

User Guide - Lines Servicing
Version : 11.6.0.0
Oracle Daybreak
9SS18 -Daybreak 11.6.0.0.REL.0.0.ALL.0
March, 2010

Oracle Part Number E51563-01



Document Control

| | | |
|---------------------------------|---|--|
| Author: Documentation Team | Group: BPD | |
| Created on : February 01, 2010 | Revision No : Final | |
| Updated by : Documentation Team | Reviewed by : Development/Testing teams | Approved by: Software Quality Assurance Team |
| Updated on :March 10, 2010 | Reviewed on : March 10, 2010 | Approved on : March 10, 2010 |

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CHAPTER 1 : LOGGING ON

This chapter explains how to:

- Log on to the Oracle Daybreak system
- Change a password
- Reset a password
- Log off from the Oracle Daybreak system.

Logging on

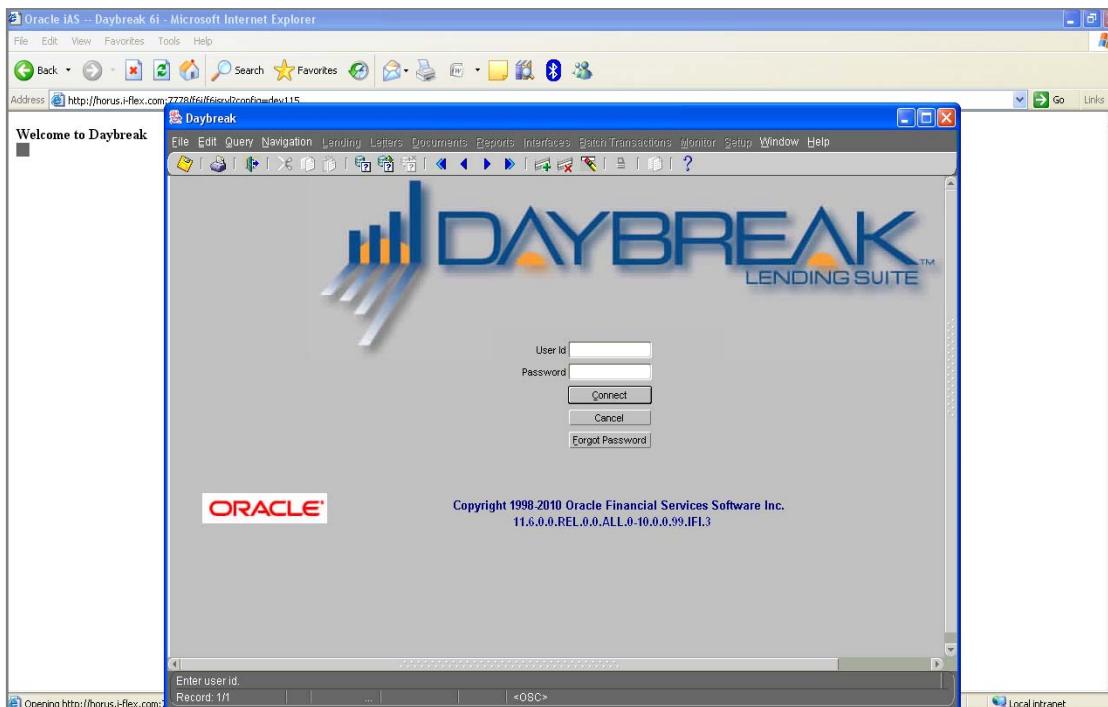
At the beginning of each Oracle Daybreak session and prior to working with any account, you must log on at your workstation. Oracle Daybreak then allows you to “enter” the system and open the programs available according to your level of responsibility. To log on to Oracle Daybreak, you need to have your own user id and password. Each user id is attached to a responsibility level, or “profile,” that controls the user’s access to various areas of the system. Your user id is associated to all the accounts you process.

The ability to log on is automatically disabled after a specified number of days of inactivity. The user id and password required to log on to Oracle Daybreak may be different from the user id and password used to log on to your computer or network. If you are unsure of your user id and password for Oracle Daybreak, contact your system administrator.

To log on to the Oracle Daybreak system

- 1 Follow the guidelines for your business to launch the iAS window and begin a Oracle Daybreak session.

After starting Oracle Daybreak, the Login form appears.



- 2 In the **User Id** field, type your user identification name.

- 3 Press **TAB** to move to the **Password** field.
-or-
Click the **Password** field.
- 4 In the **Password** field, type your password.
- 5 Choose **Connect**.
-or-
Press **ENTER**.

Note: If you choose **Cancel**, Oracle Daybreak closes the Login form.

If your user id or password is inaccurate, Oracle Daybreak displays the following dialog box:



- Choose **OK** and retype your user id and password. If problems logging on persist, contact your system administrator.

IMPORTANT:

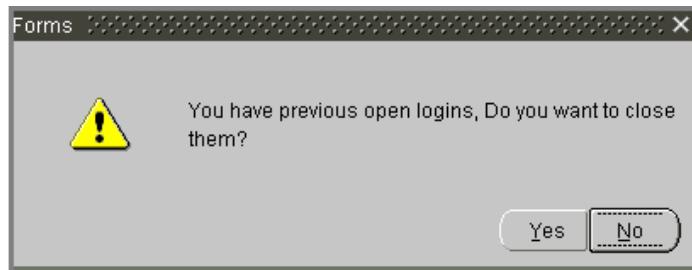
The length of a password is established during system setup. Special characters (&, @, #, \$, %, ^, &, *, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as asterisks (*). Keep your password confidential to prevent access to Oracle Daybreak by unauthorized users.

If Oracle Daybreak recognizes your user id and password, the login form updates to display and automatically complete the User Id, User Name, Responsibility, Organization, and Division fields. Your user id appears as the title of the form.



When you successfully log on to Oracle Daybreak, the menu items available to your responsibility are available. (Whatever menu items are “unavailable” are visible, but dimmed.)

If you have not logged out of Oracle Daybreak, have an old Oracle Daybreak session open, or you did not correctly exit your previous Oracle Daybreak session, when you attempt to log in again, the following dialog box appears:



- Choose **Yes** to close your existing sessions.

Note: The majority of the time, you will choose **Yes**. Choose **No** only if you want to work with multiple Oracle Daybreak sessions.

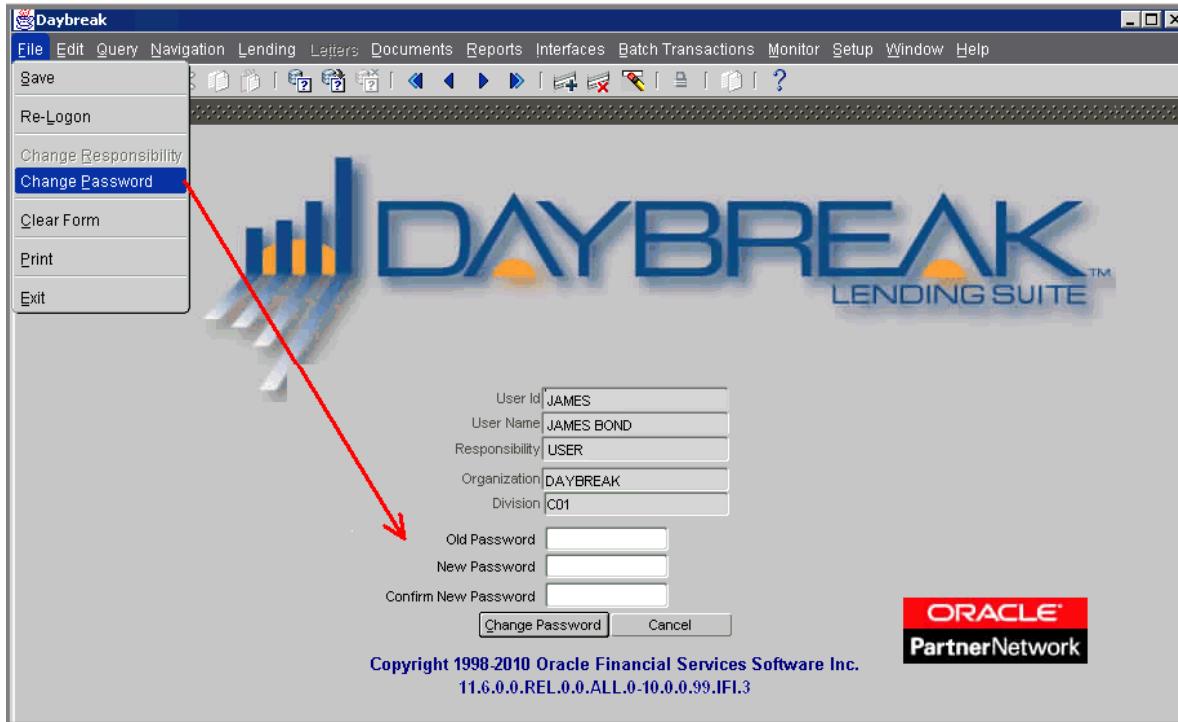
Changing passwords

Passwords will automatically expire after a period of time set by your system administrator. Oracle Daybreak notifies you of approaching password expiration dates with a message dialog box that appears after you log on.

To change your password

- 1 Close all open Oracle Daybreak forms and return to the **User Id** form.
- 2 On the **File** menu, choose **Change Password**.

The Old Password, New Password, and Confirm New Password fields appear on the form, along with the Change Password and Cancel buttons.



- 3 In the **Old Password** field, type your old password and press TAB.
- 4 In the **New Password** field, type your new password and press TAB.
- 5 In the **Confirm New Password** field, retype your new password and choose **Change Password**.

Oracle Daybreak displays the following dialog box:

- 6 Choose **Ok**.

Resetting passwords

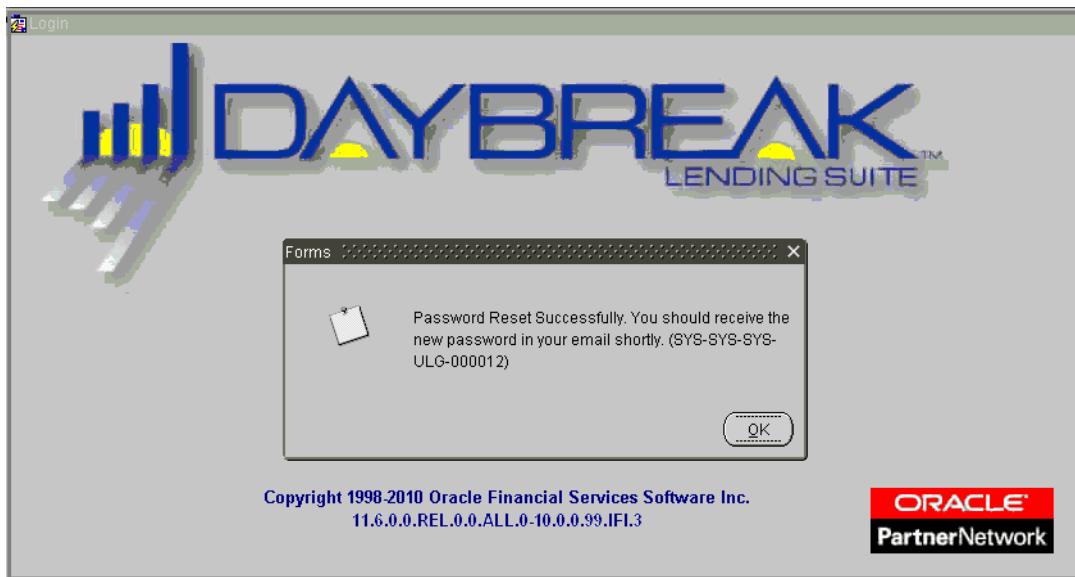
Oracle Daybreak allows you to reset your password from the Login form by choosing the Forgot Password button. This command button can be used when:

- You forget your password
- You discover that your password is not working (as another user might have disabled or changed it)
- Oracle Daybreak disables your password after you entered the wrong password multiple times.

To reset your password with the Forgot Password button

- 1 Close all open Oracle Daybreak forms and return to the **User Id** form.
- 2 In the **User Id** field, enter your user identification.
- 3 Choose **Forgot Password**.

Oracle Daybreak generates a random alphanumeric password and sends this new password to the email address listed in your record on the Administration form's Users page. Oracle Daybreak then displays a Forms dialog box with the message "Password Reset Successfully. You should receive the new password in your email shortly."



Logging off

When exiting Oracle Daybreak, always use one of the following procedures:

- On the **File** menu, choose **Exit** or **Re-Logon**
-or-
On the **Oracle Daybreak** menu bar, choose **Exit**.
-or-
On the **Login** form, press **CTRL+Q**.

Oracle Daybreak closes the session and releases any accounts you may have been working on.

IMPORTANT:

Do not choose the Close button on the Oracle Daybreak menu bar to end a Oracle Daybreak session

CHAPTER 2 : CUSTOMER SERVICE

After an application has cycled through the loan origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Daybreak's Customer Service form.

The Customer Service form allows you to view and manage all customer information in a centralized location to assure data integrity and provide better service. Oracle Daybreak provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Daybreak also supports back-dating of financial transactions up to account's opening date.

Customer Service form is divided into tabs that perform the following tasks:

- Search for and load accounts on the Customer Service form
- View comprehensive account and customer details, including status, balances, transaction histories, payoff quotes, statements, escrow information, insurance information, and vendor work orders.
- Track attributes associated with an account
- View vendor work orders
- Record call activities, promises to pay, comments, and references
- Use checklists to perform customer service tasks
- View payment rating history and due date history
- Perform monetary and nonmonetary maintenance on an line of credit
- Record information concerning bankruptcies, repossessions, foreclosures, and account deficiencies
- View contract information recorded during the funding process
- View information regarding account collateral
- Perform a credit bureau pull
- Add comments to an account during any time of the customer service process.

This chapter explains how to do all of this.

Activating an account

An account is automatically activated when you fund the contract with the Funding form or when you activate an account with the Conversion App/Acc form. You cannot activate an account with the Customer Service form.

Posting and reversing payments

A payment can be posted and reversed on the Consumer Lending (Advance and Payment) form. You cannot post and reverse the payment in Customer Service form. (For more information, see the **Batch Transactions** chapter.)

A note about account numbers

After an application completes the loan origination cycle and is funded or is ported into Oracle Daybreak through the DLS Open Interface, it becomes an account and receives an account number.

Oracle Daybreak assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

Oracle Daybreak sorts accounts using the **NNNNNNN** portion only. That portion is what we call the account ID.

Search (1) master tab

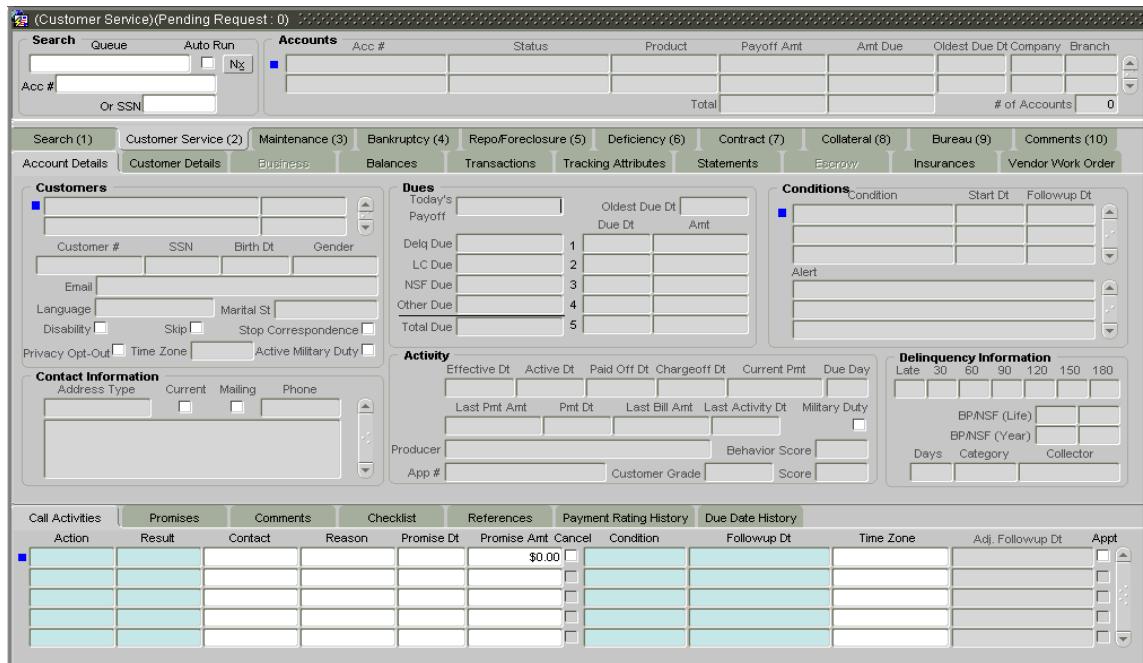
There are a number of different ways to load an account on the Customer Service form.

- Use the Search (1) master tab (similarly to the Underwriting and Funding forms)
- Use the Search block on the Customer Service form's master page
- Use the Next Account feature to load an account from a predefined queue
- Use the Auto Run feature.

To search for and load an account with the Search (1) master tab

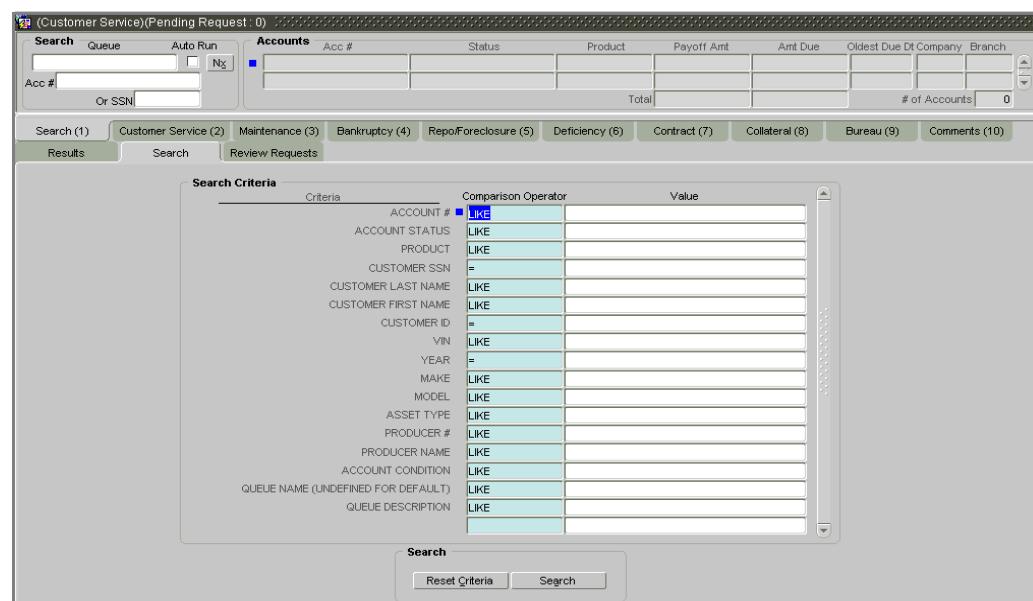
- 1 On the **Lending** menu, choose **Customer Service**.

The Customer Service form appears, opened at the Account Details page.



The screenshot shows the Customer Service form with the 'Search (1)' tab selected. The 'Accounts' section at the top lists accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below this is a navigation bar with tabs: Search (1), Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), Comments (10). The 'Customer Details' tab is selected. The main body of the form is divided into sections: 'Customers' (with fields for Customer #, SSN, Birth Dt, Gender, Email, Language, Marital St, Disability, Skip, Stop Correspondence, Privacy Opt-Out, Time Zone, Active Military Duty), 'Dues' (with fields for Today's Payoff, Oldest Due Dt, Due Dt, Amt, Delq Due, LC Due, NSF Due, Other Due, Total Due), 'Conditions' (with fields for Condition, Start Dt, Followup Dt, Alert), 'Activity' (with fields for Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, Military Duty, Producer, App #, Behavior Score, Customer Grade, Score), and 'Delinquency Information' (with fields for Late, 30, 60, 90, 120, 150, 180, BP/NSF (Life), BP/NSF (Year), Days, Category, Collector). At the bottom is a table for 'Call Activities' with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and App.

- 2 Choose the **Search (1)** master tab, then choose the **Search** tab.



The screenshot shows the Customer Service form with the 'Search (1)' tab selected and the 'Search' tab active. The 'Search Criteria' table is displayed, showing search criteria for various fields: ACCOUNT # (LIKE), ACCOUNT STATUS (LIKE), PRODUCT (LIKE), CUSTOMER SSN (=), CUSTOMER LAST NAME (LIKE), CUSTOMER FIRST NAME (LIKE), CUSTOMER ID (=), VIN (LIKE), YEAR (=), MAKE (LIKE), MODEL (LIKE), ASSET TYPE (LIKE), PRODUCER # (LIKE), PRODUCER NAME (LIKE), ACCOUNT CONDITION (LIKE), QUEUE NAME (UNDEFINED FOR DEFAULT) (LIKE), and QUEUE DESCRIPTION (LIKE). Below the table are 'Search', 'Reset Criteria', and 'Search' buttons.

3 In the **Search Criteria** block, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find an account.

Note: Choose **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns.

4 Choose **Search**.

Oracle Daybreak locates and displays on the Results page all the accounts that meet your search criteria in the Search Criteria block.

| Company | Branch | Account # | Date | Title | Product | Status | Producer | Secured |
|---------|--------|----------------|------------|-------------------------------------|----------------|----------------------|-----------------------------------|--------------------------|
| DCC | HQ | 20010500024688 | 05/10/2001 | CARNATION GRAHAM / CARNATION LISA | LINE HE | CLOSED:PAID OFF:REPO | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| SSFC | HQ | 20010500024711 | 05/10/2001 | CINQUEFOIL EVE / CINQUEFOIL DALE | LINE HE | CHARGED OFF | HI-00003 : HAWAII MITSUBISHI-PEAR | <input type="checkbox"/> |
| DCC | C01 | 20010500024729 | 05/10/2001 | EVERGREEN SADIE / EVERGREEN ROSS | LINE UNSECURED | CHARGED OFF | IA-00004 : KIMBERLY CHRYSLER PL | <input type="checkbox"/> |
| DCC | HQ | 20010600024736 | 06/10/2001 | WOODASTER STUART /WOODASTER ELC | LINE UNSECURED | CHARGED OFF:BKR | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010600024744 | 06/10/2001 | COTONEASTER MARIE / COTONEASTER H | LINE HE | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010600024752 | 06/10/2001 | CINQUEFOIL PIERRE / CINQUEFOIL JEAN | LINE HE | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010600024760 | 06/10/2001 | BOTTLEBRUSH GEORGE / BOTTLEBRUSH E | LINE UNSECURED | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010600024778 | 06/10/2001 | JONES STEVEN / JONES JENNIFER | LINE UNSECURED | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010600024786 | 06/10/2001 | MAGNOLIA ANNA / MAGNOLIA LEO | LINE HE | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010800024859 | 08/10/2001 | WOODASTER STUART /WOODASTER ELC | LINE HE | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010800024867 | 08/10/2001 | COTONEASTER MARIE / COTONEASTER H | LINE UNSECURED | CLOSED:PAID OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |
| DCC | HQ | 20010800024875 | 08/10/2001 | JONES STEVEN / JONES JENNIFER | LINE UNSECURED | CHARGED OFF | MN-00001 : IN HOUSE (DIRECT DEAL | <input type="checkbox"/> |

Note: The **Secured** check box indicates whether the account is secured and may only be loaded by authorized users.

5 On the **Results** page, double-click the application you want to retrieve.

Oracle Daybreak loads the account on the Customer Service (2) master tab's Account details page.

You are now ready to begin work on the account.

To load an account with the Customer Service form's master block

- 1 On the **Lending** menu, choose **Customer Service**.
- 2 In the Search block's **Acc #** field, enter the account number of the account you want to load and press **ENTER**.

Oracle Daybreak displays the account details on the Customer Service form's Account Details page. (**Note:** This method will locate a single account.)

-or-

In the Search block's **SSN** field, enter the social security number of the applicant on the account and press **ENTER**.

Oracle Daybreak displays all the accounts involving the applicant with that social security number on the Customer Service form's master block Accounts block.

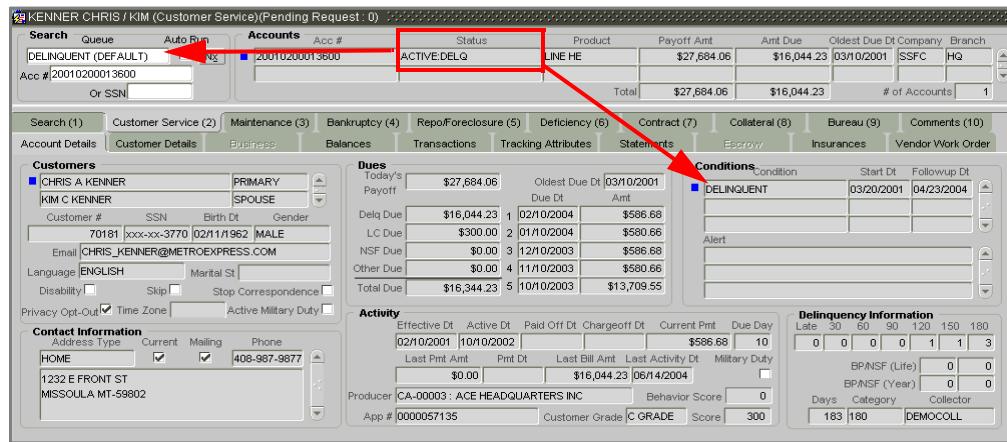
Note: If you complete both the **Acc #** and the **SSN** fields, Oracle Daybreak displays the account with that account number and all the accounts involving the applicant with that social security number on the Customer Service form's master block Accounts block.

A note about conditions and queues

Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example, an account may be delinquent, bankruptcy, and scheduled for charge off. Conditions can be applied automatically by Oracle Daybreak based on set up and manually by Oracle Daybreak users with the Customer Service form.

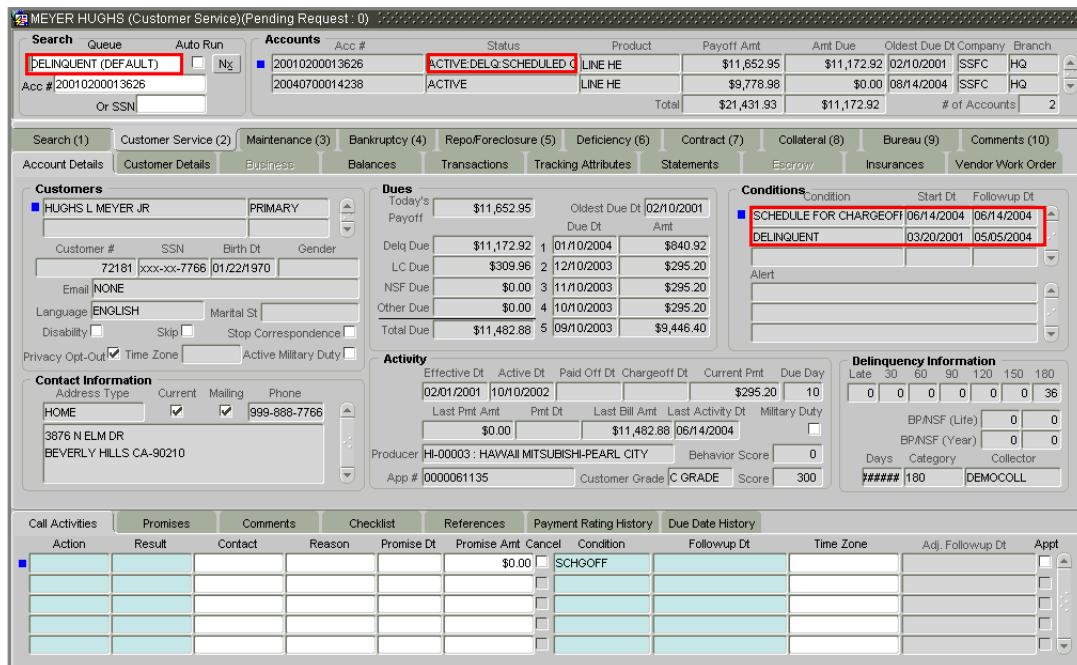
Oracle Daybreak can assign accounts to specific users by way of *queues*. Queues are a workflow management tool that allow Oracle Daybreak users to work on accounts sequentially from a prioritized list, rather than having to manually search for and load them. Queues are created and sorted during nightly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

Oracle Daybreak assigns accounts to queues based on the account's condition.



The screenshot shows the Oracle Daybreak Customer Service form. The 'Accounts' section displays an account with the status 'ACTIVE/DELQ'. A red arrow points to the 'Queue' field in the search bar, which is set to 'DELINQUENT (DEFAULT)'. Another red arrow points to the 'Conditions' section on the right, which shows 'DELINQUENT' as the condition. The 'Dues' section shows a balance of \$27,684.06.

However, an account can have more than one condition, so an account can be in more than one queue. In the example below, the single account for Hughs Meyers has two different conditions, Schedule for Chargeoff and Delinquent. It can appear in two different queues, one for Schedule for Chargeoff and one for Delinquent.



The screenshot shows the Oracle Daybreak Customer Service form for Hughs Meyers. The 'Accounts' section displays two accounts: one with status 'ACTIVE/DELQ SCHEDULED' and another with status 'ACTIVE'. A red arrow points to the 'Queue' field in the search bar, which is set to 'DELINQUENT (DEFault)'. Another red arrow points to the 'Conditions' section on the right, which shows both 'SCHEDULE FOR CHARGEOFF' and 'DELINQUENT' conditions. The 'Dues' section shows a balance of \$11,652.95.

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 feature in the Customer Service form master block.

To use the Next Account feature

- 1 On the **Lending** menu, choose **Customer Service**.
- 2 In the **Search** block of the Customer Service form master block, select the queue you want to work with in the **Queue** field and choose **Next Account (Nx)**.

Oracle Daybreak displays the account details for you on the Customer Service form's Account Details page.

Note: The accounts are selected from the predefined queue based on the following criteria:

- Accounts in the appointment list
- Accounts with the oldest next follow-up date and time
- Accounts meeting the sort criteria defined in the Queue Setup.

If the user has the authority to review queues without entering call activities, then only those accounts based on the sort criteria are selected.

To use the Auto Run feature

- 1 On the **Lending** menu, choose **Customer Service**.
- 2 In the **Search** block of the Customer Service form master block, select **Auto Run**.

Oracle Daybreak displays the account details for you on the Customer Service form's Account Details page.

Customer Service form's master block

The Customer Service master block contains the Search block and the Accounts block. The Search block allows you to search for and load an account. The Accounts block provides a quick overview of an account by displaying its status, loan type, payoff amount, oldest due date, company, and branch. The information on the Customer Service form always refers to the account selected in the master block.

To view an account's details in the master block

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 On the Customer Service form's master block, view the following information in the **Accounts** block:

| In this field: | View this: |
|-----------------------|--|
| Acc # | Account number. |
| Status | Account status. |
| Product | Product. |
| Payoff Amt | Payoff amount. |
| Amt Due | Delinquent amount due. |
| Oldest Due Dt | Due date. |
| Company | Company. |
| Branch | Branch. |
| Total (Payoff Amt) | Total payoff amount. |
| (Total) (Amt Due) | Total amount due. |
| # of Accounts | Total number of accounts that the customer has in Oracle Daybreak, regardless of status (this includes closed accounts). |

Customer Service (2) master tab

The Customer Service (2) master tab contains information that is useful to all customer service personnel. The master tab contains the following pages:

- Account Details
- Customer Details
- Balances
- Transactions
- Statements
- Escrow (available if this account contains escrow information)
- Insurances
- Vendor Work Orders.

Account Details page

The Account Details page displays information about the current state of the account. It's a quick snapshot of the most important account-related information, including:

- Customer and contact information
- Dues (including delinquencies, late charges, and nonsufficient funds)
- conditions
- Dates of activities and payments, as well as payment amounts
- Number of delinquencies by length of overdue payment
- Number of broken promises
- Number of nonsufficient funds.

To view the Account Details page

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose **Account Details**.

The screenshot shows the Customer Service (2) master tab with the following details:

- Accounts** section: Shows account 20010200031543 with status CHARGED OFF and product LINE HE. Payoff amount is \$0.00. Amt Due is \$0.00 (04/22/2007). Oldest Due Dt is 04/22/2007. Company is SSFC and Branch is C01.
- Customer Details** section: Shows customer John Abraham (PRIMARY) and Lee K Abraham (SPOUSE). Customer # is 219690, SSN is xxx-xx-1213, Birth Dt is 03/11/1973, Gender is UNKNOWN. Email is JOHN.ABRAHAM@GMAIL.COM. Language is ENGLISH, Marital St is MARRIED. Disability is checked, Skip is checked, Stop Correspondence is checked.
- Dues** section: Shows Today's Payoff is \$0.00, Oldest Due Dt is 01/22/2010. Due Dt and Amt are listed for Delq Due, LC Due, NSF Due, and Other Due.
- Conditions** section: Shows SKIP TRACE ASSIGNMENT (11/27/2009, 11/30/2009) and CREDIT INSURANCE AND WA (11/27/2009, 11/30/2009). An Alert is listed.
- Delinquency Information** section: Shows a grid for Late (30, 60, 90, 120, 150, 180) days. BP/NSF (Life) is 0/0 and BP/NSF (Year) is 0/0. Days, Category, and Collector are listed.
- Activity** section: Shows Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, and Military Duty. A grid shows Pmt Dt, Last Bill Amt, Last Activity Dt, and Military Duty for 03/22/2007 to 01/21/2010.
- Comments** section: Shows a grid for Call Activities, Promises, Comments, Checklist, References, Payment Rating History, and Due Date History. Actions include CC, HU, PP, TO, LM.

3 View the following information:

| In this field: | View this: |
|---|--|
| <u>Customers block</u> | |
| Customer Name (unlabeled) | Customer name. |
| Relationship (unlabeled) | Customer's relationship to the account. |
| Customer # | Customer number (unique customer identifier). |
| SSN | Customer's social security number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA 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. |
| Email | Customer's email address. |
| Language | Language spoken by the customer. |
| Marital St | 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 (3) master tab. |
| Stop Correspondence | Stop correspondence indicator. If selected, Oracle Daybreak will not send correspondence to customer. This is selected using the Maintenance (3) master tab. |
| 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 | The applicant's time zone. |
| 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 Servicemembers Civil Relief Act of 2003 (SCRA). |
| <u>Contact Information block</u> | |
| Address 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 (unlabeled) | Address details. |
| <u>Dues block</u> | |
| Today's Payoff | Payoff (for today). |
| Oldest Due Dt | Due date. |
| Delq Due | Delinquent amount. |
| LC Due | Late charges due. |
| NSF Due | Nonsufficient funds fee due. |
| Other Due | Other dues. |
| Total Due | Total amount due. |
| Due Dt (1) | Due date. |
| Amt (1) | Amount due. |
| Due Dt (2) | Due date. |
| Amt (2) | Amount due. |
| Due Dt (3) | Due date. |

| | |
|---|---|
| Amt (3) | Amount due. |
| Due Dt (4) | Due date. |
| Amt (4) | Amount due. |
| Due Dt (5) | Due date. |
| Amt (5) | Amount due. |
| <u>Activity block</u> | |
| Effective Dt | Account effective date. |
| Active Dt | Date account was made active. |
| Paid Off Dt | Date account was paid off. |
| Chargeoff Dt | Date account was charged off. |
| Current Pmt | Current payment amount. |
| Due Day | Due day for payment. |
| Last Pmt Amt | Last payment amount. |
| Pmt Dt | Last payment date. |
| Last Bill Amt | Last bill amount. |
| Last Activity Dt | Last activity date. |
| Producer | Channel and producer of the account. |
| Behavior Score | Behavior score. |
| App# | Application number from which this account was created. |
| Customer Grade | Displays the customer grade. |
| Score | Displays the score. |
| 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 Servicemembers Civil Relief Act (SCRA) of 2003. |
| <u>Conditions block</u> | |
| Condition | Condition. |
| Start Dt | Start date. |
| Followup Dt | Next follow-up date. |
| Alert | Alert on the account (This is a message marked "alert" on the Comments master page or Comments sub page.) |
| <u>Delinquency Information block</u> | |
| 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. |
| BP (Life) | The number of broken promises over the life of the account. |
| NSF (Life) | The number of nonsufficient funds over the life of the account. |

| | |
|------------|---|
| BP (Year) | The number of broken promises this year. |
| NSF (Year) | The number of nonsufficient funds this year. |
| Days | The number of days delinquent. A negative number in this field denotes the number of days until a payment is due. |
| Category | The delinquency category. |
| Collector | The default collector working on the account. |

Account Details sub pages

The Accounts Details page shares the same sub pages with the Customer Details, Business and Vendor Work Order pages, as well as the Bankruptcy (4), Repo/Foreclosure (5), and Deficiency (6) master tabs: **Call Activities, Promises, Comments, Checklist, References, Payment Rating History, and Due Date History**.

The screenshot shows the Accounts Details sub-page for ABRAHAM JOHN (Customer Service). The top section displays account information: Acc # 20010200031543, Status CHARGED OFF, Product LINE HE, Payoff Amt \$0.00, Amt Due \$0.00, Oldest Due Dt 04/22/2007, SSFC, C01. Below this is a table of due amounts:

| Due Type | Payoff | Oldest Due Dt | Due Dt | Amt |
|-----------|--------|---------------|--------|--------|
| Delq Due | \$0.00 | 08/22/2007 | | \$0.00 |
| LC Due | \$0.00 | 07/22/2007 | | \$0.00 |
| NSF Due | \$0.00 | 06/22/2007 | | \$0.00 |
| Other Due | \$0.00 | 05/22/2007 | | \$0.00 |
| Total Due | \$0.00 | 04/22/2007 | | \$0.00 |

The middle section shows customer details for JOHN ABRAHAM and LEE K ABRAHAM, including contact information like address, phone, and email. The bottom section contains tabs for Call Activities, Promises, Comments, Checklist, References, Payment Rating History, and Due Date History. The Due Date History tab is currently selected, showing a table of activity records:

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|------|
| CC | HU | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | | 11/30/2009 04:45:34 AM | |
| CC | PP | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | |

Using these sub pages, you can complete the following Customer Service tasks:

- Record call activity
- Make and cancel an appointment
- Cancel a promise to pay
- View payment promises
- Record additional comments
- Complete a checklist
- Record a new reference
- View the customer's payment rating history
- View the customer's due date history.

Using the Call Activities sub page

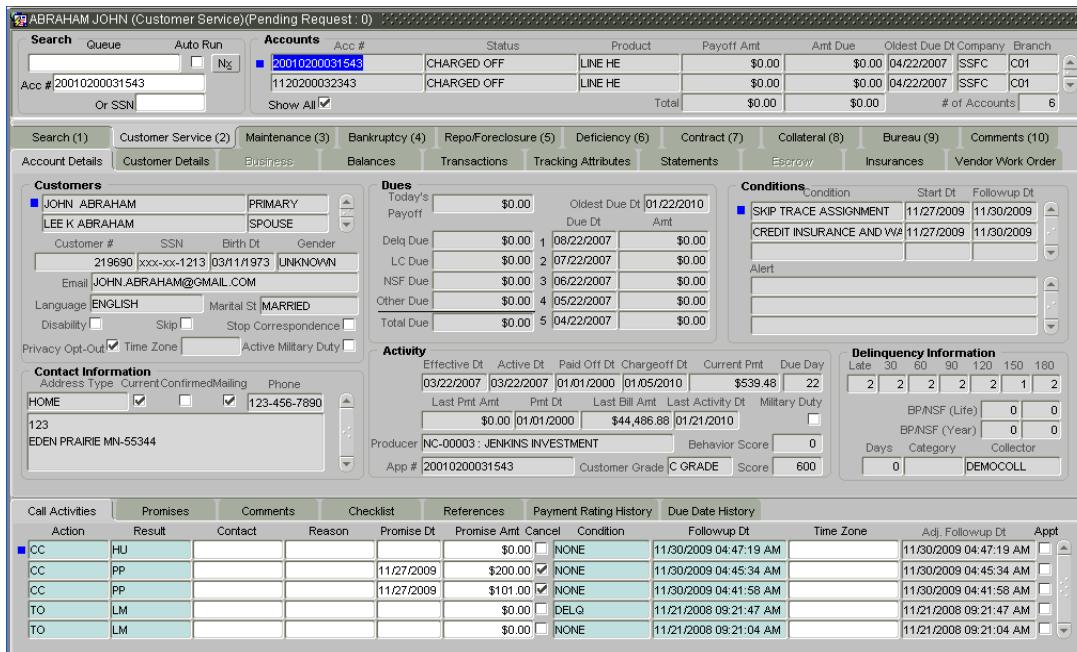
With the Call Activities sub page, Oracle Daybreak allows you to record the details of all actions performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the Call Activities page are listed 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.

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

To record call activity

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Call Activities** sub tab.



| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|--------------------------|
| CC | HU | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | | 11/30/2009 04:45:34 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | <input type="checkbox"/> |

- 4 In the **Action** field, select the action performed.
- 5 In the **Result** field, select the result of the action.
- 6 If you want, complete the following optional fields:

In this field:

Contact
Reason

Do this:

Select who you contacted.
Select the reason for the communication.

- 7 In the **Condition** field, select the condition or queue type. Conditions determine the queue/condition for the contents of the Action field and set the follow up data for that queue/condition.

The LOV that is used in the Condition field is the intersection of the list of condition set-

ups for what is entered in the Action and Result fields and the open conditions on the account.

- 8 In the **Followup Dt** field, type the next follow-up date; that is, the next scheduled review. (This may automatically default based on setup.)
- 9 In the **Time Zone** field, view the default time zone for the customer. You can update this information if necessary.
- 10 In the **Adj. Followup Dt** field, view the adjusted followup date based on the contents of the Followup Dt and Time Zone fields.

Note: This information appears after you save the entry.

- 11 Save any changes you made to the account.

Oracle Daybreak automatically creates a comment for your entry on the Comments sub page and master tab using the description for the call action and call result, not the code.

Making an appointment

The Appointment box on the Call Action sub page allows 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.

To make an appointment

- 1 Complete the fields on the **Call Action** sub page (see above, **To record call activity**).
- 2 In the **Condition** field, select the condition for the queue you want the account to appear in.
- 3 In the **Followup Dt** field, type the date and time you want the account to appear. This can be either the current day or a day in the future.
- 4 If necessary, update the **Time Zone** field if the customer is going to be in a different time zone at the time of the appointment.
- 5 Select the **Appointment** box.

Note: If account was 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.

Canceling an appointment

Using the Call Activities sub 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** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Call Activities** sub tab.
- 4 **If you need to change the time for the appointment**, create a new entry on the account's **Call Activities** sub page 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** sub page with the same condition, but don't check the **Appointment** check box.
- 5 Save any changes you made to the account.

Recording a promise to pay

If you record an action on the Call Activities sub page as a "promise to pay," it appears on the Promises sub page. The Promises sub page allows you to quickly view these actions without searching for them individually and displays the 25 most recent promises to pay.

To record a promise to pay

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the Customer Details tab.
- 3 Choose the **Call Activities** sub tab.
- 4 In the **Action** field, select the action performed.
- 5 In the **Result** field, select PP PROMISE TO PAY.
- 6 If you want, complete the following optional fields:

| In this field: | Do this: |
|----------------|--|
| Contact | Select the contact type. (Who was the person you communicated with?) (optional). |
| Reason | Select the reason, as stated by the contacted person. (What is the reason for this contact?) (optional). |
| Promise Dt | Record the date when the person you spoke with promises to make payment (optional). |
| Promise Amt | Record the amount of the payment the person you spoke with promises to make (optional). |

- 7 In the **Condition** field, select the condition or queue type.
- 8 In the **Followup Dt** field, enter the next follow-up date for the promise-to-pay or accept the default date.

- 9 Save any changes you made to the account.

Oracle Daybreak automatically notes this information as an entry on the Promises and Comments sub pages.

Canceling a promise to pay

Oracle Daybreak allows you to cancel promises to pay with the Call Activities sub page. You would 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** form and load the account (line of credit) you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Call Activities** sub tab.
- 4 To find the existing promise to pay:
 - Press **F7** to move to Enter-Query mode.
-or-
 - Select **Enter Query** button on the tool bar.
- 5 Search for the promise to pay you want to cancel using the **Promise Amt** field or **Promise Dt** field.
- 6 Press **F8** to perform the query.
-or-
Select **Execute Query** button on the tool bar.
- 7 In the **Call Activities** sub page, select the promise you want to cancel.
- 8 Select the **Cancel** box.
- 9 Save the changes you made to the account.

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.

Using the Promises sub page

If a call was recorded as a “promise to pay” on the Call Activities sub page, it will appear on the Promises sub page. The Promises sub page allows you to quickly view details about the call and subsequent actions and displays the 25 most recent promises to pay.

If Oracle Daybreak does not receive the promised amount before the promised time, it notes the broken promise on the Delinquency Information block of the Account Details page.

To view payment promises for an account

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Promises** sub tab.

The screenshot shows the Oracle Daybreak Customer Service (2) master tab with the Account Details tab selected. The Promises sub tab is highlighted. The interface displays customer information, account status, and various tabs like Maintenance, Bankruptcy, and Delinquency Information. The Delinquency Information section shows a table with columns for Late, 30, 60, 90, 120, 150, and 180 days, with values like 2, 2, 2, 2, 1, 2, 2. The Promises sub tab table shows promise details with columns for Promise Amt, Promise Dt, Taken By, Taken Dt, Collected Amt, Broken, and Cancelled.

- 4 View the following information:

In this field:

Promise Amt
Promise Dt
Taken By
Taken Dt
Collected Amt
Broken
Cancelled

View:

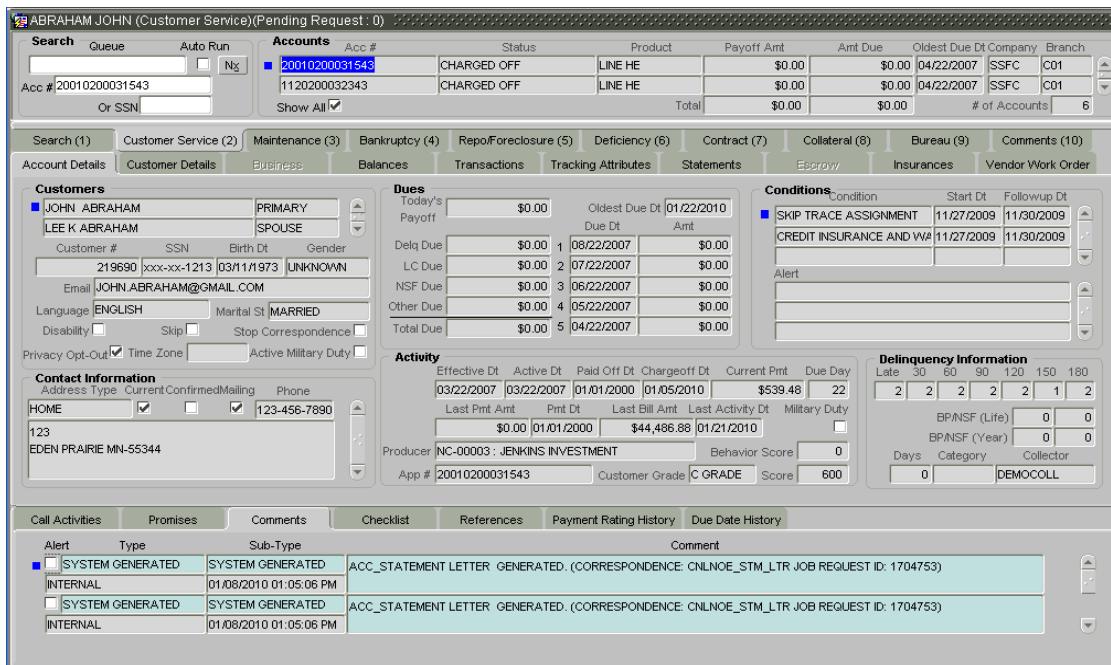
The amount promised.
The date the promise was made.
The user who took the promise.
The date the promise was taken.
The amount collected against the promise.
Indicates if this is a broken promise.
Indicates if this is a cancelled promise.

Using the Comments sub page

Oracle Daybreak allows you to record comments on the Customer Service form using the Comments sub page. These comments can also appear on the Comments (10) master tab.

To record an additional comment

- 1 Open the **Customer Service** form and load the account (line of credit) you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Comments** sub tab.



The screenshot shows the Oracle Daybreak Customer Service form. The 'Comments' sub-page is active. The 'Comments' table has the following data:

| Alert | Type | Sub-Type | Comment |
|-------------------------------------|------------------|------------------------|---|
| <input checked="" type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753) |
| <input type="checkbox"/> | INTERNAL | 01/08/2010 01:05:06 PM | |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753) |
| <input type="checkbox"/> | INTERNAL | 01/08/2010 01:05:06 PM | |

- 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 form's Account Details page in the Alert field on the Conditions block.

- 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, type your comment.
- 8 When you are finished, save the changes you made to the account.

Using the Checklist sub page

Oracle Daybreak allows you to create checklists to ensure that procedures are followed to complete various tasks. This information appears on the Checklist sub page.

To complete a checklist for an account

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Checklist** sub tab.

The screenshot shows the Oracle Daybreak application window for 'ABRAHAM JOHN (Customer Service)(Pending Request : 0)'. The 'Customer Service (2)' master tab is selected. Within it, the 'Account Details' tab is active. At the bottom of the screen, the 'Checklist' sub tab is highlighted with a blue border. The main area displays customer details for 'JOHN ABRAHAM' and 'LEE K ABRAHAM', account numbers 20010200031543 and 1120200032343, and various financial and status information. The 'Checklist' sub page is visible at the bottom, showing a table with columns for Action, Yes, No, and NA, and a 'Comment' column for each row.

- 4 In the **Checklist Type** field, select the type of checklist you want to complete.
- 5 Choose **Load Checklist**.

Oracle Daybreak loads the type of checklist you choose in the Checklist box and the checklist in the Action column.

- 6 As you follow the actions in the checklist, 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.

- 7 When you complete the check box, select **Complete**.
- 8 Save your entry.

Using the Reference sub page

The References sub page allows you to attach new references to an account at anytime, as well as view the references attached to the account during the loan origination cycle.

To add a new reference to the account

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Reference** sub tab.

The screenshot shows the Customer Service (2) master tab with the Account Details tab selected. The Reference sub tab is highlighted. The main pane displays customer information (Customers, Contact Information, and a large grid of account details including Dues, Conditions, and Delinquency Information), and the bottom pane shows relationship and address details.

- 4 Complete the text fields on the **Reference** sub page.

In this field:

Relationship

Do this:

Select the reference type (required).

Name

Enter the reference name (required).

Yrs

Enter the number of years (required).

Mths

Enter the number of months (required).

Address

Enter the address line 1 (optional).

Address 2 (unlabeled)

Enter the address line 2 (optional).

Zip

Select the zip code (optional).

City

Enter the city (optional).

St

Select the state (optional).

Zip Extension (unlabeled)

Enter the zip extension (optional).

Country

Select the country (required).

Phone

Enter the reference's primary phone number (optional).

Ext

Enter the reference's primary phone extension (optional).

Phone

Enter the reference's secondary phone number (optional).

Ext

Enter the reference's secondary phone extension (optional).

Comment

Enter a comment (optional).

- 5 Save the changes you made to the account.

Using the Payment Rating History sub page

The Payment Rating History sub page displays the month and year of payment and the rating reported to credit bureaus through the Metro 2 file for the past 24 months.

To view a customer's rating history

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Payment Rating History** sub tab.

The screenshot shows the 'Customer Service' form for account 20010200031543. The 'Payment Rating History' sub tab is selected. The 'Dues' section shows a payoff of \$0.00 on 01/22/2010. The 'Conditions' section includes 'SKIP TRACE ASSIGNMENT' and 'CREDIT INSURANCE AND WA' with start and follow-up dates. The 'Activity' section shows a producer and behavior score. The 'Delinquency Information' section shows late payments and BPN/NSF counts. The 'Payment Rating History' table at the bottom shows ratings for different months and years, with descriptions like '180 OR MORE DAYS PAST DUE DATE' and 'UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANT'.

| Pmt Rating | Description | Acc Status | Description | | | | | | | | | |
|------------|--------------------------------|------------|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 3 | 180 OR MORE DAYS PAST DUE DATE | 97 | UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANT | | | | | | | | | |
| Month/Year | 12/2009 | 11/2009 | 10/2009 | 09/2009 | 08/2009 | 07/2009 | 06/2009 | 05/2009 | 04/2009 | 03/2009 | 02/2009 | 01/2009 |
| Rating | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Month/Year | 12/2008 | 11/2008 | 10/2008 | 09/2008 | 08/2008 | 07/2008 | 06/2008 | 05/2008 | 04/2008 | 03/2008 | 02/2008 | 01/2008 |
| Rating | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

- 4 View the following display only information:

In this field:

Pmt Rating
Description
Acc Status
Description
Month/Year
Rating

View this:

The payment rating.
The payment rating description.
The credit bureau account status.
The credit bureau account status description.
The month/year of payment rating.
The payment rating.

Using the Due Date History sub page

The Due Date History sub page 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 sub page displays the number of days the customer was delinquent against each due date.

To view a customer's rating history

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.
- 3 Choose the **Due Date History** sub tab.

Dues

| Today's Payoff | \$0.00 | Oldest Due Dt | 01/22/2010 |
|----------------|--------|---------------|------------|
| Due Dt | \$0.00 | 1 | 08/22/2007 |
| LC Due | \$0.00 | 2 | 07/22/2007 |
| NSF Due | \$0.00 | 3 | 06/22/2007 |
| Other Due | \$0.00 | 4 | 05/22/2007 |
| Total Due | \$0.00 | 5 | 04/22/2007 |

Delinquency Information

| Days | 30 | 60 | 90 | 120 | 150 | 180 | |
|----------------|----------|-----------|-----|-----|-----|-----|--|
| 2 | 2 | 2 | 2 | 2 | 1 | 2 | |
| BPN/NSF (Life) | | | 0 0 | | | | |
| BPN/NSF (Year) | | | 0 0 | | | | |
| Days | Category | Collector | | | | | |
| 0 | DEMOCOLL | | | | | | |

- 4 View the following display only information:

In this field:

Due Dt
Due Amt
Pmt Dt
Pmt Amt
Balance Amt
Days Past Due
Pmt Received

View this:

The due date.
The due amount.
The payment date.
The payment amount.
The balance amount.
The days past due.
If selected, indicates the payment was received.

Customer Details page

Information gathered on the Application Entry form regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service form's Customer Details page, 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 (3) master tab.

To view or edit customer information

- 1 Open the **Customer Service** form and load the account (line of credit) you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Customer Details** tab.

- 3 Load the customer whose information you want to edit or enhance. Use the scroll bar on the right of the **Customer** block to view all the customers associated with this account.

In this field:

Customer #

Relation

ECOA

Name

SSN

Birth Dt

Language

View this:

Customer number (display only).

Customer's relationship to the account (display only).

Customer's Equal Credit Opportunity Act code (display only).

Customer's name (display only).

Customer's social security number. **Note:** If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234(display only).

Customer's date of birth (display only).

Customer's language (display only).

| | |
|---------------------|---|
| Marital St | Customer's marital status (display only). |
| Enabled | Customer's enabled indicator (display only). |
| Dependents | Customer's number of dependents (display only). |
| License # | Customer's driving license number (display only). |
| State | Customer's driving license state (display only). |
| Mothers Maiden Name | Customer's mother's maiden name (display only). |
| Email | Customer's email address (display only). |
| Class | Customer's classification type (display only). |
| Time Zone | Customer's time zone (display only). |
| Stop Correspondence | Customer's stop correspondence indicator. If selected, this indicates that Oracle Daybreak will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance (3) master tab (display only). |
| Disability | Customer's disability indicator (display only). |
| Skip | Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance (3) master tab (display only). |
| 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). |

4 To change or add an address, use the **Address** block text boxes:

| In this field: | Do this: |
|-----------------------|--|
| Type | Select the address type (required). |
| Postal Type | Select the postal address type (required). |
| # | Enter the building number (optional). |
| Pre | Select the street prefix (directional). |
| Street Name | Enter the street name (optional). |
| Street Type | Select the street type (optional). |
| Post | Select the street postfix (directional). |
| Apt (#) | Enter the apartment number (optional). |
| Address 1 (unlabeled) | View the address as entered on line 1 (display only). |
| Address 2 (unlabeled) | Enter address line 2 (optional). |
| Zip Extension | Select the zip code (required). |
| City | Enter the city (required). |
| St | Select the state code (required). |
| Extension (unlabeled) | Enter the zip + 4 extension (required). |
| Country | Select the country (required). |
| Ph | Enter the phone number (required). |
| Census Tract | Enter census tract/BNA code (optional). |
| MSA Code | Enter the metropolitan statistical area (MSA) code (optional). |
| Comment | Enter a comment (optional). |

- If this is the customer's current address, select **Current**.
- If this is the customer's mailing address, select **Mailing**.

5 If the customer is in the military, view the following display only information in the **Military Services** block:

| 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 Servicemembers Civil Relief Act of 2003 (SCRA). |
| Order Ref # | The order reference number. |
| Effective Dt | The effective date. This is the date the Active Military Duty indicator was selected. |
| Released Dt | The release date. This is the date the customer was released from active military duty. |

6 To edit a customer's employment information, use the **Employment** block text boxes:

| In this field: | Do this: |
|---------------------------|---|
| Type | Select the occupation (required). |
| Employer | Enter the employer's name (required). |
| # | Enter the building number (optional). |
| Address 1 (unlabeled) | Enter the address line 1 (optional). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (optional). |
| City | Enter the city (optional). |
| St | Select the state (optional). |
| Zip Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country (required). |
| Occupation | Select the occupation (optional). |
| Title | Enter the title (optional). |
| Ph | Enter the work phone number (required). |
| Ph Extension | Enter the work phone number extension (optional). |
| Comment | Enter a comment (optional). |

- If this is a customer's current place of employment, select **Current**.

7 To record additional phone numbers, use the **Telecom** block.

| In this field: | Do this: |
|-------------------------|---|
| Telecom Type | Select the telecommunication type (required). |
| Phone | Enter the phone number (required). |
| Extn | Enter the phone extension (optional). |
| Start Time | Enter the best time to call start time (optional). |
| Time Period (unlabeled) | Select the time period for the best time to call start time, AM or PM (optional). |
| End Time | Enter the best time to call end time (optional). |
| Time Period (unlabeled) | Select the time period for the best time to call end time, AM or PM (optional). |
| Time Zone | Select the applicant's time zone (optional). |
| Current | Select if this telecom number is current (required). |

8 Save any changes you made to the account.

Note: Sub pages for the Customer Details page are described in the **Account Details sub pages** section of this chapter.

Business page

If this is a SME loan, information gathered on the Application Entry form regarding the business and the business's address, partners and affiliates data, and phone numbers appears on the Business page. Using the Customer Service form's 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** form and load the account (line of credit) you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Business** tab.
- 3 Load the business whose information you want to edit or enhance. Use the scroll bar on the right of the **Business** block to view all the businesses associated with this account.

| 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 Date | 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 Number | Bank account number. |
| Average Checking Balance | Average checking balance. |
| # of Locations | Number of locations of the business. |
| Management Since | Year the current management was established. |

4 To change or add an address, use the **Address** block text boxes:

| In this field: | Do this: |
|---------------------------|---|
| Type | Select the address type (required). |
| Postal Type | Select the postal address type (required). |
| # | Enter the building number (required). |
| Pre | Select the street prefix (directional) (optional). |
| Street Name | Enter street name (optional). |
| Street Type | Select the street type (optional). |
| Post | Select the street postfix (directional) (optional). |
| Apt # | Enter the apartment number (optional). |
| Address | Enter the address (required). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (required). |
| City | Enter the city (required). |
| St | Select the state (required). |
| Zip Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country code (required). |
| Ph | Enter the phone number (required). |
| Own / Rent | Select the ownership type (required). |
| Comment | Enter a comment (optional). |

- If this is the business's current address, select **Current**.
- If this is the business's mailing address, select **Mailing**.

5 To record additional phone numbers for the business, use the **Telecom** block.

| In this field: | Do this: |
|---------------------|---|
| Telecom Type | Select the telecommunication type (required). |
| Phone | Enter the phone number (required). |
| Ext | Enter the phone extension (optional). |
| Current | If selected, indicates that this is the current record. |
| Time Zone | Select the applicant's time zone (optional). |
| Current | Select if this telecom number is current (required). |

6 To edit a business's partners information, use the **Partners** block text boxes:

| In this field: | View this: |
|----------------------|--|
| First Name | Enter the partner's first name (required). |
| MI | Select the partner's middle name (optional). |
| Last Name | Enter the partner's last name (required). |
| Suffix | Enter the partner's suffix (optional). |
| SSN | Enter the partner's social security number (required). |
| Birth Dt | Enter the partner's birth date (required). |
| Birth Place | Enter the partner's birth place (optional). |
| Networth | Enter the partner's net worth (required). |
| Gross Income | Enter the partner's gross income. (required). |
| Language | Enter the partner's language (required). |
| Nationality | Enter the partner's nationality (optional). |
| Title | Select the partner's title (optional). |
| Ownership (%) | Enter the percentage of ownership held by the customer (required). |
| Email | Enter the partner's email (optional). |

| | |
|--------------|---|
| Phone | Enter the partner's phone (required). |
| Extn | Enter the partner's phone extension (optional). |

7 To edit a business's affiliate information, use the **Affiliates** block text boxes:

| In this field: | Do this: |
|--------------------------|--|
| Organization Type | Select the affiliate's organization type (required) |
| Legal Name | Enter the affiliate's legal name (required) |
| Business Name | Enter the affiliate's business name (required) |
| Tax ID | Enter the affiliate's tax identification (required) |
| Ownership (%) | Enter the affiliate's percentage of ownership (required) |
| No of Employees | Enter the affiliate's number of employees (required) |
| NAICS CODE | Enter the affiliate's North American Industry Classification System code (required). |

8 Save any changes you made to the account.

Note: Sub pages for the Customer Details page are described in the **Account Details sub pages** section of this chapter.

Balances page

Details of an account's balance can be viewed on the Balance page. The Balances page contains four action buttons in the Balance Group block: Current Balance, Deficiency Balance, Non-Performing Balance, and Terminate Balance.

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: loans)/Cycle-to-date: line of credit) and YTD (year-to-date).

To view account balance information

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Balances** tab.

The screenshot shows the 'ABRAHAM JOHN (Customer Service) Pending Request' window. The 'Balances' tab is selected. At the top, there is a table for account details with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below this is a 'Balance Group' section with radio buttons for Current Balance, Deficiency Balance, Non-Performing Balance, and Terminate Balance. The 'ITD/CTD' radio button is selected. A table below shows transaction details for various account types like ADVANCE / PRINCIPAL, INTEREST, and FEE LATE CHARGE. At the bottom, there are sections for 'Interest and Accruals', 'Extn and Due Dates', and 'Credit Details'.

- 3 In the **Balance Group** block, select the balance you want to view.
- **Current Balance** displays the current balances for accounts with an status of ACTIVE. If you choose **Current Balance**, the following information appears:

| 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 | 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. |
| Total Balance | The total of the account balance. |

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

| In this field: | View: |
|----------------------------|--|
| Balance Type | The balance type. |
| Opening Deficiency | The opening deficiency balance. |
| Chargeoff Posted | The additional charged off amounts posted. |
| Recovery | The amount of deficiency balance paid. |
| Deficiency Balance | The current (closing) deficiency balance. |
| Deficiency Balance (total) | The total 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 choose **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). |
| Balance | The current (Closing) nonperforming balance. |
| Total Balance | The total deficiency balance. |

- 4 In the **Txn Period** block, choose how you want to view the balance:
 - Choose **ITD/CTD** to view transactions by Inception-to-date (loans)/Cycle-to-date (line of credit)

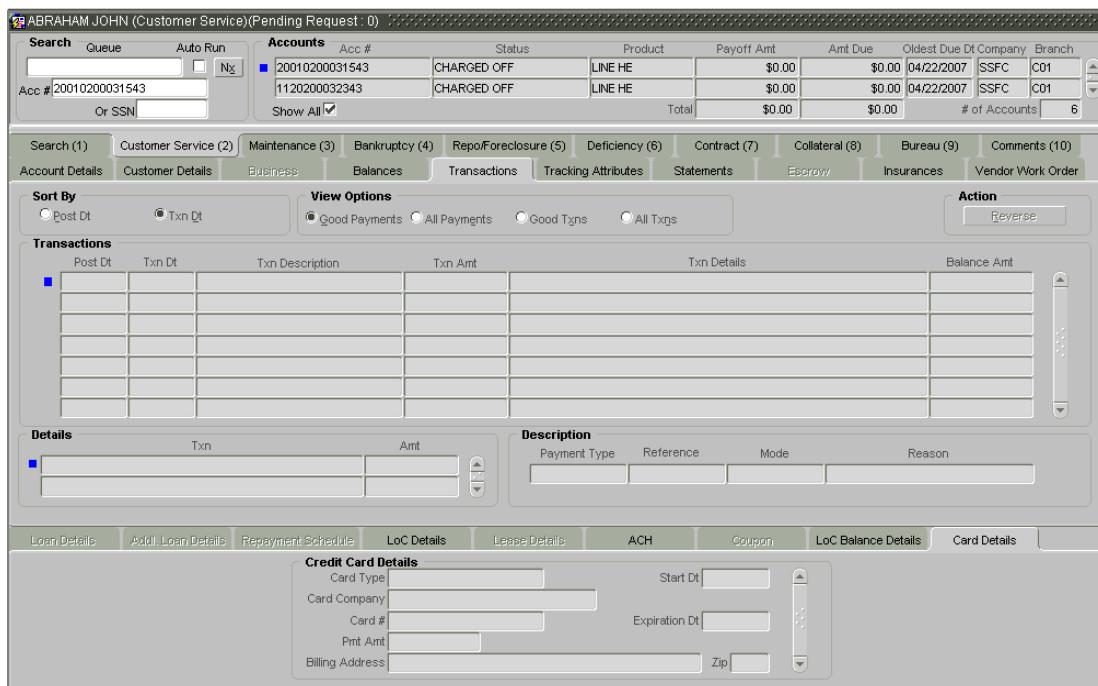
-or-
 - Choose **YTD** to view the transactions by year to date.

Transactions page

The Transaction page displays all transactions with a monetary impact that have occurred over the life of the account. Transactions can be sorted by when the transaction was made effective (Post Dt) or the date the transaction was created (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** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.



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

If you select this:

- Good Payments
- All Payments
- Good Txns
- All Txns

Oracle Daybreak displays:

- All valid payments that were neither voided nor reversed.
- All transaction involving payments.
- All transactions that were neither voided nor reversed.
- All transactions.

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

-or-

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

In either case, Oracle Daybreak displays the following information:

In this field:

View:

Transactions block

| | |
|-----------------|---|
| Post Dt | The transaction posting date. |
| Txn Dt | The transaction effective date. |
| Txn Description | The transaction details. |
| Txn Amt | The transaction amount. |
| Txn Details | The transaction details. |
| Balance Amt | The balance amount. Note: This is the principal balance, not the total balance amount. |

Details block

| | |
|-----|-------------------------------------|
| Txn | The transaction allocation details. |
| Amt | The transaction allocation amount. |

Description block

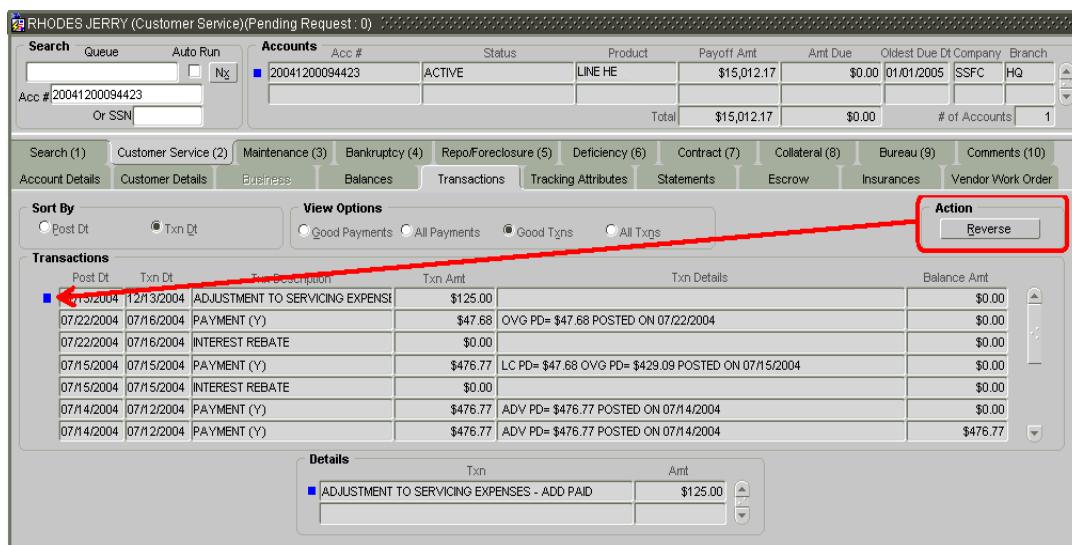
| | |
|--------------|---|
| Payment Type | The payment type. |
| Reference | The reference number associated with the transaction. |
| Mode | The mode of the transaction. |
| Reason | The reason for the transaction. |

To reverse (or void) a transaction

- 1 Load the account with the transaction you want to void using the **Customer Service** form.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.
- 3 In the **Transactions** block list box, select the transaction you want to reverse in the **Txn Description** column. (You may have to use the scroll bar to find the transaction).
- 4 In the **Action** block, choose **Reverse**.

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

In this example, the Reverse button is available. The transaction ADJUSTMENT TO SERVICING EXPENSES - ADD can be reversed.



The screenshot shows the Rhodes Jerry Customer Service software interface. The 'Customer Service (2)' tab is selected. The 'Transactions' tab is active. In the 'Transactions' list, the first item, 'ADJUSTMENT TO SERVICING EXPENSES - ADD', is selected and highlighted with a red box. In the 'Action' section, the 'Reverse' button is also highlighted with a red box. The 'View Options' dropdown shows 'Txn Dt' selected. The 'Details' section at the bottom shows the transaction details: Txn: ADJUSTMENT TO SERVICING EXPENSES - ADD PAID, Amt: \$125.00.

In this example, the Reverse button is unavailable. The transaction PAYMENT (Y) cannot be reversed.

Search Queue Auto Run Nx

| Accounts | Acc # | Status | Product | Payoff Amt | Amt Due | Oldest Due Dt | Company | Branch |
|----------------|-------------|---------|---------------|------------|------------|---------------|---------|--------|
| 20041200094423 | ACTIVE | LINE HE | \$15,012.17 | \$0.00 | 01/01/2005 | SSFC | HQ | |
| Total | \$15,012.17 | \$0.00 | # of Accounts | 1 | | | | |

Search (1) Customer Service (2) Maintenance (3) Bankruptcy (4) Repo/Foreclosure (5) Deficiency (6) Contract (7) Collateral (8) Bureau (9) Comments (10)

Account Details Customer Details Business Balances Transactions Tracking Attributes Statements Escrow Insurances Vendor Work Order

Sort By Post Dt Txn Dt View Options Good Payments All Payments Good Txns All Txns Action **Reverse**

Transactions

| Post Dt | Txn Dt | Txn Description | Txn Amt | Txn Details | Balance Amt |
|------------|------------|---------------------------------|----------|--|-------------|
| 12/13/2004 | 12/13/2004 | ADJUSTMENT TO SERVICING EXPENSE | \$125.00 | | \$0.00 |
| 7/16/2004 | 07/16/2004 | PAYMENT (Y) | \$47.68 | OVG PD= \$47.68 POSTED ON 07/22/2004 | \$0.00 |
| 7/22/2004 | 07/16/2004 | INTEREST REBATE | \$0.00 | | \$0.00 |
| 7/15/2004 | 07/15/2004 | PAYMENT (Y) | \$476.77 | LC PD= \$47.68 OVG PD= \$429.09 POSTED ON 07/15/2004 | \$0.00 |
| 7/15/2004 | 07/15/2004 | INTEREST REBATE | \$0.00 | | \$0.00 |
| 7/14/2004 | 07/12/2004 | PAYMENT (Y) | \$476.77 | ADV PD= \$476.77 POSTED ON 07/14/2004 | \$0.00 |
| 7/14/2004 | 07/12/2004 | PAYMENT (Y) | \$476.77 | ADV PD= \$476.77 POSTED ON 07/14/2004 | \$476.77 |

Details Txn Amt

| | |
|---------------------|---------|
| PAYMENT EXCESS PAID | \$47.68 |
|---------------------|---------|

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 form. (For more information, see the **Txn Codes** page section in the **Oracle Daybreak Lending Suite Setup Guide**).

To void an account

Oracle Daybreak can be configured to void an account using the Reverse button on the Transaction page.

- 1 Load the account you want to void using the **Customer Service** form.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.
- 3 In the **View Option** block of the **Transactions** page, choose **Good Txns**.
- 4 In the **Transactions** block, select the ACTIVE entry in the **Txn Description** field.
- 5 In the **Action** block, choose **Reverse**.

In the Transactions block, Oracle Daybreak creates an entry of REVERSE ACTIVE and reverses all transactions. Oracle Daybreak 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 Administration form for your user responsibility and account's product type. For more information, see the **Txn Codes** page section in the **Oracle Daybreak Lending Suite Setup Guide**.

Tracking Attributes page

The Tracking Attributes page allows you to link information to an account that is not tracked by default in the Oracle Daybreak 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 number. Such attributes are defined during system setup.

To track attributes on the Customer Service (2) master tab

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Tracking Attributes** tab.

The screenshot shows the Oracle Daybreak Customer Service (2) master tab. At the top, there is a grid of account information. Below the grid, a navigation bar includes tabs for Account Details, Customer Details, Business, Balances, Transactions, Tracking Attributes (which is the active tab), Statements, Escrow, Insurances, and Vendor Work Order. The Tracking Attributes tab contains a 'Tracking' section with a 'Parameter' list and a 'Sub Attribute' dropdown set to 'ALL'. A 'Value' list box shows a long list of credit attribute parameters, all of which have 'NA' selected. Below this, there are several other sections: Interest and Accruals, Extn and Due Dates, and Credit Details, each with various input fields and dropdowns.

- 3 Choose **Create Tracking**.

Oracle Daybreak loads the tracking parameters.

- 4 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.

- 5 Complete the **Tracking** block by entering the requested parameter in the **Value** field.
- 6 Save any changes you made to the account.

Balances, Transactions, Tracking Attributes, and Insurances pages' sub pages

The Balances, Transactions, Tracking Attributes, and Insurances pages share the following sub pages:

- LoC Details
- ACH
- LoC Balance Details
- Card Details

Note: Depending on the type of product and the method of payment, only certain sub pages will be available.

LoC Details sub page

The LoC Details sub page contains further information about the line of credit; including interest and accruals, extensions and due dates, and credit details.

To view the LoC Details sub page

- 1 Open the **Customer Service** form and load the line of credit account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Balances, Transactions, Tracking Attributes, or Insurances** tab.
- 3 Choose the **LoC Details** sub tab.

The screenshot shows the Customer Service (2) form with the LoC Details sub tab selected. The top section displays account details for account #20010200031543, including status (CHARGED OFF), product (LINE HE), and payoff amount (\$0.00). The transaction history table shows various line items like ADVANCE / PRINCIPAL, INTEREST, and FEE LATE CHARGE, with their respective amounts and balance changes. The bottom section shows credit details, including credit limit (\$0.00), overlimit limit (0), and available credit (\$25,000.00).

| Balance Type | Opening Balance | Posted | Paid | Waived | Charged Off | Adjusted (-) | Adjusted (+) | Balance |
|-----------------------|-----------------|--------|--------|--------|-------------|--------------|--------------|---------|
| ADVANCE / PRINCIPAL | \$19,000.00 | \$0.00 | \$0.00 | \$0.00 | \$19,000.00 | \$0.00 | \$0.00 | \$0.00 |
| INTEREST | \$750.00 | \$0.00 | \$0.00 | \$0.00 | \$750.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE LATE CHARGE | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE NSF | \$0.00 | \$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 | \$0.00 |
| FEE OVER CREDIT LIMIT | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE MEMBERSHIP | \$150.00 | \$0.00 | \$0.00 | \$0.00 | \$150.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE PHONE PAY | \$0.00 | \$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 | \$0.00 |

4 View the following line of credit information on the **LoC Details** sub tab:

| In this field: | View: |
|--|---|
| <u>Interest and Accruals block</u> | |
| Index Type | The index. |
| Last Rate Change Dt | The last rate change date. |
| Index Rate | The current index rate. |
| # of Rate Changes (Year) | The number of rate changes (year). |
| Margin | The current margin rate. |
| # of Rate Changes (Life) | The number of rate changes (life). |
| Rate | The current rate. |
| Rate Start Of Year | The rate at start of the year. |
| Accrual Start Dt | The accrual start date. |
| Last Dt | The last accrual date. |
| Stop Accrual | The stop accrual indicator. |
| <u>Extensions and Due Dates block</u> | |
| # 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 date changes (year). |
| # of Due Day Changes (Life) | The number of due date changes (life). |
| Last Extn Dt | The last extension date. |
| Due Day Chg Dt | The last due date change date. |
| <u>Credit Details block</u> | |
| Credit Limit | The credit limit. |
| Hold - | The amount on hold. |
| Consumed - | The credit consumed. |
| Suspended - | The credit suspended. |
| Available Credit = | The credit available. |
| Overlimit # Life | The number of times advance drawn over the credit limit (life). |
| (Overlimit #) Year | The number of times advance drawn over the credit limit (year). |
| Last Advance Dt | The last advance date. |
| Last Advance Amt | The last advance amount. |

ACH sub page

If the account uses an automated clearinghouse method of payment, then the ACH sub page is available. The ACH sub page displays information about automated clearinghouse and electronic fund transfers. This information can be edited using the Maintenance (3) master tab and the nonmonetary transaction ACH MAINTENANCE.

To view the ACH sub page

- 1 Open the **Customer Service** form and load the account with the ACH you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Balances, Transactions, Tracking Attributes, or Insurances** tab.
- 3 Choose the **ACH** sub tab.

The screenshot shows the 'ABRAHAM JOHN (Customer Service) (Pending Request: U)' screen. At the top, there is a search bar and a table showing account details: Acc # 20010200031543, Status CHARGED OFF, Product LINE HE, Payoff Amt \$0.00, Amt Due \$0.00, Oldest Due Dt 04/22/2007, SSFC, C01. Below this is a table for 'Show All' accounts, with a total of 6 accounts. The main menu at the bottom includes tabs for Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), Comments (10), and sub-tabs for Account Details, Customer Details, Business, Balances, Transactions, Tracking Attributes, Statements, Escrow, Insurances, and Vendor Work Order.

BALANCE GROUP

Txn Period

| Balance Type | Opening Balance | Posted | Paid | Waived | Charged Off | Adjusted (-) | Adjusted (+) | Balance |
|-----------------------|-----------------|--------|--------|--------|-------------|--------------|--------------|---------|
| ADVANCE / PRINCIPAL | \$19,000.00 | \$0.00 | \$0.00 | \$0.00 | \$19,000.00 | \$0.00 | \$0.00 | \$0.00 |
| INTEREST | \$750.00 | \$0.00 | \$0.00 | \$0.00 | \$750.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE LATE CHARGE | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE NSF | \$0.00 | \$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 | \$0.00 |
| FEE OVER CREDIT LIMIT | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE MEMBERSHIP | \$150.00 | \$0.00 | \$0.00 | \$0.00 | \$150.00 | \$0.00 | \$0.00 | \$0.00 |
| FEE PHONE PAY | \$0.00 | \$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 | \$0.00 |

Total Balance <\$50.00>

Bank Information

| | |
|--|---------------------|
| ACH <input checked="" type="checkbox"/> Bank | Start Dt 01/01/1800 |
| Routing # | |
| Account Type | |
| Account # | |
| ACH Debit Amt \$0.00 | Debit Freq |
| | Debit Day 0 |

- 4 View the following information on the ACH sub page:

| In this field: | View: |
|-------------------------------|---|
| <u>Bank Information block</u> | |
| ACH | If selected, indicates that ACH is enabled. |
| Bank | The bank name. |
| Start Dt | The ACH start date. |
| Routing # | The routing number. |
| Account Type | The account type. |
| Account # | The account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234. |
| ACH Debit Amt | The payment amount. |
| Debit Freq | The payment frequency. |
| Debit Day | The payment day. |

LoC Balance Details sub page

The LoC Balance Details sub page displays promotion details and credit insurance. This information is created during the creation of the account.

To view the LoC Balance Details sub page

- 1 Open the **Customer Service** form and load the account with the promotion details you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Balances, Transactions, Tracking Attributes, or Insurances** tab.
- 3 Choose the **LoC Balance Details** sub tab.

The screenshot shows the 'ABRAHAM JOHN (Customer Service)(Pending Request: 0)' window. The 'LoC Balance Details' sub tab is selected. The top section shows a table of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, and Oldest Due Dt. Below this is a navigation bar with tabs for Search, Queue, Auto Run, Accounts, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, Branch, and buttons for Show All and Total. The 'Business' tab is selected. Below the navigation bar is a 'Balance Group' section with radio buttons for Current Balance, Deficiency Balance, Non-Performing Balance, and Terminating Balance. The 'Txn Period' section has radio buttons for ITD/CTD and YTD. The main table below shows balance details for various categories like ADVANCE /PRINCIPAL, INTEREST, and FEE LATE CHARGE, with columns for Balance Type, Opening Balance, Posted, Paid, Waived, Charged Off, Adjusted (-), Adjusted (+), and Balance. The total balance is shown as <\$50.00>. At the bottom, there are tabs for Loan Details, Addl. Loan Details, Repayment Schedule, LoC Details, Lease Details, ACH, Coupon, LoC Balance Details (selected), and Card Details. The 'Promotion Details' block contains fields for Promotion (NONE), Type (NONE), Start Dt (10/16/2008), End Dt (12/31/4000), Rate (0.0000), and Term (0). The 'Credit Insurance' block contains fields for Insurance, Status, and Sub Type.

- 4 View the following balance details on the **LoC Balance Details** sub page:

In this field:

View:

Promotion Details block

| | |
|-----------|---------------------------------|
| Promotion | The balance promotion. |
| Type | The balance promotion type. |
| Start Dt | The balance date. |
| End Dt | The balance promotion end date. |
| Rate | The balance rate. |
| Term | The balance term. |

Credit Insurance block

| | |
|-----------|---------------------------------|
| Insurance | The balance insurance. |
| Status | The balance insurance status. |
| Sub Type | The balance insurance sub type. |

Card Details sub page

The Card Details sub page displays information regarding credit cards associated with the account.

To view the Card Details sub page

- 1 Open the **Customer Service** form and load the account with the promotion details you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Balances, Transactions, Tracking Attributes, or Insurances** tab.
- 3 Choose the **Card Details** sub tab.

- 4 View the following display only credit card details on the **Card Details** sub page:

In this field:

View:

Credit Card Details block

| | |
|-----------------|---|
| Card Type | The credit card type. |
| Start Dt | The credit card start date. |
| Card Company | The credit card company. |
| Card # | The credit card number. |
| Expiration Dt | The expiration date. |
| Pmt Amt | The card payment amount. |
| Billing Address | The billing address for the credit card. |
| Zip | The zip code for the billing address for the credit card. |

Statements page

The Statements page contains three display only blocks. The Statements block displays a list all the statements generated during the life of the account. The Transaction block 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 block displays the user-defined message that appears in the statement.

To view the Statements page

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Statements** tab.

The **Statements** block displays 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 block, select the statement you to view. | |
| Oracle Daybreak displays the following information for the selected statement in the Transactions and Messages block. | |
| In this field: | View: |
| <u>Transactions block</u> | |
| Txn Dt | The transaction effective date. |
| Description | The transaction. |
| Amount | The transaction amount. |
| <u>Messages block</u> | |
| Seq # | The sequence number. |
| Message | The message. |

4 View the statement details on the **Line of Credit** sub page:

| In this field: | View: |
|-----------------------|------------------------------|
| Previous Balance | The previous balance. |
| (+) New Advances | The advances. |
| (+) Fees | The fees due. |
| (+) Finance Charge | The finance charge. |
| (+) Other Charges | The other charges due. |
| (-) Payments/Credits | The payments/credits. |
| = New Balance | The new balance. |
| Past Due | The past due amount. |
| Minimum Due | The minimum amount due. |
| Credit Limit | The credit limit. |
| Credit Available | The available credit. |
| Avg Daily Balance | The average daily balance. |
| Daily Periodic Rate | The daily periodic rate. |
| Annual Rate | The annual rate. |
| Days In Cycle | The number of days in cycle. |

Insurances page

If during the loan origination, the Insurance sub page was completed on the Funding form, you can view the financed insurance information on the Customer Service form's Insurances page. The Insurances page displays detail information related to all financed insurances, including cancellation and refund information whenever applicable. It also displays the insurances that were financed after funding of the loan using the Maintenance (3) master tab.

To view the Insurances page

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Insurances** tab.

- 3 In the **Insurance** block, view the following display only information:

In this field:

View:

Policy Information:

Contractual

If selected, indicates that the insurance policy is required by contract.

Insurance Type

The insurance type.

Sub Type

The insurance sub type.

Status

The insurance status.

Insurance Plan

The insurance plan.

Insurance Mode

The insurance mode.

Itemization

The contract itemization.

Company

The insurance company.

Policy Number

The insurance policy number.

Phone No

The insurance company's primary phone number.

Ext

The insurance company's primary phone extension.

Policy Number

The insurance policy number.

Phone No

The insurance company's alternate phone number.

| | |
|--|---|
| Ext | The insurance company's alternate phone extension. |
| Effective Dt | The insurance effective date. |
| Expiration Dt | The insurance expiry date. |
| Premium Amt | The insurance premium amount. |
| Term | The insurance term. |
| Commission Rule | The insurance premium amount. |
| Commission Amt | The insurance commission amount. |
| Primary (Beneficiary) | The primary beneficiary of the insurance. |
| Secondary (Beneficiary) | The secondary beneficiary of the insurance. |
| Comments | The comments regarding the insurance policy. |
| <u>Cancellation/Refund block:</u> | |
| Policy Cancellation Dt | The insurance cancellation date. |
| Term Remaining | The remaining term on the insurance at cancellation. |
| 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. |
| Refund Method | The refund calculation method. |
| Estimated Refund Amt | The estimated insurance refund. |
| Received Refund Amt | The insurance refund received. |
| Complete Refund | If selected, a complete refund is allowed. |
| Grace Day's Cancellation Fee Allowed | If selected, indicates that cancellation fees during grace period is allowed. |
| Grace Days | View the number of grace days allowed for cancellation without charging a cancellation fee. |
| Cancellation Fee | View the amount of the cancellation fee to be charged when the insurance is cancelled. |

- 4 In the **Insurance Tracking** block, choose **Create Tracking**.

Oracle Daybreak loads the insurance tracking parameters in the Insurance Tracking block.

- 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 **Insurance Tracking** block.
- 7 Save your entry.

Vendor Work Order page

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

To view the Statements page

- 1 Open the **Customer Service** form and load the account you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Vendor Work Order** tab.

The screenshot shows the Oracle Daybreak Customer Service form for account ABRAHAM JOHN. The Vendor Work Order tab is selected. The main grid displays vendor work orders with columns for Work Order #, Dt, Estimated, Type, Vendor, and Status. A 'View Work Order' button is located in the top right of the grid. Below the grid is a table of call activities with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt.

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|--------------------------|
| CC | HU | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | | 11/30/2009 04:45:34 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | <input type="checkbox"/> |

- 3 In the **Vendor Work Order** block, view the following display only information:

In this field:

View this:

| | |
|--------------|---|
| Work Order # | The work order number. |
| Dt | The assignment date. |
| Estimated | The estimated dollar amount of work order. |
| Type | The assigned type. |
| Vendor | The vendor number and name. |
| Status | The assigned status. |
| Total Amt | The total estimated dollar amount of all work orders. |

- 4 Select the work order in the Vendor Work Order block you want to view and choose **View Work Order**.

Note: The View Work Order button appears dimmed if your responsibility does not allow access to the Vendor form.

Oracle Daybreak opens the Vendor Management form's Work Orders page with information about that work order. You can then perform tasks and record additional information, such as changing the work order's status and adding comments on the Work Orders page.

Maintenance (3) master tab

The Maintenance (3) master tab acts as a single command stations that allows you to post a wide array of monetary and nonmonetary transactions for any given account. The transactions available depend on the nature of the account, whether it is a line of credit. This section explains how to complete the following tasks:

Monetary tasks

Line of Credit:

- 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
- 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
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Nonmonetary tasks

Line of Credit:

- 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)
- Create or cancel a one time ACH - phone pay

Oracle Daybreak allows 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 Daybreak’s transaction setup codes. Oracle Daybreak also allows 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.

A note about verifying transactions:

You can set up transactions so that they must be validated by a different Oracle Daybreak user. With this authorization process, you can view these transactions on the Transaction Authorization form before they are posted. When you post such transaction on the Maintenance (3) master tab, they receive a status of WAITING FOR AUTHORIZATION. For more information, see the chapter **Transaction Authorization (Maker-Checker)** in this User Guide.

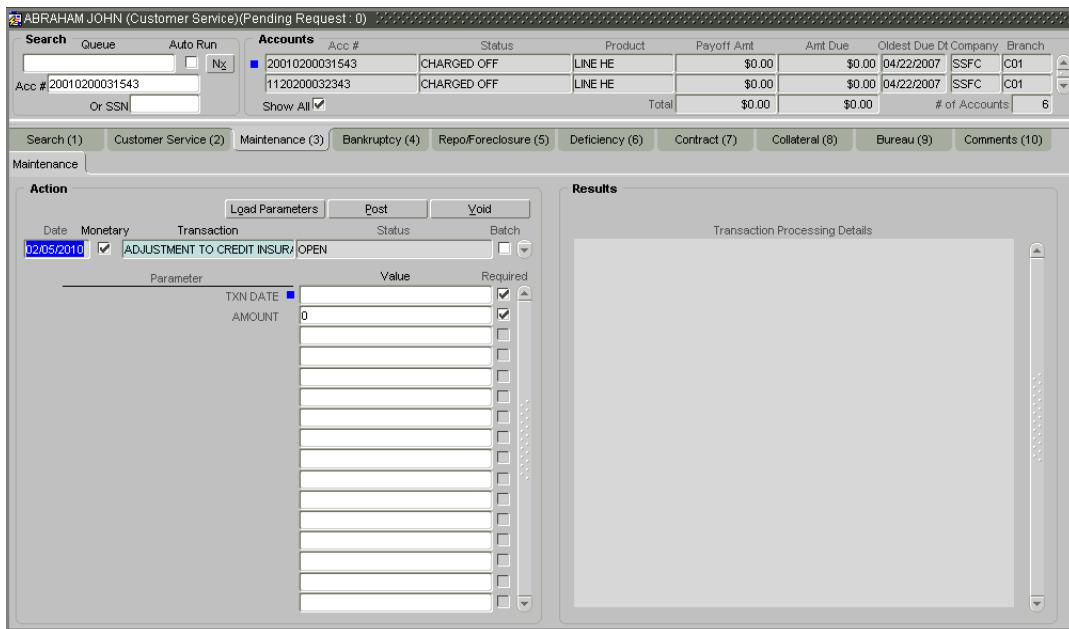
Using the Maintenance page for monetary and nonmonetary transactions

All of the monetary and nonmonetary tasks listed in **Appendix C: Transaction Parameters** use the Maintenance page. Each task requires a Transaction value and a Parameter value.

For each task, complete the following steps:

To use the Maintenance page to complete monetary transactions

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Maintenance (3)** master tab.



- 3 In the **Action** block:
 - 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 account (line of credit), whether the transaction is monetary or nonmonetary, and user responsibility.

- 5 During set up, you can choose to process a transaction 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.
- 6 Choose **Load Parameters**.
- 7 Enter all the required parameter values and choose **Post**.

Oracle Daybreak displays the results (success, failure, or waiting for authorization) in the Results block “Transaction Processing Details” list.

Transactions page (A reminder)

As discussed earlier in this chapter, the Transactions page displays transactions with a monetary impact that have occurred over the life of the account. The Transaction page also allows you to view transactions or reverse certain transactions you manually perform on the Maintenance page. For more information, see the **Transaction page** section of this chapter.

| ABRAHAM JOHN (Customer Service)(Pending Request: 0) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------------------------|--|----------|--------------------|-------------|----------------------|------------|----------------------|---------------|---|--------|---------------------|--|--------------------|--|--------------------|--|--------------|--|---------------|--|-----------|--|-------------------------------------|--|--|--|--|--|----------------------|--|----------------------|--|--------------------------|--|------------------------------------|--|--|--|--|--|----------------------|--|--|--|--|--|--------|--|--|--|--|--|---------------|--|--|--|--|--|---------|--|--|--|--|--|----------------------|--|--|--|--|--|-----------------|--|--|--|--|--|-----|--|--|--|--|--|
| Search | Queue | Auto Run | Accounts | Acc # | Status | Product | Payoff Amt | Amt Due | Oldest Due Dt | Company | Branch | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="text"/> | <input type="checkbox"/> Nx | | | 20010200031543 | CHARGED OFF | LINE HE | \$0.00 | \$0.00 | 04/22/2007 | SSFC | C01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Acc #/Or SSN | | | | 11120200032343 | CHARGED OFF | LINE HE | \$0.00 | \$0.00 | 04/22/2007 | SSFC | C01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Show All <input type="checkbox"/> | | | | | Total | \$0.00 | \$0.00 | | # of Accounts | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Search (1) | | Customer Service (2) | | Maintenance (3) | | Bankruptcy (4) | | Repo/Foreclosure (5) | | Deficiency (6) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Details | | Customer Details | | Business | | Balances | | Transactions | | Tracking Attributes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sort By | | View Options | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="radio"/> Post Dt <input type="radio"/> Txn Dt | | <input checked="" type="radio"/> Good Payments <input type="radio"/> All Payments <input type="radio"/> Good Txns <input type="radio"/> All Txgs | | | | | | | | <input type="button" value="Action"/> <input type="button" value="Reverse"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transactions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Post Dt | | Txn Dt | | Txn Description | | Txn Amt | | Txn Details | | Balance Amt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td colspan="2">Details</td> <td colspan="2">Txn</td> <td colspan="2">Amt</td> <td colspan="2">Description</td> <td colspan="2">Payment Type</td> <td colspan="2">Reference</td> </tr> <tr> <td colspan="2"> <input checked="" type="checkbox"/> </td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"> <input type="text"/> </td> <td colspan="2"> <input type="text"/> </td> <td colspan="2"> <input type="text"/> </td> </tr> <tr> <td colspan="12"> <input type="button" value="..."/> </td> </tr> </table> | | | | | | | | | | | | Details | | Txn | | Amt | | Description | | Payment Type | | Reference | | <input checked="" type="checkbox"/> | | | | | | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Details | | Txn | | Amt | | Description | | Payment Type | | Reference | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td colspan="2">Loan Details</td> <td colspan="2">Addl. Loan Details</td> <td colspan="2">Repayment Schedule</td> <td colspan="2">LoC Details</td> <td colspan="2">Lease Details</td> <td colspan="2">ACH</td> </tr> <tr> <td colspan="2"> <input checked="" type="checkbox"/> </td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"> <input type="checkbox"/> </td> </tr> <tr> <td colspan="12"> <input type="button" value="..."/> </td> </tr> </table> | | | | | | | | | | | | Loan Details | | Addl. Loan Details | | Repayment Schedule | | LoC Details | | Lease Details | | ACH | | <input checked="" type="checkbox"/> | | | | | | | | | | <input type="checkbox"/> | | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Details | | Addl. Loan Details | | Repayment Schedule | | LoC Details | | Lease Details | | ACH | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td colspan="6">Credit Card Details</td> <td colspan="6">Card Details</td> </tr> <tr> <td colspan="3">Card Type</td> <td colspan="3"></td> <td colspan="3">Start Dt</td> <td colspan="3"></td> </tr> <tr> <td colspan="3">Card Company</td> <td colspan="3"></td> <td colspan="3"> <input type="text"/> </td> <td colspan="3"></td> </tr> <tr> <td colspan="3">Card #</td> <td colspan="3"></td> <td colspan="3">Expiration Dt</td> <td colspan="3"></td> </tr> <tr> <td colspan="3">Pmt Amt</td> <td colspan="3"></td> <td colspan="3"> <input type="text"/> </td> <td colspan="3"></td> </tr> <tr> <td colspan="6">Billing Address</td> <td colspan="6">Zip</td> </tr> </table> | | | | | | | | | | | | Credit Card Details | | | | | | Card Details | | | | | | Card Type | | | | | | Start Dt | | | | | | Card Company | | | | | | <input type="text"/> | | | | | | Card # | | | | | | Expiration Dt | | | | | | Pmt Amt | | | | | | <input type="text"/> | | | | | | Billing Address | | | | | | Zip | | | | | |
| Credit Card Details | | | | | | Card Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Card Type | | | | | | Start Dt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Card Company | | | | | | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Card # | | | | | | Expiration Dt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pmt Amt | | | | | | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Billing Address | | | | | | Zip | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Bankruptcy (4) master tab

The Bankruptcy page allows 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 blocks.

As there are occasions when a borrower files bankruptcy more than once during the tenure of the loan, you can record information for multiple bankruptcies. The Create New Bankruptcy 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 scroll bar in the Details block. The Current box in the Details block indicates the current bankruptcy details.

To enter bankruptcy details for an account

- 1 Using the **Customer Service** form, load the account you want to add bankruptcy details to and choose the **Bankruptcy (4)** master tab.

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|--------------------------|
| CC | HU | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | | 11/30/2009 04:45:34 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | <input type="checkbox"/> |

- 2 If there is a previous bankruptcy record in the **Details** block, choose **Create New Bankruptcy** to refresh the Bankruptcy page.
- 3 Complete the **Details** block.

In this field:

Current box

Followup Dt

File Received Dt

Disposition

Bankruptcy Start Dt

Type

Bankruptcy End Dt

Comment

Do this:

Select to indicate this is the current bankruptcy record.

Enter the follow-up date for the bankruptcy (required).

Enter the file received date for the bankruptcy (optional).

Select the bankruptcy disposition (required).

Enter the bankruptcy start date (optional).

Select the bankruptcy type (optional).

Enter the bankruptcy end date (optional).

Enter a comment (optional).

- 4 Choose **Create Tracking**.

Oracle Daybreak loads the bankruptcy tracking parameters.

- 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** block.

- 7 Save your entry.

Note: Sub pages for the Bankruptcy page are described in the **Account Details sub pages** section of this chapter.

Repo/Foreclosure (5) master tab

The Repo/Foreclosure (5) master tab allows you to record information regarding repossession on the Repossession page or foreclosures on the Foreclosure page in a manner similar to how bankruptcies are recorded on the Bankruptcy page. You can track each stage of the repossession or foreclosure process based on the follow-up date and record information using the Details and Tracking blocks.

On occasion, a lender performs multiple foreclosures or repossession for the same loan. The Create New Fore Closure buttons on the Repossession and Foreclosure pages enable you to create a new repossession or foreclosure record for a different collateral and different start and end dates. You can also use the Repossession and Foreclosure pages to view the previous repossession or foreclosure information using the scroll bar in the Details block. The Current box in the Details block indicates the current repossession or foreclosure record for each asset.

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

To enter repossession details for an account

- 1 Using the Customer Service form, load the account you want to add repossession details to and choose the **Repo/Foreclosure (5)** master tab, then choose **Repossession**.

Note: If there is a previous repossession record in the **Details** block, choose **Create New Repossession** to refresh the Repossession page.

- 2 Complete the **Details** block.

In this field:

Current box

Do this:

Select to indicate this is the current repossession/foreclosure record.

Followup Dt

Enter the follow-up date for the repossession/foreclosure (required).

| | |
|--------------------|---|
| File Received Dt | Enter the file received date for the repossession/foreclosure (optional). |
| Disposition | Select the repossession/foreclosure disposition (required). |
| Repo/Forc Start Dt | Enter the repossession/foreclosure start date (optional). |
| Type | Select the repossession/foreclosure type (optional). |
| Repo/Forc End Dt | Enter the repossession/foreclosure end date (optional). |
| Collateral | Select the repossession/foreclosure asset (required). |
| Comment | Enter a comment (optional). |

3 Choose **Create Tracking**.

Oracle Daybreak loads the repossession tracking parameters.

4 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.

5 Complete the **Tracking** block.

6 Save any changes you made to the account.

Note: Sub pages for the Repossession page are described in the **Account Details sub pages** section of this chapter.

To enter foreclosure details for an account

1 Using the Customer Service form, load the account you want to add foreclosure details to and choose the **Repo/Foreclosure (5)** master tab, then choose **Foreclosure**.

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|--------------------------|
| CC | HU | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input checked="" type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input checked="" type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | <input type="checkbox"/> |

Note: If there is a previous foreclosure record in the **Details** block, choose **Create New Foreclosure** to refresh the Foreclosure page.

- 2 Complete the **Details** block.

| In this field: | Do this: |
|-----------------------|---|
| Current box | Select to indicate this is the current repossession/foreclosure record. |
| Followup Dt | Enter the follow-up date for the repossession/foreclosure (required). |
| File Received Dt | Enter the file received date for the repossession/foreclosure (optional). |
| Disposition | Select the repossession/foreclosure disposition (required). |
| Repo/Forc Start Dt | Enter the repossession/foreclosure start date (optional). |
| Type | Select the repossession/foreclosure type (optional). |
| Repo/Forc End Dt | Enter the repossession/foreclosure end date (optional). |
| Collateral | Select the repossession/foreclosure asset (required). |
| Comment | Enter a comment (optional). |

- 3 Choose **Create Tracking**.

Oracle Daybreak loads the foreclosure tracking parameters.

- 4 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.
- 5 Complete the **Tracking** block.
- 6 Save any changes you made to the account.

Note: Sub pages for the Foreclosure page are described in the **Account Details sub pages** section of this chapter.

Recording repossession or foreclosure analysis

The Analysis page allows 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 the form. You can change the numbers if you expect more expenses by the time the asset is sold.

Note: You can have three Repo/Foreclosure analyses and three Sales analyses on a worksheet, but you can create more than one analysis worksheet.

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

- 1 Load the account you want to work with on using the Customer Service form.
- 2 Choose the **Repo/Foreclosure (5)** master tab, then choose the **Analysis** tab.

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

In this block:

Balance %

Analysis Dt

Asset

Current Value

Analysis Comment

Do this:

Enter balance allocation percentage (required).

View the analysis date (display only).

If you want to perform an analysis for a particular asset, select the asset (optional).

View the asset current total value (display only).

Enter comment associated with the analysis (optional).

- 6 Enter all the required information in the **Repo/Foreclosure** or **Sales** block, depending on the type of incident you are analyzing.
- 7 Complete the details in the **Expenses** and **Refunds** sub pages, corresponding to the analysis or bid number on the **Analysis** page.
- To complete the **Expenses** sub page:

| In this field: | Do this: |
|-------------------------------|--|
| Expense Type Manual | Select the expense type (required). Indicates that the expense was entered manually (required). |
| Repo/Foreclosure block | |
| Analysis1 Amt | Enter the expense amount for analysis1 (required). |
| Analysis2 Amt | Enter the expense amount for analysis2 (required). |
| Analysis3 Amt | Enter the expense amount for analysis3 (required). |
| Sales block | |
| Bid1 Amt | Enter the expense amount for bid1 (required). |
| Bid2 Amt | Enter the expense amount for bid2 (required). |
| Bid3 Amt | Enter the expense amount for bid3 (required). |

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

The screenshot shows the software interface for managing customer service requests. The main window title is "ABRAHAM JOHN (Customer Service)(Pending Request: 0)". The top navigation bar includes "Search", "Queue", "Auto Run", "Accounts", "Status", "Product", "Payoff Amt", "Amt Due", "Oldest Due Dt", "Company", and "Branch". Below this is a table of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. The table shows two entries: 20010200031543 and 1120200032343, both marked as "CHARGED OFF" with "LINE HE" as the product. The "Repo/Foreclosure" tab is selected, showing sub-pages for "Analysis", "Repo/Foreclosure", and "Sales". The "Analysis" sub-page has fields for "Current", "Level", "Balance %", "Analysis Dt", "Asset", "Current Value", and "Analysis Comment". The "Repo/Foreclosure" sub-page displays "Analysis 1", "Analysis 2", and "Analysis 3" with various financial calculations like Sale Price, Expenses, Refunds, Net Proceeds, Balance, Net Gain/Loss, and Recovery %. The "Sales" sub-page shows "Bid 1", "Bid 2", and "Bid 3" with their respective amounts. At the bottom, there are sections for "Expenses" and "Refunds", with "Refund Type" and "Manual" selected, and a table for "Refund Type" with columns for "Analysis1 Amt", "Analysis2 Amt", and "Analysis3 Amt".

| In this field: | Do this: |
|-------------------------------|--|
| Refund Type Manual | Select the refund type (required). Indicates that the refund was entered manually (required). |
| Repo/Foreclosure block | |
| Analysis1 Amt | Enter the refund amount for analysis1 (required). |
| Analysis2 Amt | Enter the refund amount for analysis2 (required). |

Analysis3 Amt Enter the refund amount for analysis3 (required).

Sales block

Bid1 Amt

Enter the refund amount for bid1 (required).

Bid2 Amt

Enter the refund amount for bid2 (required).

Bid3 Amt

Enter the refund amount for bid3 (required).

The data here is loaded to the analysis and bid columns as “expenses” and “refunds.”

- 8 If you are analyzing a repossession/foreclosure, choose the corresponding Load button on the Repo/Foreclosure block to load details on the Repo/Foreclosure block spread sheet.

If you are analyzing a sale of an asset, choose the corresponding Load (#) button on the **Sales** block to load details on the Repo/Foreclosure block spread sheet.

If this is a sales analysis and you know who is bidding, complete the **Bid By** fields.

- 9 Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
- 10 In the **Status** field, select the status of the analysis: APPROVED or REJECTED.
- 11 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 Sales** block.

Note: You can approve only one analysis.

- 12 Save your entry.

Deficiency (6) master tab

The Deficiency (6) master tab allows you to record information about deficiency accounts - 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 track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking blocks.

The Create New Deficiency button enables you to create a new deficiency record with different start and end dates. You can also use the Deficiency page to view the previous deficiency information using the scroll bar in the Details block. The Current box in the Details block indicates the current bankruptcy details.

Note: To view the balance of a charged off account, choose the **Customer Service (2)** master tab, then choose the **Balances** tab and in the **Balance Group** block, select **Deficiency Balance**.

To enter deficiency details for an account

- 1 Using the Customer Service form, load the account you want to add deficiency details to and choose the **Deficiency (6)** master tab.

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|------------------------|------------------|------|
| CC | HU | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | 11/30/2009 04:47:19 AM | | |
| CC | PP | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | 11/30/2009 04:45:34 AM | | |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | 11/30/2009 04:41:58 AM | | |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | 11/21/2008 09:21:47 AM | | |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | 11/21/2008 09:21:04 AM | | |

- 2 If there is a previous deficiency record in the **Details** block, choose **Create New Deficiency** to refresh the Deficiency page.
- 3 Complete the **Details** block.

In this field:

Current box

Followup Dt

File Received Dt

Disposition

Do this:

Select to indicate this is the current deficiency record.

Enter the follow-up date for the deficiency (required).

Enter the file received date for the deficiency (optional).

Select the deficiency disposition (required).

| | |
|-------------------|---|
| Charge Off Dt | Enter the deficiency start date (optional). |
| Type | Select the deficiency type (optional). |
| Deficiency End Dt | Enter the deficiency end date (optional). |
| Comment | Enter a comment (optional). |

4 Choose **Create Tracking**.

Oracle Daybreak loads the repossession/foreclosure tracking parameters that track actions taken to collect on the account.

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** block.

7 Save your entry.

Note: Sub pages for the Deficiency page are described in the **Account Details sub pages** section of this chapter.

Contract (7) master tab

The Customer Service form Contract (7) master tab allows you to view the contract and truth-in-lending information recorded during the funding process. It's a display only version of the same pages and sub pages found on the Funding form Contract (5) master tab.

To view an account's contract information

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Contract (7)** master tab.

The screenshot shows the Customer Service form for ABRAHAM JOHN. The 'Contract (7)' tab is selected. The top section displays account details (e.g., Acc # 20010200031543, Status CHARGED OFF, Product LINE HE, Payoff Amt \$0.00, Amt Due \$0.00, Oldest Due Dt 04/22/2007, SSFC C01). Below this is a table of accounts. The 'Contract' section shows a credit limit of \$25,000.00, draw term of 36 months, and maturity date of 03/22/2010. The 'Instrument' is listed as 'LINE OF CREDIT HOME EQUITY'. The 'Promotion' section shows 'NONE' selected. The 'Tolerance' section includes fields for Refund Tolerance (\$1.00), Pmt Tolerance (\$15.00, 95.0000%), and Writeoff Tolerance (\$5.00). The 'Due Date' section shows max due day of 15, min due day of 1, and max due day of 31. The 'Extension' section shows max extn period of 2 years and max # extn of 5. Other tabs visible include Itemization, Trade-In, Insurance, ESC, Escrow, Compensation, Compensation, Subvention, Proceeds, Disbursement..., Fee, ACH, Coupon, and Real Estate Fie...

- 3 Use the following sub pages to view more information about the contract, if available:
 - Contract
 - Contract (2)
 - Itemization
 - Trade-In
 - Insurance
 - ESC
 - Escrow
 - Subvention
 - Proceeds
 - Disbursement to Others (Disbursement...)
 - Fee
 - ACH
 - Coupon
 - Real Estate Fields (Real Estate Fie...)

Collateral (8) master tab

The Collateral (8) master tab contains pages that record information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods.

To view the Collateral details

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Collateral (8)** master tab.
- If the account's collateral is a vehicle, the **Vehicle** page appears:

- If the account's collateral is a home, the **Home** page appears:

- If the account's collateral is neither a vehicle nor a home, the **Other** page appears:

Substituting collateral

With the Customer Service form, you can substitute one asset for another to be used as an account's collateral. However, you cannot substitute collateral involving homes.

To substitute the collateral for an account

- 1 Open the Customer Service form and load the account with the collateral you want to substitute.
- 2 Choose the **Collateral (8)** master tab.

Depending on the account you selected, the Vehicle or Other page appears.

- 3 Press **F6** to clear the page.
- 4 Enter the data regarding the new asset to be used as collateral on the available page
 - If you are using the **Vehicle** page, complete the **Vehicle** block:

| In this field: | Do this: |
|-----------------------|---|
| Asset Class | Select the asset class (required). |
| Asset Type | Select the asset type (required). |
| Sub Type | Select the asset sub-type (required). |
| Identification Number | Enter the identification number (optional). |
| Registration # | Enter the registration number (required). |
| Status | Select the asset status (required). |
| Year | Enter the year of the vehicle (required). |
| Make | Select the make of the vehicle (optional). |
| Model | Select the model of the vehicle (optional). |
| Body | Enter the body of the vehicle (optional). |

| | |
|---------------------------|--|
| Desc | View the vehicle description (display only). |
| Condition | Select the vehicle condition (optional). |
| Address (#) | Enter the building number (optional). |
| Address 1 (unlabeled) | Enter the address line 1 (optional). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (optional). |
| City | Enter the city (optional). |
| St | Select the state (optional). |
| Zip Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country code (required). |
| County | Select the county (optional). |

Oracle Daybreak validates the VIN if you add or modify the Identification Number field on the Customer Service form's Vehicle page.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

- If you are using the **Other** page, complete the **Other** block:

| In this field: | Do this: |
|---------------------------|---|
| Asset Class | Select the asset class (required). |
| Asset Type | Select the asset type (required). |
| Sub Type | Select the asset sub-type (required). |
| Identification Number | Enter the identification number (optional). |
| Registration # | Enter the registration number (required). |
| Status | Select the asset status (required). |
| Year | Enter the year of the collateral (required). |
| Make | Select the make of the collateral (optional). |
| Model | Select the model of the collateral (optional). |
| Body | Enter the body of the collateral (optional). |
| Desc | View the collateral description (display only). |
| Condition | Select the collateral condition (required). |
| Address (#) | Enter the building number (optional). |
| Address 1 (unlabeled) | Enter the address line 1 (optional). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (optional). |
| City | Enter the city (optional). |
| St | Select the state (optional). |
| Zip Extension (unlabeled) | Enter the zip extension (optional). |

| | |
|----------------|-------------------------------------|
| Country | Select the country code (required). |
| County | Select the county (optional). |

- 5 **Note:** Accounts that are secured with collateral can have exactly one Primary collateral. Clear the **Primary** box on the collateral you are replacing and select the **Primary** box on the new collateral page.
- 6 Select **Substitute** on the new collateral page.
- 7 Save your entry.

Valuation sub page

With the Valuation sub page, you can change the collateral or asset valuation for an account. In this process, you reassess the current value of the collateral using multiple sources. This helps companies determine if the risk of delinquency or charge off is worth the asset securing it.

To add the collateral or asset valuation for an account

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Collateral (8)** master tab.
- 3 On the available page (**Vehicle**, **Home**, or **Other**), choose the **Valuation** sub tab.
- 4 If the **Valuation** sub page already contains information, press **F6** to clear it.
- 5 On the **Valuation** sub page do the following

| In this field: | Do this: |
|-------------------------|--|
| <u>Value block</u> | |
| Current | Select if this is the current valuation (required). |
| Valuation Dt | Enter the valuation date (required). |
| Source | Select the valuation source (required). |
| Supplement | Enter the valuation supplement (optional). |
| Edition | Enter the valuation edition (optional). |
| Wholesale (Base) | Enter the wholesale value (required). |
| Usage | Enter the usage. (required). |
| Retail (Base) | Enter the retail value (required). |
| Addons + | View the add-ons value (display only). |
| Usage Value + | Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required). |
| Total Value = | View the total value (display only). |
| <u>Addons block</u> | |
| Addon/Attribute | Select the add-on/attribute (required). |
| Value | Enter the value of the attribute (optional). |
| Amt | Enter the add-on amount (required). |

- 6 Save the changes you made to the account.

Note: Assets can have exactly one current valuation. NADA and Kelly Blue Book interfaces are available only in the client/server environment.

Tracking sub page

With the Tracking sub page, you can add the collateral or asset tracking details for an account. This allows you to track additional data related to an asset, such as the location of the title, liens, and insurance information.

To add the collateral or asset tracking for an account

- 1 Load the account you want to work on using the Customer Service form.
- 2 Choose the **Collateral (8)** master tab.
- 3 On the available page (**Vehicle**, **Home**, or **Other**), choose the **Tracking** sub tab.

- 4 Choose **Load Details**.
- 5 Enter or select the tracking details in the **Tracking Items** block.

In this field:

Do this:

Tracking Items block

Tracking Item

View the tracking type (display only).

Disposition

Select the disposition (required).

Start Dt

Enter the tracking start date (required).

End Dt

Enter the tracking end date (optional).

Followup Dt

Enter the next follow-up date (required).

Enabled

Select to track the information from the start date in the Start Dt field. (required).

Comment

Enter a comment (optional).

Tracking Items Details block

Parameter

View parameter (display only).

Value

Enter the tracking parameter value (optional).

- 6 Save any changes you made to the account.

Bureau (9) master tab

The Customer Service form Bureau (9) master tab allows you to create and pull a credit bureau report and view the results as a text only file.

To request a manual credit bureau report

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Bureau (9)** master tab.

- 3 In the **New Request** block, use the LOV to complete the following fields:

In this field:

Do this:

| | |
|---------------|--|
| Applicant | Select the applicant. |
| Spouse | Select the applicant's spouse (if applicable). |
| Bureau | Select the credit bureau (required). |
| Report | Select the credit bureau report type (required). |

- 4 Choose **Create Request**.

Oracle Daybreak displays this information in the Bureau Details block and further information about the customer in Applicant/Customer Detail block.

- 5 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** block. This allows you to receive a previously pulled credit report from (currently other bureaus do not provide a copy) (optional).

- 6 In the **New Request** block, choose **Submit Request**.

- 7 Press **F8** to refresh the status of the credit request until the credit pull is completed.

Oracle Daybreak displays the latest status of the currently requested bureau report in the Bureau Details block.

When the report pull process is complete, the Status field in the Applicant/Customer Detail block changes to COMPLETED. The results of the credit bureau pull appear in the list box at the bottom of the Customer Service form.

Note: To send a copy of the report to a predefined printer, choose **Print Report**.

Comment (10) master tab

The Customer Service form Comment (10) master tab allows you to view and add free-form text notes regarding an account at any time. This tab contains the same information as the Comments sub page.

The Type field allows you to classify comments in user-defined categories. Oracle Daybreak assigns each comment a time-date stamp and records the User Id of who made the comment.

To use the Customer Service form Comment tab

- 1 Open the Customer Service form and load the account you want to work with.
- 2 Choose the **Comments (10)** master tab.

| Alert | Type | Sub Type | Comment |
|-------------------------------------|------------------|------------------|---|
| <input checked="" type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753) |
| INTERNAL | INTERNAL | INTERNAL | 01/08/2010 01:05:06 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753) |
| INTERNAL | INTERNAL | INTERNAL | 01/08/2010 01:05:06 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER CALLED-HUNG UP |
| SSC | SSC | SSC | 11/27/2009 04:47:39 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER CALLED-PROMISE TO PAY-PROMISES |
| SSC | SSC | SSC | 11/27/2009 04:45:53 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | \$200.00 TO BE POSTED BY 11/27/2009 |
| SSC | SSC | SSC | 11/27/2009 04:43:05 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665) |
| INTERNAL | INTERNAL | INTERNAL | 11/25/2009 11:22:08 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665) |
| INTERNAL | INTERNAL | INTERNAL | 11/25/2009 11:22:08 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665) |
| INTERNAL | INTERNAL | INTERNAL | 11/25/2009 11:22:08 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665) |
| INTERNAL | INTERNAL | INTERNAL | 11/25/2009 11:22:08 PM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665) |
| INTERNAL | INTERNAL | INTERNAL | 11/25/2009 11:22:08 PM |

- 3 In the **Type** block, select the type of comment you are adding.
- 4 In the **Sub Type** block, select the sub type of comment you are adding.
- 5 In the **Comments** block, type your comment.
- 6 If you want Oracle Daybreak to recognize this comment as an alert, select **Alert**.
Note: If you select the Alert box, the comment appears on the Customer Service form's Account Details page in the Comment sub page.
- 7 Save any changes you made to the account.
Note: Comments on the Comments (10) master tab also appear on the Comments sub page.

CHAPTER 3 : PAYMENT PROCESSING

Oracle Daybreak allows you to post payment transactions to accounts in a batch mode, either by manual entry or the use of data files. These transactions can be posted in real-time or in batch mode.

Payments can be entered in Oracle Daybreak in a variety of ways:

- Lockbox payments
- ACH payments
- Manual entry with the Payment Entry page.

The manual entry option is useful in a low volume or branch scenario when customers would make payments in person or through the mail. The lockbox and ACH options allow for processing payments electronically without manual input.

Lockbox payments

Oracle Daybreak can accept payments from lockboxes in the NACHA format. The NACHA format is an industry standard that can be used to post multiple batches of payments at one time. The lockbox load batch process can be configured to run at any time of the day and at multiple times if needed. All payments from the lockbox file are loaded into Oracle Daybreak as batches. Any errors identified by Oracle Daybreak during the load process are logged.

ACH Payments

Oracle Daybreak allows you to post directly from the ACH file that has been created for customer payments. This is controlled by the ACA_PAYMENT_AUTO_LOAD system parameter. If the parameter is set to Y, Oracle Daybreak automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.

Batch NSF Processing

Oracle Daybreak provides the upload of the rejected ACH “payment requests file” sent by the financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a “batch mode” process.

In previous versions, Oracle Daybreak LS supported the upload of payment files through lockbox uploads. In addition to the Payment file, Oracle Daybreak also provides the upload of Payment Return files through lockbox uploads. Oracle Daybreak LS provides an upload of the “Entry Detail Addenda Record” in the NSF Notification file received from the client's financial institution. This record pertains to payment returns.

| <i>Field</i> | <i>Position</i> | <i>Size</i> | <i>Contents</i> | <i>Data Element Name / Description</i> |
|--------------|-----------------|-------------|-----------------|--|
| 1 | 01-01 | 1 | 7 | Record Type Code |
| 2 | 02-03 | 2 | Numeric | Addenda type Code 99=Paperless Return Item Only |
| 3 | 04-06 | 3 | Blanks | Return Reason Code |
| 4 | 07-21 | 15 | Numeric | Original Entry Trace Number |
| 5 | 22-27 | 6 | Blanks | File Creation Date |
| 6 | 28-35 | 8 | Numeric | Transit Routing Number of Original Entry |
| 7 | 36-79 | 44 | Blanks | Addenda Information (Left justified, trailing blanks). This will have the reason code R01. |
| 8 | 80-87 | 8 | Numeric | Transit Routing Number of Original Entry |
| 9 | 88-94 | 7 | Numeric | Batch Number - sequential batch number within file |

Manual entry

The Payment Entry page allows you to manually post batches of payments. You can enter payment details such as payment date, payment reason and mode, and payment amount. A batch is comprised of a number of payments. Oracle Daybreak provides audit controls to audit the actual payments entered.

Each batch needs to be associated with a company and one or all branches within the company. Information you enter controls totals to allow Oracle Daybreak to verify the actual number of payments against the total of payment amounts you enter.

Payment entry and maintenance

This chapter explains how to use the Consumer Lending (Advance and Payment) form to complete the following tasks:

- Post a payment
- Correct a payment

Note:

The Consumer Lending (Advance and Payment) form's Payment Entry and Payment Maintenance pages can be set up to display in one of two different modes:

Mode One:

One payment to one account

Mode Two:

One payment to multiple account.

Each mode uses a different Payment Entry and Payment Maintenance page. This chapter describes how to use both.

i-flex solutions Corp. recommends deciding at set up which mode you want to use on the Consumer Lending (Advance and Payment) form. It is possible to switch from the one payment/one account mode to the one payment/multiple accounts in the future, though problems can arise when you reverse payments after switching modes. However, once your Oracle Daybreak system uses the one payment/multiple accounts mode, you cannot revert back to the one payment/one account mode. It is for this reason that we recommend deciding at set up which method you will use.

To set up the one payment - one account method

The one payment - one account option can be used by setting the TPE_PAYMENT_TO_MULTI_ACCOUNTS parameter to "no."

- 1 On the **Setup** menu, choose **Administration > System**.
The Administration form appears, opened at the System tab.
- 2 Choose the **Parameter** tab, then choose the **System** sub tab.
- 3 In the **System Parameters** block, select the following parameter:
TPE_PAYMENT_TO_MULTI_ACCOUNTS
- 4 In the **Parameter Value** column, type **N**.
- 5 Select **Enabled**.
- 6 Save the settings and close the Administration form.

To set up the one payment - multiple accounts method

The one payment - multiple accounts option can be used by setting the TPE_PAYMENT_TO_MULTI_ACCOUNTS parameter to “yes.”

- 1 On the **Setup** menu, choose **Administration > System**.
The Administration form appears, opened at the System tab.
- 2 Choose the **Parameter** tab, then choose the **System** sub tab.
- 3 In the **System Parameters** block, select the following parameter:
TPE_PAYMENT_TO_MULTI_ACCOUNTS
- 4 In the **Parameter Value** column, type **Y**.
- 5 Select **Enabled**.
- 6 Save the settings and close the Administration form.

Payment Entry page (one payment - one account)

Using the Payment Entry form, you can view and manually enter a batch of payment transactions. You can then post a batch to apply payment to an account, place a batch on hold, open a batch on hold, or reverse a batch.

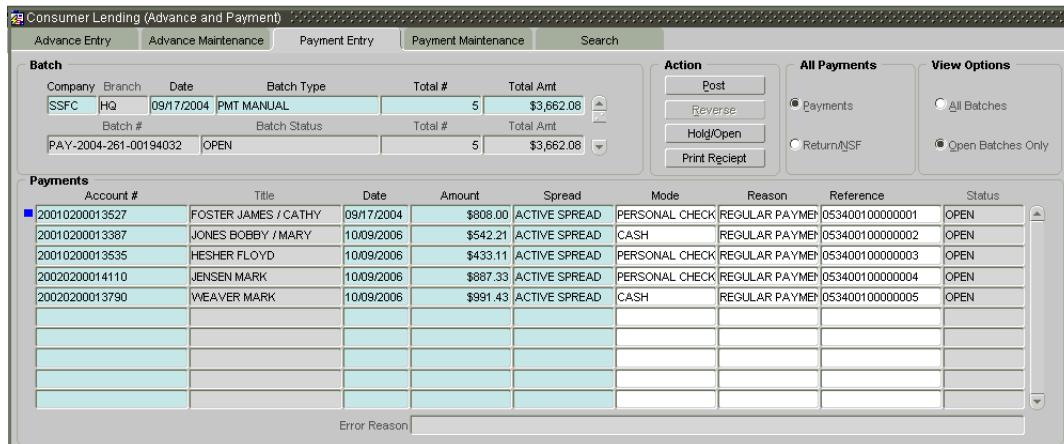
Viewing batches

The Payment Entry page allows you to view either all batches or only open batches. You can choose which batch you want to view using the View Options block. Viewing all batches allows you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 In the **View Options** block, select **Open Batches Only** (the default option) and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.



The screenshot shows the Oracle Daybreak interface for Payment Entry. The top navigation bar includes tabs for Advance Entry, Advance Maintenance, Payment Entry (which is selected), Payment Maintenance, and Search. Below the navigation bar are two main blocks: the 'Batch' block and the 'Payments' block.

Batch Block: This block contains a table with columns: Company, Branch, Date, Batch Type, Total #, and Total Amt. The data shows a single entry for SSFC HQ on 09/17/2004 with a batch type of PMT MANUAL, total # 5, and total amt \$3,662.08. Below this table is a sub-table for PAY-2004-261-00194032, also showing an OPEN status with total # 5 and total amt \$3,662.08.

Action Block: This block contains buttons for Post, Reverse, Hold/Open, and Print Receipt.

View Options Block: This block contains radio buttons for All Payments (selected), All Batches, and Open Batches Only.

Payments Block: This block contains a table with columns: Account #, Title, Date, Amount, Spread, Mode, Reason, Reference, and Status. The table lists five payment records for accounts 20010200013527, 20010200013387, 20010200013535, 20020200014110, and 20020200013790. All records are marked as OPEN.

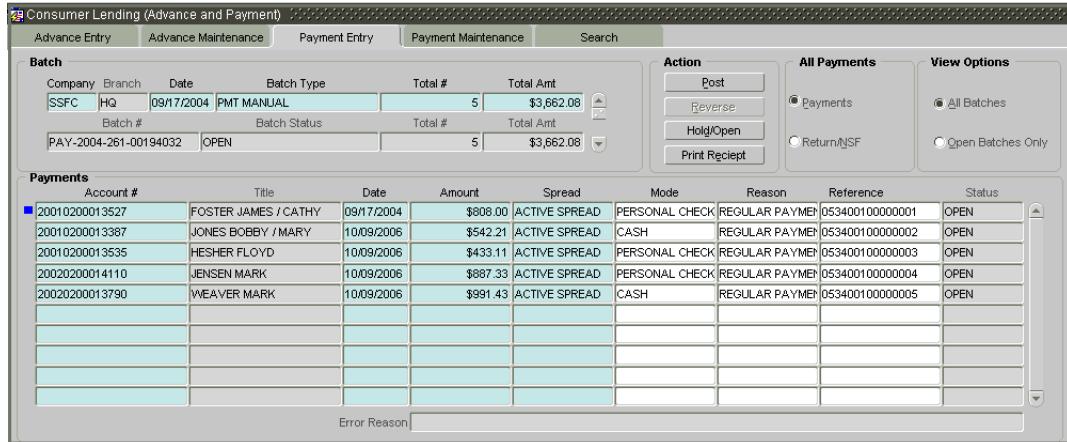
- 4 Use the scroll bar in the **Batch** block to scroll through the list of batches
-OR-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Payments block.

To view all payment batches

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 In the **View Options** block, select **All Batches** and press **F8** to perform the query.

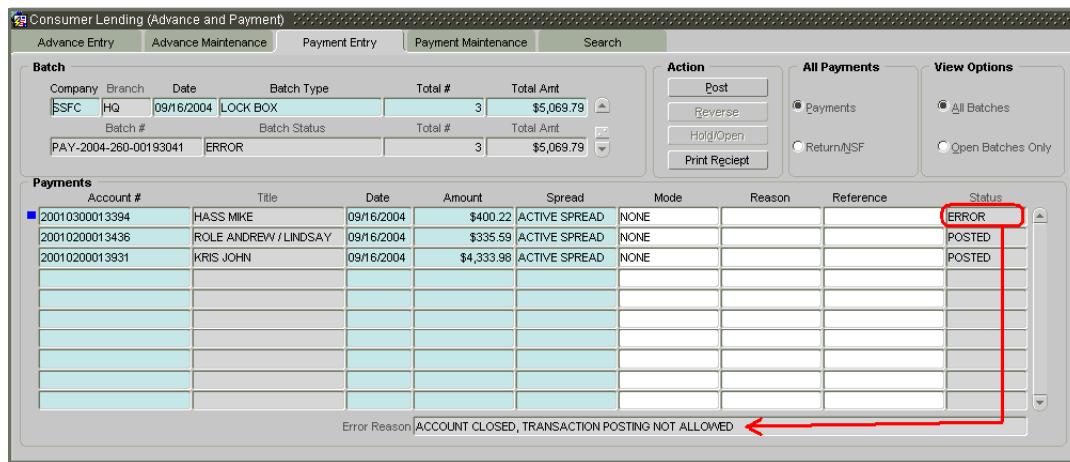
In the Batch block, Oracle Daybreak displays all payment batches, regardless of status.



- 4 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
Details regarding the selected batch appear in the Payments block.
If a batch contains a payment with an error status, the **Error Reason** field displays the cause.

To locate a payment batch with an error

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 In the **View Options** block, select **All Batches** and press **F8** to perform the query.
- 4 Press **F7**, type **error** in the **Batch Status** field of the **Batch** block, and press **F8** to perform the query.
- 5 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
- 6 In the **Payments** block, select the payment with **ERROR** in its **Status** field.
Oracle Daybreak displays the cause of the error in the **Error Reason** field.



To view the uploaded Return / NSF notification file

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Return/NSF**.
- 3 In the **View Options** block, select **All Batches** and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches, regardless of status.

Entering and posting payments

The Payment Entry page allows you to manually post batches of payments. A batch can consist of one or more accounts.

To enter and post a batch for a payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

The screenshot shows the 'Payment Entry' screen in Oracle Daybreak. At the top, there are tabs for 'Advance Entry', 'Advance Maintenance', 'Payment Entry' (which is selected), 'Payment Maintenance', and 'Search'. Below the tabs, there's a 'Batch' section with fields for 'Company' (SSFC), 'Branch' (HQ), 'Date' (09/17/2004), 'Batch Type' (PMT MANUAL), 'Total #' (5), and 'Total Amt' (\$3,662.08). To the right of these are buttons for 'Action' (Post, Reverse, Hold/Open, Print Receipt) and 'All Payments' (Payments, Return/NSF). Under 'View Options', there are radio buttons for 'All Batches' (selected) and 'Open Batches Only'. The main area is titled 'Payments' and contains a table with columns: Account #, Title, Date, Amount, Spread, Mode, Reason, Reference, and Status. The table lists several payment entries for different accounts, all marked as 'OPEN'. At the bottom of the screen is an 'Error Reason' field.

- 2 In the **Batch** block, enter the following information:

| In this box: | Do this: |
|---------------------|--|
| Company | Select the portfolio company (required). |
| Branch | View the portfolio branch (display only). |
| Date | Enter batch date, usually either today's date or the date the batch was received as a whole (required). |
| Batch Type | Select the batch type. Oracle Daybreak identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on (required). |
| Total # | Enter total number of payments in the batch (required). |
| Total Amt | Enter total amount of payments in the batch (required). |
| Batch # | View the batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. Oracle Daybreak generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only). |
| Batch Status | View the batch status (display only). |
| Total #* | View the total number of payments in the batch (actual). Note: This figure must match the figure in the required Total # field before a batch can be posted (display only). |
| Total Amt* | View the total amount of payments in the batch (actual). Note: This figure must match the figure in the required Total Amt field before a batch can be posted (display only). |

* These two fields update every time you save the itemized payment entries in the Payments block.

- 3 Save your entry.
- 4 The Payments block records itemized information of the batch payment. It allows you to make one payment to one account, or more than one payment to more than one account. In the **Payments** block, enter the following information:

| In this box: | Do this: |
|------------------|--|
| Account # | Select the account number to which this payment applies (required). |
| Title | View the account title (display only). |
| Date | Enter the payment effective date. This date must be less than or equal to the date recorded in the Batch block (required). |
| Amount | Enter the payment amount (required). |
| Spread | Select the spread (payment allocation strategy) for the payment. The spread determines the manner in which the payment gets applied; that is, how a payment is split between principal, interest, and fees (required). |
| Mode | Select the payment mode (optional). |
| Reason | Select the reason for the payment. |
| Reference | Enter any reference information (such as check number) (optional). |
| Status | View the payment status (display only). |
| Error Reason | View the reason for error (display only). |

5 After you record a payment in the **Payments** block, save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Payments block.

| Consumer Lending (Advance and Payment) | | Advance Entry | | Advance Maintenance | | Payment Entry | | Payment Maintenance | | Search | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------|----------------------|------------|---------------------|---------------|--|---|---------------------|-----------|--------|--|--------------|--|-----------|-------|--------------|--------|--------------|------|---------|-----------|--------|-------------------------------------|----------------|----------------------|-------------------------------------|---|---------------|----------------|---------------|-----------------|------|-------------------------------------|--|-----------------------|------------|----------|---------------|------|---------------|-----------------|--|-------------------------------------|-----------------------|--------------|------------|----------|---------------|----------------|--|-----------------------|---|-------------------------------------|----------------|-------------|------------|----------|---------------|----------------|---------------|-----------------|------|-------------------------------------|----------------|-------------|------------|----------|---------------|--------|---------------|-----------------|--------|---|--------|-------------------------------------|----------------|----------------------|------------|----------|---------------|----------------|---------------|-----------------|------|-------------------------------------|----------------|--------------------|------------|----------|---------------|------|---------------|-----------------|------|-------------------------------------|----------------|--------------|------------|----------|---------------|----------------|---------------|-----------------|------|-------------------------------------|----------------|-------------|------------|----------|---------------|----------------|---------------|-----------------|------|-------------------------------------|----------------|-------------|------------|----------|---------------|------|---------------|-----------------|------|---|--|--|--|--|--|--|--|--|--|--|--|--------------|--|--|--|--|--|--|--|--|--|--|--|
| <table border="1"> <tr> <td colspan="2">Batch</td> <td colspan="2">Action</td> <td colspan="2">All Payments</td> <td colspan="2">View Options</td> </tr> <tr> <td>Company</td> <td>Branch</td> <td>Date</td> <td>Batch Type</td> <td>Total #</td> <td>Total Amt</td> <td><input type="button" value="Post"/></td> <td><input type="button" value="Payments"/></td> </tr> <tr> <td>SSFC</td> <td>HQ</td> <td>09/17/2004</td> <td>PMT MANUAL</td> <td>5</td> <td>\$3,662.08</td> <td><input type="button" value="Reverse"/></td> <td><input type="radio"/></td> </tr> <tr> <td colspan="2">Batch #</td> <td colspan="2">Batch Status</td> <td>Total #</td> <td>Total Amt</td> <td><input type="button" value="Hold/Open"/></td> <td><input type="radio"/></td> </tr> <tr> <td colspan="2">PAY-2004-261-00194032</td> <td colspan="2">OPEN</td> <td>5</td> <td>\$3,662.08</td> <td><input type="button" value="Print Receipt"/></td> <td><input type="radio"/></td> </tr> <tr> <td colspan="12"> <table border="1"> <tr> <th colspan="2">Payments</th> <th>Account #</th> <th>Title</th> <th>Date</th> <th>Amount</th> <th>Spread</th> <th>Mode</th> <th>Reason</th> <th>Reference</th> <th>Status</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013527</td> <td>FOSTER JAMES / CATHY</td> <td>09/17/2004</td> <td>\$808.00</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000001</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013387</td> <td>JONES BOBBY / MARY</td> <td>10/09/2006</td> <td>\$542.21</td> <td>ACTIVE SPREAD</td> <td>CASH</td> <td>REGULAR PAYME</td> <td>053400100000002</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013535</td> <td>HESHER FLOYD</td> <td>10/09/2006</td> <td>\$433.11</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000003</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20020200014110</td> <td>JENSEN MARK</td> <td>10/09/2006</td> <td>\$887.33</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000004</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20020200013790</td> <td>WEAVER MARK</td> <td>10/09/2006</td> <td>\$991.43</td> <td>ACTIVE SPREAD</td> <td>CASH</td> <td>REGULAR PAYME</td> <td>053400100000005</td> <td>OPEN</td> </tr> <tr> <td colspan="12"> <table border="1"> <tr> <td colspan="12">Error Reason</td> </tr> </table> </td> </tr> </table> </td> </tr> </table> | | | | | | | | | | | | Batch | | Action | | All Payments | | View Options | | Company | Branch | Date | Batch Type | Total # | Total Amt | <input type="button" value="Post"/> | <input type="button" value="Payments"/> | SSFC | HQ | 09/17/2004 | PMT MANUAL | 5 | \$3,662.08 | <input type="button" value="Reverse"/> | <input type="radio"/> | Batch # | | Batch Status | | Total # | Total Amt | <input type="button" value="Hold/Open"/> | <input type="radio"/> | PAY-2004-261-00194032 | | OPEN | | 5 | \$3,662.08 | <input type="button" value="Print Receipt"/> | <input type="radio"/> | <table border="1"> <tr> <th colspan="2">Payments</th> <th>Account #</th> <th>Title</th> <th>Date</th> <th>Amount</th> <th>Spread</th> <th>Mode</th> <th>Reason</th> <th>Reference</th> <th>Status</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013527</td> <td>FOSTER JAMES / CATHY</td> <td>09/17/2004</td> <td>\$808.00</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000001</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013387</td> <td>JONES BOBBY / MARY</td> <td>10/09/2006</td> <td>\$542.21</td> <td>ACTIVE SPREAD</td> <td>CASH</td> <td>REGULAR PAYME</td> <td>053400100000002</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20010200013535</td> <td>HESHER FLOYD</td> <td>10/09/2006</td> <td>\$433.11</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000003</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20020200014110</td> <td>JENSEN MARK</td> <td>10/09/2006</td> <td>\$887.33</td> <td>ACTIVE SPREAD</td> <td>PERSONAL CHECK</td> <td>REGULAR PAYME</td> <td>053400100000004</td> <td>OPEN</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>20020200013790</td> <td>WEAVER MARK</td> <td>10/09/2006</td> <td>\$991.43</td> <td>ACTIVE SPREAD</td> <td>CASH</td> <td>REGULAR PAYME</td> <td>053400100000005</td> <td>OPEN</td> </tr> <tr> <td colspan="12"> <table border="1"> <tr> <td colspan="12">Error Reason</td> </tr> </table> </td> </tr> </table> | | | | | | | | | | | | Payments | | Account # 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| Company | Branch | Date | Batch Type | Total # | Total Amt | <input type="button" value="Post"/> | <input type="button" value="Payments"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SSFC | HQ | 09/17/2004 | PMT MANUAL | 5 | \$3,662.08 | <input type="button" value="Reverse"/> | <input type="radio"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batch # | | Batch Status | | Total # | Total Amt | <input type="button" value="Hold/Open"/> | <input type="radio"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PAY-2004-261-00194032 | | OPEN | | 5 | \$3,662.08 | <input type="button" value="Print Receipt"/> | <input type="radio"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <input checked="" type="checkbox"/> | 20020200014110 | JENSEN MARK | 10/09/2006 | \$887.33 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYME | 053400100000004 | OPEN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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Note: Before you can post a batch transaction on the Payment Entry page, the contents of the display only Total # and Total Amt fields must match the contents of the required Total # and Total Amt fields.

6 In the **Action** block, choose **Post**.

Oracle Daybreak changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to POSTED or ERROR.

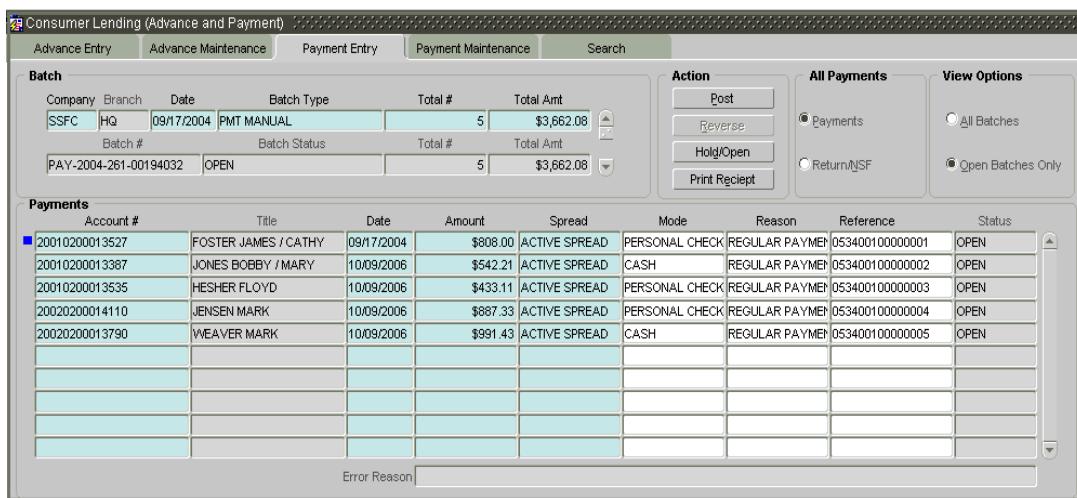
The posted payments can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

Holding, removing a hold on, and reversing a batch of payment transactions

To hold the batch of payments transactions

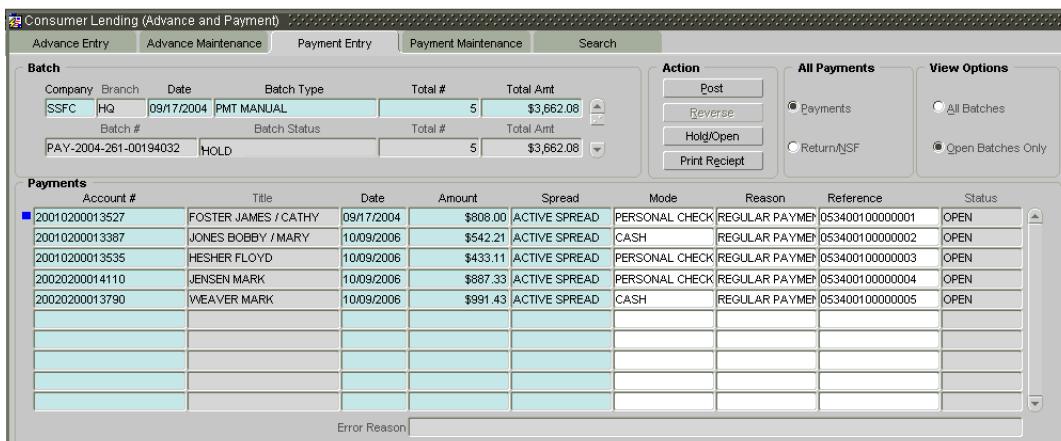
Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 Use the **View Option** block to select the batches you want to view:
 - If the batch status is OPEN, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.
 - If the batch status is ERROR, select **All Batches** in the **View Options** block, press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch you want to hold.



- 5 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from OPEN to HOLD.



To open (or remove hold) on the batch of payments transactions

Note: Only the batches with a status of HOLD can be opened.

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 Use the **View Option** block to select **All Batches** and press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch with the status of HOLD you want to open.
- 5 In the **Action** block, choose **Hold/Open**.

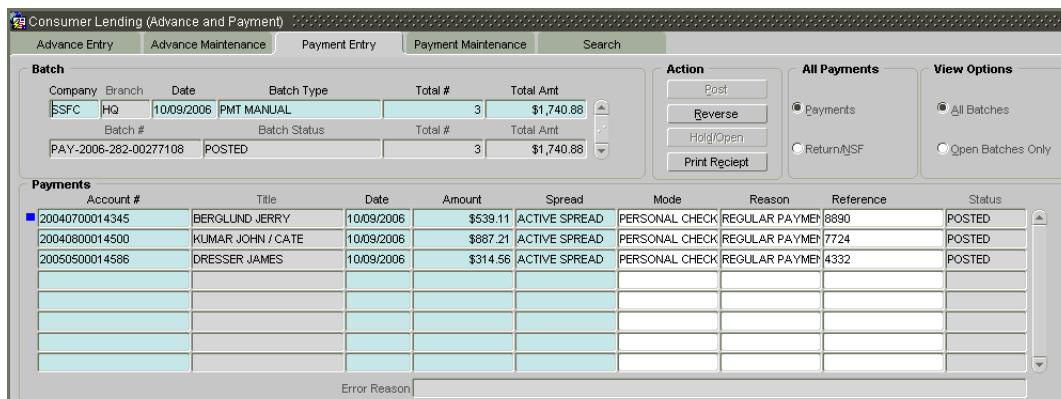
Oracle Daybreak changes the batch status from HOLD to OPEN.

To reverse the batch of payment transactions

Batches can be reversed in case of problems with the batch. This will reverse all payments that have been posted.

Note: Only the batches with a status of POSTED can be reversed.

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Payments**.
- 3 Use the **View Option** block to select **All Batches**, and press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch with the POSTED status you want to reverse.



The screenshot shows the Oracle Daybreak Payment Entry interface. The top navigation bar includes 'Consumer Lending (Advance and Payment)', 'Advance Entry', 'Advance Maintenance', 'Payment Entry', 'Payment Maintenance', and 'Search'. The 'Payment Entry' tab is selected. The main area is divided into several blocks:

- Batch:** Displays a table with columns: Company, Branch, Date, Batch Type, Total #, and Total Amt. One row is selected: SFC, HQ, 10/09/2006, PMT MANUAL, 3, \$1,740.88.
- Action:** A group of buttons: Post, Reverse, Hold/Open, and Print Receipt. The 'Reverse' button is highlighted.
- All Payments:** A radio button group with 'Payments' (selected) and 'All Batches'.
- View Options:** A radio button group with 'All Batches' (selected) and 'Open Batches Only'.
- Payments:** A table showing a list of payments. The first three rows are:

| Account # | Title | Date | Amount | Spread | Mode | Reason | Reference | Status |
|----------------|-------------------|------------|----------|---------------|----------------|---------------|-----------|--------|
| 20040700014345 | BERGLUND JERRY | 10/09/2006 | \$539.11 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYME | 8890 | POSTED |
| 20040800014500 | KUMAR JOHN / CATE | 10/09/2006 | \$887.21 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYME | 7724 | POSTED |

- 5 In the **Action** block, choose **Reverse**.

Oracle Daybreak displays a Forms dialog with the message "You are reversing the Batch. Do you want to continue?"

- 6 Choose **Yes**.

Oracle Daybreak changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to REVERSE.

Note: You can verify the reversal using the Transaction page on the Customer Service form for each account in the batch or by running the payment history report (**Reports > Run > Payment History > (Line of Credit)**).

Note: 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 form. (For more information, see the [Txn Codes page](#) section in the [Oracle Daybreak Lending Suite Setup Guide](#)).

Printing a receipt

You can print receipts for walk-in payments using the Print Receipt button on the Consumer Lending (Advance and Payment) form's Payment Entry page. The Print Receipt button appears in the Action block. Receipts can be printed before actually posting the payment. This allows you to create just the batch, leave it for end of the day processing, and print the receipt for the customer.

To print a receipt of the payments transactions

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 Complete the **Batch** block with information regarding the payment for which you want to print a receipt. (Note: For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 3 Save your entry.
- 4 Complete the **Payments** block with information regarding the payment for which you want to print a receipt. (Note: For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 5 In the **Action** block, choose **Print Receipt**.

Oracle Daybreak sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

Payment Maintenance page (one payment - one account)

The Payment Maintenance page allows you to perform maintenance functions on individual payments that have been posted. The common functions are as follows:

| Function: | Purpose: |
|-----------|---|
| Modify | Allows you to change one or more of the payment attributes such as the payment amount, spread, and date. |
| NSF | Notifies Oracle Daybreak that the customer did not have sufficient funds in the account and will post a NSF fee (based upon setup). |
| Reverse | Allows you to simply reverse a payment. |

In all cases, Oracle Daybreak performs a “true backdating” to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended payments

In case of payments that are not posted to accounts due to issues such as incorrect account condition, the payments are posted to suspense. You must process these payments using the work queue for suspense payments. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the payment. In this case, the payment is moved out of the suspense account and posted to the specified account.

To view payments

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

The screenshot shows the 'Payment Maintenance' page from the 'Consumer Lending (Advance and Payment)' application. The page has a toolbar with tabs: Advance Entry, Advance Maintenance, Payment Entry, Payment Maintenance (which is selected), and Search. A 'View Options' section includes radio buttons for 'Posted', 'Suspense', and 'All', with 'Posted' selected. The main area is titled 'Payments' and displays a grid of payment details. The columns are: Account #, Title, Txn Dt, Txn Amt, Spread, Mode, Reason, Reference, and Status. The grid contains 20 rows of payment data. Below the grid, there are sections for 'Company Branch', 'Batch #', 'Batch Type', and 'Date'. The 'Company Branch' section shows 'SSFC HQ' and 'PAY-2004-259-00193031'. The 'Batch Type' section shows 'PMT MANUAL' and '09/15/2004'. The 'Action' section includes radio buttons for 'Modify', 'Non Sufficient Funds', 'Reverse', and 'None'. The 'Details' section shows an account number '20040700014238' and a title 'CARRUTHERS CHAD'. The 'Payment Allocation' section shows a single row for 'ADVANCE / PRINCIPAL' with an amount of '\$333.02'.

2 In the **View Options** block, select which payment you want to view:

| If you choose: | In the Payments block, Oracle Daybreak displays: |
|-----------------------|---|
| Posted | Posted payments. |
| Suspense | Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.) |
| All | All payments. |

3 Press **F8** to view either all posted payments or all payments in suspense

-or-

Use the Enter-Query mode to limit the search using criteria in the **Payments** block.

Oracle Daybreak displays the selected payments in the **Payments** block.

4 In the **Payments** block, view the following information:

| In this field: | View this: |
|-----------------------|---------------------------------------|
| Account # | Account number. |
| Title | Account title. |
| Txn Dt | Payment effective date. |
| Txn Amt | Payment amount. |
| Spread | Spread (payment allocation strategy). |
| Mode | Payment mode. |
| Reason | Payment reason. |
| Reference | Reference information for payment. |
| Status | Payment status. |

5 Select a payment in the **Payments** block and view the following additional information:

| In this field: | View this: |
|-----------------------|----------------------|
| Company | Portfolio company. |
| Branch | Portfolio branch. |
| Batch # | Batch number. |
| Batch Type | Batch type. |
| Date | Displays batch date. |

The **Payment Allocation** block details how the selected payment was applied against the account. This is useful in determining whether the payment was posted correctly or whether the spread or transaction date needs to be modified.

Modify and reversing payment transactions

In some cases, a payment may be valid, but how it was posted was incorrect; for example, payment was posted to the wrong account, with the wrong date, or with incorrect spread data. The Payment Maintenance page allows you to correct such errors.

To modify (correct) an individual payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 In the **View Options** block, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.

- 3 Press **F7** to move to Enter-Query mode.
- 4 In the **Payments** block, complete the field(s) you want to use as search criteria to locate a payment (**Account #**, **Title**, **Txn Dt** ...).
- 5 Press **F8** to perform the query.

Oracle Daybreak displays payments matching your search criteria in the Payments block.

- 6 Select the payment that you want to modify.
- 7 In the **Action** block, select **Modify**.
- 8 In the **Details** block, update the fields with information about the payment you want to modify.

| In this field: | Do this: |
|--------------------------|---|
| Account # : Title | Select the account number (required). |
| Txn Dt | Enter the payment effective date (required). |
| Amt | Enter the payment amount (required). |
| Reason | Select the reason for payment (optional). |
| Spread | Select the spread (Payment allocation strategy) (required). |
| Error Reason | View the error reason (display only). |

- 9 Save your entry.

Oracle Daybreak modifies the original payment and posts the new payment.

The screenshot shows the Oracle Daybreak software interface. The top navigation bar includes 'Search', 'Queue', 'Auto Run', and 'Nx'. The main window has a 'Accounts' tab selected, showing a list of accounts with columns: Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. One account is selected: 20040700014345 (ACTIVE, LOAN VEHICLE, \$16,103.67, \$0.00, 08/10/2004, SSFC, HQ). Below the accounts is a table with 'Total' and '# of Accounts' (7). The bottom navigation bar includes 'Search (1)', 'Customer Service (2)', 'Maintenance (3)', 'Bankruptcy (4)', 'Repo/Foreclosure (5)', 'Deficiency (6)', 'Contract (7)', 'Collateral (8)', 'Bureau (9)', 'Comments (10)', 'Account Details', 'Customer Details', 'Business', 'Balances', 'Transactions', 'Tracking Attributes', 'Statements', 'Escrrow', 'Insurances', and 'Vendor Work Order'. The 'Transactions' tab is selected, showing a table of payments with columns: Post Dt, Txn Dt, Txn Description, Txn Amt, Txn Details, and Balance Amt. One payment is selected: 10/09/2006, PAYMENT (Y), \$539.11, ADV PD= \$539.11 POSTED ON 10/09/2006, \$14,460.89. The 'Details' panel at the bottom shows payment details: Txn, Amt, Payment Type (PMT MANUAL), Reference (8890), Mode (PERSONAL CHEC REG), and Reason.

The modified payment can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

To reverse an individual payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 Press **F7** to move to Enter-Query mode.
- 3 In the **Payments** block, complete the field(s) you want to use as search criteria to locate a payment (**Account #, Title, Txn Dt ...**).
- 4 Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments block.

- 5 Select the payment that you want to reverse.
- 6 In the **Details** block, complete the **Reason** field (if you choose). You shouldn't have to update any other fields when reversing a transaction.
- 7 In the **Action** block, select **Reverse**.
- 8 Save your entry.

Note: 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 form. (For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide**).

Oracle Daybreak reverses the original payment.

The reversed payment can be viewed when you load the account on the Customer Service form from the Customer Service (2) master tab's Transactions page.

To reverse an individual payment transaction and assess NSF fee

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 Press **F7** to move to Enter-Query mode.
- 3 In the **Payments** block, complete the field(s) you want to use to locate a payment (**Account #, Title, Txn Dt ...**).
- 4 Press **F8** to perform the query.

Oracle Daybreak displays all the transactions for that account in the Payments block.

- 5 Select the payment that you want to reverse and charge and a non sufficient fund fee.
- 6 In the **Details** block, complete the **Reason** field (if you choose). You shouldn't have to update any other fields when reversing a transaction.
- 7 In the **Action** block, select **Non Sufficient Funds**.
- 8 Save the record.

Oracle Daybreak reverses the original payment and assesses the NSF fee.

The reversed payment and nonsufficient fund fee can be viewed on the Customer Service form from the Customer Service (2) master tab's Transactions page.

Payment Entry page (one payment - multiple accounts)

Using the Payment Entry form, you can enter and view a batch of payment transactions. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.

| Account # | Title | Date | Amount | Spread | Mode | Reason | Reference | Status |
|----------------|----------------------|------------|----------|---------------|----------------|-----------------|-----------------|--------|
| 20010200013527 | FOSTER JAMES / CATHY | 09/17/2004 | \$808.00 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYMENT | 053400100000001 | OPEN |
| 20010200013387 | JONES BOBBY / MARY | 10/09/2006 | \$542.21 | ACTIVE SPREAD | CASH | REGULAR PAYMENT | 053400100000002 | OPEN |
| 20010200013535 | HESHER FLOYD | 10/09/2006 | \$433.11 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYMENT | 053400100000003 | OPEN |
| 20020200014110 | JENSEN MARK | 10/09/2006 | \$887.33 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYMENT | 053400100000004 | OPEN |
| 20020200013790 | WEAVER MARK | 10/09/2006 | \$991.43 | ACTIVE SPREAD | CASH | REGULAR PAYMENT | 053400100000005 | OPEN |

Viewing batches

The Payment Entry allows you to view either all batches or only open batches. You can choose which batch you want to view using the View Options block. Viewing all batches allows you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 In the **View Options** block, select **Open Batch Only** (the default option) and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.

- 4 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Payments and Payment Txns blocks.

To view all payments batches

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 In the **View Options** block, select **All Batches** and press **F8** to perform the query.
In the Batch block, Oracle Daybreak displays all batches, regardless of status.
- 4 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
Details regarding the selected batch appear in the Payments and Payment Txns blocks.
If a batch contains a payment with an error status, the **Error Reason** field displays the cause.

To locate a batch with an error

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 In the **View Options** block, select **All Batches** and press **F8** to perform the query.
In the Batch block, Oracle Daybreak displays all batches, regardless of status.
- 4 Press **F7** to move the Enter-Query mode, type **ERROR** in the **Batch Status** field of the Batch block, and press **F8** to perform the query.
- 5 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
- 6 In the **Payments Txns** block, select the payment with **ERROR** in its **Status** field.
Oracle Daybreak displays the cause of the error in the Error Reason field.

Entering and posting batches

The Payment Entry page allows you to manually post batches of payments. A batch can consist of one or more accounts.

To enter and post a batch for payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **Batch** block, enter the following information:

| In this box: | Do this: |
|-------------------|---|
| Company | Select the portfolio company (required). |
| Branch | View the portfolio branch (display only). |
| Date | Enter batch date, usually either today's date or the date the batch was received as a whole (required). |
| Batch Type | Select the batch type. Oracle Daybreak identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on (required). |
| Total # | Enter total number of payments in the batch (required). |
| Total Amt | Enter total amount of payments in the batch (required). |
| Batch # | View the batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJ is the Julian date, and SSSS is a sequential number. Oracle Daybreak generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only). |
| Batch Status | View the batch status (display only). |
| Total #* | View the total number of payments in the batch (actual). Note: This figure must match the figure in the required Total # field before a batch can be posted (display only). |
| Total Amt* | View the total amount of payments in the batch (actual). Note: This figure must match the figure in the required Total Amt field before a batch can be posted (display only). * These two fields update every time you save the itemized payment entries in the Payments block. |

- 3 Save your entry.
- 4 In the **Payments** block, enter the following information (total must match the corresponding payments):

| In this box: | Do this: |
|--------------|--|
| Pmt Date | Enter a payment date, typically the date you received the payment, regardless of when you are posting it (required). |
| Pmt Amt | Enter the payment amount (required). |
| Status | View the payment status (display only). |
| Mode | Select the mode for the payment (optional). |
| Reason | Select the reason for the payment (optional). |
| Reference | Enter the payment reference (optional). |
| Total Amt | View the total amount (display only). |

- 5 For each payment, use the **Payments Txns** block to record information about the account receiving payment. (There might be more than one entry for the same account; for example, one account may require different payment spreads.)

Note: The total Amounts in the Payments Txns block must match the contents of the Total Amt in the Payments block.

| In this box: | Do this: |
|------------------|---|
| Account # | Select the account number (required). |
| Amount | Enter payment amount (required). |
| Title | View the account title (display only). |
| Spread | Select spread (payment allocation strategy) for the payment (required). |
| Status | View the payment status (display only). |
| Error Reason | View the reason for error. This field will populate after you choose Post if payments aren't reconciled (display only). |

- 6 Save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Payments block.

Note: Before you can post a batch transaction on the Payment Entry page, the contents of the display only Total # and Total Amt fields must match the contents of the required Total # and Total Amt fields. In the example below, the batch is ready to post, as these figures match.

- 7 In the **Action** block, choose **Post**.

Oracle Daybreak changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to POSTED or ERROR.

Note: Only a batch with a **Batch Status** of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you choose Post, Oracle Daybreak displays the following Forms dialog box:

Holding, removing a hold on, and reversing a batch of payment transactions

To hold the batch of payments transactions

Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 In the **View Option** block to select the batches you want to view:
 - If the batch status is OPEN, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.
 - If the batch status is ERROR, select **All Batches** in the **View Options** block, press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch you want to hold.
- 5 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from OPEN to HOLD.

To open (or remove hold) on the batch of payments transactions

Note: Only the batches with a status of HOLD can be opened.

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 In the **View Option** block to select **All Batches**, and press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch you want to open.
- 5 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from HOLD to OPEN.

To reverse the batch of payment transactions

Note: Only the batches with a status of POSTED can 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 MORTGAGE TXN) on the Administration form. (For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide**).

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 In the **All Payments** block, select **Normal**.
- 3 On the **Payment Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.
- 4 Use the **Batch** block to search for and select the batch you want to reverse.

- 5 In the **Action** block, choose **Reverse**.

Oracle Daybreak changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to REVERSED.

Note: You can verify this using the Transaction page on the Customer Service form or by running the payment history report (**Reports > Run > Payment History > (Line of Credit)**).

Printing a receipt

You can print receipts for walk-in payments using the Print Receipt button on the Consumer Lending (Advance and Payment) form's Payment Entry page. The Print Receipt button appears in the Action block. Receipts can be printed before actually posting the payment. This allows you to create just the batch, leave it for end of the day processing, and print the receipt for the customer.

To print a receipt of the payments transactions

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.
- 2 Complete the **Batch** block with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 3 Save your entry.
- 4 Complete the **Payments** block with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 5 Save your entry.
- 6 Complete the **Payment Txns** block with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 7 In the **Action** block, choose **Print Receipt**.

Oracle Daybreak sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

Payment Maintenance page (one payment - multiple accounts)

The Payment Maintenance page allows you to perform maintenance functions on individual payments that have been posted. The common functions are as follows:

| Function: | Purpose: |
|-----------|---|
| Modify | Allows you to change one or more of the payment attributes such as the payment amount, spread, and date. |
| NSF | Notifies Oracle Daybreak that the customer did not have sufficient funds in the account and will post a NSF fee (based upon setup). |
| Reverse | Allows you to simply reverse a payment. |

In all cases, Oracle Daybreak performs a “true backdating” to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended payments

In case of payments that are not posted to accounts due to issues such as incorrect account condition, the payments are posted to suspense. You must process these payments using the work queue for suspense payments. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the payment. In this case, the payment is moved out of the suspense account and posted to the specified account.

To view payments

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

| Account # | Title | Txn Dt | Txn Amt | Spread | Mode | Reason | Reference | Status |
|----------------|----------------------------|------------|------------|-----------------|----------------|---------------|------------------|--------|
| 20040700014238 | CARRUTHERS CHAD | 09/15/2004 | \$333.02 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYME | 2342344 | POSTED |
| 20040700014361 | FALK JERRY | 09/15/2004 | \$345.17 | ACTIVE SPREAD | PERSONAL CHECK | REGULAR PAYME | 4442334 | POSTED |
| 20030200013790 | WEAVER MARK | 08/20/2004 | \$250.00 | ACTIVE SPREAD | | REGULAR PAYME | 0423101000000002 | POSTED |
| 20010200012727 | JONES STEVEN / JONES JEN | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000001 | POSTED |
| 20010200012743 | MAGNOLIA ANNA / MAGNOL | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000002 | POSTED |
| 20010300012859 | YELLOWWOOD LOUISE / YE | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000003 | POSTED |
| 20010400012882 | BOTTLEBRUSH GEORGE / BK | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000004 | POSTED |
| 20010400012915 | CINQUEFOIL PIERRE / CINQUE | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000005 | POSTED |
| 20010500012930 | WHEATALLI IVAN / WHETALL | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000006 | POSTED |
| 20010500012964 | CARNATION GRAHAM / CAR | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000007 | POSTED |
| 20010600013028 | WOODASTER STUART / WO | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000011 | POSTED |
| 20010700013043 | SUE JACK / CINQUEFOIL DAL | 08/14/2004 | \$317.85 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000012 | POSTED |
| 20010700013069 | CERASTOSTIGMA PAULA / C | 08/14/2004 | \$108.14 | ACTIVE SPREAD - | | REGULAR PAYME | 0422601000000013 | POSTED |
| 20011100013287 | EVERGREEN SADIE / EVERG | 08/14/2004 | \$2,237.27 | ACTIVE SPREAD - | | REGULAR PAYME | 0422601000000027 | POSTED |
| 20010300012784 | CINQUEFOIL EVE / CINQUEFC | 08/14/2004 | \$108.10 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000008 | POSTED |
| 20010500012922 | CINQUEFOIL EVE / CINQUEFC | 08/14/2004 | \$47.68 | ACTIVE SPREAD | | REGULAR PAYME | 0422601000000011 | POSTED |

Company Branch Batch # Batch Type Date
SSFC HQ PAY-2004-259-00193031 PMT MANUAL 09/15/2004

| Action | Details | Payment Allocation |
|--|--|---|
| <input checked="" type="radio"/> Modify <input type="radio"/> Non Sufficient Funds <input type="radio"/> Reverse <input type="radio"/> None | Account #: Title 20040700014238:CARRUTHERS CHAD Txn Dt: 09/15/2004 Amt: \$333.02 Reason: Spread: ACTIVE SPREAD Error Reason: | Txn Amt ADVANCE / PRINCIPAL \$333.02 |

2 In the **View Options** block, select which type of payment you want to load from the following list and press **F8** to perform the query.

| If you choose: | In the Payments block, Oracle Daybreak displays: |
|-----------------------|---|
| Posted | Posted payments. |
| Suspense | Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.) |
| All | All payments. |

Note: Step 2 will load all payments from all accounts matching the selected view option.

To load the payments for a single account, enter the account number in the **Account Search** field and choose **Search**.

3 In the **Payments** block, view the following information:

| In this field: | Do this: |
|-----------------------|---|
| Pmt Date | View the payment date. |
| Pmt Amt | View the payment amount. |
| Status | View the status. |
| Reference | View the payment reference. |
| Reason | View the payment reason. |
| Mode | View the payment mode. |
| Pmt Date | Enter date. |
| Pmt Amt | Enter amount. |
| NSF Fee Account # | Select account number for NSF fee assessment. |

4 Select a payment in the **Payments** block and view the following additional information:

| In this field: | View this: |
|-----------------------|------------------------|
| Company | The portfolio company. |
| Branch | The portfolio branch. |
| Batch # | The batch number. |
| Batch Type | The batch type. |
| Date | The batch date. |

The following information for the selected payment appears in the **Payment Txns** block:

| In this field: | View this: |
|-----------------------|---|
| Account # | The account number. |
| Title | The account title. |
| Txn Amt | The payment amount. |
| Status | The payment amount. |
| Spread | The spread (payment allocation strategy). |

The **Payment Allocation** block details how the select payment was applied against the account. This is useful in determining whether the payment was posted correctly or whether the spread or transaction date needs to be modified.

5 Choose the payment transaction you want to modify in the **Payment Txns** block.

6 Choose **Modify**.

- 7 Use the **New Payment Txns** block to make adjustments to the data.

| In this field: | Do this: |
|-------------------------|---|
| Account #: Title | Select account number (required). |
| Txn Amt | Enter amount (required). |
| Spread | Select spread (Payment allocation strategy) (required). |

- 8 In the **Payment Txns** block, choose **Post**.
- 9 Save your entry.

Modify and reversing payment transactions

In some cases, a payment may be valid, but how it was posted was incorrect; for example, payment was posted to the wrong account, with the wrong date, or with incorrect spread data. The Payment Maintenance page allows you to correct such errors.

To modify (correct) an individual payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 In the **View Options** block, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
- 3 Press **F7** to move to Enter-Query mode.
- 4 In the **Payments** block, complete the field(s) you want to use to locate a payment (**Account #**, **Title**, **Txn Dt** ...).
- 5 Press **F8** to perform the query.

Oracle Daybreak displays payments matching your search criteria in the Payments block.

- 6 Select the payment that you want to modify.
- 7 In the **Payments** block, select **Modify**.
- 8 In the **New Payment Txns** block, update the fields with information about the payment you want to modify.
- 9 Save your entry.

Oracle Daybreak modifies the original payment and posts the new payment.

The modified payment can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

To reverse an individual payment transaction

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 Press **F7** to move to Enter-Query mode.
- 3 In the Payments block, complete the field(s) you want to use to locate a payment (**Account #**, **Title**, **Txn Dt** ...).
- 4 Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments block.

- 5 Select the payment that you want to reverse.
- 6 In the **Payments** block, select **Reverse**.
- 7 Save the record.

Oracle Daybreak reverses the original payment.

To reverse an individual payment transaction and assess NSF fee

- 1 On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.
- 2 Press **F7** to move to Enter-Query mode.
- 3 In the Payments block, complete the field(s) you want to use to locate a payment (**Account #, Title, Txn Dt ...**).
- 4 Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments block.

- 5 Select the payment that you want to reverse.
- 6 In the **Payments** block, select **Non Sufficient Funds**.
- 7 Save the record.

Oracle Daybreak reverses the original payment and assesses the NSF fee.

Note: 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 form. (For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide**).

Search page

A Search page is available on the Consumer Lending (Advance and Payment) form to help locate information such as an account's number, company and branch. This is information that is used on the Payment Entry and Payment Maintenance pages.

To search for an account

- 1 On the **Batch Transactions** menu, choose one of the following:

Advances > Advance Entry

Advances > Advance Maintenance

Payments > Payment Entry

Payments > Payment Maintenance

- 2 Choose the **Search** tab.

The Consumer Lending (Advance and Payment) form's Search page appears.

- 3 In the **Search Criteria** block, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 4 Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

Note: You can use the “Cut” and “Paste” commands to copy the Account # to other text boxes. You can also sort your results using the Sort block. For more information, see the **Using the Sort block** section in the **Oracle Daybreak Tools** chapter.

Note: Choose **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the **Search** page.

CHAPTER 4 : ADVANCE PROCESSING

For lines of credit, you can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

The Advance Entry page allows you to post advances against line of credit accounts. This page uses the same concepts and has similar features as the Payment Entry page. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a nonstandard payee. For nonstandard payees, you must enter the details of the remittance.

Oracle Daybreak creates entries for the posted advances on the AP Transaction form. These entries can be used to process the remittances.

Batch Upload

With the advance load process, a batch of advances can be loaded into Oracle Daybreak (similar to lockbox processing).

Using the Advance Entry page, you can enter and view a batch of advance transactions. You can then post a batch, reverse a batch, or place a batch on hold.

Viewing batches

The Advance Entry page allows you to view either all batches or only open batches. You can choose which batch you want to view using the View Options block. Viewing all batches allows you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open batches

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

The screenshot shows the Oracle Daybreak Advance Entry interface. At the top, there is a menu bar with tabs: Consumer Lending (Advance and Payment), Advance Entry, Advance Maintenance, Payment Entry, Payment Maintenance, and Search. Below the menu is a toolbar with buttons for Post, Reverse, and Hold/Open. To the right of the toolbar is a 'View Options' block with radio buttons for 'All Batches' (selected) and 'Open Batches Only'. The main area is divided into two main blocks: 'Batch' and 'Advances'. The 'Batch' block displays a table with columns: Company, Branch, Date, Batch Type, Total #, and Total Amt. It shows two entries: one for 'ESFC HQ' on 01/20/2005 with a total of \$15,000.00, and another for 'ADV-2005-020-00198125' with a total of \$12,000.00. The 'Advances' block displays a table with columns: Account #, Account #: Title, Date, Amount, Promotion, Mode, Reason, and Status. It shows several entries, all with an 'OPEN' status. At the bottom of the screen, there are sections for 'Advance Allocations' and 'Address' and 'City' fields.

- 2 In the **View Options** block, select **Open Batch Only** (the default option) and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.

- 3 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-

Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Advances block.

To view all batches

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.
- 2 In the **View Options** block, select **All Batches** and press **F8** to perform the query.
In the **Batch** block, Oracle Daybreak displays all batches, regardless of status.
- 3 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
Details regarding the selected batch appear in the **Advances** block.
If a batch contains an advance with an error status, the **Error Reason** field displays the cause.

To locate a batch with an error

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.
- 2 In the **View Options** block, select **All Batches** and press **F8** to perform the query.
In the **Batch** block, Oracle Daybreak displays all batches, regardless of status.
- 3 Press **F7**, type **error** in the **Batch Status** field of the **Batch** block, and press **F8** to perform the query.
- 4 Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.
- 5 In the **Advances** block, select the payment with **ERROR** in its **Status** field.
Oracle Daybreak displays the cause of the error in the **Error Reason** field.

The screenshot shows the Oracle Daybreak Advance Entry screen. The **Batch** block displays a list of batches, with one entry highlighted: ADV-2004-217-00184037, which has an **ERROR** status. The **Advances** block displays a list of payments, with the first payment (Account # 20010800013133) also showing an **ERROR** status. The **Action** block contains buttons for **Post**, **Reverse**, and **Hold/Open**. The **View Options** block has a radio button for **All Batches** (which is selected) and another for **Open Batches Only**. At the bottom, the **Error Reason** field contains the message "ADVANCE DT IS AFTER DRAW PERIOD EXPIRY DT".

Entering and posting advances

The Advance Entry page allows you to manually post batches of advances. A batch can consist of one or more accounts.

To enter and post a batch for advance transactions

1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2 In the **Batch** block, enter the following information:

| In this box: | Do this: |
|-------------------|---|
| Company | Select the portfolio company (required). |
| Branch | View the portfolio branch, linked to the selected company (display only). |
| Date | Enter the batch date (required). |
| Batch Type | Select the batch type (required). |
| Total # | Enter the total number of advances in the batch (required). |
| Total Amt | Enter the total amount of advances in the batch (required). |
| Batch # | View the batch number (system generated) (display only). |
| Batch Status | View the batch status (display only). |
| # | View the total number of advances in the batch (actual) (display only). |
| Total Amt | View the total amount of advances in the batch (actual) (display only). |

3 Save your entry.

4 The Advances block records itemized information of the batch advance. It allows you to make one advance to one account, or more than one advance to more than one account. In the **Advances** block, enter the following information:

| In this box: | Do this: |
|------------------|--|
| Account # | Select the account number (required). |
| Account #: Title | View the account number (display only). |
| Date | Enter the advance effective date (required). |
| Amount | View the advance amount (display only). |
| Promotion | Select the promotion associated with advance (required). |
| Mode | Select the advance mode (optional). |
| Reason | Select the reason for the advance (optional). |
| Status | View the advance status (display only). |
| Error Reason | View the reason for error (display only). |
| Reference | Enter any reference information (such as check number) (optional). |

5 In the **Advance Allocation** block, enter the following information:

| In this box: | Do this: |
|---------------------------|---|
| Account | Enter the advance amount to be paid to this payee (required). |
| Validate Payee | View the validate payee indicator. If selected, indicates that the payee needs to be validated. |
| Payee # | Select the payee number (required). |
| Name | Enter the payee name (required). |
| Type | Select the payee type (required). |
| Pmt Mode | Select the payee payment mode (required). |
| Address | Enter the address line 1 for the payee (optional). |
| Address 2 (unlabeled) | Enter the address line 2 for the payee (optional). |
| Zip | Select the zip code where the payee is located (optional). |
| City | Enter the city where the payee is located (optional). |
| State | Select the state where the payee is located (optional). |
| Zip Extension (unlabeled) | Enter the zip extension where the payee is located (optional). |
| Country | Select the country where the payee is located (required). |
| Bank Name | Enter the payee ACH bank name (optional). |
| Routing # | Enter the payee ACH bank routing number (optional). |
| Account Type | Enter the payee ACH bank account type (optional). |
| ACH Account # | Enter the payee ACH bank account number (optional). |
| Account # | Enter the customer account number with the payee (optional). |
| Comment | Enter a comments for this advance allocation (optional). |

6 Save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Advances block.

Note: Before you can post a batch transaction on the Advance Entry page, the contents of the display only Total # and Total Amt fields must match the contents of the required Total # and Total Amt fields.

7 In the **Action** block, choose **Post**.

Oracle Daybreak changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to POSTED or ERROR.

The posted advances can be viewed on the Customer Service (2) master tab's Transaction page on the Customer Service form.

The screenshot shows the Oracle Daybreak Customer Service form for account 20040700014345. The Transaction page is active. The top section shows account details and a summary table. Below that is a navigation bar with tabs for Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), Comments (10), and several sub-tabs under Business: Account Details, Customer Details, Balances, Transactions, Tracking Attributes, Statements, Escrow, Insurances, and Vendor Work Order. A 'Sort By' section allows sorting by Post Dt or Txn Dt, with Txn Dt selected. A 'View Options' section includes radio buttons for Good Payments, All Payments, Good Txns, and All Txns. An 'Action' button labeled 'Reverse' is present. The main area is the 'Transactions' table, which shows a single row for an advance payment on 10/09/2006. The table has columns for Post Dt, Txn Dt, Txn Description, Txn Amt, Txn Details, and Balance Amt. The 'Txn Details' column shows 'ADV PD= \$539.11 POSTED ON 10/09/2006'. The 'Description' section below the table shows payment details: Payment Type (PMT MANUAL), Reference (8890), Mode (PERSONAL CHEC), and Reason (REG). The 'Details' section shows the transaction row with Txn (ADVANCE / PRINCIPAL PAID) and Amt (\$539.11).

Oracle Daybreak creates entries for the posted advances on the AP Transaction page. These entries can be used to process the remittances.

Holding, removing a hold on, and reversing a batch of advance transactions

To hold the batch of advance transactions

Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.
- 2 On the **Advance Entry** page, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.
- 3 Use the **Batch** block to search for and select the batch you want to hold.
- 4 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from OPEN to HOLD.

To open (or remove hold) on the batch of advance transactions

Note: Only the batches with a status of HOLD can be opened.

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.
- 2 On the **Advance Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.
- 3 Use the **Batch** block to search for and select the batch with the status of HOLD you want to open.
- 4 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from HOLD to OPEN.

To reverse the batch of payment transactions

Batches can be reversed in case of problems with the batch. This will reverse all advances that have been posted.

Note: Only the batches with a status of POSTED can be reversed.

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.
- 2 On the **Payment Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.
- 3 Use the **Batch** block to search for and select the batch with the POSTED status you want to reverse.
- 4 In the **Action** block, choose **Reverse**.

Oracle Daybreak changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to REVERSE.

Note: You can verify the reversal using the Transaction page on the Customer Service form for each account in the batch or by running the payment history report (**Reports > Run > Payment History > (Line of Credit)**).

Advance Maintenance page

The Advance Maintenance page on the Consumer Lending (Advance and Payment) allows you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

| Function: | Purpose: |
|-----------|---|
| Modify | Allows you to modify advance attributes such as amount, account number, and date. |
| Reverse | Allows you to reverse the advance from the account completely. |

In all cases, Oracle Daybreak performs “true backdating” to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended advances

In case of advances that are not posted to accounts due to issues such as incorrect account condition, the advances are posted to suspense. You must process these advances using the work queue for suspense advances. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the advance. In this case, the advance is moved out of the suspense account and posted to the specified account.

To view advances

1 On the **Batch Transactions** menu, choose **Advances > Advance Maintenance**.

2 In the **View Options** block, select which advance you want to view:

| If you choose: | In the Advances block, Oracle Daybreak displays: |
|----------------|---|
| Posted | Posted advances. |
| Suspense | Suspended advances. In cases of advances that have been posted to suspense, the Suspense work queue can be used to process them (similar to suspense payments). |
| All | All advances. |

3 Press **F8** to view either all posted advances or all advances in suspense

-or-

Use the Enter-Query mode to limit the search using criteria in the **Advances** block.

Oracle Daybreak displays the selected advances in the **Advances** block.

4 In the **Advances** block, view the following information:

| In this field: | View this: |
|----------------|------------------------------------|
| Account # | Account number. |
| Title | Account title. |
| Txn Dt | Advance effective date. |
| Txn Amt | Advance amount. |
| Mode | Advance mode. |
| Reason | Advance reason. |
| Reference | Reference information for advance. |
| Status | Advance status. |

5 Select an advance in the **Advances** block and view the following additional information:

| In this field: | View this: |
|----------------|----------------------|
| Company | Portfolio company. |
| Branch | Portfolio branch. |
| Batch # | Batch number. |
| Batch Type | Batch type. |
| Date | Displays batch date. |

Modifying and reversing advance transactions

In some cases, an advance may be valid, but how it was posted was incorrect; for example, an advance was posted to the wrong account, with the wrong date, or with incorrect spread data. The Advance Maintenance page allows you to correct such errors.

To modify (correct) an individual advance transaction

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Maintenance**.
- 2 In the View Options block, select the type of advances you want to view: Posted, Suspense, or All.
- 3 Press **F7** to move to Enter-Query mode.
- 4 In the **Advance** block, complete the field(s) you want to use to locate an advance (**Account #**, **Title**, **Txn Dt** ...).

- 5 Press **F8** to perform the query.

Oracle Daybreak displays advances matching your search criteria in the Advances block.

- 6 Select the advance that you want to modify.

- 7 In the **Action** block, select **Modify**.

- 8 In the **Details** block, update the fields with information about the advance you want to modify.

| In this box: | Do this: |
|--------------------------|--|
| Account # : Title | Select account number (required). |
| Txn Dt | Enter advance effective date (required). |
| Amt | Enter advance amount (required). |
| Reason | Select advance reason (optional). |
| Error Reason | View reason for error (display only). |

- 9 Save your entry.

Oracle Daybreak modifies the original advance and posts the new advance.

To reverse an individual advance transaction

- 1 On the **Batch Transactions** menu, choose **Advances > Advance Maintenance**.

- 2 Press **F7** to move to Enter-Query mode.

- 3 In the **Advance** block, complete the field(s) you want to use to locate an advance (**Account #**, **Title**, **Txn Dt**, or any other field).

- 4 Press **F8** to perform the query.

Oracle Daybreak displays advances matching your search criteria in the Advances block.

- 5 Select the advance that you want to reverse.

- 6 In the **Details** block, complete the Reason field (if you choose). You shouldn't have to update any other fields when reversing a transaction.

- 7 In the **Action** block, select **Reverse**.

- 8 Save your entry.

Oracle Daybreak reverses the original advance.

The reversed advance can be viewed when you load the account on the Customer Service form from the Customer Service (2) master tab's Transaction page.

Search page

A Search page is available on the Consumer Lending (Advance and Payment) form to help locate information such as an account's number, company and branch. This is information that is used on the Payment Entry and Payment Maintenance pages.

To search for an account

- 1 On the **Batch Transactions** menu, choose one of the following:

Advances > Advance Entry

Advances > Advance Maintenance

Payments > Payment Entry

Payments > Payment Maintenance

- 2 Choose the **Search** tab.

The Consumer Lending (Advance and Payment) form's Search page appears.

- 3 In the **Search Criteria** block, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 4 Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

Note: You can use the “Cut” and “Paste” commands to copy the Account # to other text boxes. You can also sort your results using the Sort block. For more information, see the **Using the Sort block** section in the **Oracle Daybreak Tools** chapter.

Note: Choose **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the **Search** page.

CHAPTER 5 : ACCOUNTS PAYABLE (REQUISITIONS)

A payable requisition is a request for payment (or bill) submitted in writing. Financial institutions create payable requisitions to:

- Advance the money to their customers
- Make the third party payments on behalf of the customer
- Pay the producer on behalf of the customer
- Make invoice payments to vendors

The AP Transaction form allows you to view requisitions in Oracle Daybreak and complete the following tasks:

- View requisitions for all payees
- Put a requisition on hold
- Close a requisition
- Cancel a requisition

This chapter explains how.

AP Requisitions page

The AP Requisitions page displays information regarding advance payments, such as payee type, mode of payment, status, and other details.

To view requisitions for all payees

1 On the **Interfaces** menu, choose **AP Transactions**.

The **Requisitions** block contains three sets of option buttons, each in its own block: **Payee Type**, **Pmt Mode**, and **Status**. These option buttons allow you to narrow the range of the requisitions Oracle Daybreak displays.

The **Payee Type** block allows you to view requisitions according to whom the payment is made.

| If you choose: | Oracle Daybreak displays: |
|-----------------------|---|
| All | All payees. |
| Producer | Producer payees (Note: This is the default option). |
| Third Party | Third party payees. |
| Vendor | Vendor payees. |
| Customer | Customer payees. |

The **Pmt Mode** block allows you to view requisitions by how the payment is made.

| If you choose: | Oracle Daybreak displays: |
|-----------------------|--|
| All | All requisitions. |
| Check | Requisitions paid by check (Note: This is the default option). |
| ACH | Requisitions paid by ACH. |

The **Status** block allows you to view requisitions according to status.

| If you choose: | Oracle Daybreak displays: |
|-----------------------|---|
| All | All requisitions. |
| Open | Open requisitions (Note: This is the default option). |
| Close | Closed requisitions. |
| Hold | Requisitions on hold. |
| Void | Canceled requisitions. |

- 2 Use the **Payee Type**, **Pmt Mode**, and **Status** buttons to the select the requisitions you want to view.

Oracle Daybreak displays the following information for the requisitions matching your criteria:

| In this field: | Oracle Daybreak displays: |
|--------------------------|---|
| <u>Requisition block</u> | |
| Company | AP transaction company. |
| Branch | AP transaction branch. |
| Dt | AP transaction date. |
| Status | AP transaction status (OPEN, CLOSE, HOLD, or VOID). |
| Payee Type | AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER). |
| Payee | AP transaction payee number and name. |
| Pmt Mode | AP transaction payment mode. |
| Amount | AP transaction payment amount. |
| Check Ref # | AP transaction check reference number. |
| Check Dt | AP transaction check date. |
| Address | AP transaction payee address. |
| <u>Details block</u> | |
| Amount | Transaction detail payment amount. |
| Effective Dt | Transaction detail effective date. |
| Description | Transaction detail description. |

Note: An Open transaction will not have a credit reference number, as it has not been entered or generated. (See the screen shot above.)

- 3 Scroll the list to select the requisition you want to view or work with. (You can further limit your selection by pressing **F7**, entering search criteria in display fields, and pressing **F8**.)

Printing a check

You can print checks on pre-printed stationary using the AP Transaction form's AP Requisition page. The Print Check button is available for entries in the Requisitions block with an Open status and where Check is the mode of payment.

To print a check for a requisitions

- 1 On the **Interfaces** menu, choose **AP Transactions**.
- 2 Use the **Payee Type** button to the select the payee type regarding the entry for which you want to print a check.
- 3 In the **Pmt Mode** block, choose **Check**.
- 4 In the **Status** block, choose **Open**.
- 5 In the **Action** block, choose **Print Check**.

Oracle Daybreak send the check details directly to the printer.

Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle Daybreak marks it "closed;" it cannot be paid again. Oracle Daybreak generates the appropriate GL (general ledger) transactions.

To close a requisition

- 1 Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons to load the requisition you want to close.

| AP Transactions | | | | | | | | | |
|---|--|-----------|--------|--|---|---|-------------|-------------|------------|
| AP Requisitions | | | | | | | | | |
| Requisitions | | | | Pmt Mode | | Status | | | |
| Payee Type | | | | All <input checked="" type="radio"/> Check <input type="radio"/> ACH | | All <input type="radio"/> Open <input checked="" type="radio"/> Close <input type="radio"/> Hold <input type="radio"/> Void | | | |
| Company | Branch | Dt | Status | Payee Type | Payee | Pmt Mode | Amount | Check Ref # | Check Dt |
| SSFC | HQ | 02/1/2001 | OPEN | CUSTOMER | 20010200010698-JONES STEVEN / JONES JENNIFER | INSTITUTION E | \$10,000.00 | | 11/17/2002 |
| SSFC | HQ | 03/1/2001 | OPEN | CUSTOMER | 20010300010770-CERASTOSTIGMA PAULA / CERA | INSTITUTION E | \$10,000.00 | | 11/17/2002 |
| SSFC | HQ | 03/1/2001 | OPEN | CUSTOMER | 20010300010788-YELLOWWOOD LOUISE / YELLOW | INSTITUTION E | \$10,000.00 | | 11/17/2002 |
| SSFC | HQ | 04/1/2001 | OPEN | CUSTOMER | 20010400010852-CINQUEFOIL PIERRE / CINQUEFOIL | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 04/1/2001 | OPEN | CUSTOMER | 20010400010860-BOTTLEBRUSH GEORGE / BOTTL | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 05/1/2001 | OPEN | CUSTOMER | 20010500010918-WHITTALLI IVAN /WHITTALLI JOE | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 05/1/2001 | OPEN | CUSTOMER | 20010500010926-CARNATION GRAHAM / CARNAT | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 05/1/2001 | OPEN | CUSTOMER | 20010500010934-CERASTOSTIGMA PAULA / CERA | INSTITUTION E | \$5,000.00 | | 11/18/2002 |
| SSFC | HQ | 06/1/2001 | OPEN | CUSTOMER | 20010600010975-WOODASTER STUART /WOODAS | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 06/1/2001 | OPEN | CUSTOMER | 20010600010983-COTONEASTER MARIE / COTONE | INSTITUTION E | \$10,000.00 | | 11/18/2002 |
| SSFC | HQ | 06/1/2001 | OPEN | CUSTOMER | 20010600010991-CINQUEFOIL PIERRE / CINQUEFOIL | INSTITUTION E | \$5,000.00 | | 11/18/2002 |
| SSFC | HQ | 06/1/2001 | OPEN | CUSTOMER | 20010600011006-BOTTLEBRUSH GEORGE / BOTTL | INSTITUTION E | \$5,000.00 | | 11/18/2002 |
| 3842 N STREET CHICAGO IL 60701 US | | | | | | | | | |
| Address: Action: Check Ref # Check Dt <input checked="" type="radio"/> No Change <input type="radio"/> Close <input type="radio"/> Hold <input type="radio"/> Void | | | | | | | | | |
| Print Check | | | | | | | | | |
| Details | | | | | | | | | |
| Effective Dt | Description | | | Amount | | | | | |
| 02/10/2001 | ITM AMOUNT GIVEN TO ME DIRECTLY-20010200010698 JONES STEVEN / JONES JENNIFER | | | \$10,000.00 | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

- 2 Select the requisition you want to close and in the **Action** block, select **Close**.
- 3 Complete the **Check Ref #** field with the check reference number and the **Check Dt** field with when the check was issued.
- 4 Save your entry.
- 5 In the **Status** block, choose **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can put it “on hold.” When a requisition is on hold, requisitions cannot be closed.

To put a requisition on hold

- 1 Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons to load the requisition you want to hold.
- 2 Select the requisition.
- 3 In the **Action** buttons, select **Hold**.
- 4 Save your entry.
- 5 In the **Status** block, choose **Hold** and view the account.

Voiding a requisition

Voiding a requisition cancels the requisition.

To void a requisition

- 1 Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons to load the requisition you want to void.
- 2 Select the requisition.
- 3 In the **Action** block, select **Void**.
- 4 Save your entry.
- 5 In the **Status** block, choose **Void** and view the account.

CHAPTER 6 : CARD TRANSACTIONS

The Card Transactions form allows you to view credit card transactions and refundable credit card payments.

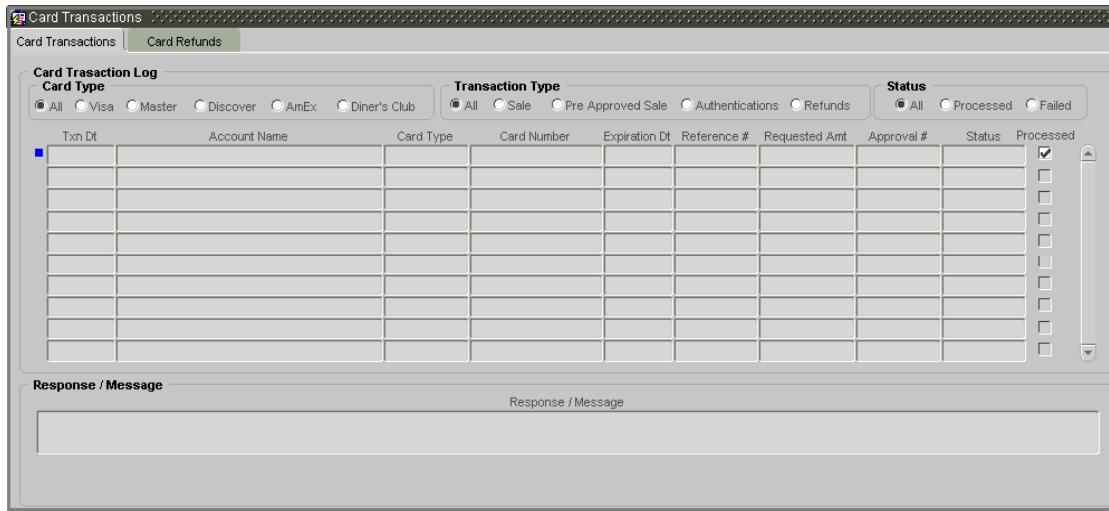
Card Transactions page

The Card Transactions page allows you to view credit card transactions involving:

- Sales
- Pre-approved sales
- Authentications
- Refunds

To view credit card transactions

- 1 On the **Interfaces** menu, choose **Card Transactions**.



The **Card Transaction Log** block contains three sets of option buttons, each in its own block: **Card Type**, **Transaction Type**, and **Status**. These option buttons allow you to narrow the range of the card transaction Oracle Daybreak displays.

The **Card Type** block allows you to view card transactions according to type of credit card.

If you choose:

- All**
- Visa**
- Discover**
- AmEx**
- Diner's Club**

Oracle Daybreak displays:

- All credit card transactions.
- Visa credit card transactions.
- Discover credit card transactions.
- American Express credit card transactions.
- Diner's Club credit card transactions.

The **Transaction Type** block allows you to view credit card transactions by the type of transaction

| If you choose: | Oracle Daybreak displays: |
|--------------------------|--|
| All | All credit card transactions. |
| Sale | Credit card transactions regarding sales. |
| Pre Approved Sale | Credit card transactions regarding pre-approved sales. |
| Authentications | Credit card transactions regarding authentications. |
| Refunds | Credit card transactions regarding refunds. |

The **Status** block allows you to view requisitions according to status.

| If you choose: | Oracle Daybreak displays: |
|-----------------------|-------------------------------------|
| All | All credit card transactions. |
| Processed | Processed credit card transactions. |
| Failed | Failed credit card transactions. |

- 2 Use the **Card Type**, **Transaction Type**, and **Status** buttons to the select the credit card transactions you want to view.

Oracle Daybreak displays the following information for the credit card transactions matching your criteria:

| In this field: | Oracle Daybreak displays: |
|-----------------------|---|
| Txn Dt | The credit card transaction date. |
| Account Name | The account number and title. |
| Card Type | The credit card type. |
| Card Number | The credit card number. |
| Expiration Dt | The credit card expiration date. |
| Reference # | The transaction reference number. |
| Requested Amt | The requested amount. |
| Approval # | The transaction pre-approval number. |
| Status | The transaction status. |
| Processed | If selected, indicates that the credit card transaction has been processed. |

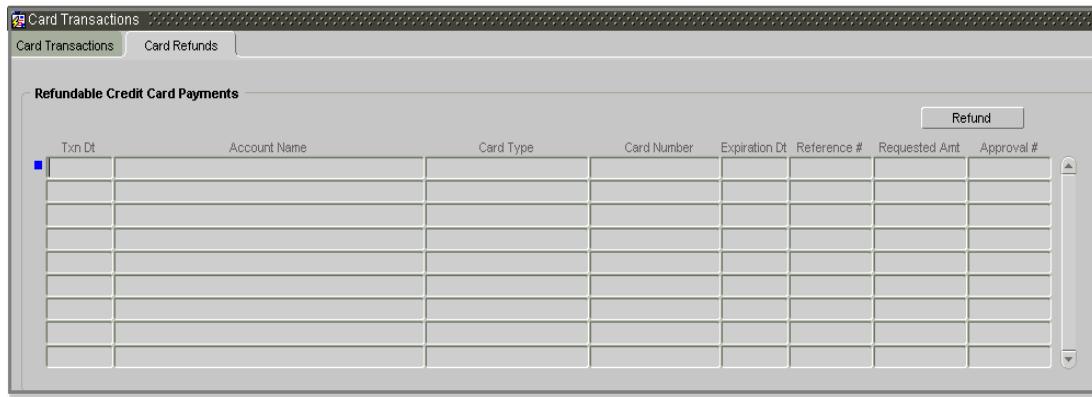
- 3 Scroll the list to select the requisition you want to view or work with. (You can further limit your selection by pressing **F7**, entering search criteria in display fields, and pressing **F8**.)
- 4 In the **Response/Message** block, view the processing response/message for the selected credit card transaction.

Card Refunds page

The Card Refunds form allows you to view refundable credit card payments and apply a refund.

To refund a credit card payment

- 1 On the **Interfaces** menu, choose **Card Transactions**.
- 2 On the **Card Transactions** form, choose the **Card Refunds** tab.



In the **Refundable Credit Card Payments** block, view the following display only information:

| In this field: | View this: |
|----------------|--------------------------------------|
| Txn Dt | The credit card transaction date. |
| Account Name | The account number and title. |
| Card Type | The credit card type. |
| Card Number | The credit card number. |
| Expiration Dt | The credit card expiration date. |
| Reference # | The transaction reference number. |
| Requested Amt | The requested amount. |
| Approval # | The transaction pre-approval number. |

- 3 Select the credit card payment that you want to refund and choose **Refund**.

CHAPTER 7 : TRANSACTION AUTHORIZATION (MAKER-CHECKER)

Transaction Authorization enables you to validate transactions that were entered on the Customer Service form's Maintenance (3) master tab by a different Oracle Daybreak user. You can view these transactions on the Transaction Authorization form before they are posted. This process is referred to as "Maker-Checker", as one Oracle Daybreak user enters (or "makes") the transaction on Customer Service form and another validates (or "checks") the transaction on the Transaction Authorization form.

| | |
|----------------|---|
| Maker | The person who posts (or makes) the transaction on the Maintenance (3) master tab. |
| Checker | The person who checks the details entered by the maker on the Transaction Authorization form and either accepts or rejects the transaction. |

As an example, the checker might be review transactions to determine if the transaction will increase the credit limit to an acceptable level or decrease the payment to an unacceptable level.

Note: Maker-Checker applies only to manual transactions. Automated transactions will continue to use existing methods.

Customer Service form

On the Customer Service form, follow the existing process for posting transactions on the Maintenance (3) master tab of completing the fields in the Action block and choosing Post. If the Authorization check box is selected for the transaction on the Administration form's Transaction page, rather than being posted, the transaction receives a status of WAITING FOR APPROVAL and the message TRANSACTION IN WAITING FOR APPROVAL appears on the Results block.

Authorization page

The Authorization page displays the transactions posted on the Customer Service form's Maintenance (3) master tab requiring authorization.

The checker uses the Authorization page to view transactions with the status WAITING FOR APPROVAL and then approve or reject the transaction.

The maker uses the Authorization page to post approved transactions and modify the transactions with a status of ERROR or REJECT. Transaction with an ERROR status have failed to post for reasons such as transaction is not allowed for condition of account, or the parameter value is incorrect, such as a back dated date. Transaction with an REJECT have been rejected by the checker. In both statuses, the maker can modify the transaction and re-post it for the checker to review.

Note: The same user who initiated the request cannot authorize the transaction even though that user might have the checker responsibility.

To authorize or reject a transaction the Authorization page

- 1 On the **Lending** menu, choose **Transaction Authorization**.
- 2 On the **Transaction Authorization** page, choose the **Authorization** tab.

The screenshot shows the 'Transaction Authorization' window with the 'Authorization' tab selected. The 'Transactions' grid displays a single row of data:

| Account # | Txn Dt | Transaction | Status | Maker | Initiated Date | Authorize | Reject | None |
|---------------------------|------------|---------------------------------|----------------------|------------|------------------------|-----------------------|-----------------------|----------------------------------|
| 20071200048279;JENNY TURN | 02/13/2008 | DISABLE/ENABLE NON PRIMARY CUST | WAITING FOR APPROVAL | SUCHARITHA | 02/13/2008 10:19:17 PM | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |

Below the grid, there are 'Checker' and 'Authorized Date' fields, and a 'Comments' text area. At the bottom, there is a 'Result' table with parameters and a 'Transaction Processing Details' section.

| Parameter | Value | Required |
|----------------------------|------------|-------------------------------------|
| TXN DATE | 02/13/2008 | <input checked="" type="checkbox"/> |
| RELATION TYPE CODE | SPOUSE | <input checked="" type="checkbox"/> |
| CUSTOMER ENABLED INDICATOR | N | <input checked="" type="checkbox"/> |

Transaction Processing Details: ***** TRANSACTION IN WAITING FOR APPROVAL *****

- 3 On the **Authorization** page, in the Queury block choose Checker.
- 4 In the **View Last** block, choose one of the following to limit the display of transactions in the Transactions block according to when the transaction was posted:

| If you choose: | Oracle Daybreak displays: |
|-----------------------|--|
| 1 Day | The transactions posted within the last one day. |
| 2 Day | The transactions posted within the last two days. |
| 5 Day | The transactions posted within the last five days. |
| All Days | The posted transactions. |

Oracle Daybreak displays transactions entered on the Maintenance (3) master tab with a status of ERROR or WAITING FOR APPROVAL.

Note: If you want to view all transactions with a status of ERROR in the Transactions block, select View Failed in the Failed block.

- 5 Select the transaction you want to approve or reject in the Transactions block.

Oracle Daybreak displays information from the Customer Service form's Maintenance (3) master tab regarding the transaction in the Result block.

Note: When you double-click a transaction in the Transaction block, Oracle Daybreak opens the Customer Service form and loads the account listed in the Account # field.

- 6 If you want to authorize the transaction, choose **Authorize** in the **Transaction** block.
- If you want to reject the transaction, choose **Reject** in the **Transaction** block.
- 7 If you want to add a comment regarding the transaction and your decision, complete the **Comments** field in the **Transaction** block.
- 8 Choose **Post** in the **Action** block.

Depending on what you chose in step 6, Oracle Daybreak authorizes or rejects the transaction and removes it from the Transaction block.

You can view the transaction result on the Transaction Form's Authorization History page.

The results of decision on the can be viewed on the Customer Service form's Maintenance (3) master tab.

The Oracle Daybreak user who posted the transaction on the Customer Service form's Maintenance (3) master tab and received a WAITING FOR APPROVAL status can open the Authorization page, choose **Maker** in the **Query** block and view all the transaction they posted that have a status of error or reject.

If the transaction has a status of ERROR or REJECT, make the required changes to the original transaction on the Authorization page and select Post in the Action block.

If you choose Void the Action block, Oracle Daybreak removes the transaction from the Transaction Authorization form.

Review Request page

The Review Request allows for effective communication between the Maker and Checker. The Transaction Authorization form's Review Request page operates the same way as the existing Oracle Daybreak Review Request page found on the Customer Service form. One difference is that the Transaction Authorization form's Review Request page contains the Transaction field.

Note: Review requests created on the Transaction Authorization form can be viewed in the Customer Service form's Review Request page. However, the Transaction Authorization form's Review Request page will only display transaction authorization requests.

The screenshot shows the 'Review Request' tab of the Transaction Authorization form. The 'Review Request' section contains a table with columns: Originator, Priority, Receiver, Account #, Transaction, Reason, Status, and Date. The first row shows an entry for 'SSC'. Below the table are two large text areas for 'Originator Comment' and 'Receiver Comment'.

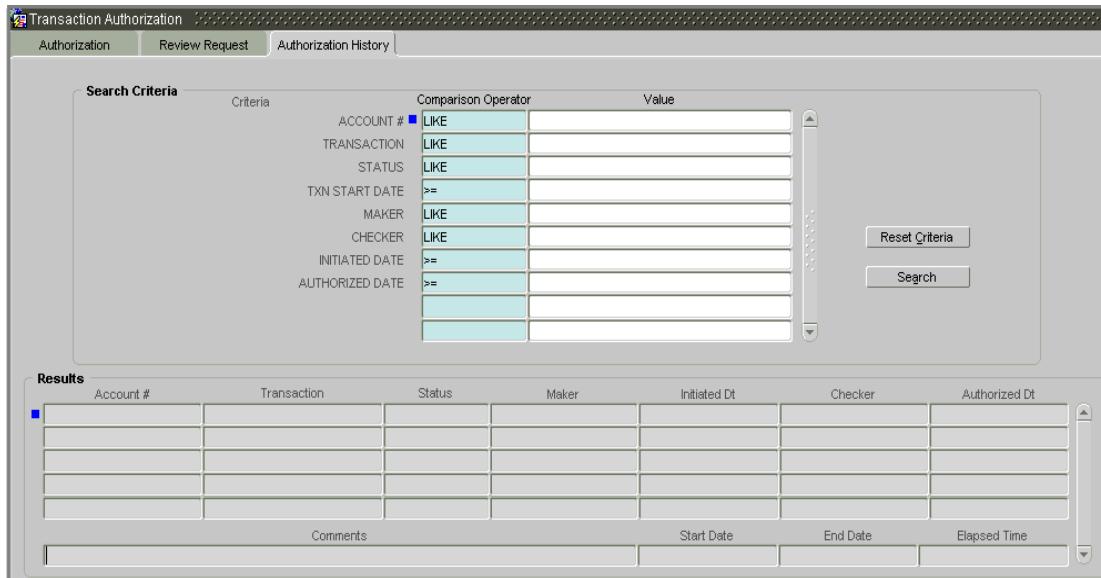
For detailed instructions regarding the use of the Review Request page, please see the following **Review Request** chapter.

Authorization History page

The Authorization History page displays all the transactions with a status of OPEN, VOID, ERROR, POSTED, WAITING FOR APPROVAL, and REJECT. Aged transactions will not be displayed. The Search Criteria block allows you to select the transactions you want to view in the Results block.

To search for accounts using the Authorization History page

- 1 On the **Lending** menu, choose **Transaction Authorization**.
- 2 On the **Transaction Authorization** page, choose the **Authorization History** tab.



- 3 In the **Search Criteria** block, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 4 Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

Note: Choose **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the **Search** page.

- 5 In the Results block, view the following information:

| In this field: | View this: |
|----------------|---|
| Account # | The account number. |
| Transaction | The transaction. |
| Maker | View the user Id of the person who entered the transaction on the Customer Service form. |
| Initiated Date | View the date and time the transaction was initially posted on the Customer Service form. |
| Maker | View the user Id of the person who validated the transaction on the Authorization page. |
| Authorized Dt | The authorized date. |
| Comments | Any comment attached to the transaction. |
| Start Date | The transaction start date. |

| | |
|--------------|--------------------------------------|
| End Date | The transaction end date. |
| Elapsed Time | The elapsed time of the transaction. |

End of Day (EOD) processing

The Transaction Authorization form's Authorization page employees the 24 x 7 accessibility feature introduced in previous Oracle Daybreak releases. You can continue working with the Authorization page and post transactions even when end of day (EOD) batch process is running. When you post a transaction on the Transaction Authorization form's Authorization page and the transaction posting is deferred or cannot be posted at the present time, "SYSTEM UNDER MAINTENANCE. TRANSACTION POSTING DEFERRED" appears in the Results block. If transaction posting is deferred, Oracle Daybreak automatically posts the transactions once it completes batch processing.

CHAPTER 8 : REVIEW REQUESTS

The Review Requests page is primarily a workflow tool used to flag an account for the attention of another Oracle Daybreak user and ask for feedback. It allows Oracle Daybreak users to send and receive messages (including e-mail) that make comments regarding a specific account.

In this chapter, you will learn how to:

- Review a request
- Send a review request
- Respond to a review request
- E-mail a review request
- Close a review request.

The Customer Service form's Review Request page is nearly identical, though the Account # column replaces the Application # column.

Review Requests page blocks

The Review Requests pages contains the following blocks:

- Query
- Action
- Email
- Review Request

The **Query** block contains these option buttons:

| If you choose this: | Oracle Daybreak: |
|---------------------|---|
| Originator | Displays the active messages with your user id in the Originator column of the Review Request block. These are the review requests you created. |
| Receiver | Displays the active messages with your user id in the Receiver column of the Review Request block. These are the messages you received. |
| Both | Displays in the Review Requests block all the active messages you created and received with a status other than CLOSED. |
| View All | Displays in the Review Requests block all the messages you sent and received, both the active and closed. |

The **Action** block contains these command buttons:

| If you choose this: | Oracle Daybreak: |
|----------------------------|---|
| Send Request | Sends a review request to another Oracle Daybreak user. |
| Send Response | Sends a response to a review request from another Oracle Daybreak user. |
| Close | Changes the status of the message to “Closed” and removes it from the Review Request block. Note: You can view messages with a CLOSED status by selecting View All in the Query block. |

The **Email** block contains these command buttons:

| If you choose: | Oracle Daybreak: |
|-----------------------|---|
| Originator | Sends an email of the review request information to the person listed in the Originator column on the Review Request block. |
| Receiver | Sends an email of the review request to the person listed in the Receiver column on the Review Request block. |

Note: The email recipient cannot respond or reply to e-mails with the email system.

Reviewing a request

When you receive a review request, Oracle Daybreak notifies you by completing the Pending Request parenthesis in the form's title bar with the number of unseen messages.

If you are working with an account, the Pending Request parenthesis in the Customer Service form will contain a number.

To review requests

- 1 On the **Lending** menu, choose **Customer Service** is your are working with accounts.
- 2 If the Pending Request parenthesis in the title bar contains a number, choose the **Search (1)** master tab, then choose the **Review Requests** tab.

The screenshot shows the Oracle Daybreak software interface. At the top, there is a header with fields for Application (App #, Dt, Join, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dup, Contact, Channel, Producer, Sales Agent), a search bar, and a toolbar with tabs for Search (1), Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). Below the header, there is a 'Results' section with a 'Search' button and a 'Review Requests' tab. The main content area contains a 'Query' block with radio buttons for 'Originator', 'Receiver', and 'Both', and a 'View All' checkbox. To the right of the query block is an 'Action' block with buttons for 'Send Request', 'Send Response', and 'Close'. Further to the right is an 'Email' block with buttons for 'Originator' and 'Receiver'. Below these blocks is a 'Review Request' table with columns for Originator, Priority, Receiver, Application #, Reason, Status, and Date. The table has one row with data: Originator 'JJANICKI', Priority 'NORMAL', Receiver 'BFOGO', Application # '0000124188', Reason 'REVIEW APPLICATION', Status 'WAITING FOR RES', and Date '12/15/2004 12:12:52 PM'. At the bottom of the table, there are sections for 'Originator Comment' and 'Receiver Comment' with a note: 'PLEASE VERIFY THE ACTUAL LENGTH OF TIME AT CURRENT PLACE OF EMPLOYMENT, THANKS.'

- 3 In the **Query** block, choose **Receiver**.

In the Review Request block, Oracle Daybreak displays all open messages you have received. The **Review Requests** block contains these fields:

| In this field: | Do this: |
|----------------------|--|
| Originator | View the user id of the request originator (display only). |
| Priority | View the request priority: HIGH, NORMAL, or LOW (display only). |
| Receiver | Select the request receiver (required). |
| Application # | (Underwriting and Funding forms only) Select the application number which needs review (required). |
| Account # | (Customer Service form only) Select the account number which needs review (required). |
| Reason | Select the review reason (required). |
| Status | View the request status (display only). |
| Date | View the request creation date (display only). |
| Originator Comment | Enter the originator comment (optional). |
| Receiver Comment | Enter the receiver comment (optional). |

Note: If you double-click an entry in the Review Request block, Oracle Daybreak does the following:

| On this form: | Oracle Daybreak: |
|-------------------------|--|
| Underwriting | Loads the application and displays the Primary Applicant page. |
| Funding | Loads the application and displays the Primary Applicant page. |
| Customer Service | Loads the account and displays the Account Details page. |

Sending a message

The Send Request button allows you to send a message to another Oracle Daybreak user. However, you must save your message before this button is available.

To send a review request

- 1 Using the **Customer Service** form, load the account to which the message applies.
- 2 Choose the **Search (1)** master tab, then choose the **Review Request** tab.
- 3 In the **Query** block, choose **Originator**. (If necessary, press **F6** to create a new record.)

The account number for the loaded account appears in the **Account #** field.

- 4 In the **Priority** field, select **High**, **Normal**, or **Low** from the LOV.
Note: This Priority field helps guide the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5 In the **Receiver** field, use the LOV to select the person you want to receive the message.
- 6 The **Account #** field displays the number of the account in the form's master block. If no account is currently loaded, you can use the LOV to complete the field. You can also use this field to reference an account other than the one currently loaded on the form.
- 7 In the **Reason** field, use the LOV to select the purpose for the review request.
- 8 In the **Originator Comment** field, type any additional message you want to send.
- 9 Choose **Save**.
- 10 In the **Action** block, choose **Send Request**.

In the **Review Request** block, the **Status** field changes to WAITING FOR RESPONSE and Oracle Daybreak sends the message.

Responding to a message

When you receive a message, Oracle Daybreak will notify you by completing the Pending Request parenthesis in the form's title bar with the number of unseen messages. In the following example, two messages are waiting on the Review Request page.

| Originator | Priority | Receiver | Application # | Reason | Status | Date |
|------------|----------|----------|---------------|--------------------|-----------------|------------------------|
| IJANICKI | NORMAL | BFOGO | 0000124188 | REVIEW APPLICATION | WAITING FOR RES | 12/15/2004 12:12:52 PM |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

To respond to a review request

- 1 On the **Lending** menu, choose **Customer Service** is your are working with accounts.
- 2 Choose the **Search (1)** master tab, then choose the **Review Requests** tab.
- 3 In the **Query** block, select **Receiver**.

Oracle Daybreak displays the unread messages in the **Review Request** block.

- 4 In the **Review Request** block, double-click the request you want to view.
Oracle Daybreak loads that request's account on the current form.
- 5 Perform the request from message on the account.
- 6 Type your response in the **Receiver Comment** field.
- 7 In the **Action** block, choose **Send Response**.

Oracle Daybreak sends your response to the originator's workstation, where it appears on the Review Request page with the status RETURN TO ORIGINATOR

The recipient can view the sent response by choosing **Receiver** and **View All** in the **Query** block. (The message has a status of RETURN TO ORIGINATOR.)

Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** block. The message has a status of RETURN TO ORIGINATOR.

Note: Choose **Close** in the **Action** block to remove the message from the Review Request block.

E-mailing a review request

While Oracle Daybreak updates the Pending Request number on the title bar to alert you of new messages, you can also e-mail a review request to either the originator or a receiver. Oracle Daybreak will use the e-mail address recorded in the User Definition block on the Administration form's 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

- 1 On the **Lending** menu, choose **Customer Service** if your are working with accounts.
- 2 Choose the **Search (1)** master tab, then choose the **Review Requests** tab.
- 3 Select the message you want to e-mail in the **Review Request** block.
- 4 In the **Email** block, choose **Originator** to send the message to the person listed in the Originator field.
-or-
Choose **Receiver** to send it to the person listed in the **Receiver** field.
Oracle Daybreak displays one of the following dialog boxes:
 - 5 Choose **Ok**.

Closing a message

You can close a message you created at anytime, regardless of status. However, you can only close messages that have your user id in the Originator field. When you close a message, Oracle Daybreak removes it from the Review Request block.

To close a message

- 1 In the **Review Request** block, select the message you want to close.
- 2 In the **Action** block, choose **Close**.

Oracle Daybreak assigns the message the status of CLOSED and removes it from your Review Request block.

| Review Request | Originator | Priority | Receiver | Application # | Reason | Status | Date |
|----------------|------------|----------|------------|--------------------|--------|------------------------|------|
| ■ BFOGO | NORMAL | BHATCHER | 0000164235 | REVIEW APPLICATION | CLOSED | 10/20/2004 01:19:16 PM | |

Note: You can review closed accounts anytime by selecting **View All** in the **Query** block.

CHAPTER 9 : IMAGE MAINTENANCE / DOCUMENT TRACKING

The Documents menu opens the Image Maintenance form and the Account Document Tracking form. Both allow for the paperless storage of documents within Oracle Daybreak with accounts during customer service.

Account Document Tracking form

The Account Document Tracking form contains two pages: the Document Tracking page and the Document Maintenance page. The Document Maintenance page allows you to attach documents to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Tracking page allows you to view these documents. Any documents that were attached to the account when it was still an application, (such as the application received as a fax and saved as a GIF file), also appear on the Document Tracking page.

This chapter explains how to use the Image Maintenance form to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking form to attach documents to accounts and then view these documents in a browser.

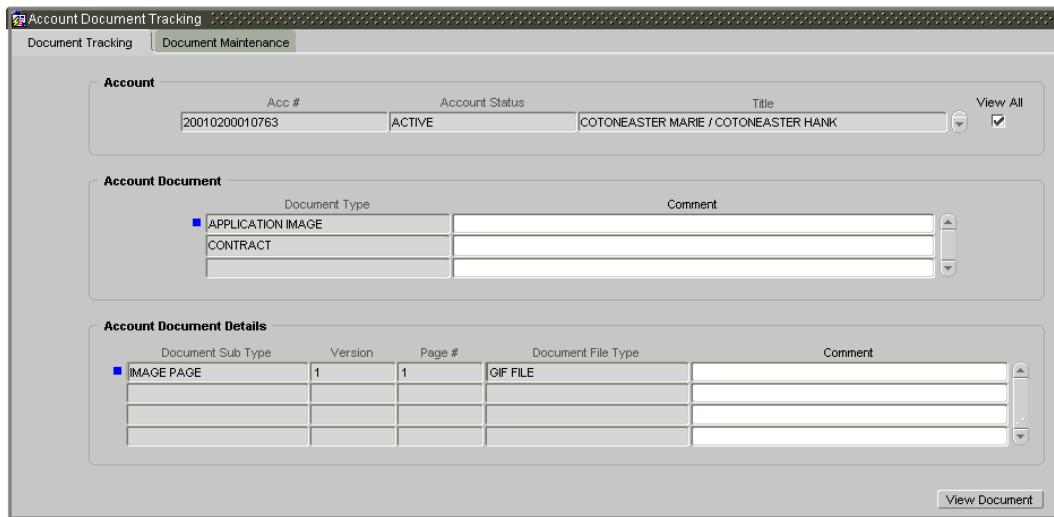
Document Tracking page (Account Document Tracking form)

You can view the documents attached to a particular account by loading the account on the Customer Service form, then opening the Account Document Tracking form. You can also open the Account Document Tracking form and select from a list of all accounts with documents attached on the Document Tracking page.

To locate an account document (method one)

- 1 On the **Documents** menu, choose **Account > Tracking**.

The Account Document Tracking form's Document Tracking page appears.



The screenshot shows the 'Account Document Tracking' window. At the top, there are tabs for 'Document Tracking' (which is selected) and 'Document Maintenance'. Below the tabs, there's a section for 'Account' with fields for 'Acc #' (20010200010763), 'Account Status' (ACTIVE), and 'Title' (COTONEASTER MARIE / COTONEASTER HANK). A 'View All' scroll box is checked. The main area is titled 'Account Document' and contains a table with 'Document Type' rows: 'APPLICATION IMAGE' and 'CONTRACT'. Below this is the 'Account Document Details' section, which contains a table with columns for 'Document Sub Type' (IMAGE PAGE), 'Version' (1), 'Page #' (1), 'Document File Type' (GIF FILE), and 'Comment'. A 'View Document' button is located at the bottom right of the form.

- 2 Press **F7** to move to Enter-Query mode, in the **Acc #** field type the account number you want to view, and then press **F8** to perform the query.
-or-
Select **View All** and use the scroll box to choose the account with the documents you want to view.

Information about the documents attached to the account appears in the Account Document and Account Document Details blocks.

To locate an account document (method two)

- 1 Open the **Customer Service** form and load the account with the attached document you want to view.
- 2 On the **Documents** menu, choose **Account > Document Tracking**.

The Account Document Tracking form appears with the account loaded in Account block and information about the document in the Account Document and Account Document Details blocks.

To view a document attached to an account

- 1 Using one of the two methods above, load the account with the document you want to view.
- 2 In the **Account** block, view the following information:

| In this field: | View this: |
|----------------|-----------------|
| Acc# | Account number. |
| Account Status | Account status. |
| Title | Account title. |

- 3 In the **Account Document** block, view the following information:

| In this field: | Do this: |
|----------------|--|
| Document Type | View the document type (display only). |
| Comment | Enter comment (optional). |

- 4 In the **Account Document Details** block, view the following information:

| In this field: | Do this: |
|--------------------|--|
| Document Sub Type | View the document sub type (display only). |
| Version | View the version (version numbers will be incremental by batch job, first version will start with 1.0) (display only). |
| Page # | View the page number (display only). |
| Document File Type | View the document file type (display only). |
| Comment | Enter comment (optional). |

- 5 Use the **Account Document** and **Account Document Details** block to select the document you want to view.

- In multiple paged documents, choose **1** in the **Page #** field on the **Account Document Details** block to view the all the pages in the document
-or-
- Choose a specific page number to view only that page.

- 6 Choose **View Document**.

Oracle Daybreak opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Daybreak system).

- 7 If you want, add comments to the **Comments** field in the **Account Document** and **Account Document Details** blocks.
- 8 Save your entry.

Document Maintenance page (Account Document Tracking form)

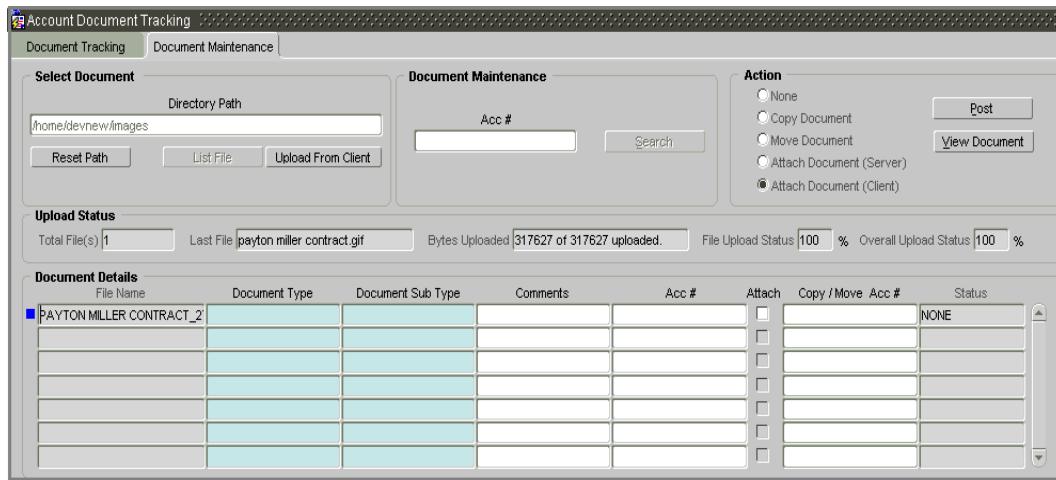
Oracle Daybreak supports the online attachment of document images to an account with the Account Document Tracking form's Document Maintenance page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle Daybreak using the system parameter: UIX_DEFAULT_IMAGE_PATH.

When you choose List File in the New Document block on the Document Maintenance page, Oracle Daybreak displays all available files in the selected directory in the Document Details block. You can use the Document Maintenance and Action blocks to attach selected documents to a particular account.

To attach a document to an account from a server

- 1 On the **Documents** menu, choose **Account > Maintenance**.

The Account Document Tracking form's Document Maintenance page appears.



- 2 In the **Action** block, choose **Attach Document (Server)**.
- 3 In the **Select Document** block, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX_DEFAULT_IMAGE_PATH).
-or-
In the **Directory Path** field, enter the full path name to the document on the server that you want to attach to an account.

Note: You can choose **Reset Path** at any time to return to the default image directory.

- 4 In the **Select Document** block, choose **List File**.

Oracle Daybreak displays the files from the entry in the Select Document block's Directory Path in the Document Details block.

- 5 In the **Document Details** block, enter the following information:

In this field:

Do this:

File Name

View the file name (display only).

Document Type

Enter the document type (required).

Document Sub Type

Enter the document sub type (required).

| | |
|----------|---|
| Comments | Enter any comment you want to associate with the document attached to the account (optional). |
| Acc# | Enter the account number of the account to which you want to attach the document (optional). |

Note: If a document is attached to an account, and the account is loaded on the Customer Service form, when you open the Account Document Tracking form's Document Maintenance page, the account number appears in the Document Maintenance block's Acc# field. You can view the document in a browser by choosing **View Document** in the Action block.

- 6 Select the **Attach** indicator to attach the file to the account.
- 7 Save your entry.
- 8 In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the account. The document can be viewed using the Account Document Tracking form's Document Tracking page.

To attach a document to an account from a client machine

- 1 On the **Documents** menu, choose **Account > Maintenance**.
- 2 In the **Action** block, choose **Attach Document (Client)**.
- 3 In the **Select Document** block, choose **Upload From Client**.
An Open dialog box appears.
- 4 In the **Open** dialog box, use the **Look in:** list box to locate the document you want to attach to the account.
Note: You can select multiple files by holding the **CTRL** or **SHIFT** key on your keyboard.
- 5 When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, choose **Open**.
- 6 Oracle Daybreak uploads the selected file to the Document Maintenance page and displays the progress in the **Upload Status** block.

| In this field: | View this: |
|---------------------------|--|
| Total File(s) | The total files uploaded from client. |
| Last File | The last uploaded file name. |
| Bytes Uploaded | The file upload status in bytes. |
| File Upload Status (%) | The file upload status in percentage. |
| Overall Upload Status (%) | The overall upload status in percentage. |

- 7 In the **Document Details** block, enter the following information:

| In this field: | Do this: |
|-------------------|---|
| File Name | View the file name (display only). |
| Document Type | Enter the document type (required). |
| Document Sub Type | Enter the document sub type (required). |
| Comments | Enter any comment you want to associate with the document attached to the account (optional). |

| | |
|------|--|
| Acc# | Enter the account number of the account to which you want to attach the document (optional). |
|------|--|

- 8 Select the **Attach** indicator to attach the file to the account.
- 9 Save your entry.
- 10 In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the account. The document can be viewed using the Account Document Tracking form's Document Tracking page.

You can also view the document in a browser by choosing **View Document** in the Action block.

Copy Document

The Action block's Copy Document command copies the document image from one account to another account. This command has no impact on the source account or the source account's document image.

To copy a document to an account from another account

- 1 On the **Documents** menu, choose **Account > Maintenance**.
- 2 In the **Action** block, choose **Copy Document**.
- 3 In the **Document Maintenance** block, use the **Acc#** field to locate the account with the image you want to copy.
- 4 In the **Document Maintenance** block, choose **Search**.

Oracle Daybreak displays the files attached to that account in the Document Details block.

- 5 In the **Document Details** block, select the document you want to copy.
- 6 In the **Copy/Move Acc #** field, enter the account number of the account to which you want to copy the document.
- 7 Save your entry.
- 8 In the **Action** block, choose **Post**.

Move Document

The Action block's Move Document command moves an existing document image from one account to another account. This command detaches the document image from the source account and attach to second account.

To move a document to an account from another account

- 1 On the **Documents** menu, choose **Account > Maintenance**.
- 2 In the **Action** block, choose **Copy Document**.
- 3 In the **Document Maintenance** block, use the **Acc#** field to locate the account with the image you want to move.

- 4 In the **Document Maintenance** block, choose **Search**.

Oracle Daybreak displays the files attached to that account in the Document Details block.

- 5 In the **Document Details** block, select the document you want to move.
- 6 In the **Copy/Move Acc #** field, enter the account number of the account to which you want to move the document.
- 7 Save your entry.
- 8 In the **Action** block, choose **Post**.

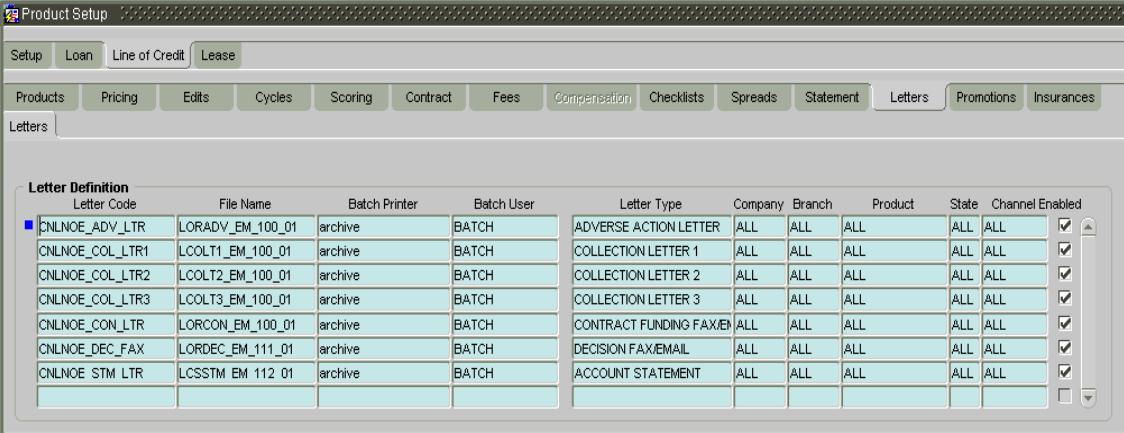
CHAPTER 10 : CORRESPONDENCE

Oracle Daybreak features two types of correspondence: predefined correspondence templates for lines of credit included in the baseline system and ad-hoc correspondence that you create yourself. The predefined correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings.

| | |
|-------------------|---|
| <u>Servicing:</u> | WELCOME LETTER ACCOUNT STATEMENT PAYOFF QUOTE LETTER PAID IN FULL LETTER RATE CHANGE INFORMATION LETTER CUSTOM LETTER 1 CUSTOM LETTER 2 |
|-------------------|---|

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

Note: Predefined correspondence templates are stored on the Product Setup form's Letters tab's pages (**Setup > Products >Line of Credit > Letters > LoC Letters**).



| Letter Definition | | | | | | | | |
|-------------------|-------------------|---------------|------------|----------------------------|---------|--------|---------|-------|
| Letter Code | File Name | Batch Printer | Batch User | Letter Type | Company | Branch | Product | State |
| CNLNOE_ADV_LTR | LORADV_EM_100_01 | archive | BATCH | ADVERSE ACTION LETTER | ALL | ALL | ALL | ALL |
| CNLNOE_COL_LTR1 | LCOLT1_EM_100_01 | archive | BATCH | COLLECTION LETTER 1 | ALL | ALL | ALL | ALL |
| CNLNOE_COL_LTR2 | LCOLT2_EM_100_01 | archive | BATCH | COLLECTION LETTER 2 | ALL | ALL | ALL | ALL |
| CNLNOE_COL_LTR3 | LCOLT3_EM_100_01 | archive | BATCH | COLLECTION LETTER 3 | ALL | ALL | ALL | ALL |
| CNLNOE_CON_LTR | LORCON_EM_100_01 | archive | BATCH | CONTRACT FUNDING FAX\EMAIL | ALL | ALL | ALL | ALL |
| CNLNOE_DEC_FAX | LORDEC_EM_111_01 | archive | BATCH | DECISION FAX\EMAIL | ALL | ALL | ALL | ALL |
| CNLNOE_STM_LTR | LCSSSTM_EM_112_01 | archive | BATCH | ACCOUNT STATEMENT | ALL | ALL | ALL | ALL |

Request page

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

To generate an ad hoc correspondence

- 1 On the **Lending** menu, choose **Funding, Underwriting**, or **Customer Service** and load the account for which you want to generate the ad hoc correspondence.
- 2 On the **Letters** menu, choose **Ad-hoc**.

| Element | Content |
|--------------------------------------|---------------------------|
| APPLICATION APP NBR | 0000101135 |
| APPLICATION STATE CD | NC |
| APPLICATION ASSET DESC | |
| APPLICATION ASSET IDENTIFICATION NBR | |
| APPLICATION ASSET YEAR | 2004 |
| APPLICATION ASSET MAKE | SANTOS |
| APPLICATION ASSET MODEL | PRAIRIE 2 BR |
| PRIMARY APPLICANT ADDRESS LINE 1 | 3299 CASPER RD |
| PRIMARY APPLICANT ADDRESS LINE 3 | WINSTON SALEM NC 27103 US |
| PRIMARY APPLICANT NAME | KEN LOUIS CICERO |

- 3 In the **Correspondence Request** block, the following information appears regarding the account currently loaded:

| In this field: | View this: |
|----------------|------------------------------|
| Level | The correspondence type. |
| Number/Title | The entity number and title. |
| Company | The entity company. |
| Branch | The entity branch. |

- 4 In the **Correspondence** block, use the Correspondence field's LOV to select the type of correspondence you want to generate.

Oracle Daybreak displays the following information in the Correspondence block for the selected type of correspondence:

| In this field: | View this: |
|----------------|--|
| Id | View the correspondence id (display only). |
| Correspondence | Select the correspondence you want to generate (required). |
| Date | View the correspondence generation date (display only). |

- 5 Press **F10** to save your entry.

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

- 6 In the **Documents** block, 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. |
| Generated | If selected then Oracle Daybreak generated the document. |

- 7 In the **Documents** block, select the correspondence you want to view.

The **Elements** block displays the elements Oracle Daybreak used to generate the correspondence.

- If you choose **All**, Oracle Daybreak displays all elements in the correspondence.
- If you choose **User Defined**, Oracle Daybreak displays user-defined elements in the correspondence.

- 8 In the **Elements** block, view the following information:

| In this field: | Do this: |
|----------------|--------------------------------------|
| Element | View the element description. |
| Content | Enter/view the value of the element. |

- 9 Choose **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

- 10 Choose **Generate**.

Oracle Daybreak “locks” the information included in the correspondence and prevents it from being changed.

- 11 Choose **View**.

Oracle Daybreak displays a PDF of the ad hoc correspondence.

Samples of Oracle Daybreak LS predefined correspondence

Servicing: Welcome letter

The predefined Welcome letter is automatically sent a configurable number of days after an account is activated after the loan origination process.

The Welcome letter is available for line of credits.

To generate the Welcome letter

- 1 On the **Customer Service** form, load the account you want to receive the Welcome letter.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Pre-view**).
- 4 On the **Servicing** sub menu, choose **Welcome**.

Example of the Welcome letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255
Phone: 952-416-6506
Fax: 952-416-6507

Date: 09/24/2002

SADIE EEVERGREEN
4839 N ROAD
LISBON IA 52253

Dear SADIE,

Thank you for selecting DAYBREAK CORPORATION as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.

Account number: 2001070000245
First payment date: 08/10/2001
Monthly payment amount: \$317.85
Number of payments: 36

In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at 952-416-6506.

Once again, thank you for selecting DAYBREAK CORPORATION as your lender.

Sincerely,

DAYBREAK CORPORATION

| | | | |
|--|---------------|------------|------------|
| Account Name EVERGREEN SADIE / EVERGREEN ROSS | | | |
| Payment# | Account# | Due Date | Amount Due |
| 1 | 2001070000245 | 08/10/2001 | \$317.85 |

Mail payment to

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255

Servicing: Payoff Quote

The predefined Payoff Quote is sent if a payoff quote is requested for an account. Payoff quotes can be manually generated using the Maintenance (3) master tab on the Customer Service form with the Payoff Quote transaction.

To generate the Payoff Quote

- 1 On the **Customer Service** form, load the account you want to receive the Payoff Quote.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Pre-view**).
- 4 On the **Servicing** sub menu, choose **Payoff Quote**.

Example of the Payoff Quote letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255

Phone: 952-416-6506

Fax: 952-416-6507

Date: 09/25/2002

PAULA CCERASTOSTIGMA
45231 MOESIA ROAD
BOLIVIA NC 28422

Name: CERASTOSTIGMA PAULA / CERASTOSTIGMA JOHN

Account number: 2001030000205

Collateral: 1999 SINGLE FAMILY HOME-13579078999990001

This letter is in regards to the payoff request. The payoff amount is \$9,109.78. This payoff amount is good through 07/15/2001.

If you have additional questions, please feel free to contact us at 952-416-6506.

Sincerely,

DAYBREAK CORPORATION

Servicing: Paid in Full letter

The predefined Paid in Full letter is automatically sent a configurable number of days after an account is fully paid off on the Customer Service form.

The Paid in Full letter is available for line of credits.

To generate the Paid in Full letter

- 1 On the **Customer Service** form, load the account you want to receive the Paid in Full letter.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Pre-view**).
- 4 On the **Servicing** sub menu, choose **Paid In Full**.

Example of the Paid in Full letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255
Phone: 952-416-6506
Fax: 952-416-6507

Date: 06/03/2002

ANNA MAGNOLIA
7321 N STREET
COLUMBOS OH 43216

Name: MAGNOLIA ANNA / MAGNOLIA LEO
Account number: 20010200000225
Collateral: 1999 SINGLE FAMILY HOME-12345678999911111

This letter is to inform you that payoff was received on the above mentioned account. This loan now shows a zero balance. Please file this letter as evidence that the loan obligation that it references has been satisfied.

We want to take this opportunity to thank you for your business. If we can ever be of service in the future, please do not hesitate to contact us at 952-416-6506.

Yours Sincerely,
DAYBREAK CORPORATION

Servicing: Rate Change Intimation Letter

For line of credits with interest rates based on index, it is standard practice to inform the borrower about upcoming interest rate changes due to a change in the rate index. Oracle Daybreak can print pre-rate change intimation letters both automatically and manually. The Rate Change Intimation letter informs borrowers that their rate index has changed. All borrowers with the changed index may receive a rate revision on the next rate change, which is due after X days (X is a company parameter that can be set with pre-process days).

The Rate Change Intimation letter is available only for lines of credits.

To generate the Rate Change Intimation letter

- 1 On the **Customer Service** form, load the account you want to receive the Paid in Full letter.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Pre-view**).
- 4 On the **Servicing** sub menu, choose **Rate Change Intimation Letter**.

Example of the Rate Change Intimation letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #153
EDEN PRAIRIE MN 55344 7255
Phone: 952-456-7890
Fax: 952-456-7891

Date: 03/22/2007

STAN PALMER
3434 SW CUMBER AV SW # 343
TEST
MINNEAPOLIS MN 55408

Ref : Rate Change on Account number: 20051000043249

This letter is in regards to change of interest rate on your account, which is due on 01/12/2007. Due to change in index (PRIME RATE), your interest rate may change to 17%.

If you have additional questions, please feel free to contact us at 952-456-7890.

Sincerely,
DAYBREAK CORPORATION

CHAPTER 11 : USER PRODUCTIVITY

The User Productivity form is a supervisor feature that allows you to monitor the daily performances of Oracle Daybreak users completing line of credit servicing tasks. These tasks are categorized as customer service/collection tasks .

Note: Oracle Daybreak updates this display only form every day.

Using the User Productivity form, 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 form to view this information.

Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the following pages:

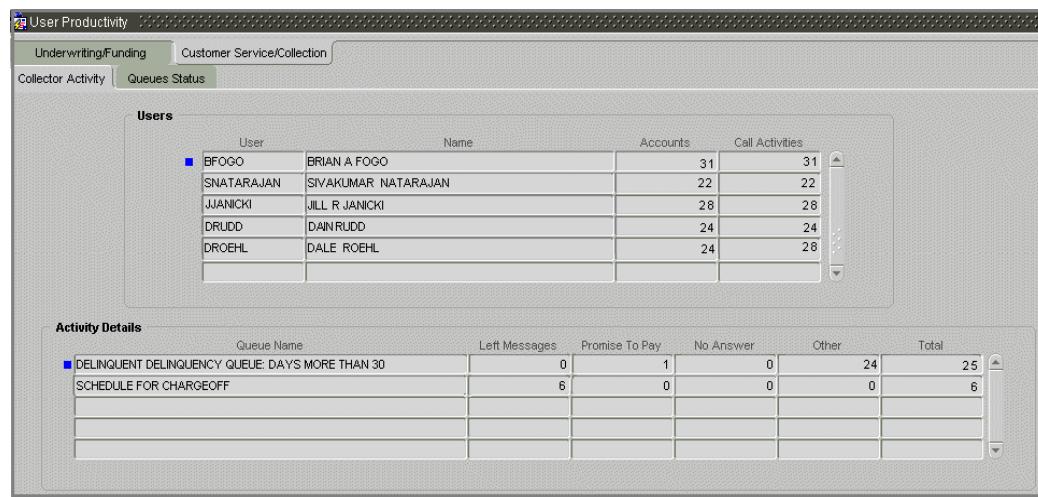
- Collector Activity
- Queues Status

Collector Activity page

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 view the Collector Activity page

- 1 On the **Monitor** menu, choose **Users > Productivity > Customer Service/Collection**.
- 2 Choose the **Collector Activity** tab.



- 3 In the **User** block, view the following information:

| In this field: | View this: |
|-----------------|----------------------------|
| User | User code. |
| Name | User name. |
| Accounts | Number of accounts worked. |
| Call Activities | Number of call activities. |

- 4 In the **Activity Details** block, view the following information for the selected user:

| In this field: | View this: |
|----------------|--------------------------------|
| Queue Name | Queue name. |
| Left Messages | Left message activity count. |
| Promise To Pay | Promise to pay activity count. |
| No Answer | No answer activity count. |
| Other | Other activity count. |
| Total | Total activity count. |

Queues Status page

The Queues Status page 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 these queues and details of the call activities.

To view the Queues Status page

- 1 On the **Monitor** menu, choose **Users > Productivity > Customer Service/Collection**.
- 2 Choose the **Queues Status** tab.

| Company | Branch | Queue Name | Accounts | Activities | Pending | Total |
|---------|--------|--------------------------------|----------|------------|---------|-------|
| SSFC | HQ | BANKRUPTCY | 143 | 143 | 0 | 143 |
| SSFC | HQ | DEFICIENCY | 31 | 31 | 0 | 31 |
| SSFC | C01 | DELINQUENT | 52 | 52 | 0 | 52 |
| SSFC | C01 | SCHEDULE FOR CHARGEOFF | 71 | 71 | 0 | 71 |
| SSFC | C01 | PAYOUT/TERMINATION IN PROGRESS | 91 | 91 | 0 | 91 |

| User | Name | Left Messages | Promise To Pay | No Answer | Other | Total |
|----------|-----------------|---------------|----------------|-----------|-------|-------|
| BFOGO | BRIAN A FOGO | 3 | 1 | 0 | 6 | 9 |
| JJANICKI | JILL R JANICKI | 11 | 0 | 9 | 7 | 27 |
| DRUDD | DAIN RUDD | 5 | 0 | 7 | 10 | 22 |
| DROEHL | DALE ROEHL | 19 | 3 | 1 | 5 | 28 |
| SSWAPNIL | SWAPNIL SALUNKE | 5 | 9 | 8 | 2 | 24 |
| KRUDD | KRISTINA R RUDD | 3 | 2 | 11 | 17 | 33 |

- 3 In the **Queues** block, view the following information:

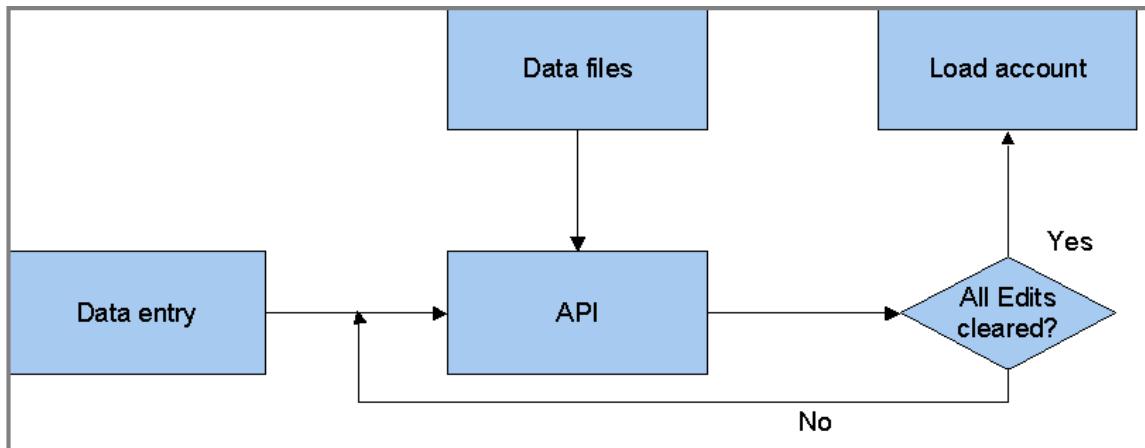
| In this field: | View this: |
|----------------|-----------------------------|
| Company | Company. |
| Branch | Branch. |
| Queue Name | Queue name. |
| Accounts | Number of accounts worked. |
| Activities | Number of call activities. |
| Pending | Number of accounts pending. |
| Total | Number of total accounts. |

- 4 In the **Activity Details** block, view the following information for the selected queue:

| In this field: | View this: |
|----------------|--------------------------------|
| User | User code. |
| Name | User name. |
| Left Messages | Left message activity count. |
| Promise To Pay | Promise to pay activity count. |
| No Answer | No answer activity count. |
| Other | Other activity count. |
| Total | Total activity count. |

CHAPTER 12 : ACCOUNT BOARDING

The Oracle Daybreak DLS Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed), from an existing system into Oracle Daybreak. At the end of the process, a new account is created in Oracle Daybreak which can be viewed on the Customer Service form. It also allows you to board new accounts. There are two methods to enter this information into Oracle Daybreak; either a data file upload or manual data entry.



The Conversion App/Ac form

Oracle Daybreak offers the **Conversion App/Acc** form for converting accounts. This form allow you to:

- Record customer details (including employment and address information), contract information, and collateral information
- Use edits to verify the completeness of data with a Verification page.

The screenshot shows the 'Conversion App/Acc' form. At the top, there is a header with fields for 'App #', 'Dt', 'Join', 'Cos', 'Purpose', 'Priority', 'Status', 'Company', 'Product', 'Xref', 'Conversion Dt', and 'New Account'. Below the header is a navigation bar with tabs: 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Contract (4)', 'Collateral (5)', 'Account (6)', 'Comments (7)', 'Verification (8)', and 'Calculator (9)'. The 'Verification (8)' tab is currently selected. Underneath the tabs is a 'Sort' section with 'Primary' and 'Secondary' dropdowns and 'Sort' buttons. The main area is a grid table with columns: 'Company', 'Branch', 'Priority', 'App / Acc #', 'Date', 'Title', 'Product', 'Status', and 'Producer'. At the bottom of the form are fields for 'Queue Name' and 'Secured Application'.

Master block

In using the Conversion App/Acc form, the first step in converting an account is to complete the master block.

IMPORTANT:

The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Complete the form's master tab.

| In this field: | Do this: |
|------------------------|--|
| App # | Enter the account number (required). |
| Product | Select the product associated to this account (required). |
| Dt | Enter the date (the date the account was originally received) (required). |
| Joint | Select if the account is joint (optional). |
| Cos | Select if the account is co-signed (optional). |
| Purpose | Select the purpose (optional). |
| Priority | Select the account priority (required). |
| Status | Select the account status and sub status from the following two choices (required): |
| Sub Status (unlabeled) | CONVERSION ACCOUNT CREATED CONVERSION API ACCOUNT Note: In beginning the conversion process, choose API ACCOUNT. After the verification process, you will change the status to ACCOUNT CREATED. (See the Verification section for more information.) |
| Company | Select the portfolio company to which this account belongs (required). |
| Branch (unlabeled) | View the portfolio branch to which this account belongs (display only). |
| Existing Customer | Select if one of the applicants is an existing customer (optional). |

| | |
|----------------------|--|
| Dup | Select if the account is a duplicate account (optional). |
| Contact | Enter the contact (optional). |
| Channel | Select the account channel (required). |
| Producer | Select the producer type and producer (required). |
| Underwriter | View the underwriter name (display only). |
| Xref | Enter the account number (if converting an existing account) or the account number (if you need to create an account for the funded application). This will help to reference back to the legacy system. (required). |
| Conversion Dt | Enter the conversion date (required). |
| New Account | Select box if account doesn't exist in the legacy system. |
| Conversion Status | IMPORTANT: Clear this box if the account transactions need to be converted. If this box is selected, data entered on the Transaction sub page of the Account master tab will not convert. |
| | View the status of the conversion (display only). |

- 3 Save the information you entered on the master block.

Applicants (2) master tab

The Applicants (2) master tab allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete the **Primary Applicant** page and sub pages (**Address**, **Employments**, **Telecoms**, and **Financials** sub pages). If this is a joint account, complete the **Others** page as well.

To complete the Applicants (2) master tab

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account to which you want to add applicant information.
- 3 Choose the **Applicants (2)** master tab, then choose the **Primary** tab

- 4 Enter the following information on the **Primary** page:

| In this field: | Do this: |
|--------------------------|--|
| First Name | Enter the applicant's first name (required). |
| MI | Enter the applicant's middle initial (optional). |
| Last Name | Enter the applicant's last name (required). |
| Suffix | Select the name suffix/generation (optional). |
| SSN | Enter the applicant's social security number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234 (required). |
| Birth Dt | Enter the applicant's date of birth (required). |
| Disability | Select if the applicant has a disability (optional). |
| Existing Customer | View if this is an existing customer (optional). |
| Prior Applicant | View if this is a prior applicant (optional). |
| Gender | Select the gender of the applicant (optional). |
| Language | Select the applicant's native language (required). |

| | |
|-------------------------|--|
| Prior Bankruptcy | Select if prior bankruptcy exists (optional). |
| Bankruptcy Discharge Dt | Enter the discharge date of prior bankruptcy (if exists). |
| Existing Customer | Select the existing customer (optional). |
| Marital St | Select the marital status of the applicant (optional). |
| License # | Enter the applicant's license number (optional). |
| State | Select the state of applicant's license (optional). |
| Email | Enter the applicant's email address (optional). |
| Class | Select the applicant's classification (required). |
| Dependents | Enter the number of dependents (optional). |
| Mother's Maiden Name | Enter the mother's maiden name (optional). |
| ECOA | Select the ECOA code (optional). |
| Ethnicity | Select the applicant's ethnicity (optional). |
| Race | Select the applicant's race or national origin (optional). |
| Time Zone | Select the applicant's time zone (optional). |

- 5 Save your entry.
- 6 Choose the **Address** sub tab
- 7 Enter the following information on the **Address** sub page:

| In this field: | Do this: |
|----------------------------------|--|
| <u>Address Information block</u> | |
| Mailing Address | Select if this is the mailing address (optional). |
| Current | Select if this is the current address (optional). |
| Type | Select the address type (required). |
| Postal Type | Select the postal address type (required). |
| # | Enter the building number (optional). |
| Pre | Select the street prefix (directional) (optional). |
| Street Name | Enter the street name (optional). |
| Street Type | Select the street type (optional). |
| Post | Select the street postfix (directional) (optional). |
| Apt # | Enter the apartment number (optional). |
| Address | View the address as entered on line 1 (optional). |
| Address 2 (unlabeled) | Enter address line 2 (optional). |
| City | Enter the city (optional). |
| St | Select the state code (required). |
| Zip | Select the zip code (required). |
| Zip Extension (unlabeled) | Enter the zip + 4 extension (optional). |
| Country | Select the country (required). |
| Ph | Enter the phone number (required). |
| Own/Rent | Select the own/rent type (required). |
| Landlord | Enter the landlord's name (optional). |
| Ph | Enter the landlord's phone number (optional). |
| Contact | Enter the landlord's main contact (optional). |
| Title | Enter the contact's title (optional). |
| Ph | Enter the contact's phone number (optional). |
| Ext | Enter the contact's phone extension (optional). |
| Census Tract | Enter census tract/BNA (block numbering area) code (optional). |
| MSA Code | Enter the metropolitan statistical area (MSA) code (optional). |
| Comment | Enter a comment (optional). |

Stated/Actual block

Stated Yrs

Enter the stated number of years at residence (required).

Stated Mths

Enter the stated number of months at residence (required).

Stated Pmt Amt

Enter the stated payment amount (required).

Stated Freq

Select the stated payment frequency (required).

Actual Yrs

Enter the actual years at residence (required).

Actual Mths

Enter the actual months at residence (required).

Actual Pmt Amt

Enter the actual payment amount (required).

Actual Freq

Select the actual payment frequency (required).

Verify Dt

Enter the date residence data was verified (optional).

Verify By

View the user who verified the data (optional).

8 Save your entry.

9 Choose the **Employment** sub tab

The screenshot shows the 'Account Boarding (New/Old)' screen with the 'Employment' sub tab selected. The 'Employment Information' block is highlighted. It contains fields for Type (Current), Employer (UNDEFINED), Title, Occupation, and a 'Stated / Actual' table. The 'Stated / Actual' table has columns for Yrs, Mths, Income, and Freq, with rows for Stated and Actual values. There are also fields for Verify Dt and Verify By.

10 Enter the following information on the **Employment** sub page:

In this field:

Do this:

Employment Information block

Current

Select if this is the current employment (optional).

Type

Select the occupation (required).

Employer

Enter the employer's name (required).

Title

Enter the title (optional).

Occupation

Select the occupation (optional).

Address

Enter the building number (optional).

Address 1 (unlabeled)

Enter the address line 1 (optional).

Address 2 (unlabeled)

Enter the address line 2 (optional).

City

Enter the city (optional).

St

Select the state (optional).

Zip

Select the zip code (optional).

Zip Extension (unlabeled)

Enter the zip extension (optional).

| | |
|-----------------------------------|---|
| Country | Select the country (required). |
| Ph | Enter the work phone number (required). |
| Extn | Enter the work phone number extension (optional). |
| Contact | Enter the contact name (optional). |
| Title | Enter the contact title (optional). |
| Ph | Enter the contact person's phone number (optional). |
| Ext | Enter the contact person's phone extension (optional). |
| Comment | Enter a comment (optional). |
| <u>Stated/Actual block</u> | |
| Stated Yrs | Enter the stated number of years with the employer (required). |
| Stated Mths | Enter the stated number of months with the employer (required). |
| Stated Income | Enter the stated income (required). |
| Stated Freq | Select the frequency (required). |
| Actual Yrs | Enter the actual number of years with the employer (required). |
| Actual Mths | Enter the actual number of months with the employer (required). |
| Actual Income | Enter the actual income (required). |
| Actual Freq | Select the frequency (required). |
| Verify Dt | Enter the date employment data was verified (optional). |
| Verify By | View the user who verified the data (display only). |

- 11 Save your entry.
- 12 Choose the **Telecoms** sub tab

The screenshot shows the 'Account Boarding (New/Old)' screen. At the top, there are various input fields for account details like App#, Date, Purpose, Status, and Company. Below this is a navigation bar with tabs: Search (1), Applicants (2), Decision (3), Contract (4), Collateral (5), Account (6), Comments (7), Verification (8), and Calculator (9). The 'Telecoms' tab is currently selected. The main data entry area contains sections for Primary, Others, and Business information. Under 'Business', there are fields for First Name, MI, Last Name, Suffix, SSN, Birth Dt, Disability, Gender, Language (set to ENGLISH), Prior Bankruptcy, Bankruptcy Discharge Dt, Marital St, License #, State, Email, ECOA, Ethnicity, Dependents (set to 0), Mother's Maiden Name, Existing Customer, Prior Applicant, Class, Race, and Time Zone. At the bottom, there is a 'Comments' section with a large text area and a 'Comments' tab. The 'Telecom Information' section is also visible, showing a table with columns for Telecom Type, Phone, Extn, Start Time, End Time, Time Zone, and Current.

- 13 Enter the following information on the **Telecoms** sub page:

| In this field: | Do this: |
|-----------------------|---|
| Telecom Type | Select the telecommunication type (required). |
| Phone | Enter the phone number (required). |

| | |
|-------------------------|---|
| Extn | Enter the phone extension (optional). |
| Start Time | Enter the best time to call start time (optional). |
| Time Period (unlabeled) | Select the time period for the best time to call start time, AM or PM (optional). |
| End Time | Enter the best time to call end time (optional). |
| Time Period (unlabeled) | Select the time period for the best time to call end time, AM or PM (optional). |
| Time Zone | Select the applicant's time zone (optional). |
| Current | Select if this telecom number is current (optional). |

- 14 Save your entry.
- 15 Save your entry.
- 16 Complete the **Others** page and sub pages (**Address**, **Employments**, and **Telecoms** sub pages).

Note: The Other Applicants page only needs to be completed if a secondary or joint applicant exists. If not, this page can be left blank. The Others page contains the same fields and the Primary page, with the addition of the Type box. Use it to select the relation of the other applicant to the primary. The Other Applicants sub pages are the same as the Primary Applicant sub pages.

- 17 Save your entry.

Decision (3) master tab

On the Decision (3) master tab, Oracle Daybreak records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Daybreak will display either the Line of Credit page. This pages all share the following sub pages: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

To complete the Decision (3) master tab

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account to which you want to add underwriting information.
- 3 Choose the **Decision (3)** master tab.
 - If you are converting a line of credit, use the **Line of Credit** page to record the following information:

In this field:

Do this:

Requested block

Credit Limit

Enter the requested credit limit (required).

Advance

Enter the requested advance amount (required).

Promotion

Select the requested promotion (required).

System Recommendation block

Decision

View the system recommended decision (display only).

Grade

View the system recommended grade (display only).

Score

View the system recommended score (display only).

Pricing block

Current

View the current decision indicator (display only).

Pricing

View the pricing (display only).

Decision Dt

View the decision date (display only).

Status

View the account status (display only).

Sub Status

View the account sub-status (display only).

Underwriter

View the underwriter id (display only).

- 4 On the Line of Credit page, choose **Select Pricing**.
Oracle Daybreak validates the pricing information against the information you supplied and performs an edits check.

- 5 If the line of credit has been approved, complete the **Approved** block.
 - If you are converting a line of credit, record the following information in the **Approved** block:

| In this field: | Do this: |
|--------------------------|--|
| Index | Select the approved index (required). |
| Index Rate | View the approved index rate (display only). |
| Margin | Enter the approved margin rate (required). |
| Rate | View the approved rate (display only). |
| Credit Limit | Enter the approved credit limit amount (required). |
| Promotion | View the approved pricing promotion (display only). |
| Draw Term | Enter the approved draw term (required) |
| Maturity (Index) | Select the approved post maturity index (required). |
| Maturity (Margin) | Enter the approved post maturity margin rate (required). |
| Re-Payment Term | Enter the approved re-payment term (required). |
| Grade | Select the credit grade (required). |
| Score | Enter the credit score (required). |

The Decision (3) master tab's Line of Credit page all share the Stipulations and Rate Schedule sub pages.

- 6 Use the **Stipulations** sub page to add any stipulations you want to attach to the account. Stipulations are items that need to be addressed before the line of credit can be funded.

| In this field: | Do this: |
|-----------------------|--|
| Type | Select the reason type. |
| Code | Select the reason. |
| Comment | Ages of the oldest and newest trades, as well as the average age of the open and total trades. |

- 7 On the **Subvention** sub page, view or complete the following fields:

| In this field: | Do this: |
|----------------------------|---|
| Subvention block: | |
| Plan | Enter the subvention plan code (required). |
| Description | View the subvention plan description (display only). |
| Sub PlanDescription | Enter the subvention plan (required). |
| Subvention Type | View the subvention type (display only). |
| Subvention Amount | View the subvention amount for the plan (display only). |
| Include | Select to include the subvention entry (display only). |
| Participants block: | |
| Participant | Enter the participant (required). |
| Participant Type | View the participant type (display only). |
| Subvention Amt | Enter the subvention amount (required). |
| Rate | Enter the subvention rate (required). |
| Rent factor | View the subvention rent factor (display only). |
| Collection Method | Enter the collection method (required). |

Refund block:

Method (Paid off)

Enter the method if the account is paid-off early (required).

Basis (Paid off)

Enter the basis if the account is paid-off early (required).
Enter the refund period in which the subvention will be refunded to the producer (required).

Percent (Paid off)

Enter the refund percentage if the account is charged-off (required).

Method (Chg off)

Enter the method if the account is charged-off (required).
Enter the basis if the account is charged-off (required).
Enter the refund period in which the subvention will be refunded to the producer (required).

Percent (Chg off)

Enter the refund percentage if the account is charged-off (required).

Amortization block:

Balance Type

Enter the amortize balance type (required).

Method

Enter the amortization calculation method (required).

Frequency

Enter the amortization frequency (required).

Cost/Fee

Enter the amortization fee method (required).

Include

Select to include the amortization entry.

Total Subvention Rate

View the total subvention rate shared by all participants (display only).

Total Subvention Amount

View the total subvention amount for current account (display only).

The screenshot shows the 'Account Boarding (New/Old)' screen with the following details:

- Requested:** Advance: \$0.00, Down %: 0.0000, Pmt: \$0.00, Down Pmt: \$0.00, Rate: 0.0000, Approx Prc: \$0.00, Term: 0, Promotion: NONE.
- Pricing:** Current: Pricing: Decision Dt: 02/15/2010, Status: Sub Status: Underwriter:
- Approved:** Term: 0, Rate: 0.0000, Pmt: \$0.00, Down Pmt: \$0.0000, %: \$0.00, Amt: \$0.00, Collateral Value: LTV1: LTV2:
- System Recommendation:** Decision: Grade: Score:
- Stipulations:** Subvention: Plan: Description: Sub Plan: Description: Subvention Type: Subvention Amt: Include:
- Participants:** Participant: Participant Type: Subvention Amt: Rate: Rent Factor: Collection Method:
- Refund:** Method: Paid off: Basis: Period: Percent: Chg off: Basis: Period: Percent:
- Amortization:** Balance Type: Method: Frequency: Cost/Fee:

- 8 Save your entry.
- 9 Save the changes you made to this account.

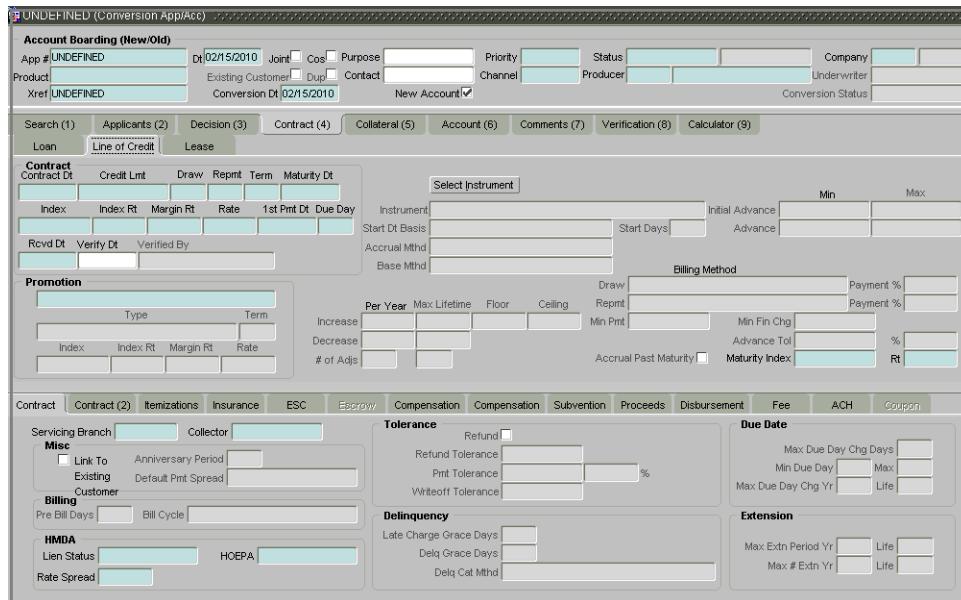
Contract (4) master tab

The Contract (4) master tab allows you to perform the important task of completing the truth-In-lending details. These pages include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, and the resulting annual percentage rate (calculated according to Federal guidelines; that is, within .125% of the Treasury OCC calculated APR).

In completing the truth-in-lending details on the Contract (4) master tab, you will complete the either the Line of Credit page. The truth-in-lending details must be completed before a loan can be funded.

To complete the Contract (4) master tab

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account to which you want to add contract information.
- 3 Choose the **Contract (4)** master tab.
- If the application you opened is for a line of credit, the **Line of Credit** page appears.



- 4 Using the information from the account you are converting, complete the **Contract** block.
 - On the **Line of Credit** page, the **Contract** block contains the following fields:

| In this field: | Do this: |
|--------------------|--------------------------------------|
| Contract Dt | Enter the contract date (required). |
| Credit Lmt | Enter the credit limit (required). |
| Draw | Enter the draw term (required). |
| Repmt | Enter the repayment term (required). |
| Term | Enter the term (required). |
| Maturity Dt | Enter the maturity date (required). |
| Index | Select the index (required). |
| Index Rt | Enter the index rate (required). |

| | |
|-------------------|--|
| Margin Rt | Enter the margin rate (required). |
| Rate | Enter the contract rate (required). |
| 1st Pmt Dt | Enter the first payment date (required). |
| Due Day | Enter the due day (required). |
| Rcvd Dt | Enter the contract received date (required). |
| Verify Dt | Enter the contract verification date (optional). |
| Verified By | View the user id who verified the contract (display only). |

5 If applicable, enter information regarding any promotion associated with the account in the **Promotion** block.

- On the **Line of Credit** page, the **Promotion** block contains the following fields:

| In this field: | Do this: |
|-----------------------|--|
| Promotion | Select the promotion (required). |
| Type | View the promotion type (display only). |
| Term | View the promotion term (display only). |
| Index | View the promotion index (display only). |
| Index Rt | View the promotion index rate (display only). |
| Margin Rt | View the promotion margin rate (display only). |
| Rate | View the promotion rate (display only). |

6 Choose **Select Instrument** and use the LOV to select the predefined contract instrument you want use to fund this account.

Oracle Daybreak loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions, and so on.

- On the **Line of Credit** page, Oracle Daybreak displays the following information:

| In this field: | Do this: |
|-----------------------|--|
| Instrument | View the instrument (display only). |
| Start Dt Basis | View the accrual start basis (display only). |
| Start Days | View the accrual start days (display only). |
| Initial Advance (Min) | View the minimum initial advance allowed (display only). |
| Initial Advance (Max) | View the maximum initial advance allowed (display only). |
| Advance (Min) | View the minimum advance allowed (display only). |
| Advance (Max) | View the maximum advance allowed (display only). |
| Accrual Mthd | View the accrual calculation method (display only). |
| Base Mthd | View the accrual base method (display only). |
| Rt Inc (Max Year) | View the maximum rate increase allowed in a year (display only). |
| Rt Inc (Max Life) | View the maximum rate increase allowed in the life of the line of credit (display only). |
| Rt Inc (Min Cap) | View the rate cap (minimum) (display only). |
| Rt Inc (Max Cap) | View the rate cap (maximum) (display only). |
| Rt Dec (Max Year) | View the maximum rate decrease allowed in a year (display only). |
| Rt Dec (Max Life) | View the maximum rate decrease allowed in the life of the line of credit (display only). |

| | |
|--------------------------|---|
| # Rt Change (Max Year) | View the maximum number rate changes allowed in a year (display only). |
| # Rt Change (Max Life) | View the maximum number of rate changes allowed in the life of the line of credit (display only). |
| Draw (Billing Method) | View the billing method (draw term) (display only). |
| Payment % | View the payment percentage (draw term) (display only). |
| Repmt (Billing Method) | View the billing method (draw Term) (display only). |
| Payment % | View the payment percentage (repayment term) (display only). |
| Min Pmt (Billing Method) | View the minimum payment amount (display only). |
| Min Fin Chg | View the minimum finance charge (display only). |
| Advance Tol | View the advance tolerance amount (display only). |
| (Advance Tol) % | View the advance tolerance percentage (display only). |
| Accrual Past Maturity | View the past maturity indicator. If selected, Oracle Day-break allows interest accrual after account matures (display only). |
| Maturity Index | Select the post maturity index (required). |
| Rt | Enter the post maturity index rate (required). |

You are now ready to complete the Contract (4) master tab's sub pages.

Completing the Contract (4) master tab (truth-in-lending details) sub pages

The Line of Credit page share the following sub pages:

- Contract
- Contract (2)
- Itemizations
- Insurance
- ESC
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon

This section describes how to complete each one.

Contract sub page

The Contract sub page records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Line of Credit page, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Contract** sub tab.

The screenshot shows the 'Contract' sub page of a software application. The top navigation bar includes tabs for 'Search', 'Queue', 'Auto Run', 'Accounts', 'Status', 'Product', 'Payoff Amt', 'Amt Due', 'Oldest Due Dt', 'Company', and 'Branch'. The 'Accounts' tab is selected, showing a list of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. There are 6 accounts listed.

The main content area is divided into several sections:

- Contract** section: Displays 'Contract Dt' as 03/22/2007, 'Credit Lmt' as \$25,000.00, 'Draw' as 2, 'Reprint' as 36, and 'Term' as 36. It also shows 'Maturity Dt' as 03/22/2010, 'Index' as 8.0000, 'Margin Rt' as 0.0000, and 'Rate' as 04/22/2007/22.
- Instrument** section: Shows 'LINE OF CREDIT HOME EQUITY' as the instrument, 'Initial Advance' as \$100.00, and 'Min' and 'Max' values as \$10,000.00.
- Promotion** section: Shows 'NONE' as the promotion type, 'Type' as 0, and 'Term' as 0. It includes fields for 'Increase' and 'Decrease' rates, 'Max Lifetime', 'Floor', 'Ceiling', 'Reprint', 'Min Pmt', 'Min Fin Chg', 'Advance Tol', 'Accrual Past Maturity', and 'Maturity Index'.
- Tolerance** section: Shows 'Refund' checked, with fields for 'Refund Tolerance' (\$1.00), 'Pmt Tolerance' (\$15.00), '95.0000 %', and 'Whlft Tolerance' (\$5.00).
- Delinquency** section: Shows 'Late Charge Grace Days' as 10, 'Delq Grace Days' as 8, and 'Delq Cat Mthd' as DAYS.
- Due Date** section: Shows 'Max Due Day Chg Days' as 15, 'Min Due Day' as 1, 'Max' as 31, and 'Max Due Day Chg Yr' as 2, 'Life' as 5.
- Extension** section: Shows 'Max Extn Period Yr' as 2, 'Life' as 5, and 'Max # Extn Yr' as 2, 'Life' as 5.

At the bottom, there are tabs for 'Contract', 'Contract (2)', 'Itemization', 'Trade-In', 'Insurance', 'ECO', 'Escrow', 'Concessions', 'Compensation', 'Subvention', 'Proceeds', 'Disbursement...', 'Fee', 'ACH', 'Coupon', and 'Real Estate File...'. The 'Contract' tab is selected.

4 On the **Contract** sub page, view or complete the following fields:

| In this field: | Do this: |
|---------------------------|---|
| Servicing Branch | Select the servicing branch (required). |
| Collector | Select the default collector (required). |
| Misc block | |
| Link To Existing Customer | Select to link the application to the existing customer |
| Anniversary Period | View the anniversary term (display only). |
| Default Pmt Spread | View the spread (display only). |
| Billing block | |
| Pre Bill Days | View the pre billing days (display only). |
| Bill Cycle | View the billing cycle (display only). |
| HMDA block | |
| Lien Status | Select the lien status (required). |
| HOEPA | Select the home owner equity protection act (HOEPA) code (required). |
| Rate Spread | Enter the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website (required). |
| Tolerance block | |
| Refund | View the refund allowed indicator. If selected, the refund policies in this block are in use (display only). |
| Refund Tolerance | View the refund tolerance amount (display only). |
| Pmt Tolerance | View the payment tolerance percentage (display only). |
| Pmt Tolerance (%) | View the payment tolerance percentage (display only). |
| Writeoff Tolerance | View the write-off tolerance amount (display only). |
| Delinquency block | |
| Late Charge Grace Days | View the late charge grace days (display only). |
| Delq Grace Days | View the delinquency grace days (display only). |
| Delq Cat Mthd | View the delinquency category method (display only). |
| Due Date block | |
| Max Due Day Chg Days | View the maximum due days (display only). |
| Min Due Day | View the minimum due day (display only). |
| (Due Day) Max | View the maximum due day (display only). |
| Max Due Day Chg Yr | View the maximum due day changes allowed (year) (display only). |
| (Max Due Day Chg) Life | View the maximum due day changes allowed (life) (display only). |
| Extension block | |
| Max Extn Period Yr | View the maximum extension allowed (year) (display only). |
| (Max Extn Period) Life | View the maximum extension allowed (life) (display only). |
| Max # Extn Yr | View the maximum number of extensions allowed (year) (display only). |
| (Max # Extn) Life | View the maximum number of extensions allowed (life) (display only). |

5 Save any changes you made to the application.

Contract (2) sub page

The Contract (2) sub page records the application's advance information, repayment schedule, and skipped repayment months.

To complete the Contract (2) sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Contract (2)** sub tab.

- 4 On the **Contract (2)** sub page, view or complete the following fields:

In this field:

Do this:

Advance block

| | |
|----------------------------|---|
| Multi Disbursement Allowed | If selected, indicates that multiple disbursements are allowed. |
| Draw End Dt | Enter the advance draw end date (optional). |
| Initial Advance (Min) | View the minimum initial advance amount (display only). |
| Initial Advance (Max) | View the maximum initial advance amount (display only). |
| Advance (Min) | View the minimum subsequent advance amount (display only). |
| Advance (Max) | View the maximum subsequent advance amount (display only). |
| Late Charge Allowed | If selected, late charge is allowed during the disbursement period. |
| Billing Allowed | If selected, billing is allowed during the disbursement period. |
| Billing Method | View the billing method during the disbursement period (display only). |
| Rate | Enter the applicable interest rate during the disbursement period (required). |

| | |
|---|--|
| <u>Repayment block</u> | |
| Flexible Repayment Allowed | If selected, indicates that a flexible repayment schedule is allowed. |
| Type | Select repayment type (optional). |
| <u>Skip Months block</u> | |
| Jan | If selected, indicates that repayment is skipped for January. |
| Feb | If selected, indicates that repayment is skipped for February. |
| Mar | If selected, indicates that repayment is skipped for March. |
| Apr | If selected, indicates that repayment is skipped for April. |
| May | If selected, indicates that repayment is skipped for May. |
| Jun | If selected, indicates that repayment is skipped for June. |
| Jul | If selected, indicates that repayment is skipped for July. |
| Aug | If selected, indicates that repayment is skipped for August. |
| Sep | If selected, indicates that repayment is skipped for September. |
| Oct | If selected, indicates that repayment is skipped for October. |
| Nov | If selected, indicates that repayment is skipped for November. |
| Dec | If selected, indicates that repayment is skipped for December. |
| <u>Schedule block</u> | |
| Seq | Enter the payment sequence number (required). |
| Pmt Amt | Enter the payment amount (required). |
| # of Pmts | Enter the number of payments (required). |
| Generated | If selected, indicates that the schedule is system generated. |
| Enabled | If selected, indicates that the schedule is enabled. |
| <u>Extendable Balloon block</u> | |
| Max Term | Enter the maximum number of terms for the extendable balloon payment (optional). |
| <u>Payment Change Schedule block</u> | |
| Seq | Enter the sequence number in which the repayment is calculated (required). |
| Option Type | Note: This prioritizes the calculation. Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required). |
| Frequency | Select the frequency of payment. The default value is TERM (required). |
| Period | Enter the period of each adjustment (required). |
| # of Adj. | Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required). |
| Value | Enter 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. |

5 Save any changes you made to the application.

Itemizations sub page

Oracle Daybreak lists the distribution of the loan proceeds on the Itemization sub page when you choose Select Instrument on the Line of Credit page. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Some of the data in the Itemization column, such as compensation, comes from information on the Contract page sub page. Itemizations are categorized according to advances, finance fees, prepaid fees, producers, or escrows.

To complete the Itemizations sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Itemizations** sub tab.

- 4 On the **Itemization** sub page, view the following information:

In this field:

Itemization
+/-

Approved

Tax

Do this:

View the itemization (display only).
View whether the itemization is added or subtracted (display only).

View the approved amount. This is information recorded on the Underwriting form (required).

View whether the itemization is taxable (Sales) if box is selected.

- 5 Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.
- 6 In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- 7 If you choose, use the **Comment** field to add remarks.
- 8 Save any changes you made on the application.

Insurance sub page

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub page. The Insurance sub page also allows you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Insurance** sub tab.

- 4 On the **Insurance** sub page, view or complete the following information in the **Policy Information** block:

| In this field: | Do this: |
|----------------------|---|
| Insurance Plan | Enter the insurance plan (optional). |
| Insurance Type | View the insurance type (display only). |
| Sub Type | Select the insurance sub type (required). |
| Insurance Company | Enter the insurance company (optional). |
| Policy Number | Enter the insurance policy number (required). |
| Phone No | Enter the insurance company's primary phone number (optional). |
| Ext | Enter the insurance company's primary phone extension (optional). |
| Effective Dt | Enter the insurance effective date (required). |
| Expiration Dt | Enter the insurance expiry date (optional). |
| Phone No | Enter the insurance company's alternate phone number (optional). |
| Ext | Enter the insurance company's alternate phone extension (optional). |
| Premium Amt | Enter the insurance premium amount (optional). |
| Term | Enter the insurance term (required). |
| Commission Rule | View the insurance premium amount (display only). |
| Commission Amt | View the insurance commission amount (display only). |
| Primary | Enter the primary beneficiary of the insurance (optional). |

| | |
|-----------|--|
| Secondary | Enter the secondary beneficiary of the insurance (optional). |
| Comment | Enter a comment (optional). |

5 In the **Cancellation/Refund** block, view the following information:

| In this field: | Do this: |
|--------------------------------------|---|
| 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 | View the number of grace days allowed for cancellation without charging a cancellation fee. |
| Calculation Method | View the insurance premium refund/rebate calculation method to be used when insurance is cancelled. |
| Grace Day's Cancellation Fee Allowed | If selected, indicates that cancellation fees during grace period is allowed. |
| Cancellation Fee | View the amount of the cancellation fee to be charged when the insurance is cancelled. |

6 Save any changes you made to the application.

ESC sub page

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub page.

To complete the ESC (extended service contracts) sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **ESC** sub tab.

4 On the **ESC** sub page, view or complete the following information in the Warranty Information block:

| In this field: | Do this: |
|-----------------------|---|
| Service Contract | View the extended service contract type (display only). |
| Warranty Company | Enter the ESC company's name (optional). |
| Policy Number | Enter the ESC number (required). |
| Phone No | Enter the ESC company's primary phone number (optional). |
| Ext | Enter the ESC company's primary phone extension (optional). |
| Effective Dt | Enter the ESC effective date (required). |
| Expiration Dt | Enter the ESC expiry date (optional). |
| Phone No | Enter the ESC company's alternate phone number (optional). |
| Ext | Enter the ESC company's alternate phone extension (optional). |
| Premium Amt | View the ESC premium amount (display only) (optional). |
| Term | Enter the ESC term (required). |
| Comment | Enter a comment (optional). |

5 Save any changes you made to the application.

Subvention sub page

With the Subvention sub page, you can enter subvention information regarding an application.

To complete the Subvention sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Subvention** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' screen with the 'Contract (4)' tab selected. The 'Subvention' sub tab is also selected. The interface includes fields for subvention plan details, participant information, refund methods, and amortization settings.

- 4 On the **Subvention** sub page, view or complete the following fields:

In this field:

Do this:

Subvention block:

Plan

Enter the subvention plan code (required).

Description

View the subvention plan description (display only).

Sub Plan Description

Enter the subvention plan (required).

Subvention Type

View the subvention type (display only).

Subvention Amount

View the subvention amount for the plan (display only).

Include

Select to include the subvention entry (display only).

Participants block:

Participant

Enter the participant (required).

Participant Type

View the participant type (display only).

Subvention Amt

Enter the subvention amount (required).

Rate

Enter the subvention rate (required).

Rent factor

View the subvention rent factor (display only).

Collection Method

Enter the collection method (required).

Refund block:

Method (Paid off)

Enter the method if the account is paid-off early (required).

Basis (Paid off)

Enter the basis if the account is paid-off early (required).

Period (Paid off)

Enter the refund period in which the subvention will be refunded to the producer (required).

| | |
|-----------------------------------|--|
| Percent (Paid off) | Enter the refund percentage if the account is charged-off (required). |
| Method (Chg off) | Enter the method if the account is charged-off (required). |
| Basis (Chg off) | Enter the basis if the account is charged-off (required). |
| Period (Chg off) | Enter the refund period in which the subvention will be refunded to the producer (required). |
| Percent (Chg off) | Enter the refund percentage if the account is charged-off (required). |
| <u>Amortization block:</u> | |
| Balance Type | Enter the amortize balance type (required). |
| Method | Enter the amortization calculation method (required). |
| Frequency | Enter the amortization frequency (required). |
| Cost/Fee | Enter the amortization fee method (required). |
| Include | Select to include the amortization entry. |
| Total Subvention Rate | View the total subvention rate shared by all participants (display only). |
| Total Subvention Amount | View the total subvention amount for current account (display only). |

- 5 Save any changes you made to the application.

Proceeds sub page

The Proceeds sub page displays the payment amount due to the dealer, based on the Compensation and Itemization sub pages. It is a view only sub page, though you can record comments.

To use the Proceeds sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Proceeds** sub tab.

4 On the **Proceeds** sub page, view or enter the following information:

| In this field: | Do this: |
|-----------------------|--|
| Proceed | View the proceed itemization (display only). |
| +/- | View whether the itemization is added to or subtracted from the total proceeds (display only). |
| Amount | Enter the amount (display only). |
| Comment | Enter a comment (optional). |

5 Save any changes you made to the application.

Disbursement sub page

The Disbursement sub page records how the loan payment is disbursed and records payments to third parties, such as the Department of Motor Vehicles. This sub page needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Disbursement** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' window with the 'Contract' tab selected. The 'Disbursement' sub tab is active. The interface includes fields for loan details (App #, Date, Product, Xref), payment terms (Contract Dt, Amt Due at Signing, Total of Payments (Estimated), Due Day, 1st Pmt Dt, Maturity Dt, Security Deposit, Rcvd Dt, Verify Dt, Verified By), and financial calculations (Gross Capitalized Cost, Capitalized Cost Reduction, Residual Value, Depreciation Value, Rent Charge, Total of Base Monthly Pmts, Lease Term, Base Monthly Payment, Estimated Monthly Sales Tax, Estimated Monthly Pmt). On the right, there are sections for 'Instrument' (with 'Select Instrument' and 'Calculate Tax' buttons), 'Accrual Mthd', 'Bill Mthd', 'Sales Tax Mode', and 'Lease Type'. Below the main table, there is a table for 'Disbursement' with columns for Description, Number, Name, Payment Mode, Account #, and Amount. Fields for Address, City, Phone, and Comment are also present.

4 On the **Disbursement** sub page, view or complete the following fields:

| In this field: | Do this: |
|---------------------------|---|
| Disbursement block | |
| Description | View the disbursement description (display only). |
| Validate Payee | View the validate payee indicator. If selected, indicates that the payee needs to be validated. |
| Number | Enter the disbursement party's number (optional). |
| Name | Enter the company name (required). |
| Amount | View the payment amount (display only). |
| Address | Enter the address line 1 (required). |

| | |
|-----------------------|--|
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Enter the zip code (required). |
| City | Enter the city (required). |
| St | Select the state (required). |
| Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country (required). |
| Phone | Enter the primary phone number (optional). |
| Extn | Enter the primary phone extension (optional). |
| Phone | Enter the alternate phone number (optional). |
| Extn | Enter the alternate phone extension (optional). |
| Comment | Enter a comment (optional). |
| Payment Mode | Select the payment mode (required). |
| Account # | Enter the account number (optional). |
| ACH Bank | Enter the bank number (optional). |
| ACH Routing # | Enter the routing number (optional). |
| ACH Account Type | Enter the account type (optional). |
| ACH Account # | Enter the account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional). |

5 Save any changes you made to the application.

Fee sub page

The Fee sub page is a view-only table displaying what fees on the loan instrument are in use, based on the contract.

To view the Fee sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Fee** sub tab.

4 In the **Fee** sub page, view the following information:

| In this field: | Do this: |
|-----------------|---|
| Fee | View the fee type (display only). |
| Fee Calc Method | View the fee calculation method (display only). |
| Txn Amt From | View the minimum transaction amount (display only). |
| Percent | View the maximum percentage (display only). |
| Min Amt | View the minimum fee amount (display only). |
| Max Amt | View the maximum fee amount (display only). |
| Enabled | If selected, the fee rule is enabled (optional). |

ACH sub page

The ACH sub page records details about automatic clearinghouse, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Consumer Lending (Advance and Payment) form.

To complete the ACH sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **ACH** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' interface. The 'Contract' tab is selected. The 'ACH' sub tab is highlighted. The 'Bank Information' block is visible at the bottom of the screen, containing fields for ACH Bank, Routing #, Account Type, and Account #. Other tabs visible include 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Collateral (5)', 'Account (6)', 'Comments (7)', 'Verification (8)', 'Calculator (9)', 'Loan', 'Line of Credit', and 'Lease'.

4 On the **ACH** sub page, enter the following information:

| In this field: | Do this: |
|-------------------------------|--------------------------------------|
| Bank Information block | |
| ACH | If selected, the ACH is enabled. |
| Bank | Enter the bank name (required). |
| Start Dt | Enter the ACH start date (required). |
| Routing # | Enter the routing number (required). |
| Account Type | Select the account type (required). |

| | |
|----------------------|--|
| Account # | Enter the account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required). |
| ACH Debit Amt | Enter the payment amount (required). |
| Debit Freq | Select the payment frequency (required). |
| Debit Day | Enter the payment day (required). |

- 5 Save any changes you made to the application.

Coupon sub page

The Coupon sub page allows you to order (or re-order) new coupon books. **Note:** This sub page is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the application/account you want to work with.
- 3 Choose the **Contract (4)** master tab, then choose the **Coupon** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' application window. The 'Contract (4)' tab is selected. In the 'Coupon' sub tab, there is a 'Coupon Book Information' section with the following fields:

| | |
|-------------------|----------|
| Order | Order Dt |
| Ordered By | |
| # of Coupons | 0 |
| Coupon Starting # | 1 |
| Coupon Ending # | 0 |

- 4 On the **Coupon Book Information** sub page, enter or view the following information:

| In this field: | Do this: |
|--------------------------|--|
| Order | Select to order coupon book (optional). |
| Order Dt | Enter the coupon book order date (required). |
| Ordered By | Select the user id of the user who ordered the coupon book (optional). |
| # of Coupons | Enter the number of coupons (required). |
| First Pmt Dt | Enter the first payment date (required). |
| Coupon Starting # | Enter the starting number of the coupon book (required). |
| First Coupon Dt | View the first coupon date (display only). |

Coupon Ending # View the ending number of the coupon book (display only).

Last Coupon Dt View the last coupon date (display only).

- 5 Save any changes you made to the application.

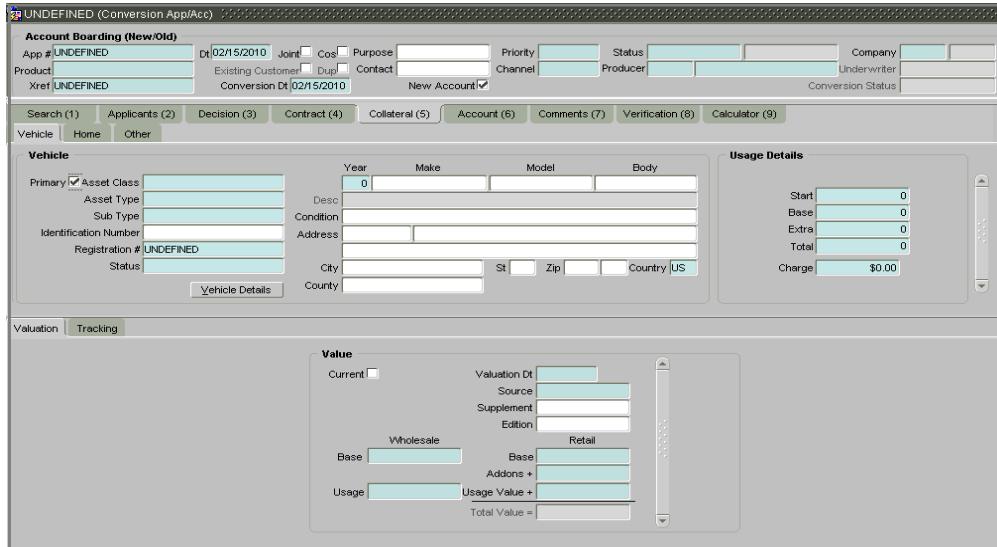
Collateral (5) master tab

The Collateral (5) master tab allows you to record information regarding collateral associated with the account.

To complete the Collateral page

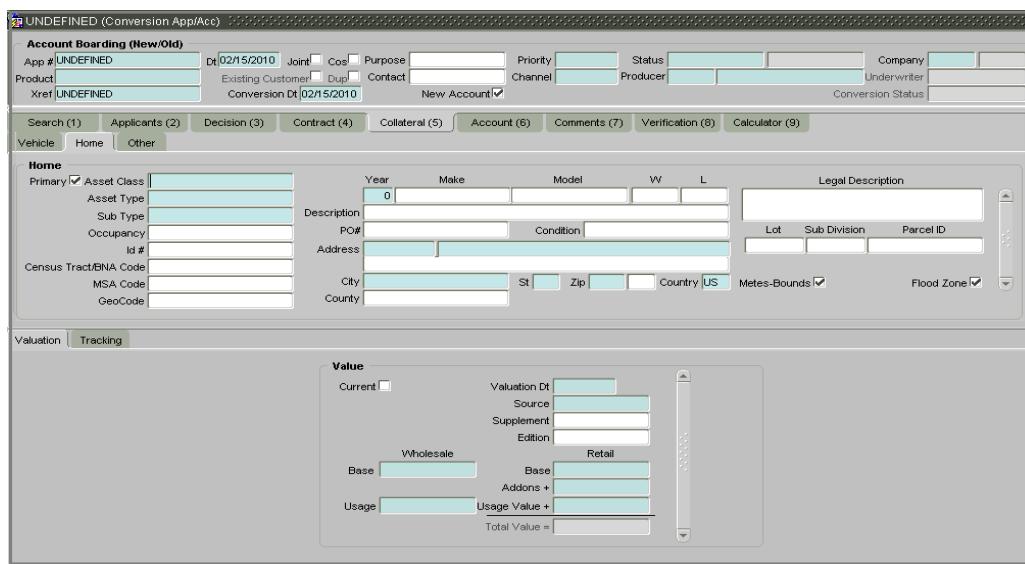
- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account to which you want to add collateral information.
- 3 Choose the **Collateral (5)** master tab.

- If the account's collateral is a vehicle, the Vehicle page appears:



The screenshot shows the 'Vehicle' page of the Collateral (5) master tab. At the top, there are fields for 'App #', 'Dt', 'Joint', 'Cos', 'Purpose', 'Priority', 'Status', 'Company', 'Product', 'Xref', 'Existing Customer', 'Dup', 'Contact', 'Channel', 'Producer', 'Underwriter', and 'Conversion Dt'. Below these are buttons for 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Contract (4)', 'Collateral (5)', 'Account (6)', 'Comments (7)', 'Verification (8)', and 'Calculator (9)'. The 'Vehicle' tab is selected. The main area is divided into sections: 'Vehicle' (Asset Class, Year, Make, Model, Body), 'Identification Number' (Address, City, St, Zip, Country), 'Usage Details' (Start, Base, Extra, Total, Charge), and a large 'Value' section with sub-sections for Current, Wholesale, and Retail, along with a 'Usage' section.

- If the account's collateral is a home, the Home page appears:



The screenshot shows the 'Home' page of the Collateral (5) master tab. At the top, there are fields for 'App #', 'Dt', 'Joint', 'Cos', 'Purpose', 'Priority', 'Status', 'Company', 'Product', 'Xref', 'Existing Customer', 'Dup', 'Contact', 'Channel', 'Producer', 'Underwriter', and 'Conversion Dt'. Below these are buttons for 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Contract (4)', 'Collateral (5)', 'Account (6)', 'Comments (7)', 'Verification (8)', and 'Calculator (9)'. The 'Home' tab is selected. The main area is divided into sections: 'Home' (Asset Class, Year, Make, Model, Legal Description), 'Address' (PO#, Condition, Address, City, St, Zip, Country), and a large 'Value' section with sub-sections for Current, Wholesale, and Retail, along with a 'Usage' section.

- If the account's collateral is neither a vehicle nor a home, the Other page appears:

- If you are using the **Vehicle** page, complete the **Vehicle** block:

In this field:

Asset Class

Asset Type

Sub Type

Identification Number

Registration #

Status

Year

Make

Model

Body

Desc

Condition

Address (#)

Address 1 (unlabeled)

Address 2 (unlabeled)

Zip

City

St

Zip Extension (unlabeled)

Country

County

Do this:

Select the asset class (required).

Select the asset type (required).

Select the asset sub-type (required).

Enter the identification number (optional).

Enter the registration number (required).

Select the asset status (required).

Enter the year of the vehicle (required).

Select the make of the vehicle (optional).

Select the model of the vehicle (optional).

Enter the body of the vehicle (optional).

View the vehicle description (display only).

Select the vehicle condition (optional).

Enter the building number (optional).

Enter the address line 1 (optional).

Enter the address line 2 (optional).

Select the zip code (optional).

Enter the city (optional).

Select the state (optional).

Enter the zip extension (optional).

Select the country code (required).

Select the county (optional).

Oracle Daybreak validates the VIN if you add or modify the Identification Number field on the Customer Service form's Vehicle page.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

- If this account involves leasing, complete the **Usage Details** block. Note: Information in this block pertains only to leases. **Note:** The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

| In this field: | Do this: |
|----------------|---|
| Start | Enter the initial usage (required). |
| Base | Enter the base usage (required). |
| Extra | Enter the extra usage purchased (required). |
| Total | Enter the total usage (required). |
| Charge | Enter the usage charge (required). |

- If you are using the **Home** page, complete the **Home** block:

| In this field: | Do this: |
|------------------------------|--|
| Asset Class | Select the asset class (required). |
| Asset Type | Select the asset type (required). |
| Sub Type | Select the asset sub type (required). |
| Occupancy | Select owner occupancy type (optional). |
| Id # | Enter the home identification number (optional). |
| Census Tract/BNA Code | Enter census tract/BNA (block numbering area) code (optional). |
| MSA Code | Enter the metropolitan statistical area (MSA) code (optional). |
| Geo | Enter the geographical code for the property (optional). |
| Year | Enter the year when the property was built (required). |
| Make | Enter the make of the home (optional). |
| Model | Enter the model of the home (optional). |
| W | Enter the asset width (optional). |
| L | Enter the asset length (optional). |
| Description | Enter a description of the home (optional). |
| PO# | Enter the asset purchase order number (optional). |
| Address (#) | Enter the building number (required). |
| Address 1 (unlabeled) | Enter the address line 1 (required). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (required). |
| City | Enter the city (required). |
| St | Select the state (required). |

| | |
|---------------------------|---|
| Zip Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country (required). |
| Legal Description | Enter the legal description. |
| Lot | Enter the asset lot. |
| Sub Division | Enter the asset sub division. |
| Parcel ID | Enter the parcel id of the home. |
| Metes-Bounds | Select to indicate the home is considered Metes-Bounds. |
| Flood Zone | Select to indicate the home is in a flood zone. |

- If you are using the **Other** page, complete the **Other** block:

| In this field: | Do this: |
|---------------------------|---|
| Asset Class | Select the asset class (required). |
| Asset Type | Select the asset type (required). |
| Sub Type | Select the asset sub-type (required). |
| Identification Number | Enter the identification number (optional). |
| Registration # | Enter the registration number (required). |
| Status | Select the asset status (required). |
| Year | Enter the year of the collateral (required). |
| Make | Select the make of the collateral (optional). |
| Model | Select the model of the collateral (optional). |
| Body | Enter the body of the collateral (optional). |
| Desc | View the collateral description (display only). |
| Condition | Select the collateral condition (required). |
| Address (#) | Enter the building number (optional). |
| Address 1 (unlabeled) | Enter the address line 1 (optional). |
| Address 2 (unlabeled) | Enter the address line 2 (optional). |
| Zip | Select the zip code (optional). |
| City | Enter the city (optional). |
| St | Select the state (optional). |
| Zip Extension (unlabeled) | Enter the zip extension (optional). |
| Country | Select the country code (required). |
| County | Select the county (optional). |

- If this account involves leasing, complete the **Usage Details** block. **Note:** Information in this block pertains only to leases. The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

| In this field: | Do this: |
|-----------------------|---|
| Start | Enter the initial usage (required). |
| Base | Enter the base usage (required). |
| Extra | Enter the extra usage purchased (required). |
| Total | Enter the total usage (required). |
| Charge | Enter the usage charge (required). |

- 4 Save your entry.

Valuation sub page

With the Valuation sub page, you can change the collateral or asset valuation for an account. In this process, you reassess the current value of the collateral. This helps companies determine if the risk of delinquency or charge off is worth the asset securing it.

To add the collateral or asset valuation for an account

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account to which you want to add asset valuation information.
- 3 Choose the **Collateral (5)** master tab.
- 4 On the available page (**Vehicle**, **Home**, or **Other**), choose the **Valuation** sub tab.

- 5 If the **Valuation** sub page already contains information, press **F6** to clear it.
- 6 On the **Valuation** page, enter the following information in the **Value** block:

| In this field: | Do this: |
|-------------------------|--|
| Current | Select if this is the current valuation (required). |
| Valuation Dt | Enter the valuation date (required). |
| Source | Select the valuation source (required). |
| Supplement | Enter the valuation supplement (optional). |
| Edition | Enter the valuation edition (optional). |
| Base (Wholesale) | Enter the wholesale value (required). |
| Usage | Enter the usage. |
| Base (Retail) | Enter the retail value (required). |
| Addons + | View the add-ons value (display only). |
| Usage Value + | Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required). |
| Total Value = | View the total value (display only). |

- 7 Save your entry.

Note: Assets can have exactly one current valuation. NADA and Kelly Blue Book Interfaces are available only in the Client/Server environment.

Tracking sub page

With the Tracking sub page, you can add the collateral or asset tracking details for an account. This allows you to track additional data related to an asset: such as the title.

To add the collateral or asset tracking for an account

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the /account to which you want to add asset-tracking information.
- 3 Choose the **Collateral (5)** master tab.
- 4 On the available page (**Vehicle**, **Home**, or **Other**), choose the **Tracking** sub tab.

- 5 Choose **Load Details**.
- 6 Enter or select the tracking details in the **Tracking Items** block.

In this field:

Do this:

Tracking Items block

Tracking Item

View the tracking type (display only).

Disposition

Select the disposition (required).

Start Dt

Enter the tracking start date (required).

End Dt

Enter the tracking end date (optional).

Followup Dt

Enter the next follow-up date (required).

Enabled

Select to track the information from the start date in the Start Dt field. (required).

Comment

Enter a comment (optional).

Tracking Items Details block

Parameter

View parameter (display only).

Value

Enter the tracking parameter value (optional).

- 7 Save your entry.

CAUTION

It is very important to recognize that the tracking details can be loaded only once, at the beginning of the project. Every time tracking details are reloaded, the existing data is replaced. Therefore, it is i-flex solutions recommends that the client team give careful consideration when defining the details.

Account (6) master tab

The Conversion App/Acc form Account (6) master tab allows you to view and add comments regarding an account at any time.

To complete the Account Details page

- 1 On the **Interfaces** menu, choose **Conversion > Account** and load the account to which you want to add account information.
- 2 Choose the **Account (6)** master tab.

The screenshot shows the 'Account Boarding (New/Old)' screen with the 'Account (6)' tab selected. The 'Account' section contains fields for Account#, Status, Effective Dt, Paid Off Dt, Pool, and various delinquency counts (30, 60, 90, 120). The 'Due Dates' section lists due dates and amounts. The 'Conditions' section lists conditions with start and follow-up dates. The 'Balances' section is a large table with columns for various account types and their balances.

- 3 Enter the following information in the **Account** block:

| In this field: | Do this: |
|---------------------|--|
| Account# | View the value entered in "Xref" field (display only). |
| Status | Select the account status (required). |
| Effective Dt | Enter the effective date of the account (required). |
| Paid Off Dt | Enter the paid off date of the PAID account (optional). |
| Pool | Enter the pool the account is in (optional). |
| 30 | Enter the number of times 30 days delinquent over the life of the account (required). |
| 60 | Enter the number of times 60 days delinquent over the life of the account (required). |
| 90 | Enter the number of times 90 days delinquent over the life of the account (required). |
| 120 | Enter the number of times 120 days delinquent over the life of the account (required). |
| Next Due Dt | Enter the Next Due date (required). |
| Last Pmt Amt | Enter the last payment amount (required). |
| Due Day | Enter the due day of the account (required). |
| Last Activity Dt | Enter the date of last activity on the account (optional). |
| Maturity Dt | Enter the maturity date of the account (required). |
| Last Pmt Dt | Enter the date the last payment was received (optional). |
| Excess Amt Pd | Enter the amount paid that needs to be applied towards future due dates (optional). |

4 Enter the following information in the **Extensions** block:

| In this field: | Do this: |
|----------------------------|---|
| # of Extensions (Year) | Enter the number of times extensions granted (year) (optional). |
| # of Extensions (Life) | Enter the number of times extensions granted (life) (optional). |
| # of Extension Term (Year) | Enter the number of terms extensions granted (year) (optional). |
| # of Extension Term (Life) | Enter the number of terms extensions granted (life) (optional). |
| Last Extn Dt | View the last extension date (optional). |

5 Enter the following information in the **Due Dates** block:

| In this field: | Do this: |
|----------------|---|
| Due Dt 1 | Enter the latest due date for which the account is due (optional). |
| Amt Due 1 | Enter the amount due on the latest due date of the account (optional). |
| Amt Paid 1 | Enter the amount paid on the latest due date of the account (optional). |
| Due Dt 2 | Enter the (latest - 1) due date of the account (optional). |
| Amt Due 2 | Enter the amount due on the (latest -1) due date of the account (optional). |
| Amt Paid 2 | Enter the amount paid on the (latest - 1) due date of the account (optional). |
| Due Dt 3 | Enter the (latest - 2) due date of the account (optional). |
| Amt Due 3 | Enter the amount due on the (latest -2) due date of the account (optional). |
| Amt Paid 3 | Enter the amount paid on the (latest - 2) due date of the account (optional). |
| Due Dt 4 | Enter the (latest - 3) due date of the account (optional). |
| Amt Due 4 | Enter the amount due on the (latest -3) due date of the account (optional). |
| Amt Paid 4 | Enter the amount paid on the (latest - 3) due date of the account (optional). |
| Due Dt 5 | Enter the (latest - 4 cycle) due date of the account (optional). |
| Amt Due 5 | Enter the total due amount less the sum of the last 4 due amounts on the account (optional). |
| Amt Paid 5 | Enter the amount paid on the account till date less the value in paid buckets 1 through 4 (optional). |

6 Enter the following information in the **Conditions** block:

| In this field: | Do this: |
|------------------|--|
| Condition | View the condition (required). |
| Start Dt | View the start date (required). |
| Followup Dt | View the next follow-up date (optional). |

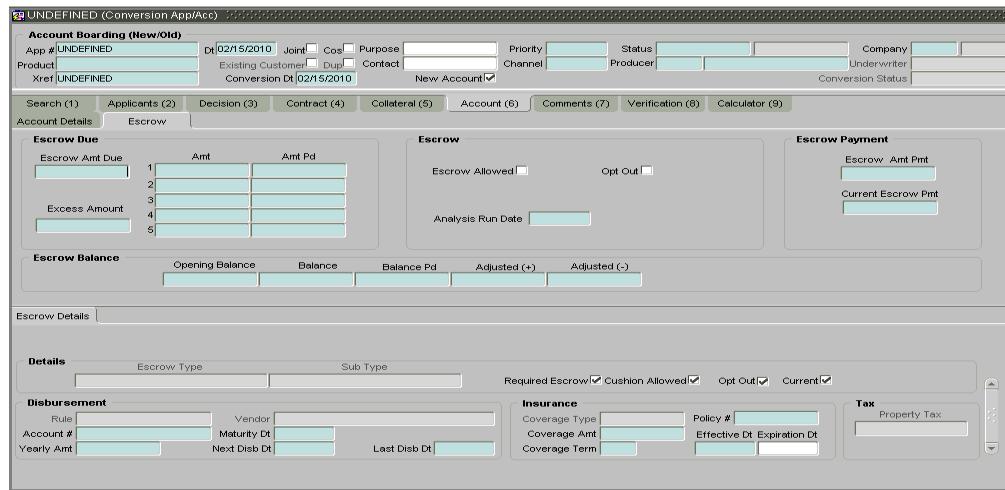
7 Save your entry.

Escrow tab

The Escrow page allows you to record escrow details such as the escrow amount due, current escrow payment, escrow balances, and whether escrow analysis is required. The Escrow page contains the Escrow Details sub page.

To complete the Escrow page

- 1 On the **Interfaces** menu, choose **Conversion > Account** and load the account to which you want to add account information.
- 2 Choose the **Account (6)** master tab, then choose the **Escrow** tab.



- 3 Enter the following information in the **Account** block:

| In this field: | Do this: |
|-----------------------|---|
| Escrow Amt Due | Enter the escrow amount due on the account belonging to the escrow balance type (this is the sum of Amt due 1 to Amt due 5) (required). |
| Excess Amount | Enter the excess amount (required). |
| Due Dt (1) | Enter the due date (required). |
| Amt (1) | Enter the amount due (required). |
| Due Dt (2) | Enter the due date (required). |
| Amt (2) | Enter the amount due (required). |
| Due Dt (3) | Enter the due date (required). |
| Amt (3) | Enter the amount due (required). |
| Due Dt (4) | Enter the due date (required). |
| Amt (4) | Enter the amount due (required). |
| Due Dt (5) | Enter the due date (required). |
| Amt (5) | Enter the amount due (required). |

- 4 Enter the following information in the **Escrow** block:

| In this field: | Do this: |
|--------------------------|---|
| Escrow Allowed | Select to indicate that escrow is allowed for this account. |
| Opt Out | Select to indicate that the customer has opted out of escrow. |
| Analysis Run Date | Enter the run date analysis (required). |

5 Enter the following information in the **Escrow Payment** block:

| In this field: | Do this: |
|---------------------------|---|
| Escrow Amt Pmt | Enter the escrow amount payment (required). |
| Current Escrow Pmt | The current escrow payment amount. This is the standard escrow installment due every term (required). |

6 Enter the following information in the **Escrow Balance** block:

| In this field: | Do this: |
|------------------------|--------------------------------------|
| Opening Balance | Enter the amount (required). |
| Balance | Enter the balance amount (required). |
| Balance Pd | Enter the amount (required). |
| Adjusted (+) | Enter the amount (positive). |
| Adjusted (-) | Enter the amount (negative). |

7 Save your entry.

8 Choose the **Escrow Details** sub page.

9 In the **Details** block, view the following information:

| In this field: | Do this: |
|-----------------------|---|
| Escrow Type | View the escrow type (display only). |
| Sub Type | View the escrow sub type (display only). |
| Required Escrow | If selected, indicates that escrow is required. |
| Cushion Allowed | If selected, indicates that cushion is allowed. |
| Opt Out | If selected, indicates the customer has opted out of escrow |
| Current | If selected, indicates that the escrow on display is current. |

10 In the **Disbursement** block, enter the following information:

| In this field: | Do this: |
|-----------------------|--|
| Rule | View the escrow disbursement rule type (display only). |
| Vendor | View the vendor name (display only). |
| Account # | Enter the account number (required). |
| Maturity Dt | Enter the escrow maturity date (required). |
| Yearly Amt | Enter the yearly escrow amount (required). |
| Next Disb Dt | Enter next disbursement date (required). |
| Last Disb Dt | Enter the last disbursement date (required). |

11 In the **Insurance** block, enter the following information:

| In this field: | Do this: |
|-----------------------|---|
| Coverage Type | Select coverage type (display only). |
| Policy # | Enter the policy number (required). |
| Coverage Amt | Enter the coverage amount (required). |
| Coverage Term | Enter the coverage term (required). |
| Effective Dt | Enter the effective date (required). |
| Expiration Dt | Enter the expiration date (display only). |

12 In the **Tax** block, enter the property tax in the **Property Tax** field.

13 Save your entry.

Account (6) master tab sub pages

The Account (6) master tab contains the Account Details page and the following sub pages:

- Balances
- YTD Balances
- Other Balances
- Other YTD Bal... (Balances)
- Amortize Balan... (Balances)
- Transactions
- ACH
- Bankruptcy
- Chargeoff
- LoC Details
- Tracking Attribu... (Attributes)

This section explains how to complete each one.

To complete the Balances sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Balances** sub tab.

- 4 On the **Balances** sub page, enter the following information:

In this field:

Do this:

Balances

Balance (Adv Bal)

Enter the original advance balance on this account (required).

Paid (Adv Bal)

Enter the advance balance that has been paid on this account (required).

Waive (Adv Bal)

Enter the advance that has been waived off on this account (required).

Charge Off (Adv Bal)

Enter the advance that has been charged off (required).

| | |
|-----------------------------------|---|
| Recovered (Adv Bal) | Enter the advance that has been recovered for this account (required). |
| Adjusted (+) (Adv Bal) | Enter any positive adjustments that were made to the advance (required). |
| Adjusted (-) (Adv Bal) | Enter any negative adjustments that were made to the advance (required). |
| ADB Bal | Enter the advance average daily balance (required). |
| Balance (Interest) | Enter the original interest balance on this account (required). |
| Paid (Interest) | Enter the interest balance that has been paid on this account (required). |
| Waive (Interest) | Enter the interest that has been waived off on this account (required). |
| Charge Off (Interest) | Enter the interest that has been charged off (required). |
| Recovered (Interest) | Enter the interest that has been recovered for this account (required). |
| Adjusted (+) (Interest) | Enter any positive adjustments that were made to the interest (required). |
| Adjusted (-) (Interest) | Enter any negative adjustments that were made to the interest (required). |
| Balance (Late Charge) | Enter the original late charge balance on this account (required). |
| Paid (Late Charge) | Enter the late charge balance that has been paid on this account (required). |
| Waive (Late Charge) | Enter the late charge that has been waived off on this account (required). |
| Charge Off (Late Charge) | Enter the late charge that has been charged off (required). |
| Recovered (Late Charge) | Enter the late charge that has been recovered for this account (required). |
| Adjusted (+) (Late Charge) | Enter any positive adjustments that were made to the late charge (required). |
| Adjusted (-) (Late Charge) | Enter any negative adjustments that were made to the late charge (required). |
| Balance (NSF) | Enter the original NSF balance on this account (required). |
| Paid (NSF) | Enter the NSF balance that has been paid on this account (required). |
| Waive (NSF) | Enter the NSF that has been waived off on this account (required). |
| Charge Off (NSF) | Enter the NSF that has been charged off (required). |
| Recovered (NSF) | Enter the NSF that has been recovered for this account (required). |
| Adjusted (+) (NSF) | Enter any positive adjustments that were made to the NSF (required). |
| Adjusted (-) (NSF) | Enter any negative adjustments that were made to the NSF (required). |
| Balance (Overage) | Enter the original over limit fee balance on this account (required). |
| Paid (Overage) | Enter the over limit fee balance that has been paid on this account (required). |
| Waive (Overage) | Enter the over limit fee that has been waived off on this account (required). |

| | |
|-----------------------------------|--|
| Charge Off (Overage) | Enter the over limit fee that has been charged off (required). |
| Recovered (Overage) | Enter the over limit fee that has been recovered for this account (required). |
| Adjusted (+) (Overage) | Enter any positive adjustments that were made to the over limit fee (required). |
| Adjusted (-) (Overage) | Enter any negative adjustments that were made to the over limit fee (required). |
| Balance (Pre-Payment) | Enter the original prepayment penalty balance on this account (required). |
| Paid (Pre-Payment) | Enter the prepayment penalty balance that has been paid on this account (required). |
| Waive (Pre-Payment) | Enter the prepayment penalty that has been waived off on this account (required). |
| Charge Off (Pre-Payment) | Enter the prepayment penalty that has been charged off (required). |
| Recovered (Pre-Payment) | Enter the prepayment penalty that has been recovered for this account (required). |
| Adjusted (+) (Pre-Payment) | Enter any positive adjustments that were made to the prepayment penalty (required). |
| Adjusted (-) (Pre-Payment) | Enter any negative adjustments that were made to the prepayment penalty (required). |
| Balance (Fee Adv) | Enter the original advance transaction fee balance on this account (required). |
| Paid (Fee Adv) | Enter the advance transaction fee balance that has been paid on this account (required). |
| Waive (Fee Adv) | Enter the advance transaction fee that has been waived off on this account (required). |
| Charge Off (Fee Adv) | Enter the advance transaction fee that has been charged off (required). |
| Recovered (Fee Adv) | Enter the advance transaction fee that has been recovered for this account (required). |
| Adjusted (+) (Fee Adv) | Enter any positive adjustments that were made to the advance transaction fee (required). |
| Adjusted (-) (Fee Adv) | Enter any negative adjustments that were made to the advance transaction fee (required). |
| Balance (Membership) | Enter the original membership fee balance on this account (required). |
| Paid (Membership) | Enter the membership fee balance that has been paid on this account (required). |
| Waive (Membership) | Enter the membership fee that has been waived off on this account (required). |
| Charge Off (Membership) | Enter the membership fee that has been charged off (required). |
| Recovered (Membership) | Enter the membership fee that has been recovered for this account (required). |
| Adjusted (+) (Membership) | Enter any positive adjustments that were made to the membership fee (required). |
| Adjusted (-) (Membership) | Enter any negative adjustments that were made to the membership fee (required). |
| Balance (Ext) | Enter the original extension fee balance on this account (required). |

| | |
|---------------------------|--|
| Paid (Ext) | Enter the extension fee balance that has been paid on this account (required). |
| Waive (Ext) | Enter the extension fee that has been waived off on this account (required). |
| Charge Off (Ext) | Enter the extension fee that has been charged off (required). |
| Recovered (Ext) | Enter the extension fee that has been recovered for this account (required). |
| Adjusted (+) (Ext) | Enter any positive adjustments that were made to the extension fee (required). |
| Adjusted (-) (Ext) | Enter any negative adjustments that were made to the extension fee (required). |

- 5 Save your entry.

To complete the YTD Balances sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **YTD Balances** sub tab.

| YTD Balances | YTD Balance (Adv Bal) | YTD Paid (Adv Bal) | YTD Waive (Adv Bal) | YTD Charge Off (Adv Bal) | YTD Recovered (Adv Bal) | YTD Adjusted (+) (Adv Bal) | YTD Adjusted (-) (Adv Bal) |
|--------------|-----------------------|--------------------|---------------------|--------------------------|-------------------------|----------------------------|----------------------------|
| Adv Bal | \$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 |
| Late Charge | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| NSF | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Overage | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Pre-Payment | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Fee Adv | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Membership | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Ext | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

- 4 On the **YTD Balances** sub page, enter the following information:

| In this field: | Do this: |
|-----------------------------------|--|
| YTD Balance (Adv Bal) | Enter the YTD original YTD advance balance on this account (required). |
| YTD Paid (Adv Bal) | Enter the YTD advance balance that has been paid on this account (required). |
| YTD Waive (Adv Bal) | Enter the YTD advance that has been waived off on this account (required). |
| YTD Charge Off (Adv Bal) | Enter the YTD advance that has been charged off (required). |
| YTD Recovered (Adv Bal) | Enter the YTD advance that has been recovered for this account (required). |
| YTD Adjusted (+) (Adv Bal) | Enter any YTD positive adjustments that were made to the advance (required). |

| | |
|---------------------------------------|---|
| YTD Adjusted (-) (Adv Bal) | Enter any YTD negative adjustments that were made to the advance (required). |
| YTD Balance (Interest) | Enter the YTD original interest balance on this account (required). |
| YTD Paid (Interest) | Enter the YTD interest balance that has been paid on this account (required). |
| YTD Waive (Interest) | Enter the YTD interest that has been waived off on this account (required). |
| YTD Charge Off (Interest) | Enter the YTD interest that has been charged off (required). |
| YTD Recovered (Interest) | Enter the YTD interest that has been recovered for this account (required). |
| YTD Adjusted (+) (Interest) | Enter any YTD positive adjustments that were made to the interest (required). |
| YTD Adjusted (-) (Interest) | Enter any YTD negative adjustments that were made to the interest (required). |
| YTD Balance (Late Charge) | Enter the YTD original late charge balance on this account (required). |
| YTD Paid (Late Charge) | Enter the YTD late charge balance that has been paid on this account (required). |
| YTD Waive (Late Charge) | Enter the YTD late charge that has been waived off on this account (required). |
| YTD Charge Off (Late Charge) | Enter the YTD late charge that has been charged off (required). |
| YTD Recovered (Late Charge) | Enter the YTD late charge that has been recovered for this account (required). |
| YTD Adjusted (+) (Late Charge) | Enter any YTD positive adjustments that were made to the late charge (required). |
| YTD Adjusted (-) (Late Charge) | Enter any YTD negative adjustments that were made to the late charge (required). |
| YTD Balance (NSF) | Enter the YTD original NSF balance on this account (required). |
| YTD Paid (NSF) | Enter the YTD NSF balance that has been paid on this account (required). |
| YTD Waive (NSF) | Enter the YTD NSF that has been waived off on this account (required). |
| YTD Charge Off (NSF) | Enter the YTD NSF that has been charged off (required). |
| YTD Recovered (NSF) | Enter the YTD NSF that has been recovered for this account (required). |
| YTD Adjusted (+) (NSF) | Enter any YTD positive adjustments that were made to the NSF (required). |
| YTD Adjusted (-) (NSF) | Enter any YTD negative adjustments that were made to the NSF (required). |
| YTD Balance (Overage) | Enter the YTD original over limit fee balance on this account (required). |
| YTD Paid (Overage) | Enter the YTD over limit fee balance that has been paid on this account (required). |
| YTD Waive (Overage) | Enter the YTD over limit fee that has been waived off on this account (required). |
| YTD Charge Off (Overage) | Enter the YTD over limit fee that has been charged off (required). |

| | |
|---------------------------------------|--|
| YTD Recovered (Overage) | Enter the YTD over limit fee that has been recovered for this account (required). |
| YTD Adjusted (+) (Overage) | Enter any YTD positive adjustments that were made to the over limit fee (required). |
| YTD Adjusted (-) (Overage) | Enter any YTD negative adjustments that were made to the over limit fee (required). |
| YTD Balance (Pre-Payment) | Enter the YTD original prepayment penalty balance on this account (required). |
| YTD Paid (Pre-Payment) | Enter the YTD prepayment penalty balance that has been paid on this account (required). |
| YTD Waive (Pre-Payment) | Enter the YTD prepayment penalty that has been waived off on this account (required). |
| YTD Charge Off (Pre-Payment) | Enter the YTD prepayment penalty that has been charged off (required). |
| YTD Recovered (Pre-Payment) | Enter the YTD prepayment penalty that has been recovered for this account (required). |
| YTD Adjusted (+) (Pre-Payment) | Enter any YTD positive adjustments that were made to the prepayment penalty (required). |
| YTD Adjusted (-) (Pre-Payment) | Enter any YTD negative adjustments that were made to the prepayment penalty (required). |
| YTD Balance (Fee Adv) | Enter the YTD original advance transaction fee balance on this account (required). |
| YTD Paid (Fee Adv) | Enter the YTD advance transaction fee balance that has been paid on this account (required). |
| YTD Waive (Fee Adv) | Enter the YTD advance transaction fee that has been waived off on this account (required). |
| YTD Charge Off (Fee Adv) | Enter the YTD advance transaction fee that has been charged off (required). |
| YTD Recovered (Fee Adv) | Enter the YTD advance transaction fee that has been recovered for this account (required). |
| YTD Adjusted (+) (Fee Adv) | Enter any YTD positive adjustments that were made to the advance transaction fee (required). |
| YTD Adjusted (-) (Fee Adv) | Enter any YTD negative adjustments that were made to the advance transaction fee (required). |
| YTD Balance (Membership) | Enter the YTD original membership fee balance on this account (required). |
| YTD Paid (Membership) | Enter the YTD membership fee balance that has been paid on this account (required). |
| YTD Waive (Membership) | Enter the YTD membership fee that has been waived off on this account (required). |
| YTD Charge Off (Membership) | Enter the YTD membership fee that has been charged off (required). |
| YTD Recovered (Membership) | Enter the YTD membership fee that has been recovered for this account (required). |
| YTD Adjusted (+) (Membership) | Enter any YTD positive adjustments that were made to the membership fee (required). |
| YTD Adjusted (-) (Membership) | Enter any YTD negative adjustments that were made to the membership fee (required). |
| YTD Balance (Ext) | Enter the YTD original extension fee balance on this account (required). |
| YTD Paid (Ext) | Enter the YTD extension fee balance that has been paid on this account (required). |

| | |
|-------------------------------|--|
| YTD Waive (Ext) | Enter the YTD extension fee that has been waived off on this account (required). |
| YTD Charge Off (Ext) | Enter the YTD extension fee that has been charged off (required). |
| YTD Recovered (Ext) | Enter the YTD extension fee that has been recovered for this account (required). |
| YTD Adjusted (+) (Ext) | Enter any positive YTD adjustments that were made to the extension fee (required). |
| YTD Adjusted (-) (Ext) | Enter any negative YTD adjustments that were made to the extension fee (required). |

- 5 Save your entry.

To complete the Other Balances sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Other Balances** sub tab.

- 4 On the **Other Balances** sub page, enter the following information:

| In this field: | Do this: |
|-------------------------|---|
| Balances | |
| Txn Code (1) | Enter transaction type code (required). |
| Balance (1) | Enter the advance balance (required). |
| Paid (1) | Enter the advance paid (required). |
| Waive (1) | Enter the advance waived (required). |
| Charge Off (1) | Enter the advance charged off (required). |
| Recovered (1) | Enter the advance recovered (required). |
| Adjusted (+) (1) | Enter the advance positive adjustment (required). |
| Adjusted (-) (1) | Enter the advance negative adjustment (required). |
| Txn Code (2) | Enter transaction type code (required). |
| Balance (2) | Enter the advance balance (required). |
| Paid (2) | Enter the advance paid (required). |

| | |
|-------------------------|---|
| Waive (2) | Enter the advance waived (required). |
| Charge Off (2) | Enter the advance charged off (required). |
| Recovered (2) | Enter the advance recovered (required). |
| Adjusted (+) (2) | Enter the advance positive adjustment (required). |
| Adjusted (-) (2) | Enter the advance negative adjustment (required). |
| Txn Code (3) | Enter transaction type code (required). |
| Balance (3) | Enter the advance balance (required). |
| Paid (3) | Enter the advance paid (required). |
| Waive (3) | Enter the advance waived (required). |
| Charge Off (3) | Enter the advance charged off (required). |
| Recovered (3) | Enter the advance recovered (required). |
| Adjusted (+) (3) | Enter the advance positive adjustment (required). |
| Adjusted (-) (3) | Enter the advance negative adjustment (required). |

Non Performing Balances

| | |
|-------------------------|---|
| Xrf Balance | Enter nonperforming balance to be transferred (required). |
| Xrf Balance Paid | Enter nonperforming balance paid (required). |
| Balance | Enter current balance (required). |
| Paid | Enter balance paid (required). |
| Waive | Enter balance waived (required). |
| Adjusted (+) | Enter balance adjusted (+) (required). |
| Adjusted (-) | Enter balance adjusted (-) (required). |
| Paid Excess | Enter excess balance paid (required). |
| Interest | Enter interest (required). |
| Interest Paid | Enter interest paid (required). |

- 5 Save your entry.

To complete the Other YTD Balances sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Other YTD Balan...** sub tab.

| Other YTD Balances | Txn Code | YTD Balance | YTD Paid | YTD Waive | YTD Charge Off | YTD Recovered | YTD Adjusted (+) | YTD Adjusted (-) |
|--------------------|----------|-------------|----------|-----------|----------------|---------------|------------------|------------------|
| | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

- 4 On the **Other YTD Balances** sub page, enter the following information:

| In this field: | Do this: |
|-----------------------------|---|
| <u>Balances</u> | |
| Txn Code (1) | Enter transaction type code (required). |
| YTD Balance (1) | Enter the YTD advance balance (required). |
| YTD Paid (1) | Enter the YTD advance paid (required). |
| YTD Waive (1) | Enter the YTD advance waived (required). |
| YTD Charge Off (1) | Enter the YTD advance charged off (required). |
| YTD Recovered (1) | Enter the YTD advance recovered (required). |
| YTD Adjusted (+) (1) | Enter the YTD advance positive adjustment (required). |
| YTD Adjusted (-) (1) | Enter the YTD advance negative adjustment (required). |
| YTD Txn Code (2) | Enter transaction type code (required). |
| Balance (2) | Enter the YTD advance balance (required). |
| YTD Paid (2) | Enter the YTD advance paid (required). |
| YTD Waive (2) | Enter the YTD advance waived (required). |
| YTD Charge Off (2) | Enter the YTD advance charged off (required). |
| YTD Recovered (2) | Enter the YTD advance recovered (required). |
| YTD Adjusted (+) (2) | Enter the YTD advance positive adjustment (required). |
| YTD Adjusted (-) (2) | Enter the YTD advance negative adjustment (required). |
| Txn Code (3) | Enter transaction type code (required). |
| YTD Balance (3) | Enter the YTD advance balance (required). |
| YTD Paid (3) | Enter the YTD advance paid (required). |
| YTD Waive (3) | Enter the YTD advance waived (required). |
| YTD Charge Off (3) | Enter the YTD advance charged off (required). |
| YTD Recovered (3) | Enter the YTD advance recovered (required). |
| YTD Adjusted (+) (3) | Enter the YTD advance positive adjustment (required). |
| YTD Adjusted (-) (3) | Enter the YTD advance negative adjustment (required). |

- 5 Save your entry.

To complete the Amortize Balances sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Amortize Balances** sub tab.

| Amortization Balances | Txn | Balance | Earned | Writeoff | FASB Rate | FASB Balance | FASB Effective Balance |
|-----------------------|--------|---------|--------|----------|-----------|--------------|------------------------|
| 1 | \$0.00 | \$0.00 | \$0.00 | 0.0000 | \$0.00 | \$0.00 | |
| 2 | \$0.00 | \$0.00 | \$0.00 | 0.0000 | \$0.00 | \$0.00 | |
| 3 | \$0.00 | \$0.00 | \$0.00 | 0.0000 | \$0.00 | \$0.00 | |
| 4 | \$0.00 | \$0.00 | \$0.00 | | | | |
| 5 | \$0.00 | \$0.00 | \$0.00 | | | | |

- 4 In the **Amortize Balances** sub page, enter the following information:

In this field:

Txn

Do this:

Enter the transaction code for the amortization balance. Five different balance types can be entered in the rows marked 1...5 (optional).

Balance

Earned

Enter the original balance amount (required).

Enter the amount of the balance earned as of previous month-end. This should be what was passed in the month-end GL (required).

Writeoff

Enter the amount of the balance written off as of the previous month-end (required).

FASB Rate

Enter the amortize balance federal accounting standard board rate (required).

FASB Balance

Enter the amortize balance federal accounting standard board balance (required).

FASB Effective Balance

Enter the amortize balance federal accounting standard board effective balance (required).

- 5 Save your entry and choose **Update Account**.

To complete the Transactions sub page

Note: If the New Account box on the master block is selected, data entered on the Transaction sub pages does not convert to the Oracle Daybreak system.

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Transactions** sub tab.

- 4 On the **Transactions** sub page, enter the following information:

| In this field: | Do this: |
|--------------------|--|
| Seq | Enter the transaction sequence number (required). |
| Post Dt | Enter the date of posting this transaction (required). |
| Dt | Enter the effective date of this transaction (required). |
| Txn | Enter the transaction code (required). |
| Balance Amt | Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed (required). |
| Txn Amt | Enter the amount involved in this transaction (required). |
| Reference | Enter the reference for this transaction (optional). |
| Mode | Select the mode in which the transaction was performed (optional). |
| Reason | Select the reason code for this transaction (optional). |
| Ext Amt | Enter the part of the payment that was allocated towards the extension fee (required). |
| Mem Amt | Enter the part of the payment that was allocated towards the membership fee (required). |
| Ovr Amt | Enter the part of the payment that was allocated towards the over limit fee (required). |
| Fee Adv | Enter the part of the payment that was allocated towards the advance transaction fee (required). |
| Pre-Payment | Enter the part of the payment that was allocated towards the prepayment penalty (required). |
| Spread Code | Enter the spread code used if this is a payment transaction (optional). |

| | |
|--------------------|---|
| Advance | Enter the part of the payment that was allocated towards the advance balance (required). |
| Interest | Enter the part of the payment that was allocated towards the interest balance (required). |
| Late Charge | Enter the part of the payment that was allocated towards the late charge balance (required). |
| NSF | Enter the part of the payment that was allocated towards the NSF balance (required). |
| Overage | Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances (required). |
| Comment | Enter any comments associated with this transaction (optional). |

- 5 Save your entry and choose **Update Account**.

To complete the ACH sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **ACH** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' screen with the 'ACH' sub tab selected. The 'Bank Information' block at the bottom contains the following fields:

| | | |
|--------------|-----------|-----------------|
| ACH | Bank | Next Process Dt |
| | Routing # | 02/15/2010 |
| Account Type | | Start Dt |
| Account # | Account # | Debit Freq |
| | | Debit Day |

- 4 In the **ACH** sub page, enter the following information in the **Bank Information** block:

| In this field: | Do this: |
|-----------------|--|
| ACH | Select to enable ACH (optional). |
| Bank | Enter the current ACH bank name (optional). |
| Routing # | Enter the current ACH bank routing number (optional). |
| Next Process Dt | Enter the ACH next process date (optional). |
| Account Type | Select the current ACH account type (optional). |
| Start Dt | Enter the ACH start date (optional). |
| Account # | Enter the current ACH account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional). |

| | |
|---------------|--|
| ACH Debit Amt | Enter the current ACH payment amount (optional). |
| Debit Freq | Select the current ACH payment frequency (optional). |
| Debit Day | Enter the current ACH payment day (optional). |

- 5 Save your entry.

To complete the Bankruptcy sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Bankruptcy** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' interface. The 'Account Details' tab is active. In the 'Bankruptcy' section, there is a checkbox for 'Bankruptcy' and fields for 'Disposition', 'Type', and 'Comment'. Other tabs visible include 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Contract (4)', 'Collateral (5)', 'Comments (7)', 'Verification (8)', and 'Calculator (9)'.

- 4 On the **Bankruptcy** sub page, enter the following information:

| In this field: | Do this: |
|----------------|---|
| Bankruptcy | Select if account has declared a bankruptcy currently (optional). |
| Disposition | Select the bankruptcy disposition (optional). |
| Start Dt | Enter the bankruptcy start date (optional). |
| Type | Select the bankruptcy type (optional). |
| Comment | Enter a comment relevant to the bankruptcy of the account (optional). |

- 5 Save your entry.

To complete the Chargeoff sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Chargeoff** sub tab.

The screenshot shows the 'Account Boarding (New/Old)' screen with the 'Chargeoff' sub tab selected. The interface includes tabs for Account Details, Escrow, and other account-related sections. The 'Chargeoff' section contains fields for 'Charged-off' status, 'Disposition', 'Type', and 'Comment'. The 'Repo/Forc' section is also present. The 'Due Dates' and 'Conditions' sections are visible in the background.

- 4 In the **Chargeoff** sub page, enter the following information:

In this field:

Charged-off

Do this:

Select if account has been declared as a charge off (optional).

Disposition

Select the charge-off disposition (optional).

Chargeoff Dt

Enter the charge-off start date (optional).

Type

Select the charge-off type (optional).

Comment

Enter a comment relevant to the bankruptcy of the account (optional).

- 5 In the **Repo/Forc** sub page, enter the following information:

In this field:

Repo/Forc

Do this:

Select if foreclosure or repossession proceedings are underway for this account (optional).

- 6 Save your entry.

To complete the LoC Details sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **LoC Details** sub tab.

The screenshot shows the 'LoC Details' sub page of the 'Account' master tab in the 'Conversion App/Account' application. The page is divided into several sections:

- Header:** Account Boarding (New/Old) with fields for App #, Date, Joint, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dup, Contact, Channel, Producer, Underwriter, Xref, and Conversion Dt.
- Top Navigation:** Search (1), Applicants (2), Decision (3), Contract (4), Collateral (5), Account (6), Comments (7), Verification (8), and Calculator (9).
- Account Section:** Account #, Status, Effective Dt, Paid Off Dt, Pool, Next Due Dt, Due Day, Maturity Dt, Last Pmt Amt, Last Activity Dt, and Excess Amt Pd.
- Extensions Section:** # of Extensions, Year, Life, # of Extension Term, and Last Extn Dt.
- Due Dates Section:** Due Dt, Amt Due, and Amt Paid for 1 through 5 entries.
- Conditions Section:** Condition, Start Dt, and Followup Dt.
- Bottom Section:** Additional Line of Credit Details with fields for Index Type, Credit Limit, Overlimit # Life, Index Rate, Hold, Year, Margin, Consumed, Last Advance Dt, Suspended, and Last Advance Amt.

- 4 On the **LoC Details** sub page, enter the following information in the **Additional Line of Credit Details** block:

| In this field: | Do this: |
|---------------------------|---|
| Index Type | Select the current index type (required). |
| Index Rate | Enter the current index rate (required). |
| Margin | Enter the current margin rate (required). |
| Credit Limit | Enter the current credit limit of this account (required). |
| Hold | Enter the credit limit that is on hold (required). |
| Consumed | Enter the credit limit that has been consumed as of the date of conversion (required). |
| Suspended | Enter the credit limit that has been suspended (required). |
| Overlimit # Life | Enter the credit over limit occurrences allowed in the life of this account (required). |
| (Overlimit #) Year | Enter the credit over limit occurrences allowed in an year (required). |
| Last Advance Dt | Enter the last advance date (optional). |
| Last Advance Amt | Enter the last advance amount (required). |

- 5 Save your entry.

To complete the Tracking Attributes sub page

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.
- 3 Choose the **Tracking Attributes** sub tab.

The screenshot shows the Oracle Daybreak software interface for Account Boarding. The main menu bar includes 'File', 'Edit', 'View', 'Tools', 'Help', and 'Conversion'. The top navigation bar for the 'Account Boarding (New/Old)' screen includes fields for 'App #', 'Dt', 'Joint', 'Cos', 'Purpose', 'Priority', 'Status', 'Company', 'Product', 'Existing Customer', 'Dup', 'Contact', 'Channel', 'Producer', 'Underwriter', 'Xref', 'Conversion Dt', and 'New Account'. Below this are tabs for 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Contract (4)', 'Collateral (5)', 'Account (6)', 'Comments (7)', 'Verification (8)', and 'Calculator (9)'. The 'Account (6)' tab is selected. The 'Account Details' sub-tab is selected within the 'Account' tab. The 'Tracking Details' section is visible, containing a table with 'Parameter' and 'Value' columns. Other sections visible include 'Extensions', 'Due Dates', and 'Conditions'.

- 4 Choose **Create Tracking**.

Oracle Daybreak loads all the Customer Service (2) account attributes tracking parameters.

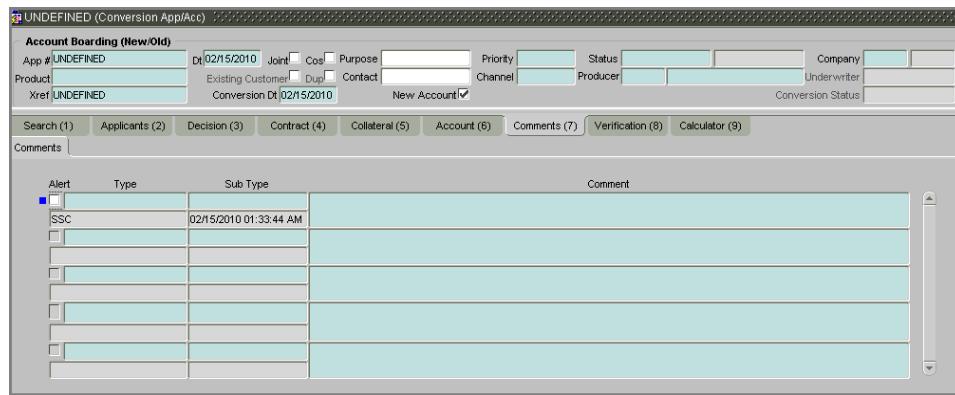
- 5 Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 6 Complete the **Tracking Details** block by entering the requested parameter in the **Value** field.
- 7 Save any changes you made to the account.

Comment (7) master tab

The Comment (7) master tab allows you to view and add comments regarding an account or account at any time.

To add a comment

- 1 On the **Interfaces** menu, choose **Conversion**.
- 2 Load the /account to which you want to add a comment.
- 3 Choose the **Comment (7)** master tab.



| Alert | Type | Sub Type | Comment |
|-------------------------------------|------|------------------------|---------|
| <input checked="" type="checkbox"/> | SSC | 02/15/2010 01:33:44 AM | |
| <input type="checkbox"/> | | | |

- 4 In the **Type** block, use the LOV to select the type of comment you are adding.
- 5 In the **Sub Type** block, use the LOV to select the sub type of comment you are adding.
- 6 In the **Comments** block, type your comment.
- 7 If you want Oracle Daybreak to recognize this comment as an alert, select **Alert**.

Note: If you select the Alert box, the comment appears on the Customer Service form's Account Details page in the Comment sub page.

- 8 Save your entry.

Verification (8) master tab

Oracle Daybreak can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit page as an **ERROR**, a **WARNING**, or an **OVERRIDE**.

If it is an **Error**, Oracle Daybreak will not allow you change the application's status and approve the loan until you fix all the errors.

If it is a **Warning**, Oracle Daybreak allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Daybreak displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

Oracle Daybreak can be configured to verify different sets of information; for example, Oracle Daybreak could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its own set of "edit details."

To verify the data required for decisioning the account

- 1 On the **Interfaces** menu, choose **Conversion > Account**.
- 2 Load the account you want to validate.
- 3 Choose the **Verification (8)** master tab, then choose the **Edits** tab.

- 4 In the **Edit Type** block, select the type of edit you want to verify.
Note: If the verification process you want to perform doesn't appear in the **Edit Type** block, use the **Edit Type** field's LOV to select and load it.
- 5 Choose **Check Edits**.

Oracle Daybreak checks the data for the verification process selected in the Edit Type block and displays the results in the Edit Details block.

- 6 In the **Edit Details** block, view the verification results and begin making corrections on the conversion form.
- 7 When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering the existing data and successfully changing the status of the account, the conversion process is over.

At this point the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form.

Note: Accounts, cannot be viewed in Oracle Daybreak at this point. They need to have the set-aai run prior to account creation.

APPENDIX A : ORACLE DAYBREAK INTERFACE

This appendix explains the Oracle Daybreak's graphical user interface (GUI). It defines the components commonly found on a GUI, provides an overview of their functions, and explains how to:

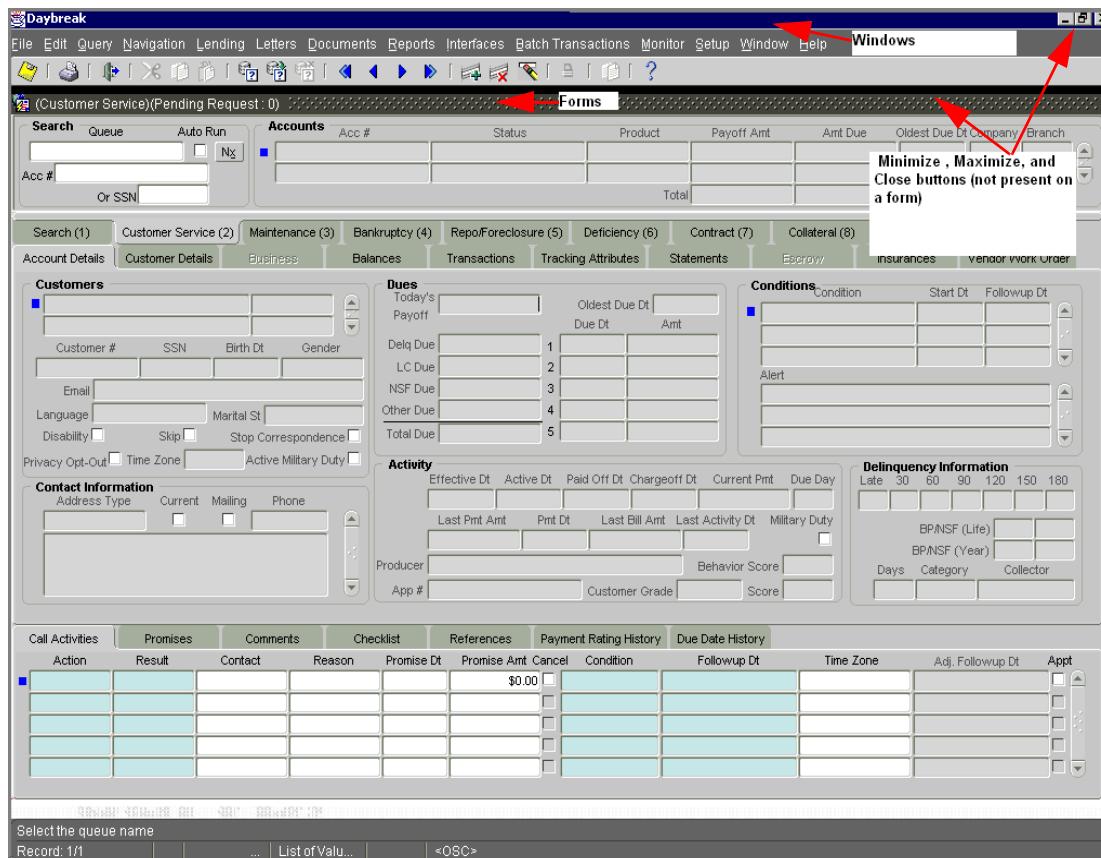
- Use Oracle Daybreak's windows and forms
- Work with the parent-child relationships between blocks
- Navigate within the Oracle Daybreak system.

Oracle Daybreak's graphical user interface

All the forms in Oracle Daybreak appear as graphical user interfaces (GUIs). To use Oracle Daybreak, you need to understand the components found on a GUI, as well as their functions.

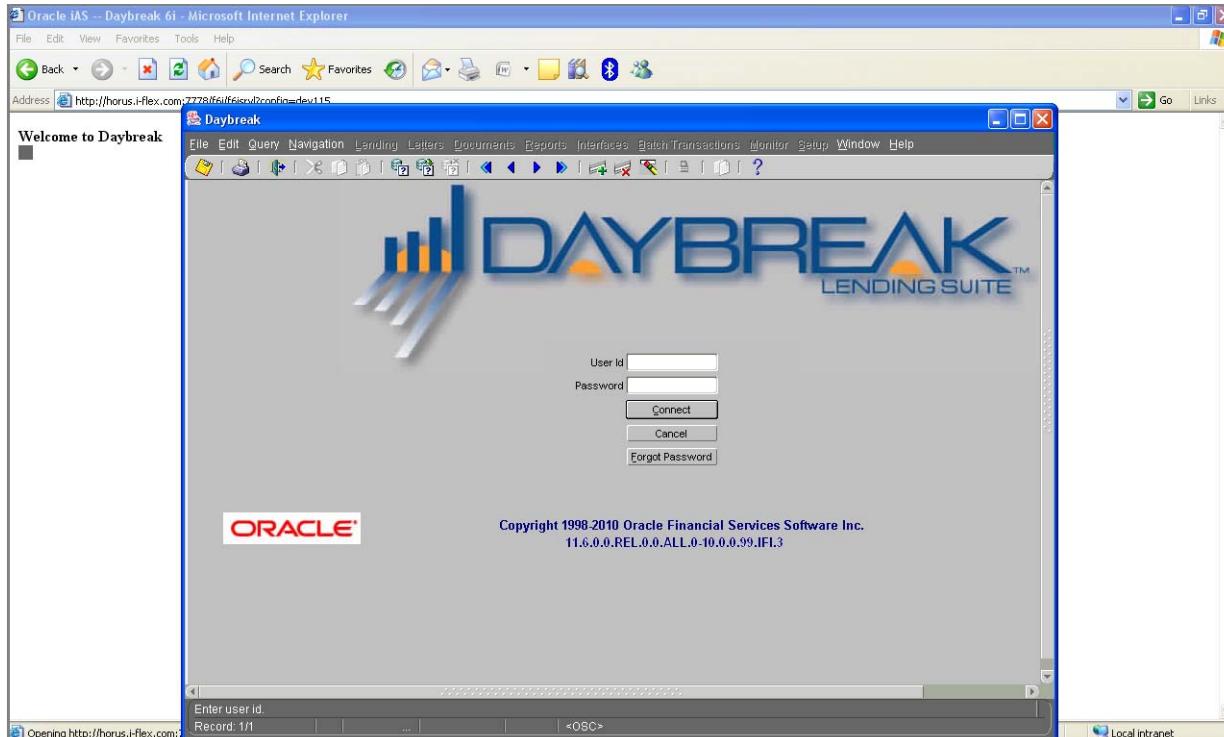
Windows and forms

Oracle Daybreak uses two basic GUIs in completing tasks: windows and forms.



Oracle Daybreak Lending Suite uses two windows, the iAS window and the Oracle Daybreak window. The Oracle Daybreak window is the java applet that is running Oracle Daybreak. The iAS window is the browser that launched the applet. In this sense, the iAS window is the parent of the Oracle Daybreak window.

Windows can be maximized, minimized, opened, closed, and repositioned. More than one window can be opened on your desktop; windows can overlap or appear adjacent to each other. The window that you are currently using, or is currently selected, is the “active” window. It appears on the top of the overlapping windows. Windows that are open but not selected are “inactive.” The title bar of an active window is a different color than the other inactive windows.



For more information on window components, see the **Window components** section of this chapter.

Oracle Daybreak uses forms to complete tasks. A form is an organized display of a module’s fields, contained within a window. Forms allow you to enter, view, and update information in the Oracle Daybreak system. Each module has its own form. Forms are opened from the Oracle Daybreak menu. For example, on the Lending menu, the Underwriting command opens the Underwriting form, the Funding command opens the Funding form, and the Customer Service command opens the Customer Service form. You can open multiple forms simultaneously. The forms that are available to you are based on your assigned responsibility.

Windows and forms have a very similar appearance, as forms always appear within windows. An easy way to distinguish a window from a form is that a window contains the Minimize, Maximize, and Close buttons in the upper right corner, while a form does not.

For more information on form components, see the **Form components** section of this chapter.

Window components

This section presents an overview of the components found on windows, as well as their use.

Window title bar

A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note:** You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)



The Close button will quit Oracle Daybreak without logging off. (**Note:** Do not use the Close button to end a Oracle Daybreak session.)

Menu bar

The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

Note: You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.



The following menus are available from the Oracle Daybreak menu bar.

File

Contains the following commands:

Save - Records the current data on a form in the database.

Re-Logon - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.

Change Responsibility - Allows you to change your Oracle Daybreak responsibility. Respon-

bilities determine what Oracle Daybreak features are available.

Change Password - Allows you to change your Oracle Daybreak password.

Clear Form - Clears the active form of its unsaved data.

Print - Prints the contents of an active form.

Exit - Closes the Login form and ends your current Oracle Daybreak session.

Edit

Contains the following commands:

Cut - Removes selected text from a form and stores it in the clipboard buffer.

Copy - Copies selected text from a form and stores it in the clipboard buffer.

Paste - Moves data from the clipboard buffer to a selected field on a form.

Edit Field - Opens the Editor dialog box with the contents of a selected field.

List of Values - Opens a field's List of Values dialog box, if one exists.

Query

Contains the following commands:

Enter - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database.

Execute - Performs the query entered during Enter-Query mode.

Cancel - Changes Oracle Daybreak back to user mode.

Last Criteria - Repeats the most recently performed query entered in Enter-Query mode.

Count Hits - Displays the number of records the current query produced in the message line.

Get Next Set - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.

Navigation

Contains the following commands:

Block - Allows you to navigate to the previous or next block, or clear the current block.

Record - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record.

Field - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.

Lending

Contains the following commands:

Customer Service - Opens the Customer Service form.

Collection - Opens the Customer Service form designed for a Oracle Daybreak user focussing

on collections, as the Bankruptcy (4), Repo/Foreclosure (5), and Deficiency (6) master tabs are unavailable.

Repossession/Foreclosure - Opens the Customer Service form designed for a Oracle Daybreak user focussing on repossession or foreclosures, as the Bankruptcy (4), and Deficiency (6) master tabs are unavailable.

Bankruptcy - Opens the Customer Service form designed for a Oracle Daybreak user focussing on bankruptcies, as the Repo/Foreclosure (5) and Deficiency (6) master tabs are unavailable.

Deficiency - Opens the Customer Service form designed for a Oracle Daybreak user focussing on deficiencies, as the Bankruptcy (4) and Repo/Foreclosure (5) master tabs are unavailable.

Collateral - Opens the Collateral form (currently unavailable).

Producers - Opens the Producer Management form.

Vendors - Allows you to open the Vendor Management form at the Vendors, Work Orders, or Invoices tab.

Securitization - Opens the Securitization form at the Loan tab.

Transaction Authorization - Opens the Transaction Authorization form at the Authorization tab.

Custom Forms - [This is a placeholder for any forms customized (or added) by the client.]

Letters

Contains the following commands:

Pre-defined - Allows you to generate a pre-defined letter, either as a file or a printed document, or preview it as a PDF file.

Ad-hoc - Opens the Correspondence form.

Documents

Contains the following commands:

Application - Allows you to open the Image Maintenance form at either the Application Image Maintenance or Application Document Maintenance master tab.

Account - Allows you to open the Account Document Tracking form at either the Document Tracking or Document Maintenance master tab.

Reports

Contains the following commands:

Run - Allows you to generate a wide array or predefined reports. (Note: For a complete list of reports available in Oracle Daybreak, please refer to the **Oracle Daybreak Lending Suite Reports Catalog**.)

Print - Modifies the Run command to generate a predefined report, either as a file or a printed document.

Preview - Modifies the Run command to generate a predefined report and view it as a PDF file with a browser.

| | |
|-------------------|--|
| Interfaces | Contains the following commands: GL Transactions - Opens the General Ledger form. AP Transactions - Opens the AP Transactions form. Card Transactions - Opens the Card Transactions form. Conversions - Opens the Conversion App/Acc form. |
|-------------------|--|

| | |
|---------------------------|---|
| Batch Transactions | Contains the following commands: Advances - Allows you to open the Consumer Lending (Advance and Payment) form at either the Advance Entry or Advance Maintenance tab. Payments - Allows you to open the Consumer Lending (Advance and Payment) form at either the Payment Entry or Payment Maintenance tab. Escrow - Allows you to open the Escrow Analysis and Disbursements form at the Escrow Analysis, Escrow Analysis Maintenance, Escrow Disbursement Entry, or Escrow Disbursement Maintenance master tabs. |
|---------------------------|---|

| | |
|----------------|---|
| Monitor | Contains the following commands: System - Allows you to open the Utilities form at the Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, Log Files, or Parked Transactions master tab. User - Allows you to open the Utilities form at the Monitor Users master tab or open the User Productivity form at the Underwriting/Funding or Customer Service/Collection master tab. |
|----------------|---|

| | |
|--------------|---|
| Setup | Contains the following commands: Administration - Allows you to open the Administration form at the System or User master tab. Products - Allows you to open the Product Setup form at the Setup and Line of Credit master tab. Queues - Allows you to open the Queue Setup form at the Setup, Origination, or Customer Service master tab. Correspondence - Opens the Correspondence form. Events - Allows you to open the Events form at the Line of Credit master tab. |
|--------------|---|

Credit Bureau - Allows you to open the Credit Bureau Setup form at the Request or Reporting master tab.

Batch Jobs - Opens the Utilities form.

Producers - Opens the Producer Management form.

Vendors - Opens the Vendor Management form.

Escrow - Opens the Escrow Setup form at the Loan master tab.

Securitization - Opens the Securitization form.

General Ledger - Opens the General Ledger form.

Window

Contains the following commands:

Cascade - Arranges the open forms on your screen so that they overlap, with the active form on top.

Tile Horizontally - Arranges the open forms on your screen so that they appear one on top of another.

Tile Vertically - Arranges the open forms on your screen so that they appear one next to another.

Note: The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.

Help

Contains the following commands:

Keys - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of key-strokes.

Display Error - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.)

Debug - Contains two commands: Set On and Set Off.

Oracle Daybreak Help - Allows you to open a browser and view .pdfs of either the User Guide or Setup Guide.

Oracle Daybreak On the Web - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.

About Oracle Daybreak and Audit - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data

and recent updates. It also allows you access the column audit.

Oracle Daybreak toolbar The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.

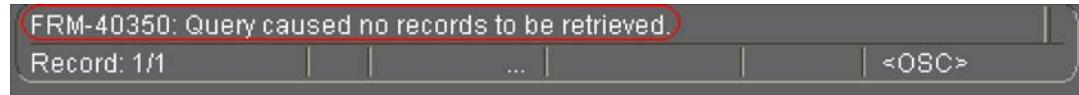


| If you choose: | (hot key) | Oracle Daybreak will: |
|-------------------------------------|-----------------------|--|
| [A] Save Changes | (F10) | Save any pending changes on the form. |
| [B] Print | (SHIFT + F8) | Print the current screen. |
| [C] Exit | (CTRL + E) | Close the current form or exits the application. |
| [D] Cut | (CTRL+X) | Remove selected text and stores it on the clipboard. |
| [E] Copy | (CTRL+C) | Copy selected text and stores in on the clipboard. |
| [F] Paste | (CTRL+V) | Insert text stored on the clipboard in a selected field. |
| [G] Enter Query | (F7) | Change Oracle Daybreak to Enter-Query mode. |
| [H] Execute Query | (F8) | Perform the query entered while in Query mode. |
| [I] Cancel Query | (CTRL+Q) | Change Oracle Daybreak back to user mode. |
| [J] First Record | | Display the first record. |
| [K] Previous Record | (SHIFT + UP) | Display the previous record. |
| [L] Next Record | (SHIFT + DOWN) | Display the next record. |
| [M] Last Record | | Display the last record. |
| [N] Insert Record | (F6) | Create a new record. |
| [O] Remove Record | | Delete the current record from the database. |
| [P] Clear Record | (SHIFT+F4) | Clear the current record from the form. |
| [Q] Lock/Unlock Record | | Lock and unlocks a record. |
| [R] Copy with Details Record | | Copy the selected record to the clipboard. |
| [S] Help | (CTRL + H) | Display help for the selected item. |

Note: Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

Message line The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In

the illustration below, the message line contains the error message: “Query caused no records to be retrieved.”

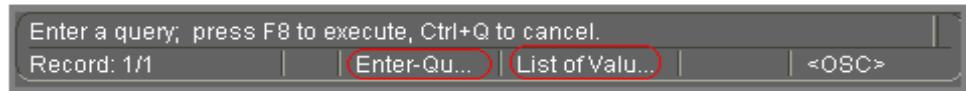


Status line

The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

Enter-Query Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

List of Values Appears when a List of Values (LOV) is available for the selected field.



Form components

This section presents an overview of the components found on forms and how to use them.

Tab

Oracle Daybreak uses tabs as a primary navigation tool.

Tabs are small flaps used for quick access to pages of information, not unlike the tabs on a folder in your file cabinet. There are three types of tabs in Oracle Daybreak system: master tab, tab, and sub tab.

Master tabs are the highest level of tab. If present on a form, they are usually numbered and appear near the top of the form. Master tabs are used primarily to navigate to other pages.

Tabs and sub tabs open pages that contain information.

Sub tabs, if present, appear at the bottom of the form.

Page (or tabbed page) The information items associated with a tab (blocks, records, check boxes, command buttons, and so on) are located on a page. The name of the page is the same as the name of the tab. The information associated with a sub tab is a sub page.

In the illustration below, the Primary page and Address sub pages are circled.

Block

A frame, or box, that encloses a set of related functions or data. A shadowed line marks a block's perimeter. The title of the block appears across the top of the block in bold, black text. In the illustration below, the Additional Lease Details page contains two blocks: "Extensions and Due Date" and "Additional Details." The "Extensions and Due Date" block is circled.

The screenshot shows a software interface with three tabs at the top: "Additional Loan Details", "Additional Line of Credit Details", and "Additional Lease Details". The "Additional Lease Details" tab is selected. Inside, there are two main sections. The left section, titled "Extensions and Due Date", contains fields for "Year" and "Life", and sub-fields for "# of Extensions", "# of Extension Term", and "# of Due Day Changes". The right section, titled "Additional Details", contains fields for "Total Term", "Paid Term", and "Maturity Dt". A red box highlights the "Extensions and Due Date" section.

Command button

A rectangle button that initiates a predefined action. Buttons do not contain values as fields do. A button is usually labeled with text noting the action that it performs. In the illustration below, the Loan page contains six command buttons: "Calculate," "Amortize," "Initialize," "Copy to Decision," "Copy to Contract," and "Print Report." All three are located in the Action block.

Note: The "Copy to Contract" button is unavailable.

The screenshot shows a software interface with tabs "Loan" and "Lease". The "Loan" tab is selected. Below it, there is a "Action" section with two radio buttons: "Calculate Payment" (selected) and "Calculate Interest Rate". Underneath are six command buttons: "Calculate", "Amortize", "Initialize", "Copy to Decision", "Copy to Contract" (which is highlighted with a red box), and "Print Report". Below the action section is a "Loan Details" block with fields for Contract Dt, First Pmt Dt, Amt Financed, Pre-Paid Fees, Loan Amt, Financed Fees, Balloon Pmt Amt, Term, and Maturity Dt. At the bottom is a "Rate" section with Rate and APR fields.

Field

A box on a form used to enter, view, update, or delete information. Each page contains fields. Fields can display values in different formats; including text, numbers, and dates.

Text field

A field that stores characters and numbers.

Number field

Number fields store only numbers, often dollar figures, with or without decimals.

Date field

Date fields store dates and sometimes time values.

IMPORTANT:

When you select a field, messages appear in the message area in the lower left corner of the Oracle Daybreak window. The messages describe the field or what type of information can be entered in the field. (See Message line and Status line later in this section for more information.)

The screenshot shows the 'Loan Details' section of the Oracle Daybreak application. It includes fields for Contract Dt, First Pmt Dt, Amt Financed, Pre-Paid Fees, Loan Amt, Financed Fees, Balloon Pmt Amt, Term, and Maturity Dt. Below this is the 'Calculator Options' section with fields for Pmt Frequency (set to 'MONTHLY'), Balloon Method (set to 'N PMTS'), and Time Counting Method (set to 'FED CALENDAR'). At the bottom, arrows point to three specific fields: 'Contract Dt' (Date Field), 'Term' (Number Field), and 'Pmt Frequency' (Text Field), each highlighted with a red box.

Option button

A round button used to select an action from a group of options. You can select only one option button in a group at a time. In the illustration below, option buttons are used to select whether Oracle Daybreak calculates payment or calculates interest rate.

The screenshot shows the 'Action' section of the Oracle Daybreak application. It contains two option buttons: 'Calculate Payment' (selected) and 'Calculate Interest Rate'. Below the buttons are 'Calculate', 'Amortize', and 'Initialize' buttons, and 'Copy to Decision', 'Copy to Contract', and 'Print Report' buttons. The 'Calculate Payment' button is highlighted with a red box.

Check box

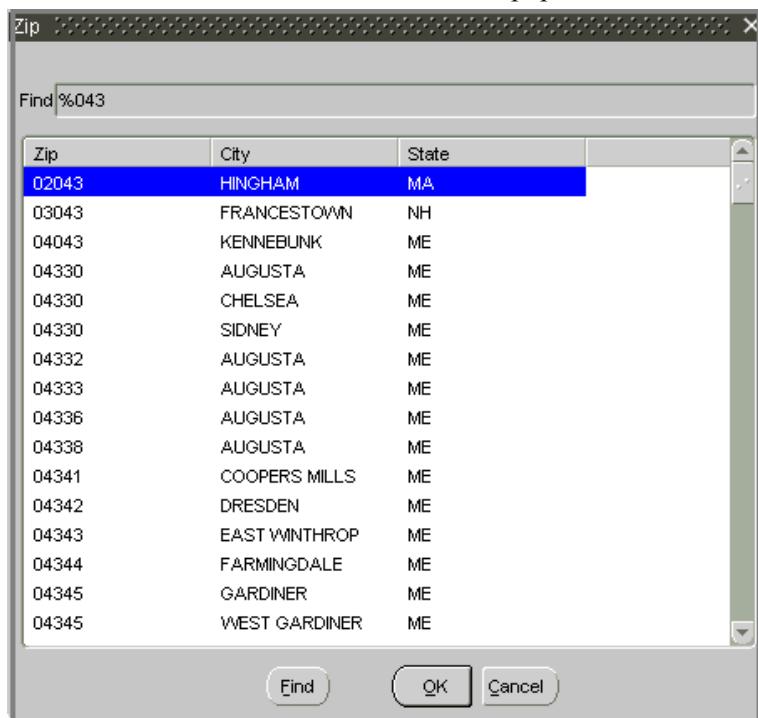
A check box indicates a state for a particular field, such as enabled/disabled, primary/secondary, and current/not current. For that reason, check boxes are sometimes called "indicators." The title of the check box indicates what it controls. A check denotes that the check box is selected. Click a selected check box to "clear" it.

Note: One or more check boxes can be selected, since each one acts independently.

The screenshot shows the 'Pricing' section of the Oracle Daybreak application. It includes fields for Current (with a checked check box highlighted with a red box), Pricing, Decision Dt (set to '06/06/2003'), Status, Sub Status, Underwriter, and buttons for 'Select Pricing' and scroll bars. The 'Current' check box is checked.

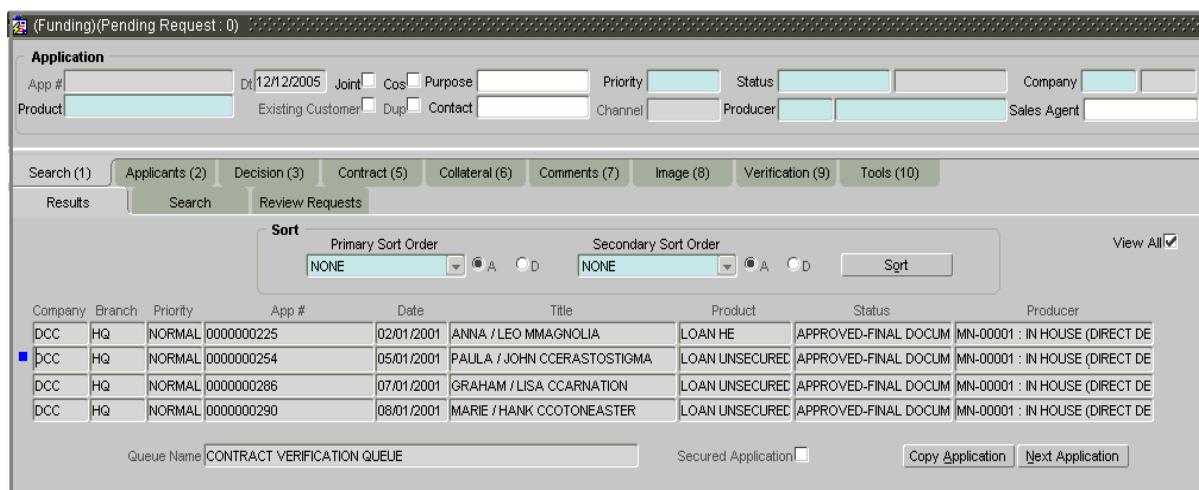
List of Values (LOV)

A dialog box linked to a field that enables you to select a single item from a predefined list. To view a field's List of Values, press **F9**. Move the blue highlighted bar using the **UP** or **DOWN ARROW** keys or the slide bar on the LOV dialog box to the value you want to select. In the example below, 55001 AFTON MN is selected. Some LOV contain lists long enough to require a scroll bar to view the entire contents. Choose **OK**, press **ENTER**, or double-click the LOV item to populate the field with the selected value.



Blue square (cursor)

Oracle Daybreak uses a blue square as a cursor. The blue square indicates the active item, usually a field or record. You can move the blue square using the arrow keys on your keyboard or by clicking an item with the mouse.



Record

A logically related collection of fields within a block about one person, place, or thing.

There are two types of records in Oracle Daybreak; *table records* and *block records*. A scroll bar allows you view records not currently displayed. The message bar informs you of the total number of records in the table block, as well as the record you are currently viewing.

Table records Appear as a grid, where each record is a single row of related data.

Block records Record appears as a single block.

Record line Located in the lower left corner of the Oracle Daybreak window, the record line displays how many records exist within the record on display.

**Next Record/
Previous
Record
scroll bar** The presence of a record scroll bar indicates that there are records above or below the one on which you are working. If the scroll bar does not stretch the entire length between the two arrows, this indicates there are additional records available. If the scroll bar stretches the entire length between the two arrows this indicates no other records are available. Click the arrows to view these records. Click the up (▲) or left (►) arrow for previous records. Click the down (▼) or right (►) arrow for following records.

Hint box A yellow box that appears when the mouse pointer is moved over a field. The hint box will display a description of the field's content. If the field is associated with a List of Value dialog box, the hint box displays the Lookup Type of the LOV.

Using colors as a guide

Fields appear in different colors to indicate what type of information the field contains.

Aqua Required - Information is required in an aqua field to complete a form.

White Optional - A white field is not required to contain information when completing a form.

IMPORTANT:

Some optional fields may be required by your organization. Such fields, though not mandatory on the form, must be completed during edit verification.

Gray Display only - Data cannot be entered in these fields.

Note: Aqua, white, and gray are the default colors in the Oracle Daybreak system. Your organization may have selected different colors during implementation.

Understanding parent-child relationships

A parent-child relationship is an association between a master block and one or more detail pages. The master-detail relationship is arranged in the shape of a pyramid, from the top of the form to the bottom. The top block contains the basic, or master, information. The detail pages then expand on the contents of the master block. Detail pages themselves can serve as master blocks for other sub detail pages that follow. When a block and pages are linked in a master-detail relationship, the following conditions exist:

- 1 The detail page displays only those records that are associated with the current record in the master block.
- 2 Querying between the master block and detail pages is always coordinated.

When a record is displayed in a master block, the detail pages contain information that corresponds to that record. If you perform query or change information in the master block, Oracle Daybreak updates the detail pages to match the new record in the master block. If you use the master block to perform a query and gain access to the records for a different application, the detail pages refresh to display information for the new record in the master block.

Note: You can perform a query from a detail page if the master block (or page) is completed. Otherwise, it is not possible to directly query from a detail page.

Example: Parent-child relationship

In the illustration below, note that the Underwriting form is divided into three sections. The top section (the Application block) is the master page. It contains such information as application number, product, and other items related to a specific application. The Applicants (2) master tab has been selected to display the Primary page and Address Information sub page. These detail pages contain further information about the application; in this case, the application's primary applicant and that person's address information.

APPENDIX B : NAVIGATING AND QUERYING IN ORACLE DAY-BREAK

This appendix explains how to use Oracle Daybreak to complete these frequently completed tasks:

- Navigate within and between forms
- Print a form
- Save an entry
- Edit data (including cutting, copying, and pasting data)
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box
- Enter and query data using the List of Values (LOV) dialog box
- Use additional LOV tools (auto reduction, long-list, list search, and power list)
- Query data
- Use query operators and wildcard characters (including Query by example, Query/Where, and Query count)
- Use hot keys.

Navigating within a form

The following procedures can be used to navigate within a Oracle Daybreak form. Choose the one you are most comfortable using:

- Move the cursor with your mouse
- Select a command from the menu bar (Navigation menu)
- Select a command from the Oracle Daybreak toolbar
- Enter a keyboard shortcut (hot key)

The Navigation menu

The Navigation menu contains the following commands, all of which allow you to navigate within a form: Block, Record, and Field.

The **Block** command contains the following sub commands:

| If you choose: (hot key) | Oracle Daybreak will: |
|---|--|
| Previous (CTRL + PAGE UP) | Move the cursor to the previous block (if one exists). |
| Next (CTRL + PAGE DOWN) | Move the cursor to the next block (if one exists). |
| Clear (SHIFT + F5) | Clear the block currently containing the cursor. |

The **Record** command contains the following sub commands:

| If you choose: (hot key) | Oracle Daybreak will: |
|---------------------------------------|---|
| Previous (SHIFT + F8) | Display the previous record (if one exists). |
| Next (SHIFT + DOWN) | Display the next record (if one exists). |
| Scroll Up (PAGE UP) | Perform that same action as pressing PAGE UP . |
| Scroll Down (PAGE DOWN) | Perform that same action as pressing PAGE DOWN . |
| Insert (F6) | Create a new record. |
| Remove (SHIFT + F6) | Remove the current record. |
| Duplicate (F4) | Duplicate the current record. |
| Clear (SHIFT + F4) | Clear the current record. |

The **Field** command contains the following sub commands:

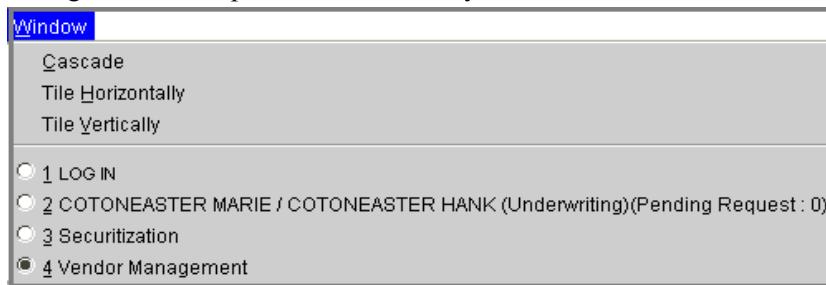
| If you choose: (hot key) | Oracle Daybreak will: |
|--------------------------------------|--|
| Previous (SHIFT + TAB) | Move the cursor to the previous field (if one exists). |
| Next (TAB) | Move the cursor to the next field (if one exists). |
| Clear (CTRL + U) | Clear the current field. |
| Duplicate (F4) | Duplicate the current field. |

IMPORTANT:

The **TAB** and **ENTER** keys move the cursor between fields. **F8** refreshes the record.

Navigating between forms

You can open multiple forms in each window and navigate between them with the Window menu. The lower part of the Window menu lists the forms that are currently open. Selecting the form's option button moves you to that form.



To navigate between forms

- 1 On the **Oracle Daybreak** menu bar, choose **Window**.
- 2 Select the form you want to move to by selecting it with one of the following methods:
 - Click the option button for the corresponding form.
-or-
 - Move the cursor on the open Windows menu with the **UP** and **DOWN ARROW** keys and press **ENTER** to open a highlighted form.
-or-
 - Type the number on the Windows menu next to the form you want to open.

Oracle Daybreak displays the form you selected.

Common Oracle Daybreak tasks

This section explains tasks common to many Oracle Daybreak modules and forms. Here you will learn how to:

- Print a form
- Save your work
- Editing data
- Using the Editor dialog box
- Close a form/leave Oracle Daybreak

Printing a form

You can print a form at any time. Make sure a printer driver is installed and at least one printer is defined before printing. (Contact your system administrator for information on how to install printer drivers and define printers.)

To print a window

- On the **File** menu, choose **Print**
-or-
- Click **Print** on the Oracle Daybreak tool bar.

Saving your entry

When you save your work, the database is updated with all changes made since the last time the data was saved.

To save your work in Oracle Daybreak

- On the **File** menu, choose **Save**
-or-
- On the Oracle Daybreak tool bar, choose **Save** (the yellow disk icon)
-or-
- Press **F10**.

When you save an entry, the message line at the bottom of your screen displays a “Transaction complete” message to inform you of the changes.



Editing data

In this section, you will learn how to use Oracle Daybreak to edit data. You will learn how to:

- Cut, copy, and paste data
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box

Cutting, copying, and pasting data

The cut, copy, and paste commands on the Oracle Daybreak menu bar allow you to move and edit data.

To cut, copy, and paste with the Oracle Daybreak menu bar

- 1 Open the form and select the data in the field you want to edit. (You can either drag your mouse over the data or double-click the data to select it.)
- 2 On the **Edit** menu, select **Cut** or **Copy**. (**Copy** leaves the data in the field while copying it; **Cut** clears the field when it copies the data.)
- 3 Move the cursor to the field where you want to place the copied data.
- 4 On the **Edit** menu, choose **Paste**.

Oracle Daybreak pastes the cut or copied data in the new field.

Keyboard guide for the previous steps

These three tasks can also be completed with the keyboard by doing the following:

| Press this: | To do this: |
|-------------|--------------|
| CTRL+X | Cut |
| CTRL+C | Copy |
| CTRL+V | Paste |

Clearing data

You can clear data from a form at any time. The data you clear is simply erased from the form, not deleted from the database. You can clear fields, records, blocks, or entire forms. This is particularly useful when you want to add a new entry to a record, block, or form that appears "full."

If the data is new and has never been saved in the database, it will be permanently lost when you clear it from the form. Some items cannot be cleared of information. If you attempt to clear an item that cannot be cleared, the error message "Field is protected against update" appears in the message line.

To clear a field

- Select the field you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Field > Clear**.

-or-

Select and type over the existing data, or use the **BACKSPACE** or **DELETE** key to remove the data.

-or-

Press **CTRL+U**.

IMPORTANT:

The data you clear from the field is not available for pasting into another field. If you want to paste the data elsewhere, use the **Copy** or **Cut** commands on the **Edit** menu.

To clear a record

- Select the record you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Record > Clear**.

-or-

On the Oracle Daybreak tool bar, choose the **Clear Record** icon.

-or-

Press **SHIFT+F4**.

Oracle Daybreak clears the values in all the fields of your current record and returns the cursor to the first field of the next record.

To clear the current block

- Select a field in the block you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Block > Clear**.

-or-

Press **SHIFT+F5**.

Oracle Daybreak clears the block and returns your cursor to the first field in the current block.

IMPORTANT:

If the current block is a multi-record block, this action erases all records displayed in the block.

To clear a form

- Open the application of the form you want to clear and press **SHIFT+F7**.

Oracle Daybreak clears the data from all the fields of the current form and returns your cursor to the first field of the form.

Duplicating data

If data needs to be repeated in a new record, you can duplicate data from a previous record.

To copy a field from a previous record

- 1 Depending on the form you are using, enter a new record or query an existing record.
- 2 On the **Navigation** menu, choose **Record > Insert**
-or-
On the Oracle Daybreak tool bar, choose the **Insert Record** icon
-or-
Press **F6**.

Oracle Daybreak inserts a new record after the existing record.

- 3 Move the cursor to the field you want to duplicate in the new record.
- 4 On the **Navigation** menu, choose **Field > Duplicate**.
-or-
Press **F3**.

Oracle Daybreak copies the field value from the previous record to the current record.

To copy all fields from a previous record

- 1 Enter a new record, or query an existing record in your form.
- 2 On the **Navigation** menu, choose **Record > Insert**
-or-
On the Oracle Daybreak tool bar, choose the **Insert Record** icon
-or-
Press **F6**.

Oracle Daybreak inserts a new record after the existing record.

- 3 On the **Navigation** menu, select **Record > Duplicate**.
-or-
Press **F4**.

IMPORTANT:

If your current block requires all records to be unique, the Duplicate command does not duplicate those fields that must be unique.

To copy all information on a page and its sub pages

- 1 Move the cursor to the first field on the page you want to duplicate.
- 2 On the **Oracle Daybreak** tool bar, choose the **Copy with Details Record** icon.
Note: For this process to work, the entry has to be locked (lock parameter set to **y**)
- 3 Make the changes you desire to the details in the duplicate entry to make it unique.
- 4 Choose the **Copy with Details Record** icon to complete sub tabs.
- 5 Make the changes you desire to the sub page details in the duplicate entry to make it unique.
- 6 Save your new entry.

Creating and deleting records

You can enter new records in the database or delete existing records from the database. Only users who have the appropriate permissions set up in their user responsibility can create or delete records.

To create a new record

- 1 On the **Navigation** menu, choose **Record > Insert**.
-or-
On the Oracle Daybreak tool bar, click **Insert Record**.
-or-
Press **F6**.

Note: When you create a record in a multi-record block, Oracle Daybreak inserts a new blank row below the selected row. In a single-record block, Oracle Daybreak clears the fields in the block.

- 2 Once the selected field is cleared, enter the data for the new record.
- 3 On the **File** menu, choose **Save**.
-or-
On the Oracle Daybreak tool bar, click **Save**.
-or-
Press **F10**.

Oracle Daybreak saves the record in the database.

IMPORTANT:

If you exit the form without saving your work, the record is not added to the database.

To delete a record

- 1 Select the record you want to delete.
- 2 Use one of the following methods to delete data from a field:

On the **Navigation** menu, choose **Record > Remove**.

-or-

On the Oracle Daybreak tool bar, choose the Remove Record icon.

Oracle Daybreak erases the current record from your form and returns your cursor to the first field of the next record; however, the record is not yet deleted.

- 3 On the **File** menu, choose **Save**.

-or-

On the Oracle Daybreak tool bar, click **Save**.

-or-

Press **F10**.

IMPORTANT:

If you exit the form without saving your work, the record is not deleted from the database.

Using the Editor dialog box

You can use the Editor dialog box to view, enter, or update the entire contents of an entry field. The Editor dialog box is especially useful for editing scrollable text fields. A scrollable text field is a field whose actual width is longer than its display width and whose content you can view by scrolling through the field. Searches performed in the Editor dialog box are case-sensitive.

IMPORTANT:

If a text field is set up to use a default system editor, then the following procedures open the editor determined by the profile option “Editor (Character).”

To use the Editor dialog box

- 1 Open the form and select the field you want to edit.
- 2 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears with the text from the field you selected.



Note: You can also open the Editor dialog box by pressing **CTRL+E**.

- 3 Enter a new text or edit the existing text in the Editor dialog box and choose **Ok**.

IMPORTANT:

If the current field is a display-only field, then the Editor dialog box appears in display-only mode.

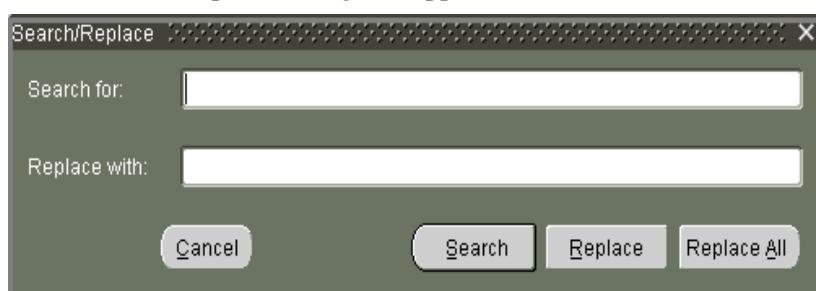
To search for a phrase and replace it with another phrase

- 1 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears.

- 2 Choose **Search**.

The Search/Replace dialog box appears.



- 3 In the **Search for** field, type the text or characters you want to find on the form.
If you want to replace that data with other data, type the new data in the **Replace with** field.
- 4 Choose the **Search** button to search for the value.
-or-
Choose **Replace** to search for the value and replace the first occurrence.
-or-
Choose **Replace All** to search for the value and replace all occurrences.
- 5 To close the **Search/Replace** dialog box, choose **Cancel**.
- 6 When you are finished editing the value in the **Editor** window, choose **Ok**.
The Editor dialog box closes the window and the edited value appears in the field.

Exiting a form/leaving Oracle Daybreak

You can close a Oracle Daybreak form, or end a Oracle Daybreak session, using the mouse or keyboard.

To save exit a form/leave Oracle Daybreak

- On the **File** menu, choose **Exit**
-or-
- On the Oracle Daybreak tool bar, choose **Exit** (the blue door icon)
-or-
- Press **CTRL + Q**.

Oracle Daybreak will end a Oracle Daybreak session when you perform one of these actions from the Login form.

Entering and querying data

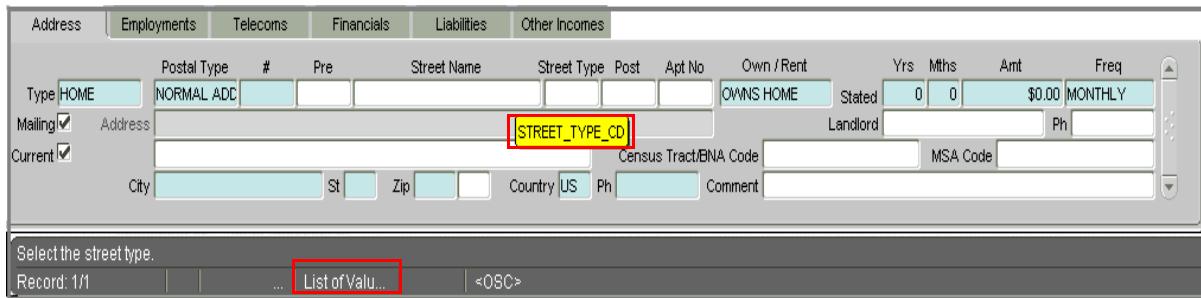
This chapter explains how to use the List of Values dialog boxes and search for data while using a form.

List of Values (LOV) dialog box

Many fields on Oracle Daybreak forms are linked to a List of Values (LOV) dialog box. An LOV displays all possible entries that Oracle Daybreak will accept for a particular field. You can select data from the LOV to complete the field instead of having to search for acceptable entries. Likewise, a field that is associated with an LOV only accepts entries found on the list of values. Using the LOV increases accuracy and productivity, as it ensures uniformity and efficiency during data entry.

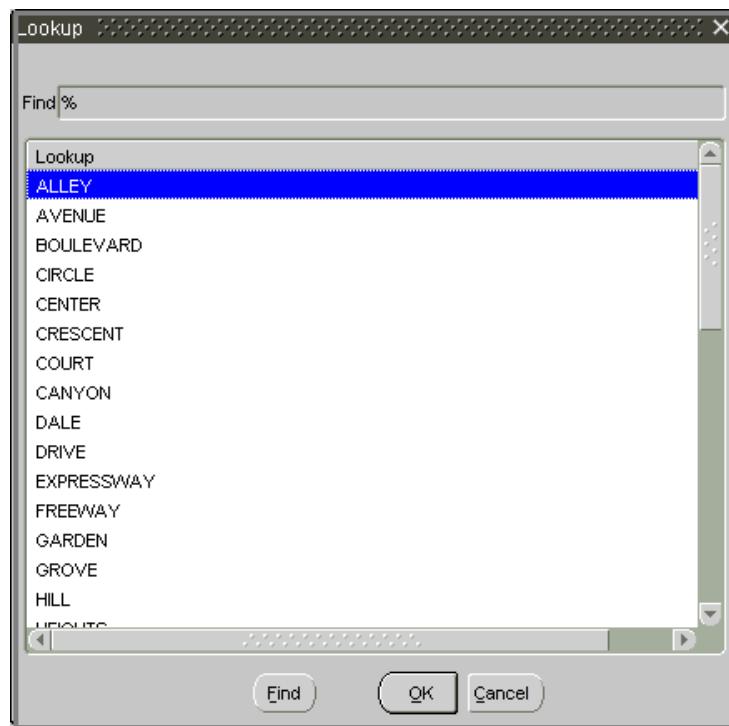
Note: If you are in Enter-Query mode, the LOV cannot be used.

When an LOV is available for a field, “List of Values” appears on the status line. Also, when you move the cursor to the field with an LOV from a Lookup field in the Setup menu, a yellow hint box appears, citing the lookup type for the LOV.



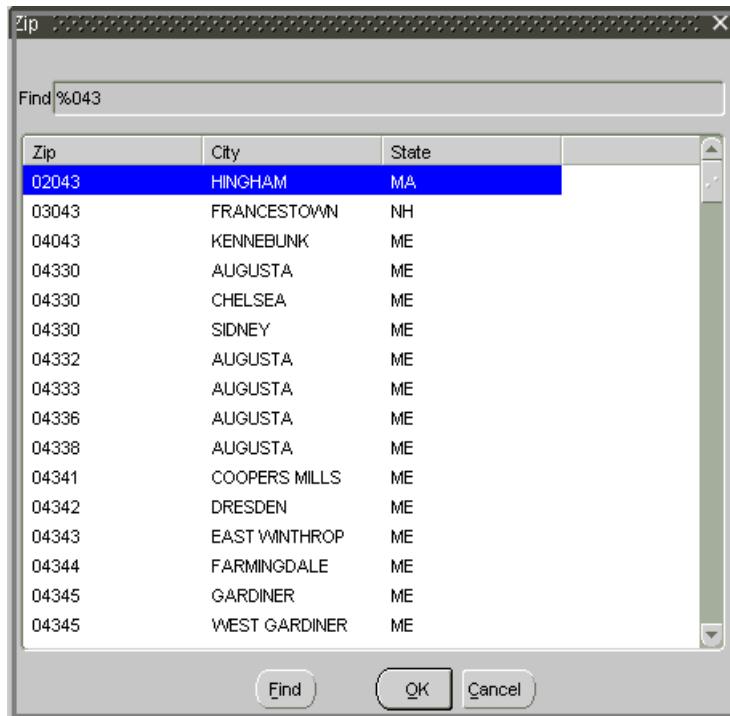
The screenshot shows a software interface with a toolbar at the top and several data entry fields. A status line at the bottom indicates 'Select the street type.' A yellow hint box with the text 'STREET_TYPE_CD' is overlaid on the 'Street Type' field. The 'Street Type' field is highlighted with a red box.

When you open an LOV from an entry field, the field's LOV dialog box appears.



An example of a List of Values box. This one appears from the Street Type field on an Address block.

An LOV might contain more than one column of information. Most LOVs provide a descriptive heading at the top of each column.



To select data from an LOV

- 1 Move the cursor to an entry field with an LOV.

“List of Valu...” appears on the status line.

- 2 On the **Edit** menu, choose **List of Values**.

-or-

Press **F9**.

When the LOV appears, you can either use the mouse to scroll through the list box and double-click on a value to select it, or press the **UP ARROW** or **DOWN ARROW** keys to highlight a value with the blue bar.

If you choose **Cancel**, the LOV closes and no entry appears in the field.

- 3 Press **ENTER** or choose **OK** to select the value.

Once you select a value, the LOV dialog box closes and the selected value appears in the field.

Additional LOV tools

In addition to allowing you to select a field value, LOVs provide tools to simplify entering data and working with long lists. Auto Reduction lets you view a condensed portion of the entire list of values. Power List allows you to quickly enter data without opening the LOV.

In some cases, an LOV is too large to fit entirely in the list box and the Long-List LOV appears.

Auto reduction

Using Auto Reduction, you can shorten an LOV. With a shortened list, you only need to scan a subset of the original values.

To use the Auto reduction feature

- In the **Find** field on the LOV dialog box, type the first character(s) of a value you want to locate. (A percent sign appears by default in the Find field.)

Oracle Daybreak automatically reduces the list to just those values in the first column that match the characters you enter.

Note: To return to the entire contents of the LOV, type the wildcard character **%** in the Find field and press **ENTER**.

List search

If you do not know the initial characters of your value, but do know that your value contains a certain word or set of characters, you can perform a list search to find the values that contain those words or characters.

To perform a list search

- 1 In the **Find** field on the LOV dialog box, enter any group of characters as search criteria. Use wildcard characters, such as the percent sign (**%**), which represents any number of characters, or underline (**_**), which represents a single character in your search criteria.

IMPORTANT:

The criteria you enter for a list search is not case-sensitive. For example, to reduce a search list to just those values containing the word “schedule,” enter **%schedule%** in the **Find** field.

- 2 Choose **Find**.

A reduced list appears, containing just those values that match the search criteria.

Long-list

Long-List is the other tool you can use to shorten an LOV. Long-List works similarly to Auto Reduction. The Long-List dialog box appears when a field has a list too large for Auto Reduction.

To perform a list search

- 1 In the **Find** field on the long list LOV dialog box, type the first few characters that occur in your value in the Find field
- 2 Choose **Find**.
Oracle Daybreak reduces the long list to a smaller sub set of values meeting the search criteria in the Find field in a regular LOV.
- 3 Select the value you want to use and choose **Find**.

Other LOV features

You do not have to use a field's LOV to complete a field. If your entry appears in the field's' LOV, Oracle Daybreak will accept it when you type it in the field.

The Auto Reduction logic that applies to the LOV also applies to your entry in a field with an LOV. If you type the first letter of your entry and press **TAB**, Oracle Daybreak will automatically complete the field if there is a single match in the LOV.

If more than one entry in the LOV share the characters you typed, Oracle Daybreak will open the LOV displaying only the entries beginning with those characters.

If no entry in the LOV matches the characters you typed, Oracle Daybreak opens the LOV displaying all of its entries when you press **TAB**.

Querying data

Oracle Daybreak provides you with search options to locate information when working with a form. You can retrieve and review all available information in your database without having to remember the information from a previously displayed form or printing lengthy reports to view an item. Instead, you can perform a search to obtain and review the information you want.

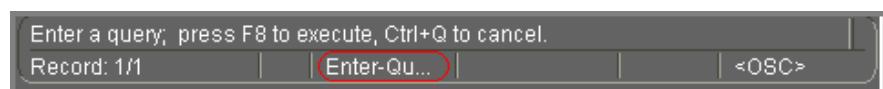
This section describes the methods you can use to locate and retrieve records in Oracle Daybreak. These include:

- Using query operators
- Query-by-example
- Query/Where
- Using query count

Note: If you are in Enter-Query mode, the LOV cannot be used.

IMPORTANT:

Searches cannot be performed in forms that require using the Search page to retrieve information. These forms (for example, the Underwriting form, the Funding form, and Customer Service form) only display run-time output, or only run specific processes. The following message appears in the message line if you attempt to search such a form: “Function key not allowed. Press Ctrl+F1 for list of valid keys.”



Using query operators

Query operators are used to create search criteria to limit searches to specific information. The query operators available in most fields include:

| Operator | Meaning | Example Expression |
|-----------------|--------------------------|-----------------------|
| = | equal to | = 'Janet' or = 107 |
| != | not equal to | != 'Bob' or != 107 |
| > | greater than | > 99 or > '01-JAN-93' |
| >= | greater than or equal to | >= 55 |
| < | less than | < 1000.00 |
| <= | less than or equal to | <= 100 |
| #BETWEEN | between two values | #BETWEEN 1 AND 1000 |

The query operator expressions retrieve results according to character-ordering rules for character fields and numeric-ordering rules for numeric fields. For example, look at the following field values:

002, 003, 004, 005, 078, 123, 253, 441, 576, 775, 1274, 3298,
4451, 5600, 9578, 10500, 58437, 708445

These values are shown in the order you expect for numeric values, where 005 is between 004 and 078. If the field is defined as a numeric field, then the phrase “#BETWEEN 004 AND 078” would retrieve 004, 005, and 078.

However, if the field is defined as a character field, then the phrase “#BETWEEN 4 AND 7” would retrieve the values 441, 576, 4451, 5600, and 58437, which all start with characters between 4 and 7. The values 775 and 005 would not appear because 775 is lexically greater than 7, and 0 is lexically less than 4.

Some fields contain date values that are actually “Date-format” character values. These fields act like character fields in that the value 01-FEB-92 would be lexically less than 01-JAN-92, because F precedes J in a character set.

IMPORTANT:

Sometimes you cannot instantly determine if a field containing numeric values is defined as a character or numeric field. To identify what the field type is, you may have to enter and experiment with different search criteria expressions and see what results are returned.

Tips for using Query Operators

- Use single quotation marks (' ') to enclose the character or date value in your expression. For example:
`'Texas'`
`'01-MAY-93'`
- Query operators cannot be used in time fields.

When you use the #BETWEEN query operator, the search criteria “#BETWEEN value1 AND value2” retrieves all records containing values between and including value1 and value2. The same applies to dates. For example, using the search criteria “#BETWEEN '01-JAN-93' AND '01-MAR-93'” in a date field retrieves all records with dates between and including January 1, 1993 and March 1, 1993.

Finding patterns with wildcard characters

In addition to query operators, you can include wildcard characters in your search criteria. Wildcard characters search for particular patterns in your data. Use the percent (%) wildcard character within a field to represent any number of characters (including no characters), or use the underline (_) wildcard character to represent any single character.

For example, if you want to retrieve all records that contain the word “XXX” in a specific field, you would enter the search criteria `%XXX%` in that field.

Enter-Query mode

If you want to retrieve a group of records in a Oracle Daybreak from using search criteria, you can use Enter-Query mode. The Enter-Query mode may be used to specify complex search criteria in any of the fields on your current block.

The search criteria can include:

- Specific values
- Phrases containing wildcard characters
- Phrases containing query operators
- Any combination of the three to help you pinpoint the data of interest.

IMPORTANT:

When your application is in Enter-Query mode, you will not be able to navigate out of the current form. To navigate from the form, you must exit Enter-Query mode by choosing **Cancel Query** or **Exit** on the task bar or pressing **CTRL+Q**.

To user Query-by-example

- 1 On the **Query** menu, choose **Enter**

-or-

Press **F7**

-or-

On the Oracle Daybreak toolbar, click the **Enter Query** icon.

Oracle Daybreak switches from data entry mode to Enter-Query mode and clears the form. The Enter-Query message appears in the status line.

- 2 Enter search criteria in any of the fields, using wildcard characters and query operators as necessary. You can also choose **Last Criteria** on the **Query** menu to display the search criteria used in your last search, if there was one.

Note: Pressing **F7** twice will also display the search criteria from your last search.

IMPORTANT:

While in Enter-Query mode, all check boxes are in a neutral state; that is, they are neither selected nor cleared as a default. If you want your search criteria to include a selected check box, you have to select it, regardless of whether it already appears to be checked. Similarly, if you want your search criteria to include a cleared check box, you have to clear it, regardless of how it currently appears. (To clear it, first select the check box to activate it, then select it again to clear it.)

- 3 On the **Query** menu, choose **Execute**

-or-

Press **F8**

-or-

On the Oracle Daybreak toolbar, click the **Execute Query** icon.

IMPORTANT:

To retrieve all the database records for a block, you can bypass steps 1 and 2 and select **Execute** on the Query menu. This is known as a blind query. To retrieve all records for a block, press **F7**, then press **F8** to perform the query.

- 4 To leave the Enter-Query mode, choose **Cancel** from the **Query** menu
-or-
Press **CTRL+Q**
-or-
On the Oracle Daybreak toolbar, click the **Cancel Query** icon.

Query/where

An even more sophisticated search method is to use Query/where. Query/where allows you to modify a query by using a SQL Plus statement as your search criteria.

To use Query/where

- 1 On the **Query** menu, choose **Enter**
-or-
Press **F7**
-or-
On the Oracle Daybreak toolbar, click the **Enter Query** icon.
Oracle Daybreak switches to Enter-Query mode.
- 2 Enter the character & (or a blind variable) in the field from which you want to run the query.
- 3 On the **Query** menu, choose **Execute**
-or-
Press **F8**
-or-
On the Oracle Daybreak toolbar, click the **Execute Query** icon.
The Query/Where dialog box appears.
- 4 Type the search criteria in the format of a SQL Plus statement in the window.
- 5 Choose **OK** to execute the query.
-or-Choose **Cancel** to close the Query/Where dialog box without running a query.
Note: If you have a long statement as your search criteria, you can use a field editor to make changes to your statement by choosing **Search**.

Query count

If you do not need to retrieve the records from a query-by-example search, but only want to know how many records match your search criteria, you can perform a query count.

To obtain a count of the number of records

- 1 On the **Query** menu, choose **Enter**
-or-
Press **F7**
-or-
On the Oracle Daybreak toolbar, click the **Enter Query** icon.
- 2 Enter the search criteria in the field you want to perform the query.
- 3 On the **Query** menu, choose **Count Hits**.
-or-
Press **SHIFT+F2**.

Oracle Daybreak counts your query. A message appears on the message line displaying the number of records query-by-example would retrieve if you ran the search.

IMPORTANT:

If you select **Count Hits** on the **Query** menu without specifying any search criteria in a block, query count displays the total number of records in the database for that block.

Hot keys

“Hot keys” are keystroke shortcuts that perform navigation and data entry tasks. A dialog box containing a form’s available hot keys can be viewed by selecting **Help > Keys** on the Oracle Daybreak menu bar. Below is a list of these keys:

| Function | Key(s) |
|---------------------------------|--------------------------|
| Block Menu | F5 |
| Cancel Query | CTRL + Q |
| Clear Block | SHIFT + F5 |
| Clear Field | CTRL + U |
| Clear Form | SHIFT + F7 |
| Clear Record | SHIFT + F4 |
| Copy | CTRL + C |
| Count Query | SHIFT + F2 |
| Cut | CTRL + X |
| Delete Record | SHIFT + F6 |
| Display Error | SHIFT + F1 |
| Down | DOWN ARROW |
| Down | CTRL + L |
| Duplicate Item | F3 |
| Duplicate Previous Record | F4 |
| Exit | CTRL + E |
| Enter Query | F7 |
| Execute Query | F8 |
| Help | CTRL + H |
| Insert Record | F6 |
| List Tab Pages | F2 |
| Move between master tabs | |
| Master tab 1 | SHIFT + CTRL + F1 |
| Master tab 2 | SHIFT + CTRL + F2 |
| Master tab 3 | SHIFT + CTRL + F3 |
| Master tab 4 | SHIFT + CTRL + F4 |
| Master tab 5 | SHIFT + CTRL + F5 |
| Master tab 6 | SHIFT + CTRL + F6 |
| Master tab 7 | SHIFT + CTRL + F7 |
| Master tab 8 | SHIFT + CTRL + F8 |
| Master tab 9 | SHIFT + CTRL + F9 |
| Master tab 10 | SHIFT + CTRL + F10 |
| Move to next page/sub page | CTRL+TAB |
| Move to previous page/sub page | CTRL+SHIFT+TAB |
| Next Block/Page to sub page | CTRL + PAGE DOWN |
| Next Field | TAB |
| Next Primary Key | SHIFT + F3 |
| Next Record | SHIFT + DOWN ARROW |
| Next Set of Records | SHIFT + CTRL + PAGE DOWN |
| Paste | CTRL + V |
| Previous Block/Sub page to page | CTRL + PAGE UP |
| Previous Field | SHIFT + TAB |
| Previous Record | SHIFT + UP ARROW |
| Print | SHIFT + F8 |
| Return | ENTER |
| Save changes | F10 |
| Scroll Down | PAGE DOWN |
| Scroll Up | PAGE UP |
| Scroll Keys | CTRL + F1 |
| Up | CTRL + P |
| Up | UP ARROW |
| Update Record | CTRL + U |

APPENDIX C : TRANSACTION PARAMETERS

The Customer Service form Maintenance (3) master tab allows 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 Daybreak user, the nature of the account, and whether the account is a line of credit.

This appendix catalogues the baseline transaction codes and parameters available on the Customer Service form's Maintenance (3) master tab. Instructions on how to use the Maintenance (3) master tab are located in the Customer Service chapter of this User Guide.

Line of Credit monetary transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for lines of credit:

- 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
- 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
- Post a credit limit
- Activate, adjust, cancel, or waive disability insurance
- Activate, adjust, cancel, or waive life insurance
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Servicing expenses

Service expenses are any expenses incurred to service an account; for example, employing a courier to send documents, such as payoff quotes or balance statements. Servicing expenses appear in the Other Due field on the Dues block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

The screenshot shows the 'ABRAHAM JOHN (Customer Service)' window with the following details:

- Accounts:** Shows two accounts: 20010200031543 (CHARGED OFF, LINE HE, \$0.00) and 112020032343 (CHARGED OFF, LINE HE, \$0.00). Total \$0.00, # of Accounts 6.
- Customers:** Lists JOHN ABRAHAM (PRIMARY, SSN 219690, DOB 03/11/1973, UNKNOWN) and LEE K ABRAHAM (SPOUSE, SSN 219690, DOB 03/11/1973, UNKNOWN). Includes contact information like Email (JOHN.ABRAHAM@GMAIL.COM) and Phone (123-456-7890).
- Dues:** Shows a table of due amounts for various categories. The 'Other Due' row is highlighted in red.
- Activity:** Shows activity details including Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, and Last Pmt Amt.
- Call Activities:** Shows a table of call activities with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and App.

To post a servicing expense

Transaction

SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a servicing expense

Transaction

ADJUSTMENT TO SERVICING EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO SERVICING EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a servicing expense

Transaction

WAIVE SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

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 cannot be assessed by a user, they are assessed automatically by Oracle Daybreak.

Late charges appear in the LC Dues field on the Dues block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

The screenshot shows the Oracle Daybreak Customer Service application. The main window is titled 'ABRAHAM JOHN (Customer Service)/Pending Request: 0'. The 'Accounts' tab is selected, showing a list of accounts with details like Acc #, Status, Product, Payoff Amt, Amt Due, and Oldest Due Dt. The 'Customer Details' tab is active, displaying customer information such as Name, SSN, Birth Dt, Gender, Email, Language, Marital St, and Contact Information. The 'Dues' section shows a table of amounts due, with the 'LC Due' row highlighted in red. The 'Activity' section shows a history of promises and transactions, with a table of due dates and amounts. The 'Delinquency Information' section shows a grid of late counts for various days.

To adjust a late charge

Transaction

ADJUSTMENT TO LATE CHARGE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO LATE CHARGE - SUBTRACT

TXN DATE
AMOUNT

To waive a late charge

Transaction

WAIVE LATE CHARGE

Parameters

TXN DATE
AMOUNT

Nonufficient fund fees

Nonufficient fund fees are posted when a payment does not cover the amount owed. The fee that Oracle Daybreak automatically applies to an account is recorded during setup.

Nonufficient fund fees appear in the NSF Due field on the Dues block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

ABRAHAM JOHN (Customer Service)(Pending Request: 0)

| Search | Queue | Auto Run | Accounts | Acc # | Status | Product | Payoff Amt | Amt Due | Oldest Due Dt | Company | Branch |
|-------------------------------------|-------|----------|----------|----------------|-------------|---------|------------|---------|---------------|---------|--------|
| | | | | 20010200031543 | CHARGED OFF | LINE HE | \$0.00 | \$0.00 | 04/22/2007 | SSFC | C01 |
| | | | | 1120200032343 | CHARGED OFF | LINE HE | \$0.00 | \$0.00 | 04/22/2007 | SSFC | C01 |
| Total \$0.00 \$0.00 # of Accounts 6 | | | | | | | | | | | |

Customer Details

Customers

| | | | |
|---|-------------------------------------|---------------------|--------------------------|
| JOHN ABRAHAM | PRIMARY | | |
| LEE K ABRAHAM | SPOUSE | | |
| Customer # | SSN | Birth Dt | Gender |
| 219690 | xxx-xx-1213 | 03/11/1973 | UNKNOWN |
| Email | JOHN.ABRAHAM@GMAIL.COM | | |
| Language | ENGLISH | Marital St | MARRIED |
| Disability | <input type="checkbox"/> | Skip | <input type="checkbox"/> |
| | <input type="checkbox"/> | Stop Correspondence | <input type="checkbox"/> |
| Privacy Opt-Out | <input checked="" type="checkbox"/> | Time Zone | <input type="checkbox"/> |
| Active Military Duty <input type="checkbox"/> | | | |

Dues

| | | | | |
|----------------|--------|---------------|------------|--------|
| Today's Payoff | \$0.00 | Oldest Due Dt | 01/22/2010 | |
| Due Dt | \$0.00 | 1 | 08/22/2007 | \$0.00 |
| LC Due | \$0.00 | 2 | 07/22/2007 | \$0.00 |
| NSF Due | \$0.00 | 3 | 06/22/2007 | \$0.00 |
| Other Due | \$0.00 | 4 | 05/22/2007 | \$0.00 |
| Total Due | \$0.00 | 5 | 04/22/2007 | \$0.00 |

Conditions

| | | |
|-----------------------------|------------|-------------|
| Condition | Start Dt | Followup Dt |
| SKIP TRACE ASSIGNMENT | 11/27/2009 | 11/30/2009 |
| CREDIT INSURANCE AND WAIVER | 11/27/2009 | 11/30/2009 |

Alert

Activity

| | | | | | |
|--------------|-------------------------------|----------------|------------------|--------------------------|---------|
| Effective Dt | Active Dt | Paid Off Dt | Chargeoff Dt | Current Pmt | Due Day |
| 03/22/2007 | 03/22/2007 | 01/01/2000 | 01/05/2010 | \$539.48 | 22 |
| Last Pmt Amt | Pmt Dt | Last Bill Amt | Last Activity Dt | Military Duty | |
| \$0.00 | 01/01/2000 | \$44,486.88 | 01/21/2010 | <input type="checkbox"/> | |
| Producer | NC-00003 : JENKINS INVESTMENT | | | Behavior Score | 0 |
| App # | 20010200031543 | Customer Grade | C GRADE | Score | 600 |

Delinquency Information

| | | | | | | |
|-----------------|----------|-----------|----|-----|-----|-----|
| Late | 30 | 60 | 90 | 120 | 150 | 180 |
| 2 | 2 | 2 | 2 | 2 | 1 | 2 |
| BPNF (Life) 0 0 | | | | | | |
| BPNF (Year) 0 0 | | | | | | |
| Days | Category | Collector | | | | |
| 0 | DEMOCOLL | | | | | |

Call Activities

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|-----------|------------------------|--------------------------|
| CC | HU | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | | 11/30/2009 04:47:19 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | | 11/30/2009 04:45:34 AM | <input type="checkbox"/> |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:41:58 AM | | 11/30/2009 04:41:58 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | DELQ | 11/21/2008 09:21:47 AM | | 11/21/2008 09:21:47 AM | <input type="checkbox"/> |
| TO | LM | | | | \$0.00 | <input type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | | 11/21/2008 09:21:04 AM | <input type="checkbox"/> |

To adjust a nonufficient funds

Transaction

ADJUSTMENT TO NONSUFFICIENT FUND FEE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO NONSUFFICIENT FUND FEE - SUBTRACT

TXN DATE
AMOUNT

To waive a nonufficient funds

Transaction

WAIVE NONSUFFICIENT FUND FEE

Parameters

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 block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

To post a repossession expense

Transaction

REPOSESSION EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a repossession expense

Transaction

ADJUSTMENT TO REPOSESSION
EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO REPOSESSION
EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a repossession expense

Transaction

WAIVE REPOSESSION EXPENSES

Parameters

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 block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

To post a bankruptcy expense

Transaction

LEGAL BANKRUPTCY EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a bankruptcy expense

Transaction

ADJUSTMENT TO BANKRUPTCY
EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO BANKRUPTCY
EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a bankruptcy expense

Transaction

WAIVE LEGAL BANKRUPTCY EXPENSES

Parameters

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 block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

The screenshot shows the 'Customer Service' tab selected in the top navigation bar. The 'Dues' section is highlighted, showing the following table:

| | Today's Payoff | Oldest Due Dt |
|-----------|----------------|---------------|
| Debt Due | \$0.00 | 08/22/2007 |
| LC Due | \$0.00 | 07/22/2007 |
| NSF Due | \$0.00 | 06/22/2007 |
| Other Due | \$0.00 | 05/22/2007 |
| Total Due | \$0.00 | 04/22/2007 |

The 'Other Due' row is highlighted with a red box. The 'Conditions' section shows:

| Condition | Start Dt | Followup Dt |
|-------------------------|------------|-------------|
| SKIP TRACE ASSIGNMENT | 11/27/2009 | 11/30/2009 |
| CREDIT INSURANCE AND WA | 11/27/2009 | 11/30/2009 |

The 'Activity' section shows a history of promises:

| Action | Result | Contact | Reason | Promise Dt | Promise Amt | Cancel | Condition | Followup Dt | Time Zone | Adj. Followup Dt | Appt |
|--------|--------|---------|--------|------------|-------------|-------------------------------------|-----------|------------------------|------------------------|------------------|------|
| CC | HU | | | 11/27/2009 | \$200.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:47:19 AM | 11/30/2009 04:47:19 AM | | |
| CC | PP | | | 11/27/2009 | \$101.00 | <input checked="" type="checkbox"/> | NONE | 11/30/2009 04:45:34 AM | 11/30/2009 04:45:34 AM | | |
| CC | PP | | | 11/27/2009 | \$0.00 | <input checked="" type="checkbox"/> | DELQ | 11/30/2009 04:41:58 AM | 11/30/2009 04:41:58 AM | | |
| TO | LM | | | | \$0.00 | <input checked="" type="checkbox"/> | NONE | 11/21/2008 09:21:47 AM | 11/21/2008 09:21:47 AM | | |
| TO | LM | | | | \$0.00 | <input checked="" type="checkbox"/> | NONE | 11/21/2008 09:21:04 AM | 11/21/2008 09:21:04 AM | | |

To adjust a phone pay fee

Transaction

ADJUSTMENT TO PHONE PAY FEE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO PHONE PAY FEE - SUBTRACT

TXN DATE
AMOUNT

To waive a phone pay fee

Transaction

WAIVE PHONE PAY FEE

Parameters

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 (7) master tab. The newly added insurance information can be viewed on Customer Service form's Insurances page.

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, Oracle Daybreak 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, Oracle Daybreak 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 (7) master tab. The insurance cancellation information can be viewed on the Customer Service form's Insurances page on the Customer Service (2) master tab.

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 Daybreak 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 block of the Maintenance (3) master tab.

| Transaction Processing Details | |
|--|--------------|
| ADVANCE / PRINCIPAL | = \$9,300.00 |
| INTEREST | = \$0.00 |
| FEE LATE CHARGE | = \$0.00 |
| FEE NSF | = \$0.00 |
| FEE EXTENSION | = \$0.00 |
| MAINTENANCE FEE | = \$25.00 |
| EXPENSE BANKRUPTCY | = \$0.00 |
| EXPENSE REPOSESSION/FORECLOSURE | = \$0.00 |
| EXPENSE SERVICING | = \$0.00 |
| INTEREST ACCRUED | = \$9.16 |
| PAYOUT | = \$9,334.16 |
| INTEREST PER DIEM | = \$2.29 |
| ***** TRANSACTION POSTING SUCCESSFUL ***** | |

To generate a payoff quote for an account (Loan and Line of Credit)

Transaction

PAYOUT QUOTE

Parameters

TXN DATE
 PAYOFF QUOTE VALID UP
 TO DATE
 ASSESS PAYOFF QUOTE FEE
 PAYOFF QUOTE LTR PRINT
 COMMENT

Account payoff

An account is automatically paid off or marked for payoff processing by Oracle Daybreak with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance (3) master tab. **Note:** You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Batch Transactions** chapter.)

When you payoff an account, Oracle Daybreak changes the account's status to PAID OFF. The date the account was paid off appears in the Activity block's Paid Off Dt field on the Account Details page.

The screenshot shows the Oracle Daybreak software interface. The main title is "BOTTLEBRUSH GEORGE / BETH (Customer Service)(Pending Request : 0)". The top menu bar includes "Search", "Queue", "Auto Run", "Accounts", "Status", "Product", "Payoff Amt", "Amt Due", "Oldest Due Dt", "Company", "Branch". The "Accounts" section shows two rows: one with "CLOSED:PAID OFF" status and another with "ACTIVE" status. The "Activity" section shows a table with columns: Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, Military Duty, Producer, Behavior Score, App #, Customer Grade, Score. The "Paid Off Dt" field is highlighted in red and contains the value "08/11/2008". The "Conditions" and "Delinquency Information" sections are also visible.

Oracle Daybreak also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Balances page.

To pay off an account

Transaction

PAID OFF

Parameters

TXN DATE

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. Oracle Daybreak 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, signaling that attempts to recover the loan have failed. In calculating a charge off, Oracle Daybreak considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, Oracle Daybreak 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 block.

The date of the charge off appears on the Account Details page in the Activity block's Chargeoff Dt field.

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.

To charge off an account

| Transaction | Parameters |
|-------------|------------|
| CHARGED OFF | TXN DATE |

Account closure

Oracle Daybreak 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 Daybreak.

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 | TXN DATE |

Advance (principal) balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding form or when you activate in the account in the Conversion App/Acc form. You are not allowed to post the advance with the Customer Service form. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appear in corresponding column of the Customer Service form's Balances page for the ADVANCE / PRINCIPAL Balance Type-- Waive, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust the advance/principal balance

| Transaction | Parameters |
|--|--------------------|
| ADJUSTMENT TO ADVANCE/PRINCIPAL - ADD | TXN DATE AMOUNT |
| ADJUSTMENT TO ADVANCE/PRINCIPAL - SUBTRACT | TXN DATE AMOUNT |

To charge off the advance/principal balance

| Transaction | Parameters |
|--------------------------|--------------------|
| CHGOFF ADVANCE/PRINCIPAL | TXN DATE AMOUNT |

To waive the advance/principal balance

| Transaction | Parameters |
|-------------------------|--------------------|
| WAIVE ADVANCE/PRINCIPAL | TXN DATE AMOUNT |

Interest

The interest is accrued or posted automatically when you post the payment on the Consumer Lending (Advance and Payment) form. You cannot post the interest in the Customer Service form; however, you can adjust or waive interest.

The adjustments will appear in corresponding column of the Customer Service form's Balances page for the INTEREST Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

The screenshot shows the 'ABRAHAM JOHN (Customer Service) (Pending Request: U)' window. The 'Customer Service' tab is selected. In the 'Balance Group' section, 'Current Balance' is selected. The 'Txn Period' section shows 'ITD/CTD' selected. The 'Balance Type' table shows rows for ADVANCE / PRINCIPAL, INTEREST, and various fees. The 'Interest and Accruals' section includes fields for Index Type, Last Rate Change Dt, Index Rate, Margin, Rate, and Accrual Start Dt. The 'Extn and Due Dates' section includes fields for # of Rate Changes (Year), # of Rate Changes (Life), Rate Start Of Year, and Last Extn Dt. The 'Credit Details' section includes fields for Credit Limit, Hold, Consumed, Suspended, and Available Credit.

To adjust the interest

Transaction

ADJUSTMENT TO INTEREST - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO INTEREST - SUBTRACT

TXN DATE
AMOUNT

To waive the interest

Transaction

WAIVE INTEREST

Parameters

TXN DATE
AMOUNT

Interest accrual

You can start or stop interest accrual on either a loan or a line of credit.

To start interest accrual for an account

| Transaction | Parameters |
|---------------|------------|
| START ACCURAL | TXN DATE |

To stop interest accrual for an account

| Transaction | Parameters |
|--------------|------------|
| STOP ACCURAL | TXN DATE |

On the Customer Service (2) master tab, on the Loan Details or LoC Details sub pages of the Balances, Transactions, and Tracking Attributes pages, the Stop Accrual box is selected in the Interest and Accruals block.

Note: To remove the Stop Accrual indicator, post the START ACCURAL transaction.

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 Oracle Daybreak for simple interest loan and line of credit accounts.

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

BORROWER ON MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION
WITH ACCOUNT
ACTIVE DUTY ORDER REFERENCE

After you post this transaction, the Active Military Duty box (Customers block) and Military Duty box (Activity block) are selected on the Customer Service (2) master tab's Account Details page. Oracle Daybreak changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services block on the Customer Service (2) master tab's Customer Details page.

The screenshot shows the Oracle Daybreak Customer Service (2) master tab's Account Details page. The 'Active Military Duty' checkbox in the 'Contact Information' section is highlighted with a red box. Other visible sections include Customers, Dues, Conditions, Activity, and Delinquency Information.

If the interest rate was greater than 6%, Oracle Daybreak will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Customer Service (2) master tab's Transactions page.

To indicate that a borrower is no longer on active military duty

Transaction

BORROWER OFF MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION
WITH ACCOUNT

Credit limits

With the credit limit transactions, you can increase or decrease credit limits, as well as place increases or decreases to the unconsumed amount of the line of credit on hold. This information can be viewed in the Credit Details block of the LoC Details sub page, available on the Balances, Transactions, Tracking Attribute, and Insurances pages of the Customer Service (2) master tab on the Customer Service form.

To post a credit limit

| Transaction | Parameters |
|---|---|
| CREDIT LIMIT DECREASE | TXN DATE AMOUNT |
| DECREASE CREDIT LIMIT HOLD | TXN DATE AMOUNT |
| Note: This transaction decreases the value in the Credit Limit field in the screen grab above. | Note: This resulting decreased amount may be any amount up to the value displayed in the Hold field in the screen grab above. |
| CREDIT LIMIT INCREASE | TXN DATE AMOUNT |
| INCREASE CREDIT LIMIT HOLD | TXN DATE AMOUNT |
| Note: This transaction increase the value in the Credit Limit field in the screen grab above. | Note: The resulting increased hold amount cannot be more than the difference between the credit limit and amount consumed (Credit Limit value - Consumed value). In the screen shot above, this amount it \$9,000. |

Disability insurance

With the disability insurance transactions, you can activate, adjust, waive, or cancel disability insurance on a line of credit.

To activate disability insurance

| Transaction | Parameters |
|--|--------------------------|
| ACTIVATE CREDIT INSURANCE DISABILITY INSURANCE PLAN | TXN DATE SINGLE/JOINT |

To adjust disability insurance

| Transaction | Parameters |
|---|--------------------|
| ADJUSTMENT TO CREDIT INSURANCE DISABILITY - SUBTRACT | TXN DATE AMOUNT |
| ADJUSTMENT TO CREDIT INSURANCE DISABILITY - ADD | TXN DATE AMOUNT |

To waive disability insurance

| Transaction | Parameters |
|-----------------------------------|--------------------|
| WAIVE CREDIT INSURANCE DISABILITY | TXN DATE AMOUNT |

To cancel disability insurance

| Transaction | Parameters |
|------------------------------------|------------|
| CANCEL CREDIT INSURANCE DISABILITY | TXN DATE |

Life insurance

With the life insurance transactions, you can activate, adjust, waive, or cancel life insurance on a line of credit.

To adjust life insurance

| Transaction | Parameters |
|--|--------------------|
| ADJUSTMENT TO CREDIT INSURANCE LIFE - SUBTRACT | TXN DATE AMOUNT |
| ADJUSTMENT TO CREDIT INSURANCE LIFE - ADD | TXN DATE AMOUNT |

To activate life insurance

| Transaction | Parameters |
|--------------------------------|--|
| ACTIVATE CREDIT INSURANCE LIFE | TXN DATE SINGLE/JOINT INSURANCE PLAN |

To waive life insurance

| Transaction | Parameters |
|-----------------------------|--------------------|
| WAIVE CREDIT INSURANCE LIFE | TXN DATE AMOUNT |

To cancel life insurance

| Transaction | Parameters |
|------------------------------|------------|
| CANCEL CREDIT INSURANCE LIFE | TXN DATE |

Advance transaction fees

An advance transaction fee is any amount imposed on an account for requesting an advance.

To adjust an advance transaction fee

| Transaction | Parameters |
|--|--------------------|
| ADJUSTMENT TO ADVANCE TRANSACTION FEE - ADD | TXN DATE AMOUNT |
| ADJUSTMENT TO ADVANCE TRANSACTION FEE - SUBTRACT | TXN DATE AMOUNT |

To waive an advance transaction fee

| Transaction | Parameters |
|-------------------------------|--------------------|
| WAIVE ADVANCE TRANSACTION FEE | TXN DATE AMOUNT |

Membership fees

Membership fees include any amount charged to an account as a cost of membership, such as annual dues or start-up fees.

To adjust a membership fee

| Transaction | Parameters |
|---|--------------------|
| ADJUSTMENT TO MEMBERSHIP FEE - ADD | TXN DATE AMOUNT |
| ADJUSTMENT TO MEMBERSHIP FEE - SUBTRACT | TXN DATE AMOUNT |

To waive a membership fee

| Transaction | Parameters |
|----------------------|--------------------|
| WAIVE MEMBERSHIP FEE | TXN DATE AMOUNT |

Over limit fees

Over limit fees are fees for either requesting additional advances beyond the approved credit limit or owing more than the agreed upon credit limit.

To adjust an over limit fee

| Transaction | Parameters |
|--|--------------------|
| ADJUSTMENT TO OVERLIMIT FEE - ADD | TXN DATE AMOUNT |
| ADJUSTMENT TO OVERLIMIT FEE - SUBTRACT | TXN DATE AMOUNT |

To waive an over limit fee

| Transaction | Parameters |
|---------------------|--------------------|
| WAIVE OVERLIMIT FEE | TXN DATE AMOUNT |

Line of Credit nonmonetary transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for lines of credit:

- 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)
- Create or cancel a one time ACH - phone pay

Customer name maintenance

You can update and change a customer's name.

To update a customer's name

Transaction

CUSTOMER NAME MAINTENANCE

Parameters

TXN DATE
RELATION TYPE CODE
CUSTOMER FIRST NAME
CUSTOMER MIDDLE NAME
CUSTOMER LAST NAME
CUSTOMER GENERATION CODE

The new name appears in the account title and on the Customer Service (2) master tab's Account Details and Customer Details pages.

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.

Customer Details

| | | | |
|------------|------------------------|------------|---------|
| Customer # | SSN | Birth Dt | Gender |
| 219690 | xxx-xx-1213 | 03/11/1973 | UNKNOWN |
| Email | JOHN.ABRAHAM@GMAIL.COM | | |
| Language | ENGLISH | Marital St | MARRIED |

Dues

| | | | |
|----------------|--------|---------------|------------|
| Today's Payoff | \$0.00 | Oldest Due Dt | 01/22/2010 |
| Due Dt | | Amt | |
| Delay Due | \$0.00 | 1 | 08/22/2007 |
| LC Due | \$0.00 | 2 | 07/22/2007 |
| NSF Due | \$0.00 | 3 | 06/22/2007 |
| Other Due | \$0.00 | 4 | 05/22/2007 |
| Total Due | \$0.00 | 5 | 04/22/2007 |

Activity

| | | | | | |
|--------------|------------|---------------|------------------|---------------|---------|
| Effective Dt | Active Dt | Paid Off Dt | Chargeoff Dt | Current Pmt | Due Day |
| 03/22/2007 | 03/22/2007 | 01/01/2000 | 01/05/2010 | \$539.48 | 22 |
| Last Pmt Amt | Pmt Dt | Last Bill Amt | Last Activity Dt | Military Duty | |
| \$0.00 | 01/01/2000 | \$44,486.88 | 01/21/2010 | | |

Parameters

| | |
|-------------------------------------|--|
| 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 LICENSE STATE CODE | |
| CUSTOMER TIME ZONE | |

To change other details about a customer

Transaction

CUSTOMER MAINTENANCE

Parameters

| | |
|-------------------------------------|--|
| 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 LICENSE STATE CODE | |
| CUSTOMER TIME ZONE | |

The new details appears on the Customer Service (2) master tab's Account Details and Customer Details pages.

“Skipped” customers

When a customer cannot be located, Oracle Daybreak allows 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 (2) master tab’s Account Details and Customer Details pages.

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.

The screenshot shows the Oracle Daybreak interface for Customer Service (2). It displays two main tabs: 'Account Details' and 'Customer Details'. In the 'Customer Details' tab, the 'Privacy Opt-Out' checkbox is checked (selected). This indicates that the primary opt-out indicator is set to 'Yes'.

To change the customer’s privacy opt-out indicator

| Transaction | Parameters |
|--|--|
| CUSTOMER PRIVACY INFO SHARING PREFERENCE | PRIVACY OPTOUT EFFECTIVE DATE RELATION TYPE CODE |

The Primary Opt-Out box is selected on the Customer Service (2) master tab’s Account Details and Customer Details pages.

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 Oracle Daybreak.

To stop correspondence with a customer

| Transaction | Parameters |
|------------------------------|---|
| CUSTOMER STOP CORRESPONDENCE | TXN DATE RELATION TYPE CODE CUSTOMER STOP CORR INDICATOR |

The Stop Correspondence box is selected on the Customer Service (2) master tab's Account Details and Customer Details pages.

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 form's Insurances page on the Customer Service (2) master tab.

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 COMPANY NAME PHONE # 1 EXTN # 1 PHONE # 2 EXTN # 2 POLICY # EXPIRATION DATE PRIMARY BENEFICIARY SECONDARY BENEFICIARY REFUND AMOUNT RECEIVED FULL REFUND RECEIVED |
| COMMENT | |

ACH

With the Transaction page, you can either start or stop an automated clearinghouse, or electronic funds transfer, for an account.

To start an ACH for an account

| Transaction | Parameters |
|-----------------|----------------------------|
| ACH MAINTENANCE | TXN DATE |
| | ACH BANK NAME |
| | ACH BANK ROUTING NUMBER |
| | ACH ACCOUNT TYPE CODE |
| | ACH ACCOUNT NUMBER |
| | ACH PAYMENT DAY |
| | ACH PAYMENT AMOUNT |
| | ACH PAYMENT FREQUENCY CODE |
| | ACH START DATE |

This information appears on the ACH sub page, available on the Balances, Transactions, Tracking Attributes, and Insurances pages on the Customer Service (2) master tab.

The screenshot shows the Oracle Daybreak software interface. The main title bar says "ABRAHAM JOHN (Customer Service)(Pending Request: 0)". Below it, the "Customer Service (2)" tab is selected. The "ACH" sub-page is displayed. The "Transactions" tab is selected. The "Balances" and "Tracking Attributes" tabs are highlighted with red boxes. The "Insurances" tab is also highlighted with a red box. The "Bank Information" section is visible at the bottom of the sub-page.

To stop an ACH for an account

| Transaction | Parameters |
|----------------------|------------|
| STOP ACH MAINTENANCE | TXN DATE |

Oracle Daybreak clears the information on the ACH sub page, available on the Balances, Transactions, Tracking Attributes, and Insurances pages on the Customer Service (2) master tab.

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 |

One time ACH - phone pay

Oracle Daybreak provides the ability to handle one time automated clearinghouse initiated by nonmaintenance transactions, giving you the ability to offer phone pay services to your customers. When accessing a phone pay, Oracle Daybreak creates an ACH file and generates payment batches.

Note: A one time ACH - phone pay transaction has parameters which are required for the ACH file processing.

To create one time ACH - phone pay

| Transaction | Parameters |
|-------------------------|---|
| ONETIME ACH - PHONE PAY | BANK NAME BANK CITY ROUTING NUMBER ACCOUNT TYPE NAME AS IT APPEARS ON ACCOUNT ACCOUNT NUMBER DEBIT DATE PAYMENT AMOUNT PHONE PAY FEE SECRET QUESTION SECRET ANSWER WHO AUTHORIZED CHECK NUMBER |

To cancel one time ACH - phone pay

| Transaction | Parameters |
|--------------------------------|--|
| CANCEL ONETIME ACH - PHONE PAY | (NO PARAMETERS) * Post transaction to complete. |

APPENDIX D : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle Daybreak 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) | Multiple by 4.33 |
| B = Biweekly (due every two weeks) | Multiple by 2.16 |
| E = Semimonthly (due twice a month) | Multiple 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 |



User Guide - Lines Servicing
March 2010
Version 1.0

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