Number:

Amount Past Due:

Dear ,

This is to inform you that your account with is currently in default. We hereby demand that payment for be brought current immediately. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

If you are unable to send such a payment, it is imperative that you contact our office at to discuss this matter. Your immediate response to this demand is necessary if you wish to avoid further consequences.

Thank You in advance for your anticipated cooperation.

Sincerely,

4.3.9 Document Tracking sub tab

You can view the documents attached to a particular account by loading the account on the **Customer Service** screen, then clicking the **Document Tracking** sub tab. You can also open the Document Tracking page and select from a list of all accounts with documents attached on the Document Tracking page.

To use the Document Tracking page

1. Open the **Customer Service** screen and load the account you want to work with.

- Click the **Customer Service** tab, then click **Document Tracking** sub tab.

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Signed in as: DEMOSALES Accessibility Sign Out

- In the **Documents** section, select the document you want to view and view the following information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify comment.

- In the **Account Document Details** section, select the document you want to view and click **Show** in the **Details** column.
- In the **Account Document Details** section, click **View** to view the following information:

In this field:	Do this:
Document Sub Type	View the document sub type.
Version	View the version. Note: Version numbers will be incremental by batch job, first version will start with 1.0.
Page #	View the page number. Note: In multiple paged documents, choose 1 in the Page # field on the Account Document Details section to view the all the pages in the document. Choose a specific page number to view only that page.
Document File Type	View the document file type.
Status	View the status of the document.
Tracking #	View the tracking number of the document.
Location	View the location of the document.

In this field:	Do this:
Effective Dt	View the effective date of the document.
Docket #	View the docket number of the document.
Received Dt	View the received date of the document.
Expiry Dt	View the expiration date of the document.
Comment	Specify comment.

6. Click **View Document**.

The system opens a **File Download** dialog box.

- Click **Open** to view the document in the browser window
- or-
- Click **Save** to download the document to a location of your choice.

7. If you want, add comments to the **Comments** field in the **Documents** and **Account Document Details** sections.

8. Save your entry.

4.4 Customer Service screen's Account Details tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

4.4.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

In the **Account Information** section lick **View**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays the 'Account Details' tab for account 20120200010140, belonging to KEVIN JOSEPHINE. The interface includes a sidebar with navigation options like Dashboard, Origination, Servicing, and Collections. The main content area is divided into several sections:

- Account Information:** Displays a table with columns for Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accr Base, Rel IndexType, Index Rate, and Margin Rate. The data row shows Accrual Start Dt as 02/10/2012, Last Accrual Dt as 11/26/2013, Stop Accrual as Y, Accr Base as IBL, Rel IndexType as ACTUAL/3 UN PRIME RATE, Index Rate as 8.99, and Margin Rate as 4.99.
- Interest and Accruals:** Displays a table with columns for Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accr Method, Base Method, Rebate Method, IndexType, Index Rate, Margin Rate, Rate, Rate Start of the Year, Last Rate Adj Dt, # of Rate Adjs (Year), # of Rate Adjs (Life), Reschedule Method, and Reschedule Value. The data row shows Accrual Start Dt as 02/10/2012, Last Accrual Dt as 11/26/2013, Stop Accrual as Y, Accr Method as INTEREST BEARING, Base Method as ACTUAL/360, Rebate Method as NONE, IndexType as PRIME RATE, Index Rate as 8.99, Margin Rate as 4.99, Rate as 13.98, Rate Start of the Year as 13.98, Last Rate Adj Dt as 11/26/2013, # of Rate Adjs (Year) as 0, # of Rate Adjs (Life) as 0, Reschedule Method as CHANGE PAYMENT, and Reschedule Value as 10.00.
- Extn and Due Dates:** Displays a table with columns for # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year), # of Extension Term (Life), # of Due Day Changes (Year), and # of Due Day Changes (Life). The data row shows # of Extensions (Year) as 0, # of Extensions (Life) as 0, # of Extension Term (Year) as 0, # of Extension Term (Life) as 0, # of Due Day Changes (Year) as 0, and # of Due Day Changes (Life) as 0.
- Additional Details:** Displays a table with columns for Total Term, Paid Term, Maturity Dt, and Balloon Amt. The data row shows Total Term as 12, Paid Term as 0, Maturity Dt as 02/10/2013, and Balloon Amt as 0.00.
- Advance Details:** Displays a table with columns for Approved Amt, Consumed Amt, Remaining Amt, Last Advance Amt, Last Advance Dt, Pool Id, Pool Status, Pool Sale Dt, Repurchase, and Repurchase Dt. The data row shows Approved Amt as 5,000.00, Consumed Amt as 5,000.00, Remaining Amt as 0.00, Last Advance Amt as 0.00, Last Advance Dt as 11/26/2013, Pool Id as UNDEFINED, Pool Status as UNDEFINED, Pool Sale Dt as 11/26/2013, Repurchase as 0.00, and Repurchase Dt as 11/26/2013.

View the following:

In this field:	View this:
Interest and Accruals section	
Accrual Start Dt	The accrual start date.
Last Accrual Dt	The last accrual date
Stop Accrual	If selected, indicates that the accrual has been stopped for the account.
Accrual Method	The accrual method.
Base Method	The base method.
Rebate Method	The rebate method.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate.
Rate Start of the Year	The start rate of the year.
Last Rate Adj Dt	The last rate adjust date.
# of Rate Adjs (Year)	The number of due date changes (year).
# of Rate Adjs (Life)	The number of due date changes (life).
Reschedule Method	The reschedule method.
Reschedule Value	The reschedule value.
Extn and Due Dates section	
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Due Day Changes (Year)	The number of due day changes allowed in a year.
# of Due Day Changes (Life)	The number of due day changes allowed in a life of an account.
Last Extn Dt	The last extn date.
Due Day Change Dt	The due day change date.
Additional Details section	

In this field:	View this:
Total Term	The total term.
Paid Term	The paid term.
Maturity Dt	The maturity date.
Balloon Amt	The balloon amount.
Advance Details section	
Approved Amt	The approved amount.
Consumed Amt	The consumed.
Remaining Amt	The remaining amount.
Last Advance Amt	The last advance amount
Last Advance Dt	The last advance date
Securitization Details	
Pool Id	The pool id.
Pool Status	The pool status.
Pool Sale Dt	pool sale date.
Repurchase	If selected, indicates that it has been repurchased.
Repurchase Dt	The repurchase date.
Amortized Loans	
Extra Principal Paid	The extra principal paid.

4.4.2 **Statements sub tab**

The Statements page contains three display only sections. The **Statements** section displays a list all the statements generated during the life of the account. The **Transaction** section displays monetary transactions applied to the account from the closing date of the previous statement through the closing date of the current statement. The **Messages** section displays the user-defined message that appears in the statement.

To view the Statements page

1. Open the **Customer Service** screen and load the account you want to work with.

- Click the **Account Details** tab, then click **Statements** sub tab.

- In the **Statements** section, click **View**.

- View the following information:

In this field:	View:
Closing Dt	The statement closing date.
Due Dt	The statement due date.
Generation Dt	The statement generation date.

In the **Statements Details** section, select the statement you to view and click **View**.

- View the following:

In this field:	View:
Current Due (+)	The current due.
Past Due (+)	The past due amount.
Late Charge (+)	The late charge due.
Other Charges (+)	The other charges due.
Total Due =	The total due.
Current Balance	The current balance.
PayOff Dt	The payoff date.
PayOff Amt	The payoff amount.
Last Profit Rate Changed Date	The latest date on which the profit rate was changed.
Current Profit Rate	The current profit rate.
Current Balance	The current escrow balance.

In this field:	View:
Current Due	The current escrow due.
Past Due	The past due escrow amount.

6. Click **Transactions** sub tab and click **View**

7. View the following information:

In this field:	View:
Txn Dt	The transaction effective date.
Description	The transaction.
Amount	The transaction amount.

Click **Messages** sub tab and click **View**.

8. View the following information:

In this field:	View:
Seq #	The sequence number.
Message	The message.

4.4.3 Insurances sub tab

If insurance information was entered on the Funding screen during Lease origination, you can view the financed insurance information on the **Customer Service screen's Insurances** page. The Insurances page displays the details of all financed insurances, including cancellation and refund information whenever applicable. It also displays the insurances that were financed after funding of the Lease using the **Customer Service screen's Maintenance** page.

To view the Insurances page

1. Open the **Customer Service** screen and load the account you want to work with.

- Click the **Account Details** tab, then click **Insurances** sub tab.

ORACLE® Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

Customer Service

Results Customer Service: 20120200010140 Search Review Request (Pending: 0)

Account(s): 20120200010140: KEVIN JOSEPHINE / KEVIN JOSEPHINE View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Oldest Due Dt	Status
NL02	NLHQ	20120200010140	LOAN UNSECURED (I	0	USD	0.00	0.00	03/10/2012	CHARGED OFF

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Account Details Statements Rate Schedule Insurances Contract Information

Insurance Information View Audit

View Format Freeze Detach Wrap

Contractual	Insurance Type	Company	Policy #	Effective Dt	Premium Amt	Term	Status
No data to display.							

Insurance Information Return

Policy Information

Contractual ☐ Insurance Type Insurance Plan Company Policy # Effective Dt Premium Amt Commission Rule Primary Beneficiary Secondary Beneficiary

Status Sub Status Insurance Mode Phone Phone 2 Itemization Expiry Dt Term Commission Amt Comments

Refund Allowed ☐ Grace Days Cancellation Fee Allowed ☐ Cancellation Fee Complete Refund ☐ Term Remaining Refund Calculation Method Grace Days Estimated Refund Amt Received Refund Amt Itemization

Cancellation/Refund

Policy Cancellation Dt

Insurance Tracking View Format Freeze Detach Wrap Create Tracking

Sub-Parameter	Parameter	Value
No data to display.		

Dashboard Origination Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions Conversion Accounts Collections WFP Tools Setup

- On the **Insurances** page, view the following information in **Insurance Information** section:

In this field:	View:
Policy Information section:	
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy #	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Beneficiary	The secondary beneficiary of the insurance.
Status	The insurance status.
Sub Status	The sub status.

In this field:	View:
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Term	The term.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.

:

In this field:	View:
<u>Cancellation/Refund section:</u>	
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View the amount of the cancellation fee to be charged when the insurance is cancelled.
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.
Refund Calculation Method	The refund calculation method.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Itemization	The contract itemization.

- In the **Insurance Tracking** section, click **Create Tracking**.
The system loads the insurance tracking parameters in the Insurance Tracking section.
- If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to the Create Tracking button.

If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.

6. Click **Edit** and complete the **Parameter** and **Value** fields.
7. Click **Save**.

4.4.4 Contract Information sub tab

The Customer Service screen Contract sub tab enables you to view the contract and truth-in-lending information recorded during the funding process. It's a display only version of the same information found on the Funding screen's Contract page.

To view an account's contract information

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Account Details** tab, then click **Contract Information** sub tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes 'DashBoard', 'Origination', and 'Servicing'. The 'Servicing' section is expanded, showing 'Customer Service' as the active tab. The main content area is titled 'Customer Service: 20120200010140: KEVIN JOSEPHINE / KEVIN JOSEPHINE'. Below this, there is a table with columns: Company, Branch, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Oldest Due Dt, and Status. The table shows one record with status 'CHARGED OFF'. The 'Contract Information' sub tab is selected, displaying a table with columns: Contract Dt, Amt Financed, Term, Maturity Dt, Due Day, Finance Charge, Total of Pmts, Down Pmt, and Final Pmt Amt. The table shows one record with a final pmt amt of 449.29. Below the table, there are several sections: 'Contract' (Contract Dt: 02/10/2012, Amt Financed: 5,000.00, Term: 12, Maturity Dt: 02/10/2013, Due Day: 10, Balloon Method: N + 1 PMTS, Finance Charge: 391.48, Total of Pmts: 5,391.48, Down Pmt: 0.00, Total Sale Price: 5,391.48, Payment Amt: 449.29, Final Pmt Amt: 449.29, Residual Days: 0, Index Type: PRIME RATE, Index Rate: 8.99, Margin Rate (+): 4.99, Interest Rate (+): 13.98, Accrual Post Maturity: 12), 'Time Counting Method' (ACTUAL DAYS), 'Installment Method' (EQUATED PAYMENTS), 'Contract Recv Dt' (02/01/2012), 'Contract Verify Dt' (09/27/2013), 'Contract Verified By' (PDC Security Ind), 'Bill Calendar Method' (GREGORIAN), 'Advance' (Min Initial Advance Amt: 0.00, Max Initial Advance Amt: 0.00, Min Advance Amt: 0.00, Max Advance Amt: 0.00, Mult Disbursement Allowed: 12/17/2012, Draw End Dt: 02/17/2012, Draw Term Billing Ind: 1, Billing Method: UNDEFINED, Draw Period Interest Rate: 0.00, Late Charge Allowed: 1), 'Rebate' (Pre Compute: 1, Rebate Method: NONE, Rebate Term Method: NEAREST CURRENT CYCLE, Rebate Min Fin Chg Method: NONE, Min Finance Charge: 0.00, Acquisition Charge Amt: 0.00), 'Others' (PrePmt Penalty: 1, % of Term for Penalty: 75.00, Recourse: 1, Max Recourse %: 0.00, Pay Off Fee Allowed: 1), 'Escrow' (Escrow Allowed: 1, Escrow Opt Out: 1), 'Rate Cap & Adjustments' (Max Rate Increase / Year: 2.00), and 'Bank Information' (ACH Fee Ind: 1).

If you selected a Lease account with escrow, Escrow Analysis tab is available.

3. Use the following sub tabs to view more information about the contract, if available:
 - Contract
 - Repayment
 - Itemization
 - Trade-In
 - Insurances
 - ESC
 - Escrow
 - Escrow Analysis
 - Compensation
 - Subvention
 - Proceeds

- Disbursements
- Fees
- ACH
- Coupon
- PDC
- References
- Real Estate

For more information on the sub tabs of the Contract tab, refer the section Contracts tab in Funding chapter of the Origination User Guide.

4.4.5 Escrow sub tab

The Escrow sub tab is available only if the Escrow is allowed for the account. You can view the Escrow details using the sections in this tab.

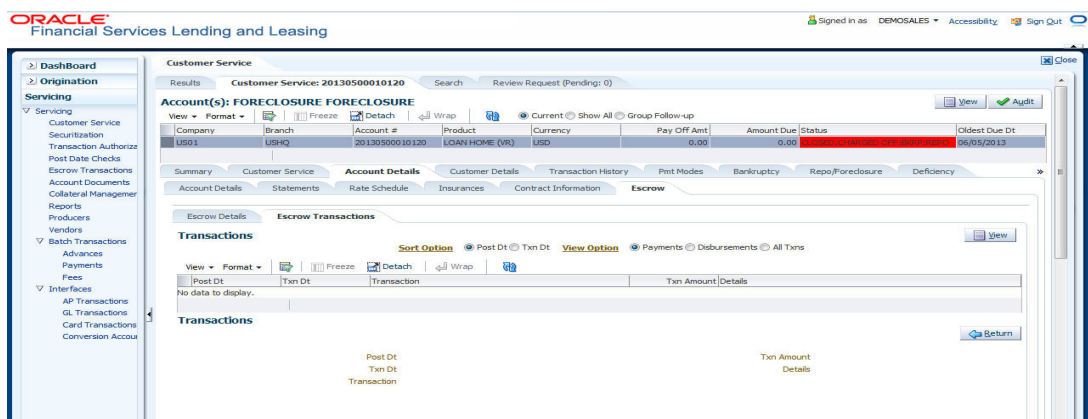
1. In **Escrow Details** section, click View

2. View the following information:

In this Field	View this
Escrow Type	The escrow type.
Sub Type	The escrow sub type.
Required Escrowunchecked	If selected, indicates that the escrow is required for the account.
Cushion allowed	If selected, indicates that the cushion is allowed for the account.
Opt Out	If selected, indicates that the escrow is opt out for the account.
Current	If selected, indicates that this is the current record of the escrow.
Disbursement	
Account #	The account number.
Yearly Amt	The yearly amount.

In this Field	View this
Vendor	The vendor.
Maturity Dt	The maturity date.
Next Disb Dt	The next disbursement date.
Last Disb Dt	The last disbursement date.
Insurance	
Coverage Type	The coverage type.
Coverage Amt	The coverage amount.
Coverage Term	The coverage term.
Policy #	The policy number.
Effective Dt	The effective date.
Expiration Dt	The expiration date.
Tax	
Property Tax	The property tax.

3. In **Escrow Transactions** section, click **View**.



4. View the following information:

In this Field	View this
Post Dt	The post date.
Txn Dt	The transaction date.
Transaction	The transaction.
Txn Amount	The transaction amount.
Details	The details.

4.5 Customer Service screen's Customer Details tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.

Note

Information about the customer can be changed using the Maintenance page.

To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.

Customer Service

Results: Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA View Audit

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (VF USD)		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details **Customer Details** Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Customer Information View Audit

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
4003	REBECCA WATSON	XXXXX5778	08/16/1981		ENGLISH			PRIMARY

Customer Information Return

Customer

Customer # 4003
 Name REBECCA WATSON
 Birth Dt 08/16/1981
 Marital Status
 Language ENGLISH
 Education
 Mother's Maiden Name
 Relation PRIMARY
 Class Type NORMAL
 Email REBECCA.WATSON@GMAIL.COM
 Stop Correspondence ☐

Identification Details

Disability ☐
 Skip ☐
 Privacy Opt Out ☒
 Existing CJP
 ECOA INDIVIDUAL
 Passport #
 Issue Dt
 Expiry Dt
 Visa #
 Nationality

Military Service

National ID -- 0
 SSN XXXXX5778
 License #
 License State
 Active Military Duty ☐
 Effective Dt
 Order Ref #
 Release Dt

Addresses Telecoms Employments Trading Attributes

Address Information View Audit

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type
HOME	Y	Y	Y	UNITED STATES	SUNNYVALE	SUNNYVALE	TEXAS	NORMAL ADDRESS

3. In the **Customer Information** section, click View the following information:

In this field:	View this:
Customer Information section	
Customer #	Customer number.
Name	Customer's name.
Birth Dt	Customer's date of birth.
Marital Status	Customer's marital status.
Language	Customer's language.

In this field:	View this:
Education	Customer's education.
Mother's Maiden Name	Customer's mother's maiden name.
Relation	Customer 's relation with the bank.
Class Type	Customer's class type.
Email	Customer's e-mail address.
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that The system will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance page.
Disability	Customer's disability indicator.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance page.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.
Existing CIF	If selected, indicates that the customer is an existing CIF.
ECOA	The Equal Credit Opportunity Act code.
Identification Details section	
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.
Visa #	Customer's visa number.
Nationality	Customer's nationality.
SSN	Customer's social security number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
National ID	Customer's national identification.
SSN	Customer's social security number.
License #	Customer's licence number.
License State	State where the licence was issued.
Military Service	

In this field:	View this:
Active Military Duty	Active military duty indicator. If selected, indicates that the customer is on active military duty and may qualify for the rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.

When a military duty transaction is posted in an account, the system restricts Bankruptcy/ Repossession and Deficiency conditions.

4.5.1 Customer sub tab

Click **Customer** to view the sections under it.

4.5.1.1 Address sub tab

Click **Address** sub tab to view the address information for the customer in the following section:

In this field:	View this:
Type	The address type.
Current	If selected, indicates that this is the customer's current address.
Confirmed	If selected, indicates that the address is confirmed by the customer.
Mailing	If selected, indicates that this is the customer's mailing address.
Country	The country.
Postal Address Type	The postal address type.
Address #	The address.
Street Pre	The street pre.
Street Name	The street name.
Street Type	The street type
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer's address.
Address 2	The customer's address.
Address 3	The customer's address.

In this field:	View this:
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state code.
Phone	The phone number.
Landmark	The landmark associated with the address.
Census Tract/BNA Code	The census tract/BNA code.
MSA Code	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.

4.5.1.2 **Telecoms sub tab**

1. Click **Telecom** sub tab to View/edit the Telecom information for the customer:

In this field:	Do this:
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
Time Zone	Select the applicant's time zone.
Start Time	Specify the best time to call start time.
End Time	Specify the best time to call end time.
Period	Specify the time period.

4.5.1.3 **Employment sub tab**

1. Click **Employment** sub tab, in the **Employment Information** section, click **View** to View/edit the employment information for the customer in the following section:

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Type	The occupation.
Employer	The employer's name.
Occupation	The occupation.
Title	The title.

In this field:	View this:
Department	The department of the employment.
Country	The country.
Address	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.

4.5.1.4 **Tracking Attributes sub tab**

You can add tracking attribute information to an application at any time on the Customer Details page's Customer Tracking Attributes section

In the **Tracking Attributes** section, click **Edit**

When you click **Create Tracking**, the system loads the tracking parameters.

- If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.
- If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- specify the requested parameter in the **Value** field and click **Save**.

Save any changes you made to the account.

4.5.2 **Business sub tab**

If this is a SME Lease, information gathered on the application entry process regarding the business and the business's address, partners and affiliates data, and phone numbers appears on the Customer Service window's Business page. Using the Business page, you can update or add to a business's address, partners and affiliates information, or phone listing.

To view or edit business information

1. Open the **Customer Service** screen and load the account you want to work with.

- On the Customer Service link bar, click the Customer Service drop-down link, then click **Business**.

- In the **Business Details** section, click **View**
- On the **Business** page, load the business whose information you want to view in the **Business** section using the **First**, **Previous**, **Next**, and **Last** buttons.

In this field:	View this:
Organization Type	Organization type.
Type of Business	Type of the business.
Name of the Business	Name of the business.
Legal Name	Legal name of the business.
Tax Id #	Tax identification number.
Start Dt	Business start date.
# of Employees (Curr)	Current number of employees at the business.
# of Employees	Number of employees at the business after financing.
Contact Person	Contact person at the business.
Business Checking Bank	Bank name of the business's checking account.
Bank Account #	Bank account number.
Avg Checking Balance	Average checking balance.
# of Locations	Number of locations of the business.
Management Since	Year the current management was established.

4.5.2.1 **Addresses sub tab**

Click **Addresses** sub tab and then click **View**. In the **Address** section, load the address information you want to view.

In this field:	View this:
Type	Address type.
Country	Country code.
Postal Type	Postal type.
Address #	Address number.
Pre	Pre
Street Name	Name of street.
Street Type	Type of street.
Address	Address.
Zip	Zip code.
Zip Extn	Zip extension.
City	City.
State	State.
Apt #	Apartment number.
Phone	Phone number.
Ownership	Ownership type.
Comment	Additional comments.

4.5.2.2 **Telecom sub tab**

Click **Telecoms** sub tab and then click **View**. In the **Telecom** section, view the following information:

In this field:	View this:
Telecom Type	Telecommunication type.
Phone	Phone number.
Ext	Phone extension.
Current	If selected, indicates that this is the current record.

4.5.2.3 **Partners sub tab**

Click **Partners** sub tab and then click **View**. In the **Partners** section, load the business partner information you want to view or edit using the **First**, **Previous**, **Next**, and **Last** buttons.

In this field:	View this:
First Name	Partner's first name.
MI	Partner's middle name.
Last Name	Partner's last name.
Suffix	Partner's suffix.
SSN	Partner's social security number.
Birth Dt	Partner's birth date.
Birth Place	Partner's birth place.
Director Ind	If selected, indicates that the partner is the director of the business.
Networth	Partner's net worth.
Gross Income	Partner's gross income.
Language	Partner's language.
Nationality	Partner's nationality.
Title	Partner's title.
Ownership (%)	Percentage of ownership held by the partner.
Email	Partner's e-mail.
Phone	Partner's phone.
Extn	Partner's phone extension.

4.5.2.4 **Affiliates sub tab**

Click **Affiliates** sub tab, in the **Affiliates** section, load the business affiliate information you want to view using the **First**, **Previous**, **Next**, and **Last** buttons.

In this field:	View this:
Organization Type	Affiliate's organization type.
Legal Name	Affiliate's legal name.
Name of the Business	Affiliate's business name.
Tax ID #	Affiliate's tax identification.
Ownership (%)	Affiliate's percentage of ownership.
# of Employees	Affiliate's number of employees.

In this field:	View this:
NAICS CODE	Affiliate's North American Industry Classification System code.

4.6 Customer Service screen's Transaction History tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Transaction History' tab is active, showing account details for '20120100010034: PAGE MARIA'. The 'Balance Group' section is expanded, showing a table of balance types and their amounts. The 'Promotion and Insurance Details' section is also visible below the balance group.

Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	4,000.00	0.00	4,000.00
INTEREST	0.00	1,038.75	0.00	1,038.75
FEE LATE CHARGE	0.00	195.00	0.00	195.00
FEE NSF	0.00	0.00	0.00	0.00
FEE ADVANCE	0.00	0.00	0.00	0.00
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00
FEE MEMBERSHIP	0.00	50.00	0.00	50.00
FEE PHONE PAY	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00
Deficiency Balance Total				5,283.75

4.6.1 Balances sub tab

Details of an account balance can be viewed on the Balances sub tab. It contains four action buttons in the **Balance Group** section:

- Current Balance
- Deficiency Balance
- Non-Performing Balance
- Terminate Balance.

Note

If the status of an account is 'Charged Off', then the system defaults to 'Deficiency Balance' radio button.

Depending on which one you select, a different set of balance information appears. In all cases, the Balance page can be viewed in two transaction period modes:

- ITD/CTD (Inception-to-date/Cycle-to-date)
- YTD (year-to-date)

To view account balance information

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Balances** sub tab
3. In the **Balance Group** section, select the balance you want to view.

Current Balance displays the current balances for accounts with an status of ACTIVE.

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening balance amount.
Posted	The amount posted (in addition to the opening balance).
Paid Balance	The amount paid.
Waived	The amount waived.
Charged Off	The amount charged off.
Adjusted (-)	The amount adjusted (negative adjustments).
Adjusted (+)	The amount adjusted (positive adjustments).
Balance	The current (closing) balance.

Deficiency Balance displays the current balances for accounts with an status of CHARGED OFF. If you click **Deficiency Balance**, the following information appears:

In this field:	View:
Balance Type	The balance type.
Opening Deficiency	The opening deficiency balance.
Chg off Posted	The additional charged off amounts posted.
Recovery	The amount of deficiency balance paid.
Deficiency Balance	The current (closing) deficiency balance.

Non-Performing Balance displays the current balance for accounts with an status of NON-PERFORMING. Non-Performing accounts fall between CHARGED OFF accounts and ACTIVE accounts. These accounts are treated as active when dealing with the customer, but for accounting purposes are treated differently as they are expected to charge off in the future. Fee and interest balances are not expected to be collected in full and therefore are not recognized as income. If you click **Non-Performing Balance**, the following information appears:

In this field:	View:
Balance Type	The balance type.
Opening Non-Performing	The opening nonperforming balance.
Paid	The amount of nonperforming balance paid.
Paid Excess	The additional nonperforming amounts posted.
Waived	The amount waived.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).

In this field:	View:
Balance	The current (Closing) nonperforming balance.

Terminate Balance displays the current balance for accounts with a status of TERMINATE. Selecting **Terminate Balance** option displays the following account details.

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening non performing balance.
Terminate	The amount of non performing balance paid or terminated.
Waived	The amount waived.
Charge Off	The additional charged off amounts.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Balance	The balance amount to terminate.

4. In the **Txn Period Balance** section, select how you want to view the balance:
Select **ITD/CTD** to view transactions by Inception-to-date /Cycle-to-date: line of credit
-or-
Select **YTD** to view the transactions by year to date.
5. View the following balance details at the bottom of the **Account Balances** page:

In this field:	View:
Promotion Details section	
Promotion	The balance promotion.
Type	The balance promotion type.
Rate	The balance rate.
Term	The balance term.
Start Dt	The balance date.
End Dt	The balance promotion end date.
Credit Insurance section	
Insurance	The balance insurance.
Status	The balance insurance status.
Sub Type	The balance insurance sub type.

4.6.2 Transactions sub tab

The Transactions page displays all transactions that have occurred over the life of the account. Transactions can be sorted by when the transaction was created (Post Dt) or the effective date of transaction (Txn Dt). You can also choose to view all transactions or reverse certain transactions. This information comes from the payments and advances applied to the account, maintenance tasks, and nightly processes such as billing.

To view the transaction history of an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Transactions** sub tab.

3. In the **View Options** section, select the type of transactions in this account's history you want to view on the **Transactions** page.

If you select this:	The system displays:
Good Payments	All valid payments that were neither voided nor reversed.
All Payments	All transaction involving payments.
Good Txns	All transactions that were neither voided nor reversed.
All Txns	All transactions.

4. In the **Sort Option** section, choose **Post Dt** to sort the entries on in the **Transactions** section in order of when the transaction was made effective.

-OR-

Select **Txn Dt** to sort the entries on in the **Transactions** section in order of when the transaction was created.

5. In **View Option** section, click **View**View the following information:

In this field:	View:
Transactions section	
Post Dt	The transaction posting date.

In this field:	View:
Txn Dt	The transaction effective date.
Description	The transaction details.
Currency	The currency of the transaction.
Amount	The transaction amount.
Details	The transaction details.
Balance Amt	The balance amount. Note: This is the principal balance, not the total balance amount.
Payment Currency	The payment currency.
Payment Amount	The payment amount.
Payment Type	The payment type.
Reference	The reference number associated with the transaction.
Mode	The mode of the transaction.
Reason	The reason for the transaction.
Allocation Details	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.

4.6.2.1 To Reverse (or Void) a Transaction

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click the **Customer Service** drop-down link, then click **Transactions**.
3. In the **Transactions** section, select the transaction you want to reverse.
4. Click **Reverse**.

Note

Some transactions cannot be reversed. If a transaction cannot be reversed, the Reverse button will be dimmed when the transaction is selected.

If the Reverse button is unavailable, the transaction anniversary cannot be reversed.

Access to the **Reverse** button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration window.

(For more information, see the **Txn Codes tab (Transaction Super Group page)** section of the **Administration (System) Setup** chapter in the **Oracle Financial Services Lending and Leasing Suite Setup Guide**).

4.6.2.2 Voiding an Account

To void an account

Oracle Financial Services Lending and Leasing can be configured to void an account using the Reverse button on the Transaction page.

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click the **Customer Service** drop-down link, then click **Transactions**.
3. In the **Transactions** section, select the ACTIVE entry in the **Description** field.
4. Click **Reverse**.

On the Transactions page, Oracle Financial Services Lending and Leasing creates an entry of REVERSE ACTIVE and reverses all transactions. The system also changes the status of the account to CLOSED: VOID and changes the status of the application to APPROVED-VOID (or whatever the account's last status was before funding).

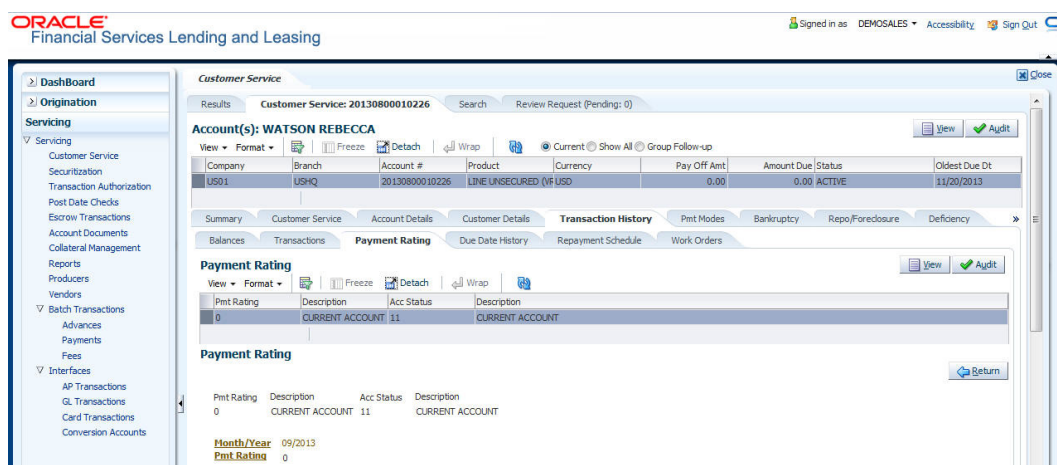
Note

To use this feature, the ACTIVE_REV transaction code must be enabled and set to manual on the Transaction Super Group page for your user responsibility and account's product type. (For more information, see the **Txn Codes tab (Transaction Super Group page)** section of the **Administration (System) Setup** chapter in the **Oracle Financial Services Lending and Leasing Suite Setup Guide**).

4.6.3 Payment Rating sub tab

To view the transaction history of an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Payment Rating** sub tab.



The **Payment Rating** section displays the month and year of payment and the rating reported to credit bureaus through the Metro 2 file for the past 24 months, including the following:

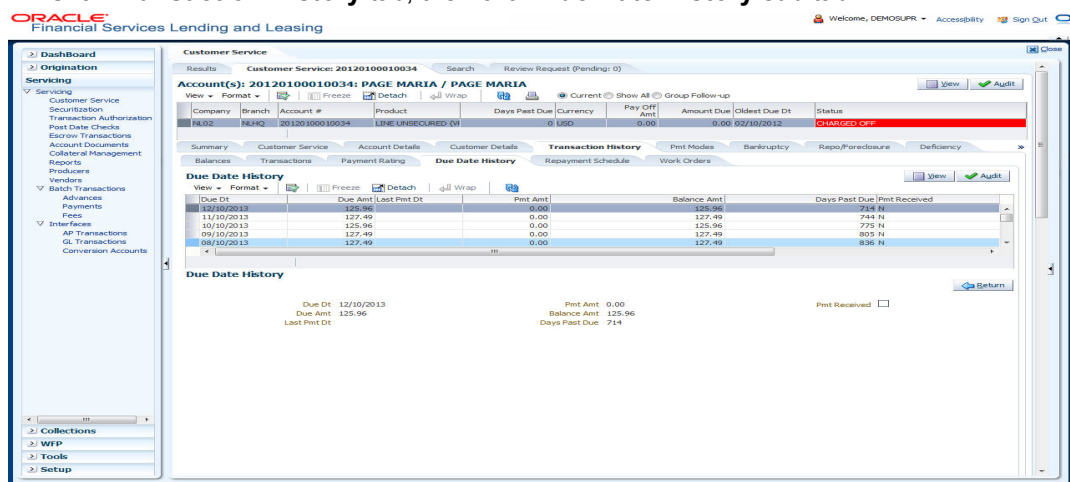
In this field:	View this:
Pmt Rating	The payment rating.
Description	The payment rating description.

In this field:	View this:
Acc Status	The credit bureau account status.
Description	The credit bureau account status description.
Month/Year Rating	The month/year of payment rating.

4.6.4 Due Date History sub tab

The **Due Date History** section provides a delinquency history, by payment, by displaying a history of all due dates, along with when the actual payment was made for that due date and the subsequent balance. If a payment was delinquent, the Due Date History section displays the number of days the customer was delinquent against each due date.

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Due Date History** sub tab.



In **Due Date History** section, click **View**

View the following:

In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.6.5 Repayment Schedule sub tab

The **Repayment Schedule** section contains information about the schedule of repayment such as the date and payment amount.

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Repayment Schedule** sub tab.

View the following information:

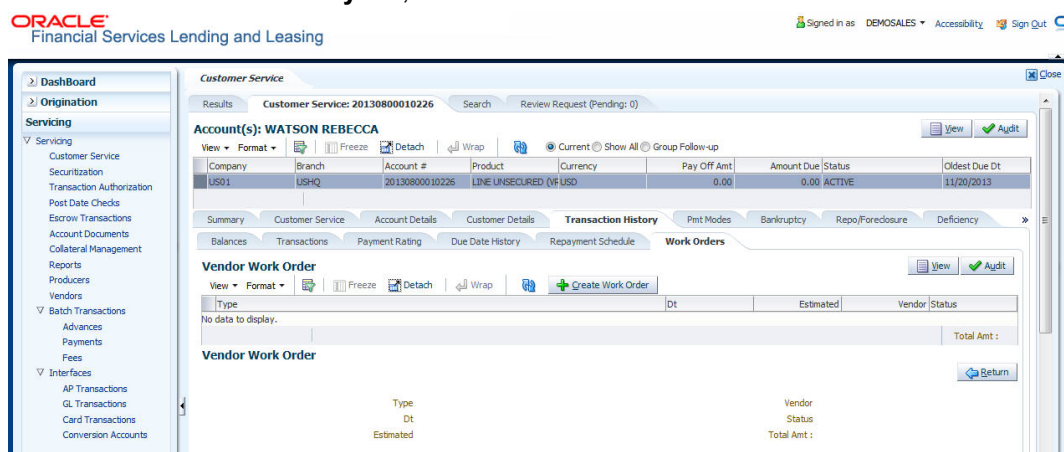
In this field:	View this:
Repayment Schedule section	
Sequence	The payment sequence number.
Date	The repayment date.
# of Pmts	The number of payments.
Pmt Amt	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.
Repayment Schedule Details section	
Date	The repayment date.
Payment Amt	The payment amount.
Principal	The amount paid to principal.
Interest	The amount paid to interest.
Balance Principal	The balance of the principal.

4.6.6 Work Order sub tab

To expedite repossessions and foreclosures, the display only Vendor Work Order page enables you to view all the work orders issued to different vendors for an account.

To view the vendor work order page

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Work Order** sub tab.



In the **Vendor Work Order** section, click **View**

View the following display only information:

In this field:	View this:
Type	The assigned type.
Dt	The assignment date.
Estimated	The estimated dollar amount of work order.
Vendor	The vendor number and name.
Status	The assigned status.
Total Amt	The total estimated dollar amount of all work orders.

You can create/view and maintain vendor work orders related to an account.

- To create and maintain vendor work orders, click **Create Work Order**.

If the vendor screen is already opened in the main window and if the user tries to create new workorder or open an existing work order, system displays the warning message as “Vendor Page is already open. Please close it and retry”.

- To view more detailed information about the vendor work order, select the work order you want to view and click **View Work Order**.

Note

The system opens the Vendor Management page. You can perform tasks and record additional information, such as changing the work order's status and adding comments in the Work Orders section.

The **View Work Order** button appears faded if your responsibility does not allow access to the Vendor Work Order page.

3. Click **Close** on the Vendor Management page to return to the Customer Service screen.

For more information about using the Vendor Management screen, please refer to the **Vendor** chapter in the User Guide.

4.7 Customer Service screen's Pmt Modes tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

4.7.1 ACH sub tab

If used, the **ACH** section displays information about automated clearinghouse and electronic fund transfers.

To view the ACH information page

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar shows a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and shows a list of accounts. The 'ACH' sub-tab is selected, displaying a table of ACH transactions. Below the table, there is a form for 'ACH Information' with fields for Reference #, Bank Name, Bank City, Bank State, Routing #, Account Type, Name On Account, Account #, Debit Dt, Debit Amt, Direct Debit Fee, Fee Amt, Secret Question, Secret Answer, Provided To Whom, Reference, Drawer Relation Type, Drawer Name, Drawer Address1, Drawer Address2, Drawer City, Drawer State, Drawer Zip, and Status. The form is currently empty, and the 'Status' field is set to 'ACTIVE'.

The system displays the ACH details depending on the following option selected:

- Recurring - Select 'Recurring' to display all the Recurring ACH details.
- One-Time Phone - Select this option to display one time ACH details.
- All - Select 'All' to display both recurring and one-time phone ACH details.

If you have selected 'Recurring' or 'One-Time Phone' option, you can further Add, Edit, or Copy the details and perform any of the [Basic Operations](#) mentioned in Navigation chapter. On save, the system will automatically post the transaction capturing the current transaction date along with a comment as 'Direct Record Update' for the particular ACH transactions.

If you have selected 'Recurring' option, the following fields are displayed:

In this field:	View this:
Bank Name	The bank name.
Routing #	The routing number.
Status	The status of the account.
Start Dt	The date the system began using ACH payments for this account
End Dt	The ACH end date.
Default	If selected indicates that this ACH is the default ACH for the account.
Account Type	The type of account.
Account #	The account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Pmt Day	The payment day.
Pmt Amt	The Payment amount.
Pmt Amt Excess	The excess payment.
Pmt Freq	The payment frequency.

Note

This information can be edited using the Maintenance page and the nonmonetary transaction ACH MAINTENANCE.

If you have selected 'One-Time Phone' or 'All' option, the following fields are displayed:

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.
Account Type	The type of account.
Name On Account	The account name.
Account #	The account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.

In this field:	View this:
Debit Dt	The debit date.
Pmt Amt	The Payment amount.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Question	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.
Reference	Additional reference if any.
Drawer Relation Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.
Drawer Address1	Address of withdrawer,
Drawer Address2	Address of withdrawer,
Drawer City	City of withdrawer,
Drawer State	State of withdrawer,
Drawer Zip	Zip of withdrawer,
Status	The status of the account.

Note

This information can be edited using the Maintenance screen and the non monetary transaction ACH MAINTENANCE.

Copying ACH Details

You can copy and maintain ACH details from **Pmt Modes** sub tab of **Customer Service** screen.

To copy the ACH details

1. Select a record and click **Copy** button.
The system displays a message as 'Do you want to Copy ACH Record?'. Click **OK** to copy and create a new record. Click **Cancel** to cancel the operation.
2. Once you click **OK**, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record.
3. When a new record is created using the **Copy** function, the system will post a 'New ACH Transaction' with the comment as 'Direct Record Update'.

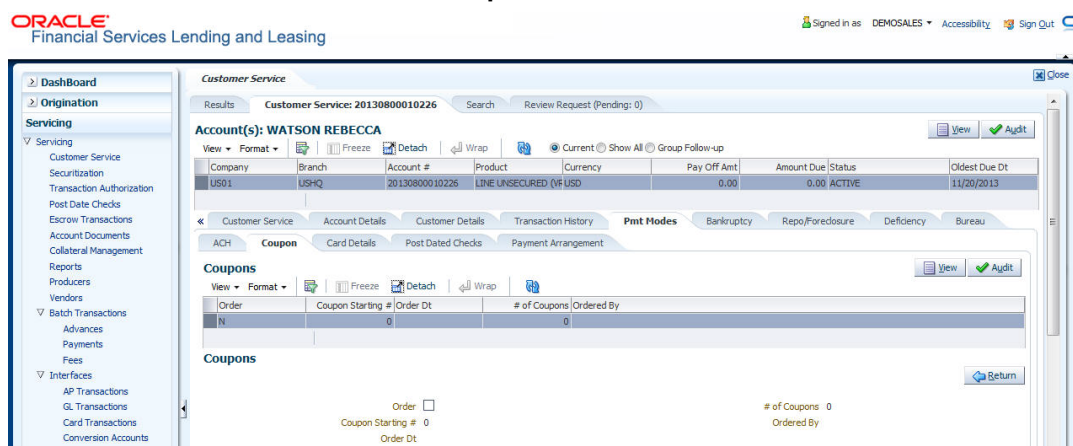
- If the user selects 'All' to display all the recurring and one-time phone ACH details, then the **Copy** button will be disabled.

4.7.2 Coupon sub tab

The **Coupon** section displays information regarding the coupons associated with the account.

To view the coupon page

- Open the **Customer Service** screen and load the account you want to work with.
- Click **Pmt Modes** tab, then click **Coupon** sub tab.



View the following:

In this field:	View this:
Order	If the coupons are ordered for the selected account.
Coupon Start- ing #	The starting number of the coupon ordered for the cus- tomer.
Order Date	The order date of the coupon.
# of Coupons	The total number of coupons ordered for the customer.
Ordered By	The person who ordered the coupons

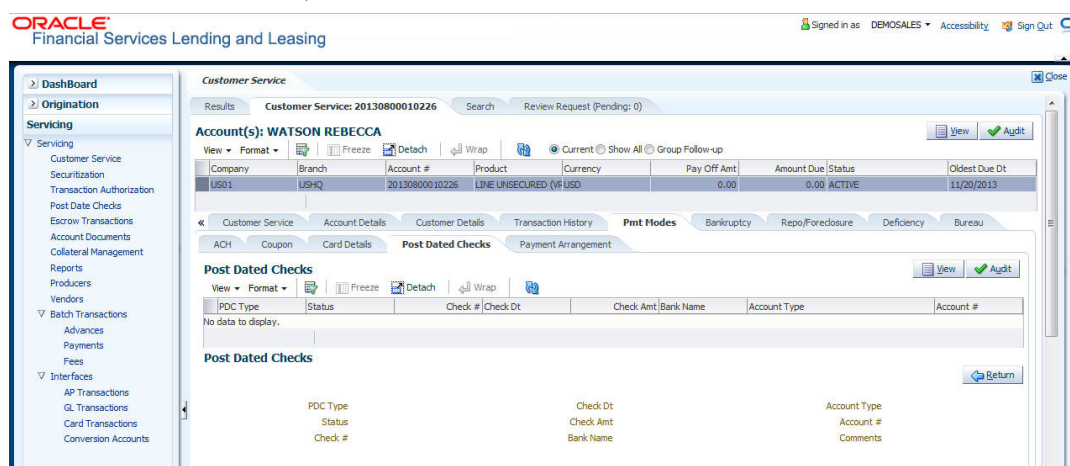
4.7.3 Post Dated Checks sub tab

The **Post Date Check** section enables you to view any post dated check information for the account, if PDC is a method of repayment.

To view the post dated checks details page

- Open the **Customer Service** screen and load the account you want to work with.

2. Click **Pmt Modes** tab, then click **Post Dated Checks** sub tab.



View the following:

In this field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Status	The status of the post dated check.
Check #	The check number of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Bank Name	The bank name of the post dated check.
Account Type	The account type of the post dated check.
Account #	The account number of the post dated check.

4.7.4 Payment Arrangement sub tab

The **Payment Arrangement** section enables you to define and calculate the payment amount for the account with status Charge-off.

To view the post dated checks details page

1. Open the **Customer Service** screen and load the account you want to work with.

- Click **Pmt Modes** tab, then click **Payment Arrangement** sub tab.

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View the following information:

In this field:	Do this:
Frequency	Displays the payment frequency.
Start Date	Enter the start date from when the customer pays.
Terms	Enter the number of payments.

- In the **Payment Arrangement** section, click **View**. View the following details:

In this field:	Do this:
End Date	View the end date of the payment.
Plan Amount	View the payment amount which the customer plans to pay.
Outstanding Amount	View the outstanding amount.

- In the **Details** section, click **View**. View the following details:

In this field:	View this:
Date	View the start date of the payment plan.
Frequency	View the payment frequency.
Plan Amount	View the planned payment amount.
Paid Amount	View the paid amount.
Satisfied Ind	Indicates that the customer done the payment arrangements.
Broken Ind	Indicates that the customer did not make the payment arrangement.
Enabled Ind	Indicates that the arrangement is active

On Clicking **DeActivate**, the account will be deactivated.

To add a new payment rearrangement plan, previous plan has to be manually deactivated otherwise the system displays an error message. This condition applies to the payment arrangement previous plan even when the 'Broken Indicator' is selected.

Note

An alert message will be displayed in the Customer Service screen when the user tries to view the payment arrangement for account other than charged off status.

The Payment Arrangement section is enabled only when the Payment Arrangement Batch job is posted.

Only one Payment arrangement plan can exist at a time. If a schedule broken by the customer make another payment arrangement, the first payment arrangement has to be deactivated and only then, the other payment can be added.

4.8 Customer Service screen's Bankruptcy tab

The Bankruptcy page enables you to record the details of a bankruptcy. This information usually is supplied from the customer or customer's attorney. You can track each stage of the bankruptcy process based on its follow-up date and record information using the Details and Tracking sections.

As there are occasions when a borrower files bankruptcy more than once during the tenure of the Lease, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page to view the previous bankruptcy record using the Next and Previous buttons in the Detail section. The Current box in the Detail section indicates the current bankruptcy details.

To enter bankruptcy details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Bankruptcy** tab.
3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.

-or-

Select **Add** to refresh the Bankruptcy page to create a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Bankruptcy Details' section is active, displaying a table with columns: Current, Followup Dt, Disposition, Type, Customer, Relation, Comment, File Received Dt, Bankruptcy Start Dt, and Bankruptcy End Dt. Below the table, there are input fields for these fields, including a dropdown for Disposition (currently set to 'NEWLY RECEIVED') and a dropdown for Type. The 'Tracking' section is also visible at the bottom, with a table for Sub Parameter and Value.

4. In the **Bankruptcy Details** section, enter, view or edit the following information:

Field:	Do this:
Current	Select to indicate this is the current bankruptcy record.
Followup Dt	Enter the follow-up date for the bankruptcy.
Disposition	Select the bankruptcy disposition.
Type	Select the bankruptcy type.
Customer	Select the customer from the drop-down list
Relation	The system displays the relation of the customer
Comment	Enter a comment.
File Received Dt	Select the file received date for the bankruptcy.
Bankruptcy Start Dt	Select the bankruptcy start date.
Bankruptcy End Dt	Select the bankruptcy end date.

5. Click **Save**.

6. In the **Tracking** section, click **Load Tracking**.

The system loads the bankruptcy tracking parameters.

7. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.

8. Complete the **Create Tracking** section by entering information regarding the bankruptcy in the Value field for each corresponding Parameter, then click Save on the Bankruptcy page.

Note

When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'.

The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the bankruptcy condition is closed.

4.9 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure page enables you to record information regarding repossessions/foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy page. You can track each stage of the repossession/foreclosure process based on the follow-up date and record information using the Details and Tracking section.

4.9.1 Repossession sub tab

On occasion, a lender performs multiple repossessions for the same Lease. The Create New Repossession button on the Repossession page enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession page to view the previous repossession information using the Next and Previous buttons in the Details section. The Current box in the Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the loan account is a Vehicle.

You can update the current record, but previous records cannot be modified.

When the REPO call activity is posted, the system defaults the primary collateral details and the current status will be checked.

To Specify repossession details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.
3. In the **Repossession Details** section, select the repossession record you want to work with.

-or-

Click **Add** to refresh the Repossession page to create a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The sidebar on the left contains navigation options: Dashboard, Origination, and Servicing. The main area displays account details for 'WATSON REBECCA' with account number 20130800010226. Below this, there is a 'Repossession' section with a table for 'Repossession Details'. The table has columns: Current, Followup Dt, Type, Disposition, File Received Dt, Repo Dt, Repo End Dt, and Comment. Below the table is a 'Tracking' section with a table for Sub Parameter, Parameter, and Value. The interface also includes buttons for 'Add', 'Edit', 'View', and 'Audit'.

4. In the **Details** section, enter view or edit the following information: In the **Tracking** section,

In this field:	Do this:
Current	Select to indicate this is the current repossession record.
Followup Dt	Specify the follow-up date for the repossession.
Disposition	Select the repossession disposition.
Type	Select the repossession type.
Collateral	Select the collateral involved in the repossession.
File Received Dt	Select the file received date for the repossession.
Repo Start Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.

click **Load Tracking**.

The system loads the repossession tracking parameters.

- If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- Complete the **Tracking** section by entering information regarding the repossession in the Value field for each corresponding Parameter, then click **Save**.

Note

When a Repossession condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'.

The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the repossession condition is closed.

4.9.2 Foreclosure sub tab

The Foreclosure page enables you to record information regarding foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy page. You can track each stage of the repossession process based on the follow-up date and record information using the Details and Tracking section.

A lender can perform multiple foreclosures for the same Lease. The Create New Foreclosure button on the Foreclosure page enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure pages to view the previous foreclosure information using the Previous and Next buttons in the Details section. The Current box in the Details section indicates the current foreclosure record for each asset.

This tab will be available only when the Collateral type associated with the Loan account is home.

You can update the current record, but previous records cannot be modified.

To enter foreclosure details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Foreclosure**.
3. In the **Foreclosure Details** section, select the foreclosure record you want to work with.

-OR-

Click **Add** to refresh the Foreclosure page to create a new record.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. On the right, it shows the user is signed in as 'RBATHLA' with links for Accessibility, Sign Out, and a Close button. The left sidebar contains a tree view with categories like Dashboard, Origination, and Servicing. The 'Servicing' category is expanded, showing sub-items like Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, Batch Transactions, Advances, Payments, Fees, and Interfaces. The main content area is titled 'Customer Service Foreclosure Details'. It features several input fields: a 'Current' checkbox, a 'Followup Dt' field with the value '12/31/4000', a 'Collateral' dropdown menu, 'File Received Dt' and 'Foreclosure Dt' fields, a 'Foreclosure End Dt' field, a 'Comment' text area, and a 'Disposition' dropdown menu set to 'NEWLY RECEIVED'. At the bottom of the form are three buttons: 'Save And Add', 'Save And Return', and 'Return'.

4. In the **Foreclosure Details** section, enter view or edit the following information:

In this field:	Do this:
Current box	Select to indicate this is the current repossession/foreclosure record.
Followup Dt	Select the follow-up date for the repossession/foreclosure.
Disposition	Select the foreclosure disposition.
Type	Select the foreclosure type.

In this field:	Do this:
Collateral	Select the foreclosure asset.
File Received Dt	Enter the file received date for the foreclosure.
Foreclosure Start Dt	Enter the foreclosure start date.
Foreclosure End Dt	Enter the foreclosure end date.
Comment	Enter a comment.

5. In the **Tracking** section, click **Load Tracking**.
The system loads the foreclosure tracking parameters.
6. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
7. Complete the **Tracking** section by entering information regarding the foreclosure in the Value field for each corresponding Parameter, then click **Save**.

4.9.3 Analysis sub tab

The Analysis page enables you to create and analyze possible scenarios for the remarketing and the sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub page. You can change the numbers if you expect more expenses by the time the asset is sold.

Note

You can have up to three Repo/Foreclosure and three Sales analyses on each Analysis page.

To complete a repossession/foreclosure analysis or sales analysis for an account

1. Open the **Customer Service** window and load the account you want to work with.
 2. On the Customer Service link bar, click the **Repo/Foreclosure** drop-down link, then click **Analysis**
 3. In the **Analysis** section, select the analysis record you want to work with and click **Load**.
- or-

Click **Add** to refresh the Foreclosure page to create a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar contains a 'Dashboard' and a 'Servicing' section with various sub-options. The main content area is titled 'Customer Service' and displays account details for 'WATSON REBECCA'. Below this, there are tabs for 'Repossession', 'Analysis', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', and 'Bureau'. The 'Analysis' tab is active, showing a table with columns for 'Current Ind', 'Level', 'Balance %', 'Analysis Date', 'Asset', 'Current Value', and 'Comment'. There are also sections for 'Final Analysis' and 'Final Bid' with radio button options.

4. In the **Analysis** section, select the **Current** box if you wish to indicate that this is the current analysis worksheet.
5. In the **Analysis** section, use the **Level** field to select the analysis level you want to use, ACCOUNT or ASSET.
 - Select **Account** if you want the analysis to use the value of the entire account.
 - or -
 - Select **Asset** if you want the analysis to use the value of a particular asset.
6. In the **Analysis** section, enter, view, or edit the following information:

In this field:	Do this:
Balance %	Specify balance allocation percentage.
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.
Comment	Specify comment associated with the analysis.

7. Specify all the required information in the **Analysis** or **Bid** section, depending on the type of incident you are analyzing.
8. Complete the details in the **Expenses** and **Refunds** sub pages, corresponding to the analysis or bid number on the **Analysis** page. The data here is loaded to the analysis and bid columns as 'expenses' and 'refunds'.

- To complete the **Expenses** sub page:

In this field:	Do this:
Expense Type	Select the expense type.
Manual	Indicates that the expense was entered manually.
Analysis1 Amt	Specify the expense amount for analysis1.
Analysis2 Amt	Specify the expense amount for analysis2.
Analysis3 Amt	Specify the expense amount for analysis3.
Bid1 Amt	Specify the expense amount for bid1.
Bid2 Amt	Specify the expense amount for bid2.
Bid3 Amt	Specify the expense amount for bid3.

- To complete the **Refunds** sub page:

In this field:	Do this:
Refund Type	Select the refund type.
Manual	Indicates that the refund was entered manually.
Analysis1 Amt	Specify the refund amount for analysis1.
Analysis2 Amt	Specify the refund amount for analysis2.
Analysis3 Amt	Specify the refund amount for analysis3.
Bid1 Amt	Specify the refund amount for bid1.
Bid2 Amt	Specify the refund amount for bid2.
Bid3 Amt	Specify the refund amount for bid3.

Select the Corresponding Analysis/Bid to Load the details Maintained in the Expense and Refund sections.

- Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
- In the **Status** field, select the status of the analysis: APPROVED or REJECTED.
- When you have decided which analysis or which sale bid you want to approve, select your choice in the either the **Final Analysis** or **Final Bid** section.

Note

You can approve only one analysis. Based on the Analysis approved on 'Save And Return' the Corresponding Radio button will be enabled in the Final section of the Analysis details.

- Click **Save**.

4.10 Customer Service screen's Deficiency tab

The Deficiency page enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on the status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking sections.

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** page to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

Note

To view the balance of a charged off account, click the Transaction History tab on the Customer Service screen, then click Balances. On the Account Details page's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Deficiency** tab.
3. In the **Deficiency Detail** section, select the deficiency record you want to work with
-OR-
4. Click **Add** to refresh the Deficiency page to create a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation options like Dashboard, Origination, and Servicing. The main area is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. The 'Deficiency' tab is selected, displaying a 'Deficiency Details' section with a table that is currently empty. Below this is a 'Tracking' section, also empty. The interface includes various buttons for actions like 'Add', 'Edit', 'View', and 'Audit'.

5. In the **Deficiency Detail** section, enter, view, or edit the following information:

In this field:	Do this:
Current	Select to indicate this is the current deficiency record.
Followup Dt	Specify the follow-up date for the deficiency.
Disposition	Select the deficiency disposition.
Type	Select the deficiency type.

In this field:	Do this:
Comment	Specify a comment.
File Received Dt	Specify the file received date for the deficiency.
Charge Off Dt	Specify the deficiency start date.
Deficiency End Dt	Specify the deficiency end date.

6. Click **Save**.
7. In the **Tracking** section, click **Load Tracking**.
The system loads the deficiency tracking parameters that track actions taken to collect on the account.
8. If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** field.
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
9. Complete the Tracking section by entering information regarding the deficiency in the Value field for each corresponding Parameter, then click **Save**.

Note

When a Deficiency condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'.

The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the deficiency condition is closed.

4.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.

- On the Customer Service link bar, click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The sidebar on the left contains navigation links: Dashboard, Servicing, and Origination. The main content area is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. Below the account details, there is a 'Bureau Details' section with a table for credit bureau information. The table has columns for Type, Bureau, #, Status, Dt, Report, and Credit Bureau Reorder #. Below the table, there is a 'Bureau Report' section with a 'Text' report type selected. The interface also includes a 'Print Report' button.

- In the **View Report** section:
Click **Servicing** to view credit reports generated with the Customer Service screen.
-OR-
Click Origination to view credit reports generated during Leaseorigination.
- In the **Bureau Details** section, select the report you want to view.
The system displays the report as a text file in the Text Report section.

To request a manual credit bureau report

- Open the **Customer Service** screen and load the account you want to work with.
- On the Customer Service link bar, click **Bureau**.
- Click **Add** to open **New Request** section.
- Complete the following fields:

In this field:	Do this:
Bureau	Select the credit bureau.
Applicant	Select the available applicant based on the selected bureau.
Spouse	Select the applicant's spouse.
Report	Select the credit bureau report type.

- In the **New Request** section, click **Create Request**.
The system displays this information in the Bureau Details section and further information about the customer in Applicant/Customer Detail section.
- If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the Credit Bureau Reorder # field on the Bureau Details section.
- Click **Save**.

You can print the report by selecting the report and clicking on **Print Report**.

4.12 Customer Service screen's Collateral tab

The Collateral page displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral page contains the Home and Seller sub tabs. To view the collateral details

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:
If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation menus for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and displays account information for '20120100010109: GOMEZ CHRISTY / GOMEZ CHRISTY'. The 'Collateral' tab is selected, showing a table with one entry: a 2000 vehicle with status 'ACTIVE'. Below the table, there are sections for 'Type & Description', 'Lien Details', 'Usage Details', and 'Address' with various input fields and checkboxes.

- If the account's collateral is a home, the **Collateral** page opens at the **Home** tab:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar is the same as the previous screenshot. The main content area is titled 'Customer Service' and displays account information for '201202000010166: L.O.'. The 'Collateral' tab is selected, showing a table with one entry: a 2006 single family used home with status 'ACTIVE'. Below the table, there are sections for 'Type & Description', 'Lien Details', 'Property', 'Address', and 'Deed Details' with various input fields and checkboxes.

- If the account's collateral is neither a vehicle nor a home, the **Collateral** page opens at the **Other Collateral**:

Clicking on the **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details on Collateral management screen by clicking on 'Edit' and saving the record.

The system displays a warning message if the Collateral Management screen is already open.

4.12.1 Valuation sub tab

With the Valuation sub page, you can view the collateral or asset valuation for an account.

To view the collateral or asset valuation for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab and then Valuation.
3. Click the **Valuation** sub tab to view the following information:

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date.
Source	The valuation source.
Edition	The valuation edition.
Supplement	The valuation supplement.
Wholesale Base	The wholesale value.

In this field:	View this:
Usage	The usage. This pertains to Leases and usually is entered as the current mileage.
Retail Amt	The retail amount.
Addons (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Total Value (=)	The total value.
Addons section	
Addons/Attributes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

4.12.2 Tracking sub tab

With the Tracking sub page, you can view collateral or asset tracking details to an account, such as the location of the title, liens, and insurance information.

To view the collateral or asset tracking for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Collateral**.
3. On the available page (**Vehicle**, **Home**, or **Other**), click the **Tracking** sub tab.
4. On the Tracking sub page, enter, view, or edit the following information:

In this field:	View this:
Tracking Items section	
Select	If selected, indicates that this is the current record.
Tracking Item	The tracking type.
Disposition	The disposition.
Start Dt	The tracking start date.
End Dt	The tracking end date.
Followup Dt	The next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	The comment.

In this field:	View this:
Tracking Items Details section	
Parameter	The parameter.
Value	The tracking parameter value.

4.12.3 **Seller sub tab**

The Collateral link's Seller Details page enables you to view the seller details of the collateral of the Lease. You cannot edit or modify the details of the seller.

1. In **Seller Details** section, click **View**.
2. View the following:

In this field:	View this:
Seller Details	
Seller Type	The seller type.
Seller Name	The seller name.
Nationality	The nationality of the seller.
National Id	The national Id of the seller.
Authorized Signatory	The authorized signatory of the seller.

3. In **Seller Address** section click **View**.
4. View the following:

Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address	The seller's address.
City	The seller's city name.
State	The seller's state name.

4.13 **Review Request**

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
 - To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.
-

4.13.1 **Review Requests Tab**

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

4.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing DashBoard** window.

Oracle Financial Services Lending and Leasing

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Servicing Dashboard

- Dashboard
 - Dashboard
 - Users Productivity
 - System Monitor
 - Producer Analysis
- Origination
- Servicing
 - Customer Service
 - Securitization
 - Transaction Authorization
 - Post Date Checks
 - Escrow Transactions
 - Account Documents
 - Collateral Management
 - Reports
 - Producers
 - Vendors
 - Batch Transactions
 - Advances
 - Payments
 - Fees
 - Interfaces
 - API Transactions
 - GL Transactions
 - Card Transactions
 - Conversion Accounts
- WFP
- Tools
- Setup

Origination

My User Queues

Description	Count
No data to display.	

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
No data to display.	

Number of Accounts

Queue Description	Count
No data to display.	

My Pending Review Requests By Accounts

Acc #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Vendor

Vendors Count By Status

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service Search Review Request (Pending: 0)

Review Requests

Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

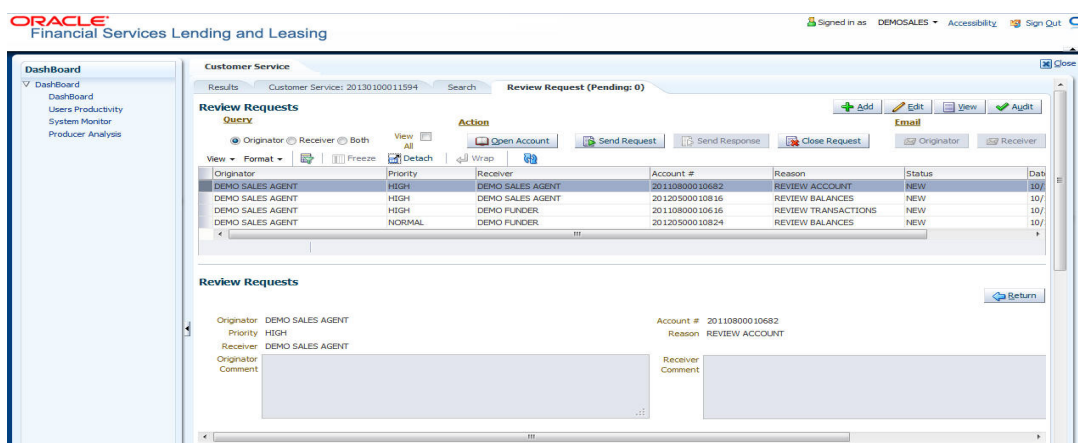
Query

Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

Review Requests

Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

3. In the Review Request record, select the record you want to view and click **View**.The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

4.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110900010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/

Review Requests

Save And Add Save And Return Return

Originator

Priority

Receiver

Originator Comment

Account #

Reason

Receiver Comment

- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

- In the **Receiver** field, select the person you want to receive the message.
- In the **Account #** field, select the account involved with the review request.
The default value **NEW** appears in the **Status** field.
- In the **Reason** field, select the purpose for the review request.
- In the **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Information

Request Processed Successfully.

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	NORMAL		20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	WAITING FOR RESPONSE	10/

Originator Comment

Receiver Comment

- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in DashBoard with the status SENT TO ORIGINATOR.

4.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **DashBoard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Priority	Count
HIGH	1

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

ORACLE[®] Financial Services Lending and Leasing

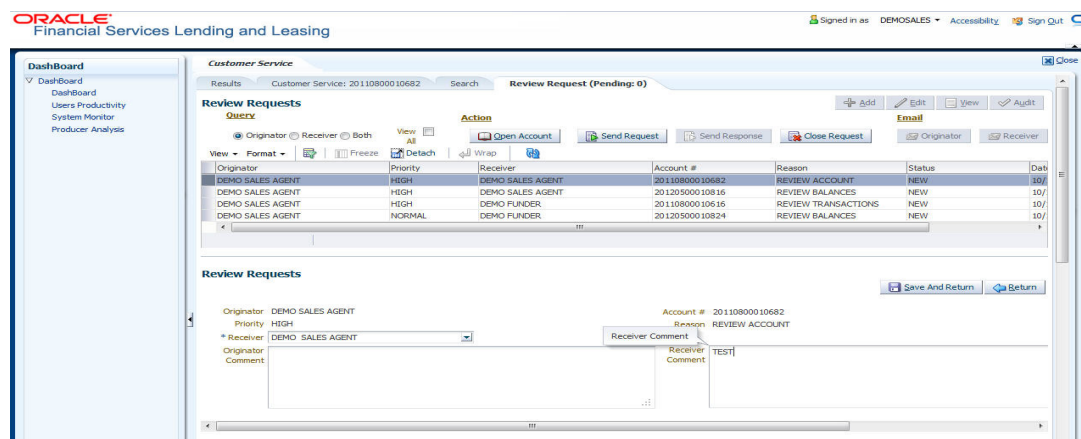
Signed in as DEMOSALES Accessibility Sign Out

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/

3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

- Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



- In the **Action** section, click **Send Request**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

4.13.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

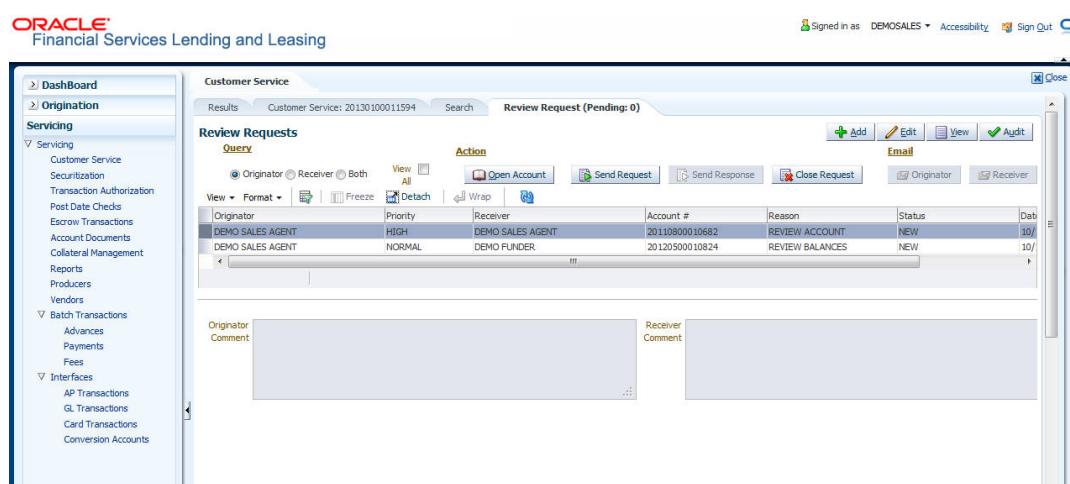
4.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

5. Collections

5.1 Introduction

After an application has cycled through the Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Collection screen.

The Collection screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

5.2 Search Tab

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Collections screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

To search for and load the customer details with the Search page

On the Oracle Financial Services Lending and Leasing home page, click

Collections → **Collections** → **Collections** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

Oracle Financial Services Lending and Leasing

Search Criteria

Criteria	Comparison Operator	Value
CUSTOMER ID	LIKE	%
CUSTOMER FIRST NAME	LIKE	
CUSTOMER LAST NAME	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER NATIONAL ID	LIKE	
CUSTOMER PASSPORT NUMBER	LIKE	
CUSTOMER PHONE NUMBER	EQUAL	
CUSTOMER ZIP CODE	LIKE	

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the **Results** page.

Quick Search

Acc # Customer Id SSN

Queue/Condition Auto Run ☐

Search Results

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
1002	8765-415-6463	SKANDA	VALLISHAYEE	xxxxxx5465		00603
1003	-- ASD	MONTH	END	xxxxxx0000		00603
1004	-- 5-4354	COLQU1	COLQU1	xxxxxx0212		00603
1005	-654-6546	SWAMY	KUMAR	xxxxxx0000		00602
2001	-- ASD	MONTH	END	xxxxxx0000		00603
2002	2-413-1324	FORECLOSURE	FORECLOSURE	xxxxxx1212		00603
2003	-NAT-R-123	ADVANCE	MULTIPLE	xxxxxx0000		00603
2004	-NAT-R-123	ADVANCE	MULTIPLE	xxxxxx0000		00603
2005	-NAT-R-123	DISB	DISB	xxxxxx0000		00603
3001	-- N	JACMEN	JOHN	xxxxxx6411	PASS123PORT1	10001
3002	4-546-5646	PRITAM	JENA	xxxxxx5254		00602
3003	4-546-5646	PRITAM	JENA	xxxxxx5254		00602
3004	5-432-1234	FIRST	LAST	xxxxxx2154		00603
4001	-AS-O465	DATE3 30	BACK	xxxxxx9879		00604
4002	-AS-O465	DATE3 30	BACK	xxxxxx9879		00604

Summary Table

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20130800010028	LOAN VEHICLE (FR)	USD	8,569.33	856.37	ACTIVE/DELO	09/13/2013	PRIMAR

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

5.2.2 Searching for an Account

There are a number of different ways to load an account on the Customer Service screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Search**

Select **Account** as a search option to view the total liabilities (of all Lease accounts) of an

account.

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
ACCOUNT CONDITION	LIKE	
QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
QUEUE DESCRIPTION	LIKE	

- On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

- Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the Results page.

Company	Branch	Account #	Date	Title	Product	Status	Producer
US01	USHQ	20130800010028	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002: PRODUCER2
US01	USHQ	20130800010036	08/13/2013	END MONTH	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00003: PRODUCER3
US01	USHQ	20130800010044	08/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CHARGED OFF	PR-00002: PRODUCER2
US01	USHQ	20130800010052	08/13/2013	KUMAR SIWAMY	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00004: PRODUCER4
US01	USHQ	20130600010062	06/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002: PRODUCER2
US01	USHQ	20130500010071	05/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED-CHARGED OFF-BKRP-R PR-00002: PRODUCER2	
US01	USHQ	20130100010083	01/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED-CHARGED OFF-BKRP-R PR-00003: PRODUCER3	
US01	USHQ	20130800010094	08/13/2013	END MONTH	LOAN VEHICLE (FR)	CHARGED OFF-BKRP-REPO-NCI PR-00003: PRODUCER3	
US01	USHQ	20130800010119	08/16/2013	END MONTH	LOAN HOME (VR)	CLOSED-CHARGED OFF-BKRP-R PR-00003: PRODUCER3	
US01	USHQ	20130500010120	05/05/2013	FORECLOSURE FORELOAN HOME (VR)		CLOSED-CHARGED OFF-BKRP-R PR-00002: PRODUCER2	
US01	USHQ	20130800010135	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002: PRODUCER2
US01	USHQ	20130800010143	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002: PRODUCER2
US01	USHQ	20130800010151	08/19/2013	DISB DISB	LOAN VEHICLE (FR)	ACTIVE:DELQ	PR-00002: PRODUCER2
US01	USHQ	20130800010169	08/13/2013	JOHN JACMEN	LEASE VEHICLE	ACTIVE:DELQ	NY-00001: JHONY
US01	USHQ	20130700010178	07/09/2013	JENA PRITAM	LOAN HOME (VR)	PAID OFF	NY-00006: RB WHEELS

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

5.3 Customer Service screen

Most pages on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on the Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on the Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Collections** screen and load the account you want to work with.

For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.

5.4 Customer Service screen's Summary tab

Open the **Collections** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service screen. The interface includes a sidebar with navigation options: Dashboard, Origination, Servicing, and Collections. The main area is titled 'Collections' and shows the 'Customer Service: 20130900011463' screen. The 'Account(s): BABU BHUVANESH' section is active, displaying a table with account details. The 'Summary' tab is selected, showing 'Account Details' and 'Customer Information' sections. The 'Account Details' section includes a 'Dues' table, 'Delinquency Information', and 'Activities'. The 'Customer Information' section includes a 'Customer Information' table, 'Address Information', and 'Employment Information'. The 'Alerts' section shows 'No data to display.' and the 'Conditions' section shows a table with conditions.

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130900011463	AMORTIZED HOME L	USD	100,192.31	8,090.72	ACTIVE/DELO	09/16/2013

Due	09/30/2013	09/23/2013	09/16/2013	
2,022.68	2,022.68	2,022.68	2,022.68	0.00

Late	30	60	90	120	150	180	Category	Days
4	0	0	0	0	0	0	L	23

Active Dt	09/18/2013	App #	0000001293	Last Pmt Amt	0.00
Last Activity Dt	10/09/2013	Paid Off Dt		Charge Off Dt	
Due Day	16	Effective Dt	09/09/2013	Military Duty	N
Last Pmt Dt		Current Pmt	2,022.68	Customer Score	500
Customer Grade	B	Last Bill Amt	6,068.04	Behaviour Score	0

Customer #	Name	Relation	SSN	Birth Dt
9023	BHUVANESH BABU	PRIMARY	xxxxxx7895	09/02/198

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE BOH N # WEST AVE SAN FRANCISCO CA-94101-52454

Type	Current	Employer	Address
FULL TIME	Y	OPSS	EL CAMINO REAL WEST AVE EL C REAL SAN FRANCISCO CA-9410

Condition	Start Dt	Followup Dt
DELINQUENT	09/16/2013	09/18/2013

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

5.5 Customer Service screen's Customer Service tab

Open the **Collection** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

5.5.0.1 Recording a Call Activity

To record a call activity

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

Oracle Financial Services Lending and Leasing

Account(s): VALLISHAYEE SKANDA

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD 1	USHQ	20130800010028	LOAN VEHICLE (FR)	USD	8,569.33	856.37	ACTIVE-DELQ	09/13/2013

Call Activities

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Condition	Followup Dt	Time Zone	Api
--------	--------	---------	--------	------------	-------------	-----------	-------------	-----------	-----

For details on this screen refer [You can view the Collateral Information in this section: Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

5.6 Customer Service screen's Account Details tab

Open the **Collections** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

5.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

In the **Account Information** section lick **View**.

Account(s): JENA PRITAM

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130600010913	LOAN HOME (VR)	USD	95,644.52	0.00	ACTIVE	11/06/2013

Account Information

Accrual Start Dt	Last Accrual Dt	Stop Accrual	Accrual Method	Rebate Method	IndexType	Index Rate	Margin Rate	Rate	Rate Start d
06/06/2013	07/06/2013	N	TBL	UNDEFINED	PRIME RATE	8.99	4.99	13.98	

Interest and Accruals

Accrual Start Dt: 06/06/2013	# of Extensions (Year): 3	Approved Amt: 100,000.00
Last Accrual Dt: 07/06/2013	# of Extensions (Life): 3	Consumed: 100,000.00
Stop Accrual: ☐	# of Extension Term (Year): 3	Remaining Amt: 0.00
Accrual Method: INTEREST BEARING	# of Extension Term (Life): 3	Last Advance Amt: 0.00
Rebate Method: NONE	# of Due Day Changes (Year): 0	Last Advance Dt:
IndexType: PRIME RATE	# of Due Day Changes (Life): 0	
Index Rate: 8.99	Last Extn Dt: 09/06/2013	
Margin Rate: 4.99	Due Day Change Dt:	
Rate: 13.98		
Rate Start of the Year: 13.98		
Last Rate Adj Dt: 06/06/2013		
# of Rate Adjs (Year): 1		
# of Rate Adjs (Life): 1		
Reschedule Method: CHANGE PAYMENT		
Reschedule Value: 10.00		

Additional Details

Total Term: 12	
Paid Term: 1	
Maturity Dt: 09/06/2014	
Balloon Amt: 0.00	

Securitization Details

Pool Id: UNDEFINED	
Pool Status: P	
Pool Sale Dt:	
Repurchase: ☐	
Repurchase Dt:	

Amortized Loans

Extra Principal Paid: 0.00

For details on this screen refer [Customer Service screen's Account Details tab](#) section in **Customer Service** chapter.

5.7 Customer Service screen's Customer Details tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.

Note

Information about the customer can be changed using the Maintenance page.

To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.

2. Click **Customer Details** sub tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar shows a navigation menu with options like Dashboard, Origination, Servicing, and Collections. The main area is titled 'Collections' and 'Customer Service'. It features a search bar and a 'Review Request (Pending: 0)' button. Below this, there's a table for 'Account(s)' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Customer Details' sub tab is selected, showing a 'Customer Information' section with fields for Customer #, Name, SSN, Birth Dt, Marital Status, Language, Education, Mother's Maiden Name, and Relation. There are also checkboxes for 'Stop Correspondence' and 'Disability'. The bottom of the screen shows tabs for 'Addresses', 'Telecoms', 'Employments', and 'Tracking Attributes'.

For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

5.8 **Customer Service screen's Transaction History tab**

Open the **Customer Service** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar shows a navigation menu with options like Dashboard, Origination, Servicing, and Collections. The main area is titled 'Collections' and 'Customer Service'. It features a search bar and a 'Review Request (Pending: 0)' button. Below this, there's a table for 'Account(s): PEGS REGS' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Transaction History' tab is selected, showing a 'Balances' section with tabs for 'Transactions', 'Payment Rating', 'Due Date History', 'Repayment Schedule', and 'Work Orders'.

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

5.9 **Customer Service screen's Pmt Modes tab**

Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

5.9.1 **ACH sub tab**

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

To view the ACH information page

1. Open the **Customer Service** screen and load the account you want to work with.

- Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains navigation options: Dashboard, Origination, Servicing, and Collections. The main area is titled 'Collections' and shows 'Customer Service: 20130900010556'. Below this, there's a table for 'Account(s): PEGS REGS' with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table has one row: US01, USHQ, 20130900010556, LOAN VEHICLE (PR), USD, 10,116.01, 884.36, ACTIVE, 10/03/2013. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Collateral, and Bureau. The 'Pmt Modes' tab is selected, and within it, the 'ACH' sub-tab is active. The 'ACH Information' section shows a table with columns: Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, and Pmt Day. Below this table, there's a section for 'ACH Information' with fields for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq.

For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in **Customer Service** chapter.

5.10 Customer Service screen's Collateral tab

The Collateral page displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral page contains the **Home** and **Seller** sub tabs. **To view the collateral details**

- Open the **Customer Service** screen and load the account you want to work with.
- Click **Collateral** tab. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains navigation options: Dashboard, Origination, Servicing, and Collections. The main area is titled 'Collections' and shows 'Customer Service: 20130900010556'. Below this, there's a table for 'Account(s): PEGS REGS' with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table has one row: US01, USHQ, 20130900010556, LOAN VEHICLE (PR), USD, 10,116.01, 884.36, ACTIVE, 10/03/2013. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Collateral, and Bureau. The 'Collateral' tab is selected, and within it, the 'Vehicle' sub-tab is active. The 'Vehicle' section shows a table with columns: Primary, Asset #, Status, Asset Type, Identification #, Year, Age, Model, Condition, and Asset #. The table has one row: Y, 1057, ACTIVE, CAR, 10 TOYOTA CAMRY, 10, 0, CAMRY, GOOD, NEW. Below this table, there's a section for 'Vehicle' with fields for Primary, Asset #, Status, Asset Type, Identification #, Year, Age, Model, Condition, Asset #, Registration #, Make, Body, Description, Charge, Country, City, State, Address #, Zip, Usage Details, Start, Base, Extra, and Total.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

5.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Collections' section is expanded, showing 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The 'Bureau' tab is selected in the 'Customer Service' link bar. The main content area displays 'Account(s): PEGS REGS' for account number 20130900010556. It includes a table for 'Bureau Details' with columns for Type, Bureau, #, Status, Dt, Report, and Credit Bureau Reorder #. Below this is a 'New Request' section with dropdowns for Customer, Spouse, Bureau, and Report. The 'Applicant/Customer Detail' section shows a table with columns for Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The 'Bureau Report' section has a 'Print Report' button. The bottom of the screen shows 'WFP', 'Tools', and 'Setup' links.

3. For details on this screen refer [Customer Service screen's Bureau tab](#) section in **Customer Service** chapter.

5.12 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
 - To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.
-

5.12.1 **Review Requests Tab**

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

5.12.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing DashBoard** window.

Oracle Financial Services Lending and Leasing

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Dashboard

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

Origination

My User Queues

Description	Count
No data to display.	

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
No data to display.	

Number of Accounts

Queue Description	Count
No data to display.	

My Pending Review Requests By Accounts

Acc #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Vendor

Vendors Count By Status

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

Navigation Links:

- Origination
- Servicing
- Collections
- WFP
- Tools
- Setup

To review requests

- On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

- In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service Search Review Request (Pending: 0)

Review Requests

Query

Originator Receiver Both View All

Action

Open Account Send Request Send Response Close Request Email Originator Receiver

View Format Freeze Detach Wrap

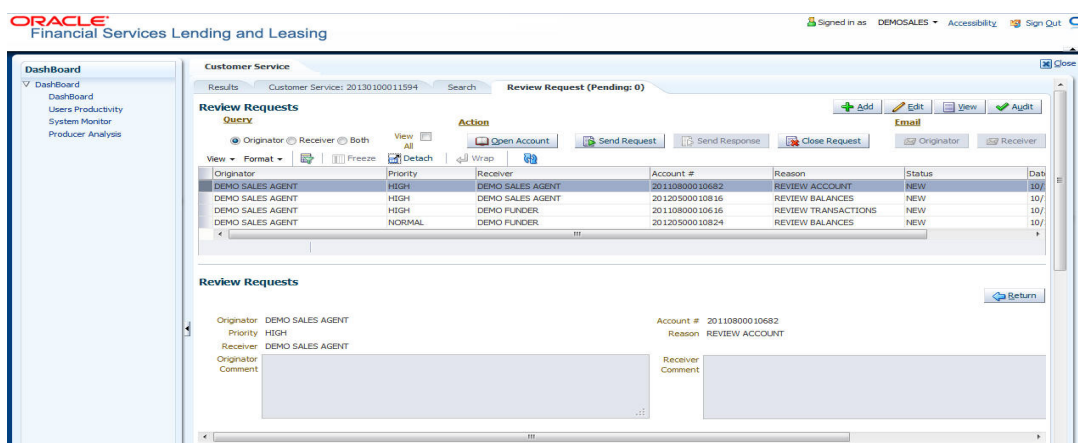
Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

Review Requests

Save And Return Return

Originator: Priority: Receiver: Account #: Reason: Status: Date: Comment: Receiver: Comment:

3. In the Review Request record, select the record you want to view and click **View**.The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

5.12.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

3. Click **Add** to create a new review request. The following screen is displayed:

Oracle Financial Services Lending and Leasing

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Dashboard
Origination
Servicing
Customer Service
Securitization
Transaction Authorization
Post Date Checks
Escrow Transactions
Account Documents
Collateral Management
Reports
Producers
Vendors
Batch Transactions
Advances
Payments
Fees
Interfaces
AP Transactions
GL Transactions
Card Transactions
Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All Action

View Format Freeze Detach Wrap

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110900010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/

Review Requests

Save And Add Save And Return Return

Originator
Priority
Receiver
Originator Comment

Account #
Reason
Receiver Comment

4. In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

5. In the **Receiver** field, select the person you want to receive the message.
6. In the **Account #** field, select the account involved with the review request.
- The default value **NEW** appears in the **Status** field.
7. In the **Reason** field, select the purpose for the review request.
8. In the **Originator Comment** field, specify any additional message you want to send along with the review request.
9. Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

Oracle Financial Services Lending and Leasing

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Dashboard
Origination
Servicing
Customer Service
Securitization
Transaction Authorization
Post Date Checks
Escrow Transactions
Account Documents
Collateral Management
Reports
Producers
Vendors
Batch Transactions
Advances
Payments
Fees
Interfaces
AP Transactions
GL Transactions
Card Transactions
Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All Action

View Format Freeze Detach Wrap

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	NORMAL		20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	WAITING FOR RESPONSE	10/

Review Requests

Save And Add Save And Return Return

Originator
Priority
Receiver
Originator Comment

Account #
Reason
Receiver Comment

Information
Request Processed Successfully.
OK

10. In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in DashBoard with the status SENT TO ORIGINATOR.

5.12.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **DashBoard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Priority	Count
HIGH	1

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

ORACLE[®] Financial Services Lending and Leasing

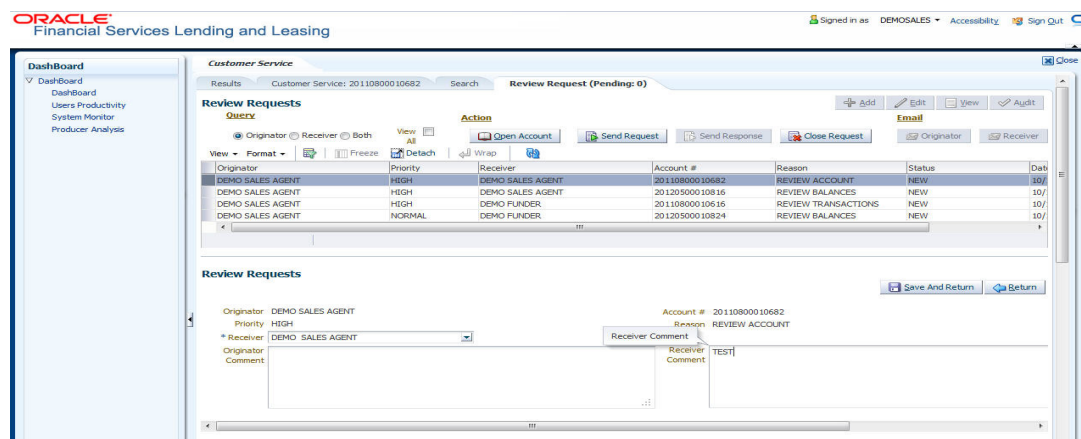
Signed in as DEMOSALES Accessibility Sign Out

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/

3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

- Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



- In the **Action** section, click **Send Request**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

Back on the originator's **Review Request** page, the message appears when **Originator** is selected in the **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

Note

Select **Close Request** in the **Action** section to remove the message from the **Review Request** section.

5.12.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

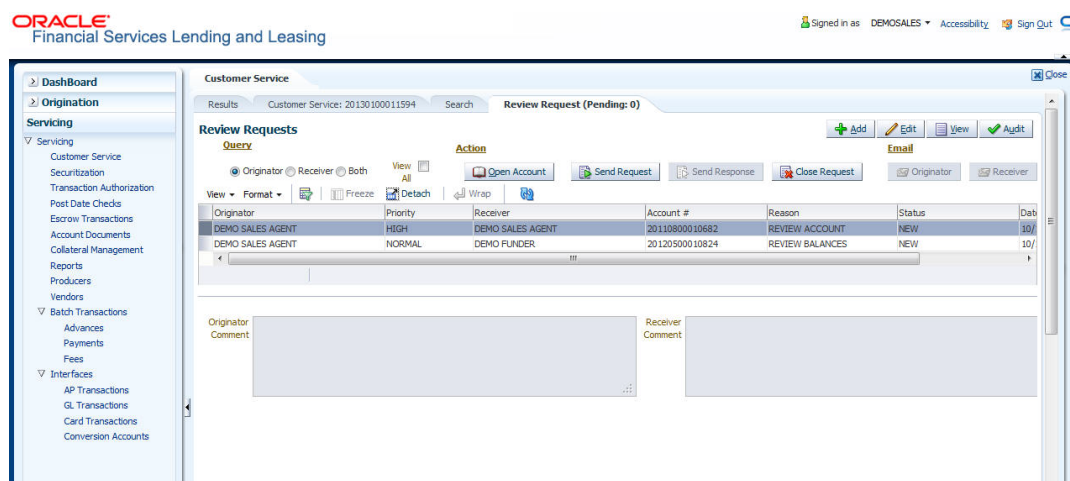
5.12.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

6. Bankruptcy

6.1 Introduction

After an application has cycled through the Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Bankruptcy screen.

The Bankruptcy screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNXX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

6.2 Search Tab

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Bankruptcy screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

To search for and load the customer details with the Search page

On the Oracle Financial Services Lending and Leasing home page, click

Collections → **Collections** → **Bankruptcy** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

Oracle Financial Services Lending and Leasing

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Bankruptcy

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Search Options: Account Customer

Reset Criteria Search

Criteria	Comparison Operator	Value
CUSTOMER ID	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER LAST NAME	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER NATIONAL ID	LIKE	
CUSTOMER PASSPORT NUMBER	LIKE	
CUSTOMER PHONE NUMBER	EQUAL	
CUSTOMER ZIP CODE	LIKE	

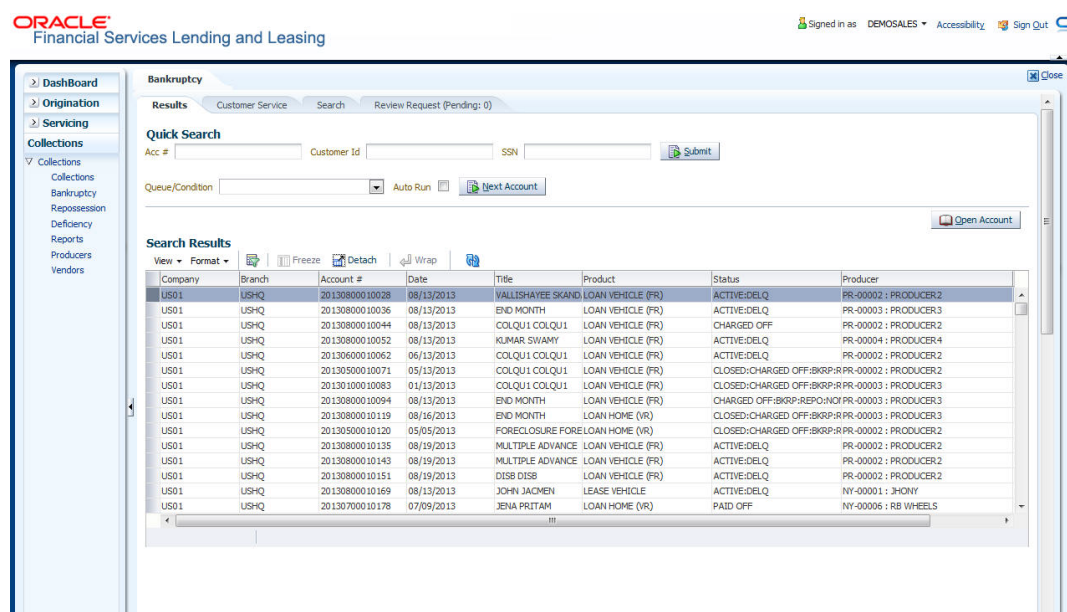
6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the **Results** page.



8. On the Results page, you can view the information on the list of accounts of a customer.

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

6.2.2 Searching for an Account

There are a number of different ways to load an account on the Bankruptcy screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Bankruptcy** → **Search**

Select **Account** as a search option to view the total liabilities (of all Lease accounts) of an

account.

Oracle Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Bankruptcy

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Search Options: Account Customer

Reset Criteria Search

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
ACCOUNT CONDITION	LIKE	
QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
QUEUE DESCRIPTION	LIKE	

9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the Results page.

Oracle Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Bankruptcy

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Quick Search

Acc # Customer Id SSN Submit

Queue/Condition Auto Run Next Account

Open Account

Company	Branch	Account #	Date	Title	Product	Status	Producer
US01	USHQ	20130800010028	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010036	08/13/2013	END MONTH	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00003 : PRODUCER3
US01	USHQ	20130800010044	08/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CHARGED OFF	PR-00002 : PRODUCER2
US01	USHQ	20130800010052	08/13/2013	KUMAR SWAMY	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00004 : PRODUCER4
US01	USHQ	20130600010062	06/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00002 : PRODUCER2
US01	USHQ	20130500010071	05/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF:BKRPR	PR-00002 : PRODUCER2
US01	USHQ	20130100010083	01/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF:BKRPR	PR-00003 : PRODUCER3
US01	USHQ	20130800010094	08/13/2013	END MONTH	LOAN VEHICLE (FR)	CHARGED OFF:BKRPR	PR-00003 : PRODUCER3
US01	USHQ	20130800010119	08/16/2013	END MONTH	LOAN HOME (VR)	CLOSED:CHARGED OFF:BKRPR	PR-00003 : PRODUCER3
US01	USHQ	20130500010120	05/05/2013	FORECLOSURE FORE	LOAN HOME (VR)	CLOSED:CHARGED OFF:BKRPR	PR-00002 : PRODUCER2
US01	USHQ	20130800010135	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010143	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010151	08/19/2013	DISB DISB	LOAN VEHICLE (FR)	ACTIVE:IDELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010169	08/13/2013	JOHN JACHEN	LEASE VEHICLE	ACTIVE:IDELQ	NY-00001 : JHONY
US01	USHQ	20130700010178	07/09/2013	JENA PRITAM	LOAN HOME (VR)	PAID OFF	NY-00006 : RB WHEELS

11. On the Results page, you can view the information on each account.

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

6.3 Customer Service screen

Most pages on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on the Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on the Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Bankruptcy** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.

6.4 Customer Service screen's Summary tab

Open the **Bankruptcy** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service screen. The interface includes a sidebar with navigation options: Dashboard, Origination, Servicing, Collections, and WFP. The main content area is titled 'Collections' and shows the 'Summary' tab for account 20130900011463, belonging to BABU BHUVANESH. The account details table lists fields such as Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below this, the 'Account Details' section provides a breakdown of dues and delinquency information. The 'Customer Information' section on the right includes fields for Customer #, Name, Relation, SSN, Birth Dt, Email, Language, Marital Status, and Address. The 'Employment Information' section shows details about the customer's current employer. The 'Alerts' and 'Conditions' sections at the bottom provide additional status information.

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130900011463	AMORTIZED HOME L	USD	100,192.31	8,090.72	ACTIVE/IDELQ	09/16/2013

Due	10/07/2013	09/30/2013	09/23/2013	09/16/2013	
2,022.68	2,022.68	2,022.68	2,022.68	0.00	

Delq Due	8,090.72	NSF Due	0.00	Total Due	8,090.72	Future	09/16/2013
LC Due <td>0.00</td> <td>Other Due<td>0.00</td><td>Today's<td>100,192.31<td>Pmt Dt<td></td></td></td></td></td>	0.00	Other Due <td>0.00</td> <td>Today's<td>100,192.31<td>Pmt Dt<td></td></td></td></td>	0.00	Today's <td>100,192.31<td>Pmt Dt<td></td></td></td>	100,192.31 <td>Pmt Dt<td></td></td>	Pmt Dt <td></td>	
				Payoff <td></td> <td>Oldest<td>09/16/2013</td></td>		Oldest <td>09/16/2013</td>	09/16/2013
						Due Dt <td></td>	

Late	30	60	90	120	150	180	Category	Days
4	0	0	0	0	0	0	L	23

BP(Life)	0	NSF(Life)	0	Collector
BP(Year) <td>0<td>NSF(Year)<td>0<td></td></td></td></td>	0 <td>NSF(Year)<td>0<td></td></td></td>	NSF(Year) <td>0<td></td></td>	0 <td></td>	

Active Dt	09/18/2013	App #	0000001293	Last Pmt Amt	0.00
Last Activity Dt <td>10/09/2013<td>Paid Off Dt<td><td>Charge Off Dt<td></td></td></td></td></td>	10/09/2013 <td>Paid Off Dt<td><td>Charge Off Dt<td></td></td></td></td>	Paid Off Dt <td><td>Charge Off Dt<td></td></td></td>	<td>Charge Off Dt<td></td></td>	Charge Off Dt <td></td>	
Due Day <td>16<td>Effective Dt<td>09/09/2013<td>Military Duty<td>N</td></td></td></td></td>	16 <td>Effective Dt<td>09/09/2013<td>Military Duty<td>N</td></td></td></td>	Effective Dt <td>09/09/2013<td>Military Duty<td>N</td></td></td>	09/09/2013 <td>Military Duty<td>N</td></td>	Military Duty <td>N</td>	N
Last Pmt Dt <td><td>Current Pmt<td>2,022.68<td>Customer Score<td>500</td></td></td></td></td>	<td>Current Pmt<td>2,022.68<td>Customer Score<td>500</td></td></td></td>	Current Pmt <td>2,022.68<td>Customer Score<td>500</td></td></td>	2,022.68 <td>Customer Score<td>500</td></td>	Customer Score <td>500</td>	500
Customer Grade <td>B<td>Last Bill Amt<td>6,068.04<td>Behaviour Score<td>0</td></td></td></td></td>	B <td>Last Bill Amt<td>6,068.04<td>Behaviour Score<td>0</td></td></td></td>	Last Bill Amt <td>6,068.04<td>Behaviour Score<td>0</td></td></td>	6,068.04 <td>Behaviour Score<td>0</td></td>	Behaviour Score <td>0</td>	0

Producer	NJ-00001 : BHUVAN DEALER
----------	--------------------------

Customer #	Name	Relation	SSN	Birth Dt
9023	BHUVANESH BABU	PRIMARY	xxxxxx7895	09/02/198

Email	BHUVAN@GMAIL.COM	Disability	N	Privacy Opt	N
Language <td>ENGLISH<td>Skip<td>N<td>Out<td></td></td></td></td></td>	ENGLISH <td>Skip<td>N<td>Out<td></td></td></td></td>	Skip <td>N<td>Out<td></td></td></td>	N <td>Out<td></td></td>	Out <td></td>	
Marital Status <td>MARRIED<td>Stop<td>N<td>Time Zone<td></td></td></td></td></td>	MARRIED <td>Stop<td>N<td>Time Zone<td></td></td></td></td>	Stop <td>N<td>Time Zone<td></td></td></td>	N <td>Time Zone<td></td></td>	Time Zone <td></td>	
Correspondence <td></td> <td></td> <td></td> <td></td> <td></td>					

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE BOH N # WEST AVE SAN FRANCISCO CA-94101-52454

Type	Current	Employer	Address
FULL TIME	Y	OPSS	EL CAMINO REAL WEST AVE EL C REAL SAN FRANCISCO CA-9410

Alert
No data to display.

Condition	Start Dt	Followup Dt
DELINQUENT	09/16/2013	09/18/2013

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

6.5 Customer Service screen's Customer Service tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

6.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub page.

6.5.1.1 Recording a Call Activity

To record a call activity

1. Open the **Bankruptcy** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and user information like 'Signed in as' and 'Accessability'. The left sidebar contains a tree view with 'DashBoard', 'Origination', 'Servicing', and 'Collections'. The main content area is titled 'Bankruptcy' and has a 'Customer Service' sub-tab selected. Below this, there's a 'Call Activities' section with a table for recording activities. The table has columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Condition, Followup Dt, Time Zone, and App. The 'Promise Amt' column shows a value of 0.00. There are also buttons for 'Save And Add', 'Save And Return', and 'Return'.

For details on this screen refer [You can view the Collateral Information in this section: Customer Service screen's Customer Service tab](#) section in Customer Service chapter.

6.6 Customer Service screen's Account Details tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

6.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

In the **Account Information** section click **View**.

- For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

6.7 Customer Service screen's Customer Details tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.

Note

Information about the customer can be changed using the Maintenance page.

To view or edit customer information

- Open the **Customer Service** screen and load the account you want to work with.

2. Click **Customer Details** sub tab.

ORACLE Financial Services Lending and Leasing

Signed in as Accessibility Sign Out

Bankruptcy

Results Customer Service: 20130800010276 Search Review Request (Pending: 0)

Account(s): VERMA RAKESH

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130800010276	LOAN VEHICLE (FR)	USD	71,047.10	6,191.63	ACTIVE:DELQ	09/23/2013

Summary Customer Service Account Details **Customer Details** Transaction History Pmt Modes Bankruptcy Collateral Bureau

Customer Business

Customer Information

View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
No data to display.								

Customer Information

Customer

Customer # Name Birth Dt Marital Status Language Education Mother's Maiden Name Relation

Disability Skip Privacy Opt Out Existing CIF ECOA

Identification Details

Passport # Issue Dt Expiry Dt Visa # Nationality

National ID SSN License # License State

Military Service

Active Military Duty Effective Dt Order Ref # Release Dt

Stop Correspondence

Addresses Telecoms Employments Trading Attributes

Address Information

View Format Freeze Detach Wrap

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type	Str
No data to display.									

WFP Tools Setup

3. For details on this screen refer [Customer Service screen's Customer Details tab](#) section in **Customer Service** chapter.

6.8 Customer Service screen's Transaction History tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

ORACLE Financial Services Lending and Leasing

Signed in as Accessibility Sign Out

Bankruptcy

Results Customer Service: 20130800010276 Search Review Request (Pending: 0)

Account(s): VERMA RAKESH

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130800010276	LOAN VEHICLE (FR)	USD	71,047.10	6,191.63	ACTIVE:DELQ	09/23/2013

Summary Customer Service Account Details Customer Details **Transaction History** Pmt Modes Bankruptcy Collateral Bureau

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

View Format Freeze Detach Wrap

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted
ADVANCE / PRINCIPAL	0.00	70,000.00	0.00	0.00	0.00	0.00	0.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTEN	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSESSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Balance Total							70,000.00

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in **Customer Service** chapter.

6.9 Customer Service screen's Pmt Modes tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

6.9.1 ACH sub tab

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

To view the ACH information page

1. Open the **Customer Service** screen and load the account you want to work with.

Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation links: Dashboard, Origination, Servicing, Collections, and a sub-menu for Collections including Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is titled 'Bankruptcy' and shows 'Customer Service: 20130800010276'. Below this, there's a table for 'Account(s): VERMA RAKESH' with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table has one row: USD1, USHQ, 20130800010276, LOAN VEHICLE (FR), USD, 71,047.10, 6,191.63, ACTIVE:DELQ, 09/23/2013. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Collateral, and Bureau. The 'Pmt Modes' tab is selected, and within it, the 'ACH' sub-tab is active. The 'ACH Information' section shows a table with columns: Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, and Pmt Day. Below this table, there's a section for 'ACH Information' with fields for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq. A 'Return' button is at the bottom right.

For details on Pmt Modes tab refer [Customer Service screen's Pmt Modes tab](#) section in Customer Service chapter.

6.10 Customer Service screen's Bankruptcy tab

The Bankruptcy page enables you to record the details of a bankruptcy. This information usually is supplied from the customer or customer's attorney. You can track each stage of the bankruptcy process based on its follow-up date and record information using the Details and Tracking sections.

As there are occasions when a borrower files bankruptcy more than once during the tenure of the Lease, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page to view the previous bankruptcy record using the Next and Previous buttons in the Detail section. The Current box in the Detail section indicates the current bankruptcy details.

To enter bankruptcy details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Bankruptcy** tab.
3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.

-Or-

Select **Add** to refresh the Bankruptcy page to create a new record.

Bankruptcy

Results Customer Service: 20130800010276 Search Review Request (Pending: 0)

Account(s): VERMA RAKESH

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130800010276	LOAN VEHICLE (FR)	USD	71,047.10	6,191.63	ACTIVE/DELQ	09/23/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Collateral Bureau

Bankruptcy Details

Current	Followup Dt	Disposition	Type	Customer	Relation	Comment	File Received Dt	Bankruptcy Start Dt	Bankruptcy End Dt
N	12/31/4000	NEWLY RECEIVED							

Bankruptcy Details

* Current ☐

* Followup Dt 12/31/4000

* Disposition NEWLY RECEIVED

Type

Customer

Relation

Comment

File Received Dt

Bankruptcy Start Dt

Bankruptcy End Dt

Save And Add Save And Return Return

Tracking

Sub Parameter	Parameter	Value
No data to display.		

For details on this screen refer [Customer Service screen's Bankruptcy tab](#) section in *Customer Service* chapter.

6.11 Customer Service screen's Collateral tab

The Collateral page displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral page contains the **Home** and **Seller** sub tabs. **To view the collateral details**

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:
If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

Collateral

Results Customer Service: 20130900010556 Search Review Request (Pending: 0)

Account(s): PEKS REGS

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130900010556	LOAN VEHICLE (FR)	USD	10,116.01	884.36	ACTIVE	10/03/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau

Vehicle

Primary	Asset #	Status	Asset Type	Identification #	Year	Age	Model	Condition	Asset #
Y	1057	ACTIVE			10	0	CANRY	GOOD	NEW

Vehicle

Primary ☐

Asset # 1057

Status ACTIVE

Asset Type

Identification #

Year 10

Age 0

Model CANRY

Condition GOOD

Asset Class NEW

Sub Type CAR

Registration # UNDEFINED

Make TOYOTA

Body

Description 10 TOYOTA CANRY

Usage Details

Start 0.00

Base 0.00

Extra 0.00

Total 0.00

Charge 0.00

Address

Country US

City

State

Address #

Zip

Valuation Tracking

- If the account's collateral is a home, the **Collateral** page opens at the **Home** tab.

- If the account's collateral is neither a vehicle nor a home, the **Collateral** page opens at the **Other** Collateral.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

6.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.

ORACLE
Financial Services Lending and Leasing

Signed in as Accessibility Sign Out

Dashboard
Origination
Servicing
Collections
Collections
Collections
Bankruptcy
Repossession
Deficiency
Reports
Producers
Vendors

WFP
Tools
Setup

Collections

Results Customer Service: 20130900010556 Search Review Request (Pending: 0)

Account(s): **PEGS REGS**

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130900010556	LOAN VEHICLE (FR)	USD	10,116.01	884.36	ACTIVE	10/03/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Collateral **Bureau**

Bureau Details

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #
				10/10/2013		

Bureau Details

New Request

Create Request Return

* Customer * Bureau * Report

Spouse

Applicant/Customer Detail

View Format Freeze Detach Wrap

Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix	Address Type	Country
No data to display.									

Bureau Report

View Format Freeze Detach Wrap Print Report

Text

No data to display.

For details on this screen refer [Customer Service screen's Bureau tab](#) section in **Customer Service** chapter.

6.13 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request

- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
 - To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.
-

6.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

6.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing DashBoard** window.

Oracle Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Servicing Dashboard

- Dashboard
 - Dashboard
 - Users Productivity
 - System Monitor
 - Producer Analysis
- Origination
- Servicing
 - Customer Service
 - Securitization
 - Transaction Authorization
 - Post Date Checks
 - Escrow Transactions
 - Account Documents
 - Collateral Management
 - Reports
 - Producers
 - Vendors
 - Batch Transactions
 - Advances
 - Payments
 - Fees
 - Interfaces
 - API Transactions
 - GL Transactions
 - Card Transactions
 - Conversion Accounts
- WFP
- Tools
- Setup

Origination

My User Queues

Description	Count
No data to display.	

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
No data to display.	

Number of Accounts

Queue Description	Count
No data to display.	

My Pending Review Requests By Accounts

Acc #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Producers

Producers Count By Status

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

Producers Expiring in Next One Month

Producer	End Date
No data to display.	

Vendors

Vendors Count By Status

Status	Count
INACTIVE	1
ACTIVE	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service Search Review Request (Pending: 0)

Review Requests

Query

Originator Receiver Both View All

Action

Open Account Send Request Send Response Close Request Email Originator Receiver

View Format Freeze Detach Wrap

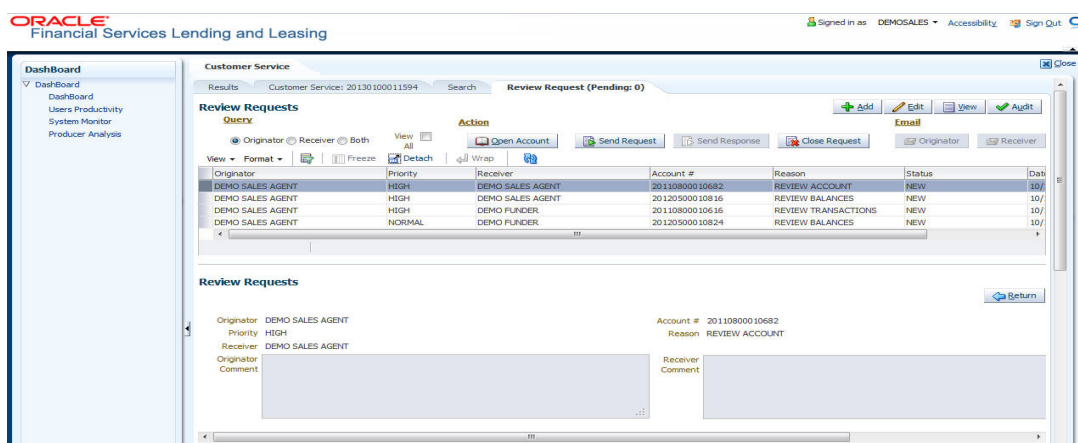
Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

Review Requests

Save And Return Return

Originator: Priority: Receiver: Account #: Reason: Status: Date: Comment: Receiver: Comment:

3. In the Review Request record, select the record you want to view and click **View**.The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

6.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110900010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/

Review Requests

Save And Add Save And Return Return

Originator

Priority

Receiver

Account #

Reason

Status

Date

Originator Comment

Receiver Comment

- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

- In the **Receiver** field, select the person you want to receive the message.
- In the **Account #** field, select the account involved with the review request.
The default value **NEW** appears in the **Status** field.
- In the **Reason** field, select the purpose for the review request.
- In the **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

Oracle Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Information

Request Processed Successfully.

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	NORMAL	DEMO SALES AGENT	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	WAITING FOR RESPONSE	10/

Originator Comment

Receiver Comment

- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in DashBoard with the status SENT TO ORIGINATOR.

6.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **DashBoard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Priority	Count
HIGH	1

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

ORACLE[®] Financial Services Lending and Leasing

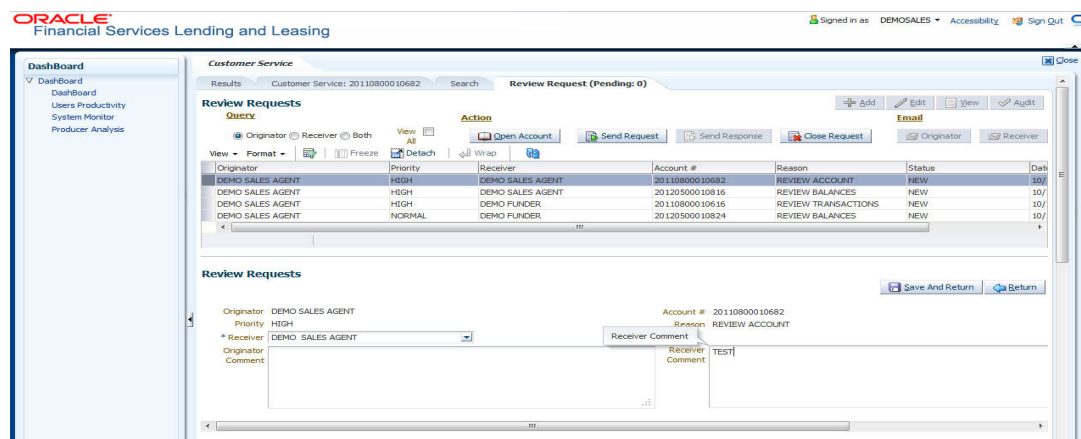
Signed in as DEMOSALES Accessibility Sign Out

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	NEW	10/10/2011
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	NEW	10/10/2011
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/10/2011
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/10/2011

3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

- Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



- In the **Action** section, click **Send Request**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

6.13.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

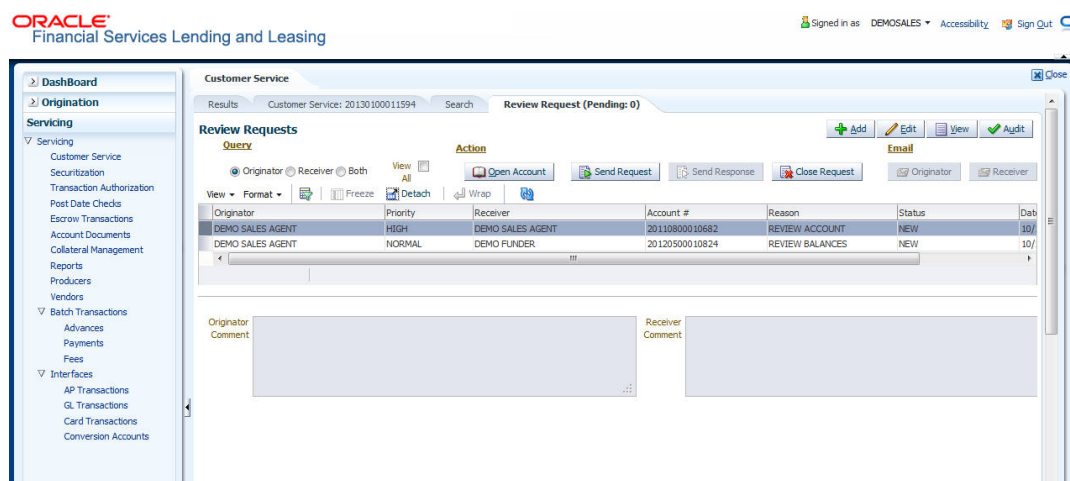
6.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

7. Repossession

7.1 Introduction

After an application has cycled through the Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Repossession screen.

The Repossession screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNXX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

7.2 Search Tab

There are two types of search available.

- Account
- Customer

7.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Repossession screen.

- Use the Search page by selecting Customer Centric option(s).
- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

To search for and load the customer details with the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Repossession** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

Oracle Financial Services Lending and Leasing

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Repossession

Results Customer Service Search Review Request (Pending: 0)

Search Options: Account Customer

Reset Criteria Search

Criteria	Comparison Operator	Value
CUSTOMER.ID	LIKE	
CUSTOMER.FIRST.NAME	LIKE	
CUSTOMER.LAST.NAME	LIKE	
CUSTOMER.SSN	EQUAL	
CUSTOMER.NATIONAL.ID	LIKE	
CUSTOMER.PASSPORT.NUMBER	LIKE	
CUSTOMER.PHONE.NUMBER	EQUAL	
CUSTOMER.ZIP.CODE	LIKE	

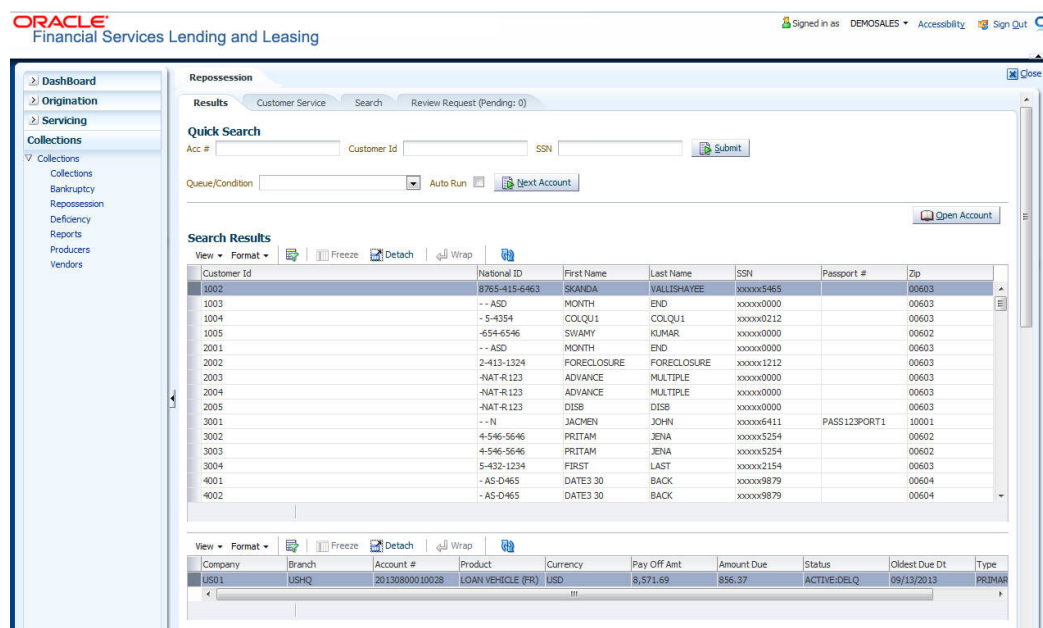
6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the **Results** page.



8. On the Results page, you can view the information on the list of accounts of a customer.

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

7.2.2 Searching for an Account

There are a number of different ways to load an account on the Repossession screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Repossession** → **Search**

Select **Account** as a search option to view the total liabilities (of all Lease accounts) of an

account.

The screenshot shows the 'Search Criteria' page in the Oracle Financial Services Lending and Leasing Repossession module. The left sidebar contains navigation links: Dashboard, Origination, Servicing, Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Repossession' and has tabs for 'Results', 'Customer Service', 'Search', and 'Review Request (Pending: 0)'. The 'Search' tab is active. Below the tabs, there are search options for 'Account' and 'Customer'. The 'Search Criteria' section features a table with columns: Criteria, Comparison Operator, and Value. The table lists various criteria such as ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME, and QUEUE DESCRIPTION. Each criterion has a dropdown for the comparison operator and a text input for the value.

9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the Results page.

The screenshot shows the 'Results' page in the Oracle Financial Services Lending and Leasing Repossession module. The left sidebar is the same as in the previous screenshot. The main area is titled 'Repossession' and has tabs for 'Results', 'Customer Service', 'Search', and 'Review Request (Pending: 0)'. The 'Results' tab is active. Below the tabs, there is a 'Quick Search' section with input fields for 'Acc #', 'Customer Id', and 'SSN', and a 'Submit' button. There is also a 'Queue/Condition' dropdown and an 'Auto Run' checkbox. Below the search section, there is a 'Search Results' table. The table has columns: Company, Branch, Account #, Date, Title, Product, Status, and Producer. The table displays a list of accounts with their respective details.

11. On the Results page, you can view the information on each account.

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

7.3 Customer Service screen

Most pages on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on the Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on the Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Repossession** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.

7.4 Customer Service screen's Summary tab

Open the **Repossession** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

Oracle Financial Services Lending and Leasing

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Repossession

Results Customer Service: 20130700010780 Search Review Request (Pending: 0)

Account(s): JENA PRITAM

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130700010780	LOAN HOME (VR)	USD	93,840.04	0.00	ACTIVE	10/23/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Repo/Foreclosure Collateral Bureau

Account Details

Dues

10/23/2013	09/23/2013			
8,989.94	0.00	0.00	0.00	0.00

Delq Due 0.00 NSF Due 0.00 Total Due 40.00 Future Pmt Dt 11/23/2013
LC Due 20.00 Other Due 20.00 Today's 93,840.04 Oldest Due Dt 10/23/2013

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	0	0	0	0	0	0		-12

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Activities

Active Dt	App #	Last Pmt Amt
09/05/2013	0000001187	8,989.94

Last Activity Dt 10/11/2013 Paid Off Dt Charge Off Dt
Due Day 23 Effective Dt 07/23/2013 Military Duty N
Last Pmt Dt 09/05/2013 Current Pmt 8,980.22 Customer Score 100
Customer Grade A Last Bill Amt 0.00 Behaviour Score 0
Producer NY-00008 : KPHANOR

Customer Information

Customer #	Name	Relation	SSN	Birth
3002	PRITAM JENA	PRIMARY	xxxxxx5254	08/2/

Email Disability N Privacy Opt N
Language ENGLISH Skip N Out
Marital Status SINGLE Stop Y Time Zone
Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	114655 N H3PH3 BOH N # 2 AGUADA PR-00602

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	UNDEFINED	23665 DHDHD GDHDH HOL NY-00501

Alerts

Alert
No data to display.

Conditions

Condition	Start Dt	Followup Dt

No data to display.

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

7.5 Customer Service screen's Customer Service tab

Open the **Repossession** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

7.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub page.

7.5.1.1 Recording a Call Activity

To record a call activity

1. Open the **Repossession** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Repossession' and displays account details for 'WATSON REBECCA'. The 'Call Activities' sub-tab is active, showing a table with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Condition, Followup Dt, Time Zone, and Appr/mt. The table is currently empty. The interface includes a sidebar with navigation options like Dashboard, Origination, Servicing, and Collections. The top bar shows the user is signed in as DEMOSALES.

For details on this screen refer [You can view the Collateral Information in this section: Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

7.6 Customer Service screen's Account Details tab

Open the **Repossession** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

7.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

In the **Account Information** section lick **View**.

Oracle Financial Services Lending and Leasing

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Repossession

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA View Audit

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130800010226	LINE UNSECURED (VE USD)		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service **Account Details** Customer Details Transaction History Print Modes Repo/Foreclosure Bureau

Account Information View Format Freeze Detach Wrap Current Show All Group Follow-up

Stop Accrual	Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate changes (Year)
N	PRIME RATE	6.00	4.99	6.99	08/30/2013	08/20/2013	09/29/2013	4.99	1

Account Information Return

Interest and Accruals

Stop Accrual ☐

Index Type: PRIME RATE

Index Rate: 6.00

Margin Rate: 4.99

Rate: 6.99

Last Rate Change Dt: 08/30/2013

Accrual Start Dt: 08/20/2013

Last Accrual Dt: 09/29/2013

Rate Start of the Year: 4.99

of Rate changes (Year): 1

of Rate changes (Life): 1

Extn and Due Dates

of Extensions (Year): 0

of Extensions (Life): 0

of Extension Term (Year): 0

of Extension Term (Life): 0

of Due Dt Changes (Year): 0

of Due Dt Changes (Life): 0

Last Extn Dt

Due Day Chg Dt

Credit Details

Credit Limit: 10,000.00

Hold (-): 0.00

Consumed (-): 0.00

Suspended (-): 0.00

Available Credit (+): 0.00

Over Limit Year: 0

Over Limit Life: 0

Last Advance Dt

Last Advance Amt: 0.00

3. For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

7.7 Customer Service screen's Customer Details tab

Open the **Repossession** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.

Note

Information about the customer can be changed using the Maintenance page.

To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.

2. Click **Customer Details** sub tab.

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Repossession

Results Customer Service: 20130900011174 Search Review Request (Pending: 0)

Account(s): SALES1 LEAD1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130900011174	LOAN VEHICLE (FR)	USD	20,000.00	0.00	ACTIVE	10/12/2013

Summary Customer Service Account Details **Customer Details** Transaction History Print Modes Repo/Foreclosure Collateral Bureau

Customer Business

Customer Information

View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation	Class
8020	LEAD1 SALES1	XXXXXX9999	08/14/1987		ENGLISH			PRIMARY	NO

Customer Information

Return

Customer

Customer # 8020
Name LEAD1 SALES1
Birth Dt 08/14/1987
Marital Status
Language ENGLISH
Education
Mother's Maiden Name
Relation PRIMARY
Class Type NORMAL
Email EMAIL@GMAIL.COM
Stop Correspondence

Disability ☐
Skip ☐
Privacy Opt Out ☒
Existing CIF ECOA
Individual ☐
Identification Details
Passport #
Issue Dt
Expiry Dt
Visa #
Nationality

National ID - - 0
SSN XXXXX9999
License #
License State
Military Service
Active Military Duty ☐
Effective Dt
Order Ref #
Release Dt

Addresses Telecons Employments Tracking Attributes

Address Information

View Format Freeze Detach Wrap

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type	Street Pre
HOME	Y	N	Y	UNITED STATES	ASNECKSABND	HOLTSVILLE	NEW YORK	NORMAL ADDRESS	NORTH

WFP Tools Setup

3. For details on this screen refer [Customer Service screen's Customer Details tab](#) section in **Customer Service** chapter.

7.8 Customer Service screen's Transaction History tab

Open the **Repossession** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

ORACLE® Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Repossession

Results Customer Service: 20130900011174 Search Review Request (Pending: 0)

Account(s): SALES1 LEAD1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130900011174	LOAN VEHICLE (FR)	USD	20,000.00	0.00	ACTIVE	10/12/2013

Summary Customer Service Account Details Customer Details **Transaction History** Print Modes Repo/Foreclosure Collateral Bureau

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

View Format Freeze Detach Wrap

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	20,654.52	0.00	0.00	0.00	0.00	0.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Balance Total							20,654.52

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in **Customer Service** chapter.

7.9 Customer Service screen's Pmt Modes tab

Open the **Repossession** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

7.9.1 ACH sub tab

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

To view the ACH information page

1. Open the **Customer Service** screen and load the account you want to work with.

Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation links: Dashboard, Origination, Servicing, Collections, and various sub-items under Collections. The main area is titled 'Repossession' and shows 'Customer Service: 20130900011174'. Below this, there's a table for 'Account(s): SALES1 LEAD1' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table shows one record for 'USD1' with account number '20130900011174' and product 'LOAN VEHICLE (FR)'. Below the table, there are tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Repo/Foreclosure', 'Collateral', and 'Bureau'. The 'Pmt Modes' tab is selected, and the 'ACH' sub-tab is active. The 'ACH Information' section shows a table with columns for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, and Pmt. Below this, there's a section for 'ACH Information' with fields for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq.

For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in **Customer Service** chapter.

7.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure page enables you to record information regarding repossessions/foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy page. You can track each stage of the repossession/foreclosure process based on the follow-up date and record information using the Details and Tracking section.

7.10.1 Repossession sub tab

On occasion, a lender performs multiple repossessions for the same Lease. The Create New Repossession button on the Repossession page enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession page to view the previous repossession information using the Next and Previous buttons in the Details section. The Current box in the Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the loan account is a Vehicle.

You can update the current record, but previous records cannot be modified.

To Specify repossession details for an account

1. Open the **Repossession** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.
3. In the **Repossession Details** section, select the repossession record you want to work with.

-OR-

Click **Add** to refresh the Repossession page to create a new record.

Oracle Financial Services Lending and Leasing

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Repossession

Results Customer Service: 20130900011174 Search Review Request (Pending: 0)

Account(s): SALES1 LEAD1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130900011174	LOAN VEHICLE (FR)	USD	20,000.00	0.00	ACTIVE	10/12/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes **Repo/Foreclosure** Collateral Bureau

Repossession Analysis

Repossession Details

View Format Freeze Detach Wrap

Current	Followup Dt	Type	Disposition	File Received Dt	Repo Dt	Repo End Dt	Comment
N	12/31/4000		NEWLY RECEIVED				

Repossession Details

Save And Add Save And Return Return

* Current ☐ * Collateral Repo Dt

* Followup Dt 12/31/4000 * Disposition NEWLY RECEIVED Repo End Dt

Type File Received Dt Comment

Tracking

View Format Freeze Detach Wrap

Sub Parameter	Parameter	Value
	CURE LETTER DT	12/31/4000
	ACCELERATION DT	12/31/4000
	WILL REDEEM	UNDEFINED
	WILL REDEEM DT	12/31/4000
	HOLD FOR SALE DT	12/31/4000
	HOLD FOR SALE REASON	UNDEFINED
	ESTIMATED SALE DT	12/31/4000
	REDEMPTION EXPIRY DT	12/31/4000
	REDEEMED DT	12/31/4000
	RELEASE FOR SALE DT	12/31/4000

WFP Tools Setup

For details on this screen refer [Customer Service screen's Repo/Foreclosure tab](#) section in **Customer Service** chapter.

7.11 Customer Service screen's Collateral tab

The Collateral page displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral page contains the **Home** and **Seller** sub tabs. **To view the collateral details**

1. Open the **Repossession** screen and load the account you want to work with.

- Click **Collateral** tab. The system displays the following screen:
If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

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Repossession

Results Customer Service: 20130900011174 Search Review Request (Pending: 0)

Account(s): SALES1 LEAD1 View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130900011174	LOAN VEHICLE (FR)	USD	20,000.00	0.00	ACTIVE	10/12/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Repo/Foreclosure **Collateral** Bureau

Vehicle Seller

Vehicle View

View Format Freeze Detach Wrap

Primary	Asset #	Status	Asset Type	Identification #	Year	Age	Model	Condition	Asset Class
No data to display.									

Vehicle Return

Primary ☐

Asset #

Status

Asset Type

Identification #

Year

Age

Model

Condition

Asset Class

Sub Type

Registration #

Make

Body

Description

Usage Details

Start

Base

Extra

Total

Charge

Address

Country

City

State

Address #

Zip

Valuation Tracking

Value View

View Format Freeze Detach Wrap

Current	Source	Edition	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage V
No data to display.									

WFP Tools Setup

- If the account's collateral is a home, the **Collateral** page opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the **Collateral** page opens at the **Other** Collateral.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

7.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

- Open the **Customer Service** screen and load the account you want to work with.

2. On the Customer Service link bar, click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Servicing' section is expanded, showing 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The main content area is titled 'Repossession' and 'Customer Service: 20130900011174'. It displays account details for 'SALES1 LEAD1' and a table of bureau information. The 'Bureau Details' section includes a 'New Request' form with fields for Customer, Spouse, Bureau, and Report. Below this is the 'Applicant/Customer Detail' section with a table of applicant information. The 'Bureau Report' section is also visible.

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130900011174	LOAN VEHICLE (FR)	USD	20,000.00	0.00	ACTIVE	10/12/2013

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App Ind
		1		10/14/2013			

For details on this screen refer [Customer Service screen's Bureau tab](#) section in **Customer Service** chapter.

7.13 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.

7.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

7.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing DashBoard** window.

Oracle Financial Services Lending and Leasing

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Dashboard

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

Origination

My User Queues

Description	Count
No data to display.	

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
No data to display.	

Number of Accounts

Queue Description	Count
No data to display.	

My Pending Review Requests By Accounts

Acc #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Vendor

Vendors Count By Status

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

Navigation Links:

- Origination
- Servicing
- Collections
- WFP
- Tools
- Setup

To review requests

- On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

- In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service Search Review Request (Pending: 0)

Review Requests

Query

Originator Receiver Both View All

Action

Open Account Send Request Send Response Close Request Email Originator Receiver

View Format Freeze Detach Wrap

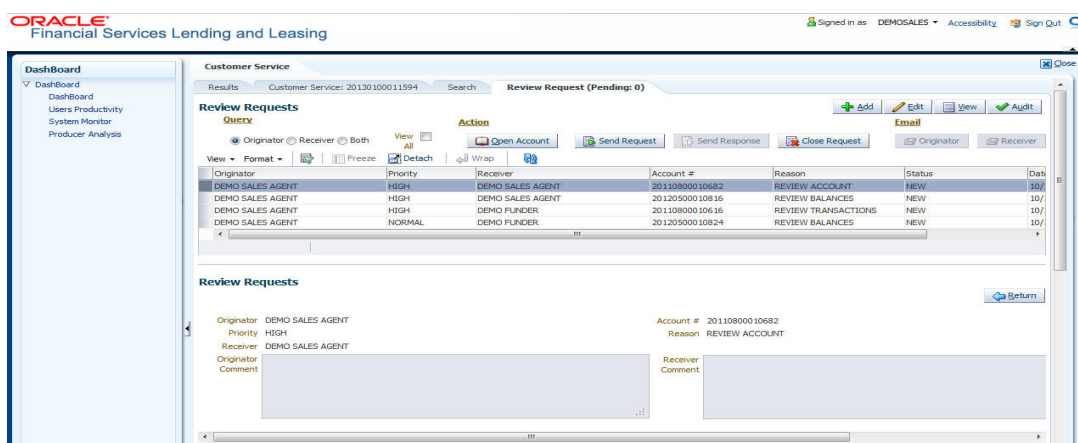
Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

Review Requests

Save And Return Return

Originator: Priority: Receiver: Account #: Reason: Status: Date: Comment: Receiver: Comment:

3. In the Review Request record, select the record you want to view and click **View**.The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

7.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110900010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/

Review Requests

Save And Add Save And Return Return

Originator

Priority

Receiver

Account #

Reason

Status

Date

Originator Comment

Receiver Comment

- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

- In the **Receiver** field, select the person you want to receive the message.
- In the **Account #** field, select the account involved with the review request.
The default value **NEW** appears in the **Status** field.
- In the **Reason** field, select the purpose for the review request.
- In the **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

Oracle Financial Services Lending and Leasing

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Dashboard

Origination

Servicing

Customer Service

Securitization

Transaction Authorization

Post Date Checks

Escrow Transactions

Account Documents

Collateral Management

Reports

Producers

Vendors

Batch Transactions

Advances

Payments

Fees

Interfaces

AP Transactions

GL Transactions

Card Transactions

Conversion Accounts

Sales Lead Customer Service

Results Customer Service Search Review Request (Pending: 2)

Review Requests

Query

Originator Receiver Both View All

Format Freeze Detach Wrap

Action

Open Account Send Request Send Response Close Request Email

Information

Request Processed Successfully.

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	NORMAL	DEMO SALES AGENT	20120500010824	REVIEW BALANCES	SENT TO ORIGINATOR	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	SENT TO ORIGINATOR	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	WAITING FOR RESPONSE	10/

Originator Comment

Receiver Comment

- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in DashBoard with the status SENT TO ORIGINATOR.

7.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **DashBoard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Priority	Count
HIGH	1

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

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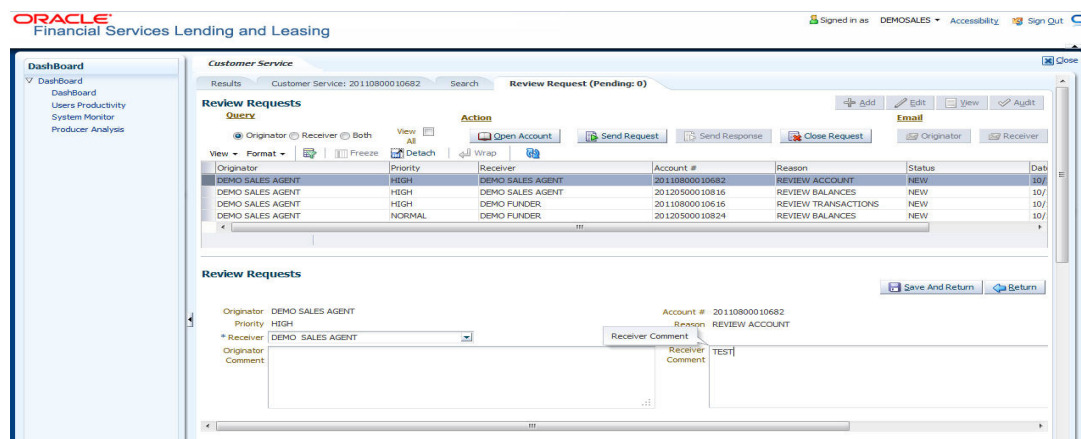
Signed in as DEMOSALES Accessibility Sign Out

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO FUNDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FUNDER	20120500010824	REVIEW BALANCES	NEW	10/

3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

- Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



- In the **Action** section, click **Send Request**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

7.13.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

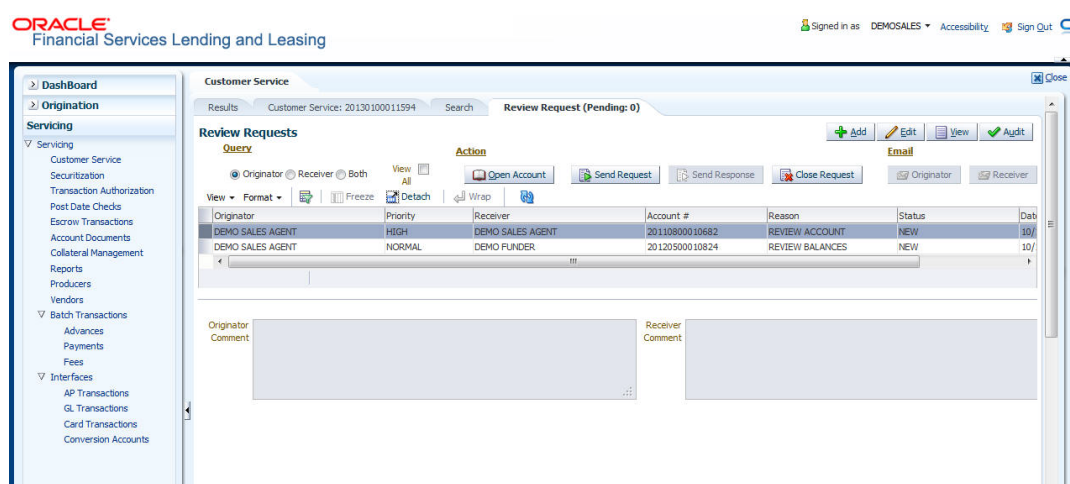
7.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

8. Deficiency

8.1 Introduction

After an application has cycled through the Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Deficiency screen.

The Deficiency screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Deficiency screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

To search for and load the customer details with the Search page

On the Oracle Financial Services Lending and Leasing home page, click

Collections → Collections → Deficiency → Search

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

NOTE

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the **Results** page.

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
1002	8765-415-6463	SRANDIA	VALLISHAYEE	xxxxxx5465		00603
1003	-- ASD	MONTH	END	xxxxxx0000		00603
1004	-- 5-4354	COLQU1	COLQU1	xxxxxx0212		00603
1005	-654-6546	SWAMY	KUMAR	xxxxxx0000		00602
2001	-- ASD	MONTH	END	xxxxxx0000		00603
2002	2-413-1324	FORECLOSURE	FORECLOSURE	xxxxxx1212		00603
2003	-NAT-R123	ADVANCE	MULTIPLE	xxxxxx0000		00603
2004	-NAT-R123	ADVANCE	MULTIPLE	xxxxxx0000		00603
2005	-NAT-R123	DISB	DISB	xxxxxx0000		00603
3001	-- N	JACHEN	JOHN	xxxxxx4111	PASS123PORT1	10001
3002	4-546-5646	PRITAM	JENA	xxxxxx5254		00602
3003	4-546-5646	PRITAM	JENA	xxxxxx5254		00602
3004	5-432-1234	FIRST	LAST	xxxxxx2154		00603
4001	- AS-D465	DATE3 30	BACK	xxxxxx9879		00604
4002	- AS-D465	DATE3 30	BACK	xxxxxx9879		00604

8. On the Results page, you can view the information on the list of accounts of a customer.

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

8.2.2 Searching for an Account

There are a number of different ways to load an account on the Deficiency screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field.
You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Deficiency** → **Search**

Select **Account** as a search option to view the total liabilities (of all Lease accounts) of an account.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and user information: 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar contains a menu with 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Collections' menu is expanded, showing 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The 'Deficiency' page is active, showing a search criteria table. The table has three columns: 'Criteria', 'Comparison Operator', and 'Value'. The 'Criteria' column lists various fields: ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEFINED FOR DEFAULT), and QUEUE DESCRIPTION. The 'Comparison Operator' column has dropdown menus for each field, with 'LIKE' selected for most. The 'Value' column has input fields for each field, with '%' entered for 'ACCOUNT #'. The 'Search Options' are set to 'Account' and 'Customer'. There are 'Reset Criteria' and 'Search' buttons at the bottom right of the table.

9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

The system locates and displays all the accounts that meet your search criteria on the Results page.

ORACLE® Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Dashboard

Origination

Servicing

Collections

Bankruptcy

Repossession

Deficiency

Reports

Producers

Vendors

Deficiency

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Quick Search

Acc # Customer Id SSN Submit

Queue/Condition Auto Run Next Account Open Account

Search Results

Company	Branch	Account #	Date	Title	Product	Status	Producer
US01	USHQ	20130800010028	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00002 : PRODUCER3
US01	USHQ	20130800010036	08/13/2013	END MONTH	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00003 : PRODUCER3
US01	USHQ	20130800010044	08/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CHARGED OFF	PR-00002 : PRODUCER2
US01	USHQ	20130800010052	08/13/2013	KUMAR SWAMY	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00004 : PRODUCER4
US01	USHQ	20130600010062	06/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130500010071	05/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED-CHARGED OFF-BKRP-RPR-00002	PRODUCER2
US01	USHQ	20130100010083	01/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	CLOSED-CHARGED OFF-BKRP-RPR-00003	PRODUCER3
US01	USHQ	20130800010094	08/13/2013	END MONTH	LOAN VEHICLE (FR)	CHARGED OFF-BKRP-REPO-NOI-PR-00003	PRODUCER3
US01	USHQ	20130800010119	08/16/2013	END MONTH	LOAN HOME (VR)	CLOSED-CHARGED OFF-BKRP-RPR-00003	PRODUCER3
US01	USHQ	20130500010120	05/05/2013	FORECLOSURE FORE	LOAN HOME (VR)	CLOSED-CHARGED OFF-BKRP-RPR-00002	PRODUCER2
US01	USHQ	20130800010135	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010143	08/19/2013	MULTIPLE ADVANCE	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010151	08/19/2013	DISB DISB	LOAN VEHICLE (FR)	ACTIVE-DELQ	PR-00002 : PRODUCER2
US01	USHQ	20130800010169	08/13/2013	JOHN JACHEN	LEASE VEHICLE	ACTIVE-DELQ	NY-00001 : JONY
US01	USHQ	20130700010178	07/09/2013	JENA PRITAM	LOAN HOME (VR)	PAID OFF	NY-00006 : RB WHEELS

11. On the Results page, you can view the information on each account.

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

8.3 Customer Service screen

Most pages on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on the Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on the Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter

8.4 Customer Service screen's Summary tab

Open the **Deficiency** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Deficiency' and shows 'Customer Service: 20130800010226'. Below this is a table for 'Account(s): WATSON REBECCA' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table shows one account: USD1, USHQ, 20130800010226, LINE UNSECURED (IF USD), 0.00, 0.00, ACTIVE, 11/20/2013. Below the table are several tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Deficiency, and Bureau. The 'Summary' tab is active, showing 'Account Details' and 'Customer Information'. The 'Account Details' section includes 'Dues' (Delq Due, NSF Due, Total Due, Future, LC Due, Other Due, Today's, Payoff, Pmt Dt, Oldest Due Dt) and 'Delinquency Information' (Late, 30, 60, 90, 120, 150, 180, Category, Days). The 'Customer Information' section includes 'Customer Information' (Customer #, Name, Relation, SSN, Birth Dt), 'Address Information' (Type, Current, Mailing, Address), and 'Employment Information' (Type, Current, Employer, Address). The 'Alerts' section shows a 'CREDIT LINE REQUEST' alert. The 'Conditions' section shows 'No data to display'.

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter

8.5 Customer Service screen's Customer Service tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub page.

8.5.1.1 Recording a Call Activity

To record a call activity

1. Open the **Deficiency** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'DashBoard', 'Origination', 'Servicing', and 'Collections'. The 'Servicing' sub-tab is active. The 'Call Activities' tab is selected under the 'Customer Service' sub-tab. The main area displays account details for 'WATSON REBECCA' (Account # 20130800010226). The 'Call Activities' table is empty, with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Condition, Followup Dt, Time Zone, and Apprnt. The interface also shows a 'Summary' section with tabs for Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Repo/Foreclosure, Bureau, Call Activities, Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, and Document Tracking.

For details on this screen refer [You can view the Collateral Information in this section: Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter

8.6 Customer Service screen's Account Details tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

8.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

In the **Account Information** section lick **View**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'DashBoard', 'Origination', 'Servicing', and 'Collections'. The 'Servicing' sub-tab is active. The 'Account Details' tab is selected under the 'Customer Service' sub-tab. The main area displays account details for 'WATSON REBECCA' (Account # 20130800010226). The 'Account Information' section is expanded, showing a table with columns for Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, and # of Rate chg. The table shows a single row with values: N, PRIME RATE, 6.00, 4.99, 6.99, 08/30/2013, 08/20/2013, 09/29/2013, 4.99. Below the table, there are sections for 'Interest and Accruals', 'Extn and Due Dates', and 'Credit Details'. The 'Interest and Accruals' section includes fields for Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, and # of Rate changes (Year). The 'Extn and Due Dates' section includes fields for # of Rate changes (Life), # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year), # of Extension Term (Life), # of Due Dt Changes (Year), # of Due Dt Changes (Life), Last Extn Dt, and Due Day Chg Dt. The 'Credit Details' section includes fields for Credit Limit, Hold (-), Consumed (-), Suspended (-), Available Credit (=), Over Limit Year, Over Limit Life, Last Advance Dt, and Last Advance Amt.

- For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter

8.7 Customer Service screen's Customer Details tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.

Note

Information about the customer can be changed using the Maintenance page.

To view or edit customer information

- Open the **Customer Service** screen and load the account you want to work with.
- Click **Customer Details** sub tab.

ORACLE
Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Deficiency

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Account(s): VALLISHAYEE SKANDA View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010028	LOAN VEHICLE (FR)	USD	8,571.69	856.37	ACTIVE-DELO	09/13/2013

Summary Customer Service Account Details **Customer Details** Transaction History Pmt Modes Deficiency Collateral Bureau

Customer Business View Audit

Customer Information View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation	Class
1002	SKANDA VALLISHAYEE	XXXXX5465	07/21/1987	SINGLE	ENGLISH			PRIMARY	NO

Customer Information Return

Customer

Customer # 1002
Name SKANDA VALLISHAYEE
Birth Dt 07/21/1987
Marital Status SINGLE
Language ENGLISH
Education
Mother's Maiden Name
Relation PRIMARY
Class Type NORMAL
Email
Stop Correspondence

Disability ☐
Skip ☐
Privacy Opt Out ☐
Existing CIP
EEOA INDIVIDUAL

Identification Details

National ID 8765-415-6463
SSN XXXXX5465
License #
License State

Military Service

Active Military Duty ☐
Effective Dt
Order Ref #
Release Dt

Passport #
Issue Dt
Expiry Dt
Visa #
Nationality LIBERIA LI

Addresses Telecons Employments Tracking Attributes

Address Information View Format Freeze Detach Wrap

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type	Street Pre
HOME	Y	Y	Y	UNITED STATES	DURIGUIDE 4TH CRC RAMEY	PUERTO RICO	NORMAL ADDRESS	NORTH	

WFP Tools Setup

- For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

8.8 Customer Service screen's Transaction History tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar contains a tree view with 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The main area is titled 'Deficiency' and shows 'Customer Service: 20130800010028'. The 'Transaction History' tab is selected, displaying a table of transactions. The table has columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), and Adjusted (+). The transactions include ADVANCE / PRINCIPAL, INTEREST, FEE LATE CHARGE, FEE NSF, FEE EXTENSION, FEE PREPAYMENT PENALTY, FEE PHONE PAY, FEE PERIODIC MAINTENANCE, RENTAL FEE, FEE DELAY, EXPENSE BANKRUPTCY, EXPENSE REPOSSESSION, and EXPENSE SERVICING. The current balance total is 8,513.86.

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	10,000.00	1,486.14	0.00	0.00	0.00	0.00
INTEREST	0.00	13.86	13.86	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

8.9 Customer Service screen's Pmt Modes tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

8.9.1 ACH sub tab

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

To view the ACH information page

1. Open the **Customer Service** screen and load the account you want to work with.

Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar contains a tree view with 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The main area is titled 'Deficiency' and shows 'Customer Service: 20130800010028'. The 'Pmt Modes' tab is selected, displaying the 'ACH Information' section. The section shows a table with columns for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq. The table is currently empty, and a message 'No data to display.' is shown.

Bank Name	Routing #	Status	Start Dt	End Dt	Default	Account Type	Account #	Pmt Day	Pmt Amt	Pmt Amt Excess	Pmt Freq
-----------	-----------	--------	----------	--------	---------	--------------	-----------	---------	---------	----------------	----------

For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter

8.10 Customer Service screen's Deficiency tab

The Deficiency page enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on the status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking sections.

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** page to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

Note

To view the balance of a charged off account, click the Transaction History tab on the Customer Service screen, then click Balances. On the Account Details page's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Deficiency** tab.
3. In the **Deficiency Detail** section, select the deficiency record you want to work with

-or-

Click **Add** to refresh the Deficiency page to create a new record.

ORACLE® Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Deficiency

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Account(s): VALLISHAYEE SKANDA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010028	LOAN VEHICLE (PR)	USD	8,571.69	856.37	ACTIVE:DELQ	09/13/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes **Deficiency** Collateral Bureau

Deficiency Details

View Format Freeze Detach Wrap

Current	Followup Dt	Disposition	Type	Comment	File Received Dt	Charge Off Dt	Deficiency End Dt
N	12/31/4000	NEWLY RECEIVED					

Deficiency Details

Save And Add Save And Return Return

* Current ☐

* Followup Dt 12/31/4000

* Disposition NEWLY RECEIVED

Type

Comment

File Received Dt

Charge Off Dt

Deficiency End Dt

Tracking

View Format Freeze Detach Wrap

Sub Parameter	Parameter	Value
No data to display.		

For details on this screen refer [Customer Service screen's Deficiency tab](#) section in *Customer Service* chapter

8.11 Customer Service screen's Collateral tab

The Collateral page displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral page contains the **Home** and **Seller** sub tabs. **To view the collateral details**

1. Open the **Repossession** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:
If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Collateral' tab is selected, showing details for account 'VALLISHAYEE SKANDA'. The 'Vehicle' sub-tab is active, displaying a table of vehicle assets. Below the table, there are sections for 'Vehicle' details (Primary, Asset #, Status, Asset Type, Identification #, Year, Age, Model, Condition, Asset Class, Sub Type) and 'Usage Details' (Registration #, Make, Body, Description, Start, Base, Extra, Total). A 'Valuation' section is also visible at the bottom.

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010028	LOAN VEHICLE (FR)	USD	8,571.69	856.37	ACTIVE-DELQ	09/13/2013

Primary	Asset #	Status	Asset Type	Identification #	Year	Age	Model	Condition	Asset Class
Y	1002	ACTIVE		6522523	1	0	CAMRY	GOOD	NEW

Vehicle

Primary ☐
Asset # 1002
Status ACTIVE
Asset Type
Identification # 6522523
Year 1
Age 0
Model CAMRY
Condition GOOD
Asset Class NEW
Sub Type CAR

Registration # 98798798
Make TOYOTA
Body 2012
Description 1 TOYOTA CAMRY 2012

Charge 0.00
Address
Country US
City
State
Address #
Zip

Usage Details

Start 0.00
Base 0.00
Extra 0.00
Total 0.00

Valuation

Current	Source	Edition	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage V
Y	KELLEY INTERFACE		8/13/2013		0.00	0.00	0.00	0.00	

- If the account's collateral is a home, the **Collateral** page opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the **Collateral** page opens at the **Other** Collateral.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

8.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.

2. On the Customer Service link bar, click **Bureau**.

Oracle Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Deficiency

Results Customer Service: 20130800010028 Search Review Request (Pending: 0)

Account(s): VALLISHAYEE SKANDA View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010028	LOAN VEHICLE (FR)	USD	8,571.69	856.37	ACTIVE:DELQ	09/13/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Deficiency Collateral **Bureau**

Bureau Details

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence.

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App Inc
		1		10/14/2013			

Bureau Details

New Request

* Customer Bureau * Report

Spouse

Applicant/Customer Detail

Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix	Address Type	Country
No data to display.									

Bureau Report

View Format Freeze Detach Wrap Print Report

Text

No data to display.

For details on this screen refer [Customer Service screen's Bureau tab](#) section in **Customer Service** chapter.

8.13 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.

8.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

8.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing DashBoard** window.

Dashboard

Origination

My User Queues

Description	Count
No data to display.	

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
No data to display.	

Number of Accounts

Queue Description	Count
No data to display.	

My Pending Review Requests By Accounts

Acc #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Producers

Producers Count By Status

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

Producers Expiring in Next One Month

Producer	End Date
No data to display.	

Vendors

Vendors Count By Status

Status	Count
INACTIVE	1
ACTIVE	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Customer Service

Results **Customer Service** **Search** **Review Request (Pending: 0)**

Review Requests

Query

Action

View **Format** **Freeze** **Detach** **Wrap**

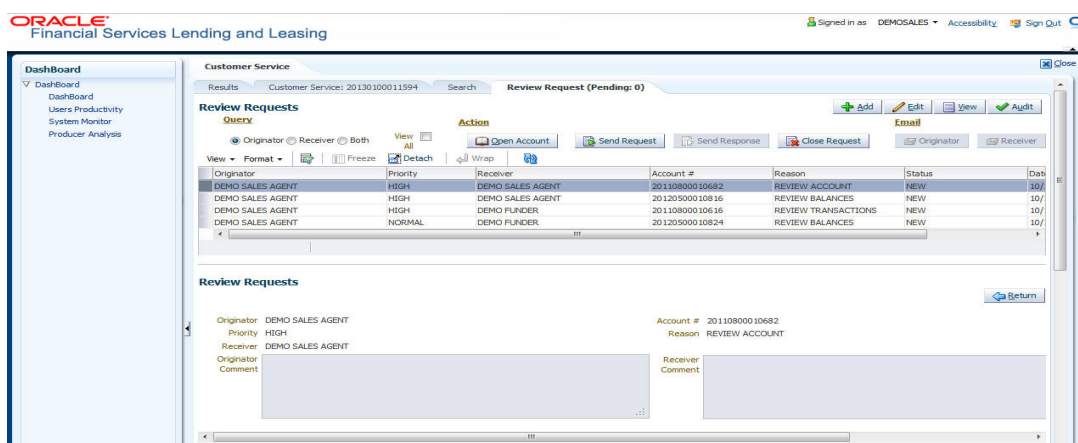
Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

Review Requests

Save And Return **Return**

Originator: Priority: Receiver: Account #: Reason: Status: Date: Comment: Receiver: Comment:

3. In the Review Request record, select the record you want to view and click **View**.The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

8.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

Oracle Financial Services Lending and Leasing

Signed in as: DEMOSALES Accessibility Sign Out

Dashboard Origination Servicing

Customer Service

Review Request (Pending: 2)

Review Requests

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/

Review Requests

Originator: * Priority: * Receiver: * Account #: * Reason: * Status: * Date: *

Originator Comment: Receiver Comment:

Save And Add Save And Return Return

- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

- In the **Receiver** field, select the person you want to receive the message.
- In the **Account #** field, select the account involved with the review request.
The default value **NEW** appears in the **Status** field.
- In the **Reason** field, select the purpose for the review request.
- In the **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

Oracle Financial Services Lending and Leasing

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Dashboard Origination Servicing

Customer Service

Review Request (Pending: 2)

Review Requests

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	NORMAL	DEMO SALES AGENT	20120500010824	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	WAITING FOR RESPONSE	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	WAITING FOR RESPONSE	10/

Originator Comment: Receiver Comment:

- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in DashBoard with the status SENT TO ORIGINATOR.

8.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **DashBoard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Priority	Count
HIGH	1

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

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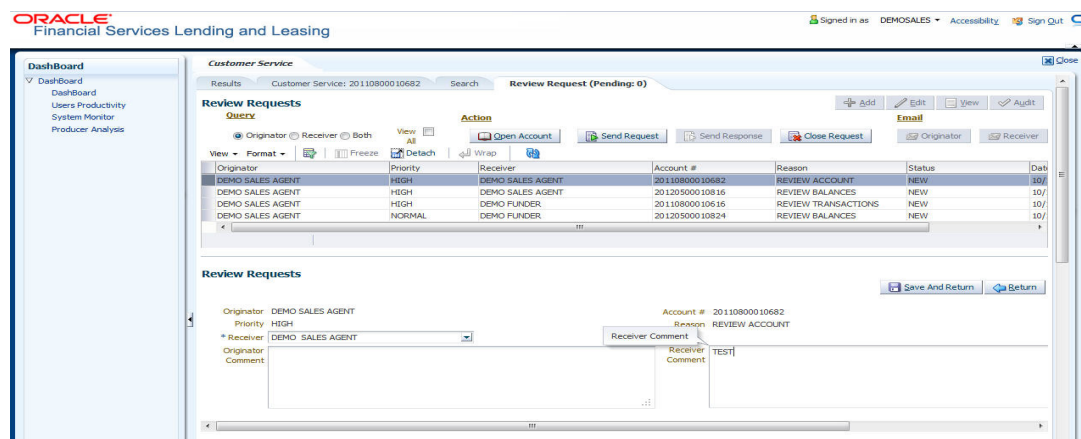
Signed in as DEMOSALES Accessibility Sign Out

Originator	Priority	Receiver	Account #	Reason	Status	Date
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20110800010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	20120500010816	REVIEW BALANCES	NEW	10/
DEMO SALES AGENT	HIGH	DEMO FINDER	20110800010616	REVIEW TRANSACTIONS	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FINDER	20120500010824	REVIEW BALANCES	NEW	10/

3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

- Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



- In the **Action** section, click **Send Request**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

8.13.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

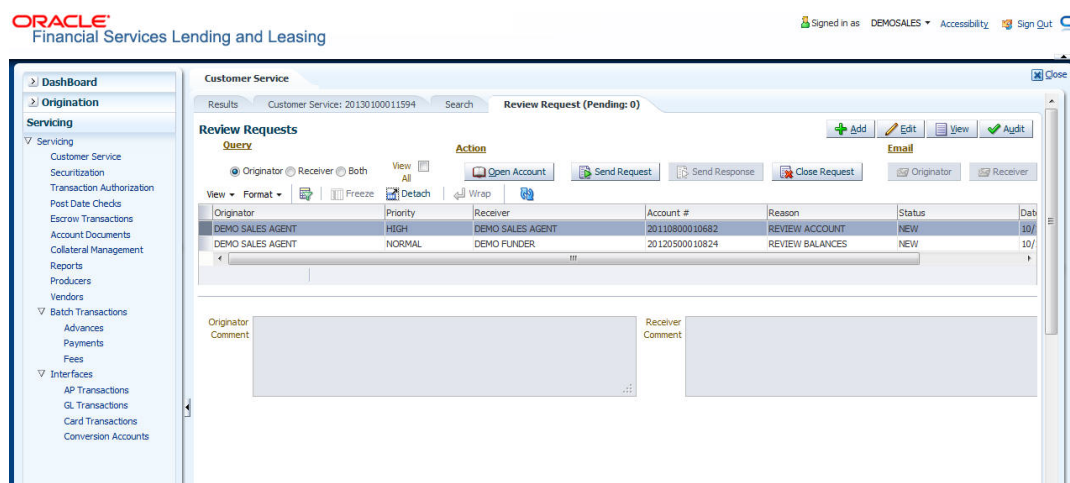
8.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

9. Tools

Depending on the type of product you are working with during origination, the **Tools** screens enable you to calculate the following:

- Payment
- Interest Rate
- Term
- Loan Amount

Provided or Imported information can then be transferred to complete fields on the **Request** tab of the **Underwriting** section and on the **Contract** section of the **Funding** section.

9.1 Loan Calculator

The Loan Calculator page calculates the payment amount, term, interest rate, loan amount, amortization schedule and allows for the printing of a report. You can use the **Loan Calculator** section to view the amortization schedule of the loan.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

- Interest Rate
- Term
- Loan Amount

9.1.1 Calculating Loan Payments

The **Calculate Payment** mode on the Loan Calculator window's Loan Calculator calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate. The **Calculate Payment** mode calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

Note

Click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click **Tools** → **Tools** → **Loan Calculator**.

2. In the **Parameters** section, select **Calculate Payment**.

3. Click **Initialize** and maintain the following fields.

Field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for the conventional loan product and Islamic for the Islamic loan product. This field will be enabled only if the product is selected as IJARAH Home loans.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as the default value.
Term	Specify the number of payments.
Maturity Dt	View the maturity date. This is always the term in the billing cycle added to the first payment date.
Amt Financed	Specify the amount financed.
PrePaid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: the amount financed plus the prepaid fees.

Field:	Do this:
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. Note: For more information, see the Instalment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
Rate	

Field:	Do this:
Rate	Specify the interest rate.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between the contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.
Repayment Options section – If this calculation involves a Flexible Repayment Schedule, complete this section	
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the drop-down list. You can select one of the following: • SKIP PERIOD • USER DEFINED • UNDEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON
Extendable Balloon	
Max Term	Specify the maximum number of terms for the extendable balloon payment.

Instalment Methods

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.
- If you select SKIP PERIOD, select the months where repayment needs to be skipped in the **Skip Months** section.

Note

When completing Frequency fields, please note the following:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
 - Bimonthly in the system means 'once every two months' and not 'twice a month'.
-

For more information, see the appendix Payment Amount Conversion.

9.1.2 Flexible Repayment Options Tab

1. Click Flexible Repayment Options tab.

2. If you selected USER DEFINED, complete the **Repayment Schedule** section in the **Flexible Repayment Option** tab.

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

3. If this calculation involves a Flexible Repayment Schedule, complete the **Repayment Options** section.
 - If you select GRADUATED PAYMENT, complete the **Payment Change Schedule** section.

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. Note: This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.

Field:	Do this:
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN, or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

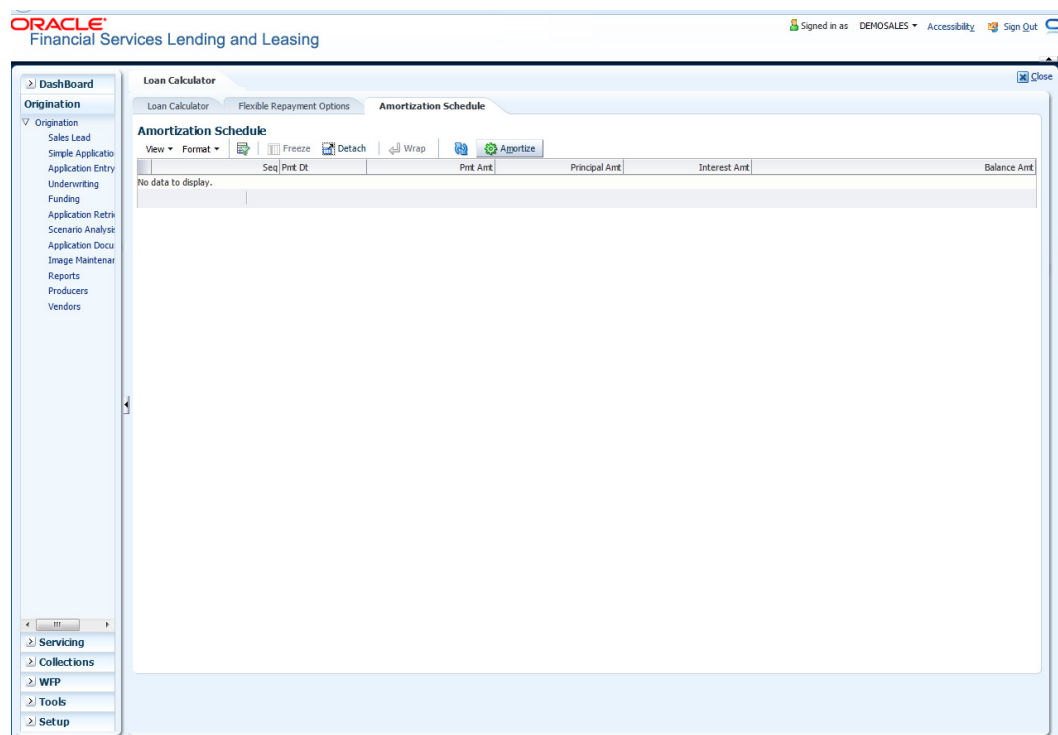
- After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies the repayment schedule information to the loan account on the Customer Service window where it appears in the Repayment Schedule section.

9.1.3 Amortized Schedule

To create an amortized schedule

- Click **Amortize Schedule**.
- Click **Amortize**.



- The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.

Field:	View this:
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

9.1.4 **Calculating Interest Rates**

The **Calculate Interest Rate** mode back-calculates the interest rate and the APR using the amount financed, standard payment, and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications window)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

9.1.5 **Calculating Term**

The Calculate Term mode back-calculates the term and the APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Term**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications window)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

9.1.6 **Calculating Loan Amount**

The **Calculate Loan Amount** calculates the loan affordability of a customer based on the term, payment amount, and the rate quoted.

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

4. After you specify all the required information click calculate.
The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

The system calculates the Base Monthly Payment (=) field on the Lease Details section.

To calculate a rate/rent factor

1. In the **Lease Calculator** section, click **Calculate Rate/Rent Factor**, then click **Initialize**.
You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.
The system calculates the Rate field on the Lease Details section.

To calculate a residual percent

1. In the **Lease Calculator** section, click **Calculate Residual Percent**, then click **Initialize**.
You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.
The system calculates the Residual% field on the Lease Details section.

To calculate a gross capitalized cost

1. In the **Lease Calculator** section, click **Calculate Gross Capitalized Cost**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

The system calculates the Gross Capitalized Cost field on the Lease Details section.

9.2 **Vehicle Evaluator**

The Vehicle Evaluator screen allows you to calculate the value of a vehicle.

You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or the vehicle currently listed as the application's collateral

Note

If you want to clear (or “refresh”) the Vehicle Evaluator page at any time, click **Clear**.

To calculate a vehicle value

1. On the Oracle FLEXCUBE Lending and Leasing Suite home page, click **Tools** → **Tools** → **Vehicle Evaluator**

The screenshot shows the Oracle FLEXCUBE Vehicle Evaluator interface. The top header includes the Oracle logo and 'Financial Services Lending and Leasing'. The sidebar on the left contains navigation links: Dashboard, Origination, Servicing, Collections, WFP, and Tools. The main content area is titled 'Vehicle Evaluator' and includes a 'Parameters' section with dropdowns for Asset (NEW COLLATERAL), Valuation Source, Period, and Region. There are buttons for Initialize, Evaluate, Clear, and Re-calculate. The VIN section has an Identification # field. The Vehicle section has fields for Year, Make, Model, Body, Usage, and Weight. The Valuation section displays 'Total Value' and 'Base and Attribute Value'.

2. In the **Vehicle Evaluator** section, use the **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes the **Valuation Source**, **Period**, and **Region** fields.
4. If needed, you can change the default contents of the fields in the **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in the VIN and Vehicle sections on the Vehicle Evaluator page.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #** in the **VIN** block
- or-
- Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
 - If you completed the **VIN** section, the system searches for the value of that vehicle with that identification number, then completes the Vehicle Evaluator page with information about that exact match.
 - If you completed the **Vehicle** section, the system searches for the value of a vehicle matching that description.

- In either case, the system displays the following information about the vehicle:
- In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

In the **Attributes** section, view the following information:.

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.

Field:	View this:
Selected	If selected, indicates that the attribute is selected.

Note

If you want to re-calculate the values in the **Total Value** and **Base and Attribute Value** section using other data, make changes to the desired fields in the **Valuation Source** field and **VIN** and **Vehicle** sections, then in the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in the **Total Value** and **Base and Attribute Value** sections.

8. If you choose, use the **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in the Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in the Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** page, click **Copy to Asset**.

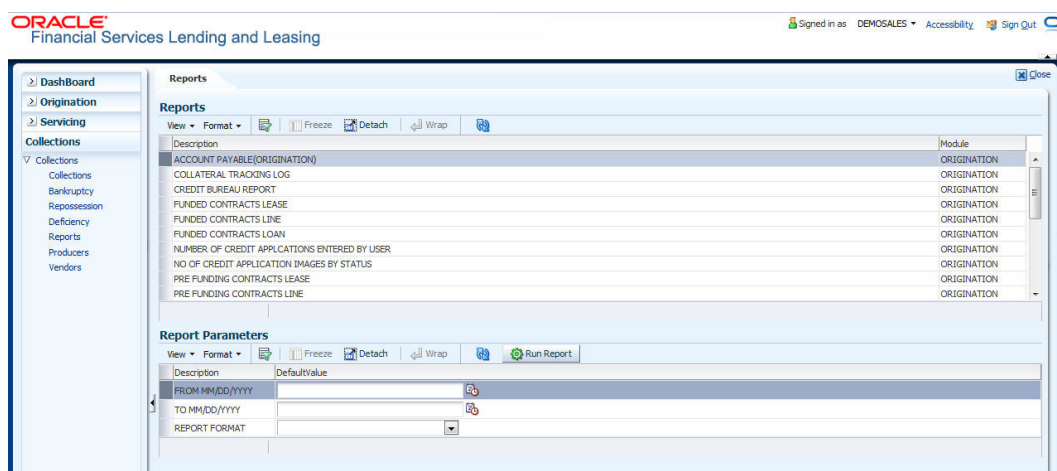
The system uses the calculations on the Vehicle Evaluator page to complete the Valuation sub page on the Collateral link. Any pre-existing collateral is no longer the primary collateral.

10. Oracle Financial Services Lending and Leasing Suite Reports

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Collection** → **Collection** → **Reports**.



10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch

Example of the Bankruptcy Log report

Report: Bankruptcy Log
Date: 10/9/2013 16:14 PM

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Company: US01								
Branch: USHQ								
ALL AMOUNT ARE IN USD								
Type	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date	
CHAPTER 13	NEWLY RECEIVED	20130800012470	CCERASTOSTIGMA JOHN	100,041.58			12/31/4000	
Type Count: 1				100,041.58				
CHAPTER 7	NEWLY RECEIVED	20130500011251	PHC TEST	9,262.18	05/15/2013	05/15/2013	05/22/2013	
CHAPTER 7	NEWLY RECEIVED	20130100012526	PARTNER FRANCHISE	103,250.00	08/07/2013	08/06/2013	08/07/2013	
Type Count: 2				112,512.18				
UNKNOWN BANKRUPTCY TYPE	NEWLY RECEIVED	20130800012462	WASHINGTON DENZEL	45,734.83	08/06/2013	08/06/2013	08/06/2013	
Type Count: 1				45,734.83				
	NEWLY RECEIVED	20130400011137	TEST LEAD	220.39			08/08/2013	
Type Count: 1				220.39				
Branch Count: 5				258,508.98				
Company Count: 5				258,508.98				
Grand Count: 5				258,508.98				

10.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report

Report: Collector Activity (Detailed) Log
Date: 10/11/2013 11:17 AM

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Date From: 11/10/2000 To : 01/01/2048

Company:		US01								
Branch:		USHQ								
ALL AMOUNT ARE IN USD										
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	C
08/07/2013	MOHANA RAJARAM	20130100012526	PARTNER FRANCHISE	I	CC	PP	03/09/2013	03/08/2013	1,203.07	N
		Accounts Worked: 1	Collector Activity count:	1		Collector Total:		1,203.07		
		Date Count: 1	Date Activity Count:	1		Date Total:		1,203.07		
10/03/2013	INDUMATHI TANEJA	20130100012526	PARTNER FRANCHISE	I	CC	NP	10/06/2013	03/08/2013	0.00	N
		Accounts Worked: 1	Collector Activity count:	1		Collector Total:		0.00		
		Date Count: 1	Date Activity Count:	1		Date Total:		0.00		

10.3 Collector and Activity Log

This collection report lists collector.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity Log report

Report: Collector Activity Log
Date: 10/11/2013 10:02 AM
Date From: 01/01/1800 To: 01/01/2048

ORACLE®
Financial Services Lending and Leasing

Company:	US01	Call Type	Action Type	Result Type	Count
Branch:	USHQ				
04/03/2013	VINAY BHATIA	O	TH	IR	1
				Collector Count:	1
				Date Count:	1
05/15/2013	DEMO SUPERUSER	I	CC	PP	1
		O	CBB	BK	1
				Collector Count:	2
				Date Count:	2
07/29/2013	VINAY BHATIA	I	CC	HU	1
				Collector Count:	1
				Date Count:	1
07/30/2013	ARUN NATH	O	CBB	CP	1
				Collector Count:	1
				Date Count:	1
				Branch Count:	5
				Company count:	5
				Grand Count:	5

10.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Productivity by Queue report

Report: Collector Productivity By Queue
Date: 10/11/2013 12:01 PM

ORACLE®
Financial Services Lending and Leasing

Creation Date From: 01/01/2000 To: 01/01/2048

Company:	US01	PM	LM	NA	OT
Branch:	USHQ				
Queue	Collector				
DEFAULT DELINQUENCY QUEUE	SUSMITA R	2	3	2	2
	Queue	2	3	2	2
	Total:				
DELINQUENCY QUEUE: DAYS MORE THAN 30	INDUMATHI TANUJA	2	1	3	1
	Queue	2	1	3	1
	Total:				
	Branch	4	4	5	3
	Total:				
	Company	4	4	5	3
	Total:				
	Grand Total:	4	4	5	3

10.5 Deficiency Log

This collection report lists deficiencies.

Parameters:

- Company/Branch

Example of the Deficiency Log report

Report: Deficiency Log
Date: 10/11/2013 12:06 PM

ORACLE®
Financial Services Lending and Leasing

Company: US01
Branch : USHQ
ALL AMOUNT ARE IN USD

Type	Disposition	Account #	Customer / Product	Follow up Date	Charge off Date	File Rcvd Date	Balance
	NEWLY RECEIVED	20130700012421	BOND JAMES LOAN-VE	09/01/2013	09/01/2013	08/01/2013	32,150.81
		20130800012347	BOND JAMES LOAN-UN	09/01/2013	09/01/2013	09/17/2013	25,300.96
Type Count :				2	Type Total :		57,451.77
Branch Count:				2	Branch Total:		57,451.77
Company Count:				2	Company Total:		57,451.77
Grand Count :				2	Grand Total:		57,451.77

10.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

Parameters:

- Company/Branch
- Producer

Example of the Delinquency Analysis by Credit and Grade report

Report: Delinquency Analysis By Credit Grade
Date: 10/11/2013 12:59 PM

ORACLE®
Financial Services Lending and Leasing

Company:	TEST1	Product:	ALL	Grade:	ALL					
Branch:	TEST									
ALL AMOUNT ARE IN USD										
Grade	Balance	30	60	90+	Total	30	60	90+	Total	Percent of Amount
B GRADE	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000
Company:	US01	Product:	ALL	Grade:	ALL					
Branch:	USHQ									
ALL AMOUNT ARE IN USD										
Grade	Balance	30	60	90+	Total	30	60	90+	Total	Percent of Amount
A GRADE	241,473.49	2	3	0	4,256.77	1,295.70	0.00	5,472.47	7	1.767
B GRADE	235,590.48	1	0	2	8,533.82	0.00	23,820.03	32,353.85	2,648	0.000
C GRADE	32,283.88	0	3	0	0.00	1,932.66	0.00	1,932.66	0.000	5.329
D GRADE	88,424.46	3	0	0	8,564.32	0.00	0.00	8,564.32	9,688	0.000
Branch Total:	661,752.51	4	2	2	21,364.91	3,118.36	23,820.03	48,303.30	3,229	0.471
Company Total:	661,752.51	4	2	2	21,364.91	3,118.36	23,820.03	48,303.30	3,229	0.471
Grand Total:	724,785.45	4	2	3	21,364.91	3,118.36	31,155.49	55,638.76	2,948	0.430

10.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

Parameters:

- Company/Branch
- Product
- Producer
- Report Format

Example of the Delinquency Analysis by Producer report

Report: Delinquency Analysis By Producer
Date: 10/11/2013 16:00 PM

ORACLE
Financial Services Lending and Leasing

Company:	TEST1	Product:	ALL	Producer:	ALL								
Branch:	TEST												
ALL AMOUNT ARE IN USD													
Name	Balance	# of Accounts				Amount				Percent of Amount			
		30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
MIN-00001 H&R BLOCK	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company:	US01	Product:	ALL	Producer:	ALL								
Branch:	USHQ												
ALL AMOUNT ARE IN USD													
Name	Balance	# of Accounts				Amount				Percent of Amount			
		30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
CA-00002 KANYOS AUTO SALES	138,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CA-00004 VOLKSWAGEN N OF WOODLAND ILL.	206,781.96	2	1	0	3	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99
CA-00005 AUTO JUNGLE	32,282.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92
CA-00006 STMI VALLEY CHEVROLET JULE BOO	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Branch Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Company Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67

10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

Report: Delinquency Analysis By State
Date: 10/8/2013 17:33 PM

ORACLE
Financial Services Lending and Leasing

Company:	TEST1	Product:	ALL	State:	ALL								
Branch:	TEST												
ALL AMOUNT ARE IN USD													
	# of Accounts					Amount				Percent of Amount			
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
MINNESOTA	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000	0.000	11.638	11.638
Branch													
Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000	0.000	11.638	11.638
Company													
Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.000	0.000	11.638	11.638
Company:	US01	Product:	ALL	State:	ALL								
Branch:	USHQ												
ALL AMOUNT ARE IN USD													
	# of Accounts					Amount				Percent of Amount			
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
MINNESOTA	168,043.37	0	0	2	2	0.00	0.00	23,820.03	23,820.03	0.000	0.000	14.175	14.175
PUERTO	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.000	0.000	0.000	0.000
RICO													
UNDEFINED	468,540.69	4	3	0	7	21,364.91	4,610.74	0.00	25,975.65	4.560	0.984	0.000	5.544
Branch													
Total:	686,987.36	4	3	2	9	21,364.91	4,610.74	23,820.03	49,795.68	3.110	0.671	3.467	7.248
Company													
Total:	686,987.36	4	3	2	9	21,364.91	4,610.74	23,820.03	49,795.68	3.110	0.671	3.467	7.248
Grand Total:													
	750,020.30	4	3	3	10	21,364.91	4,610.74	31,155.49	57,131.14	2.849	0.615	4.154	7.617

10.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Delinquency Log report

Report: Delinquency Log
Date: 10/9/2013 11:37 AM

ORACLE®
Financial Services Lending and Leasing

Company: US01 Branch: USHQ ALL AMOUNT ARE IN USD									
Account #	Customer	Product	Last Pmt Dt	Last Pmt Amt	Next Due Dt	Oldest Due Dt	Dlg Amt	Followup	Balance
20130500011251	PHC TEST	LOAN-VE	08/05/2013	1,000.00	11/15/2013	07/15/2013	1,205.70	06/25/2013	9,262.18
20130700012314	HUDEB VISEDAM / JULIE	LOAN-VE		0.00	11/01/2013	08/01/2013	1,492.38	10/04/2013	25,234.85
Branch Count : 2								Branch Total :	34,497.03
Company Count : 2								Company Total :	34,497.03

10.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Non Monetary Txns Log report

Report: Non Monetary Txns Log
Date: 10/9/2013 12:08 PM

ORACLE®
Financial Services Lending and Leasing

From: 01/01/2000 To: 01/01/2048

Company: US01 Branch: USHQ			
Transaction	Account No	Title	Tnm Dt
CUSTOMER ADDRESS CONFIRMATION	20130200011098	RAMESHR JALLA	07/30/2013
Transaction Count: 1			
CUSTOMER MAINTENANCE	20130200011098	RAMESHR JALLA	09/13/2013
Transaction Count: 1			
Branch Count: 2 Company Count: 2 Grand Count: 2			

10.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name

Example of the Collection Queue Wise Promise report

Report: Collection Queue Promises Log

Date: 10/11/2013 9:36 AM

Date From: 01/01/1800 To: 01/01/2048

ORACLE
Financial Services Lending and Leasing

Company: C-0001

Branch : CB-001

Queue : DELQ_DAYS_30+

Status	Account Number	Customer	Acc-Bal	Delq Amt	Delq Days	Follow-up Date	Promise Date	Promise Amt	Last Call Action Date	Date Of Update of Delq Condn	Caller Name
ACTIVE	20130100012526	FRANCHISE PARTNER	100,040.00	15,224.64	242	10/07/2013	3/8/2013	1,213.00	10/03/2013	02/09/2013	IGUNAPAL
Total Calls Made: 1											

10.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Promise Log report

Report: Payment Promise Log

Date: 10/11/2013 15:02 PM

Promise Date From: 04/02/1990 To: 04/02/2550

ORACLE
Financial Services Lending and Leasing

Company: US01		Collector :	ALL				
Branch: USHQ							
ALL AMOUNT ARE IN USD							
Collector	Date	Account #	Delinquency Category	Promise Amount	Collected Amount	Promise	
						Broken	Kept
PRITAM J	08/06/2013	20130700012455	30 Days	120.00	0.00	1	1
	08/09/2013	20130800012412	1 Days	12,000.00	0.00	0	1
RAHUL BATHLA	10/11/2013	20130900012635	0 Days	1,000.00	0.00	0	1
Branch Total :				13,120.00			
Company Total :				13,120.00			
Collector Total :				13,120.00			
Grand Total :				13,120.00			

10.13 Repossession/Foreclosure Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Repossession/Foreclosure Log report

Report: Repossession/ Foreclosure log
Date: 10/11/2013 14:02 PM

ORACLE®
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD							
Type	Disposition	Account #	Customer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date
DEFAULT	NEWLY RECEIVED	20130400011137	TEST LEAD 2007 HONDA ACCORD 4DR	220.39	08/09/2013	08/08/2013	08/14/2013
DEFAULT	NEWLY RECEIVED	20130800012389	JENA PRITAM 1 TOYOTA CAMRY	50,395.04	08/05/2013		12/31/4000
		Type Count: 2	Type Total:	50,615.43			
VOLUNTARY	NEWLY RECEIVED	20130200011098	RAMESHR JALLA 2013 HONDA 2013 23547	102,572.72			12/31/4000
		Type Count: 1	Type Total:	102,572.72			
		Branch Count: 3	Branch Total:	153,188.15			
		Company Count: 3	Company Total:	153,188.15			
		Grand Count: 3	Grand Total:	153,188.15			

10.14 Accounts and Listing - Lease

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report: Accounts Listing Log (Lease)
Date: 11/7/2013 10:41 AM

ORACLE®
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD							
status	Account No	Title	Product	Effective Dt	Int Bal	Principal Bal	Balance
ACTIVE	20130200011098	RAMESHR JALLA	LOAN-VE	02/08/2013	2,522.72	95,000.00	95050.00
ACTIVE	20130700011275	QA2 TEST	LOAN-UN	07/05/2013	237.45	19,100.00	19337.45
ACTIVE	20130700012455	JENA PRITAM	LOAN-VE	07/05/2013	242.57	50,000.00	50000.00
ACTIVE	20130800012412	JENA PRITAM	LOAN-VE	08/06/2013	20.79	50,000.00	50000.00
ACTIVE	20130800012462	WASHINGTON DENZEL	LOAN-VE	08/06/2013	19.01	45,715.82	45715.82
	Status Count :	5	Status Total :		3042.54	259815.82	260103.27
	Branch Count :	5	Branch Total :		3042.54	259815.82	260103.27
	Company Count :	5	Company Total:		3042.54	259815.82	260103.27
	Grand Count :	5	Grand Total:		3042.54	259815.82	260103.27

11. Producer

Oracle Financial Services Lending and Leasing can manage both direct and indirect . While direct are paid directly to the customer, indirect are paid through a third party. These third parties (dealerships, agents, and so on) are managed using the Producer Setup window.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. The system associates a credit application with the producer who sent it, on the Application Entry, Underwriting, and Funding windows.

The system allows a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can only review but cannot fund an application)

The producers are paid for their participation, either:

- Up front during funding
-or-
- Up front on a monthly basis
-or-
- When the interest is earned
-or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Setup window contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up the Producer Setup window, you will need to complete the Producer Cycles page under the Setup link, as well as the Producers Management page and Payment Details sub tabs on the Producer Details setup page.

While working with the Producer Setup page, you will primarily use the

1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

sub tabs. The Producers page, completed during setup, can be use to view and maintain producer details.

11.1 Producer Detail

The Producer Management page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home page, click **Collection** → **Collections** → **Producers**.
2. The system displays the Producers setup screen.

Producers

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact
UNDEFINED					11/17/2015	12/31/9999			
AC-00001		TEST HBL	NLD1	NL-CURSE	12/01/1991	11/04/2020	ACTIVE	Y	0054267
AC-00002		BLACKWELL HOLDEN FINANCIAL SERVICES	HLB	AUK	04/28/2010	12/31/9999	ACTIVE	Y	ANNA
AC-00003		BLACKWELL MAZDA	HLB	AUK	04/28/2010	12/31/9999	ACTIVE	Y	WELL
AC-00004		WINGER ISUZU	HLB	AUK	04/28/2010	12/31/9999	ACTIVE	Y	PHANE
AE-00001	JAK WFP	RJK WFP	3P04	3PHQ	12/27/2000	12/31/2015	INACTIVE	Y	125454G
AE-00002		TBN TAN PRO	US01	USHQ	06/27/2014	12/31/9999	ACTIVE	Y	ABCHER
CA-00002	CA-00002	RANDYS AUTO SALES	US01	USR1	01/01/1800	12/31/4000	ACTIVE	Y	TOM
CA-00003	CA-00003	ACE HEADQUARTERS INC	US01	USHQ	01/01/1800	12/31/4000	INACTIVE	Y	JACK
CA-00004	CA-00004	VOLKSWAGEN OF WOODLAND HIL	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y	JACK

Producer Details

Producer # UNDEFINED

Old Producer #

Name

Company

Branch

Start Dt 11/17/2015

End Dt 12/31/9999

Contact

Group

Grade

Type

Status

Sales Agent

Underwriter

Funder

Collector

Fed Tax # UNDEFINED

Country UNITED STATES

Address #

Address Line 1

Address Line 2

Zip

Zip Extn

City

State

Phone 1 (000)-000-0000

Extn 1

Phone 2

Extn 2

Fax Prefix 1

Fax 1 (000)-000-0000

Fax Prefix 2

Fax 2

Email

Max Float 99,999

Remaining Float

Enabled

Subvention Participation

Subvention Participant

Collection Type STATEMENT

Collection Frequency MONTHLY

Refund Disbursement Method NONE

Region

Territory

License Details

Valid From

Valid To

To set up the Producer

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
End Dt	Select the producer end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the product.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Type*	Select the producer type from the drop-down list. Note: The Group and Type fields help in setting up the pricing schemes on the Pricing page.
Status	Select the appropriate status from the drop-down list. Note: The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the active can be funded
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Note: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the adjoining drop-down list.
Fed Tax #	Specify the federal tax identification number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in the Delinquency Information section of the Account Details page on the Customer Service window).
Address section	
Country	Select the country code from the drop-down list.
Address #	Specify the address.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.

Field:	Do this:
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of the producer from the drop-down list.
Territory	Select the territory of the producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this page, since the system uses this information to send its system-generated underwriting decisions.

Note

Producer will be activated on the next system date (current system date + 1) and not on the start date.

11.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank, such as the bank's name, routing number, account type and account number.

Note

Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details

1. Click **Collection** → **Collections** → **Producers** → **Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select the ACH start date if payment mode is ACH. You can even select the date from the adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Disbursement Currency	Select the disbursement currency from the drop-down list.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.2 Tracking Attributes

The Tracking Attributes sub page allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **Collection** → **Collections** → **Producers** → **Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. **Collection** → **Collections** → →

11.1.3 Contacts

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **Collection** → **Collections** → **Producers** → **Contacts** sub tab.
2. On the **Contacts** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.4 Comments

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Collection** → **Collections** → **Producers** → **Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.5 Summary

The display only Summary sub page allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Collection** → **Collections** → **Producers** → **Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
YearMonth	The year and month.
TotalApps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors window, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

12.1 Vendor Detail Page

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address is different from the current business address, enter this information in the Payment Details sub page. Also, the Payment Details sub page allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note

The contents of this section defaults to the vendor's current address, but can be modified.

Navigating to Vendor Detail Page

1. On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Work Orders
 - Follow-up
 - Invoices

12.1.1 Vendors tab

1. Click **Collections** → **Collections** → **Vendors** → **Vendors**. The details in the screen are grouped into three:
 - Vendor Details
 - Payment Details
 - Vendor Groups

2. In the **Collections** → **Collections** → **Vendors** → **Vendors** → **Vendor Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	Displays the vendor number. The system generates the vendor number by default.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select the data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select the data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.

Field:	Do this:
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date.
Phone 1	Specify phone number 1.
Extn 1	Specify the phone extension.
Phone 2	Specify phone number 2.
Extn 2	Specify the phone number 2.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Click **Collections** → **Collections** → **Vendors** → **Vendors** → **Vendor Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

4. On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
City	Specify city.
St	Select state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.

Field:	Do this:
Zip Extn	Specify extension of the zip code.
Pre-Process Days	Specify the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Collections** → **Collections** → **Vendors** → **Vendors** → **Vendor Details**. The Vendors Groups allows you to set up vendor groups.
7. On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from the drop-down list, based on the services provided by the vendor.
Enabled	Check this box to enable the vendor service.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

12.1.2 **Work Orders Tab**

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

1. Click **Collections** → **Collections** → **Vendors** → **Work Order**. The details are categorized into two:
 - Work Order
 - Services

2. In the **Collections** → **Collections** → **Vendors** → **Work Order** → **Work Order**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Work Order

Work Order #	Account	Vendor	Company	Branch	Status	Type
WO:0003002	20110800010583:MANIVANNAN PREETHI	PR-01001-VENDOR1	US01	USHQ	NEW	COLLECTION

Work Order Details

Dt: 09/11/2013
Status Dt: 09/11/2013
Currency: US DOLLAR
Estimated: 0.00
Billed Amt: 0.00
Paid: 0.00

Account Information

Collateral: [Dropdown]

Vendor Information

Reference #: [Text]
Assigned By: [Text]
Followup Dt: [Text]
Contact: [Text]
Phone: [Text]
Extn: [Text]
Fax: [Text]
Comment: [Text]

Services

Service	Fee Type	Currency	Estimated	Billed Amt	Paid	Status	Status Dt
ATTORNEY FEE	NO CHARGE	EURO	0.00	0.00	0.00	NEW	09/11/2013

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Account	Select the account number for the work order from the drop-down list.
Vendor	Select the vendor who will service the work order from the drop-down list.
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Status	Select the service status from the drop-down list.
Type	Select the work order type from the drop-down list.
Work Order Details section	
Dt	Displays the work order date.
Status Dt	Displays the last work order status change date.
Currency	Select the currency for the work order from the drop-down list.
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.

Field:	Do this:
Paid	Displays the amount paid to the vendor for the work order.
Account Information section	
Collateral	Select the asset associated with the work order from the drop-down list.
Reference #	Specify the vendor reference.
Assigned By	Specify the user who created the work order.
Followup Dt	Specify the next follow-up date. You can even select from the adjoining Calendar icon.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Collections** → **Collections** → **Vendors** → **Work Order** → **Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service type from the drop-down list.
Fee Type	Select the vendor fee type from the drop-down list.
Currency	Select the currency from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Displays the amount billed by the vendor for the service.
Paid	Displays the amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

12.1.3 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Collections** → **Collections** → **Vendors** → **Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Collections** → **Collections** → **Vendors** → **Follow-up** → **Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

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Vendors

Vendors Work Orders Follow-up Invoices

Work Order Follow-up

View Format Freeze Detach Wrap

Company	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Status Dt
US01	USHQ		WO:0002005	09/05/2013	SERVICING	20130900010837:ARNOLD RUSSEL	PR-01001-VENDOR.1	NEW	09/05/2013
US01	USHQ		WO:0003001	09/10/2013	COLLECTION	20110800010636:SANDLER ADAM	PR-01001-VENDOR.1	NEW	09/10/2013
US01	USHQ		WO:0003003	09/11/2013	COLLECTION	20130800011076:JENIL PRITAM	PR-01001-VENDOR.1	NEW	09/11/2013
US01	USHQ		WO:0002002	09/04/2013	SERVICING	20120600010667:WILLIAMS ROBIN	PR-01001-VENDOR.1	NEW	09/04/2013
US01	USHQ		WO:0002001	09/04/2013	SERVICING	20120600010667:WILLIAMS ROBIN	PR-01001-VENDOR.1	NEW	09/04/2013
US01	USHQ		WO:0002003	09/05/2013	SERVICING	20130100010083:COLQU1 COLQU1	PR-01001-VENDOR.1	NEW	09/05/2013
US01	USHQ		WO:0002004	09/05/2013	SERVICING	20120500010824:FINCH AARON	PR-01001-VENDOR.1	OPEN	09/05/2013
US01	USHQ		WO:0001001	08/14/2013	COLLECTION	20130800010028:VALLISHAYEE SKANDA	PR-01001-VENDOR.1	OPEN	08/14/2013
US01	USHQ		WO:0003002	09/11/2013	COLLECTION	20110800010583:MANIVANNAN PREETHI	PR-01001-VENDOR.1	NEW	09/11/2013

Work Order Follow-up

Save And Return Return

Work Order Follow-up

Company US01
Branch USHQ
Followup Dt
Work Order # WO:0002005
Dt 09/05/2013
Account 20130900010837:ARNOLD RUSSEL

Vendor PR-01001-VENDOR.1
* Status NEW
Status Dt 09/05/2013

Work Order
Currency US DOLLAR
Estimated 0.00
Billed Amt 0.00

Paid 0.00

Vendor Information
Contact
Phone
Extn
Comment

Assigned Services

View Format Freeze Detach Wrap

Services	Currency	Estimated	Billed Amt	Paid Status	Status Dt
ATTORNEY FEE	US DOLLAR	0.00	0.00	0.00 NEW	09/05/2013

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Assignment Type	Displays the work order type.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.

Field:	Do this:
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.
Paid	Displays the amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Comment	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Collections** → **Collections** → **Vendors** → **Follow-up** → **Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record:

A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select the currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Specify the amount billed by the vendor for the service.
Paid	Specify the amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

12.1.4 Invoices Tab

1. Click **Collections** → **Collections** → **Vendors** → **Invoices** tab. The details are grouped into four:
 - Invoice Information

- Invoice Details
- Payment Schedules sub tab
- Related Invoice/Work Orders sub tab

2. In the **Collections** → **Collections** → **Vendors** → **Invoices** → **Invoice Information**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Vendors | **Work Orders** | **Follow-up** | **Invoices**

Invoice Information

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
PR-01001-VENDOR.1	US01	USHQ	INV123	10/14/2013	10/14/2013	OPEN
PR-01001-VENDOR.1	US01	USHQ	INV123	08/14/2013	08/14/2013	OPEN

Invoice Information

Save And Return | Return

Invoice

* Vendor: PR-01001-VENDOR.1
 * Company: US01
 * Branch: USHQ
 * Invoice #: INV123

* Invoice Dt: 10/14/2013
 * Due Dt: 10/14/2013
 * Status: OPEN

Details

Status Dt: 10/14/2013

Address: ANTARTICA ANTARTICA AGUADA, PR 00602
 Currency: US DOLLAR
 Invoice Amt: 0.00
 Agreed Amt: 0.00
 Paid Amt: 0.00

Invoice Details

Work Order #	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
No data to display.							

Payment Schedule | Related Invoice/Work Orders

Payment Schedules

Currency	Payment Amt	Status	Payment Dt	Payment Reference	Payable Id	Disbursement Currency
No data to display.						

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.

Field:	Do this:
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

If the invoice number is not unique for the given vendor, system displays the warning message as “Invoice # already exists for the Vendor.”

4. In the **Collections** → **Collections** → **Vendors** → **Invoices** → **Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list.
Currency	Select the currency from the drop-down list.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date.
Collectible	Check this box to collect the agreed amount from the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Collections** → **Collections** → **Vendors** → **Invoices** → **Payment Schedules**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency from the drop-down list.
Payment Amt	Specify the payment amount.
Status	Select the payment status from the drop-down list.
Payment Dt	Specify the payment date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Payment Reference	Specify the payment reference.
Payable Id	Specify the payable requisition Id.
Disbursement Currency	Select the currency from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
8. In the **Collections** → **Collections** → **Vendors** → **Invoices** → **Related Invoice/Work Order Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	View this:
Invoice #	Displays the invoice number.
Invoice Status	Displays the invoice status.
Status Dt	Displays the invoice status date.
Currency	Displays the currency.
WO Estimated Amt	Displays the work order estimated amount.
WO Agreed Amt	Displays the work order agreed amount.
WO Paid Amt	Displays the work order paid amount.
WO Status	Displays the work order status.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on the responsibility of the Oracle Financial Services Lending and Leasing user, the nature of the account, and whether the account is a loan.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on the Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in the Customer Service chapter of this User Guide.

A.1 Loan Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

A.2 Late Charges

Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Late charges appear in the LC Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows account details for 'BABU BHUVANESH'. A table under the 'Dues' section lists various due dates and amounts, with the 'LC Due' field highlighted in red and showing '0.00'. Other sections include 'Customer Information', 'Address Information', and 'Employment Information'.

To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service

screen when you load an account.

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Customer Service

Results Customer Service: 20130100011594 Search Review Request (Pending: 0)

Account(s): BABU BHUVANESH View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due/Status	Oldest Due Dt
US01	USHQ	20130100011594	AMORTIZED HOME LI USD		89,378.98	61,572.84 ACTIVE	11/01/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency

Account Details

Dues

	10/01/2013	09/01/2013	08/01/2013	07/01/2013	06/01/2013
Delq Due	61,572.84	NSF Due: 0.00			
LC Due	0.00	Other Due: 0.00			
Total Due	61,572.84				
Future	11/01/2013				
Today's	89,378.98				
Oldest	11/01/2013				
Due Dt					

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
2	2	1	1	1	1	1		-8

BP(Life) 0 NSF(Life) 0 Collector
BP(Year) 0 NSF(Year) 0

Activities

Active Dt	App #	Last Pmt Amt
01/01/2013	000000130	17,592.24
Last Activity Dt	Paid Off Dt	Charge Off Dt
10/24/2013		
Due Day	Effective Dt	Military Duty
1	01/01/2013	N
Last Pmt Dt	Current Pmt	Customer Score
03/10/2013	8,796.12	500
Customer Grade	Last Bill Amt	Behaviour Score
B	61,572.84	0

Producer NJ-00001: BHUVAN DEALER

Customer Information

Customer # Name Relation SSN Birth D
11018 BHUVANESH BABU PRIMARY xxxxx2895 09/02

Email BHUVAN@GMAIL.COM Disability N Privacy Opt N
Language ENGLISH Skip N Out
Marital MARRIED Stop N Time Zone
Status Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE BOH WEST AVE SAN FRANCISCO CA-94101-52454

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	OFSS	EL CAMINO REAL WEST AVE REAL SAN FRANCISCO CA-5

Alerts

Alert
No data to display.

Conditions

Condition	Start Dt	Followup Dt

No data to display.

To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Subtract	Txn Date Amount

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

Repossession Expenses

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130100011594 Search Review Request (Pending: 0)

Account(s): BABU BHUVANESH

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130100011594	AMORTIZED HOME L	USD	89,378.98	61,572.84	ACTIVE	11/01/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Account Details

Dues

	10/01/2013	09/01/2013	08/01/2013	07/01/2013	06/01/2013
Delq Due	61,572.84				
LC Due	0.00	8,796.12	8,796.12	8,796.12	26,388.36
NSF Due	0.00				
Other Due	0.00				
Total Due	61,572.84				
Today's	89,378.98				
Payoff					
Future Pmt Dt	11/01/2013				
Oldest Due Dt	11/01/2013				

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
2	2	1	1	1	1	1		-8

BR(Life) 0 NSF(Life) 0 Collector
BF(Year) 0 NSF(Year) 0

Activities

Active Dt: 01/01/2013 App #: 0000001310 Last Pmt Amt: 17,592.24
Last Activity Dt: 10/24/2013 Paid Off Dt: Military Duty: N
Due Day: 1 Effective Dt: 01/01/2013 Customer Score: 500
Last Pmt Dt: 03/10/2013 Current Pmt: 8,796.12 Last Bill Amt: 61,572.84 Behaviour Score: 0
Customer Grade: B
Producer: NJ-00001: BHUVAN DEALER

Customer Information

Customer # Name Relation SSN Birth C
11018 BHUVANESH BABU PRIMARY xxxxx7895 09/02

Email: BHUVAN@GMAIL.COM Disability: N Privacy Opt: N
Language: ENGLISH Skip: N Out
Marital: MARRIED Stop: N Time Zone
Status: Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE BCH WEST AVE SAN FRANCISCO CA 94101-52454

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	OFSS	EL CAMINO REAL WEST AVE REAL SAN FRANCISCO CA-5

Alerts

Alert
No data to display.

Conditions

Condition Start Dt Followup Dt
No data to display.

The adjustments will also appear in the corresponding column of the Customer Service screen's Account Balances page for the EXPENSE REPOSSESSION/FORECLOSURE Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

Oracle Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQUI COLQUI

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	Charged Off	10/13/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Balance Group

Balance Group Txn Period
Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	100,000.00	9,584.17	0.00	90,415.83	0.00	0.00
INTEREST	0.00	415.83	415.83	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00
							Current Balance Total 0.00

To post a repossession expense

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Subtract	Txn Date Amount

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

ORACLE® Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130100011594 Search Review Request (Pending: 0)

Account(s): BABU BHUVANESH

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130100011594	AMORTIZED HOME LT	USD	89,378.98	61,572.84	ACTIVE	11/01/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Account Details

Dues

10/01/2013	09/01/2013	08/01/2013	07/01/2013	06/01/2013
8,796.12	8,796.12	8,796.12	8,796.12	26,388.36

Delq Due 61,572.84 NSF Due 0.00 Total Due 61,572.84 Future 11/01/2013
 LC Due 0.00 Other Due 0.00 Today's 89,378.98 Pmt Dt
 Oldest 11/01/2013 Due Dt

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
2	2	1	1	1	1	1		-8

BP(Life) 0 NSF(Life) 0 Collector
 BP(Year) 0 NSF(Year) 0

Activities

Active Dt	App #	Last Pmt Amt
01/01/2013	0000001310	17,592.24

Last Activity Dt: 10/24/2013 Paid Off Dt: Charge Off Dt: Military Duty: N
 Due Day: 1 Effective Dt: 01/01/2013 Customer Score: 500
 Last Pmt Dt: 03/10/2013 Current Pmt: 8,796.12 Last Bill Amt: 61,572.84 Behaviour Score: 0
 Customer Grade: B Producer: NJ-00001: BHUVAN DEALER

Customer Information

Customer #	Name	Relation	SSN	Birth D
11018	BHUVANESH BABU	PRIMARY	xxxxxx7895	09/02

Email: BHUVAN@GMAIL.COM Disability: N Privacy Opt: N
 Language: ENGLISH Skip: N Out
 Marital: MARRIED Stop: N Time Zone
 Status: Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE BOH WEST AVE SAN FRANCISCO CA-94101-52454

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	OFSS	EL CAMINO REAL WEST AVE REAL SAN FRANCISCO CA-9

Alerts

Alert
 No data to display.

Conditions

Condition	Start Dt	Followup Dt

No data to display.

The adjustments will also appear in the corresponding column of the Customer Service screen's Account Balances page for the EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the

transactions you perform.

Customer Service
Results: Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQU1 COLQU1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	Bankruptcy Exp	10/15/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Balance Group

Balance Group Txn Period

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

Balance Type	Open Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	100,000.00	9,584.17	0.00	90,415.83	0.00	0.00
INTEREST	0.00	415.83	415.83	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Current Balance Total 0.00

To post a bankruptcy expense

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Subtract	Txn Date Amount

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a loan account.

Phone pay fees appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

ORACLE® Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130100011594 Search Review Request (Pending: 0)

Account(s): BABU BHUVANESH

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130100011594	AMORTIZED HOME LI	USD	89,378.98	61,572.84	ACTIVE	11/01/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency

Account Details

Dues

	10/01/2013	09/01/2013	08/01/2013	07/01/2013	06/01/2013
8,796.12	8,796.12	8,796.12	8,796.12	26,388.36	

Delq Due 61,572.84 NSF Due 0.00 Total Due 61,572.84 Future 11/01/2013
 LC Due 0.00 Other Due 0.00 Today's 89,378.98 Pmt Dt
 Payoff Oldest 11/01/2013 Due Dt

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
2	2	1	1	1	1	1		-8

BP(Life) 0 NSF(Life) 0 Collector
 BP(Year) 0 NSF(Year) 0

Activities

Active Dt: 01/01/2013 App #: 0000001310 Last Pmt Amt: 17,592.24
 Last Activity Dt: 10/24/2013 Paid Off Dt: Charge Off Dt:
 Due Day: 1 Effective Dt: 01/01/2013 Military Duty: N
 Last Pmt Dt: 03/10/2013 Current Pmt: 8,796.12 Customer Score: 500
 Customer Grade: B Last Bill Amt: 61,572.84 Behaviour Score: 0
 Producer: NJ-00001: BHUVAN DEALER

Customer Information

Customer # Name Relation SSN Birth D
 11018 BHUVANESH BABU PRIMARY xxxxx7895 09/02

Email: BHUVAN@GMAIL.COM Disability: N Privacy Opt: N
 Language: ENGLISH Skip: N Out
 Marital: MARRIED Stop: N Time Zone
 Status: Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	WEST AVE N WEST AVE 80H WEST AVE SAN FRANCISCO CA-94101-52454

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	OFSS	EL CAMINO REAL WEST AVE REAL SAN FRANCISCO CA-5

Alerts

Alert
 No data to display.

Conditions

Condition	Start Dt	Followup Dt
No data to display.		

To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the loan and adjusts the loan receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the loan. After you post the transaction, the loan will be billed for the newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract

link's Contract page. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes the premium refund amount based on the refund method associated with the insurance item. If

you enter a value for the PREMIUM AMOUNT parameter, the system overrides the calculated refund amount and adjusts the advance/principal balance and the loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for the loan based on remaining balances. After posting the transaction, the loan will be billed for the newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub page.

To cancel a financed insurance

Transaction	Parameters
Insurance Addition	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Interest Refund Amount
	Payment Amount
	Cancellation Reason

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using the new premium amount and adjusts the advance/principal balance on the loan and the loan receivables.

To modify financed insurance information

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate loan using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

Transaction	Parameters
Index/Margin Rate Change	Effective Date
	Index
	Margin Rate
	Reason

Payoff Quotes

A payoff quote is the amount still owed on the account or the amount needed to satisfy the loan. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. The payoff quote appears in the Results section of the Maintenance page.

ORACLE® Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130700010178 Search Review Request (Pending: 0)

Account(s): JENA PRITAM

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130700010178	LOAN HOME (VR)	USD	0.00	0.00	PAID OFF	10/09/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters Document Tracking

Transaction Batch Information

View Format Freeze Detach Wrap

Date	Monetary	Transaction	Status	Batch
No data to display.				

Parameters

View Format Freeze Detach Wrap

Parameter	Value	Required
No data to display.		

Result

View Format Freeze Detach Wrap

Transaction Processing Details
No data to display.

To generate a payoff quote for an account Loan

Transaction	Parameters
Payoff Quote	Txn Date
	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance page.

Note

You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Payment Processing** chapter.)

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in the Activities section's Paid Off Dt field on the Account Details page.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows the 'Account(s): JENA PRITAM' with a status of 'PAID OFF' highlighted in red. The 'Activities' section shows 'Paid Off Dt: 08/21/2013' also highlighted in red. The interface includes a sidebar with navigation options like Dashboard, Origination, Servicing, and Collections. The top header shows 'Oracle Financial Services Lending and Leasing' and user information.

The system also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Account Balances page.

To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the loan have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on the Customer Service form's Balance page when you choose Deficiency Balance in the Balance Group section.

Oracle Financial Services Lending and Leasing

Customer Service: 20130800010044

Account(s): COLQU1 COLQU1

Company: US01 Branch: USHQ Account #: 20130800010044 Product: LOAN VEHICLE (FR) Currency: USD Pay Off Amt: 0.00 Amount Due: 0.00 Status: CHARGED OFF Oldest Due Dt: 10/13/2013

Balance Group

Balance Type: ADVANCE / PRINCIPAL

Balance Type	Open Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	100,000.00	9,584.17	0.00	90,415.83	0.00	0.00
INTEREST	0.00	415.83	415.83	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Balance Total: 0.00							

The date of the charge off appears on the Account Details page in the Activity section's Chargeoff Dt field.

Oracle Financial Services Lending and Leasing

Customer Service: 20130800010044

Account(s): COLQU1 COLQU1

Company: US01 Branch: USHQ Account #: 20130800010044 Product: LOAN VEHICLE (FR) Currency: USD Pay Off Amt: 0.00 Amount Due: 0.00 Status: CHARGED OFF Oldest Due Dt: 10/13/2013

Account Details

Dues

Delq Due	NSF Due	Total Due	Future
0.00	0.00	0.00	10/13/2013
LC Due	Other Due	Today's	Pmt Dt
0.00	0.00	0.00	10/13/2013

Definquency Information

Late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0		0

Activities

Active Dt	App #	Last Pmt Amt	Charge Off Dt
08/13/2013	0000001012	10,000.00	09/12/2013
Last Activity Dt	Paid Off Dt	Effective Dt	Military Duty
10/24/2013		08/13/2013	N
Due Day	Last Pmt Dt	Current Pmt	Customer Score
13	09/13/2013	8,563.62	10,000
Customer Grade	Last Bill Amt	Behaviour Score	
A	0.00	0	

Customer Information

Customer # Name Relation SSN Birth Dt

1004 COLQU1 COLQU1 CO PRIMARY xxxxx0212 02/02/1988

Address Information

Type Current Mailing Address

HOME Y Y COLQU1 N COLQU1 BCH N # CO COLQU1 RAMEY PR-00603

Employment Information

Type Current Employer Address

FULL TIME Y UNDEFINED COLQU1 COLQU1 RAMEY PR-00603

Alerts

No data to display.

Conditions

Condition	Start Dt	Followup Dt
PAYMENT ARRANGEMENT BROKEN	09/13/2013	09/13/2013
STOP ESCROW DISBURSEMENTS	08/13/2013	09/20/2013

Note

Charging off is a process of writing off a loss on a loan which is not repaid by the customer. It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original loan still continues in waive off process.

However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then the batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off	Txn Date

Account Closure

The system automatically closes an account when its status changes to PAID or VOID. It is manually closed on charge off accounts. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

ORACLE® Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130800010119 Search Review Request (Pending: 0)

Account(s): END MONTH

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
USD1	USHQ	20130800010119	LOAN HOME (VR)	USD	0.00	0.00	CHARGE OFF	9/16/2013

Transaction Batch Information

Date	Monetary	Transaction	Status	Batch
09/13/2013	Y	ACCOUNT CLOSE	POSTED	N
09/12/2013	Y	CHARGED OFF	POSTED	N
09/12/2013	Y	SALE OF ASSET	POSTED	N

Parameters

Parameter	Value	Required
TXN DATE	9/13/2013	Y

Result

Transaction Processing Details

*****Transaction Posting Successful*****

Note

The ACCOUNT CLOSE transaction can not be processed on accounts with an ACTIVE status. Accounts with a status of CHARGE OFF can be closed.

To close an account

Transaction	Parameters
Account Close	Index Txn Date

Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding screen. You are not allowed to post the advance with the Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appear in the corresponding column of the Customer Service screen's Account Balances sub tab for the ADVANCE / PRINCIPAL Balance Type-- Waived, Charged

[illegible]

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Subtract	Txn Date Amount

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

The interest is accrued or posted automatically when you post the payment on the Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

The adjustments will appear in the corresponding column of the Customer Service form's Account Balances page for the INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE
Financial Services Lending and Leasing

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Customer Service

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (W/ USD		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Bureau

Balance Group

View Format Freeze Detach Wrap Current Balance Deficiency Balance Non-Performing Balance Terminate Balance LTD/CTD YTD

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Balance Total 0.00							

Promotion Details

View Format Freeze Detach Wrap

Promotion	Type	Rate	Term	Start Dt	End Dt	Insurance	Status	Sub Type
NONE		0.00	0.00	08/22/2013	12/31/4000		TEMPORARY INACTI	

To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

To waive the interest

Transaction	Parameters
Waive Interest	Txn Date Amount

Interest Accrual

You can start or stop interest accrual on either a loan.

On the Loan Details pages, the Stop Accrual box is selected in the Interest and Accruals section.

ORACLE
Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Customer Service

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (W/ USD		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Bureau

Account Details Statements Rate Schedule Insurances Contract Information

Account Information

View Format Freeze Detach Wrap

Stop Accrual	Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate cha
☒	PRIME RATE	6.00	4.99	6.99	08/30/2013	08/20/2013	09/29/2013	4.99	

Note: To remove the Stop Accrual indicator, post the start ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows account details for 'WATSON REBECCA' with account number 20130800010226. The 'Account Information' table is visible, showing a 'Stop Accrual' transaction highlighted with a red box. The table columns include Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, and # of Rate chg.

Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate chg
PRIME RATE	6.00	4.99	6.99	08/30/2013	08/20/2013	09/29/2013	4.99	

Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest loan.

Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

After you post this transaction, the Military Duty box (Account Details page Activities section) and Active Military Duty box (Customer Details page Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on the Customer Details page.

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The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Account(s): COLQU1 COLQU1' is selected. The 'Status' field is highlighted in red and shows 'ON ACTIVE DUTY'. The 'Activities' section shows 'Military Duty: N'. The 'Customer Information' section shows 'Customer # 1004 COLQU1 COLQU1 CO PRIMARY' and 'SSN xxxxx0212'. The 'Address Information' section shows 'HOME Y Y' and 'Address COLQU1 N COLQU1 BOY N # CO COLQU1 RAMEY PR-00603'. The 'Employment Information' section shows 'FULL TIME Y' and 'Employer UNDEFINED'.

If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions page.

To indicate that a borrower is no longer on active military duty

Transaction	Parameters
Borrower off Military Duty	Txn Date
	Borrowers Relation With Account

Customer Service Close

Results **Customer Service: 20130800010226** Search Review Request (Pending: 0)

Account(s): WATSON REBECCA View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (V# USD		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details **Customer Details** Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Bureau

Customer Business View Audit

Customer Information View Audit

View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation	Cl
4003	REBECCA WATSON	xxxxxx5778	08/16/1981		ENGLISH			PRIMARY	NO

Addresses Telecons Employments Trading Attributes

Address Information View Audit

View Format Freeze Detach Wrap

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type	Street Pre
HOME	Y	Y	Y	UNITED STATES	SUNNYVALE	SUNNYVALE	TEXAS	NORMAL ADDRESS	NORTH

Due Date Change

You can change the due date of an account. If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

Note

When you change a due date, the system determines the next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow the next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

The new due day appears in the Activities section Due Day field on the Account Details page.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main section is titled 'Account(s): COLQU1 COLQU1'. It includes a table with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Status' field is highlighted in red. Below this, there are sections for 'Summary', 'Account Details', 'Customer Information', 'Address Information', 'Employment Information', 'Alerts', and 'Conditions'. The 'Activities' section is expanded, showing a table with columns for Active Dt, App #, Last Pmt Amt, Last Activity Dt, Paid Off Dt, Effective Dt, Charge Off Dt, Military Duty, Last Pmt Dt, Current Pmt, Customer Score, Customer Grade, Last Bill Amt, and Behaviour Score. The 'Due Day' field is highlighted in red in the 'Activities' section.

The system also notes the change on Loan Details pages in the Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	Due day
	Due Date

A.3 Loan Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment

- Non Refund GL
- ACH Fee Maintenance

Payment Refund Transaction

Payment refund transactions allows you to refund the excess payment received from the customer during the life of the loan. The Payment Refund transaction is posted at the maintenance screen in servicing.

Note

The refund is posted only when the refund amount is equal to Payment amount else error is thrown.

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Amount
	Payment Date
	Refund Amount

Extensions

Extension transactions allow you to extend a loan. An extension fee may be assessed when an account receives an extension. In case of precomputed loans, this is generally done to recoup the interest lost.

The system adjusts the due date on the Dues section's Oldest Due Dt field on the Account Details page to reflect the extension.

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Customer Service

Results Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQU1 COLQU1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	PAID OFF	10/13/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Account Details

Dues

09/13/2013				
0.00	0.00	0.00	0.00	0.00

Delq Due 0.00 NSF Due 0.00 Total Due 0.00 Future Pmt Dt 10/13/2013
LC Due 0.00 Other Due 0.00 Today's Payoff 0.00
Oldest Due Dt 10/13/2013

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0		0

BP(Life) 1 NSF(Life) 0 Collector
BP(Year) 1 NSF(Year) 0

Activities

Active Dt	08/13/2013	App #	0000001012	Last Pmt Amt	10,000.00
Last Activity Dt	10/24/2013	Paid Off Dt		Charge Off Dt	09/12/2013
Due Day	13	Effective Dt	08/13/2013	Military Duty	N
Last Pmt Dt	09/13/2013	Current Pmt	8,563.62	Customer Score	10,000
Customer Grade	A	Last Bill Amt	0.00	Behaviour Score	0

Producer PR-00002 : PRODUCER2

Customer Information

Customer Information

Customer #	Name	Relation	SSN	Birth Dt
1004	COLQU1 COLQU1 CO PRIMARY		xxxxxx212	02/02/198

Email COLQU1COLQU1@MAIL.COM Disability N Privacy N
Language ENGLISH Skip N Opt Out
Marital SINGLE Stop Y Time Zone
Status Correspondence

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	COLQU1 N COLQU1 BCH N # CO COLQU1 RAMEY PR-00603

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	UNDEFINED	COLQU1 COLQU1 COLQU1 RAME PR-00603

Alerts

Alert
No data to display.

Conditions

Condition	Start Dt	Followup Dt
PAYMENT ARRANGEMENT BROKEN	09/13/2013	09/13/2013
STOP ESCROW DISBURSEMENTS	08/13/2013	09/20/2013

It also notes the change with an entry on the Loan Details page in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

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Customer Service

Results Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQU1 COLQU1

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	PAID OFF	10/13/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral

Account Details Statements Rate Schedule Insurances Contract Information

Account Information

View Format Freeze Detach Wrap

Accrual Start Dt	Last Accrual Dt	Stop Accrual	Accrual Method	Rebate Method	IndexType	Index Rate	Margin Rate	Rate	Rate Start c
08/13/2013	09/12/2013	Y	IBL	UNDEFINED	FLAT RATE	0	4.99	4.99	

Account Information

Interest and Accruals

Accrual Start Dt	08/13/2013	Last Accrual Dt	09/12/2013	Stop Accrual	Accrual Method	INTEREST BEARING	Rebate Method	NONE	IndexType	FLAT RATE	Index Rate	0.00	Margin Rate	4.99	Rate	4.99	Rate Start of the Year	4.99	Last Rate Adj Dt		# of Rate Adjs (Year)	0	# of Rate Adjs (Life)	0	Reschedule Method	UNDEFINED	Reschedule Value	0.00
# of Extensions (Year)	0	# of Extensions (Life)	0	# of Extension Term (Year)	0	# of Extension Term (Life)	0	# of Due Day Changes(Year)	0	# of Due Day Changes(Life)	0	Last Extn Dt		Due Day Change Dt		Total Term	12	Paid Term	1	Maturity Dt	08/13/2014	Balloon Amt	0.00	Extra Principal Paid	0.00			

Securitization Details

Pool Id	UNDEFINED	Pool Status	P	Pool Sale Dt		Repurchase		Repurchase Dt	
Approved Amt	0.00	Consumed	0.00	Remaining Amt	0.00	Last Advance Amt	0.00	Last Advance Dt	

Amortized Loans

Advance Details

Extn and Due Dates

To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

Payment Amount

You can change the current payment amount of an account. If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not be changed. The next ACH (if applicable) does not reflect the changed payment amount if the account has already been billed at the time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

Note

You must calculate the new payment amount. Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

After you post the transaction, the new payment amount appears on the Account Details page in the Current Pmt field of the Activities section.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Customer Service' and displays account details for 'WATSON REBECCA'. The 'Activities' section shows a 'Current Pmt' of 0.00, which is highlighted in red. Other fields include 'Last Pmt Dt', 'Customer Grade', and 'Producer'.

To change the payment amount

Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appear in the corresponding column of the Customer Service window's Account Balances page for the FEE PREPAYMENT PENALTY Balance Type-- Waive,

Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

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Customer Service

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (VF USD)		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group Txn Period

View Format Freeze Detach Wrap Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Ad
FEE ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	
FEE MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	
CREDIT INSURANCE DISABILITY	0.00	0.00	0.00	0.00	0.00	0.00	
CREDIT INSURANCE LIFE	0.00	0.00	0.00	0.00	0.00	0.00	

Current Balance Total 0.00

Promotion Details

View Format Freeze Detach Wrap

Promotion	Type	Rate	Term	Start Dt	End Dt	Insurance	Status	Sub Type
	NONE	0.00	0.00	08/22/2013	12/31/4000		TEMPORARY INACTI	

2 Collections

2 WFP

2 Tools

2 Setup

To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

Escrow Payment

The following monetary transactions allow you to specify the escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence the rate and term) and define when the change will begin. The "txn date" parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance.

The adjustments will appear in the corresponding column of the Customer Service window's Account Balances page for the ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

To waive escrow advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

Escrow balance refund

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

Pay Off Quote Fee

The PAYOFF QUOTE transaction on the Maintenance page includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on the Customer Service form's Balances page for the Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

The adjustments will appear in the corresponding column of the Customer Service form's Balances page for the FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

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Customer Service
Results: Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (V)	USD	0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group Balance Group Txn Period

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Ad
ADVANCE / PRINCIPAL	0.00	0.00	0.00	0.00	0.00	0.00	
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	
FEE ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	
FEE MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	

Current Balance Total: 0.00

Promotion Details

View Format Freeze Detach Wrap

Promotion	Type	Rate	Term	Start Dt	End Dt	Insurance	Status	Sub Type
	NONE	0.00	0.00	08/22/2013	12/31/4000		TEMPORARY (INACT)	

To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount

To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on the Customer Service form's Balance page.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on the balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes the nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed loan into a simple interest loan, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date

- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to the simple interest loan.

The resulting 'new' simple interest loan will have the same account number with the details entered/computed above.

Caution: The converting a precomputed loan into a simple interest loan transaction can be performed only by closing the nonperforming condition.

To reschedule precompute loan to interest bearing loan

Transaction	Parameters
Reschedule Pre-Compute Loan To Interest Bearing Loan	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.4 Loan Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for loan:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan

- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance

A.5 Customer Name Maintenance

You can update and change a customer's name.

To update a customer's name

Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

The new details appear throughout the system; for example, in the Customer Service window's Customer(s) section and Customer Details page's Customer section.

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Customer Service

Results: Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (V6 USD)		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details **Customer Details** Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency

Customer Business

Customer Information

View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
4003	REBECCA WATSON	xxxxxx5778	08/16/1981		ENGLISH			PRIMARY

Addresses Telecoms Employments Tracking Attributes

Address Information

View Format Freeze Detach Wrap

Type	Current	Confirmed	Mailing	Country	Address #	City	State	Postal Address Type	Str
HOME	Y	Y	Y	UNITED STATES	SUNNYVALE	SUNNYVALE	TEXAS	NORMAL ADDRESS	NO

A.6 Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer Marital Status Code
	Customer Disability Indicator
	Customer Driving License Number
	Customer Number of Dependents
	Customer Email Address 1
	Customer Birth Date
	Customer Gender Code
	Customer Language Code
	Customer Driving Licence State Code
	Customer Time Zone

The new details appear throughout the system.

‘Skipped’ Customers

When a customer cannot be located, the system enables you to mark that person as “skipped” (as in, “the person is a skipped debtor.”) Marking a customer as skipped indicates that the customer’s whereabouts are unknown.

To mark a customer as “skipped”

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

The Skip box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

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Customer Service

Results Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (VR USD)		0.00	0.00	ACTIVE	11/20/2013

Summary Customer Service Account Details **Customer Details** Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency

Customer Information

View Format Freeze Detach Wrap

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
4003	REBECCA WATSON	XXXXX5778	08/16/1981		ENGLISH			PRIMARY

Customer Information

Customer

Customer # 4003
Name REBECCA WATSON
Birth Dt 08/16/1981
Marital Status
Language ENGLISH
Education
Mother's Maiden Name
Relation PRIMARY
Class Type NORMAL
Email REBECCA.WATSON@GMAIL.COM
Stop Correspondence

Identification Details

Disability ☐
Privacy Opt-Out ☒
Existing CPF
ECOA INDIVIDUAL
Passport #
Issue Dt
Expiry Dt
Visa #
Nationality

Military Service

National ID -- 0
SSN XXXXX5778
License #
License State
Active Military Duty ☐
Effective Dt
Order Ref #
Release Dt

Note

To remove the Skip indicator, follow the procedures above; however, type **N** in the CUSTOMER SKIP INDICATOR parameter.

Privacy Opt-Out Indicator

You can change the customer's Privacy Opt-Out indicator

To change the customer's privacy opt-out indicator

Transaction	Parameters
Customer Privacy Info Sharing Preference	Privacy Opt Out
	Effective Date
	Relation Type Code

The Primary Opt-Out box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

Customer Service

Results: Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (Vf USD)		0.00	0.00	ACTIVE	11/20/2013

Customer Details

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
4003	REBECCA WATSON	XXXXX5778	08/16/1981		ENGLISH			PRIMARY

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 Email REBECCA.WATSON@GMAIL.COM
 Stop Correspondence ☐

Disability ☐
 Stop ☒
 Existing CIP
 EODA INDIVIDUAL
 Identification Details
 Passport #
 Issue Dt
 Expiry Dt
 Visa #
 Nationality

National ID -- 0
 SSN XXXXX5778
 License #
 License State
 Military Service
 Active Military Duty ☐
 Effective Dt
 Order Ref #
 Release Dt

Note

To remove the Primary Opt-Out indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Correspondence (stopping)

You can choose at any time to stop correspondence to a customer. When you do so, the customer will receive no correspondence of any kind from the system.

To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer(s) section and Customer Details page's Customer section.

Customer Service

Results: Customer Service: 20130800010226 Search Review Request (Pending: 0)

Account(s): WATSON REBECCA

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010226	LINE UNSECURED (VF USD)		0.00	0.00	ACTIVE	11/20/2013

Customer Information

Customer #	Name	SSN	Birth Dt	Marital Status	Language	Education	Mother's Maiden Name	Relation
4003	REBECCA WATSON	XXXXX5778	08/16/1981		ENGLISH			PRIMARY

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Customer # 4003
 Name REBECCA WATSON
 Birth Dt 08/16/1981
 Marital Status
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 Education
 Mother's Maiden Name
 Relation PRIMARY
 Class Type NORMAL
 Email REBECCA.WATSON@GMAIL.COM

Disability ☐
 Skip ☐
 Privacy Opt Out ☒
 Existing CIF
 ECOA ☐ INDIVIDUAL

Identification Details

National ID --0
 SSN XXXXX5778
 License #
 License State
 Active Military Duty ☐
 Effective Dt
 Order Ref #
 Release Dt

Stop Correspondence ☐

Note

To remove the Stop Correspondence indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with the nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances page.

Note

Please contact your account manager for back porting this functionality on existing loan accounts.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Com- pany Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess
	ACH Payment Day
	ACH Start Date
	Txn Date

This information appears in the ACH section of the Account Details page.

ORACLE
Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The left sidebar shows the navigation menu with 'Dashboard' and 'Servicing' sections. The main content area is titled 'Customer Service' and shows details for 'Account(s): WATSON REBECCA'. The 'Contract Information' section is expanded, and the 'ACH' tab is selected. The ACH section shows a table with columns for Bank Name, Routing #, Status, Start Dt, End Dt, and Default. The table is currently empty with the message 'No data to display.'

Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details page.

Statement Reprinting (batch only)

You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	Statement Closing Date

Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.

ORACLE
Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar shows a navigation menu with options like Dashboard, Origination, Servicing, and Batch Transactions. The main content area is titled 'Customer Service' and shows details for 'Account(s): WATSON REBECCA'. The 'Transaction Batch Information' section is highlighted, showing a table with columns: Date, Monetary, Transaction, Status, and Batch. The data row shows: 10/29/2013, Y, ADJUSTMENT TO ACH FEE - ADD, OPEN, and N. Below this, the 'Parameters' section is empty, and the 'Result' section shows 'Transaction Processing Details' with 'No data to display.'

Date	Monetary	Transaction	Status	Batch
10/29/2013	Y	ADJUSTMENT TO ACH FEE - ADD	OPEN	N

To add a new ACH bank

Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdv Check Number
	pdv Check Date
	pdv No Of Checks
	pdv Check Amount
	pdv Bank Routing Number
	pdv Account Type
	pdv Account Number
	pdv Bank Name
	pdv Bank Branch Name
	pdv Docket Code
	pdv Comments
	pdv Frequency

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, the status of all the PDCs attached to a loan account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and the number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

Note

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance page should be matched with a payment posting or reversal.

Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

NOTE

This is not asset or collateral insurance, but the account insurance; for example, "Credit Life and Disability."

Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance page should be matched by a payment posting or reversal.

A.7 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.7.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override the default rate values with the values you define. However, if the values are not overridden, then the system picks the transaction from the system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply the lowest rate between the contract and the system default interest rate. However, you can indicate to override the Rate with the one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting the On Military Duty transaction, provides flexibility to choose the Fee to be applicable through the Fee Assessment Access Grid, based on the **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of the Extension. A batch job re-starts the Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on the account, the system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of the loan.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

A.8 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for the current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

Once the batch is run, black book values will load process to Oracle Valuation Section

Note

System date when this batch is run is saved as valuation date along with other valuation details.

Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment loan	Zero fill
W = Weekly (due every week)	Multiply by 4.33
B = Biweekly (due every two weeks)	Multiply by 2.16
E = Semimonthly (due twice a month)	Multiply by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semiannually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12