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1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

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

Note

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

1.1 <u>Audience</u>

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

1.2 Conventions Used

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

1.3 Logging In

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

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.



When you invoke the application, the **Sign In** screen is displayed.

ORACLE' Financial Services Lending and Leasing		0
	Sign In Please eder useid and password " User Id " Password Sign In	
Oracle Filmateoid Services Landing and Lassing 14.30.0.0 Oracle Filmateoid Services Landing and Lassing 14.30.0.0		

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

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 <u>Template and Navigation</u>

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

- Home screen
- Screens

1.4.1 <u>Home Screen</u>

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

- Header
- Left Pane



Right Pane/Work Area

Financial Services Lending and Leasing	🛔 Welcome, VAVAIDYA 💌 Accessibility 🛛 Stan Dut (CAL
Contributed Contributed Dealbard Uses Producting System Houses Produce Analysis Process Files	
Origination	
> Servicing > Collections	
> Collections > WFP	
> WHP > Tools	
> fours	
> Setup	

You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.

shBoard DashBoard DashBoard Users Productivity System Newtor Producer Analysis Producer Files	About. X About Financial Services Lending and Learing 14.3.0.0. Build DF32, U.4.3.0.0.2 (257) Capright © 1992,2016, Oracle and/or k afflates, All rights reserved. Oracle and Java are registered tablematics of Oracle and/or the afflates. Other names may be tablematic of their respective owners. This software are included counterflows are provided under 3 lands or the afflates. Other names may be tablematic of their counters. This software are included counterflows are provided under 3 lands or the afflates. Other names may be tablematic of their counters.		
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PTOCESS FILES	Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.		
	This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual		
	property tavor. Except as expressly permitted in your lecense agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modif, lecense, transmit, districted, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompliation of this software, unless required by law for intercepentability, in prohibited.		
	The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.		
	If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, the following notice is applicable:		
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	This software or handware is developed for general use is a variety of information management applications. It is not developed or favore many hearently developen applications, including applications that may create a line of personal kings/. You we fine software entablement entablement applications applications responsible to the all appropriate fabalits backaux encludes and other measures to ensure to safe use. Oracle Corporation and its alltates disclam any tability for any damages caused by use of its software to induce and advection applications.		
	This is offinite or bardinare and documentation may provide access to or information on content products and anrices from the admiss. Oracle Corporation and its attliates are not responsible for any loss, costs, or damages incorred due to your access to are of the party content, products, and envices. Once Corporation and its attliates within the eresponsible for any loss, costs, or damages incorred due to your access to are use different with ordent, products, are services.		
	Ri Close	_	
Origination			
Servicing			
Collections	ه		
WEP			
Tools			
Setup			No.

Header

In the Header, system displays the following:

• **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

- Change Password - Click to change the current password.

Market Bardwards Bardwa	Dahlord		
Internet	Origination		
) Gilottess	Sele Ind Single Application Dary Application Dary Indexettig Nating Application Research Application Research Repub Resources	1	Cooptrawel *Continue *Con
> m9			
Task .			



Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

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

ser Info					
Organization	DMC			USER TIME ZONE	Ŧ
Division	and the second		Level User Time Zone	UNDEETNED	
First Name Last Name			Company	US/CENTRAL (CENTRAL STANDARD	
Responsibility	SUPERUSER		Branch Time Zone	TIME)	
GL Post Date	and the second sec			ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date Session Language	and such as a	:21:07 AM		TIME) Skyros (Default)	
Debug Enabled Ind			Skin i dniny	Skylos (Berault)	
			Submit 🕺	Close	
					_

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

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

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server.
	If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.



You can click on I List Files button to view the list of logged files.

	System Monitor	×				
Batch Jobs J	lobs Services I	Database Server Log Fi	les Parked T	Transactions Users		
Detabase	C [[]					
	Server Log Fik	Freeze Robertach	신 Wrap	🚯 📑 List Files 🛛 🔂 Downlo	ad File	
File Name		and therefore	N- 1	File Type	File Size File Time	
	N_000_01_DB12C_2	2084400		lob	5706 02/18/2016 06:14:11 A	
ALERT				lob	395 02/22/2016 03:59:16 A	1
CSVPRC_E	N_100_01_DB12C_	3794335		lob	6390 02/22/2016 04:53:00 A	D.
CSVPRC_E	N_100_01_DB12C_0	3854338		lob	116750 02/22/2016 05:36:42 A	0
JSVPRC_E	N_000_01_DB12C_2	2094362		lob	5706 02/18/2016 10:57:09 A	* *
•				III	4	
File Conte	nt					
View - For	mat 🕶 🔲 Freez	ze 🛃 Detach 🛛 剑 W	rap 🚯	Beginning End # of Lines	50 Show File	
Text	Citate					
02/18/	2016 17:44:1	1: 45:FLL:lv use	BI::Y			
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02/18/					ue: http://ofss2221142.in.oracle.com:	
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02/18/		1: cmnsyp cl 000	01.get s			
02/18/ 02/18/	2016 17:44:1					н
02/18/ 02/18/ 02/18/	2016 17:44:1 2016 17:44:1	1: cmnsyp_cl_000	01.get_s	yp_parameter_value valu	ue: /scratch/work_area/DEV/QA143REL/r	н
02/18/ 02/18/ 02/18/ 02/18/	2016 17:44:1 2016 17:44:1 2016 17:44:1	1: cmnsyp_cl_000 1: cmnsyp_cl_000	01.get_s 01.get_s	yp_parameter_value valu yp_parameter_value para	ue: /scratch/work_area/DEV/QA143REL/r	н

Click on Show File button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

Click **Submit** to save the changes or **Close** to close the screen without changes.

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

Left Window

•

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

DashBoard	
Origination	
ervicing	
Servicing	-
Customer Service	
Securitization	
Transaction Authorization	
Post Date Checks	
Escrow Transactions	Ξ
Account Documents	
Collateral Management	
Reports	
Producers	
Vendors	
Batch Transactions	
⊿ Interfaces	
AP Transactions	
GL Transactions	*
Collections	
WFP	



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

Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press 'Enter'. The screen is displayed in the main window/work area.

6	Access x		
Ilcation Retrieval(Origination) Ilcation Documents(Origination) et Types(Setup Products) ount Documents(Servicing)	Data Screen Reports Correspondence Transaction Access Grid	6	🔶 Add 🛛 🥒 Edit 📄 Yjew 🖉 Ay
ss(Setup User)	Organization Division	Company	Branch Allowed
ransactions(Servicing Interfaces)	DMC US01	ALL	ALL Y
lication Entry(Origination)	DMC NL02	ALL	ALL Y
lit Tables(Setup System)	DMC SA03	ALL	ALL Y
ances(Servicing Batch Transactions)	DMC JP04	ALL	ALL Y
rigination			
Prigination			
ervicing			
ervicing			

When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

Right Window

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

DashBoard	Sales Lead ×													20
rigination	Lead Entry Follow	Up Maintenance												
Origination Sales Lead Simple Application Entry Application Entry	Applicant Infor View + Format +		Detach	dl Wrap	62							🐣 Add 🥒 J	Edit 📃 View	🖋 Aydit
Application Entry Underwriting	Lead #	Lead Dt	Company	Branch		First Name	Last Name	Birth Dt	Channel	Source	Туре	Country	Address #	City
Funding	L-00002006	12/15/2015	NL02	NUHQ		ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	HOME	UNITED STATES	813 W	JUND
Application Retrieval	L-00001002	12/02/2015	US01	USHQ		TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN	RELATIVE	UNITED STATES	1000	PLYM
Scenario Analysis	L-00003002	12/17/2015	US01	USHQ		BOND	JAMES	01/01/1997	WEB	WEB ENTRY	HOME	UNITED STATES	1000	BOTH
Application Documents	L-00002002	12/12/2015	U\$01	USHQ		PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY	HOME	UNITED STATES	89898	IRVIN
Image Maintenance	L-00002004	12/12/2015	US01	USHQ		BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY	HOME	UNITED STATES		JUNC
Reports	L-00006002	02/02/2016	US01	USHQ		NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLICA.	HOME	UNITED STATES	ADD1	COAN
Producers	L-00004004	12/19/2015 12/23/2015	U501 U501	USHQ		ANDRES	MARTINEZ	08/06/1989	CONSULTATION OTHERS	WEB ENTRY WEB ENTRY	HOME	UNITED STATES	LEAD ENTRY 123	PONC
Vendors	L-00005002	12/23/2015	0501	USHQ		SAM	SAM	11/11/1991	OTHERS	WEB ENTRY	HOME	UNITED STATES	123	PONC
	• Telecom Infor											💠 Add 🥒 Edi	it 📃 View	🖋 Audit
	Telecom Infor			dil Wrap	6 <u>9</u>							🔶 Add 🥒 Ed		🖋 Audit
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	Telecom Infor	mation • 🖙 🗊 Freez		င့်ပါ Wrap	69									🖋 Aydit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		di Wrap	ଜନ୍ମ								Phone Current	🖋 Agdit
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	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		çil Wrap	6 12								Phone Current	✓ Audit
servicing	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेनी Wrap	- G12								Phone Current	🖋 A <u>u</u> dit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेनी Wrap	68								Phone Current	✔ Audit
Collections	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रवी Wrap	<u>লগ</u> ্								Phone Current	🖋 Audit
Servicing Collections WFP Tools	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		di Wrap	নি		_						Phone Current	🖋 Audit



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

DashBoard	⁵ C X Transaction Authorization X Post Date Checks X Escrow Transactions X Account Documents X Collisteral Management X Reports X Producers X Advances X Payments X Peers X AP Transactions X GL Transactions X
Origination	Authorization Authorization History Review Requests (Pending: 0)
ervicing	
Servicing Customer Service Securitization	Transactions Zfatt Wer + Format + B Treese B Other + Format + B Treese B <
Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management	2012/2005/0005/94/THE 64/04/VEL 62/02/0115 ACCOUNT CODE 198/06 V/98/VLL 02/02/012 ACCOUNT CODE 198/06 2012/000/06/80/07/VLL ACCOUNT CODE 198/06 V/98/VLL 02/02/012 ACCOUNT CODE 2012/000/06/80/07/VLL ACCOUNT CODE 198/06 V/98/VLL 02/02/012 ACCOUNT CODE 2012/05/06/80/07/VLL ACCOUNT CODE 198/07/VLL UCCEVITED ACCOUNT CODE 2012/05/06/80/07/VLL ACCOUNT CODE 198/07/VLL UCCEVITED ACCOUNT CODE 2012/05/16/VLL ACCOUNT CODE ESROR VENOUTHAL 02/09/2016 MCRETINED
Reports Producers Vendors	Parameters View - Format - Ip Interce Intercent of Wrap
 Batch Transactions Advances Payments 	Parameter Value Required Required Train Date: 92/09/2016 Y
Fees AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Image: Transaction Processing Details Write * Ferrit Bit Details View * Ferrit Bit Details Bit Frank Bit Bit Transaction Prior Bit Transaction Prior Bit
Collections	
WEP	

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

You can also open multiple Accounts at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac_Multi_tab_Ind' = 'Y' in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Accounts in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.

ENU	Customer Service 🗙	Customer Service	X Customer Service	e 🗙 Customer Servic	e x Custome	Service ×					
	Search Custome	r Service: 201607	00010076 Review	Request (Pending: 0)	Queue Assignme	nt					
oard ation	Account(s): 2 View - Format		76: MILLEN JOI	HN d Wrap	Ourren	: O Show A	ll 💿 Group Follow-u	p			yew 🖌 Audit
	Company	Branch	Sub Unit	Account #	Product		1	Days Past Due Currency		Pay Off Amt	Amount Due
mer Service	NL02	NLHQ	UNDEFINED	2016070001007	6 LOAN VEHICL	E (FR)		-23 EUR		50,089.31	0.00
itization action Authorization Date Checks	< Summary	Customer Service	Account Details C	ustomer Details Tran	m saction History F	mt Modes	Bankruptcy Rep	00/Foredosure Deficiency	Collateral	Bureau Cros	s/Up Sell Activi 🕨
w Transactions int Documents eral Management ts	⊿ Alerts Alerts					Con	onditions ditions				
cers	Alert						ndition		Start Dt	Follows	
vrs		DMER (JOHN MILLEN ALL CONTACTS	I) MARKED AS DECEAS	SED, UPDATED PERMISS	SION TO CALL FLAG		AILABLE FOR REPO	ISESSION	08/09/2016	08/30/	
Transactions lvances yments	AS IT TOK.	LE CONTACTS					FICIENCY EN PERFECTED		08/09/2016 08/09/2016	08/30/ 08/30/	
es aces Transactions Transactions	Account I	Details					ther Information				
nversion Accounts	Dues					Colla	ateral Informa				
							escription	Identification #	Year		Asset Type
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	•		m		•			Ш			•
tions	LC	Due 0.00 Due 0.00	Todays Payoff 50,0 Future Payoff 50,1	158.61 Memo Ex	cess 0.00		tomer Informa				
		Due 20.00	Future Payoff 08/1 Date	13/2010	ount Ferm 0		# Name	Relatio	n	SSN	National
	Other	Due 0.00	Future Pmt Dt 08/2			00	0000 JOHN MILL	EN PRIMA	RY	xx-xxx-3456	- 45-678
		Due 20.00									

Few screens in Servicing and Collections are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Collection:

Collection



- Bankruptcy
- Repossession
- Deficiency

As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click 4 and 5 to toggle the view of Right Splitter/Action Window.

Origination Screens

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

DashBoard	0	rigination ×												(
rigination	5	earch/Task Funding	g: 000000378	Review Requests (P	ending: 0)							Quick Se	anda	
Origination Sales Lead Simple Application Entry Application Entry		Application: 00000000378: TIFFANY RUSSEL / GRACE												
Apprication End y Underwriting Funding Application Retrieval Scenario Analysis		Dt	App #	Sub Unit	Status		Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification #	Submit	🞸 Clear
		01/01/2012	000000378	UNDEFINED	APPROVED - F	UNDED	FUNDED	GA-00004 : ADVANCE LEA.	N	N		⊿ Summary		
Application Documents Image Maintenance Reports Producers Venduces	•	Summary Applicant Applicant Ratios Bureau Checklist	nt Request D	ccision Contract	Collateral Comr	ments Tro	scling Dacument	Venflication Correspondenc	e Tools			LTV1 15 Stated PT19. Book 10 Asset Desc Queue	000 Milea 2012 CHEVR 2DR FUNDED APR	150.00 d After DTI58.92 ge 0 ROLET MONTE CARL
		∠ Colateral								⊿ Add Com	Add Comment			
Servicing		VEHICLE	CA		Y	2012	CHEVROLET	MONTE CARLO	0 N	10,000.00		* Alert		
Collections												* Type		•
WFP		⊿ Trade-In										* Sub Type		Ŧ
Tools		2 Houe In										* Comment		
		Trade-In												

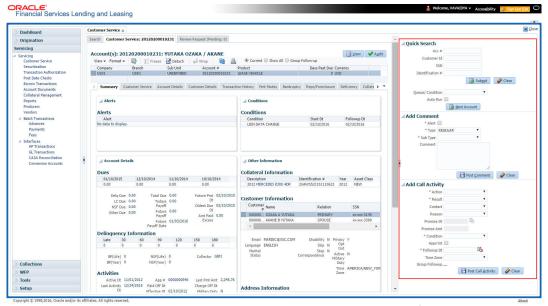
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- Summary section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.
- Use Add Comment section to post an alert or comment during Underwriting and Funding stages.

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



Servicing and Collection Screens

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



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

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

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click $rac{1}{2}$ to toggle upper pane and $r{1}{2}$ to toggle left pane. To un-toggle click $rac{1}{2}$ and $r{1}{2}$ respectively.



1.4.1.1 <u>Time Zone Preference</u>

ser Info					
Organization			Time Zone	USER TIME ZONE	¥
Division First Name	and the second		User Time Zone	UNDEFINED	
Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDARD	
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Ŧ	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🖇	Close	
					-

You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependent on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select Time Zone and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.



To modify the User Time Zone:

- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click Edit.
- In the Time Zone field, select the required time zone from the adjoining options list and click Save.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

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

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the corresponding tabs are displayed.

	202000102	31: YUTAKA OZAK	A / AKANE											Vi	ew 🔗 Au
			Wrap	<u>ا</u> ا	irrent 🔘	Show All 🔘 Grou	up Follow-up								
Company	Branch	Sub Unit	Account #	Product			Days Past Du	Currency		Pay Of	Amt Amou	nt Due Status		0	Idest Due Dt
US01	USR1	UNDEFINED	201202000102	B1 LEASE VE	HICLE		1	USD			0.00	0.00 ACTIVE		03	2/10/2015
mmary Custom	er Service A	count Details Customer	r Details Trans	action History	Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency C	ollateral	Bureau	Cross/Up Sell Activ	ities			
16	10	16 M.	18 185° T			310	19 MG 16								
Call Activities	Maintenance C	comments Promises C	Checklists Trac	king Attributes	Referen	ces Correspon	dence Letters D	ocument Tracking	1						
Call Activitie	s											🕂 Add	🖉 Edit	<u>V</u> iew	🖋 Audit
View - Forma	t 🕶 📑 📋	Freeze 🚮 Detach	🖉 Wrap	69											
Action	Result	Contact	Reason		Cancel	Promise Dt	Promise Amt (ondition		Appoint	r Followup Dt	Time Zone	A	dj Followup D	t Co
	PH	ANSWERING MACHINE			N	12/30/2015	1,000.00 1	ONE		N	12/30/2015		1	2/29/2015 12	:30:00 PM
AT					N	12/30/2015	1,000.00 1			N	12/30/2015				:30:00 PM

You can click which to view the hidden tabs, if any.

1.5 <u>Common Operations</u>

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit





When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

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

The table below gives a snapshot of them:

1.5.2 Basic Actions

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

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

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.

Post and Stay Post and Return



The table below gives a snapshot of them:

Basic Actions	Description	
Post and Stay	Click to post the transaction and remain in the same section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' button.	
Post and Return	Click to save and return to main section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.	
Return	Click to return to main section without modifications. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.	

The summary screens consist of the following navigations. The table below gives a snapshot of them:

Basic Actions	Description	
М	Click to navigate to the first record.	
4	Click to navigate to the previous record.	
	Click to navigate to the next record.	
M	Click to navigate the last record.	

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

Basic Actions	Description
	Show File - Click to view the details of selected file.
12	List Files - Click to generate and view the list of files maintained in the system.
B	Download File - Click to download the details of selected data.

1.5.3 <u>Personalization Options</u>

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

View 🗸 Format 🖌 📑 🔟 Freeze 🚮 Detach 🛛 却 Wrap 🛛 🔞



The table below gives a snapshot of them:

Options	Description	
View	Description Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. Very Format • Preeze Detach • Product • Description • Sort the Otlateral Type • Collateral Type • Collateral Sub Type • Credit Bureau Portfolio Type • Credit Bureau Account Type Manage Columns	
Format	Click to resize columns or wrap a data in the table cells. Formet Image: Columns Wrap Image: Columns Select the column you need to resize and select Resize Columns option from the Format drop-down list. Image: Column Description from the Format drop-down list. Resize Column Description Image: Column Description from the Format drop-down list. Image: Column Description from the Format drop-down list. Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert. Click OK to apply changes and Cancel to revert.	
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.	
Freeze	Select the column at which you need to freeze the table and click Freeze . Function is similar to the freeze option in MS excel.	
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.	

Options	Description		
Wrap	Select the column in which the data needs to be wrapped and click Wrap .		
	Loan Ure Lease		
	Product Definition Ven - format. The first Detail Wings & Ken Product Qeale Cory		
	Product Description Start D1 End D1 Direct Flexible Rapayment Enabled Collateral Type Collateral 3.06 Type (Collateral 3.06 Type		
	LOANHEE LOANHEE (VR) 01/01/1800 12/31/4000 Y Y Y HOME COLLATERAL REAL PROPERTY HOM INSTALLMENT A		
	LOW-SECRED 10,015,0000 12,01,0000 N N N Y HOUSEHOLD GODOG RESONAL PROPERT INSTALLMENT		
	LOAN UNSECURED D1/01/1800 12/31/4000 Y Y Y UNSECURED COLLATI UNSECURED INSTALLMENT #		
	LOAN-VE LOAN VEHICLE (FR) 01/01/1800 12/31/4000 N Y Y VEHICLE COLLATERA PERSONAL PROPERT INSTALLMENT		
	MOP1 MOP1 3309,1863 12/33/4000 Y N Y VEHICLE COLLITERA REPRISON PROFERED INTELLIMENT		
	MORABAHA (PR) D1/01/1900 03/13/2013 Y N Y HOME COLLATERAL REAL RECEIPTED IN		
	NDS1 WORM 0588 03/11/1853 12/33/4000 Y N Y UNSECURED COLATTURECURED INSTALMENT NO1 b0/12/031 12/33/4000 Y N Y HOME COLATERAL REAL REPORTY HOMEOREM = -		
	NP01 LINED1_D1/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL PROPERTY HOM MORTGAGE		
510	Click to refresh the data in the table.		
STA			

Print option in Customer Service screen

The Print button option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach

Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)					
Servicing						
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE				📃 <u>V</u> iew 🖌 A <u>u</u> dit	
Customer Service	View 🗸 Format 👻 📰 Freeze 🚰 Detach 🕼 Wrap 🙌 🚇 🖲 Current 💿 Show All					
Securitization Transaction Authorization	Company Branch Sub Unit Account # Product US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	Days Past Due Currency 0 USD	Pay Off Amt 0.00	Amount Due Status 0.00 ACTIVE	Oldest Due Dt 02/10/2015	
Post Date Checks	0301 03K1 ORKETINED 20120200010231 LENSE VEHICLE	0 030	0,00	0.00 ACTIVE	02/10/2015	
Escrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Nodes Bank	nuntry Reno/Foreclosure Deficiency Collate	al Bureau Cross/Ib	Sell Activities		1
Account Documents						
Collateral Management Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Co	rrespondence Letters Document Tracking				
Producers						
Vendors	Transaction Batch Information			🕂 💠 Add 🥒 Edit 🗐	View 🛛 🖋 Audit	
4 Batch Transactions	View 🕶 Format 🕶 📑 Freeze 🚮 Detach 📣 Wrap 🖓 🚳 Post 🗔 Void					
Advances	Date Monetagy Transaction			Status	Batch	
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	N	
Fees	94/07/2016 Y TERMINATE			ERROR	N	
4 Interfaces AP Transaction	01/06/2016 Y TERMINATE 01/06/2016 Y EXTENSION			VOID	N	
etached Table						
View - Format - 🔯 📋 Fre						
Date Monetary 02/10/2016 N	Transaction			Status POSTED	Batch	_
02/10/2016 N 01/07/2016 Y	ADD CUSTOMER ADDRESS PHONE TERMINATE			PUSTED	N	-
01/05/2016 Y	TERMINATE			VOID	14	
	EXTENSION			VOID	N	
01/05/2016 Y						

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

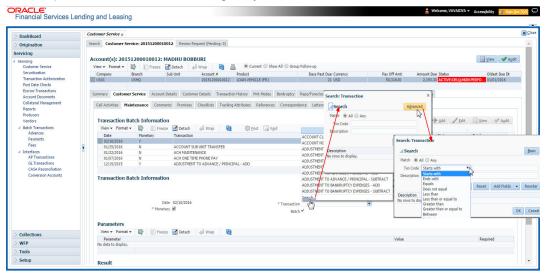
Drop-down List

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

• Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.



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



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

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

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

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

	* Channel WEB ENTRY	* Producer Name	
NY-02 : PR		HOLTSVILLE	43125313212
MT-00001:SGFSADDF		RAMEY	23132132
MH 00001 : TEST 001		ADJUNTAS	0
MH-00001: TEST-001		ATMULUA	U
MN-00001 : TERMINATE		AGUADA	0
MT-00001:SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search			

Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.



1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

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



1.7 <u>Tool Tips</u>

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

1.8 <u>Accessibility</u>



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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



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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 **Documentation Accessibility**

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

• Addition of text equivalent to all graphics



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

1.8.4 Setting up Accessibility Preferences

You can setup or change the accessibility preferences.

To edit accessibility settings

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

Oracle Financial Services Lending and Leasing	
Accessibility Preferences	
Edit Accessibility Settings	
Any setting made is saved until changed here again.' : 'Any setting must be made for each browser session.	1
Screen reader	
High contrast	
Large fonts	
Submit X Cance	

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

Note

You need to define the required Settings for each browser session and defined settings are saved until next modification.



2. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria. Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

2.1 Search Criteria

Search criteria has a list of parameters which enables to query the application / account from the database by providing one or more parameter values. There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search. Apart from this, Search can also be performed using wild card characters.

Vendors ACCOUNT STATUS Lice Balch Transactions PRODUCT Lice Advances CUSTOMER SSN EQUAL Permints CUSTOMER UST NAME Lice Interfaces CUSTOMER INST NAME Lice Out Transactions CUSTOMER INST NAME Lice CASCREGORIZED BUSINESS NAME Lice	× × × ×	Search Optic	ons: Account C Reset C) Business
ending Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Smrking Search Criteria Search Criteria Verv + Format ← III Freeze ID Detach &III Wap Market Smrking Smrking Smrking Smrking Search Criteria Comparison Operator Smrking S	> > > > > >				
Servicing Cutatomer Services Securitation Transaction Additionation Post Date Classis Transaction Additionation Post Date Classis Reports Producers Colletarel Management: Reports Producers Colletarel Management: Producers Colletarel Management: Reports Producers Colletarel Management: Producers Colletarel Management: Producers Colletarel Management: Reports Producers Colletarel Management: Reports Producers Producers Colletarel Management: Reports Producers Colletarel Management: Reports Producers Pr	> > > > > >				
Customer Service Securitization Transactions Escrow Transactions Advances Payments Customers Label Advances Customers Status Payments Customers Status Payments Customers Status Payments Customers Label Customers Status Payments Customers Label Customers Status Customers Status Payments Customers Label Customers Status Customers Label Customers Status Payments Customers Label Customers Label Cust	> > > > > >				
Securitation Transcion Authoritation Pool Date Deda Construction Collected Management Reports Produces Account Particular Reports Account # Construction Reports Account # Account # Acc	> > > > > >				
Pect Data Checks Encover Transactions Account Documents Collesred Management Prod.cers Prod.cers Bacht Transactions Account 7 art Vendors Bacht Transactions Account 7 art Vendors Customer Samuel Customer Samuel Press Customer Samuel Customer Samuel Press Customer Samuel Customer Samue	> > > > > >				
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Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002
	Result : The system searches for all applications created before Jan. 22, 2002.
LESS THAN	APPLICATION DATE <= 01/22/2002
OR EQUAL TO	Result : The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333
	Result : The system searches for all applications with applicant social security number 111-22-3333.
NOT	APPLICANT SSN <> 111-22-3333
EQUAL	Result : The system searches for all applications except those with an applicant whose social security number is 111-22-3333.



Description	Example Expression
GREATER	APPLICATION DATE > 01/22/2002
THAN	Result : The system searches for all applications created after Jan. 22, 2002.
GREATER	APPLICATION DATE >= 01/22/2002
THAN OR EQUAL	Result : The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817')
	IN is used with values that are within parenthesis.
	Result : The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817')
	NOT IN is used with values that are within parenthesis.
	Result : The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
IS	VIN IS NULL
	IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present.
	Result : The system searches for all applications without a vehicle iden- tification number.
IS NOT	VIN IS NOT NULL
	IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present.
	Result : The system searches for all accounts with a VIN, vehicle identi- fication number.
LIKE	ASSET TYPE LIKE VEH%
	LIKE enables you to search for close matches using wildcard charac- ters.
	Result : The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH%
	NOT LIKE enables you to search for close matches using wildcard characters.
	Result : The system searches for all applications with asset type other than those starting with the characters "veh."

Using Wildcard Characters

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



• _ (underline) represents any single character.

Using Criteria Value

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

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- 12340980988234ABIL230498098

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

- 12345
- 1234A
- 12340

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

- 1234
- 0**1234**
- 098908LKJKLJLKJ000988071234

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

- A1234
- 1**1234**

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

- 1234
- 01234
- **1234**0
- AKJLKJ**1234**128424

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

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

Using Search Criteria examples

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

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



Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with applicant's first name starting with "JAN"

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

2.2 <u>Searching for an Application</u>

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



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

ashBoard	Das	shBoard ×					١
DashBoard DashBoard Users Productivity		Origination			∡ Setup	Admin	
System Monitor	м	ly User Queues			Product Expiring in Next One Month	Critical Batch Job Status	
Producer Analysis		Description	Count		Product End Date	Batch Job	Status
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		Priority	Count				
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		Queue Description o data to display.	Count	^	Producers Count By Status Status Count ACTIVE 82	Vendors Count By Status Status ACTIVE	Count 35
	N	umber of Accounts					
		Queue Description	Count		Producers Expiring in Next One Month Producer End Date	Vendors Expiring in Next Company Name	End Date
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	м	ly Pending Review Reg	uests By Accounts				
		Acc #	Priority				
	No	o data to display.					
Origination	м	ly Pending Review Req	uests By Priority				
		Priority	Count	V			
Servicing	No	o data to display.					
Collections							
WFP							

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

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

2.2.1 Search/Task tab

To view the Search/Task screen during Lease origination

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



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

pination pination Search/Task Application Entry Application Entry App # SSN Quick Search App # SSN Identification # Quick Search App # SSN Identification # Sobert App # SSN Identification Sobert App # SSN Identification Sobert App # SSN Identification Sobert App # Identification Sobert App # Identification I	DashBoard	Origination ×						×
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2. Click the Search Criteria tab.

DashBoard	Origination ×							24
rigination	Search/Task	Application Entry Review Re	quests (Pending: 0)					
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Scenario Analysis	<i>~</i>					•		
Application Documents Image Maintenance	Criteria			Comparison Operator		A Value		
Reports	YEAR			EQUAL	~			
Producers	APPLICA	ANT SSN		EQUAL	~			
Vendors	APPLICA	ATION DT		GREATER THAN OR EQU	AL 🖌			6
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	MAKE			LIKE	~			
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	PRODUC	CER NAME		LIKE	~			
	PRODUK	CER #		LIKE	~			
	APPLICA	ATION #		LIKE	~			
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	APPLICA	ANT LAST NAME		LIKE				
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Occupation -	<	about to						>
Servicing	Columna Hide	den 1						
Collections								
WEP								

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

- During Lease origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.
- If you try to open an application which is already opened by another user, system displays an alert message indicating "Application is locked by <User Name> Phone <phone number>".

The Search Results/Task screen.

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



The system loads the application on the respective screen.
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Servicing Servic	DashBoard	Origination ×										
Single Application Entry Application for your for the formation of the fo	rigination	Search/Task Application Entry: 0000001537 Review Requests (Pending: 0)										
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Agebon Ratival Somato Analysis Application Documents Processor Wendors: Wendors: Wendors: Summary Applicant Business, Request Decision Centract Collideral Comments Tracking Document, Vendication Correspondence, Tools Applicant Collisteral Collisteral Collisteral Collisteral Aget Type Sub Type Primary Year Make Model Milesso New Windesie Value Retail Adve Sub Type Primary Year Make Model Milesso New Windesie Value Retail Adve Sub Type Primary Year Make Model Milesso New Windesie Value Retail Collisteral Aget Type Asset Sub Type Decemption Make Model Milesso New Windesie Value Retail Trade-In Trade-In Trade-In Collisteral Colli	Underwriting		1.11			44 010	Origination Stage		Producer Contact	Existing Customer	Duplicate	Contact
Summary Applicant Business Request Decision Contract Calibleral Comments Tracking Document Verification Correspondence Tools	Application Retrieval Scenario Analysis		0000001537		APPROVE	D - FUN		CA-00003 : ACE H.		N		>
P Apricant P	Image Maintenance Reports	Summary Applica	ant Business Requ	est Decision	Contract Co	ollateral C	omments Trackir	ng Document Ve	rification Correspo	ondence Tools		
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You are now ready to begin work on the application.

2.2.2 Quick Search section

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

To load an account using the Quick Search section:

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

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



Note

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

DashBoard	Origination ×							6
rigination	Search/Task	Application Entry:	0000001536 Revi	ew Requests (Pending: 0)				
ngunation Organistion Samph Application Entry Application Entry Underwriting Funding Application Exterioral Application Documents Image Maintenance Reports Producers Viendors	App # 0000 Quick Se App # 0000 Quice Search Ce Search Ce View ~ Pom Cnit Loc Allo No data to depl Columns Hidde	sarch criteria sults/Task mst - B II scompany Bre Nay.	557	N Ext Application	 Jontification #	Gpen Application Statue	Submit	
Servicing								

The system loads the selected application.

To load an account from a queue during application entry

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

2.2.2.1 Other Features on the Results screen

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

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



What is it?	What does it do?
Open Applica- tion	Displays the application details for the selected application.
Unlock Appli- cation	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

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

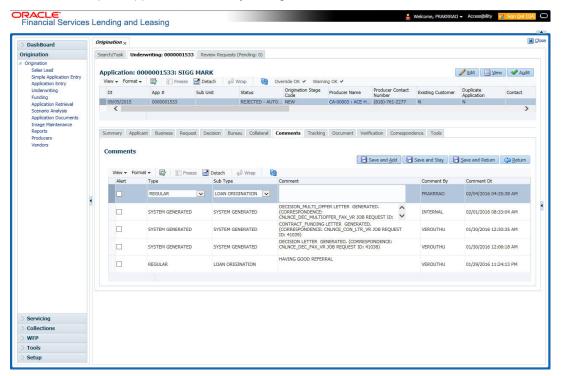
Origination Sales Laid Single Application City Application Courseits Vendors Vendors Search Analy Lity Search Criteria Search Criteria Search Criteria Search Criteria Search Criteria Vendors Vendors Search Criteria Producers Vendors Vendors Subsci Abgo Company Branch App # Date Title Product Status Sub Status No date to diplay. Sub Status
Sales Lad Search/Task Underwriting: 0000001537 Review Requests (Pending: 0) Simple Application Entry Application Entry Lunderwriting Quick Search Quick Search Search Analysis App # 000001537 SSN Identification # Apple attorn Entry Exercise Quick Search Salegy Search Analysis Quick Search Salegy Apple 5 Open Application Yew Appleation Produces Search Criteria Search Criteria Vendors Search Results/Task Yew Appleation Vendors Frenze Detach yew Apple Vendors Critic Callo Company Branck App # No data to diaploy, Frenze Table Product
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An Information message is displayed as "Application copy successful. New application # (new application number)."

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



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



2.2.2.3 Unlocking an Application

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

To unlock an application

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

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



Financial Services	es Lending and Leasing	Welcome, PRAKRRAO - Accessibility Kij Sign Qut [Q4
DashBoard	Origination x	X
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Simple Application Entry	y App # 0000001622 SSN Identification #	Submit
Application Entry Underwriting	▲ Warning ×	
Funding Application Retrieval	Queue Application is locked by: KGOUDU Phone: 0 - Ext.: 0	
Scenario Analysis Application Documents	Search Criteria	
Application Documents Image Maintenance	Deen Application	ation 🛛 🛅 Unlock Application 🗐 Copy Application
Reports Producers	Search Results/Task	
Vendors	View - Format - 🛃 🔲 Freeze 🚮 Detach 📣 Wrap 🚯 View All	
	Critical Locked Allowed Company Branch App # Date Title Product Status	Sub Status 0
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- 3. Click Unlock Application.
- 4. Click Open Application. The system loads application on the Underwriting screen.

2.2.2.4 View Application

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). You can view a selected application in the search results by clicking on the **View Application** button even when the application is locked by another User.

The application will be opened in 'View Mode' only and no edits are allowed. However in Tools sub tab, the 'Initialize' and 'Calculate' buttons will be enabled allowing you to use the calculator options.

2.3 <u>Searching for an Account and Customer</u>

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

To view the Search screen during Lease servicing

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



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

SEARCH MENU	60	Customer	r Service ×									2	
		Search	Customer Servic	Review Request	(Pending: 0) Queue	Assignment							
DashBoard		(0.0	k Search										
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		Sea	rch Criteria										
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Account Documents		Search	Results										
Collateral Management		View *	Format •	Freeze	Detach 🚽 Wra	66)							
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Vendors									Delinquency		Outstanding		
# Batch Transactions	- 1		Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer	
Advances			USRHQ	20160700010472	07/27/2016	SECURED ACCOU	LINE HE (VR)	XXXXX	XXXXX	XXXXX	XXXXX	CA-00005 : *	
Payments			USRHQ	20160700010521	07/27/2016	STATEMENT LINE	LINE HE (VR)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	CA-00005 :	
Fees			USRHQ	20160700010513	07/26/2016	SECURED ACCOU	LEASE VEHICLE	XXXXXX	XXXXXX	XXXXX	XXXXXX	CA-00008 :	
-4 Interfaces			USRHQ	20160700010456	07/27/2016	ACCOUNT SECURED	LOAN VEHICLE (FR)	XXXXX	XXXXX	XXXXX	XXXXX	AA-00002 :	
AP Transactions			USRHQ	20160700010464	07/27/2016		LOAN VEHICLE (FR)	XXXXXX	XXXXX	XXXXXX	XXXXXX	AA-00002 :	
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GL Transactions Conversion Accounts			USRHQ	20160200010188	02/26/2016	NAV IN	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF	0	0.00	0.00	CA-00002 :	
			NLHQ	20160700010076	07/26/2016	MILLEN JOHN	LOAN VEHICLE (FR)	ACTIVE:BKRP	-12	20.00	50,020.00	MN-00004	
			USRHQ	20160700010092	07/26/2016	NAVEEN NAVEEN	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF	0	0.00	0.00	CA-00002:	
			USRHQ	20160700010141	07/26/2016	KLM NAVEEN	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	CA-00002 :	
			USRHQ	20160700010034	07/26/2016		LOAN VEHICLE (FR)	CLOSED:PAID OFF	0	0.00	-1.39	CA-00006 :	
Conversion Accounts	*			20160700010109	07/26/2016	THIS APPLICANT D		ACTIVE	-9	50.00	100,265.28	CA-00003 :	
	÷				01/01/2015	K NAVIN	LOAN VEHICLE (FR)	ACTIVE: BKRP: REPO: NON PE	-9	0.00	22,755.23	CA-00003 :	
Conversion Accounts	•		USRHQ										
Conversion Accounts	*			20150100010130 20160700010026	07/26/2016	K NAVIN	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	CA-00002 : +	

Note

Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with 'xxxxx' and clicking on the same displays an error message indicating 'Cannot open secured account'.

3. Click the Search Criteria tab.

DashBoard	Customer Service ×					
> Origination	Search Customer Service Review Request (Pending: 0)					
Servicing	Duick Search					
Servicing Customer Service Securitization Transaction Authorization	search Criteria			Search Options:	Account Custor Reset Criteria	
Post Date Checks Escrow Transactions	View 🔻 Format 👻 📄 Freeze 🚮 Detach 📣 Wrap 🚯				Keset Uniteria	Search Fearch
Account Documents	Criteria	Comparison Operator		Value		
Collateral Management	ACCOUNT #	LIKE				
Reports Producers	ACCOUNT STATUS	LIKE				
Vendors	PRODUCT	LIKE	-	%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL	-			
Advances	CUSTOMER LAST NAME	LIKE				
Payments	CUSTOMER FIRST NAME	LIKE	-			
Fees Interfaces	CUSTOMER ID	EQUAL				
AP Transactions	BUSINESS NAME	LIKE	-			
GL Transactions	VIN	LIKE	-			
CASA Reconciliation	YEAR	EQUAL				
Conversion Accounts	MAKE	LIKE				
	MODEL	LIKE				
	ASSET TYPE	LIKE				
	PRODUCER #	LIKE	-			
Collections	PRODUCER NAME	LIKE	•			
> WFP	ACCOUNT CONDITION	LIKE	-		•	
> Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE				
> Setup	OUEUE DESCRIPTION	LIKE	-			

Using the Search tab

- 1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
- 2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.



3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

DashBoard		Customer Service $_{\times}$											
Origination		Search Customer S	ervice: 201607	00010141 Revi	ew Request (Pending	: 0) Queue Assignm	ent						
ervicing													
Serviding		Account(s): 201	607000101	41: KLM NAVE	EEN								📃 Yiew 🔗 Audit
Customer Service		View • Format •	😽 🗍 🕅 Fre	eze 🚮 Detach	يا Wrap 😽	💁 🔒 💿 Curre	ent 🔘 Sho	w All 🔘 Group Fol	ow-up				
Securitization		Company	Branch	Sub Unit	Account #	Product			Days Past Due	Currency		Pay Off Am	t Amount Due
Transaction Authorization		US01	USRHQ	UNDEFINED	201607000		le (FR)		-24	JSD		27,021.0	0.00
Post Date Checks		•	1			,III					2		
Escrow Transactions													
Account Documents Collateral Management		Summary Cu	stomer Service	Account Details	Customer Details	Transaction History	Pmt Mode	es Bankruptcy	Repo/Foredosure	Deficiency	Collateral	Bureau O	ross/Up Sell Activi ゝ
Reports													
Producers		Alerts					1	Conditions					
Vendors													
4 Batch Transactions		Alerts					C	onditions Condition					
Advances	-	No data to display.						ON ACTIVE MILT			Start D 07/26/3		Followup Dt 07/26/2016
Payments		No uata to display.						DO NOT CHARGE			07/26/2		07/26/2016
Fees								DO NOT CHARGE			07/20/2	2010	57[20]2010
⊿ Interfaces													
AP Transactions													
GL Transactions Conversion Accounts							10						
Conversion Accounts		Account Det	ails					Other Informa	ition				
		Dues					Â.	ollateral Info	mation				Â.
		Dues					U U	Description		ification #	Year	Asset Class	Asset Type
		0.00	0.00	0.00	0.00	0.00		0 TOYOTA CAMR			0	NEW	VEHICLE
		•		m				1		111		1	•
							1						
	-	Delq Du	e 0.00	Todays Payoff 23	7,021.00 Amt Pai	d Excess 0.00		ustomer Info					
Collections		LC Du	e 0.00	Future Payoff 23	7,051.00 Mem	o Excess 0.00	C						
WFP		NSF Du	e 0.00	Future Payoff 08		Amount		Customer # Name		Relation		SSN	National
		Other Du	e 0.00	Date	P	aid Term 0		000000 NAVE		PRIMAR	v	xx-xxx-5665	0
Tools					3/26/2016 Remain								

The system loads account on Customer Service screen.

2.3.1 Quick Search section

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

To load an account using the Quick Search section

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



3. In the Quick Search section's Acc#/Customer Id/SSN/Identification # fields, specify the corresponding Account number, or Customer Id, or last four digits of SSN or complete SSN in the respective fields and click Submit.

DashBoard	Customer Service ×						2
Origination	Search Customer Se	ervice: 20150900014275 Review	Request (Pending: 0)				
rvicing	✓ Quick Search						
Servicing Cutatome Senice Cutatome Senice Transition Authorization Post Data Checks Escrow Transactions Account Documents Colleging Management Producers Vendors Betch Transactions Advances Payments	Acc # 2015090001		SSN SSN	Identificatio	n #	Submit	
	Queue/ Condition		Auto Kun	ount			
	Search Criter	a					
	Search Results	Freeze Detach	لې Wrap			Qpen Ar	count
Advances	Company	Branch Account #	Date Title	Product	Status	Delinquency days	Amount
Fees Interfaces	No data to display.						>
AP Transactions GL Transactions							
Collections NFP							

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

To load an account from a queue

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

2.3.2 Search Using Customer Details

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

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

On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Customer Service > Search Criteria

ORACLE Financial Services Lending and Leasing Customer Service > xd DashBoard vice Review Request (Pending: 0) Search Custo Origination rvicing Quick Search rvicing Customer Ses Securitization Transaction Authoriz Post Date Checks Secrow Transaction "Documer ricing ✓ Search Criteria O Acc unt 🔍 Cust 🔗 Reset Criteria 🛛 🍓 Search View 🔻 Format 👻 📑 Freeze 🚮 Detach 🚽 Wrap Criteria CUSTOMER # LIKE CUSTOMER FIRST NAME LIKE CUSTOMER LAST NAME CUSTOMER SSN LIKE EQUA CUSTOMER NATIONAL ID LIKE CUSTOMER PASSPORT NUMBER CUSTOMER PHONE NUMBER LIKE EQUAL CUSTOMER ZIP CODE LIKE Qpen Account Search Results View - Format - P III Freeze Detach nal ID Collections WFP View - Format - 📴 Freeze 🔐 Detach 剑 Wrap 69 Tools Company No data to display. Account # Product Currency Pay Off Amt Amount Due Status Oldest Due Dt Type Setup

Select Customer as a search option.



0

- 1. On Search Criteria screen, use Comparison Operator and Value columns to create a search criteria to find the account using customer details. You can click Reset Criteria at any time to clear the Comparison Operator and Value columns.
- 2. Click Search.

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

EARCH MENU	89	Customer Service × Search Results										8
DashBoard			Freeze	e 🎦 Detach 🚽	Wrap 🚱							
Origination		Customer # 0000002079				National ID 01-626-2315	First Name AMIT	Last Name ORACLE	SSN xxxxx5203	Passport #	Zip 01151	
ervicing		000002079				01-020-2010	Paria	UNAULL	AXXXX3203		01151	-
Servicing Customer Service Securitization Transaction Authorization Post Date Checks		View * Format *	Freeze	e 🗃 Detach 🛛 🚽	Wrap							
		Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due D	t Type	
		US01	USHQ	20160800012758	LOAN VEHICLE (FR)	USD	9,285.21	1,975.45	ACTIVE:DELQ	09/24/2016	PRIMARY	
Collateral Management Reports Producers		Customer Details	rmation									
Reports Producers Vendors # Batch Transactions Advances				eze 🎦 Detach φ	L Wrap 🝓							Øew
Reports Producers Vendors # Batch Transactions		Customer Info		eze ∰Detach ¢ ECOA	L Wrap 👸	SSN	Birth D1	Marital St	atus Enabled	Lar		View iducation
Reports Producers Vendors Batch Transactions Advances Payments Fees Interfaces		Customer Info	Relation PRIMARY			SSN xx-xxx-			atus Enabled Y			
Reports Producers Batch Transactions Advances Payments Fees Interfaces AP Transactions	1	Customer Info	Relation	ECOA	Name						nguage Ei	
Reports Producers Vendors Batch Transactions Advances Payments Fees Interfaces	•	Customer Info View * Format * Customer # 0000002079	Relation PRIMARY	ECOA	Name AMIT ORACLE						nguage Ei	
Reports Producers Vendors Batch Transchons Batch Transchons Payments Pess AP Transactions AP Transactions Conversion Accounts	1	Customer Info	Relation PRIMARY III come Employment rmation	ECOA INDIVIDUAL	Name AMIT ORACLE						nguage Ei	iducation
Reports Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces A Transactions GL Transactions	1	Customer Info	Relation PRIMARY III come Employment rmation	ECOA INDIVIDUAL	Name AMIT ORACLE s		203 08/23/			EN	nguage Ei IGLISH	iducation F

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Lease product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Туре	The type of account.

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

Also the 'Customer Details' section below displays the Customer Information along with Addresses, Telecoms, Employments, and Tracking Attributes. You can click 'View' to display the details in each section.

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

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



2.3.3 Search Using Account Details

To search for and load an account using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

1. Select Account as a search option.

DashBoard	Customer Service x				
Origination	Search Customer Service Review Request (Pending: 0)				
ervicing	> Quick Search				
Servicing Customer Service Securitization Transaction Authorization	Search Criteria		Search Options:	Account O Custo	mer 🔘 Business
Post Date Checks Escrow Transactions	View 🔻 Format 👻 🔐 Freeze 🔐 Detach 剑 Wrap 🍓			<u>Reset Criteria</u>	💏 Search
Account Documents	Criteria	Comparison Operator	Value		
Collateral Management	ACCOUNT #	LIKE	Ville.		
Reports	ACCOUNT STATUS	LIKE			
Producers Vendors	PRODUCT	LIKE	%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL	1		
Advances	CUSTOMER LAST NAME	LIKE			
Payments	CUSTOMER FIRST NAME	LIKE			
Fees	CUSTOMER ID	EQUAL			
 Interfaces AP Transactions 	BUSINESS NAME	LIKE			
GL Transactions	VIN	LIKE			
CASA Reconcilation	YEAR	EQUAL			
Conversion Accounts	MAKE	LIKE			
	MODEL	LIKE			
	ASSET TYPE	LIKE			
	PRODUCER #	LIKE			
Collections	PRODUCER NAME	LIKE			
WFP	ACCOUNT CONDITION	LIKE			
Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE			

- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the accounts that meet your search criteria on Results screen.

	- 2 - 2										
DashBoard	Customer Service	×									
Origination	Search Customer	Service Revi	iew Request (Pending: 0)								
vicing											
	✓ Quick Searce	'n									
rvicing Customer Service	Acc #		Customer Id		SSN	Iden	tification #	68	Submit		
Securitization	Chile II		Customer to		5511	1001			and The		
Transaction Authorization											
Post Date Checks	Queue/ Condition			Auto Run 🔟	Next Account						
Escrow Transactions	Search Crite	ania.									
Account Documents	v Search Chie	ena									
Collateral Management											Den Account
Reports											
Producers	Search Result	s									
Vendors	View - Format	- 🛃 🔲	Freeze Detach	Wrap 😽							
			teres.					Delinguency		Outstanding	
	Company	Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer
Batch Transactions	Company US01	Branch USHQ	Account # 20151200011060	Date 12/10/2015	Title NATH NATH	LOAN VEHICLE (FR)	PENDING	days 0	0.00	Balance 0.00	CA-00002 : RAND) A
Batch Transactions Advances	Company US01 US01	Branch	Account # 20151200011060 20151200011391	Date 12/10/2015 12/18/2015	Title		PENDING ACTIVE:DELQ	days 0 11	0.00 1,471.92	Balance	CA-00002 : RAND' A
Batch Transactions Advances Payments Fees	Company US01	Branch USHQ	Account # 20151200011060 20151200011391 20151200012331	Date 12/10/2015 12/18/2015 12/10/2015	Title NATH NATH MADELLA SURESH K NAVIN	LOAN VEHICLE (FR)	PENDING	days 0	0.00	Balance 0.00	CA-00002 : RAND' * CA-00002 : RAND' CA-00002 : RAND'
Batch Transactions Advances Payments Fees	Company US01 US01	Branch USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331 20151200012349	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015	Title NATH NATH MADELLA SURESH	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING	days 0 11 0 0	0.00 1,471.92	Balance 0.00 25,030.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL
Batch Transactions Advances Payments Fees Interfaces	Company US01 US01 US01	Branch USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331	Date 12/10/2015 12/18/2015 12/10/2015	Title NATH NATH MADELLA SURESH K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING	days 0 11 0	0.00 1,471.92 0.00	Balance 0.00 25,030.00 0.00	CA-00002 : RAND' * CA-00002 : RAND' CA-00002 : RAND'
Batch Transactions Advances Payments Fees Interfaces AP Transactions	Company US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 20151200012349 20151200012612 20151200012894	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015	Tide NATH NATH MADELLA SURESH K NAVIN SDF SDF	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING	days 0 11 0 0	0.00 1,471.92 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331 20151200012349 20151200012512	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015	Title NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING	days 0 11 0 0 0	0.00 1,471.92 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions	Company US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 20151200012349 20151200012612 20151200012894	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015	Title NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE	days 0 11 0 0 0 -12	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00	CA-00002 : RAND A CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00002 : RAND CA-00001 : DEMO
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 2015120001231 20151200012612 20151200012894 20151200013008	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/30/2015	Title NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE	days 0 11 0 0 0 -12 -18	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00	CA-00002 : RAND × CA-00002 : RAND × CA-00002 : RAND × AK-00001 : HELL CA-00001 : HELL CA-00002 : RAND × CA-00001 : DEMO CA-00009 : HARR ×
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012311 20151200012349 20151200012849 20151200012894 20151200013008 20160100013092	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/24/2015 12/30/2015 01/06/2016	TIBE NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME SPARROW MARYY	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE	days 0 11 0 0 0 -12 -18 -20	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00 50,000.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00001 : DEMO CA-00009 : HARR CA-00001 : DEMO
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012349 20151200012849 20151200012849 20151200013092 2016010001392	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/24/2015 12/2015 01/06/2016 01/14/2015	TINE NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 -12 -18 -20 -16	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00	CA-0002 : RAND' A CA-0002 : RAND' CA-0002 : RAND' AK-00001 : HELL CA-0002 : RAND' CA-0001 : DEMO CA-0009 : HARR' CA-0009 : DEMO CA-00001 : DEMO
auch Transactions Advances Payments Fees Interfaces AP Transactions GASA Reconciliation Conversion Accounts	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 2015120001231 20151200012612 20151200012612 20151200012612 20151200012612 20151200013008 20160100013026 20160100013274	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/17/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016	TIBE NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA RANADE SHWETA	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE-DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 -12 -18 -20 -16 -31	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00	CA-00002 : RAND' A CA-00002 : RAND' CA-00002 : RAND' AK-00001 : HELL CA-00002 : RAND' CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO
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On the Search Results screen, view the following information for each account:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number



In this field:	View this:
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Lease product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

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

The system loads the account under the Customer Service tab

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ervicing Customer Service		View - Forma			Detach	dil Wree	R	.8. (Current Show All Group I	Follow-up						
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You are now ready to begin work on the account.

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

2.3.4 Search Using Business Details

To search and load an account with specific business using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing >** Servicing > Customer Service > Search Criteria



 Select Business as the search option
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EARCH MENU	66	Customer Service ×									6
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Post Date Checks		Criteria					Comparison Operator		Value		
Escrow Transactions		BUSINESS #					LIKE				
Account Documents		BUSINESS NAME					LIKE				
Collateral Management		TAX ID #					LIKE	-			
Reports Producers		START DATE					GREATER THAN OR EQUAL				10
Vendors		PHONE NUMBER					EQUAL				
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> Tools > Setup		No data to display.						1. S.			

- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.

EARCH MENU	8	Customer Service × Search Results											0
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ervicing													
Customer Service		View ▼ Format ▼	Freeze	🚰 Detach 🛛 실 V	Nrap 🚱								
Securitization		Company	Branch	Account #	Product		Currency	Pay Off Amt	Amount Du	e Status	Ok	Idest Due Dt	
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Account Documents Collateral Management Reports Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces	•	Business Detaile	Freeze		V Name of the Business	Leg		Tax ID		tart Dt 2/08/2010	# of Employees		
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Acount Documents Collateral Management Reports Producers Vendors Advances Payments Pres Advances Payments Pres Conversion Acounts	1	Business Details	Type of Business CORPORATE	Business Categori CORPORATE	V Name of the Business OFSLL III tributes	OF	SLL	20000			# of Employees	es(Cur) # 200	≠ of ►

Tou can new the new the following information for each business record.	You can view the view the following information for each business record:	
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In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the business is established.

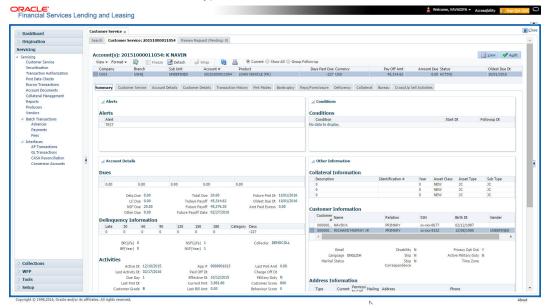


4. On the **Results** screen, select the business type of your interest. The sub section displays the accounts associated with the selected business with the following details:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Lease product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

Also the 'Business' section below displays the Business Details along with Addresses, Telecoms, Partners, Affiliates and Tracking Attributes. You can click 'View' to display the details in each section.

5. Select the required account and click **Open Account**. The system loads the account associated with the business type in the Customer Service tab





3. Dashboards

3.1 Introduction

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

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

3.2 Dashboards

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

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

Navigating to Dashboards

Click Dashboard > Dashboard > Dashboard.

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	•	• 62						
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gination		Number of Accounts			Vendors Expiring in Nex	One Month		
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llections		Queue Description	Count		Company Name	End Date		
P		No data to display.	count		TEST	02/02/2017		
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ols tup		My Pending Review Req						

Features

Following are the features of Dashboard:



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

3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing Lease origination and servicing tasks.

These tasks are categorized as customer service/collection tasks. The system updates these details on daily basis.

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

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

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

Navigating to User Productivity Screen

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

3.3.1 Viewing the Customer Service/Collection tasks

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

- Collector Activity
- Queues Status

3.3.1.1 Collector Activity

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

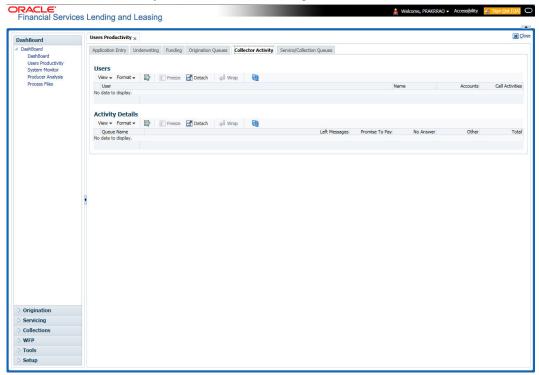
To use the Collector Activity

 Click Dashboard > Dashboard > User Productivity > Collector Activity. The details on this screen are grouped into two:



- Users
- Activity Details

2. In the Users section, you can view the following information.



A brief description of the fields is given below:

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

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

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



3.3.1.2 Service/Collection Queues

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

To use the Queues Status tab

- Click Dashboard > Dashboard > User Productivity > Service/Collection Queues tab. The details are grouped into two:
 - Service/Collection Queues
 - Activity details

2. In the Service/Collection **Queues** section, you can view the following information.

ishBoard	Users Productivity ×									
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files	Service/Collect View - Format -	ion Queues	Origination Queues		ervice/Collection Queues					
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	User No data to display.	Name	Left Messages	Promise To Pay	No Answer	Other	Total			
	1									
Drigination	1									
Servicing	1									
Drigination Servicing Collections #FP	1									

A brief description of the fields is given below:

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



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

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

3.4 <u>System Monitor</u>

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

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

Navigating to System Monitor

On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > System Monitor**.

3.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

1. Click Dashboard > Dashboard > System Monitor > Batch Jobs.



ashBoard	System Monitor ×							X X
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DashBoard			-					
Users Productivity System Monitor	Batch Job Sets							
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Origination	Request Result		Desc	ription				
Servicing	No data to display.							
Collections								
WFP								

2. In the **Batch Job Sets** section, you can view the following information

A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

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



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

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

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

A brief description of the fields is given below:

To resubmit a batch job

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

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

A brief description of the fields is given below:

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.



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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

3.4.2 Monitoring Jobs

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

To Monitor Job Details

- 1. Click Dashboard > Dashboard > System Monitor > Jobs.
- 2. On the **Job** screen, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
 - Batch



Back Ground

Credit Request

ashBoard	5)	$_{\rm X}$ stem Monitor $_{\rm X}$									×
DashBoard	E	Satch Jobs Jobs Ser	vices Database Ser	rver Log Files Parke	d Transactions Us	ers					
DashBoard Users Productivity System Monitor		Batch Back Ground	Credit Request								
Producer Analysis Process Files		Job Details									
		View - Format -	Freeze	Detach 🚽	Wrap 🚱 Viev	Last 1 Day 2 Days	O 5 Days All Days	view (Failed I All		0
		 								2/1/2016	120
		Request Type	Status	Job Set	Job	Description	Thread	Errors	Records	Run Start Date/Time	Run End D
		No data to display.									
		<									>
		⊿ Job Detail Desc	ription								
		Job Results									
		Job Results View + Format +	Freeze	Detach 🚽	Wrap 🚱						
		View - Format - Request Result	Description	Detach 나	Wrap 🚱						
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	ł	View - Format - Request Result		Detach 🚽	Wrap 🚱						
	1	View - Format - Request Result		Detach 🚽	Wrap 🔞						
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	•	View - Format - Request Result		Detach 🕼	Wrap 🔂						
		View - Format - Request Result		Detach	Wrap 🔂						
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Drigination		View - Format - Request Result		Detach	Wrap 🔂						
		View - Format - Request Result		Detach 🛛	Wrap						
Servicing	5	View - Format - Request Result		Detach	Wrap 🚯						
Servicing Collections	5	View - Format - Request Result		Detach 🛛	Wrap						
Origination Servicing Collections WFP Tools	3	View - Format - Request Result		T Detach 수	Wrap 👸						

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

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

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

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

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.

5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

1. Click Dashboard > Dashboard > System Monitor > Services.



2. In the **Services** section, you can view the following information about the system's processing services:

DashBoard	System Monitor ×			X
DashBoard	Batch Jobs Jobs	Services Datab	se Server Log Files Parked Transactions Users	
DashBoard	Contraction of American Contraction	toonoont Laboration		
Users Productivity System Monitor	Services			
Producer Analysis	View + Format +	- 🔄 🗍 Fre	ze 🚮 Detach 🕼 Wrap 🛛 🙀 🔉 Status 🚺 Start 🔲 Stop	
Process Files	Service	Company	Branch Description	Status
	CSV	ALL	ALL CREDIT BUREAU SERVICE (EFX TEST FILES)	STOPPED
	CSV	ALL	ALL CREDIT BUREAU SERVICE (EXP TEST FILES)	STOPPED
	CSV JSC	ALL	ALL CREDIT BUREAU SERVICE (TUC TEST FILES) ALL JOB SCHEDULER	STOPPED STOPPED
	JSV	ALL	ALL JOB SERVICE	STOPPED
	334	Piece -		5101125
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	ł			
Origination Servicing				
Servicing Collections				
Servicing				

A brief description of the fields is given below:

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

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

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

3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and



so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

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

ashBoard	System Monitor ×		
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files		👔 🧱 List Files 🛛 Download File	
	File Name No data to display.	File Type	File Size File Time
	· · · · · · · · · · · · · · · · · · ·	Beginning End # of Lines 50 Show File	
	Text No data to display.		
	1		
	3		
Origination			
Servicing			
Servicing Collections			
Origination Servicing Collections WFP Tools			

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

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

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

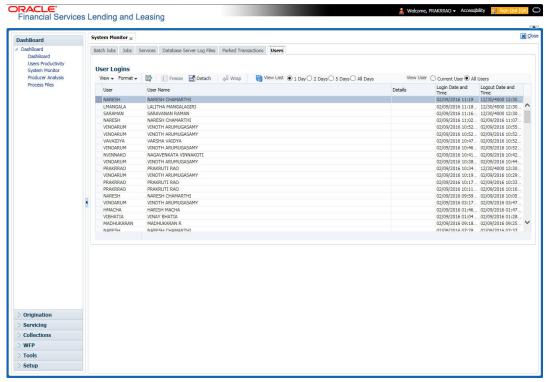
3.4.5 Monitoring Users

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



To monitor users who have logged on to the system

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



A brief description of the fields is given below:

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

3.5 **Producer Analysis**

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



Navigating to Producer Analysis

oard	Producer Analysis ×								
Board	Select Criteria								
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oducer Analysis	Branch ALL 💌	Sales Agent ALL	~		Status			Submit	
cess Files	Region ALL	Underwriter ALL	[~	Zip				
	Producers Territories	Activity Volume Mi	x						
	Dealer								
	No data to display.	Recent Activity Last Funded				a second second	Funded	Comments	
		No data to display.				Approved	Funded	Comments	
		Recently Approve	ad Applications						
		Applicant Name	Application #	Amt	Collateral Desc				
	-	No data to display.							
	1	Recently Funded	Applications						
		Applicant Name	Application #	Amt	Collateral Desc				
		No data to display.							
		Recent Comment	c						
		Detach al Wi							
		Date	Comment Desc						
		No data to display.							
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Click Dashboard > Dashboard > Producer Analysis.

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

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

You can select the values from the adjoining drop-down list. Click 'Submit' button. System displays the Producer details satisfying the criteria, you selected.

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

Select the producer you need to view the statistics. The system displays the statistics under 'Summary' sub tab and the status and sub status of various applications under 'Applications' sub tab, of the selected producer.

The system displays the following details under 'Summary' sub tab:

- Year
- Total Apps



- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

The system displays the following details under 'Applications' sub tab:

- Company
- Branch
- App #
- Date
- Title
- Product
- Status
- Sub Status

3.6 Process Files

The Process files interface allows you to view the incoming and outgoing files exchanged with other systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen.

For more information on enabling system parameters, refer to 'System Parameters' section in Setup Guides.

• CMN_FILE_PROCESS_TO_LOB

On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.

UIX_INCOMING_FILE_PATH

On enabling the above parameter, the incoming file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/input'.

UIX_OUTGOING_FILE_PATH

On enabling the above parameter, the outgoing file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/output'.



3.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.

ashBoard		Process Files ×						×
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files	-	Incoming Process File Incoming Process File Host Name whf00ace.in.orade.com Upload from /scratch/work_area/DEV/QA143REL/input						
		View 🔻 Format 🕶	🛐 🔲 Freeze 🚮 Detach 🛯 🎣 Wrap	🚱 🔠 List Files	📑 Upload			
	=	2					1	
		Select All	Directory Name	File Name	File Type	File Size(bytes)	File Date	Status
			/scratch/work_area/DEV/QA143REL/input/lockbox	ofsl_sample_file_S	CALL ACTIVITY POSTIN	154	12/02/2015 02:12:15 AM	NONE
			/scratch/work_area/DEV/QA143REL/input/itu	ofsl_sample_file_u	TRANSACTION UPLOAE	154	12/02/2015 02:12:15 AM	NONE
		Uploaded Files						
		View Format	📑 📊 Freeze 🚰 Detach 🛛 🖓 Wrap	View Last 🖤	1 Day 🔘 2 Days 🔘 5 Days 🖲	All Days Downl	oad Bad Data 🛛 🛃 Download	Log Data
		File Name		File Type	File D		oad Bad Data 🛃 Download Status	Log Data
		File Name ofsil_sample_file_uss	bxt	File Type CALL ACTIVITY PC	File D DSTING ON ACCOUNT 02/22	/2016	Status PROCESSED ERR	
		File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	
		File Name ofsil_sample_file_uss	s.bxt Jiss.txt	File Type CALL ACTIVITY PC	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR	
Origination	•	File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	
Origination	•	File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	
Servicing	•	File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	
Servicing Collections	•	File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	
	•	File Name ofsil_sample_file_uss ofsil_sample_file_SSu	s.bxt Jiss.txt	File Type CALL ACTIVITY PC LOCKBOX	File D DSTING ON ACCOUNT 02/22 02/19	/2016 /2016	Status PROCESSED ERR UPLOADED	

View the list Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	Select the type of file with the option available in the drop-down list.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

A brief description of the fields is given below:

Upload Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click 🔯 to refresh the grid data.
- 3. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.



The uploaded files are listed in below 'Uploaded Files' section and the status of the files are changed from 'Generated' to 'Uploaded'. In case of a processing error, the status of the file is indicated as 'Processed Error'.

3.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click 🞯 to refresh the grid data.

Field:Description:File NameView the name of file uploaded.File TypeView the type of file uploaded.File DtView the date when the file was uploaded.StatusView the status of upload.

On selection, you can view the following information:

In the Uploaded Files section, you can do the following:

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.

3.6.2 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.

shBoard		Process Files ×				a do
I DashBoard DashBoard Users Productivity System Monitor Producer Analysis	~	Incoming Process File	Outgoing Process File			
		Outgoing Proce	SS File		2 Download	
Process Files						
	=	View - Format -	📑 🔝 Freeze 🚮 Detach 🛛 🖓 Wrap	View Last 💿 1 Day 🤅	🕽 2 Days 🔘 5 Days 🔘 All Days	
		Select All	File Name	File Date	File Size(bytes)	Status
	-					
Origination						
Servicing						
Collections						
WFP						
rools						
Setup						

You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.



On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Date	View the date when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click Dashboard > Process Files > Outgoing Process File.

System displays the list of files shared for upload. You can click 🔤 to refresh the grid data.

2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.



4. Customer Service

4.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

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



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

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

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

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

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

4.2 <u>Customer Service screen</u>

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

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

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

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

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



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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The product for the account.
Days Past Due	The total number of days elapsed past due date.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.
DLQ Reason	The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent.
	- 1st Payment Delinquency, when the first payment is delinquent.
	- NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.
	- Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.
	Note : System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.
Oldest Due Dt	The oldest due date.

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

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

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

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

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



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

DashBoard		Customer Service X	¢								
Origination		Search Customer	Service: 201607	700010240 Review	Request (Pending: 0)						
ervicing											
Servicing		Account(s): 20)1607000107	40: SINGH YOG	ESH						🔄 Yiew 🛛 🔗 Audit
Customer Service		View - Format -	- 📑 Fre	eze 🚰 Detach	لا Wrap 🚯	🕘 💿 Current 🔘	Show All () Group Follow-up				
Securitization		Company	Branch	Sub Unit	Account #	Product	Da	ays Past Due Currency		Pay Off Am	t Amount Due S
Transaction Authorization		US01	USRHQ	UNDEFINED	20160700010240	LEASE VEHICLE		0 USD		16,000.00	0.00 A
Post Date Checks		•				m					,
Escrow Transactions											
Account Documents		< Summary (Customer Service	Account Details Cu	stomer Details Trans	action History Pmt I	Modes Bankruptcy Repo	/Foredosure Deficier	cy Collatera	l Bureau Cr	oss/Up Sell Activi ゝ 🔻
Collateral Management											
Reports		Alerts					/ Conditions				
Producers		Alerts					Conditions				
Vendors		Alerts					Conditions				
Batch Transactions		Alert			Condition		Start	D+ E	Followup Dt		
Advances			OMED (TEST RIIDE			ATED DEDMISSION	LIEN DATA CHANGE				07/26/2016
Payments			2NDRY CUSTOMER (TEST BUREAU VALIDATION) MARKED AS DECEASED, UPDATED PERMISSION TO CALL FLAG AS 'N FOR ALL CONTACTS			ATED PERMISSION	ACCOUNT HOLDER IS D	ECEASED			18/02/2016
Fees											
Interfaces											
AP Transactions											
GL Transactions											
Conversion Accounts		Account De	etails				🔏 Other Information				
											*
		Dues					Collateral Informat	ion			
							Description	Identification a	t Year	Asset Class	Asset Type
		0.00	0.00	0.00	0.00	0.00	0 TOYOTA COROLA	1ZVFT80N455	12870 0	NEW	VEHICLE
		٠ [< [m			• •
		Delg	Due 0.00	Todays Payoff 16		Excess 0.00	Customer Informat	tion			
	-		Due 0.00	Future Payoff 16		Excess 0.00					
Collections	•					mount	Customer # Name	Re	ation	SSN	National
Collections	•	NSF I	Due 0.00	Future Payoff 08	03/2010		#				
WFP	÷	NSF I		Date	Pair	dTerm 0	# 000000 BANKO CUS	TOMER JR PRI	MARY	xx-xxx-3456	- 12-345
	÷	NSF I Other I	Due 0.00		Pair 26/2016 Remainin	d Term 0 g Term 25	and the second s		MARY	xx-xxx-3456 xx-xxx-2136	- 12-345 12-589-€

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

4.3 Customer Service screen's Summary tab

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

shBoard	C	Customer Service x										
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Alerts section

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

Conditions section

You can view any conditions like Bankruptcy, Repossession, Foreclosure etc posted on an account. The condition is posted in the account with a start date which is the effective date and follow up date which indicates the next follow-up date for further process.

Dues section

Unpaid dues and the dates are displayed in a tabular form. Details of payment amount due, fee due, payoff are also displayed.

In this field:	View this:
Delq Due	The total delinquent amount that is due so far in the account.
LC Due	The total amount of non-sufficient fee due in the account.
NSF Due	The non sufficient funds fee due.
Other Due	The total of any other dues pending in the account.
Total Due	The total of all dues including payment amount and all applicable fees.
Today's Pay- off	If the account is to be paid off as per the current date and the amount payable by the borrower.
Future payoff	The total Amount due on a future date. The borrower can know the total pay off amount for a future date, say 10 days from today.
Future Payoff Date	The date on which the future payoff is due.
Future Pmt Dt	The date till which the future payoff quote is valid.
Oldest Due Dt	The due date.
Amt Paid Excess	The excess amount paid.
Memo Excess Amount	The excess amount paid towards the membership fee.
Paid Term	The total count of paid dues.
Remaining Term	The total count of remaining outstanding dues to be paid.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.



Delinquency Information Section

In this field:	View this:
Late	Total number of times the account was delinquent for less than 30 days since start date.
30	Total number of times the account was delinquent for over 30 days since start date.
60	Total number of times the account was delinquent for over 60 days since start date.
90	Total number of times the account was delinquent for over 90 days since start date.
120	Total number of times the account was delinquent for over 120 days since start date.
150	Total number of times the account was delinquent for over 150 days since start date.
180	Total number of times the account was delinquent for over 180 days since start date.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
Broken Promises (Life)	Total number of broken promises since the account start date.
Broken Promises (Year)	Total number of broken promises since this year.
Kept Prom- ises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Prom- ises (Year)	Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.
NSF (Life)	Total number of non sufficient funds since the account start date.
NSF (Year)	Total number of non sufficient funds since this year.
Collector	The default collector working on the account.

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

Activities Section

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

In this field:	View this:
Active Dt	The date account was made active.



In this field:	View this:
Last Activity Dt	The date on which most recent activity was performed in the account.
Due Day	The due day for payment.
Last Pmt Amt	The last payment amount.
Customer Grade	The customer grade.
App#	The application number from which this account was created.
Producer	The producer through which the account was sourced.
X-ref	The cross reference number of third party origination system.
Paid Off Dt	The date on which account was paid off.
	Note : Filed has value only if account has Paid-off condition.
Effective Dt	The date account became effective.
Current Pmt	The current payment amount.
Last Bill Amt	The last bill amount.
Last Pmt Amt	The last payment amount.
Chargeoff Dt	The Date on which account was charged off.
	Note : This is applicable only if account has Charged-off condition. Else, no value displayed.
Military Duty	If selected, indicates that at the time of billing, the customer was in active military duty and qualifies for rates in accordance with Service members Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behavior score.

Due Date Change section

The Due Date Change section displays the remaining number of transactions available for the account in the Summary tab. You can view the following information under **Due Date Change** section.

In this Field:	Do This:
Last Txn Dt	The last date on which the due date was changed.
Rem. Txn. Limit (Life)	Remaining number of due date changes allowed till account clo- sure.
Rem. Txn. Limit (Year)	Remaining number of due date changes in the account for current calendar year.



Extensions section

The Extensions section displays the remaining number of transactions available for the account in the Summary tab. You can view following extension details as per the conditions maintained in the contract.

In this Field:	Do This:
Rem. Txn. Limit (Year)	Remaining number of extensions in the account for current calen- dar year.
Rem. Txn. Limit (Life)	Remaining number of extensions in the account till closure.
Last Txn Dt	The date when last extension was made.
Exten. Gap Rem. (Months)	The number of months remaining before you can post Extensions for an account.

Contract Information

You can view the contract information recorded during the funding process. It's a display only version of the same information found on the Funding screen's > Contract screen.

In this Field:	Do This:
Contract Dt	View the contract funded date.
Term	View the contract term.
Rate	View the interest rate.
Maturity Dt	View the contract maturity date.
Adjusted Cap Cost	View the adjusted capitalization cost considering any rebates, trade-ins or down payment.

Collateral Information section

You can view the Collateral Information in this section:

In this field:	View this:
Description	A brief description on the collateral.
	This is a hyper-link which when clicked opens Collateral Management screen with relevant collateral details.
Identification #	The identification number of the collateral.
	This is a hyper-link which when clicked takes you to the collateral man- agement screen with the relevant asset details.
Year	The year of manufacture of the collateral.
Asset Class	The asset class of the collateral.
Asset Type	The type of collateral.



Sub Type	The sub type of the collateral.
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Customer Information section

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

In this field:	View this:
Customer #	Customer identification number (unique customer identifier).
Name	Customer's full name.
Relation	Customer's relationship to the account.
SSN	Customer's social security number. 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.



Customer Details section

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Sta- tus	Customer's marital status.
Disability	Customer's disability indicator If selected, this indicates that the cus- tomer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.
Stop Corre- spondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance screen.
Privacy Opt- Out	Privacy opt-out indicator. If selected, indicates that customer does not want the FI to share his /her information with any other body, other than regulatory requirements. (optional).
Active Mili- tary Duty	Customer's Active Military Duty indicator. If selected, this indicates that the customer is serving Military Duty. This is selected using the Maintenance screen.
Time Zone	Customer's time zone.

Address Information section

In this field:	View this:
Туре	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.
Mailing	If selected, indicates that this is the mailing address.
Address	Address details.
Phone	Phone number.

Employment Information section

In this field:	View this:
Туре	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.



Employer	Employer Details
Address	Address details.
Phone	Phone number.

Telecom Information Section

In this field:	View this:
Туре	The type of phone contact such as Home / Office / Car / Mobile phone.
Permission to Call	Permission as either Yes 'Y' or No 'N' to contact the customer over phone.
Phone	The customer's phone number.
Extn	The customer's phone extension.
Time Zone	The customer's time zone.
Best day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

Outbound Call History

Displays outbound call statistics with following references:

In this field:	View this:
Today	The total number of outbound calls as of today.
Last 7 days	The total number of outbound calls in the past 7 days.
Last 30 days	The total number of outbound calls in the past 30 days.



Work Order Details

Displays work order details as indicated below:

In this field:	View this:
Work Order #	View the work order number.
Case #	View the case number if associated with the work order.
Work Order Type	View the type of work order.
Vendor	View the vendor to whom the work order is assigned.
Status	View the status of work order.

4.4 <u>Customer Service screen's Customer Service tab</u>

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

4.4.1 <u>Call Activities sub tab</u>

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

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

The Call Activities sub tab displays all the call activities defined by users in both "Customer Service > Call Activities tab" and in "Right Hand Splitter > Add Call Activity section".

4.4.1.1 Recording a Call Activity

To record a call activity

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

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3. You can complete the following optional fields:



4. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

In this field:	Do this:
Dt	System defaults the current date.
Action	Select the action performed from the drop-down list.
Result	Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select who person you contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Promise Date	Select the promise date from the adjoining calendar.
Promise Amt	Specify the promise amount.
Condition	Select the condition or queue type from the drop-down list.
	The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
Appointment	Check this box to take an appointment.
	If Appointment is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. Based on this date, system auto- matically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Followup	Check this box to enable group followup.
Comment	Specify additional information of the call activity, if any.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click to Save and Add to add a new record. Click to Save and Return to return to the main screen. The system creates two entries on Customer Service screen for the call activity.

The codes for Action and Result appear as a record on the Customer Service screen, under Call Activities tab. The description for Action and Result appear as a system generated comment on the Customer Service screen, under Comments tab. If the account is delinquent, then the delinquency days is also appended in the system generated comment.

4.4.1.2 Making an Appointment

The Appointment box on **Call Activities** section enables you to schedule an account to appear in a particular queue at a future date and time. When you make an appointment, account will appear in the front of queue listed in the Conditions field at the time listed in the Follow Up Dt field.

In order to view the account, you must be working in that queue at follow up time. Refer the 'Recording a Call Activity section'.



To make an appointment

- 1. Open **Customer Service** screen and load the account you want to work with.
- 2. Click Customer Service sub tab and then click Call Activities tab under it.
- 3. Click Add and specify the field details on Call Activities section (Refer, Recording a call activity section).
- 4. In **Condition** field, select the condition for queue you want the account to appear in.
- 5. In **Follow Up Dt** field, select the date and time you want account to appear using the calendar. This can be either current day or a day in future.
- 6. Select the **Appn'mt** box.
- 7. Click Save And Add / Save And Return.

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

4.4.1.3 Cancelling an Appointment

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

To cancel an appointment

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

Click **Add**. The system displays **Call Activities** screen. If you need to change time for the appointment, create a new entry on account's **Call Activities** section with the same condition, but enter a new follow up date. If you need to cancel the appointment, create a new entry on account's **Call Activities** section with same condition, but don't check the **Appointment** check box.

(To create a new entry, refer Recording a Call Activity section.)

3. Click Save.

4.4.1.4 Recording a Promise to Pay

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

To record a promise to pay

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

In this field:	Do this:
Contact	Select the contact type. (Who was the person you communicated with?).



In this field:	Do this:
Reason	Select the reason, as stated by the contacted person. (What is the reason for this contact?).

- 6. In the **Promise Dt** field, record date when the person you spoke with promises to make payment.
- 7. In the **Promise Amt** field, record amount of payment the person you spoke with promises to pay.
- 8. In the **Condition** field, select the condition or queue type.
- 9. In the **Follow up Dt** field, enter next follow-up date for the promise-to-pay or accept the default date.
- 10. Click **Save**. The system automatically notes this information as an entry on the Promises and Comments sub screens.

Note

If payment amount is within the tolerance limit, promise is considered to be kept. If the payment amount is not within tolerance limit, promise is considered to be broken.

4.4.1.5 Cancelling a Promise to Pay

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

To cancel the existing promise to pay

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

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

4.4.1.6 Posting Offline Call Activities

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

To Post Offline Call Activities:

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



6. During offline call activity, you can also include the alert flag as 'Y' or 'N' for a comment as the last parameter (i.e. after comments and separated by a comma). Oracle Financial Services Lending and Leasing recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.

4.4.2 Maintenance sub tab

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

Monetary tasks

Lease:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive non-sufficient 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/Do Not Charge-Off an account.
- Close an account
- Change a due date
- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes

Non-Monetary tasks

Lease:

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



The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the future dated transactions or transactions those have been submitted for nightly processing. All activities in the account, including who performed it, date and time stamp, are captured in the audit trail.

4.4.2.1 Creating Monetary and Non monetary Transactions

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

To use the Maintenance screen to complete monetary transaction

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

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rvicing ervicing Customer Service		0900014283: RODRIGUEZ F			View 🗸 Audit
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Transaction Authorization Post Date Checks		USHQ UNDEFINED	20150900014283 LEASE VEHICLE	114 USD	15,158.10 4,296
Escrow Transactions	<				>
Account Documents					
Collateral Management	< Summary Custor	ner Service Account Details Cust	tomer Details Transaction History Pmt Modes	Bankruptcy Repo/Foreclosure Deficience	/ Collateral Bureau Cross/Up Se > *
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Vendors					
Batch Transactions	Transaction Ba	tch Information		- Ac	ld 🥒 Edit 📃 Yiew 🔗 Audit
Advances	View - Format -		Wrap 🚱 🔯 Post 🗔 Void		
Payments Fees	Date	Monetary Transaction	de 1105 00 00 00 00 00		Status Batch
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CASA Reconciliation Conversion Accounts		Date 02/01/2016 * Monetary 🔽	* Transaction	Save and Add Save and Sta	y Save and Return Return
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- 3. On the Maintenance screen's **Action** section, click **Add**In the **Transaction Batch Information Section** section:
 - Select the Monetary box to complete a monetary transaction.
 -or-
 - Clear the Monetary box to complete a non monetary transaction.
- 4. In the **Transaction** field, select transaction for the task you want to complete. Transaction availability depends on the type of Lease account, whether the transaction is monetary or non monetary, and user responsibility.

Note that, during set up, all transactions are configured to be processed either in real time or as a batch transaction. Accordingly, the 'Batch' check box is selected only if the selected transaction is to be performed through batch execution.

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



You can cancel a transaction by selecting the record and clicking **Void**. The parameter 'TPE_TXN_POST_DEFAULT_GLDATE' is used to default the transaction date to GL date. If the 'Default Transaction Date to GL Date' is Yes, then GL date will be defaulted as transaction date. If the value is 'No', then the transaction date will not be defaulted and you can specify the transaction date manually.

When transaction date is not equal to or less than the system date, transaction is considered to be back dated. System Date is 'OFSLL System Date' which is the GL Date. When user posts the back dated transaction, system displays warning message as "Confirm to post the back dated transaction" with YES/NO. If user selects 'Yes', then transaction proceeds. If user selects 'No', then the transaction gets cancelled.

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

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

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

4.4.3 <u>Comments sub tab</u>

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

All the user added Comments in either Customer Service > Comments tab or in Right Hand Splitter > Add Comment section, are displayed in the Comments sub tab including system generated comments.

4.4.3.1 Recording an Additional Comment

To record an additional comment

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



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Account Documents Collateral Management	< Summary Cu	ustomer Service Account Deta	als Customer Details Trans	saction History Pmt Modes Bankruptcy Repo/Foredosure D	eficiency Collateral	Bureau Cross/Up Seli	Activi > •
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	Comments			Save and Add	Save and Stay	Save and Return	Return
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Batch Transactions Advances Payments Fees		mat • Preeze	Detach d실 Wrap 👸 Sub Type		Save and Stay	Save and Return (a	Return
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3. Click Add. The system displays the **Comments** screen.

- 4. If you want to tag this comment as important, select the **Alert** box. If selected, the comment appears on Customer Service screen's Alerts section, after **Save**.
- 5. In the **Type** field, select what type of comment you are adding.
- 6. In the **Sub Type** field, select what sub type of comment you are adding.
- 7. In the Comment field, specify your comment.
- 8. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

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

In this field:	View this:
Alert	If selected, Oracle Financial Services Lending and Leasing to recog- nizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.
Туре	The type of comment.
SubType	The sub type of comment.
Comment	The text message entered in the Add Comments section.
Comment By	The user ID of person who entered comment in the Add Comments section.
Comment Dt	The date on which comment was entered in the Add Comments sec- tion.

4.4.3.2 Deleting Comment(s)

You can delete 'REGULAR' type comments displayed in the Comments sub tab.

To delete a comment

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



- 3. Select the row which consists of the comment and click **Delete** from the actions.
- 4. Click 'Yes' to confirm delete in the warning message displayed.

4.4.4 **Promises sub tab**

The system automatically updates promise to pay request information as an entry under the Promises sub tab based on value defined in parameter at setup level.

In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken ind	If 'Y', indicates that this is a broken promise.
Cancelled	If 'Y', indicates that this is a cancelled promise

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

A promise is considered to be broken in either of the following conditions:

- If system does not receive the promised amount 'ON or Before' the promised date.
- If a payment is received but the paid amount is not up to the tolerance limit, as defined in Setup > Contract screen.

System automatically updates the consolidated status of all promises in Customer Service > Summary tab, 'Delinquency Information' section. View the following information in the **Promises** sub tab.

Create Multiple Promises

In the Promises sub tab, you can capture more than one Promise at a go and track all promises, instead of adding multiple call activities to capture multiple promises.

To record multiple promises related to call activity, Click **Create Multiple Promises**. The system displays the 'Promises' section with the following fields:

In this field:	View this:
Action	Select the type of action from the drop-down list.
Result	Select the required result of action from the drop-down list. The Result field drop-down list displays only "Promise to Pay" related results based on the action selected.
Contact	Select the type of person you contacted from the drop- down list.



In this field:	View this:
Reason	Based on the account condition and the reason stated by the contact, select the appropriate reason from the drop-down list.
Promise St Dt	Select the date from which the first promise is made from the adjoining calendar icon.
Frequency	Select the frequency of payment from the drop-down list.
Promise Amt	Specify the amount promised by the contact. Ensure that you do not enter zero or a decimal value.
No. of Prom- ises	Specify the total number of promises made by the con- tact. A minimum of one promise need to exist.
Appointment	Select the check box if a prior appointment is to be taken for future follow-up.
Comment	Specify additional details of the promise, if any.

Click **Create** to record the promise details. Based on the number of promises, equivalent records are created in the section below with the following information:

In this field:	View this:
Promise Dt	The first record indicates the promise start date and subsequent records will have dates incremented based on frequency and number of promises.
Promise Amt	View the amount promised.
Reason	Indicates the reason stated by the contact.
Contact	Indicates the contact selected.
FollowUp Dt	Indicates the followup date which is auto calculated by the system by adding 2-3 additional days from the promise date.
Appointment	Indicates if a prior appointment is required for future follow-up.
Comment	Specify additional details of the promise, if any.

If required, You can further modify the details of each record.

Click **Save and Return**. The recorded promises are populated in Call Activities tab for tracking.

For more information on Call Activities, refer Customer Service > Call Activities sub tab section.



4.4.5 <u>Checklists sub tab</u>

In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is a broken promise.
Cancelled	If selected, indicates that this is a cancelled promise

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

4.4.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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

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- 3. In the **Check List Type** field, select the type of checklist you want to complete and then click **Load Checklist**. The system loads checklist in the **Checklist** and **Checklist Action** sections.
- 4. Under **Action Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.



- 5. Under **Action Document** tab, Click **Edit**. In Document tab, you can track documents pertaining to the checklist type and update the status.
- 6. Note your work with the **Yes/No/NA** option buttons. You can also add comments to each action on the checklist in the Comment column.
- 7. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

4.4.6 Tracking Attributes sub tab

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

To use the Customer Service screen's Tracking Attributes screen

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

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

4.4.7 Field Investigation Sub Tab

The Field Investigation sub tab allows you to record the field investigation details for further processing. Field investigation primarily consists of verifying cusotmer's contact points and the other details to be verified such as address, employment, asset etc through a specific verifying agency.

To record field investigation and create work-order

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



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

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3. In **Field Investigation** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field	Do this
Customer	Select the customer attached to the account from the adjoining drop-down list
Verification Type	Select the field verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the field verification status from the adjoining drop-down list.
Spoke to	Specify the name of the person contacted during field verification.
Call Dt	Select the date when the customer was contacted from the adjoin- ing calendar.
# of Attempts	Specify the number of attempts made to contact the customer.
Result	Select the field verification result from the adjoining drop-down list

A brief description of the fields are given below:

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In **Verification Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this
Remarks	Specify remarks, if any regarding the field verification.
Verification Match	Check the box if the verification has matched.



6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

4.4.8 <u>References sub tab</u>

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

To use the Customer Service screen's References screen

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

3. Click Add.

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Advances		Zip	00772		-	Extn						
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Specify the following details:

In this field:	Specify this:
Relationship	Referee's relationship with borrower.
Name	Referee's name and details in the following fields.
Status	Select the status of the reference as either 'Active' or 'Inactive' from the drop-down list.
Country	The country.
Address	The address line.
Zip	The zip code.
Zip Extn	The zip code extension
City	The city.
State	The state.
Years	Number of years that the reference is known by the borrower.
Months	The number of months that the reference is known by the borrower.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.



In this field:	Specify this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
	When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the per- mission to call for successful pre-qualification of the account. Else, an error message is displayed.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
	When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the per- mission to call for successful pre-qualification of the account. Else, an error message is displayed.
Comment	The comments regarding the reference.

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

Note

You can also post a non-monetary transaction to add or modify contact reference details. For more details, refer to Appendix - 'Transaction Parameters' chapter. For references updated through the Customer Service screen, system automatically appends a comment as 'Direct Update' while posting the respective transactions.

4.4.9 Correspondence sub tab

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

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

To generate an ad hoc correspondence

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



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

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3. In the **Correspondence** section, click **Add**. In the **Correspondence** section, use **Correspondence** field to select type of correspondence you want to generate. The system displays following information in the Correspondence screen for selected type of correspondence:

In this field:	View this:
ld	The correspondence id.
Correspondence	The correspondence which is to be generated.
Date	The correspondence generation date.

4. In the **Correspondence** section, click **Save**. The **Documents** section displays all types of documents available for the type of correspondence you selected.

In this field:	View this:
ocument 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	'Y' indicates that Oracle Financial Services Lending and Leasing generated the document.

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



In this field:	View this:
Selected	'Y' indicates that this document is selected to be included in the correspondence.

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

- or -

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

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

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

The system displays a PDF of the ad hoc correspondence.

4.4.9.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Customers, Producers, and Others as an email.

To add recipient details

- 1. Open the the **Customer Service** screen and load the account you want to work with.
- 2. Click Correspondence > Recipient Details.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others



Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID.
	When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the status of FAX/Email selected.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click Save.

5. Click Send to email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	nent Comment By Comment Date	
Ν	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

4.4.10 Letters sub tab

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

- Welcome letter
- Paid in Full letter
- PayOff quote letter
- Rate change intimation letter
- PDC renewal letter
- Collection:
 - Collection Letter 1
 - Collection Letter 2
 - Collection Letter 3



You can view format of all the above letter types by clicking 'View Letter' button. In case, the correspondence to a particular customer has been stopped using the Maintenance, 'View Letter' button will not be displayed and only Letters screen will be available.

To use the Letters screen

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

DashBoard	Customer S	ervice ×							x
Origination	Search C	stomer Service: 20	0120200010231 Revie	w Request (Pending: 0)					
ervicing									
Servicing Customer Service			D10231: YUTAKA O		📇 💿 Current 💿 S	how All 🔘 Group Follow-up			📃 View 🖌 Audit
Securitization Transaction Authorization			Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
Post Date Checks	US01	USR1	UNDEFINED	20120200010231	1 LEASE VEHICLE	0 USD	0.00	0.00 ACTIVE	02/10/2015
Escrow Transactions Account Documents	Summary	Customer Service	e Account Details Cu	stomer Details Transac	tion History Pmt Modes	Bankruptcy Repo/Foreclosure Deficiency Co	ollateral Bureau Cross/U	Sell Activities	
Collateral Management	Call Ac	ivities Maintenance	e Comments Promises	Checklists Tracking	g Attributes References	Correspondence Letters Document Tracking			
Producers									
	Senice tem in Acthonization Codeds menactione Codeds senice Summary Costomer Service Summary Costomer Service Summary Costomer Service Summary Costomer Service Summary Costomer Service Call Activitie Management Call Activitie Management Call Activitie Summary Costomer Service Call Activitie Management Call Activitie Management Call Activitie Recognition Call Activitie Summary Costomer Service Call Activitie Management Call Activitie Management Call Activitie Recognition Call Activitie Call Activitie Cal	Freeze 🛃 Detai							
Escrow Transactions Account Documents Collateral Management Reports			E Freeze M Detai	th 슈비 Wrap 《	🗿 🔝 View Letter	Correspondence Type		File Name	
						COLLECTION LETTER 1		Icolt1 em 100 01	
						COLLECTION LETTER 2		lcolt2_em_100_01	
						COLLECTION LETTER 3		lcolt3_em_100_01	
GL Transactions	ci	LSCE_PDC_LTR				PDC RENEWAL LETTER		lcspdc_em_121_01	
CASA Reconciliation Conversion Accounts	Boci	iont Dotails						de sus de ca	it Diana all faults
			Freeze 🛃 Detai	th di Wrap 😽	Send			- 800 & Bo	r 🗐 Xiew 🔹 Manr
						Comments			100_01 100_01 100_01
			de Type	FAX/Email	Sent Indicator	Comments			
		i to dispitiți							
Collections									
WFP									
Tools									

Recipient Details

In the **Recipient Details** section, you can maintain the recipient details to whom the letter should be sent. You can specify the following recipient details:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID.
	When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the status of FAX/Email selected.



Field:	Do this:
Comments	Specify additional information as comments.

- 3. In the Recipient Details section, click **Save**.
- 4. Click **Send** to email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Comment Comment By		Comment By	Comment Date
N	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

4.4.10.1 Collections: Collection letter 1

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

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

To generate the Collection letter 1

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

Collection Letter	Financial Services Lending and Leasing
DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN 55344 7255 Phone: ############ Extn: 101 Fax: ####################################	
Account number : 20150900014275 Amount past due: USD 7,527.99	
Deer CHADD	

4.4.10.2 Collections: Collection letter 2

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

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

To generate the Collections letter 3

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



- 2. Click the **Customer Service** tab, then click **Letters** sub tab.
- 3. On the Letters section, select Collection Letter 3.
- 4. Click View Letter to generate Collection Letter 3.

Collection Letter

ORACLE Financial Services Lending and Leasing

Date:2/9/2016

INTERSHELL INTERNATIONAL CORP 100 CORPORATE N PL STE 404 ANX E # 160 FAIRGATE CANTON MA 02021

Account number: 20150900014267 Amount past due: USD 5,329.00

Dear SHARP,

Our records indicate that you are past due on your loan in the amount of USD 5,329.00. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

4.4.11 Document Tracking sub tab

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

To use the Document Tracking screen

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



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

hBoard	Customer Service x						
gination	Search Customer Service: 20160100010626 Review R	quest (Pending: 0)					
ing							
rg	Account(s): 20160100010626: KALLAM NAV						yien 4
tomer Senrice uritization	View + Format + 🔐 🔲 Freeze 🚮 Detach 🔅 Company Branch Sub Unit	Wrap 🙀 📇 🖲 Current 🔘 Show All 🔘 Account # Product	Days Past Due Currency	Pay Off Amt Amount Due	Onton		Oldest Du
saction Authorization	US01 USHQ UNDEFINED	20160100010626 LEASE VEHICLE1	-25 USD		ACTIVE		02/29/201
vate Checks v Transactions							
nt Documents	Summary Customer Service Account Details Custom	er Details Transaction History Pmt Modes Bankru	ptcy Repo/Foreclosure Deficiency Collateral	Bureau Cross/Up Sell Activities			
eral Management S	Call Activities Maintenance Comments Promises	hecklists Tracking Attributes References Corresp	pondence Letters Document Tracking				
ers							
's Transactions	Documents	June 84					📃 Yien 💊 A
ransaculors rances	View - Format - Presze Detach Dacument Type Comments	CEI Wrap 🕅					
ments IS	No data to display.						
aces							
Transactions	Account Document Details						
Transactions SA Reconciliation	View + Format + 🖶 🔟 Freeze 🚮 Detach	🖓 Wrap 🛛 🙀 📃 View <u>D</u> ocument					
wersion Accounts	Document Type Document Sul	Type Version Page # Do	cument File Type Status	Tracker #	Docket # Location	Received Dt Effective	Dt Expiry Dt C
	<						
	Account Document Details						
						Save and Stay	Save and Return 🗘 🤮
	Document Sub Type		Status			Received Dt	
	Version		Tracker #			Effective Dt	
	Page # Document File Type		Docket # Location			Expiry Dt Comment	
	excention the type		Location			Contracts	

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

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

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

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



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

- 6. Click View Document. The system opens a File Download dialog box.
 - Click Open to view the document in the browser screen
 -or-
 - Click **Save** to download the document to a location of your choice.
- 7. If you want, add comments to the **Comments** field in the **Document**s and **Account Document Details** sections.
- 8. Save your entry.

4.4.12 Access History

The Access History tab in Customer Service screen displays the list of users who have accessed a particular account in Oracle Financial Services Lending and Leasing application.

Irrespective of the action performed on the account or the way through which the account is accessed such as using search, queue/conditions, review requests and so on, system records every access and displays the user details in 'Account Access History' section.

Starting with the last user, the Account Access History section displays the list in descending order along with their logged-in User ID (Accessed By), date and time (Access Dt) of login in separate columns.

To view the account access history

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

SEARCH MENU	60	Customer Service ×												
		Search Customer	Service: 2016070	0010076 Review	v Request (Pending	: 0) Queue A	signment							
> DashBoard													View 💊	A
> Origination		Account(s): 20											view 👒	Audit A
Servicing		View - Format -		e 🛃 Detach			Current O Show	All () Group Holk						
Servicing		Company	Branch	Sub Unit	Account #	Produ			Days Past Due			ay Off Amt	Amou	int Due St
Customer Service		NL02	NLHQ	UNDEFINED	2016070001		VEHICLE (FR)		-23	EUR		50,089.31		0.00 AI
Securitization		*	1											+
Transaction Authorization		< Summary Cu:	stomer Service	Account Details	Customer Datale	Transaction His	tory Dmt Modes	Banknuntry	Penn/Foredos re	Deficiency C	ollateral B	ureau Cross	A In Sell Ac	
Post Date Checks		- Juninary Cu.	Admici Scivice	Account De tala	costonici octoro	The successful to	tory microsoc.	Durinduptery	report or coosare	Dendency C			Job oci we	
Escrow Transactions	=	< nance Com	nents Promises	Checklists Tracki	ng Attributes Fie	Escrow Transactions E Comments Promises Cheddists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History					sis Access	History	> -	
Account Documents														
Collateral Management	4													
Collateral Management Reports	•	Account Acc			0									
Collateral Management Reports Producers	•	View - Forma		ireeze 🔡 Detach	Wrap لے	60								
Collateral Management Reports Producers Vendors	1	View - Forma Accessed By		reeze 🛃 Detach	لې Wrap	60						ess Dt		
Collateral Management Reports Producers Vendors 4 Batch Transactions		View - Forma Accessed By ABSHEKAR		Freeze 🔐 Detach	Wrap 🖓	ଜିଥ					08/0	8/2016 05:34:		
Collateral Management Reports Producers Vendors		View View View View View View View View		ireeze 🔡 Detach	Wrap 🖓	62					08/0	18/2016 05:34: 18/2016 05:23:	25 AM	•
Collateral Management Reports Producers Vendors 4 Batch Transactions		View - Forma Accessed By ABSHEKAR		Freeze 🚮 Detach	ېل Wrap	62					08/0	8/2016 05:34:	25 AM	ш .
Collateral Management Reports Producers Vendors Batch Transactions Advances	-	View View View View View View View View		Freeze 🔡 Detadh	Wrap لي	62					08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28:	25 AM 32 AM 53 AM	*
Collateral Management Reports Producers Vendors a Batch Transactions Advances Payments	•	View Vorma Accessed By ABSHEKAR RMACHARL MAHESHP PRIYAS RMACHARL		Freeze 🔡 Detadh	ې Wrap	- 					08/0 08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28: 18/2016 01:17:	25 AM 32 AM 53 AM 46 AM	•
Colateral Management Reports Producers Vendors Match Transactions Advances Payments Fees Collections		View Forma Accessed By ABSHEKAR RMACHARL MAHESHP PRIYAS		Freeze 🔐 Detach	Wrap لي	₩					08/0 08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28:	25 AM 32 AM 53 AM 46 AM	
Collateral Management Reports Producers Vendors al Bath Transactions Advances Payments Fees Collections	-	View Vorma Accessed By ABSHEKAR RMACHARL MAHESHP PRIYAS RMACHARL		Freeze 🔛 Detadh	ې (الله الله Wrap	8 2					08/0 08/0 08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28: 18/2016 01:17:	25 AM 32 AM 53 AM 46 AM 38 AM	•
Colateral Management Reports Producers Vendors 4 Batch Transactions Advances Payments Fees > Collections	•	View - Forma Accessed By ABSHEKAR RMACHARL MAHESHP PRIYAS RMACHARL RMACHARL		Freeze 🚮 Detach	qa Wrap	6 <u>8</u>					08/0 08/0 08/0 08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28: 18/2016 01:17: 18/2016 01:17:	25 AM 32 AM 53 AM 46 AM 38 AM 55 AM	• E
Collateral Management Reports Producers Vendors al Bath Transactions Advances Payments Pees Collections VEP	-	View Forma Accessed By ABSHEKAR RMACHARL MAHESHP PRIYAS RMACHARL RMACHARL AMIT		Freeze 🚮 Detach	ې الله Wrap	6 <u>0</u>					08/0 08/0 08/0 08/0 08/0 08/0 08/0 08/0	18/2016 05:34: 18/2016 05:23: 18/2016 04:31: 18/2016 01:28: 18/2016 01:17: 18/2016 01:17: 18/2016 01:08:	25 AM 32 AM 53 AM 46 AM 38 AM 55 AM 57 PM	* III



You can click 🚳 (refresh) to fetch the latest data.

4.5 <u>Customer Service screen's Account Details tab</u>

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

4.5.1 Account Details sub tab

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

In the Account Information section click View.

DashBoard	Customer Service ×								6
Origination									
ervicing	Account(s): 201506	Detach	E 🛃 Wrap 🚷 🖁	Comment @ 5	how All (() Group Fo	law up			View 🔗 Audit
Servicing	Company Bra		Account #	Product	non Ar O Group I G	Days Past Due (Pay Off Amt	Amount Due Sta
Customer Service	US01 USH		20150600011696	LEASE VEHICLE		376 I		27,344.13	27.014.13 AC
Securitization	•	10 00001111	2010000011070	III.				277011120	*
Transaction Authorization									
Post Date Checks	< Summary Customer S	Service Account Details	Customer Details Transa	ction History Pmt M	odes Bankruptcy	Repo/Foredosure	Deficiency Collateral	Bureau Cross/	Up Sell Activit > -
Escrow Transactions									
Account Documents	Account Details Stat	tements Rate Schedule 1	Insurances Condition Histor	y Contract Informa	ition				
Collateral Management									
Reports Producers	Account Informa	tion						🔲 Viev	r 🛷 Audit
Vendors	View - Format -	Freeze Det	sch 🚽 Wrap 🚯						
Batch Transactions	# of Extensions	# of Extensions # of E	xtension Term # of Extension	Term # of Du	e Day # of D	Due Day tes(Life) Last Extn Dt			Term
Advances	(Year)		(Year)	(Life) changes		es(Life)	Due Day Change [ot iotai	
Payments	0	0	0	0	0	0			12
Fees	•		m		1				•
Interfaces									
AP Transactions	Account Informa	tion							
GL Transactions									Ca Return
Conversion Accounts		100000000000000000000000000000000000000	STRATION OF						
		Extn and Due	Dates	Maturity Dt	05/02/2016		Expiry Date		
		nsions (Year) 0			Recourse Detail			Others	
		ensions (Life) 0			Recourse Detail	5		Others	
		Term (Year) 0 n Term (Life) 0		Recourse	~		Stmt preference Mode	PHYSICAL	
	# of Extension	n rem (ure) 0		Recourse Type			a serve provide the tribule		
	# of Due Day ch	annes(Year) 0		Recourse Reason				Time Bar Detai	ls
		hanges(Life) 0		Max Recourse %					
Collections		Last Extri Dt		AccRecourseAmtCur			Start Date	6/2/2015	
WFP		y Change Dt						6/1/2114	
Tools	00000	Additional De	tails		Cure Letter		Days to Time Bar	35,751	
		Total Term 12							
Setup		Paid Term 1		Start Date					

View the following information for Lease servicing product.

4.5.2 <u>Statements sub tab</u>

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

To view the Statements screen

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



2. Click the Account Details tab, then click Statements sub tab.

DashBoard	Customer Service ×			(
DashBoard Origination	Search Customer Service: 20151200012844 Review Request (Pending:	0)		
vicing				
erviting	Account(s): 20151200012844: DEREK DEREK) 🔍 🛞 Current 🔘 Show All 💮 Group Follow-up		View 🖌 Aydi
Customer Service Securitization	View - Format - Differeze Totach & Wrap Company Branch Sub Unit Account #	Current Show All Group Follow-up Product Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Transaction Authorization	Company Branch Sub Unit Account # US01 USHQ UNDEFINED 2015120001		22.507.10 0.00 ACTIVE	01/22/2016
Post Date Checks				104-04-00
leports roducers Jendors Satch Transactions Advances Payments Fees nterfaces AP Transactions GL Transactions	Statements View + Format + Pricese Detach di Wrap Closing Dt Ho dea to display. Statements	Raja Due Dt	Generation Dt	Uew 🗸 Audit
CASA Reconciliation Conversion Accounts	Closing Dt	Due Dt	Generation Dt	A Trans
	Statements Transactions Messages			
	Statement Details			View 🗸 Audit
	View 👻 Format 👻 📑 Freeze 🚮 Detach 🧔 Wrap	62		
	Current Due(+) No data to display.		PastDue(+) Late Charge(+) Other Charges	s(+) Total Due =
lections	No baca to display.			
FP				
ools				

3. In the Statements section, click View.

4. View the following information:

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

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

- 5. View the following:
- 6. Click Transactions sub tab and click View
- 7. View the following information:

In this field:	View:
Txn Dt	The transaction effective date.
Transaction Type	The type of transaction.
Amount	The transaction amount.

Click Messages sub tab and click View.

8. View the following information:

In this field:	View:
Sequence	The sequence number.



In this field:	View:
Message	The message.

4.5.3 Rate Schedule sub tab

The **Rate Schedule** section contains information about rate adjustments, such as the sequence and number of adjustments.

To view the Rate Schedule screen

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

	Customer Service x		
DashBoard Origination	Search Customer Service: 20151200012844 Review Request (Pending: 0)		
rvicing			
Servicing Customer Service	Account(s): 20151200012844: DEREK DEREK View v Format v 🔯 📄 Freeze 🚮 Detach. 📣 Wrap 🔃 🚳 Current 🔍 Show All 🔍 Group Follow-up		📃 <u>V</u> iew 🗸 A <u>u</u> d
Securitization	Company Branch Sub Unit Account # Product Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Transaction Authorization	US01 USHQ UNDEFINED 20151200012844 LEASE VEHICLE -31 USD	22,507.10 0.00 ACTIVE	01/22/2016
Post Date Checks Escrow Transactions			
Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptov Repo/Foredosure Deficiency Collatera	I Bureau Cross/Up Sell Activities	
Collateral Management Reports	Account Details Statements Rate Schedule Insurances Contract Information		
Producers Vendors	Rate Schedule		📃 View 🖌 Audit
Batch Transactions	View - Format - 🔯 🗋 Freeze 📓 Detach 🚽 Wrap 🚷		Añon Añor
Advances	Seq Adjustment Frequency Type		Period # of Adjustments
Payments	Seq Rujustinent requency type No data to display.		Period + of Aujustinents
Fees			
AP Transactions	Rate Schedule		
GL Transactions			<a>Return
CASA Reconciliation			
Conversion Accounts	Seq	Period	
	Adjustment Frequency Type	# of Adjustments	

The **Rate Schedule** section only applies to variable rate loans.

- 3. In Rate Schedule section, click View.
- 4. View the following information:

In this field:	View this:
Seq	The sequence number for rate adjustment.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.



4.5.4 Insurances sub tab

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

To view the Insurances screen

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

Board	Collections X											
nation	Search Customer Service: 20150900014283 Review Request (Pending: 0)											
Servicing dections Colections Bankruptyy Repostssion Deficiency Producers Vendors 4	Account(s): 20150900014283: RODRIGUEZ ROBINSON											
	Insurance Information Vew Format Contractual Insurance Type Company Policy # Effective Dt Premium Amt Term Status No data to doplay.											
	Insurance Information											
	Insurance Information											

3. On the **Insurances** screen, view the following information in **Insurance Information** section:

In this field:	View:
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Term	The insurance term.
Status	The insurance status.



In this field:	View:
Policy Information secti	on:
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Benefi- ciary	The secondary beneficiary of the insurance.
Status	The status.
Sub Status	The sub status.
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Term	The term of insurance.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.
Cancellation/Refund see	<u>ction</u> :
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the cus- tomer in case of early payoff.
Grace Days Cancella- tion Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View amount of the cancellation fee to be charged when the insurance is cancelled.



In this field:	View:
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.
Refund Calculation Method	The refund calculation method.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Itemization	The contract itemization.

- 4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
- If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.
 If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- 6. Click Edit and complete the Parameter and Value fields.
- 7. Click Save.

4.5.5 Condition Details sub tab

The Customer Service screen's Condition Details tab displays the detailed log report of Account Vs Queue configuration changes i.e. every time an account has been changed from one queue/user/condition to another.

To view Condition Details

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

SEARCH MENU	60	Customer Service $_{\times}$									
		Search Customer Service: 20000100016036 Review Request (Pending: 0) Queue Assignment									
DashBoard											
> Origination		Account(s): 20000								<u>V</u> iew	🖌 Audit
Servicing		34,000 12,000 10 10 10 10 10 10 10 10 10 10 10 10	· · · · · · · · · · · · · · · · · · ·	Detach 🛛 🚽 Wrap		Current O Show All O Gr					
Servicing			Branch S JSHO S			duct AN VEHICLE (FR)	Days Past	Due Currency 368 LISD	Pay Off 27.67		5.850.39
Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers		< Summary Custom Account Details Stat Condition/Que View + Format + User UNDEFINED	tements Rate Sched	ule Insurances Co	ondition Details S	History Pmt Modes Bank ecuritization Contract Info		Osure Deficiency Queue Start Dt	Collateral Bureau User Start Dt	Cross/Up Sell	Act > •
Vendors Jeatch Transactions Advances Payments		UNDEFINED	UNDEFINED	INVOLUNTARY RE DELINQUENT	UNDEFINED DELQ 100		01/24/2017 02/28/2016	02/28/2017	02/22/2017		
Vendors Batch Transactions Advances	*		UNDEFINED	DELINQUENT	DELQ 100	Condition () Queue () User	02/28/2016	02/28/2017	02/22/2017		jew
Vendors A Batch Transactions Advances Payments Fees Collections	•	UNDEFINED Condition/Que	UNDEFINED	DELINQUENT	DELQ 100		02/28/2016	02/28/2017 Changed Dt	02/22/2017 Change Reason	Reason	jew
Vendors A Batch Transactions Advances Payments Fees Collections WFP	*	UNDEFINED Condition/Que View + Format +	UNDEFINED	DELINQUENT	DELQ 100 Wrap Queue Desc		02/28/2016			Reason	

The Condition Details tab is further categorized into following sections:

Condition/Queue



Condition/Queue History

Condition/Queue

The Condition/Queue section displays the closed Conditions, Queues and User changes which were defined initially and later re-assigned to different Queues with Hard Assigned Users.

A current active Condition can be opened in any of the following cases:

- When a Call Activity is posted with Conditions on account
- When Conditions are posted by specific batch events
- When Conditions are posted by specific transactions (For example, Borrower on Military duty)

The Condition/Queue section displays the following information:

- User (Current Queue Assigned User If any)
- Responsibility (Current User Responsibility)
- Account Condition
- Queue Description
- Condition Start Dt
- Queue Start Dt
- User Start Dt

Condition/Queue History

The Condition/Queue section displays only the closed Conditions which were defined on the account and later was re-assigned to different Queues with Hard Assigned Users.

The Condition/Queue History section displays the following information:

- User (Old Queue Assigned User If any)
- Responsibility (Old User Responsibility)
- Account Condition
- Queue Description
- Start Date
- End Date
- Changed Date
- Change Reason
- Reason (specified in Queue Assignment tab)

In the Condition/Queue History section, select the required record and click 'View'.

4.5.6 Contract Information sub tab

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

To view an account's contract information

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



2. Click Account Details tab, then click Contract Information sub tab.

DashBoard	Customer Service ×								
> Origination	View - Format -	Freez	e 🚮 Detach	Wrap 🚺	👌 🚊 💿 Current 🔿 Sl	now All 🔘 Group Follow-up			
	Company	Branch	Sub Unit	Account #	Product	D	ays Past Due Currency	Pay Off Amt	Amount Due Sta
Servicing	US01	USHQ	SUBUNIT1	201506000	11696 LEASE VEHICLE		376 INR	27,344.13	27,014.13 ACT
Servicing	A 4				m				F.
Customer Service Securitization Transaction Authorization Post Date Checks					Transaction History Pmt Mi		o/Foredosure Deficiency Collatera	Bureau Cross/Up	Sell Activit 🕨 🔻
Post Date Checks Escrow Transactions	Account De tota	Statementa Rote	and and	arances contartorn	contract mornia	uon			
Escrow Transactions Account Documents	Contract Ini	formation							Vjew
Collateral Management	View • Forma		reeze Deta	ach 🔄 Wrap	ଖ୍ୟ				
Reports				Total of Pmts					
Producers	Contract Dt	Amt Due a	at Signing	(Estimated)	Due Day 1st Pmt Dt	Maturity Dt	Security Deposit Contract Recvd	Dt Contract Verify Dt	Contract V
Vendors Batch Transactions	06/02/2015		2,455.83	29,469.96	2.00 06/02/2015	05/02/2016	0.00 06/02/2016	06/02/2016	
Advances	· ·								•
	E								
Payments	Contract In	formation							
Fees J Interfaces								1	Beturn
AP Transactions GL Transactions		Contract Dt	06/02/2015		Depredation Value (=)	28.000.00	Sales Tax Meth	DURCHASE PRICE	
GL Transactions Conversion Accounts		Amt Due at Signing	2,455.83		Rent Charge (+)		Lease Typ	DIRECT FINANCE	
Conversion Accounts	Total	of Pmts (Estimated)	29,469.96		Rent %	54.89			
		Due Day			Rent Factor			Recourse Details	
			06/02/2015	T	otal Of Base Monthly Pmts (=)				
			05/02/2016		Lease Term (/)		Recoun	e	
		Security Deposit			Base Monthly Payment (=)		Recourse Typ	e FULL	
		Contract Recvd Dt		Est	imated Monthly Sales Tax (+)		Recourse Reaso	n FULL	
		Contract Verify Dt			Sales Tax %		Max Recourse	% 80.00	
		Contract Verified By			Estimated Monthly Pmt (=)		Recourse Ar	nt 0.00	
Collections		oss Capitalized Cost				LEASE INSTRUMENT			
> WFP		d Cost Reduction (-)				ACTUARIAL - MONTHLY		Others	
		usted Cap Cost (=)			Billing Method				
Tools					ching the block		Stmt preference Mor	ie .	
> Tools > Setup		Residual Value (-)	7.000.00		Billing Type	STATEMENT			

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

- 3. Use the following sub tabs to view more information about the contract, if available:
 - Contract
 - Repayment
 - Itemization
 - Trade-In
 - Insurances
 - ESC
 - Compensation
 - Subvention
 - Proceeds
 - Disbursements
 - Fees
 - ACH
 - Coupon
 - PDC
 - References
 - Real Estate

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

4.6 <u>Customer Service screen's Customer Details tab</u>

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

Customer Details screen displays the information gathered on application entry process regarding the customer and customer's address, employment data, and phone numbers. Using this screen, you can update or add to a customer's address, employment information,



or phone listing. Whenever you add or edit the customer details, a system generated comment will be posted in the account to keep record of old and new details.

Note that the 'Edit' option on this screen has user level security defined and based on your responsibility, you can either edit a few or all of the fields. The difference is that, you may either have access to edit only non-PII (Personal Identifiable Information) fields or edit all possible fields as per the customer maintenance transaction.

Edit non-PII fields	All editable fields
Marital Status	Birth Date
Language	Marital Status
Education	Language
Mother's Maiden Name	Education
Class Type	Mother's Maiden
Email	Class Type
Stop Correspondence	Email
Disability	Stop Correspondence
Skip	Disability
Privacy opt out	Skip
Existing CIF	Privacy Optout
	Existing CIF
	Identification Details like
	Passport
	Issue Date
	Expiry Date
	Visa #
	Nationality
	National ID
	SSN
	License #
	License State

The list of possible editable fields in both these scenarios is given below:

To view or edit customer information

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



2. Click **Customer Details** sub tab.

EARCH MENU	Customer Service × Customer Information							
DashBoard							🕞 Save and	Stay 🕞 Save and Return 🧔 Return
Origination		Customer		Existing CIF	0000001005			
ervicing		0000001005		Update Customer Info	~			KYC
Servicing		PRIMARY					Reference #	
Customer Service		INDIVIDUAL			Identification Del	tails		YET TO VERIFY
Securitization Transaction Authorization		VENKATESWAR NARAYANAN JE		Passport #				
Post Date Checks	Birth Dt	08/22/1990	63	Issue Dt				FATCA
Escrow Transactions	Marital Status	MARRIED		Expiry Dt	20		Birth Place	
Account Documents Collateral Management	Enabled	-		Visa #				UNIT Select Permanent US Resident Status
Reports	 Language 	ENGLISH	-	Nationality	USA	-	Permanent US	
Producers	Education	POST GRADUAT	E 💌	National ID	75-632-1489		Resident Status	
Vendors	Mother's Maiden Name			* SSN	XX-XXX-1489			
Batch Transactions	* Class Type	THE OWER	-	License #				Power of Attorney
Advances		EMPLOTEE			CALIFORNIA		Power of	10
Payments Fees	Email			License State	CALIFORNIA		Attorney	
4 Interfaces	* Stop Correspondence				Military Service		Holder Name	
AP Transactions	* Disability * Skip						Address	
Collections	Bankruptcy			Active Military Duty	—		Country	
	* Privacy Opt Out			Effective Dt			Nationality	
> WFP	* Insurance Opt Out			Order Ref # Release Dt			Telephone	
Tools	* Marketing Opt Out				Eb.		Number	
Setup	* Share Credit Opt Out			Customer Decease Date	20			

In this field:	View this:			
Customer Information section				
Customer #	Customer number.			
Relation	Customer 's relation with the bank.			
ECOA	The Equal Credit Opportunity Act code.			
Name	Customer's name.			
Birth Dt	Customer's date of birth.			
Marital Status	Customer's marital status.			
Enabled	Status of the account.			
Language	Customer's language.			
Education	Customer's education.			
Mother's Maiden Name	Customer's mother's maiden name.			
Class Type	Customer's class type.			
Email	Customer's e-mail address.			
Stop Correspond- ence	Customer's stop correspondence indicator. If selected, this indi- cates that the system will not send the customer any correspond- ence, such as monthly statements. This is selected using the Maintenance screen.			
Disability	Customer's disability indicator.			
Skip	Customer's skip indicator. If selected, this indicates that the cus- tomer is a skip debtor. This is selected using the Maintenance screen.			



In this field:	View this:
Bankruptcy	Customer's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the appli- cant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the appli- cant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the appli- cant has elected to refrain from financial information and share credit related inquiries.
Existing CIF	If selected, indicates that the customer is an existing CIF.
Update Customer Info	If selected, indicates that the system was allowed to override the existing customer information with the latest address and commu- nication details during account creation.
Identification Details	s section
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
SSN	Customer's social security number. If the organizational parame- ter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
License #	Customer's licence number.
License State	State where the licence was issued.
Military Service	
Active Military Duty	Active military duty indicator. If selected, indicates that customer is on active military duty and may qualify for rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.
Customer Decease Date	The deceased date of the customer. You can also post a non mon- etary transaction to indicate if a customer is deceased. Refer to section <u>Mark Customer as Deceased</u> for more information.



When military duty transaction is posted on an account, the system does the following:

- Restricts the user from posting repossession/ foreclosure and bankruptcy activities on the account.
- Posts "DO NOT CHARGE OFF" condition on that account to exclude the account from Auto Charge Off process.

4.6.1 <u>Customer sub tab</u>

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

4.6.1.1 Address sub tab

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

In this field:	View this:
Туре	The address type.
Current	If selected, indicates that this is the customer's current address.
Confirmed	If selected, indicates that the address if confirmed by the cus- tomer.
Mailing	If selected, indicates that this is the customer's mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
	Atleast one phone number for every application should have the permission to call (flagged as 'Y') for the successful pre- qualification of the application. Else, an error message is dis- played.
Country	The country.
Postal Address Type	The postal address type.
Address #	The address.
Street Pre	The street pre.
Street Name	The street name.
Street Type	The street type.
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer's address.
Address 2	The customer's address.
Address 3	The customer's address.
Zip	The zip code.
Zip Extn	The zip code extension.



In this field:	View this:
City	The city.
State	The state code.
Phone	The phone number.
Address	The address.
Census Tract/ BNA Code	The census tract/BNA code.
MSA Code	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.

4.6.1.2 <u>Telecoms sub tab</u>

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

In this field:	Do this:
Туре	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
Permission to Call	Check this box if customer has provided permission to con- tact through the specified phone number.
	Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre- qualification of the application. Else, an error message is displayed.
Time Zone	Select the applicant's time zone.
Start Time	Specify the best time to call start time.
End Time	Specify the best time to end the call.
Period	Specify the time period.
Best day to call	Select the preferred day of the week to contact the cus- tomer from the drop-down list.
End Time	Specify the best time to end the call.
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

4.6.1.3 Employment sub tab

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

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
	Atleast one phone number per application should have the permis- sion to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Туре	The occupation.
Employer	The employer's name.
Occupation	The occupation.
Title	The title.
Department	The department of the employment.
Country	The country.
Address #	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.

4.6.1.4 Tracking Attributes sub tab

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

In the Tracking Attributes section, click Edit

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

• If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.



- If your system has been configured to use the Sub Attribute field, only attributes in a • particular group appear in the Parameter display.
- specify the requested parameter in the Value field and click Save. •

Save any changes you made to the account.

4.6.2 **Business sub tab**

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

To view or edit business information

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

2. On the Customer Service screen, click the Customer Details tab and then click Business.

pard	Customer Service x					
ation	Search Customer Service: 20160100010626 Review Request (Pending: 0)					
	Account(s): 20160100010626: KALLAM NAVEEN					View
ner Service ization		Current Show All Group Follow-up				
ction Authorization	Company Branch Sub Unit Account # Produ US01 USHQ UNDEFINED 20160100010626 LEAS		st Due Currency Pay Off Amt -25 USD 9,262.00	Amount Due Status 0.00 ACTIVE		Oldest 02/29/2
te Checks Transactions						
t Documents	Summary Customer Service Account Details Customer Details Transaction Histor	ry Pmt Modes Bankruptcy Repo/Foreclos	sure Deficiency Collateral Bureau Cross/U	Up Sell Activities		
ral Management	Customer Business					
ers						
5	Business Details					
ransactions inces						🖉 Edit 📃 Yiew 🛷
rents	View - Format - 🔯 🗍 Freeze 🚡 Detach 📣 Wrap 📓			#of a crow	Business Checking	Bank Arc # Avg Cl
6	Organization Type Type of Business Business Category Name of the Business	Legal Name	Tax ID # Start Dt	Employees(Cur) # of Empl	ivees Contact Person Business Crebbing Bank	Bank Acc # Avg C
ransactions	No data to display.					
ransactions A Reconciliation						_
version Accounts	Business Details					
	1				Save and S	Stay 📄 Save and Return 🔇 🗘
	Organization Type		Tax ID #		Business Checking Bank	
	Type of Business		Start Dt		Bank Acc #	
	Business Category		# of Employees(Cur) # of Employees		Avg Checking Balance # of Locations	
	Manua of the Overlages					
	Name of the Business Legal Name		Contact Person		Management Since	
			Contact Person		Management Since	
	Legal Name		Contact Person			
	Lagal Itame Addresses Telecons Partners Affiliates Tracking Attributes Address Information		Contact Person		Management Since	bd ∥ <u>E</u> dit ∐Vjew ≪A
	Legal Taone Addresses Teicons Partners Affiliates Tracking Attributes Address Information View + Format + 🙀 🗌 Freez 🛃 Detach 🖨 Wrap 🍓				фа	
	Legel lanne Addresses Télecara Pacteus Affiniate Tackong Attributes Address Information View Format B Infect Detakh of Vingo Address For Curret County Address #	City State Po	Contact Person stal Type Street Pre Street Name	ie Street Type Street Post		غا المعنى ال Address Line 2 كتاب
	Legal Taone Addresses Teicons Partners Affiliates Tracking Attributes Address Information View + Format + 🙀 🗌 Freez 🛃 Detach 🖨 Wrap 🍓	Ohy State Po		ie Street Type Street Pool	фа	
	Legel lanne Addresses Télecara Pacteus Affiniate Tackong Attributes Address Information View Format B Infect Detakh of Vingo Address For Curret County Address #	City State Po		ie Street Type Street Pod	фа	
	Legel lanne Addresses Télecara Pacteus Affiniate Tackong Attributes Address Information View Format B Infect Detakh of Vingo Address For Curret County Address #	City State Po		ie Street Type Street Pod	фа	
9/15	Legel lanne Addresses Télecara Pacteus Affiniate Tackong Attributes Address Information View Format B Infect Detakh of Vingo Address For Curret County Address #	Chy State Po		e Street Type Street Pool	фа	

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

In this field:	View this:
Organization Type	Organization type.
Type of Business	Type of the business.
Name of the Business	Name of the business.
Legal Name	Legal name of the business.
Tax Id #	Tax identification number.
Start Dt	Business start date.



In this field:	View this:
# of Employees (Curr)	Current number of employees at the business.
# of Employees	Number of employees at the business after financing.
Contact Person	Contact person at the business.
Business Checking Bank	Bank name of the business's checking account.
Bank Account #	Bank account number.
Avg Checking Balance	Average checking balance.
# of Locations	Number of locations of the business.
Management Since	Year the current management was established.

4.6.2.1 Addresses sub tab

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

In this field:	View this:
Туре	Address type.
Country	Country code.
Address #	Address number.
Postal Type	Postal type.
Pre	Pre
Street Name	Name of street.
Street Type	Type of street.
Post	Post box number.
Apt #	Apartment number.
Address 1	Address.
Address Line 2	Address Line 2
Zip	Zip code.
Zip Extn	Zip extension.
City	City.
State	State.
Phone	Phone number.
Ownership	Ownership type.
Comment	Additional comments.



4.6.2.2 <u>Telecom sub tab</u>

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

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

4.6.2.3 Partners sub tab

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

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



4.6.2.4 Affiliates sub tab

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

In this field:	View this:
Organization Type	Affiliate's organization type.
Legal Name	Affiliate's legal name.
Name of the Busi- ness	Affiliate's business name.
Tax ID #	Affiliate's tax identification.
Ownership (%)	Affiliate's percentage of ownership.
# of Employees	Affiliate's number of employees.
NAICS CODE	Affiliate's North American Industry Classification System code.

4.7 <u>Customer Service screen's Transaction History tab</u>

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

DashBoard	Customer Service x							
Origination	Sea	arch Customer Service: 201	50900014283 Review Reque	st (Pending: 0)				
ervicing								
Servicing	A	ccount(s): 201509000	14283: RODRIGUEZ RO	BINSON				View 🗸 Audit
Customer Service			Freeze 🚮 Detach 🛛 🖓 W		Current O Show All C	Group Follow-up		
Securitization		Company Branch Sub Unit Account # Product Days Past Due Currency						Pay Off Amt
Transaction Authorization		Company Branch Sub Unit Account # Product Days Past Due Currency US01 USHQ UNDEFINED 20150900014283 LEASE VEHICLE 114 USD					15,158	
Post Date Checks		<						>
Escrow Transactions								
Account Documents Collateral Management		Summary Customer Servic	e Account Details Customer	Details Transactio	n History Pmt Modes	Bankruntov Repo/Fore	closure Deficiency	Collateral Burea >
Reports				International		in open	a and a second s	
Producers		Balances Transactions P	ayment Rating Due Date Histor	Repayment Sched	lule Work Orders			
Vendors								
Batch Transactions								
Advances		Balance Group						
Payments				Balance Group				Txn Period
Fees				Connet Delega	O Deficiency Balance O No	- Deufermine Delener	Territoria Delanas	● ITD/CTD ○ YTD
4 Interfaces		View 👻 Format 👻 📑	Freeze 🚮 Detach 👍		O Denciency balance O No	in-Performing balance C	/ Terminate balance	
AP Transactions				Wrap 🚱				
GL Transactions		Balance Type	Opening Balance	Posted	Paid / Terminate	Waived	Charge Off	Adjusted (-)
CASA Reconciliation		LEASE RECEIVABLE	0	16,112	1,074	0	0	0
Conversion Accounts	•	FEE LATE CHARGE	0	120	0	0	0	0
		FEE NSF		0		0	0	0
		FEE ADVANCE FEE PHONE PAY	0	0	0	0	0	0
		SALES / USAGE TAX	0	0	0	0	0	0
		FEE DISPOSITION	0	0	0	0	0	0
		FEE EXCESS USAGE	0	0	0	0	0	0
		OTHER FEE AND TAX	0	0	0	0	0	0
		FEE EARLY TERMINAT	0	0	0	0	0	0
		TERMINATION	0	0	0	0	0	0
		INVENTORY	0	0	0	0	0	0
		<						>
								Current Balance 15,158
								Total

4.7.1 Balances sub tab

Details of an account balance can be viewed on the Balances sub tab.

The **Balance Group** in Balances section consists of the following four action buttons:



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

By default, the Current Balance option is selected. In case the status of an account is 'Charged Off', then the system defaults to 'Deficiency Balance' option.

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

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

To view account balance information

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

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

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

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

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



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

In this field:	View:
Balance Type	The balance type.
Opening Non-Performing	The opening non performing balance.
Paid / Terminate	The amount of non performing balance paid or termi- nated.
Paid Excess	The additional non performing amounts posted.
Waived	The amount waived.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Balance	The current (Closing) non performing balance. The total non-performing balance of the account is displayed at the bottom.

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

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

 In the Txn Period Balance section, select how you want to view the balance: Select ITD/CTD to view transactions by Inception-to-date /Cycle-to-date: -or-

Select **YTD** to view the transactions by year to date.

4.7.2 <u>Transactions sub tab</u>

The Transactions screen displays all transactions that have occurred over the life of account. Transactions can be sorted by when the transaction was created (Post Dt) or the effective



date of transaction (Txn Dt). You can choose to view all transactions, export account transaction details to a file, or reverse certain transactions. This information comes from the payments and advances applied to the account, maintenance tasks, and nightly processes such as billing.

To view the transaction history of an account

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

DashBoard	Customer Service	×						
Origination	Search Custome	Search Customer Service: 20160700010513 Review Request (Pending: 0) Queue Assignment						
ervicing								
Servicing	Account(s): 2	2016070001051	3: SECURED A	CCOUNT LEASE	SPOUSE BANKO		1 × 1	jew 🛷 Audit
Customer Service	View - Format				🖲 🕘 Current 🔘 Show All 🔘 G	Group Follow-up		
Securitization	Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due S
Transaction Authorization	US01	USRHO	UNDEFINED	20160700010513		-30 USD	15,360.00	0.00 A
Post Date Checks	*	10000						F.
Escrow Transactions								
Account Documents	< Summary Q	Customer Service Ac	count Details Cust	tomer Details Transa	ction History Pmt Modes Bar	nkruptcy Repo/Foredosure Defidency Co	lateral Bureau Cross	Aup Sell Acti 🔺 🔻
Collateral Management								
Reports	Balances Tra	ansactions Paymer	nt Rating Due Date	e History Repayment	Schedule Work Orders			
Producers								
Vendors	Transactio						View	Audit
								- Hour
Batch Transactions	Transactio		Dest Dt	Tra Dt Ir o I	Cood Daymonto All Day	monte @ Cood Ecos @ All Ecos @ Cood Tune @		
Advances	Tunsucu		ort By Post Dt	Txn Dt View Option	Good Payments C All Payr	ments 🖲 Good Fees 🔘 All Fees 🔘 Good Txns 🔘		
		5						
Advances	• View * For	smat 🔻 📑 🗊 F	Freeze 🚮 Detach	Wrap 🚷	Reverse Export to Exe	cel	All Txns	
Advances Payments Fees	View View For Post Dt	rmat 🕶 📑 🔟 F Txn Dt		Wrap 🚷		cel		y Payment Am
Advances Payments Fees	View View For Post Dt No data to disp	rmat 🕶 📑 🔟 F Txn Dt	Freeze 🚮 Detach	ي Wrap 👌	Reverse Export to Exe	cel	All Txns	y Payment Am
Advances Payments Fees I Interfaces	View View For Post Dt	rmat 🕶 📑 🔟 F Txn Dt	Freeze 🚮 Detach	Wrap 🚷	Reverse Export to Exe	cel	All Txns	y Payment Am
Advances Payments Fees I Interfaces AP Transactions	 View ▼ For Post Dt No data to disp 	rmat ▼ 📑 F Txn Dt play.	Freeze 🚮 Detach	ي Wrap 👌	Reverse Export to Exe	cel	All Txns	y Payment Am
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Advances Payments Fees Interfaces AP Transactions GL Transactions	 View ▼ For Post Dt No data to disp 	Semmat V B F Txn Dt play.	Freeze Detach Description	ي Wrap 👌	Beverse Export to Exp	col Bala	All Txns	×
Advances Payments Fees Interfaces AP Transactions GL Transactions	 View ▼ For Post Dt No data to disp 	Semmat ▼ B II F Ton Dt play.	Freeze Detach Description	ي Wrap 👌	Beverse Export to Exc Currency Amount D	col Bala	All Txns Ince Amt Payment Currenc	×
Advances Payments Fees I Interfaces AP Transactions GL Transactions	 View ▼ For Post Dt No data to disp 	Semmat V Post Dt Txn Dt DIS Post Dt Txn Dt	Freeze Detach Description	ي Wrap 👌	everse Export to Exc Lurrency Amount D Details Balance Amt	cel Bair	All Txns ince Amt Payment Currenc erence Mode	×
Advances Payments Fees I Interfaces AP Transactions GL Transactions	 View ▼ For Post Dt No data to disp 	Semat V R I F	Freeze Detach Description	ي Wrap 👌	Details Balance Amt Payment Currency	cel Bair	All Txns Ince Amt Payment Currenc	×
Advances Payments Fees Interfaces AP Transactions GL Transactions	 View ▼ For Post Dt No data to disp 	Semat v R I I F Txn Dt Deby, Post Dt Description Currency	Freeze Description	ي Wrap 👌	Beverse Export to Exit Currency Amount C Details Balance Ant Payment Currency Payment Amt	cel Bair	All Txns ince Amt Payment Currenc erence Mode	×
Advances Payments Press I Interfaces AP Transactions G. Transactions Conversion Accounts	 View ▼ For Post Dt No data to disp 	Semat V R I F	Freeze Description	ي Wrap 👌	Details Balance Amt Payment Currency	cel Bair	All Txns ince Amt Payment Currenc erence Mode	×
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Advances Payments Fees 4 Interfaces G. Transactions G. Transactions Conversion Accounts Collections WEP	Vew * For Post Dt No data to day Transactio	mat V III III IIII IIII IIIIIIIIIIIIIIIII	Freeze Detach Description	ې Wrap و و و و و و و و و و و و و و و و و و و	Beverse Export to Exe aurency Amount D Details Balance Ant Psyment Currency Psyment Ant Payment Type	cel Bair	All Txns ince Amt Payment Currenc erence Mode	×
Payments Fees / Interfaces AP Transactions GL Transactions	Yew Y Foo Post Dt No data to day Transactio	mat * mat * here in the interval of the inte	Freeze Description	ې Wrap و و و و و و و و و و و و و و و و و و و	Beverse Export to Exe aurency Amount D Details Balance Ant Psyment Currency Psyment Ant Payment Type	cel Bair	All Tons Ince Amt Payment Currenc Ierence Mode Jeason	, Ça Beturn

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

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

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

-or-

- 5. Select **Txn Dt** to sort the entries on in **Transactions** section in order of when the transaction was created.
- 6. In View Option section, click View to view the following information:

In this field:	View:
Transactions sectior	1
Post Dt	The transaction posting date.



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

4.7.2.1 <u>To Reverse (or Void) a Transaction</u>

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
- 3. In the **Transactions** section, select the transaction you want to reverse.
- 4. Click **Reverse**. A confirmation dialog is displayed.
- 5. Click 'Yes' to reverse the transaction. On confirmation, the reversal is posted for processing.

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

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

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



4.7.2.2 Voiding an Account

To void an account

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

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

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

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

4.7.2.3 Export Account Transaction Details

In the Transactions sub tab, you can export the required account transactions and allocation details to a file.

To export account transaction details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
- 3. In the **Transactions** section, select the required transaction.
- 4. Click **Export to Excel**. The details are exported to a .xls file with options to save or open.



4.7.3 Payment Rating sub tab

	Customer Service ×					[
Origination	Search Customer Ser	rvice: 201602000100	047 Review Request (Pending: 0)			
Servicing						
Servicing	Account(s): 2016	0200010047: TI				🔄 View 🛛 🖋 Audit
Customer Service	View 🔻 Format 💌 [🖙 🔲 Freeze 🔒	🖞 Detach 🛛 🖉 Wrap 🛛 🚷 🍥	Current 🔘 Show All 🔘 Group Folio	n-up	
Securitization	Company	Branch S	Sub Unit Account # Produc	t	Days Past Due Currency	Pay Off Amt
Transaction Authorization	US01	USHQ S	SUBUNIT2 20160200010047 LOAN V	/EHICLE (FR)	-4 USD	50,048.51
Post Date Checks	•		III.			
Escrow Transactions						
Account Documents	< Summary Custon	ner Service Account I	Details Customer Details Transaction Hist	ory Pmt Modes Bankruptcy	Repo/Foredosure Deficiency Collater	al Bureau C >
Collateral Management	Testa and Testa and	and the transfer	Transactions Payment Rating Due Date H		and the second se	
Reports	balances Transaco	ons Sale Transfer	Transactions Payment Rating Due Date H	story Repayment Schedule V	fork Orders	
Producers Vendors						
Vendors A Batch Transactions	Sale Transfer 1	ransactions				/jew 🔗 Audit
Advances			THE PROPERTY	Good Txns O All Txns		
Payments	View 🔻 Format 🔻	- 🛃 🔟 Freeze	🛃 Detach 🚽 Wrap 🚯			
Fees	Post Dt	Txn Dt	Description	Amount Previous Sub Un	it New Sub Unit	
4 Interfaces	02/22/2016	02/22/2016	ADVANCE / PRINCIPAL-CONTRA TRAN	50,000.00 UNDEFINED	SUBUNIT2	
AP Transactions	02/22/2016	02/22/2016	ADVANCE / PRINCIPAL-SALE TRANSAC	50,000.00 UNDEFINED	SUBUNIT2	
GL Transactions	02/22/2016	02/22/2016	INTEREST-CONTRA TRANSACTION	20.79 UNDEFINED	SUBUNIT2	
	02/22/2016	02/22/2016	INTEREST-SALE TRANSACTION	20.79 UNDEFINED	SUBUNIT2	
CASA Reconciliation	4					

To view the transaction history of an account

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

Origination Servicing Servicing Customer Service Securitation Transaction Authorization Port Date Checks Ecrow Transactions Account Documents Collateral Menagement Reports Producers Vendors a Bath Transactions Advances Payments Fees Interfaces AT Transactions CLA Recordlation CAS Recordlation CAS	Account(s): View + Form Company USD1 Company Summary Balances Payment Prnt Rating 3	20150900014288 at v Brieze Branch USHQ Customer Service Ac Transactions Payment t Rating	Sub Unit Account # UNDEFINED 201509000	Curren Product 14283 LEASE VEHIC ransaction History ment Schedule Work	Pmt Modes Bankrupto	Days Past Due Currency 114 USD	iency Collateral	Audit Pay Off Amt 15,158.10 Burea > Y
Servicing Customer Service Securitization Transaction Advortization Post Date Checks Escrow Transactions Account Documents Collideral Management Reports Producers Vendors distant Transactions Advances Payments Fees al Interfaces AP Transactions G. Transactions G. Transactions CASA Reconcillation	View - Form Company USOI < Summary Balances 1 Payment Pmt Rating 3	at - Branch USHQ Customer Service Ac Transactions Payment t Rating	ED Detach qui Wrap Sub Unit Account # UNDEFINED 201595000 count Details Oustomer Details T Rating Due Dete History Repsy Rating Description	Curren Product I1283 LEASE VEHIC Transaction History mment Schedule Work Acc Status	DLE Pmt Modes Bankrupto	Days Past Due Currency 114 USD	iency Collateral	Pay Off Amt 15,158.10
Customer Service Sacutitation Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendons al Batch Transactions Advances Payments Fees AP Transactions GL Transactions GL Transactions GL Transactions GL Transactions	View - Form Company USOI < Summary Balances 1 Payment Pmt Rating 3	at - Branch USHQ Customer Service Ac Transactions Payment t Rating	ED Detach qui Wrap Sub Unit Account # UNDEFINED 201595000 count Details Oustomer Details T Rating Due Dete History Repsy Rating Description	Curren Product I1283 LEASE VEHIC Transaction History mment Schedule Work Acc Status	DLE Pmt Modes Bankrupto	Days Past Due Currency 114 USD	iency Collateral	Pay Off Amt 15,158.10
Transaction Authoritation Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors Advances Advances Payments Fees Interfaces AT Transactions GL Transactions CASA Reconciliation	US01 C Summary Balances 1 Payment Pmt Rating 3	USHQ Customer Service Ac Transactions Payment t Rating	UNDEFINED 201509000 count Details Customer Details T Rating Due Date History Repay Rating Description	14283 LEASE VEHIC ransaction History rment Schedule Work Acc Status	Pmt Modes Bankrupto	114 USD ry Repo/Foreclosure Defici		15,158.10
Poot Date Checks Escrov Transactors Account Documents Collateral Maragement Reports Vendors Vendors Advances Payments Frees Al Interfaces AP Transactoris GL Transactoris CASA Reconciliation	< Summary Balances 1 Payment Pmt Rating 3	Customer Service Ac Transactions Payment t Rating	count Details Customer Details T Rating Due Date History Repay Rating Description	ransaction History	Pmt Modes Bankrupto	cy Repo/Foreclosure Defici Status Description		>
Collateral Management Reports Producers Vendors Advances Payments Fees 4 Interfaces AP Transactions G. Transactions CASR Recrucibilistion	Balances 1 Payment Pmt Rating 3	Transactions Payment	Rating Due Date History Repay	ment Schedule Work		Status Description		Burea > '
Producers Vendors A deth Transactions Advances Payments Fees Interfaces G. Transactions G.S. Transactions CASR Recurcillation	Payment Pmt Rating 3	t Rating	Rating Description	Acc Status	k Orders			
Bitch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Pmt Rating 3	100						
Payments Fees 4 Interfaces AP Transactions GL Transactions CASA Reconciliation	3	9						
 Interfaces AP Transactions GL Transactions CASA Reconciliation 	3							
GL Transactions CASA Reconciliation						ACCOUNT 90 DAYS PAST	THE DUE DATE	
	Month/Yea		12/2015	11/2015	10/2015			
	Rating	3	2	1	0			
Conversion Accounts	Month/Yea Rating	ər						
	Month/Yea							
	Rating	21						
	Month/Yea	ar						
	Rating							
Collections								
WFP								
Tools								

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

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



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

4.7.4 Due Date History sub tab

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

Due Date History sub tab displays all the dues that have crossed the system date and also the history that is currently available in Transaction History > Due Date History sub tab.

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

DashBoard	C	iustomer Service \times					×
Origination		Search Customer Service	20150900014283	Review Request (F	Pending: 0)		
rvicing							
Servicing Customer Service		Account(s): 201509					📃 View 🛛 🖌 Audit
Securitization			nch Sut		Image: Weight of the second	Group Follow-up Days Past Due Current	y Pay Off Amt
Transaction Authorization		US01 US			50900014283 LEASE VEHICLE	114 USD	15,158
Post Date Checks		<				11,000	>
Escrow Transactions Account Documents							
Collateral Management		< Summary Customer	Service Account De	tails Customer Deta	ils Transaction History Pmt Modes E	Bankruptcy Repo/Foreclosure De	ficiency Collateral Burea >
Reports							
Producers		Balances Transactions	Payment Rating	Due Date History	Repayment Schedule Work Orders		
Vendors							
Batch Transactions		Due Date History	1				🔄 View 🖌 🖌 Audit
Advances Payments		View - Format -	Freeze	Detach dil vi	rap 🚯		
Fees		Due Dt		Last Pmt Dt	Pmt Amt	Balance Amt	Protection Pmt
Interfaces							Days Past Due Pmt Received
AP Transactions		02/05/2016	1,074		0	1,074	-9 N
GL Transactions		01/05/2016 12/05/2015	1,074		0	1,074	22 N 53 N
CASA Reconciliation		12/05/2015	1,074		0	1,074	
Conversion Accounts	1	10/05/2015	1,074		0	1,074	83 N V 114 N
		10/03/2013	1,074		0	1,074	114 18
		Due Date History					
		Due Date History					Ca Beturn
							Ca Return
			Due Dt 02/05/2016		Pmt Amt 0	Pmt Receive	ed .
			Due Amt 1.074		Balance Amt 1.074		~
			st Pmt Dt		Days Past Due -9		
			A THE DE		00701000000		
Collections							
WFP							
Tools							
10015							

In Due Date History section, click View

View the following:

In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.



In this field:	View this:
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.7.5 Repayment Schedule sub tab

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

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

Origination Servicing Customer Service Securitization Past Date Checks Estrow Transactions Account Documents Collateral Management Reports	Search Customer Service: 20150900014283 Review Request (Pending: 0) Account(s): 20150900014283: RODRIGUEZ ROBINSON Wew + Format + Image: Image	Group Follow-up Days Past Due Currency 114 USD	Pay Off Amt 15,158.10
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	View ~ Format ~ Im Freeze	Group Follow-up Days Past Due Currency 114 USD	Pay Off Amt 15,158.10
Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	View ~ Format ~ Im Freeze	Group Follow-up Days Past Due Currency 114 USD	Pay Off Amt 15,158.10
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	US01 US4Q UNDEFINED 20150900014283 LEASE VEHICLE C Summary Customer Service Account Details Customer Details Transaction History Pmt Modes	114 USD	15,158.10
Escrow Transactions Account Documents Collateral Management Reports	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes	Bankruptcy Repo/Foreclosure Deficiency Co	
Collateral Management Reports		Bankruptcy Repo/Foreclosure Deficiency Co	ollateral Burea >
	Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders		
Producers Vendors			
 Batch Transactions Advances 	Repayment Schedule		View 🔗 Audit
Payments	View 🕶 Format 🕶 🔛 Freeze 🔛 Detach 📣 Wrap		
Fees	Seq Date # of Pmts Pmt Amt Generated		
4 Interfaces	No data to display.		
AP Transactions			
GL Transactions	Repayment Schedule		
CASA Reconciliation Conversion Accounts			Ca Return
contration Accounts			
	Seq Date	Pmt Amt Generated	
	# of Pmts	Generateu	
	0 01 1 ma		
	Repayment Schedule Details		View 🖌 Audit
	View - Format - 📴 Freeze 🔚 Detach 실 Wrap		
	Date Payment Amt Principal Amt Interest		Balance Principal
	No data to display.		bulance i mapai
Collections			
WFP			
> Tools			
> Setup			

View the following information:

In this field:	View this:
Repayment Sched	ule section
Seq	The payment sequence number.
Date	The repayment date.
# of Pmts	The number of payments.
Pmt Amt	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.
Repayment Sched	ule Details section



In this field:	View this:
Date	The repayment date.
Payment Amt	The payment amount.
Principal Amt	The amount paid to principal.
Interest	The amount paid to interest.
Balance Princi- pal	The balance of the principal.

4.7.6 Work Order sub tab

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

To view the vendor work order screen

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

SEARCH MENU	60	Customer Service ×								
		Search Customer Service: 201607	00010513 Review R	Request (Pending: 0)	Queue Assignment					
DashBoard									_	
Origination		Account(s): 201607000105								📄 Yjew 🛛 🖋 Aydit
ervicing		and the second	Count 1	Wrap 🚱		All O Group Follow-u				
Servicing	~	Company Branch US01 USRHQ	Sub Unit	Account # 201607000105	Product 13 LEASE VEHICLE		Days Past Due Currency -21 USD		Pay Off Am 15,360.00	
Customer Service		0301 03010	UNDEFINED	201007000103	III		-21 000	_	15,300.00	0.001
						es Bankruptcy R				
Escrow Transactions Account Documents Collateral Management Reports Producers		Balances Transactions Payment Vendor Work Order View Format	Freeze		Schedule Work Orders					Vjew 🗸 Audit
Account Documents Collateral Management Reports Producers Vendors	E	Vendor Work Order View Verw Format Gauge Work Order Type Case #	Freeze Detadh						Estimated	Vjew 🖉 Aydit
Account Documents Collateral Management Reports Producers Vendors # Batch Transactions		Vendor Work Order View • Format • 🔯 🔟 Work Order Type No data to display.	Freeze Detadh	Wrap	a create Work Order Reason					Vjew 🖉 Audit
Account Documents Collateral Management Reports Producers Vendors		Vendor Work Order View Verw Format Gauge Work Order Type Case #	Freeze Detadh	Wrap	🐏 💠 Greate Work Order					Vjew Audit
Account Documents Collateral Management Reports Producers Vendors Albath Transactions Advances	E	Vendor Work Order View • Format • 🔯 🔟 Work Order Type No data to display.	Freeze Detadh	Wrap	a create Work Order Reason					•
Account Documents Collateral Management Reports Producers Vendors deth Transactions Advances Payments	E	Vendor Work Order View Format Work Order Type Case # No data to display.	Freeze Detadh	Wrap	a create Work Order Reason					•
Account Documents Collateral Management Reports Producers Vendors Match Transactions Advances Payments Fees	#	Vendor Work Order Verv + Format + + + + + + + + + + + + + + + + + + +	Freeze 🚮 Detach Cr	Wrap	Create Work Order Reason					Total Amt :
Account Documents Colleteral Management Reports Producers Vendors del Bath Transactions Advances Payments Fees Collections		Vendor Work Order View Format Work Order Type Case # No data to display.	Freeze 🚮 Detach Cr	Wrap	a create Work Order Reason			Vendor Status		Total Amt :

In the Vendor Work Order section, click View

View the following display only information:

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

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



• To create and maintain vendor work orders, click **Create Work Order**. The system opens Vendor Management screen. You can perform tasks and record additional information, such as changing the work order's status and adding comments in the Work Orders section.

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

- To view more detailed information about vendor work order, select the work order you want to view and click **View Work Order**. The **View Work Order** button appears faded if the responsibility does not allow access to the Vendor Work Order screen.
- 3. Click **Close** on the Vendor Management screen to return to the Customer Service screen.

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

4.8 <u>Customer Service screen's Pmt Modes tab</u>

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

4.8.1 ACH sub tab

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

To view the ACH information screen

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

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

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

If you have selected 'Recurring' or 'One-Time Phone' option, you can further Add, Edit, or Copy the details and perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



On save, the system will automatically post the transaction capturing the current transaction date along with a comment as 'Direct Record Update' for the particular ACH transactions.

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	Specify the city where the bank exist.
Bank State	Select the state where the bank exist form the drop-down list.
Routing #	The routing number.
Account Type	The type of account.
Name On Account	Specify the name of the account.
Account #	The account number. If the organizational parameter UIX_HIDE_RE- STRICTED_DATA is set to Y, this appears as a masked number; for example, XXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check- sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence	System displays the current Sequence Type of the selected account.
Туре	Depending on the nature of direct debit, the sequence type can be one of the following:
	- First - First time direct debit
	- Recurrent - Subsequent repayments after first direct debit
	- Final - Final repayment
	- One-off - One time bullet contract repayment
	However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Pmt Day	The payment day.

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



In this field:	View this:
Pmt Amt	The Payment amount.
Pmt Amt Excess	The excess payment.
Pmt Freq	The payment frequency.
Fee Amt	The amount charged as fees.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Start Dt	The date the system began using ACH payments for this account
End Dt	The ACH end date.
Default	If selected indicates that this ACH is the default ACH for the account.
Status	The status of the account.

Note

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

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

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.
Account Type	The type of account.
Name On Account	The account name.
Account #	The account number. If the organizational parameter UIX_HIDE_RE- STRICTED_DATA is set to Y, this appears as a masked number; for example, XXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

In this field:	View this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check- sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence	System displays the current Sequence Type of the selected account.
Туре	- First - First time direct debit
	- Recurrent - Subsequent repayments after first direct debit
	- Final - Final repayment
	- One-off - One time bullet contract repayment
	However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Debit Dt	The debit date.
Pmt Amt	The Payment amount.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Ques- tion	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.
Reference	Additional reference if any.
Drawer Rela- tion Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.
Drawer Address1	Address of withdrawer,
Drawer Address2	Address of withdrawer,
Drawer City	City of withdrawer,
Drawer State	State of withdrawer,
Drawer Zip	Zip of withdrawer,



In this field:	View this:
Status	The status of the account.

Note

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

Copying ACH Details

You can copy and maintain ACH details from **Pmt Modes** sub tab of **Customer Service** screen. Copy option is available only when you have selected the ACH option as either Recurring or One-Time Phone.

To copy the ACH details

- 1. Select a record and click **Copy**.
- 2. A confirmation message is displayed as 'Do you want to Copy ACH Record?'. Click **OK** to copy and create a new record.

On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH Transaction' capturing the current transaction date along with a comment as 'Direct Record Update'.

4.8.2 <u>Coupon sub tab</u>

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

To view the coupon screen

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

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View the following:

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

4.8.3 Post Dated Checks sub tab

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

To view the post dated checks details screen

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

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View the following:

In this field:	View this:
PDC Type	The type of post dated check in use.
Status	The status of the post dated check.
Check #	The check number of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Bank Name	The bank name of the post dated check.
Account Type	The account type of the post dated check.



In this field:	View this:
Account #	The account number of the post dated check.
Comments	Additional information as comments, if any.

4.8.4 Payment Arrangement sub tab

The **Payment Arrangement** section enables you to define and calculate the payment amount for the account with status Charge-off. An alert message will be displayed in the Customer Service screen when the user tries to view the payment arrangement for account other than charged off status.

To view the Payment Arrangement details screen

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

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

3. In the **Payment Arrangement** section, click **View** to view the following details:

In this field:	Do this:
Frequency	Displays the payment frequency.
Start Date	Enter the start date from when the customer pays.
Terms	Enter the number of payments. Note that if the term is speci- fied as zero "0", an error message is displayed.
End Date	View the end date of the payment.
Plan Amount	View the payment amount which the customer plans to pay.
Outstanding Amount	View the outstanding amount.



4. In the **Details** section, click **View** to view the following details:

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

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

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

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

4.9 <u>Customer Service screen's Bankruptcy tab</u>

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

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

When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be done with respect to detail tracking record when the bankruptcy condition is closed.

To enter bankruptcy details for an account

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



4. Select Add to refresh the Bankruptcy screen to create a new record.

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

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

6. Click Save.

- 7. In the **Tracking** section, click **Load Tracking**. The system loads the bankruptcy tracking parameters.
- 8. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in parameter display.



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

4.9.1 Call Activities sub tab

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

For details on how to Record a Call Activity, refer *Call Activities sub tab* section in "Customer Service screen's Customer Service tab" section.

4.9.2 <u>Comments sub tab</u>

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

For details on how to Record a Comment, refer *Comments sub tab* section in "Customer Service screen's Customer Service tab" section.

4.9.3 Due Date History sub tab

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

For more details, refer *Due Date History sub tab* section in "Customer Service screen's Transaction History tab" section.

4.10 <u>Customer Service screen's Repo/Foreclosure tab</u>

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

4.10.1 <u>Repossession sub tab</u>

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

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

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

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

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



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

To Specify repossession details for an account

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

-or-

4. Click Add to refresh the Repossession screen to create a new record.

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5. In the **Details** section, add view or edit the following information:

In this field:	Do this:
Current	Select to indicate this is the current repossession record.
Followup Dt	Specify the follow-up date for the repossession.
Work Order Type	Select the repossession type.
Collateral	Select the collateral involved in the repossession.
Disposition	Select the repossession disposition.
File Received Dt	Select the file received date for the repossession.
Repo Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.
-	Is - This section displays the following details based on the ceived from the interfaced third party system.



In this field:	Do this:
Case#	Displays the case number of the repossession.
National For- warder	If checked, indicates that National Forwarder carrier is equipped in the repossession.
Condition Report Status	If checked, indicates that the condition report exist.
Condition Report Recd Dt	Displays the date when condition report was received.
Mileage	Displays the mileage of the vehicle.
Key Status	Indicates if the vehicle key(s) is available.
Field Agent Name	Displays the name of the field agent involved in the repossession.
Address	Displays the address of the field agent.
Phone	Displays the contact number of the field agent.
Storage Loca- tion	Displays the location where the vehicle is currently stored.
Repo Location	Displays the repossession location.
Police Dept Name	Displays the name of police department involved in repossession.

6. In the **Tracking** section, click **Load Tracking**. The system loads the repossession tracking parameters.

- 7. 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.
- 8. Complete the **Tracking** section by entering information regarding repossession in the Value field for each corresponding Parameter, then click **Save**.

4.10.2 Foreclosure sub tab

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

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

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

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



To enter foreclosure details for an account

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

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

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

- 6. In the **Tracking** section, click **Load Tracking**. The system loads the foreclosure tracking parameters.
- 7. 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.
- 8. Complete the **Tracking** section by entering information regarding foreclosure in the Value field for each corresponding Parameter, then click **Save**.

4.10.3 Analysis sub tab

The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if you expect more expenses by the time asset is sold. You can have up to three Repo/Foreclosure and three Sales analyzes on each Analysis screen.



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

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Repo/Foreclosure** tab and then click **Analysis**.
- In the Analysis section, select the analysis record you want to work with and click Load.
 -or-
- 4. Click Add to refresh the Foreclosure screen to create a new record.

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

In this field:	Do this:
Current Ind	Current Indicator. Select the check box if analysis is current.
Level	Select the Analysis level from the drop down list.
Balance %	Specify balance allocation percentage.
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.



In this field:	Do this:
Comment Specify comment associated with the analysis.	

- 8. Specify all the required information in **Analysis** or **Bid** section, depending on the type of incident you are analyzing.
- 9. Complete the details in **Expenses** and **Refunds** sub screens, corresponding to analyze or bid number on the **Analysis** screen. The data here is loaded to the analysis and bid columns as 'expenses' and 'refunds'.
 - To complete the **Expenses** sub screen:

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

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

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

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

11. Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.

12. In Status field, select status of the analysis: APPROVED or REJECTED.



13. When you have decided which analysis or which sale bid you want to approve, select your choice in either the **Final Analysis** or **Final Bid** section.

Note

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

14. Click Save.

4.10.4 Call Activities sub tab

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

For details on how to Record a Call Activity, refer *Call Activities sub tab* section in "Customer Service screen's Customer Service tab" section.

4.10.5 Comments sub tab

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

For details on how to Record a Comment, refer *Comments sub tab* section in "Customer Service screen's Customer Service tab" section.

4.10.6 Due Date History sub tab

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

For more details, refer *Due Date History sub tab* section in "Customer Service screen's Transaction History tab" section.

4.11 <u>Customer Service screen's Deficiency tab</u>

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

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view deficiency information. The **Current** field in **Deficiency Details** section indicates the current bankruptcy details. To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

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



'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the deficiency condition is closed.

To enter deficiency details for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click **Deficiency** tab.
- 3. In the **Deficiency Detail** section, select the deficiency record you want to work with -or-

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	Sub Parameter Parameter No data to display.			Value	

5. In the **Deficiency Detail** section, enter, view, or edit the following information:

In this field:	Do this:			
Current	Select to indicate this is the current deficiency record.			
Followup Dt	Specify the follow-up date for the deficiency.			
Disposition	Select the deficiency disposition.			
Туре	Select the deficiency type.			
Comment	Specify a comment.			
File Received Dt	Specify the file received date for the deficiency.			
Charge Off Dt	Specify the deficiency start date.			
Deficiency End Dt	Specify the deficiency end date.			

6. Click Save.



- 7. In the **Tracking** section, click **Load Tracking**. The system loads deficiency tracking parameters that track actions taken to collect on the account.
- 8. If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- 9. Complete the Tracking section by entering information regarding deficiency in the Value field for each corresponding Parameter, then click **Save**.

4.11.1 Call Activities sub tab

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

For details on how to Record a Call Activity, refer *Call Activities sub tab* section in "Customer Service screen's Customer Service tab" section.

4.11.2 Comments sub tab

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

For details on how to Record a Comment, refer *Comments sub tab* section in "Customer Service screen's Customer Service tab" section.

4.11.3 Due Date History sub tab

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

For more details, refer *Due Date History sub tab* section in "Customer Service screen's Transaction History tab" section.

4.12 <u>Customer Service screen's Collateral tab</u>

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the Home and Seller sub tabs. To view the collateral details

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



 Click Collateral tab. System displays the following screen: If the account's collateral is a vehicle, the Collateral screen opens at Vehicle tab:

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- If account's collateral is a home, the **Collateral** screen opens at the **Home** tab:

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- If account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at the **Other** Collateral:

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Clicking on **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details on Collateral management screen by clicking on 'Edit' and saving the record.

The system displays a warning message if the Collateral Management screen is already open.

4.12.1 Valuation sub tab

With the Valuation sub screen, you can view the collateral or asset valuation for an account.

To view the collateral or asset valuation for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click **Collateral** tab and then Valuation.
- 3. Click the **Valuation** sub tab to view the following information:

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date of the vehicle.
Source	The valuation source.
Edition	The valuation edition.
Supplement	The valuation supplement.
Wholesale section	1



In this field:	View this:
Wholesale Base	The wholesale value.
Usage	The usage. This pertains to Lease and usually is entered as the current mileage.
Retail section	
Retail Amt	Specify the retail base value.
Addons Amt (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Total Amt (=)	The total value.
Addons section	
Addons/Attrib- utes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

4.12.2 Tracking sub tab

With the Tracking sub screen, you can view collateral or asset tracking details to an account, such as the location of title, liens, and insurance information.

To view the collateral or asset tracking for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Collateral tab.
- 3. On the available screen (Vehicle, Home, or Other), click the Tracking sub tab.
- 4. On the Tracking sub screen, enter, view, or edit the following information:

In this field:	View this:
Tracking Items	section
Select	If selected, indicates that this is the current record.
Tracking Item	The tracking type.
Disposition	The disposition.
Start Dt	The tracking start date.
End Dt	The tracking end date.



In this field:	View this:
Followup Dt	The next follow-up date.
Comment	Comments if any.
Tracking Item D	etails section
Enabled	Select to track the information from start date in the Start Dt field.
Parameter	The parameter.
Value	The tracking parameter value.

4.12.3 Seller sub tab

The Collateral link's Seller Details screen enables you to view seller details of the collateral of Lease. You cannot edit or modify details of the seller.

- 1. In Seller Details section, click View.
- 2. View the following:

In this field:	View this:
Seller Details	
Seller Type	The seller type.
Seller Name	The seller name.
Nationality	The nationality of the seller.
National Id	The national Id of the seller.
Authorized Signatory	The authorized signatory of the seller.

3. In Seller Address section click View.

4. View the following:

Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address #	The seller's address.
City	The seller's city name.
State	The seller's state name.



4.13 <u>Customer Service screen's Bureau tab</u>

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during servicing for account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Bureau** tab.
- 3. In the View Report section:
 - Click **Servicing** to view credit reports generated with the Customer Service screen.

-or-

- Click Origination to view credit reports generated during Lease origination.
- 4. In the **Bureau Details** section, select the report you want to view. The system displays report as a text file in the Text Report section.

To request a manual credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Bureau** tab.
- 3. Click Add to open New Request section.
- 4. Complete the following fields:

In this field:	Do this:
Customer	Select the available customer from the drop- down list.
Spouse	Select the applicant's spouse from the drop- down list.
Bureau	Select the credit bureau from the drop-down list.
Report	Select the credit bureau report type from the drop-down list.

5. In the **New Request** section, click **Create Request**. The system displays this information in the Bureau Details section and further information about customer in Customer Detail section.

Note

If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the 'Soft Pull' check box is to be selected in Bureau Details section. This option is available only when the system parameter 'EXP_PA_SOFT_PULL_IND' is enabled in the System Parameters screen and Bureau is selected as 'EXP' with Report as 'PREMIER ATTRIB-UTE' in the Bureau Details section.

6. If you want to receive a copy of a previously pulled credit bureau report, enter credit bureau reorder number in the Credit Bureau Reorder # field on the Bureau Details section.



7. Click Save.

You can print the report by selecting the report and clicking on **Print Report**.

4.14 <u>Customer Service screen's Cross/Up Sell Activities</u> tab

The Customer Service screen's Cross/Up Sell Activities tab enables you to view and edit all the captured marketing trigger based events for respective customers linked primary accounts.

Oracle Financial Services Lending and Leasing Application has been integrated with a third party database marketing solutions provider to receive monitoring triggers related to marketing based call activities. Primarily the active customer details are shared through an input file and corresponding monitoring triggers data within the processed customer input file are uploaded back into designated location of OFSLL database through an automated interface.

The Customer Service screen's Cross/Up Sell Activities tab displays the first 10 marketing trigger based call activities with the opportunity details and follow-up requirements. You can select **View All** check box to view all the 'active' and 'closed' call activities.

4.14.1 Edit Cross/Up Sell Activity

To edit a reported Cross/Up Sell Activity

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Cross/Up Sell Activities tab.
- 3. Select the record which you want to update and click Edit.
- 4. Complete the following fields:

In this field:	Do this:
Trigger Dt	View the date on which the activity has been recorded.
Product	Select the product from drop-down list.
Trigger Action	View the trigger action captured.
Trigger Description	View the description of the action.
Result	Select the result of the action from the drop-down list.
Reason	Select the desired reason for the result selected.
Appn'mnt	Select the check box to indicate if a prior appointment is required for next communication.
Followup Dt	Select the agreed follow-up date from the adjoining calendar icon.
Close	If there is no follow-up and the opportunity is closed, you can select this check box indicating the status of call activity as closed.
Time Zone	Select the time zone of the contact from the drop down list.
Comments	Specify additional information, if any.

5. Click **Save and Stay** or any other save option as explained in Basic Actions section.

4.14.2 Create Simple Application

You can use the call activity data and directly initiate the Lease Origination process from Cross/Up Sell Activities tab.

To create simple application

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Cross/Up Sell Activities** tab.
- 3. Select the required call activity record and click **Create Simple Application**.

The system opens Origination > Simple Application Entry screen with Application section capturing the details of call activity.

You can enter/edit the required details and continue creating credit application data into Oracle Financial Services Lending and Leasing Application.

For detailed information, refer to Simple Application Entry chapter in Lease Origination User Manual.

4.14.3 Close Opportunity

You can close an opportunity based on the response received from customer and if there are no follow-ups required. However, you can close an opportunity and de-link the same from an account only when all the records are closed.

To close an opportunity

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Cross/Up Sell Activities tab.
- 3. Ensure that all the records are marked as closed and click **Close Opportunity**.

4.15 <u>Customer Service screen's External Interfaces tab</u>

The Customer Service screen's External Interfaces tab displays the account specific information derived from external system.

Oracle Financial Services Lending and Leasing has been integrated with a third party system to explicitly fetch the account specific information through an input data file. A set of automated batch jobs which are scheduled at regular intervals pulls the data shared by external system and populates in the respective account in Customer Service > External



Interfaces tab. For more information on available Batch Jobs, refer to Setup Guide > Administration > System > Batch Jobs section.

SEARCH MENU	66	Customer Service \times									6
		Search Customer	Service: 201607000	010076 Review R	equest (Pending: 0)	Queue Assignment					
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Origination		Account(s): 20								📃 Yiew 🖌 🖌	Audit
Servicing		View + Format +	and the second sec	🔐 Detach 🛛 🖕	Wrap 🔂	Current O Show Al					
Servicing		Company	Branch	Sub Unit	Account #	Product		Due Currency	Pay Off.		nt Due St
Customer Service		NL02	NLHQ	UNDEFINED	20160700010076	LOAN VEHICLE (FR)		-23 EUR	50,089	.31	0.00 A
Securitization		٠ [m					,
Transaction Authorization											
Post Date Checks		< ce Account Det	ails Customer Deta	is Transaction Hist	ory Pmt Modes B	ankruptcy Repo/Foreclosure	Deficiency Collateral	Bureau Cross/Up	Sell Activities Exte	ernal Interfaces	> -
Escrow Transactions											
Account Documents		Interface									
Collateral Management				THE L	시 Wrap 🐻	Accept 22 Reje					
Reports	Æ	View - Format		ze 🔐 Detach	cu wrap	Gr Accept 3% Reje					
Producers	4	ID	Interface Name				Status	Creation Dt	Action Taken By	Action Dt	
Vendors		1009	NEW FIL		1606088_BK.ou1		NONE	07/28/2016	UNDEFINED	08/09/2016	
 Batch Transactions 		1010	NEW FIL				ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
Advances		1014	UPDATE	FILE HDFS_MON_20	1606044_BK.ou1		ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
Payments											
Fees		Interface Deta	ails								
 Interfaces 		View - Format	- 🔄 🗍 Freez	ze 🔐 Detach	🚽 Wrap 🛛 🚱						
AP Transactions		Parameter								Value	
GL Transactions		OWT LINE								02:00	
Conversion Accounts	-	ADDRESS								67 PRINCIPAL PT	
Collections		ATTORNEY CITY	ſ							ATLANTA	-
		ATTORNEY ZIP								303092449	=
> WFP		CITY FILED								ROME	=
> Tools		STATE FILED								GA	
		BUSINESS									
Setup		BUSINESS 1									

In the External Interfaces tab, each input data file either new or an update to existing information is displayed as individual record in the Interface section and the column definition details (as sorted in Setup > Data Files screen) are displayed in Interface Details section.

In this field:	View this:
Interface section	
ID	Unique case identification number.
Interface Name	Name of the external interface.
File Name	Input data file name appended with New (IBN) or Existing (IBU) file identifier convention.
Status	Current status of the record (None, Accepted, or Rejected).
Creation Dt	Date when the record was created.
Action Taken By	User who has modified the record status.
Action Dt	Date when the action was performed on the record.
Interface Details sect	tion
Parameter	Name of header used in input data file corresponding to the account information such as First Name, Last Name, Address and so on.
Value	Data fetched from external system for each header/parameter.

Along with the account specific updates, the records may also contain bankruptcy details which needs you attention. You need to verify those details and confirm the authenticity by either accepting or rejecting the bankruptcy information. If Accepted, system posts the bankruptcy details on the corresponding customer accounts.



4.15.1 Accept or Reject Bankruptcy Details

In the External Interfaces tab you can Accept or Reject information of those records which are specific to bankruptcy update and marked with status as 'None'.

- To accept the bankruptcy details, you need to create a new record with tracking attributes and then proceed with steps explained below.
- To reject a record, you can select the record and click 'Reject' in the external interface tab.

Post update, the status of record is marked as 'Accepted' or 'Rejected'.

To Accept Bankruptcy Details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click External Interfaces tab.
- 3. In the Interface section, select the bankruptcy record with status 'None' for which action has to be performed.
- 4. Verify the details displayed in Interface Details section.
- 5. Once confirmed, navigate to Customer Service screen > Bankruptcy tab.
- 6. Create a Bankruptcy record and load the tracking attributes as explained in 'Customer Service screen's Bankruptcy tab' section.
- 7. Click **Accept** in the action section and click 'Yes' in the confirmation dialog to accept changes.

On confirmation, system updates the bankruptcy details based on either 'SSN' for new bankrupt accounts or 'Case Number' for existing bankrupt accounts.

4.16 <u>Review Request</u>

The Review Requests page is primarily a work flow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to compete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

4.16.1 Review Requests Tab

The Review Requests page contains the following sections:



- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The Action section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Applica- tion/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request from another Oracle Finan- cial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.



Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of review request at the time of reviewing a request.

4.16.1.1 <u>Reviewing a Request</u>

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

	DashBoard ×					1
ashBoard	Dasirboard X					
DashBoard DashBoard Users Productivity	Origination		∡ Setup		Admin Critical Batch Job Stat	
System Monitor	My User Queues			Product Expiring in Next One Month		
Producer Analysis Process Files	Description	Count	Product	End Date	Batch Job	Status
PIOCESS FIRES	No data to display. My Pending Review I	Requests By Applicatio	No data to display.		No data to display.	
	App #	Priority				
	No data to display.					
	My Pending Review	Requests By Priority				
	Priority	Count				
	No data to display.					
	Servicing Number of Queues Hard Assigned Queue Description Count		Producer Producers Count By Status		✓ Vendor Vendors Count By Status	
	No data to display.	a dan d	Status	Count	Status	Count
			ACTIVE	82	ACTIVE	35
	Number of Accounts					
	Queue Description No data to display.	Count	Producers Expiring in		Vendors Expiring in N	
	No data to display.		Producer	End Date	Company Name	End Date
			No data to display.		No data to display.	
	My Pending Review	Requests By Accounts				
	Acc #	Priority				
	No data to display.					
	My Pending Review	Requests By Priority				
Origination	Priority	Count	~			
Servicing	No data ta disalar:	>				
Collections						
WFP						
Tools						

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.



2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oustomer Service Query Action Email				
Servicing Customer Savice Securitation Transaction Authorization Reports Produces Vendra # Bath Transactions Advances Produces Vendra # Bath Transactions CASA Recordiation Conversion Accounts Produces	DashBoard	Customer Service X		2 🕱
Serving Cardination Transitions Contractions Collected bits Ohedde Ecrow Transactions Collected bits Ohedde Collected bits Ohedde Collected bits Ohedde Collected bits Ohedde Reviews R	Origination	Search Customer Service Review Request (Pending: 0)		
Cuters Service Securitation Transactions Account Comments Collerand Collerand Collerand Collerand Collerand Part Mate Check Collerand C	ervicing			
Collections	Customer Service Securitation Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors Batch Transactions Advances Payments Fees AP Transactions GL Transactions CASA Reconciliation	Query Action Originator O Receiver O Both View - Dormat - Dormat - Dormation Originator Originator Originator Receiver Account # Originator Receiver Account # Originator Receiver Account # Originator Receiver Receiver Originator Receiver Account # Originator Receiver Detach Detach	Email e 🐼 Close Request 🖉 Originator	Audit
	Collections			
WEP				
Tools				

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

DashBoard		Customer Service ×							
Origination		Search Customer Service Review	Request (Pending	J: 0)					
rvicing									
ervicing Customer Service Securitization		Review Requests		ction			Self Add	Email	🖉 Aydit
Transaction Authorization Post Date Checks		Originator Receiver Both	View All	Open Account	Send Request	Send Response	Close Request	🖾 Originator	🖾 Rece
Escrow Transactions		View 🗸 Format 👻 🔛 Fre	eeze 📝 Detach	📣 Wrap 🚷					
Account Documents		Originator	Priority	Receiver		Account #	Reason	Status	
Collateral Management Reports Producers Vendors Batch Transactions Advances		PRAKRUTI RAO PRAKRUTI RAO	HIGH HIGH	ARATHI KRISHN ABHISHEK LODH		20150900014267 20150900014267	REVIEW TRANSACTI REVIEW PROMOISE		FOR RESPO
Payments Fees Interfaces AP Transactions GL Transactions		Review Requests				Save and Add		Save and Return	Ca Beturn Status
CASA Reconciliation Conversion Accounts		* Priority	~		* Account #				Date 02
	2	* Receiver			* Reason	v			
		Originator Comment			Receiver Comment				
		<							>
Collections									
WFP									



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions					
Originator	The user id of the request originator.					
Priority	The request priority: HIGH, NORMAL, or LOW.					
Receiver	The recipient of the request.					
Account #	The account number which needs review.					
Transaction	The transaction selected.					
Reason	The review reason.					
Status	The request status.					
Date	The date and time when the request was created.					
Originator Com- ment	The comment by the originator which creating a request.					
Receiver Comment	The comment by the receiver after reviewing a request.					

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

4.16.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
- 2. In the Review Requests page in the Query section, select Originator.



3.	Click Add to create a new re	eview request.	The following screen is displayed:	
----	------------------------------	----------------	------------------------------------	--

) (
> DashBoard	Customer Service ×						
> Origination	Search Customer Service Review R	equest (Pending: 0)					
ervicing							
Servicing Customer Service Securitization Transaction Authorization Post Date Checks	Review Requests Query	Action View I Open Account	Send Request	Send Response	de Add 2	Edit View Email Ø Originator	Audit
Escrow Transactions Account Documents Collateral Management Reports Producers Vendors 4 Batch Transactions	View + Format + 📑 🔟 Free Originator	ze 🔐 Detach 📣 Wrap 📢 Priority Receiver		Account #	Reason	Status	>
Bech (Instructions Advances Peyments Fees A Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Originator * Priority * Receiver Originator * Receiver Originator Originator Conjunctor	× ×	* Account # * Reason Receiver Comment	Save and Add	Save and Stay	Save and Return	Carl Return Status Date 02
	<						>
Collections WFP Tools							

- In the Priority field, select the priority of review request: High, Normal, or Low which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5. In **Receiver** field, select the person you want to receive the message.
- 6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- 7. In **Reason** field, select the purpose for the review request.
- 8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
- 9. Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

DashBoard		Customer Service ×								201
Origination ervicing Servicing		Information tequest Processed Sus Search Customer:	ceasfully. Service: 20150900014267	Review F	tequest (Pending: 0)					
Customer Service Securitization Transaction Authorization Post Date Checks		Review Reque	ests	-	ction			de Add	Email	and Audit
Escrow Transactions Account Documents		Originator R		a 🗆	Den Account	Send Reque	st Send Response	Close Request	😅 Originator	Beceiv
Collateral Management Reports Producers Vendors # Batch Transactions Advances		View - Pormat - Originator PRAKRUTI RAO		Priority HIGH	ABHISHEK LODHA	1	Account # 20150900014267	Reason REVIEW PROMOISES	Status WAITING	FOR RESPONS
Payments Fees AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	3	Originator PRU Priority HIC * Receiver ADD Originator Comment	AKRUTI RAO	۲			201599900014287 REVIEW PROMOISES	Save and Stay 🛛 🖬	Save and Return	Ca Betum Status WAIT RESPC Date 02/04
		<								>
Collections										
WEP										
Tools Setup										

10. In the Action section, click Send Request.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



4.16.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

SEARCH MENU	60	DashBoard _×						1
		My User Queues			Product Expiring in Next	One Month	Critical Batch Job Status	
		Description	Count		Product	End Date	Batch Job	Status
ashBoard		No data to display.			No data to display.		BATCH TXNS (MONETARY)	READY
DashBoard DashBoard Users Productivity	ŕ	My Pending Review Requ	ests By Applications					
System Monitor		App #	Priority					
Producer Analysis		0000001046	HIGH					
		My Pending Review Requer Priority HIGH	Count					
	н							
	•	Servicing Queue Description	Count		⊿ Vendor			
		No data to display.			Vendors Count By Statu	s		
					Status	Count		
					ACTIVE	25		
		Number of Accounts	A LUMP AND ALL					
		Queue Description No data to display.	Count					
		no data to display.			Vendors Expiring in Nex			
					Company Name	End Date		
	+	My Pending Review Requ	ests By Accounts		No data to display.			
Origination		Acc #	Priority	-				
Servicing		20160100010254	HIGH					
Collections								
> WFP		My Pending Review Requ						
> Tools		Priority	Count		1			
Setup		HIGH	1					

To respond to a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing main tab and then click Servicing drop-down link. Click Customer Service link. If the Number of Pending Review Requests tab displays a number, click Review Requests tab. On the Review Request page Query section, select Receiver.

The system displays the unread review requests in Review Request record.

2. In the Review Request record, select the record you want to view and click View.

DashBoard	10	Customer Service ×									
Origination		Search Customer Ser	vice Review Reg	uest (Pendin	gi 0)						
ervicing Service Customer Service Securitization		Review Request			Action					Edit Vie Email	
Transaction Authorization Post Date Checks Escrow Transactions		View - Format -		All Detach	وي Open Acco ما Wrap	unt ଜ୍ୱାହ	Send Request	Send Response	Close Request	159 Originat	or 🖾 Receiv
Account Documents Collateral Management		Originator		Priority	Receiver			Account #	Reason	Statu	-
Reports Producers Vendors 4 Batch Transactions Advances		PRAKRUTI RAO PRAKRUTI RAO		HIGH HIGH		KRISHNA EK LODHA		20150900014267 20150900014267	REVIEW TRANS		ING FOR RESPONS
Payments Fees Interfaces AP Transactions		Review Request	s					Save and Add	Save and Stay	Save and Return	a Ga Beturn
GL Transactions CASA Reconciliation		Originator					= Account #		(**)		Status
Conversion Accounts		* Priority		~			* Reason		~		Date 02/0
		* Receiver Originator			i						
		Comment					Comment				
		<									>
Collections											
Tools											

3. Click Open Account.

The system loads the account on Customer Service screen and displays Account Details page.



4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click Edit. Specify your response in the Receiver Comment field. Click Save And Return.

Origination Servicing * Servicing * Servicing * Servicing Securitation Transactions Scoutiation Post Date Obeds Excourt Documents Collectar Management: Reports Producers Verw → Format ↓ @ Freese @ Originator ─ Receiver ○ Both Producers Verw → Format ↓ @ Freese @ Interfacis Absences Past Producers Verw → Format ↓ @ Freese @ Interfacis Absences Past Past Producers Verw → Format ↓ @ Freese @ Interfacis Absences Past Past Producers Verw → Format ↓ @ Freese @ Interfacis Absences Past Past Past Conversion Accounts Originator Producers Past Past Past <th>> Origination Servicing 4 Servicing 4 Servicing Servicing</th> <th>DashBoard</th> <th>Customer Service ×</th> <th></th> <th></th> <th></th> <th></th> <th></th>	> Origination Servicing 4 Servicing 4 Servicing	DashBoard	Customer Service ×					
Servicing Cutcine Service Securitization Autorization Transaction Autorization Prot Date Checks Excorn Transactions Columents Columents Columents Reports Prot Date Checks Prod Date Checks Encorn V Reports Prometry Reports Prometry Producers Protocometry Columents Prometry Reports Promoting Protocometry Receiver Advances Payments Prot Protocometry Originator PRANUTI RAO Hitight neareschors Conversion Accounts Originator PRANUTI RAO Protocometions Constructions Advances Payments Fee Service ARATHIL RAO Originator PRANUTI RAO Protocometions Conversion Accounts Originator PRANUTI RAO Protocometions Conversion Accounts Originator PRANUTI RAO Protocometions Conversion Accounts Originator </th <th>Service Cutations Fishrice Cutations Fishrice<!--</th--><th></th><th>Search Customer Service Review F</th><th>Request (Pending: 0)</th><th></th><th></th><th></th><th></th></th>	Service Cutations Fishrice Cutations Fishrice </th <th></th> <th>Search Customer Service Review F</th> <th>Request (Pending: 0)</th> <th></th> <th></th> <th></th> <th></th>		Search Customer Service Review F	Request (Pending: 0)				
Cutomer Service Service Action Email Securitization Originator O Receiver O Both View O Transactions Send Request Send Request Originator O Receiver O Both Originator O Receiver O Both Image O Both	Cutoms Service Sources	rvicing						
	> Collections	Servicing Service Coutomer Service Securitization Post Date Checks Escrow Transactions Account Documents Collitaral Management Reports Producers Vendors a Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions GL Transactions GL Transactions GL Transactions GL Transactions GL Stransactions GL Stransactions	Outerx Originator Receiver Both View + Format + PRAKRUTT RAO PRAKRUTT RAO PRAKRUTT RAO Priority HIGH Receiver ARATHI KRISHNA KUM Originator Comment	View All Open Accourt All Open Accourt Priority Receiver HIGH ABMISHEC	Account # 2 Rescon R Receiver	Account # 20150900014267 20150900014267	Em Close Request	all Originator Status NEW WAITING FOR RESPON
		Collections						
Collections	WEP							
> Collections > WFP		Tools						

5. In the Action section, click Send Request.

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

6. In the Action section, click Close Request

It will remove the message from the Review Request section.

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

4.16.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to e-mail in the Review Request section.
- 5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.



-or-

6. Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of selected record to e-mail address recorded in user setup.

4.16.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click Review Requests tab.
- 4. Select the request you want to close in the **Review Request** section.
- 5. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

DashBoard	Customer Service ×	
Origination	Search Customer Service Review Request (Pending: 0)	
ervicing		
Servicing Customer Service Securitization Transaction Authorization	Review Requests Image: Constraint of the second secon	/ gdit yiew / Aydit Email @ Originator @ Receive
Post Date Checks Escrow Transactions	View - Format - 🔛 III Freeze 🛗 Detach 🚽 Wrap	
Account Documents Collateral Management	Originator Priority Receiver Account # Reason	Status
Report area Vandors ✓ Bactor Transactions Advances Press 2 Interfaces 2 Interfaces CASA Reconcileations CASA Reconcileation Conversion Accounts	Review Requests	Save and Return Ga Beturn Status Date 02/
	<	>
Collections		
> Collections		
Tools		
Setup		

4.17 Queue Assignment

The Queue Assignment tab in Oracle Financial Services Lending and Leasing application allows you to search and view the hard assigned customer service queues maintained in the system. You can also view the queue assignment details and reassign users in a hard assigned queue.

Customer Service Queues are maintained in Administration's setup screen (Setup > Administration > User > Queues > Customer Service). For more information on hard assigned queues, refer to section "Using the Hard Assigned feature" in setup guide.



Navigating to Queue Assignment

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**

DashBoard	112	Customer Ser	vice ×										×
> Origination		Search Cust	omer Servi	ce Revi	ew Request (Pending:	0) Queue Assi	ignr	nent					
Servicing													
Servicing Customer Service Securitization	Î	Search Cr	iteria		Acc #		Per	sponsibility		User		Search List	Bu
Transaction Authorization		DEF			ALC #		Kes	sponsibility		User		Queue (
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	•	Queues View • For	mat 🕶	B 1	Freeze Detach	실 Wrap	1	R2					
Producers		Queue nar	ne		Queue Desc		A	ccount Conditio	on Prio	ity Company	Branch	Hard Assig	ined
Vendors 4 Batch Transactions		DEF			DEFICIENCY QUEUE	NEW REQUESTS	D	EFICIENCY	1	ALL	ALL	Y	
Advances Payments Fees	Ŧ	Queue As			Freeze 🛃 Detach	Wrap	1	a 6	Update Queue				
Collections		Select 📰	User Nam		Account #	Replacement Use		Queue Name	Ougun Door	Responsibility	Company	Branch	Da
WFP		All				Replacement Use		-	-	Contra Contra Cont			
Tools			CSMANAG		20150500010045		-	DEF		CUSTOMER SERVI.	- Log county	USHQ	05
Setup			CSMANAG	ER3 3	20150500010136		-	DEF	DEFICIENCY QUEL	CUSTOMER SERVI.	US01	USHQ	05

In this section, you will learn how to compete the following tasks:

- Using the Queue Search
- View Queues & Queue Assignment details
- Reassign Users in Queue

4.17.1 Using Queue Search

In the Search Criteria section, you can primarily use the 'Search List By' filter to search based on either 'Queues' or 'Users' maintained in the system. Depending on the option selected, you can further filter your search using the following list of parameters and query the database by providing one or more parameter values.

Field:	Do this:
Hard Assigned Queue	Select the queue name from the drop-down list. The list displays both 'Enabled' and 'Hard Assigned' customer servicing queue definitions.
Acc #	Specify the account number to which the queue is assigned.
Responsibility	Select the user/queue responsibility from the drop-down list. The list displays various user responsibilities as defined in Setup > Administration > User > Queues > User Groups tab.
User	Select the 'User' from the drop-down list. The list displays all the hard assigned users maintained in the system.

Note

You need to specify a minimum of one parameter for the search to retrieve queues from the database. Else system displays an error message.

Click **Search**. The search results for Queues and Users are displayed in the 'Queues' and 'Queue Assignment' sections respectively.

You can also click 'Reset' to clear the filters specified in Search Criteria.



Remove Account Filter

While searching for queues using Account number as the Search Criteria, the Queue Assignment section displays the filtered search results along with the 'remove Filter' option in the header.

Clicking on 'remove Filter' button will remove the account number filter and displays all the accounts belonging to the selected queue.

4.17.2 Queues & Queue Assignment details

While searching for queues in the Search Criteria section, the search results are displayed in the Queues & Queue Assignment section. Whereas, the search results for a User is displayed in Queue Assignment section.

The Queues section displays both 'Enabled' and 'Hard Assigned' customer servicing queues with the following details:

- Queue name
- Queue Desc
- Account Condition
- Priority
- Company
- Branch
- Hard Assigned
- Group Follow-up Ind
- Near Real-Time
- Dialer Extract
- Enabled

The Queue Assignment section consists of the following details:

- User Name
- Account #
- Replacement User
- Queue Name
- Queue Desc
- Responsibility
- Company
- Branch
- Date
- Title
- Products
- Status
- Delinquency Days
- Amount Due
- Outstanding Balance
- Producer
- Secured
- Reason



4.17.3 Reassign Users in Queue

In the Queue Assignment tab, you can reassign a different user for a queue either individually or in bulk and reassign the hard assigned queues. While doing so, you can state the reason for change which later gets appended and displayed in the account conditions history log (Customer Service > Account Details > Condition Details sub tab).

Replace User in Queue

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
- 2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
- 3. In the Queue Assignment section, click on the 'Replacement User' drop-down list against the required user and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
- 4. Specify the reason for change in the Reason column against the user selected.
- 5. Click Update Queue.

Bulk Replace Queue Users

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
- 2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
- 3. In the Queue Assignment section, click 'Select All' check box.
- 4. Click on the 'Replacement User' drop-down list on the header and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
- 5. Specify the reason for change in the Reason field on the header.
- 6. Click **Update Queue**.

On successful user replacement, a system generated comment is posted on the account with the following details:

- Alert flag as 'N'
- Type
- Sub Type
- Comment Format QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMAT>>



5. Collections

5.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

5.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer or Account

There are a number of different ways to load customer details on the Collections screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

5.3 <u>Customer Service screen</u>

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

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

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

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.

5.4 <u>Customer Service screen's Summary tab</u>

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

	es Lending and Leasing							
DeskReed	Collections ×							
DashBoard	Search Customer Service Revie	0 1/0 1 01						
Origination	Search Customer Service Revie	w Request (Pending: 0)						
Servicing	Account(s)							View 🖌 Aydit
llections		reeze 🗃 Detach 🖉 Wrap 谢	🚊 🕕 Current 🕘 Show All 🕘 G	Teaun Fallaur un				🗏 View 💊 Añoir
Collections Collections Bankruptcy Repossession Deficiency Reports	Company Branch No data to display.	ceeze gruetaon des Wrap og Sub Unit Account # ccount Details Customer Details Transa	Product	Days Past Due Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
Producers Vendors	Alerts			∠ Conditions				
	Alerts			Conditions			() I DI	
	Alert No data to display.			Condition No data to display.			Start Dt	Followup Dt
	Account Details			Other Information Customer Information				
	No data to display.			Customer # Name	Relation	SSN	Birth Dt	Gender
	Delg Due LC Due NSF Due Other Due Delinquency Informatio	Total Due Todays Payoff Future Payoff Future Payoff Date	Future Pmt Dt Oldest Due Dt Amt Paid Excess	No data to display.	Disability Skip Stop		Privacy Opt Ou Active Military Dut Time Zone	У
	Late 30 60 No data to display.	90 120 150 180	Category Days		Correspondence			~
	BP(Life) BP(Year)	NSF(Life) NSF(Year)	Collector	Address Information Type Current Permissi Mailin	Description			
	Activities			No data to display.				
	Active Dt	App #	Last Pmt Amt					
VFP	Last Activity Dt	Paid Off Dt	Charge Off Dt	Employment Information				
iools	Due Day	Effective Dt	Military Duty	Type Current Permissi Emplo	ver Address		Phon	
0013	Last Pmt Dt	Current Pmt	Customer Score Behaviour Score	No data to display.	Nutres:		Filst	~



For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

ORACLE

To record a call activity

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

shBoard	Customer Service ×									
igination	Search Customer Service: 20160	00011260 Review	Request (Pending: 0)							
ing cing	Account(s): 20160100011			N Ourrent Show All Group						🔲 Yiew 🛛 🖋 Ag
tomer Service surtization nsaction Authorization & Date Checks row Transactions	View - Format - I F Company Branch US01 USHQ	Sub Unit UNDEFINED	Account # P 20160100011260 L	Voduct DAN VEHICLE (FR)	Days Past Due Currency -30 USD	15,002.08	Amount Due Status 0.00 ACTIVE			Oldest Due Dt 02/20/2016
sunt Documents steral Management orts bucers dors ch Transactions divances	Summary Customer Service 4 Call Activities Maintenance Call Activities							Save and Stay	Save and Ret	am 🖉 🛵 <u>R</u> etum
Payments Faces 44 Transactions 3L Transactions 2ASA Reconciliation Conversion Accounts	View - Format - P	Freeze Contact	h qil Wrap 🙀 Reason	¥	Promise Dt	Promise Amt Condition	Appn'nt Followup Dt	Time Zone	Group Followup	Comment
tions										
ctions										

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter.

5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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



In the Account Information section click View.

shBoard	Collections ×		
igination	Search Customer Service: 20150900014283 Review Request (Pending: 0)		
rvicing			
tions	Account(s): 20150900014283: RODRIGUEZ ROBINSON		📃 View 🛛 🖋 Audi
ections Collections ankruptcy repossession Peficiency	Due	Oldest Due Dt 10/05/2015	
leports troducers lendors	Summary Customer Service Account Details Customer Details Transaction History Pint Modes Colateral Bureau Cross/ub Sel Activities Account Details Statements Rate Schedule Insurances Contract Information Account Information Were Yemat \subset Bio Presse Pittotat all Wap Bio	(🔄 Vjew 🖌 🖋 Audit
	# of Extensions # of Extension Terms # of Extension Terms # of Due Dev. # of Due Dev.	Due Day Change Dt	Total Term 15
	Extra and Dave Dates # of Due Day changes (Year) 0 # of Extensions (Web) 0 # of Due Day changes (Year) 0 # of Extension Tem (Year) 0 # of Due Day changes (Web) 0 # of Extension Tem (Year) 0 Last Extra D1 # of Extension Tem (Veb) 0 Due Day Change D1	Addittie Total Term 15 Paid Term 1 Maturity Dt 11/05/2	Canal Details
р			

For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

5.7 <u>Customer Service screen's Customer Details tab</u>

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

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

To view or edit customer information

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

DashBoard	6	ollections ×							
Origination	s	earch Customer Service Review Reques	t (Pending: 0)						
Servicing									
ections		Account(s)						View	🖋 Audit
		View - Format - 📑 Freeze 🗃	Detach 🚽 Wrap	🙀 🚊 🔘 Current 🔘 S	Show All C Group Follow-	up		kaneter and the	
lections Collections		Company Branch Sub Unit Account #	Product	Days Past Due Currency Pay C	Off Amt Amount	Due Status	Oldest Due Dt		
Bankruptcy Repossession		No data to display.							
Deficiency		<		m					P.
Reports									
Producers		Summary Customer Service Account Detail	s Customer Details	Transaction History Pmt Mode	es Bureau Cross/Up	Sell Activities			
/endors		Customer Business							
		() () () () () () () () () ()							
		Customer Televisition							
		Customer Information					A - 11		
				-			/ Edit	🗌 View 🔗	Audit
		View - Format - 🔛 Freeze	Detach 🛛 🚽 Wr	ap 🔞					
		Customer # Relation	ECOA I	Name	SSN	Birth Dt	Marital Status	Enabled	Lang
		No data to display.							
		* [m							•
		Customer Information							
						E Save	and Stay 🛛 🔂 Save	and Return 🤇 🦕 🛚	eturn
		Custo	mer		lentification Details		KYC		
		Customer #		10	lentification Details		KIG	-	
		Relation		Passport #			Reference #		
		ECOA		Issue Dt			Status		
		Name		Expiry Dt					
		Birth Dt		Visa #			FAT	<u>ICA</u>	
		Marital Status		Nationality			Birth Place		
		Enabled		National ID			Birth Country		
		Language		SSN		Permanent	JS Resident Status		
		Education		License # License State					
FP		Mother's Maiden Name Class Type		License state			Pov	ver of Attorney	
ols		Class Type Email		M	ilitary Service				
							Power of Attorney		
Setup		Stop Correspondence		Active Military Duty			Holder Name		



For details on this screen refer <u>Customer Service screen's Customer Details tab</u> section in **Customer Service** chapter.

5.8 <u>Customer Service screen's Transaction History tab</u>

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

Origination Servicing ollections	6								088
		earch Customer Service: 20:	150900014267 Review Requ	est (Pending: 0)					
		Account(s): 201509000	14267: SIGG MARK						ew Audit
		View - Format - Inthe IT	Presere EX Detach	rep (33 , 41), (4	Current C show Al C c	Group Pollow-up			
Collections		Company Branch Sub Unit			ancy Pay Off Amt	Amount Due State	Oldest Du		
Bankruptcy				Due Curre					
Repossession		US01 USHQ	20150900014267 LOAN VEHD	CLE (FR) 118 USD	19,397.24	5,209.00 ACTI	VE:DELQ 10/01/20	15	
Deficiency									
Reports									
Vendors		Summary Customer Service	Account Details Customer Deta	Transaction History	Pmt Modes Collate	aral Dureau Cross/	Up Sell Activities		
Vendore		Balances Transactions II	ale Transfer Transactions Payn	Page Party Internet	There are a second and the second	halo Month Chalance			
		Balance Group			ince Group			Txn Pe	
					Current Balance 💬 Defic	tiency Balance 💬 Non-P	erforming Balance 💬 Ter	rminate Balance 🛞 ITI	CTD O YTD
		View v Format v IS	Theeze Cotoch of	Wrop GB					
		Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted
	19	ADVANCE / PRINCIPAL	0.00	18,900.00	0.00	0.00	0.00	0.00	c
		INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	c
		FEE LATE CHARGE	0.00	120.00	0.00	0.00	0.00	0.00	5
		FEE NSF	0.00						
		FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	
			0.00		0.00	0.00	0.00	0.00	
		PEE PERIODIC MAINTE	0.00	0.00	0.00	0.00	0.00	0.00	
		RENTAL PEE	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE EANOQUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	
				0.00					
		EXPENSE REPOSESSIO							
		EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	6
				0.00	0.00	0.00	0.00	0.00 Current Balance To	•

For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

5.9 Customer Service screen's Pmt Modes tab

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

5.9.1 ACH sub tab

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

To view the ACH information screen

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

ashBoard	6	ollections ×								
rigination	S	earch Customer Se	ervice: 20150900014	1267 Review Request (Pend	ding: 0)					
ervicing										
ctions		Account(s): 201				rent 🗇 Show All 🗇 G			📃 Yiew	/ Audit
ections				🛃 Detach 🛛 🖓 Wrap						
Collections Bankruptcy			Sub Unit Account		Days Past Due Currency		Amount Due Status	Oldest Due Dt		
Repossession Deficiency		US01 USHQ	2015090	0014267 LOAN VEHICLE (FR)	118 USD	19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015		
Reports Producers Vendors			Post Dated Checks Po			t Modes Collatera	I Bureau Cross/Up Sell Activ	tes	dit Yiew	≪ Aydit
		Reference # No data to display. CH Informa		Bank City Ban	k state Routir	ng # Acco	unt Type Name On Accour	t Account #	BIC	IBAN
			Reference # Bank Name		Sequence	IBAN Type	Dr	Reference awer Relation Type		
			Bank City Bank State			ebit Dt nt Amt		Drawer Name Drawer Address1		
			Routing #		Direct Deb	oit Fee		Drawer Address2		
		P	Account Type Name On Account		Fe Secret Qu	e Amt estion		Drawer Zip Drawer City		
			Account # BIC		Secret A Provided To	nswer		Drawer State Status		
FP										

For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.



5.10 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

To view the collateral details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click Collateral tab. The system displays the following screen:

DashBoard	6	llections ×									
Drigination	S	earch Customer Service: 2	20150900014283 Review Re	quest (Pe	ending: 0)						
Servicing											
lections		Account(s): 20150900	014283: RODRIGUEZ F	OBIN	SON					<u>V</u> iew	🖋 Audit
lections		View 🕶 Format 💌 📑	🔲 Freeze 🚮 Detach 🛛 🤞	Wrap		Current 🔘 Show All 🔘 G	Group Follow-up				
Collections		Company Branch Sub Ur	nit Account # Product		Days Past Due Curren	cy Pay Off Amt	Amount Due St	atus C	ldest Due Dt		
Bankruptcy Repossession		US01 USHQ UNDER	T 20150900014283 LEASE V	EHICLE	114 USD	15,158.10	4,296.60 AC	TIVE:DELQ 1	0/05/2015		
Deficiency		•									,
Reports											
Producers		Summary Customer Service	Account Details Customer D	etais T	ransaction History Pr	mt Modes Collatera	Bureau Cross	Up Sell Activities			
Vendors							Canada and a second second				
		Vehicle Seller									
		Vehicle									
		Venicie							A LL Carto		2
									Add / Edit	<u>V</u> iew 🔗	Audit
		View - Format - 🐯	Freeze 🔐 Detach	Wra Wra	ap 🚯						
		VICH + FORMUL +	Detter	(and strice	~ 6 2						
			escription Status			n Status Lien I	Event Date Sec	ond Lien Holder	Comments	Lien Release En	tity Ent
	R	Primary De Y 20		A	sset Type Lier	n Status Lien I DEFINED	Event Date Sec	ond Lien Holder	Comments	Lien Release En	ntity En1
	•	Primary De	escription Status	A	sset Type Lier		Event Date Sec	ond Lien Holder	Comments	Lien Release En	itity Enl
	•	Primary De Y 20	escription Status	A	sset Type Lier		Event Date Sec	ond Lien Holder	Comments	Lien Release En	itity Enl
		Primary De Y 20	escription Status	A	sset Type Lier		Event Date Sec	ond Lien Holder	Comments	Lien Release En	ntity Ent
		Primary De Y 20	escription Status	A	sset Type Lier		Event Date Sec	ond Lien Holder			•
	•	Primary De Y 20	escription Status	A	sset Type Lier		Event Date Sec				ntity Ent • <u>Return</u>
	•	Primary De Y 20 Vehicle	escription Status	A	sset Type Lier EHICLE UN	DEFINED	Event Date Sec		tay 📄 Save and		•
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	•	Primary De Y 20 Vehicle	IS AUDI A4 ACTIVE III IIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	A	sset Type Lier EHICLE UN Description	DEFINED	Event Date Sec	Save and S Extra	tay Save and 2 24		•
	•	Primary De Y 20 Vehicle Primary Substitution	scription Status 15 AUDI A4 ACTIVE III Type & Description	A	sset Type Lie EHICLE UN Description Condition	2015 AUDI A4 GOOD CONDITIONED		Save and S Extra Total	tay ∑ Save and 2 24 200.00		•
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	8	Primary De Y 20 4 Vehicle Primary Substitution Asset # * Asset Class	Scopton Status IS AUDI A4 ACTIVE m Type & Description 4012 14012 14012 VEHICLE	A	sset Type Lier EHICLE UN Descripton Conditon Lien Status	2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	T	Save and S Extra Total Charge * Country Country	tay Rave and 2 24 200.00 Address UNITED STATES NORFOLK		, Return
	8	Primary De V 20 Vehicle Primary Substitution Asset # * Asset Type	Scopion Status IS AUDI A4 ACTIVE III TYpe & Description 14012 14012 14012 VeHCLE VeHCLE CAR		sset Type Lief EHICLE LIN Description Condition Lien Status Lien Event Date	2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	T	Extra Total Charge * Country County Address #	tay Save and 2 24 200.00 Address UNITED STATES		, Return
	•	Primary De Y 20 Y 20 Y Vehicle Primary Subtetiution Asset # * Asset Type * Sub Type * Registration #	Scopion Status IS AUDI A4 ACTIVE III Type & Description		Sset Type Lief EHICLE LIN Description Conditon Lien Status Lien Event Date Second Lien Holder Comments	2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	Y	Save and S Extra Total Charge * Country Country Address # Address Line 1	Au Save and 2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST		, Return
		Primary De Y 20 Y 20 Y Vehicle Primary Subtetiution Asset # * Asset Type * Sub Type * Registration #	Scription Status IS AUDI A4 ACTIVE IN Type & Description IN 14012 NEW VEHCLE VEHCLE CAR UNDEFINED		set Type Lie EHICLE LIV Description Condition Lien Status Lien Event Date Second Lien Holder Comments Lien Release Entty	2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	T	Extra Total Charge * Country County Address #	Au Save and 2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST		, Return
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WFP	ł	Primary De V 20 Vehicle Primary Substitution Agest # * Asset Class * Asset Type * Sub Type * Sub Type * Sub Type * Sub Type * Sub Status Select Make and Model	Scription Status IS AUDI A4 ACTIVE Type & Description Y 14012 14012 NEW VEHICLE VEHICLE CAR UNDEFINED ACTIVE 2015		sset Type Lier EHICLE LIN Description Condition Lien Status Lien Event Date Second Lien Holder Comments Lien Release Ently Entity Name	2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	Y	Country Address Line 1 Address Line 1	2 24 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST TURNPIKE ST		, Return

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

5.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Lease servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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



2. On the Customer Service link bar, click **Bureau**.

ashBoard	0	ollections \times)
rigination	5	Gearch Customer Se	ervice: 20150900014	267 Review Request (Pen	iding: 0)					
ervicing										
ctions		Account(s): 201	50900014267: S	IGG MARK					View	🖌 🗸
ections		View + Format +	Freeze	🖥 Detach 🛛 🖓 Wrap		rrent 🔘 Show All 🔘 G	Group Follow-up			
Collections		Company Branch	Sub Unit Account #	# Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt		
Bankruptcy Repossession		US01 USHQ	20150900	014267 LOAN VEHICLE (FR		19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015		
Deficiency		•			m					
Reports Producers Vendors		Summary Customer	Service Account Deta	als Customer Details Tr	ansaction History Pmt	Modes Collateral	Bureau Cross/Up Sell Activit	ies		
/endors		Duran Datalla							Ards Dise.	✓ Audit
		Bureau Details	e to credit reportion age	nov evetame is for authorized	lucere and only for nerm	iccible ouronces. Lina	uthorized access is prohibited und		Edit Uiew	
			ear in Federal prison per		asers and only for perm	issure purposes, one		or one roll creatives	for any Accurate point	nooic by a
			🕞 🔟 Freeze	🚰 Detach 🛛 付 Wrap	🔂 🔀 Submit R	Request View Repo	ort 💿 Servicing 🔘 Origination			
			Bureau	🚰 Detach 🛛 🖓 Wrap	# Status	Dt	Report		Credit Bureau	
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	•	View + Format + Type No data to display. Applicant/Cust View + Format + Type	Bureau comer Detail	Detach 🖉 Wrap	# Status	Dt	Report	Suffix	Reorder#	Country
	8	View + Format + Type No data to display. Applicant/Cust View + Format + Type No data to display.	Bureau Bureau Comer Detail I Freeze First Name	Detach 🖉 Wrap	# Status	Dt	Report	Suffix	Reorder#	Country
	3	View + Format + Type No data to display. Applicant/Cust View + Format + Type No data to display. 4	Bureau Comer Detail Freeze First Name	Detach 🖉 Wrap	# Status	Dt	Report	Suffix	Reorder#	Country
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	3	View + Format + Type No data to display. Applicant/Cust View + Format + Type No data to display. 4	Bureau comer Detail Rev Preeze First Name	Detach 🖉 Wrap	# Status	Dt	Report	Suffix	Reorder#	Country
	3	View + Format + Type No data to display. Applicant/Cust View + Format + Type No data to display. * Bureau Report View Report ® Text	Bureau Comer Detail Preze First Name III Preze First Name III Preze ProF	MI Lest	# Status	Dt III Birth Di	Report	Suffix	Reorder#	, Country
		Vew ← Format ← Type No data to display. Applicant/Cust Vew ← Format ← Type No data to display. Bureau Report View Report ④ Text View ← Format ←	Bureau Comer Detail Preze First Name III Preze First Name III Preze ProF	Detach 🖉 Wrap	# Status	Dt III Birth Di	Report	Suffix	Reorder#	, Country
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	1	View + Format + Type No data to display. Applicant/Cust View + Format + Type No data to display. Bureau Report View Report @ Text View + Format + Text	Bureau Comer Detail Preze First Name III Preze First Name III Preze ProF	MI Lest	# Status	Dt III Birth Di	Report	Suffix	Reorder#	Country

3. For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

5.12 Review Request

The Review Requests page is primarily a work flow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to compete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

5.12.1 <u>Review Requests Tab</u>

The Review Requests page contains the following sections:

Query Section



- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The Action section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Applica- tion/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request from another Oracle Finan- cial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.



Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of review request at the time of reviewing a request.

5.12.1.1 <u>Reviewing a Request</u>

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

	-16	DashBoard ×					1
DashBoard		Dashboard X					
DashBoard DashBoard Users Productivity		Origination		🖌 Setup		Admin 🖌	
System Monitor		My User Queues		Product Expiring in N		Critical Batch Job Stat	
Producer Analysis		Description	Count	Product	End Date	Batch Job	Status
Process Files		No data to display. My Pending Review Re	quests By Application	No data to display.		No data to display.	
		App #	Priority				
		No data to display.					
		My Pending Review Re					
		Priority	Count				
		No data to display.					
	•	Servicing Number of Queues Har Queue Description No data to display.		Producer Producers Count By		✓ Vendor Vendors Count By Stat	
		No data to display.		Status	Count	Status	Count
		Number of Accounts	Count	ACTIVE	82	ACTIVE	35
		No data to display.	Count	Producers Expiring in Producer	End Date	Vendors Expiring in No	End Date
				No data to display.	End Date	Company Name No data to display.	cild Date
		the particular particular particular		1.1			
		My Pending Review Re	Priority				
		Acc # No data to display.	Priority				
		no outo to display.					
Origination		My Pending Review Re		,			
> Origination		Priority No data to display	Count				
Servicing		<	>				
Collections							
Collections WFP Tools							

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.



2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

Oustomer Service Query Action Email				
Servicing Customer Savice Securitation Transaction Authorization Reports Produces Vendra # Bath Transactions Advances Produces Vendra # Bath Transactions CASA Recordiation Conversion Accounts Produces	DashBoard	Customer Service X		2 🕱
Serving Cardination Transitions Contractions Collected bits Ohedde Ecrow Transactions Collected bits Ohedde Collected bits Ohedde Collected bits Ohedde Collected bits Ohedde Reviews R	Origination	Search Customer Service Review Request (Pending: 0)		
Cuters Service Securitation Transactions Account Comments Collerand Collerand Collerand Collerand Collerand Part Mate Check Collerand C	ervicing			
Collections	Customer Service Securitation Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors Batch Transactions Advances Payments Fees AP Transactions GL Transactions CASA Reconciliation	Query Action Originator O Receiver O Both View - Dormat - Dormat - Dormation Originator Originator Originator Receiver Account # Originator Receiver Account # Originator Receiver Account # Originator Receiver Receiver Originator Receiver Account # Originator Receiver Detach Detach	Email e 🐼 Close Request 🖉 Originator	Audit
	Collections			
WEP				
Tools				

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

DashBoard	-10	Customer Service ×								2
Origination		Search Customer Service	e Review Reg	uest (Pending	ı: 0)					
rvicing										
Servicing Customer Service Securitization		Review Requests		A	ction			alle Add	Edit View	I Aydit
Transaction Authorization		Originator O Receiv	er 🔿 Both Vi	ew 🔲	Open Account	Send Request	Send Response	Close Request	🖅 Originator	🖾 Rece
Post Date Checks Escrow Transactions		View - Format -	Freeze	Detach	🚽 Wrap 🔞					
Account Documents		Originator		Priority	Receiver		Account #	Reason	Status	
Collateral Management Reports Producers Vendors Batch Transactions		PRAKRUTI RAO PRAKRUTI RAO		HIGH HIGH	ARATHI KRISH ABHISHEK LOD		20150900014267 20150900014267	REVIEW TRANS REVIEW PROMO		FOR RESPO
Advances Payments Fees I Interfaces AP Transactions GL Transactions CASA Reconciliation		Review Requests				* Account #	Save and Add	Save and Stay	Save and Return	Carl Beturn Status
Conversion Accounts	1	* Priority		~		* Reason		~		Date 02
		* Receiver								
		Originator Comment				Receiver Comment				
		<								>
Collections										
WFP										



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Com- ment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

5.12.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
- 2. In the Review Requests page in the Query section, select Originator.



3.	Click Add to create	ate a new review	request.	The following screer	n is displayed:
----	---------------------	------------------	----------	----------------------	-----------------

DashBoard	Customer Service ×			X Q					
Origination	Search Customer Service Review Request (Pending: 0)								
ervicing									
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions	All		Email	iginator i i i Recei					
Account Documents Collateral Management Reports Producers Vendors / Batch Transactions Advances	Originator Priority		ccount # Reason	Status					
Payments Pagenets Faces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Review Requests	* Account # * Reason Reacher Comment	Cave and Add Cave and Stay Cave and	Return C Return Status Date 02/					
	<			>					
Collections									

- In the Priority field, select the priority of review request: High, Normal, or Low which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5. In **Receiver** field, select the person you want to receive the message.
- 6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- 7. In **Reason** field, select the purpose for the review request.
- 8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
- 9. Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

DashBoard	Customer Service ×			1 S
Origination ervicing Customer Service Securitization Transaction Authorization	Information Request Processed Successfully. Search Customer Service: 2015090001. Review Requests Susce		de and	Edit View Algdit
Post Date Checks Escrow Transactions		Action View All Qpen Account Send Res	quest Send Response	Email
Account Documents Collateral Management Reports Producers Vandors Vandors Batch Transactions Advances	View - Pormat - E Free Originator PRAKEUTI RAO	20 전 Detach 이 에 Wrap 행용 Priority Receiver HIGH ABHISHER LOOHA	Account # Reason 20150900014267 REVIEW PROMOISES	Status WAITING FOR RESPON:
Payments Free AP Transactions AP Transactions GL Transactions CASA Recorditation Conversion Accounts	Review Requests Originator PRAKRUTI RAO Priority HIGH ** Receiver AphrtSHEK LODHA Originator Comment		201000014007 Except reconcision	Save and Return Status WAIT RESIC Date 02/04
	<			>
Collections				

10. In the Action section, click Send Request.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



5.12.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

SEARCH MENU	60	DashBoard _×						6
		My User Queues			Product Expiring in Next	One Month	Critical Batch Job Status	
		Description	Count		Product	End Date	Batch Job	Status
ashBoard		No data to display.		1	No data to display.		BATCH TXNS (MONETARY)	READY
DashBoard DashBoard Users Productivity	<u>^</u>	My Pending Review Requ	ests By Applications					
System Monitor		App #	Priority					
Producer Analysis		0000001046	HIGH					
		My Pending Review Requestion Priority	ests By Priority Count					
		HIGH	1					
	1	Servicing Queue Description No data to display.	Count	- ^	⊿ Vendor Vendors Count By Statu	s		
					Status	Count		
		Number of Accounts			ACTIVE	25		
		Oueue Description	Count					
		No data to display.			Vendors Expiring in Next One Month			
				-11	Company Name	End Date		
					Vo data to display.	Line Date		
	1	My Pending Review Requ		=	and a second			
Origination		Acc #	Priority					
Servicing		20160100010254	HIGH	-11				
Collections								
> WFP		My Pending Review Requ	ests By Priority					
Tools		Priority	Count					
Setup		HIGH	1	-				

To respond to a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing main tab and then click Servicing drop-down link. Click Customer Service link. If the Number of Pending Review Requests tab displays a number, click Review Requests tab. On the Review Request page Query section, select Receiver.

The system displays the unread review requests in Review Request record.

2. In the Review Request record, select the record you want to view and click View.

DashBoard	10	Customer Service ×									2
Origination		Search Customer Service Review Request (Pending: 0)									
ervicing Servicing Customer Service Securitization		Review Request	s	Actio					🗣 Add 🥒	Edit View	🤣 Audit
Transaction Authorization		Criginator O Reco	siver O Both Vie		Open Acc	ount	Send Request	Send Response	Close Request	I Originator	E Receiv
Post Date Checks Escrow Transactions		View - Format -	Freeze	Detach @	wrap	ଗନ୍ଧ					
Account Documents Collateral Management		Originator		Priority	Receive			Account #	Reason	Status	
Reports Producers Vendors 8 Batch Transactions		PRAKRUTI RAO PRAKRUTI RAO		HIGH HIGH		KRISHNA EK LODHA	KUMAR.	20150900014267 20150900014267	REVIEW TRANSACTIO REVIEW PROMOISES	NS NEW WAITING	FOR RESPONS
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation		Review Request	s				= Account #	Save and Add	Save and Stay	Save and Return	Ca Beturn Status Date 02/
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		Originator									
		Comment					Comment				
		<									>
Collections											
WEP											
Tools											

3. Click Open Account.

The system loads the account on Customer Service screen and displays Account Details page.



4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click Edit. Specify your response in the Receiver Comment field. Click Save And Return.

Podt Date Checks Wew + Format - Date Checks Were - Format - Date Checks Date Checks Excrow Transactions Originator Proteck Date Checks Account # Reason Collateral Management PRAKUTT RAO HIGH APAHT (R2SHAK XUMAR 20159900014267 REVIEW PROMOTES: Reports PRAKUTT RAO HIGH APHISHEK LODHA 20159900014267 REVIEW PROMOTES: Batch Transactions Advances: Payments: Save and £dd Save and £dd Payments: Feas Instructors Save and £dd Save and £dd QL Transactions Originator Originator Save and £dd Save and £dd	Origination Vicing Castomer Service Securitation Transaction Advortation Post Date Checks Escow Transactions Account Documents Collateral Management Reports Producers Vendors Vendors Advances Payments	Review Requests Ouery © Originator	Ath View All Freeze Detach Priority HIGH	ction Open Account Wrap Receiver	Send Request	Send Response	En	nail
Servicing Customer Service Bed Clear your clear y	envicing Customer Service Securitization Transaction Authorization Paol Date Checks Escow Transactions Account Documents Collateral Management Reports Producers Vendors Each Transactions Advances Payments	Query Originator Receiver B View + Format + P Originator PRARKUTT RAO PRARKUTT RAO	th View All Freeze Detach Priority HIGH	Qpen Account	Send Request	Send Response	En	nail
Cutomer Service Securitation Socuritation Transaction Authorization Poat Data Check Originator © Receiver © Both View © Originator © Receiver © Originator © Receiver © Both View © Originator © Receiver © Originator © Originator © Receiver © Originator © Receiver © Originator © Receiver © Originator © Conversion Accounts © Originator © Receiver © Originator © Originator © Receiver © Originator © Originator © Originator © Originator © Originator © Conversion Accounts © Originator © Ori	Customer Service Securitization Transaction Authorization Past Date Checks Escrow Transactions Account Documents Account Documents Collisteral Margament Reports Producers Vendors Batch Transactions Advances Payments	Query Originator Receiver B View + Format + P Originator PRARKUTT RAO PRARKUTT RAO	th View All Freeze Detach Priority HIGH	Qpen Account	Send Request	Send Response	En	nail
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5. In the Action section, click Send Request.

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the Action section, click Close Request

It will remove the message from the Review Request section.

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

5.12.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to e-mail in the Review Request section.
- 5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.



-or-

6. Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of selected record to e-mail address recorded in user setup.

5.12.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click Review Requests tab.
- 4. Select the request you want to close in the Review Request section.
- 5. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

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		>
Collections WFP Tools		



6. Bankruptcy

6.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

6.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on the Bankruptcy screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

6.3 <u>Customer Service screen</u>

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.



6.4 <u>Customer Service screen's Summary tab</u>

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

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IFP	Last Activity Dt Due Day	Paid Off Dt Effective Dt	Charge Off Dt Military Duty	Employment Information			
ools	Last Pmt Dt	Current Pmt	Customer Score	Type Current Permissi E	mployer Address		Phone
				No data to display.			

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

6.5 <u>Customer Service screen's Customer Service tab</u>

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

6.5.1 Call Activities sub tab

With **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user defined.

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

6.5.1.1 <u>Recording a Call Activity</u>

To record a call activity

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



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

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For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in Customer Service chapter.

6.6 <u>Customer Service screen's Account Details tab</u>

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

6.6.1 Account Details sub tab

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

In the Account Information section click View.

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3. For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

6.7 <u>Customer Service screen's Customer Details tab</u>

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



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

To view or edit customer information

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

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3. For details on this screen refer <u>Customer Service screen's Customer Details tab</u> section in **Customer Service** chapter.

6.8 <u>Customer Service screen's Transaction History tab</u>

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

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		FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE EXTENSION	0.00	0.00	0.00	0.00	0,00	0.00	
		FEE PHONE PAY	0.00	0.00	0.00	0.00	0,00	0.00	
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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

6.9 <u>Customer Service screen's Pmt Modes tab</u>

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



6.9.1 ACH sub tab

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

To view the ACH information screen

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

Click Pmt Modes tab, then click ACH sub tab.

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Collections Bankruptcy Repossession Deficiency Reports		View Format - R Presz Detach Company Branch Sub Unit Account # Product US501 USHQ 20150900014267 LOAN VE	Days Past Due Currency Pay Off Amt	Group Follow-up Amount Due Status 5,209.00 ACTIVE:DELQ	Oldest Due Dt 10/01/2015	
		Reference # Bank Name Bank City No data to display.	슈네 Wrap 🙀 🔿 Recurring @ One-Time Ph	one All ccount Type Name On Account	Account # BIG	Jiew Augdit
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		ACH Information Reference # Berk City Berk State Routing # Reacount Typ Hemicount #	Sequence Type Debit Dt Pmt Amt Direct Debit Pree Fee Amt Secret Question Secret Answer	Dra	wer Relation Type Drawer Name Drawer Address1 Drawer Address2 Drawer Zip Drawer City Drawer State	(gageturn

For details on Pmt Modes tab refer <u>Customer Service screen's Pmt Modes tab</u> section in Customer Service chapter.

6.10 Customer Service screen's Bankruptcy tab

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

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

To enter bankruptcy details for an account

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



4. Select Add to refresh the Bankruptcy screen to create a new record.

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For details on this screen refer <u>Customer Service screen's Bankruptcy tab</u> section in **Customer Service** chapter.

6.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. **To view the collateral details**

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

Click Collateral tab. The system displays the following screen:

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- If the account's collateral is a vehicle, **Collateral** screen opens at the **Vehicle** tab:
- If the account's collateral is a home, **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, Collateral screen opens at the Other Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

6.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service link bar, click **Bureau**.

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

6.13 <u>Review Request</u>

The Review Requests page is primarily a work flow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to compete the following tasks:



- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

6.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The Action section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Applica- tion/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request from another Oracle Finan- cial Services Lending and Leasing user.



Action Options	Descriptions
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of review request at the time of reviewing a request.



6.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

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Process Files	My Pending Review R	equests By Applicatio			no data to display.					
	App #	Priority								
	No data to display.									
	My Pending Review R									
	Priority	Count								
	No data to display.									
	Servicing Number of Queues Ha		Producer		⊿ Vendor					
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Setup										

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the Query section, click Receiver.



In the Review Request record, the system displays all open review request you have received.

DashBoard	Customer Service ×							×
Origination	Search Customer Service	Review Request (Pendir	ig: 0)					
ervicing								
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collisteral Management Reports Producers Vendors # Batch Transactions Advances Payments Frees # Interfaces AP Transactions CASA Reconciliation Conversion Accounts	Review Requests <u>Guery</u> © Originator © Receiver ○ View ← Format ← No data to dipelay. Criginator Continent		Action Open Account d Wrap Receiver Receiver	Receiver Comment	Count #	Core Request	Edt	✓ Audit.
Collections								

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

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Post Date Checks		View 🗸 Format 🗸 🛛 🔛		Detach	Wrap لي	65)					
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Collateral Management											
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CASA Reconciliation Conversion Accounts		* Priority		~			* Reason				Date 02
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		Originator Comment					Receiver Comment				
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Collections											
WFP											
> Tools											

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.



Fields	Descriptions
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Com- ment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

6.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
- 2. In the Review Requests page in the Query section, select Originator.



3.	Click Add to create a new re	eview request.	The following screen is displayed:	
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Batch Transactions Advances Payments Pees A Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Originator * Priority * Receiver Originator * Receiver Originator Originator Conjunctor	× ×	* Account # * Reason Receiver Comment	Save and Add	Save and Stay	Save and Return	Carl Return Status Date 02		
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Collections WFP Tools									

- In the Priority field, select the priority of review request: High, Normal, or Low which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5. In **Receiver** field, select the person you want to receive the message.
- 6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- 7. In **Reason** field, select the purpose for the review request.
- 8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
- 9. Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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Collections WFP Tools								

10. In the Action section, click Send Request.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



6.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

SEARCH MENU	66	DashBoard 🗙						
		My User Queues		Pro	oduct Expiring in Next	One Month	Critical Batch Job Status	
		Description	Count		Product	End Date	Batch Job	Status
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DashBoard DashBoard Users Productivity	<u>^</u>	My Pending Review Reques	ts By Applications					
System Monitor		App #	Priority					
Producer Analysis		0000001046	HIGH					
		My Pending Review Reques	ts By Priority Count	_				
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					Status	Count		
					ACTIVE	25		
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		Queue Description No data to display.	Count	_				
		no data to display.			ndors Expiring in Next			
					Company Name	End Date		
	+	My Pending Review Reques	ts By Accounts	= NO C	data to display.			
> Origination		Acc #	Priority					
Servicing		20160100010254	HIGH					
Collections								
WFP		My Pending Review Reques	ts By Priority					
Tools		Priority	Count					
Setup		HIGH	1	-				

To respond to a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing main tab and then click Servicing drop-down link. Click Customer Service link. If the Number of Pending Review Requests tab displays a number, click Review Requests tab. On the Review Request page Query section, select Receiver.

The system displays the unread review requests in Review Request record.

2. In the Review Request record, select the record you want to view and click View.

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Escrow Transactions		View - Format -	Freeze		dil Wrap					
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		Criginator * Priority * Receiver Originator	s	×		* Account # * Reason	Save and Add	Save and Stay	Save and Return	Status Date 02/
		Comment				Comment				>
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WEP										
WFP Tools										

3. Click Open Account.

The system loads the account on Customer Service screen and displays Account Details page.



4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click Edit. Specify your response in the Receiver Comment field. Click Save And Return.

Origination Search Customer Service Review Request (Pending: 0) Servicing Search Customer Service Review Request (Pending: 0) Servicing Search Customer Service Review Request (Pending: 0) Securit Service Securitation Search Customer Service Securitation Transaction Authorization Originator © Receiver O Both View Capen Account © Sond Request © Sond Request © Originator © Receiver O Both View Capen Account © Sond Request © Sond Request © Originator © Receiver O Detach @ Wap @ Account # Reason Status Coltarial Management Originator © Receiver O Both View Capen Account # Reason Status Reports Originator © Receiver O Both View Capen Account # Reason Status Producers Vent ~ Format ~ © Proces © Detach @ Wap @ Account # Reason Status Advances NetWert RANDIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRANDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES W	Origination Servicing Servicing Cultoms Service	DashBoard	Customer Service ×						
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Cutotine Service Securitation Socuritation Transaction Authorization Poat Date Check Originator © Receiver © Both View © @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @	Cutetons Service Action Email Souritation Transaction Authorization Originator © Receiver © Both ^{Walk} © Open Account © Gend Request Send Request Send Request Send Request Send Request Send Request Send Request Image: Send Request Send Request </td <td>ervicing</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	ervicing							
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Collections	N WEP	Collections							
		WFP							
WFP Tools									

5. In the Action section, click Send Request.

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the Action section, click Close Request

It will remove the message from the Review Request section.

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

6.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to e-mail in the Review Request section.
- 5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.



-or-

6. Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of selected record to e-mail address recorded in user setup.

6.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click Review Requests tab.
- 4. Select the request you want to close in the Review Request section.
- 5. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

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7. Repossession

7.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

7.2 Search Tab

There are two types of search available.

- Account
- Customer

7.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Repossession screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

7.3 <u>Customer Service screen</u>

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.



7.4 Customer Service screen's Summary tab

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

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WFP		Last Activity Dt	App # Paid Off Dt	Charge Off Dt	Employment Information			
		Due Day	Effective Dt	Military Duty				Courses of
Tools		Last Pmt Dt	Current Pmt	Customer Score	Type Current Permissi E	mployer Address		Phone
Setup		Customer Grade	Last Bill Amt	Behaviour Score	No data to display.			

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

7.5 <u>Customer Service screen's Customer Service tab</u>

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

7.5.1 Call Activities sub tab

With the **Call Activities** section, system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

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

7.5.1.1 Recording a Call Activity

To record a call activity

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



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

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ections p				

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter.

7.6 Customer Service screen's Account Details tab

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

7.6.1 Account Details sub tab

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

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In the Account Information section click View.

For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

7.7 Customer Service screen's Customer Details tab

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



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

To view or edit customer information

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

2. Click Customer Details sub tab.

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	Email	Military Service	Power of Attorney	
Tools	Childi			
Tools Setup	Stop Correspondence	Active Military Duty	Holder Name	

For details on this screen refer <u>Customer Service screen's Customer Details tab</u> section in **Customer Service** chapter.

7.8 Customer Service screen's Transaction History tab

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

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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

7.9 Customer Service screen's Pmt Modes tab

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



7.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.

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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

7.10 Customer Service screen's Repo/Foreclosure tab

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

7.10.1 <u>Repossession sub tab</u>

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

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

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

To Specify repossession details for an account

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



-or-

4. Click Add to refresh the Repossession screen to create a new record.

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For details on this screen refer <u>Customer Service screen's Repo/Foreclosure tab</u> section in **Customer Service** chapter.

7.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

To view the collateral details

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



_	Click Collateral tab.	The system	displays t	the following s	screen:
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- If the account's collateral is a vehicle, the Collateral screen opens at the Vehicle tab:
- If the account's collateral is a home, the **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at the **Other** Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

7.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Lease servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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



2. On the Customer Service link bar, click **Bureau**.

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

7.13 Review Request

The Review Requests page is primarily a work flow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to compete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

7.13.1 <u>Review Requests Tab</u>

The Review Requests page contains the following sections:



- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The Action section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Applica- tion/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request from another Oracle Finan- cial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.



Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of review request at the time of reviewing a request.

7.13.1.1 <u>Reviewing a Request</u>

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

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To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.



2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

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3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

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		* Receiver									
		Originator Comment				Receiver Comment					
		<								>	
Collections											
WFP											
Tools											



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions					
Originator	The user id of the request originator.					
Priority	The request priority: HIGH, NORMAL, or LOW.					
Receiver	The recipient of the request.					
Account #	The account number which needs review.					
Transaction	The transaction selected.					
Reason	The review reason.					
Status	The request status.					
Date	The date and time when the request was created.					
Originator Com- ment	The comment by the originator which creating a request.					
Receiver Comment	The comment by the receiver after reviewing a request.					

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

7.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
- 2. In the Review Requests page in the Query section, select Originator.



3.	Click Add to create a new re	eview request.	The following screen is displayed:	
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> DashBoard	Customer Service ×									
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Collections WFP Tools										

- In the Priority field, select the priority of review request: High, Normal, or Low which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5. In **Receiver** field, select the person you want to receive the message.
- 6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- 7. In **Reason** field, select the purpose for the review request.
- 8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
- 9. Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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10. In the Action section, click Send Request.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



7.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

SEARCH MENU	60	DashBoard ×						
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Producer Analysis		0000001046	HIGH					
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Servicing		20160100010254	HIGH					
Collections								
WFP		My Pending Review Requests	By Priority					
Tools		Priority	Count					
		HIGH	1	-				

To respond to a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing main tab and then click Servicing drop-down link. Click Customer Service link. If the Number of Pending Review Requests tab displays a number, click Review Requests tab. On the Review Request page Query section, select Receiver.

The system displays the unread review requests in Review Request record.

2. In the Review Request record, select the record you want to view and click View.

DashBoard	10	Customer Service ×									
Origination		Search Customer Service Review Request (Pending: 0)									
Servicing Service Customer Service		Review Request	s	Acti	<u>on</u>				-∰- <u>A</u> dd	Edit V	iew 🤣 Aydit
Securitization Transaction Authorization Post Date Checks		Originator O Rec			Den Accoun		d Request	Send Response	Close Request	🖅 Origina	ator 557 Receive
Escrow Transactions Account Documents Account Documents Paparts Produces Metal Transactions Actual Transactions Actual Transactions Actual Transactions Actual Transactions Actual Transactions CASA Recordebation		View - Format - Originator	Freeze	Priority	oll Wrap Receiver	ଟନ୍ତ		Account #	Reason	Stat	us
		PRAKRUTI RAO PRAKRUTI RAO		HIGH HIGH	ARATHI KR ABHISHEK	ISHNA KUMAR LODHA		20150900014267 20150900014267	REVIEW TRANS REVIEW PROMO		TING FOR RESPONS
		Review Reques	s					Save and Add	Save and Stay	Save and Retu	m 🖓 Beturn
		Originator				- /	Account #				Status Date 02/0
Conversion Accounts		* Priority		~			* Reason		~		Date 02/1
		Originator									
		Comment					Receiver Comment				
		<					_				>
Collections											
WEP											

3. Click Open Account.

The system loads the account on Customer Service screen and displays Account Details page.



4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click Edit. Specify your response in the Receiver Comment field. Click Save And Return.

DashBoard	Customer Service x Search Customer Service Review Request (Pending: 0)							
Origination								
rvicing								
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Collections								
WEP								
Tools								

5. In the Action section, click Send Request.

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the Action section, click Close Request

It will remove the message from the Review Request section.

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

7.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to e-mail in the Review Request section.
- 5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.



-or-

6. Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of selected record to e-mail address recorded in user setup.

7.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to close in the Review Request section.
- 5. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

DashBoard	Customer Service ×		2k
Origination	Search Customer Service Review Request (Pending: 0)		
ervicing			
Servicing Cutaterare Service Securitation Factorial Constantion Park Date Condition Record Development Records Record Development Records Reco	Review Requests Action © Origination © Receiver® Dath Way © Origination © Receiver Very + Fried Datach Very + Fried Store Requests Origination * Account # * Priority * Sace and data Origination * Sace and data Origination * Sace and data Origination * Recover Origination * Recover Origination * Recover	Constant Constant Encode Reason Star Constant Reason Star Constant Reason Star Constant Reason Reason Constant Constant Reason Reason Constant Constant Reason Reason Constant	ator Si Receiv
	<		>
Collections WFP Tools			



8. Deficiency

8.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

8.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Deficiency screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

8.3 <u>Customer Service screen</u>

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter



8.4 Customer Service screen's Summary tab

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

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ollections		Account(s)						📃 View 🛛 🖋 Agd		
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Collections Bankruptcy Repossession Deficiency		Company Branch No data to display. Summary Customer Service Account	Sub Unit Account #	Product action History Pmt Modes Bureau	Days Past Due Currency Cross/Up Sell Activities					
Reports Producers Vendors		Alerts			Conditions					
		Alerts			Conditions					
		Alert No data to display.			Condition No data to display.		Start Dt	Followup Dt		
	1	Account Details			✓ Other Information Customer Information					
		No data to display.			Customer # Name	Relation	SSN Birth	Dt Gender		
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		Other Due	Future Payoff Date		Email Language	Disability Skip		cy Opt Out litary Duty		
		Delinquency Information			Marital Status	Stop		Time Zone		
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		BP(Ure) BP(Year)	NSF(Ure) NSF(Year)	Conector	Type Current Permissi to Call	Mailing Address	Phone			
		Activities			No data to display.					
		Active Dt	App #	Last Pmt Amt						
WFP		Last Activity Dt	Paid Off Dt	Charge Off Dt	Employment Information					
		Due Day	Effective Dt	Military Duty				Disease		
Tools Setup		Last Pmt Dt Customer Grade	Current Pmt	Customer Score	Type Current Permissi to Call No data to display.	Employer Address		Phone		

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

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

8.5.1.1 <u>Recording a Call Activity</u>

To record a call activity

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



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

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gination	Search Customer Service: 20160100011260 Review Request (Pending: 0)			
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For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter

8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

In the Account Information section click View.

Board	Collections x	
ination	Search Customer Service: 20150900014283 Review Request (Pending: 0)	
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ons	Account(s): 20150900014283: RODRIGUEZ ROBINSON	🔄 Vjew 🖌 🖌 Au
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ports		
ducers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activities	
idors	Account Details Statements Rate Schedule Insurances Contract Information	
	Account Information	🔄 Yiew 🖌 Audit
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		15
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		Dt 11/05/2016
	# of Extension Term (Life) 0 Due Day Change Dt	
s		
		5

For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter

8.7 <u>Customer Service screen's Customer Details tab</u>

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



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

To view or edit customer information

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

2. Click Customer Details sub tab.

DashBoard	Colle	ections ×									
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lections	Ac	count(s)							View	🖋 Audit	
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ollections Collections			nit Account #	Product	Days Past Due Currency	Day Off Amt	Amount Due Status	Oldest Due Dt			
Bankruptcy			Oldest Due Dt								
Repossession		No data to display.									
Deficiency											
Reports Producers	SL	ummary Customer Service	Account Details	Customer Details	Transaction History Pmt	Modes Bureau	Cross/Up Sell Activities				
Vendors											
		Customer Business									
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For details on this screen refer <u>Customer Service screen's Customer Details tab</u> section in **Customer Service** chapter.

8.8 Customer Service screen's Transaction History tab

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

DashBoard		Mections x							0
Origination	0	earch Customer Service: 201	50900014267 Review Reques	t (Pending: 0)					
Servicing									
llections	28	Account(s): 2015090001						(Dew 🛹 Audit
ollections		View - Format - Ing III	Preeze Detach gill Wra		Current C Show All C 0	Broup Pollow-up			
Collections		Company Branch Sub Unit	Account # Product	Days Past Curre	ncy Pay Off Amt	Amount Due Stat	Oldest Due (Dt	
Bankruptcy		US01 USHQ	20150900014267 LOAN VEHICL	E (FR) 119 USD	19,397,24	5.209.00 ACT	TVE:DELO 10/01/2015		
Repossession		(A.)							
Reports									
Producers		Summary Customer Service A	count Details Customer Details	Transaction History	Pmt Modes Collate	ral Dureau Cross,	Aup Sell Activities		
Vendors		() () () () () () () () () ()							
		Balances Transactions Ra	de Transfer Transactions Paymer	at Plating Due Date Hist	ary Repayment Sched	kie Wark Orders			
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		ADVANCE / PRINCIPAL INTEREST PEE LATE CHARGE FEE NSF	0.00 0.00 0.00 0.00	18,900.00 0.00 120.00 0.00	0.00	0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Adjusted
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		ADVANCE / PRINCIPAL INTEREST FEE LATE CHARGE FEE NSF FEE EXTENSION FEE PHONE PAY	0.00 0.00 0.00 0.00 0.00 0.00	18,900.00 0.00 120.00 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	0.00 0.00 0.00 0.00 0.00	Adjusted
		ADVANCE / PRINCIPAL INTERDIT PEE LATE CHARGE PEE NSF PEE EXTENSION PEE PHONE PAY PEE PERIODIC MAINTE	0.00 0.00 0.00 0.00 0.00 0.00 0.00	18,990.00 0.00 120.00 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 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	Adjusted
	•	ADVANCE / PRINCIPAL INTERNIT FEE LATE CHARGE FEE ENSF FEE ENST FEE ENTENSION FEE PHONE DAY FEE PHONE DAY FEE PERIODIC MAINTE	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	18,900.00 0.00 120.00 0.00 0.00 0.00 0.00 0.	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	Adjusted
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		ADVANCE: / PRINCIPAL INTEREST FEE LATE CHARGE FEE LATE CHARGE FEE PHONE PAY FEE PHONE PAY REPTAILORD REPTAILORD REPTAILORD REPTAIL REPTAIL EXPENSE SERVICING	0.00 0.00	38,900.00 120.00 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 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	
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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

8.9 Customer Service screen's Pmt Modes tab

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



8.9.1 ACH sub tab

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

To view the ACH information screen

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

Click Pmt Modes tab, then click ACH sub tab.

DashBoard	6	ollections ×							2			
Origination	5	Search Customer Service: 20150900014267 Review Request (Pending: 0)										
Servicing												
lections		Account(s): 20150900014267: SIGG M	ARK					View	🖋 Audit			
Collections Collections Bankruptcy Reports Reports Producers Vendors		View + Pormat + Preeze 20150900014267		Days Past Due Currency Pay O		llow-up ount Due Status 5,209.00 ACTIVE:DELQ	Oldest Due Dt 10/01/2015					
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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

8.10 Customer Service screen's Deficiency tab

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

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

Note

To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click Deficiency tab.
- 3. In the **Deficiency Detail** section, select the deficiency record you want to work with -or-



4. Click Add to refresh the Deficiency screen to create a new record.

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For details on this screen refer <u>Customer Service screen's Deficiency tab</u> section in **Customer Service** chapter.

8.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

To view the collateral details

- 1. Open the **Repossession** screen and load the account you want to work with.
- Click Collateral tab. The system displays the following screen:

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- If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:
- If the account's collateral is a home, the **Collateral** screen opens at **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the Collateral screen opens at Other Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

8.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Lease servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service link bar, click **Bureau**.

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter

8.13 <u>Review Request</u>

The Review Requests page is primarily a work flow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.



In this chapter, you will learn how to compete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

8.13.1 <u>Review Requests Tab</u>

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The Action section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Applica- tion/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.



Action Options	Descriptions
Send Response	Sends a response to a review request from another Oracle Finan- cial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of review request at the time of reviewing a request.



8.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

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Producer Analysis	Description	Count	Product	End Date	Batch Job	Status
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	My Pending Review F	equests By Priority				
	Priority	Count				
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To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the Query section, click Receiver.



In the Review Request record, the system displays all open review request you have received.

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3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

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	Originator Comment			Receiver Comment				
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> Collections > WFP								

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.



Fields	Descriptions
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Com- ment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

8.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
- 2. In the Review Requests page in the Query section, select Originator.



3.	Click Add to create a new re	eview request.	The following screen is displayed:	
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- In the Priority field, select the priority of review request: High, Normal, or Low which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- 5. In **Receiver** field, select the person you want to receive the message.
- 6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- 7. In **Reason** field, select the purpose for the review request.
- 8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
- 9. Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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10. In the Action section, click Send Request.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



8.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

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Producer Analysis		0000001046	HIGH					
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		HIGH	1					
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					Status	Count		
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To respond to a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing main tab and then click Servicing drop-down link. Click Customer Service link. If the Number of Pending Review Requests tab displays a number, click Review Requests tab. On the Review Request page Query section, select Receiver.

The system displays the unread review requests in Review Request record.

2. In the Review Request record, select the record you want to view and click View.

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Servicing											
Servicing Customer Service Securitization		eview Requests		A:	ction				de ≙dd ₂	Edit View	Audit
Transaction Authorization Post Date Checks		Originator O Recei				en Account	Send Request	Send Response	Close Request	250 Originator	E Receive
Escrow Transactions			Freeze		all wi						
Account Documents Collateral Management		Originator		Priority	R	eceiver		Account #	Reason	Status	
Reports Producers Vendors		PRAKRUTI RAO PRAKRUTI RAO		HIGH HIGH		RATHI KRISHN BHISHEK LODI		20150900014267 20150900014267	REVIEW TRANSACT REVIEW PROMOISE		3 FOR RESPONS
Batch Transactions Advances Poes Interfaces Interfaces CAS Reconciliation CAS Reconciliation Canvention Accounts	R	Originator Priority Receiver Originator Comment		Y			* Account # * Reason Beceiver Comment	Save and ≙dd	Save and Stay	Save and Return	Status Date 02/
Collections		<								_	>
WEP											
Tools											

3. Click Open Account.

The system loads the account on Customer Service screen and displays Account Details page.



4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click Edit. Specify your response in the Receiver Comment field. Click Save And Return.

Origination Search Customer Service Review Request (Pending: 0) Servicing Search Customer Service Review Request (Pending: 0) Servicing Search Customer Service Review Request (Pending: 0) Securit Service Securitation Search Customer Service Securitation Transaction Authorization Originator © Receiver O Both View Capen Account © Sond Request © Sond Request © Originator © Receiver O Both View Capen Account © Sond Request © Sond Request © Originator © Receiver O Detach @ Wap @ Account # Reason Status Coltarial Management Originator © Receiver O Both View Capen Account # Reason Status Reports Originator © Receiver O Both View Capen Account # Reason Status Producers Vent ~ Format ~ © Proces © Detach @ Wap @ Account # Reason Status Advances NetWert RANDIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRANDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING FOR RESPON NetWert RANADIT RAO HIGH ABHISHER KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES WUNTING Capen Account @ Status Advances Provide abitisher KUDHA 2015990014267 REVIEW PRONDISES W	Origination Servicing Servicing Cultoms Service	DashBoard	Customer Service ×						
Servicing Customer Service Action Ended Image: Service Service Servicing Customer Service Continuence Continuence Ended Ende	Servicity Cutomer Service Scuritization Transactions Account Documents Collections Exclin Image: Collections Pack Date Chacks Barrow Transactions Account Documents Collections Exclin Image: Collections Interfaces Printicy Collections Exclin Image: Collections Interfaces Printicy Collections Exclin Image: Collections Collections Collections Exclin Image: Collections Collections Collections Exclin Image: Collections Collections Collections Exclin Image: Collections		Search Customer Service Re	view Request (Pending	g: 0)				
Cutotine Service Securitation Socuritation Transaction Authorization Poat Date Check Originator © Receiver © Both View © @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @ @	Cutetons Service Action Email Souritation Transaction Authorization Originator © Receiver © Both ^{Walk} © Open Account © Gend Request Send Request Send Request Send Request Send Request Send Request Send Request Image: Send Request Send Request </td <td>ervicing</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	ervicing							
		Servicing Service Customer Service Customer Service Pead Date Checks Escrom Transactions Account Documents Collateral Management Reports Producers Vendors J Bach Transactions Advances Payments Fees Affrances Payments Fees Affrances AP Transactions GL Transactions GL Transactions GL Transactions CASA Reconciliation	Ouerx	th View All Dotach Freeze M Dotach Priority HIGH HIGH	Con Account	A KUMAR A Account # 24 Reason Ri Receiver	Account # 20150900014267 20150900014267	En Close Request	aad Conginator Status NEW WAITING FOR RESPON and Return Status NEW Date 02/04
Collections	N WEP	Collections							
		WFP							
WFP Tools									

5. In the Action section, click Send Request.

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the Action section, click Close Request

It will remove the message from the Review Request section.

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

8.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to e-mail in the Review Request section.
- 5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.



-or-

6. Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of selected record to e-mail address recorded in user setup.

8.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- 2. Click Customer Service link.
- 3. On the Customer Service link, click **Review Requests** tab.
- 4. Select the request you want to close in the Review Request section.
- 5. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

DashBoard	Customer Service ×			Sio Sia
Origination	Search Customer Service Review Request (Pending: 0)			
ervicing				
Custome Sarvice Custome Sarvice Securitization Terministration Priot Date Charls Charls Priot Date Charls Constraints Escrove Transactions Account Social Betch Transactions Advance Advance Instrace Conversion Accounts Conversion Accounts	Review Requests Consider a constraint of the constraint o	Account #	Ema	Status
	<			>
Collections WFP Tools				



9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Lease and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

9.1 Lease Calculator

The lease calculator works in one of four modes, depending on which of the following options you select in the Lease Calculator section:

- Calculate Payment
- Calculate Rate
- Calculate Residual Percent
- Calculate Gross Capitalized Cost.

The **Calculate Payment** mode calculates the base monthly payment using the information provided: the gross capitalized cost, capitalized cost reduction, residual percentage, rate, and lease term.

The **Calculate Rate** mode calculates the rate and the rent factor using the gross capitalized cost, capitalized cost reduction, residual percent, lease term, and base monthly payment.

The **Residual Percent** mode calculates the residual percent using the gross capitalized cost, capitalized cost reduction, rate, lease term, and base monthly payment.

The **Gross Capitalized Cost** mode calculates the gross capitalized cost using the capitalized cost reduction, residual percent, rate, lease term, and base monthly payment.

Note

If you want to clear (or "refresh") the lease calculator at any time, click **Initialize** in the **Lease Calculator** section.



To calculate a lease payment

1. On the Oracle Lending and Leasing home screen, click **Tools > Tools > Lease Calculator**.

DashBoard	Lease Calculator ×	a la
Origination	Lease Calculator	
Servicing		
Collections	Parameters	
WFP	Calculate Payment Calculate Rate/Rent Factor Calculate Residual Percent Calculate Gross Capitalized	Cost 🔯 Initialize 🗮 Calculate 📇 Print Quote
ols	Adjusted Capitalized Cost 0.00	Rent Factor 0.000000
ools	* Contract Dt 02/01/2016 00 Residual Value(-) 0.00	Total of Base Monthly Pmts (=) 0.00
Loan Calculator	* First Pmt Dt 03/01/2016 🔯 Residual % 0.0000	* Term 0
Lease Calculator	Maturity Dt 02/01/2016 Depreciation Value (=) 0.00 Gross Capitalized Cast 0.00 Rent Charge (+) 0.00	Base Monthly Payment (=) 0.00
Vehicle Evaluator	Bross Capitalized Cost, Wildo	
	Capitalized Cost Reduction 0.00	

2. In the Lease Calculator section, click Calculate Payment, then click Initialize.

Field:	Do this:
Contract Dt	Enter the contract date.
First Pmt Dt	Enter the first payment date.
Maturity Dt	View the maturity date.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Adjusted Capitalized Cost	View the adjusted cap cost.
Residual Value (-)	View the residual value.
Residual%	Enter the residual percentage.
Rent Charge (+)	View the rent.
Rate	Enter the rate.
Rent Factor	View the rent factor.
Total of Base Monthly Pmts (=)	View the total of payments.
Term	Enter the term.
Base Monthly Payment	View the base monthly payment.

3. In the Lease Details section, complete the following fields:



4. In the Lease Calculator section, click Calculate.

The system calculates the Base Monthly Payment (=) field on the Lease Details section.

To calculate a rate

- 1. In the **Lease Calculator** section, click **Calculate Rate**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
- 2. In the Lease Calculator section, click Calculate.

The system calculates the Rate field on the Lease Details section.

To calculate a residual percent

- 1. In the **Lease Calculator** section, click **Calculate Residual Percent**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
- 2. In the Lease Calculator section, click Calculate.

The system calculates the Residual% field on the Lease Details section.

To calculate a gross capitalized cost

- In the Lease Calculator section, click Calculate Gross Capitalized Cost, then click Initialize. You can refer to the above section for updating information in the required fields.
- 2. In the Lease Calculator section, click Calculate.

The system calculates the Gross Capitalized Cost field on the Lease Details section.

9.1.1 **Printing a Quote**

You can generate a summarised report using the calculated lease details in the format of quote with lease details and charges.

In the Lease Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Lease Details

The Lease Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Lease Term, and Rate.

Payment/Finance Charge

The Payment/Finance Charge section consists of gross capitalized cost, adjusted capitalized cost, percentage of residual value, rent factor, base monthly payment, and total of base monthly payments including rental charges.

9.1.2 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

- 1. Click **Initialize** and reset the calculator.
- 2. Click Import values. System displays basic values entered in previous tabs.
- Select one of the following option "Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross Capitalized Cost" and click Calculate. System displays calculated values based on selection.



Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

9.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking Clear.

To calculate a vehicle value

On the Oracle Financial Services Lending and Leasing home screen, click Tools > Tools
 > Vehicle Evaluator

DashBoard		The the text of text								× .
Origination										
ervicing	P	Parameters								
ollections							Initialize	Evaluate	🞸 Clear	Re-calculate
VEP			Vehicle Evaluator				Identi	fication #		
5		A	NEW COLLATERAL		Vehicle			Body		
als		Valuation Source		Year		~		Usage		
Loan Calculator Lease Calculator		Valuation Source Period	×	Make		~		Weight		
Vehicle Evaluator		Region	·	Model		~				
		Vehicle Evaluator Va	luation Vehicle Evaluator Attributes							
		Valuation								
		Valuation						Base and Attri	wite Value	
			Total Value	E						
			MSRP				Base Retail Base Loan			
			Total				Base Trade			
			Usage				Retail			
							Trade			

- 2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
- 3. In the Vehicle Evaluator section, click Initialize. The system completes Valuation Source, Period and Region fields.
- 4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
- 5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
- 6. If you selected NEW COLLATERAL in step 3, complete the Identification # -or-

Complete the fields in the Vehicle section.

- 7. In the Vehicle Evaluator section, click Evaluate.
 - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
 - If you completed the Vehicle section, system searches for the value of a vehicle matching that description.
 - In either case, the system displays following information about the vehicle:
 - In the **Vehicle** section, view the returned information:



Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the Valuation (Total Value) block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the Base and Attribute Value section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

9.2.1 <u>Attributes Tab</u>

In the Attributes section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.



Field:	View this:
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the Vehicle Evaluator section, click Recalculate.

The system updates the values in Total Value and Base and Attribute Value sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

- 1. Complete the following steps in the section **To calculate a vehicle value**.
- 2. In the Vehicle Evaluator screen, click Copy to Asset.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.



10. Oracle Financial Services Lending and Leasing Reports

During day, or at end of the day, you may want to retrieve any information from several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Collections > Collections > Reports.**

DashBoard	Reports ×			al Cio
Origination				
Servicing	Reports			
	View - Format -	🐨 🕅 Freeze 🚮 Detach 🛛 🖓 Wrap	69	
ollections	Description			Module
Collections	ACCOUNTS AND LIST			COLLECTIONS
Collections	ACCOUNTS AND LIST			COLLECTIONS
Bankruptcy Repossession	ACCOUNTS AND LIST	TING - LOAN		COLLECTIONS
Deficiency	BANKRUPTCY LOG			COLLECTIONS
Reports	COLLECTOR ACTIVIT			COLLECTIONS
Producers	COLLECTOR PRODUC			COLLECTIONS
Vendors		E WISE PROMISES REPORT		COLLECTIONS
rendors	DEFICIENCY LOG	L WILL PROPILIES REPORT		COLLECTIONS
		YSIS BY CREDIT AND GRADE		COLLECTIONS
	Report Paramete	rs		
		🖙 🔝 Freeze 🚮 Detach 🚽 Wrap	Run Report	
	Description	Value		
	COMPANY / BRANCH	ALL/ALL		
	FROM MM/DD/YYYY		No.	
	TO MM/DD/YYYY		20	
	REPORT FORMAT	PDF		
WEP				
> WFP > Tools				

10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Report : ba Date: 2/9/2				Financial		ding and Leasing		
Company : L Branch : USI								
Pool Id	TARE IN U Type	JSD Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date
JNDEFIN D		NEWLY RECEIVED	201512000 11375	ANAND AJITHA	51034.65			02/04/2016
				Pool Total:	51,034.65			
				Branch Total :	51,034.65			
				Company Total	: 51,034.65			

10.2 <u>Collector Activity (Detailed) Log</u>

This collection report lists collector activity details.



Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report

Date: 2/9/20	ollector activity 016 1:32 AM	(Detailed) Log			Financia	I Services Lendi	ng and Leasing			
Date From: 01/0	1/1800 To: 01/01/2	048								
Company:		NL02								
Branch:	ALL AMOUNT ARE	NLHQ								
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	c
12/17/2015	SHASHANK SRIVASTAVA	20120200010091	SPARROW JACK / MARYY	I	cc	pp	12/20/2015	12/17/2015	1,000.00	N
	3	Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			1,000.00	
	HARSHAL	20120200010091	SPARROW JACK / MARYY	I	cc	PP	12/20/2015	12/17/2015	1,000.00	2
	8	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	2
		Accounts 2 Worked:	Collector Activity count:	2	Col	lector Total:			2,000.00	
12/23/2015	NUTAN	20120200010843	LEWIS JERRY / JEAN	0	TB	PM	12/26/2015	12/24/2015	2,000.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			2,000.00	_
		Date Count:	1 Date Activity Count:	1		Date Total:			2,000.00	
12/19/2015	VENKATESHWAR ULU ROUTHU	20120200011635 C	MOORE FREDRICK /	I	CC	CB	12/22/2015		0.00	1
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			0.00	
		Date Count:	1 Date Activity Count:	1		Date Total:			0.00	
0		Branch Count:	5 Branch activity Count			Branch Total	2		5,000.00	
8		Company Count:	115 Company activity count	: 115		Company Total	:		41,344.00	
		Grand Count:	132 Grand activity count:	132		Grand Total:			57,367.00	

10.3 Collector Activity Log

This collection report lists collector.

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Department
- User Name
- Report Format



Example of the Collector Activity Log report

	: 2/9/2016 1:26 AM e: 01/01/1800 To Date: 01/0				Financial Service	ces Len	ding and Leasing
Company	NL02						
Branch: N	ILHQ						
Departme	ent:ODD-01 ORIGINATION						
Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments
1/19/2016	SERVICE OFSLL	20120400010114	11	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE:
	SERVICE OFSLL	20120400010114	1	cc	HU	1	CNLINCE_STM_LTR_VR_JOB_REQUEST ID: 10078) COLLECTION1 LETTER_GENERATED. (CORRESPONDENCE: CNLINCE_COL_LTR1_VR_JOB_REQUEST ID: 10121)
	SERVICE OFSLL	20120400010114	1	CC	HU	1	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLINCE COL LTR2 VR JOB REQUEST ID: 10128)
	SERVICE OFSLL	20120400010114	1	CC	HU	1	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)
	SERVICE OFSLL	20120400010114	1	cc	HU	1	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)
	SHASHANK	20120400010114	1	CC	HU	1	CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016
					Date Total:	10	
2/17/2015	HARSHAL TEMGIRE	20120200010091	210	cc	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	HARSHAL TEMGIRE	20120200010091	1	cc	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2016
	KIRAN GOUDU	20121000010174	1	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTE BY: 12/17/2016, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTE BY: 1224/2016, NEXT FOLLOWUP DATE: 122/27/2015
	KIRAN GOUDU	20121000010174	1	cc	PH	2	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	21.2	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTE BY: 12/17/2016, NEXT FOLLOWUP DATE: 12/20/2016
	KIRAN GOUDU	20121000010174	210	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTE BY: 1224/2016, NEXT FOLLOWUP DATE: 127/2015
	KIRAN GOUDU	20120200010091	4	cc	PP	3	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME
					Date Total:	42	
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	1	AT	PH	4	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.01 TO BE POSTED BY: 12/30/2016, NEXT FOLLOWUP DATE: 12/30/2016
	SERVICE OFSLL	20120200010231	1	AT	PH	52	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLSCE STM LTR JOB REQUEST ID: 10105)
	VARSHA VAIDYA	20120200010231	E	AT	PH	2	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
					Date Total:	58	
					Department Total:	148	
					Branch Total: Company:	146 3375	

10.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Productivity by Queue report

Report : Collector productivity By Queue Date: 2/9/2016 1:24 AM Creation Date From: To Financial Services Lending and Leasing

10.5 Deficiency Log

This collection report lists deficiencies.

- Company/Branch
- Report Format



Example of the Deficiency Log report

Date: 2/9/2 Company: 1 Branch: 1					Financial Se	vices Lending a	and Leasing	
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
UNDEFIN		NEWLY RECEIVED	201202000 10091	SPARROW JACK / MARYY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65
-		NEWLY RECEIVED	201202000 10108	DALE ALAN / JESSICA/LOAN- UN	02/16/2012	02/16/2012	03/10/2012	5011.65
		NEWLY RECEIVED	201201000 10315	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
-		NEWLY RECEIVED	201201000 10688	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 11412	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
10		NEWLY RECEIVED	201201000 11420	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201202000 10463	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	Crystana, 5500 (1838 - 1	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 10471	POTTER HARRY / RUDY/LOAN- UN	12/24/2015		03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11544	SPARROW JACK / MARYY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
10		NEWLY RECEIVED	201202000 11552	DALE ALAN / JESSICA/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
22		NEWLY RECEIVED	201202000 11560	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
-		NEWLY RECEIVED	201202000 11578	POTTER HARRY / RUDY/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201203000 10321	DICKENS GEORGE / BETH/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 10826	JULIAN BREDON / JULIANNE/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 11692	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
		RECEIVED	11741	VE				and the second second
		NEWLY RECEIVED	201204000 10544	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
		NEWLY RECEIVED	201204000 11865	SAXTON MARTIN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.6
		NEWLY RECEIVED	201204000 11873	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
10		NEWLY RECEIVED	201204000 11899	TETSUYA KOMURO / AKIRA/LOAN-SG	12/24/2015	12/24/2015	07/10/2012	14993.0
		Pool Count:	17				Pool Total:	240,576.9
		Branch Count :	17				Branch Total:	240,576.9
	2	Company Count:	33				Company Total:	490,659,0

10.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

Parameters:

- Company/Branch
- Producer

Example of the Delinquency Analysis by Credit and Grade report

Date	: 2/9/2016 1:0:	MAC		By Cr				Financial Servic	es Lending and Leasi	na			
	ALL AMOUNT			Fade: AL									
				OF ACC				Amount			INT OF AB		
C GRADE	53,340,05	8	8	3	3	0.00	0.00	53,005,51	53,005,51	0.000	0.000	99.350	99.3
nranch Total	71,162.86	0	0	3.25	3.25	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	00.4
Company Total	71,162.06	0	0	1.0	1.0	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	00.4
Grand .	53,348.05	0	0	9	9	0.00	0.00	53,005.51	53,005.51	0.000	0.000	99,350	99.31
Else and	NOTE NI.B.1												
	ALL AMOUNT	ARE :									mt of as		
arade	malance	20	60 [#]	ar Ace	Total	3.0	60	Amount 90+	Total	20	nt of As	90+	Tote
C GRADE	48,094.93	0	0		5	0.00	0.00	45,004,03	45,004.03	0.000	0.000	95.230	95.23
Branch Total.	48,094.93	0	0	- 10	D	0.00	0.00	45,004.03	45,804.83	0.000	0.000	95.238	9.0-131
Company, Tetal,	48,094,93	0	0			0.00	0.00	45,804,83	45,804.83	0.000	0.000	95.238	95.20
		o noduot.		rade: AL		0.00	0.00	45,804.83	45,804.83	0.000	0.000	96.238	01.23
Brar	och: USHQ												
	ALL AMOUNT	ARE	IN USD	OF ACC				A ROUTE			DT OF BR		
A GRADE	903.516.04	3	8	2	3.3	9.563.61	133.609.21	49.639.72	191.011.54	1.066	16.628	6,170	22.8
C GRADE	70.311.80	8	8	2	01	0.00	0.00	66,958,10	00.258.10	8.888	8.000	95.220 26.854	20.2
Total;	970,175.52	-	6	3.3	23	10,247.61	133,608.21	130,404.57	262,340.39	1.056	13.772	14.074	29.3
Company,	970,175.52	8		3.9	83	10,247.01	133,600.21	130,404.57	202,340.39	1.056	13.772	14,274	29.1
Grand .	803,516.04	3.	-	28	11	0,503.01	133,600.21	49,639.72	191,011.54	1.000	10.028	0.178	22.2 . 0 1
Please	relation of the second												
				of Acce	the second second			Amount			nt of Am	ount	
Grade	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Tota
C GRADE	50,074.02	0	0	6	6	0.00	0.00	56,071.32	56,071.33	0.000	0.000	95.077	95.05
Total	50,974.92	0	0	6	6	0.00	0.00	56.071.32	56,071.32	0.000	0.000	95.077	95.0
Company,	50,974.92	0	0	0	0	0.00	0.00	56,071.32	56,071.32	0.000	0.000	95.077	95.03
Tetal (58,974.92	0	0	•	•	0.00	0.00	56,071.32	86,071.33	0.000	0.000	95.077	98.07

10.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

- Company/Branch
- Product
- Producer
- Report Format



Example of the Delinquency Analysis by Producer report

Report: Delingo Date: 10/11/201	aency Analysis 3 16:00 PM	s By P	roduc	er					Fi	nancial S	ervices Le	ending and	Leasing
company Branch		TEST1 TEST			Product:	ALL	Producer:	ALL					
			# 0	f Acco	punts	050	3	Amount		Per	cent of 2	mount	
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
MN-00001													
HAR BLOCK	63,032,94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Branch Total:	63,032.94	0	0	1	a.	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Total:	63,032.94	0	0	_ 1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company Branch	4	US01 USNQ			Product:	ALL	Producer:	ALL					
					ARE IN								
222/11/01/2	2010 C 40 C	01017	# 0	f Acco	ounts			Amount	11000000000	Per	cent of ;	amount	1
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
CA-00002 RANDYS AUTO SALES	138,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CA-00004 VOLKSWAGE N OF WOODLAND HIL	206,781.96	2	1	0	3	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99
CA-00005 AUTO JUNGLE	32,283.88	٥	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92
CA-00006 SIMI VALLEY CHRYSLER JEEP DOD	50,403.30	o	0	o	o	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67

10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

	Report : Delinque Date: 2/9/2016 0:		nalys	sis by	State		Financial Services Lending and Leasing							
	Company: NL02 Branch: NLHQ	Produc	t: AL	L	Stat	e: ALL								
	ALL AMOUN													
				counts		1.000		Amount	1000			of Amount		
State	Balance	30	60	90+	Total	30	60	90+ 5.831.78	Total	30	60	90+ 99.691	Total	
OF COLUMBIA	5,849.84	0		1	1	0.00	0.00		5,831.78				99.691	
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691	
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.000	0.000	99.068	99.068	
ILLINOIS	17,814.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.000	0.000	99.527	99.527	
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.000	0.000	99.271	99.271	
OHIO	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.000	0.000	99.449	99.449	
Branch Total:	71,162.86	0	O	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	
Company Total:	71,162.86	0	O	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	
Grand Total:	5,849.84	D	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691	
	Branch: NLR1													
	ALL AMOUN													
State	Balance	30	OT AC 60	counts 90+	Total	30	60	Amount 90+	Total	30	Percent 60	of Amount 90+	Total	
										0.000		904		
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13 21,777.70	24,027.13	0.000	0.000	95.240	95.240	
Branch	22,866.90	0	Q	2	2	0.00	0.00	21,111.10	21,111.10	0.000	0.000	32.231	30.237	
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	
Company	1980 1886 - 1886	10400	1823	1982	73	85008500	000000000	Control 1000002003		the second	2240005000	- 145500350	202020305	
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	
rand Total:	25,228.03	0	0	3	з	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240	

10.9 Delinquency Log

This collection report lists delinquencies.

- Company/Branch
- Report Format



Example of the Delinquency Log report

	ALL AMOUNT	ARK IN URD							
Account #	Customer	Produce	Past Di	Last Pmt Amt	Next Due Dt	Due Di	Dig Amt	Pollowup	Dalanc
20161200010012	MADINU	LOAN-VE		0.00	00/01/0016	01/01/2016	2,193.30	01/25/2016	50,210,01
20150100011170	BOBERT	LOC-III		0.00	00/01/2016	03/01/2015	2,237.16	12/14/2016	22,553.74
20150200011343	BACHAVENDEA	LOAN-VIE		0.00	02/01/2016	03/01/2015	32,512.40	12/14/2015	73,744.49
20150000011323	BMITH JOHN	LICASIS-	00/01/2015	430.00	02/01/2010	07/01/2015	2,010.00	13/12/2015	10,160.00
3016000014376	MILDRED	LOC-PR		0.00	03/31/2016	00/37/2016	9,639.00	01/30/3016	19,747.00
30160000013030	TICHT TINCS	LOAN-VR		0.00	03/01/3016	10/01/2016	17,137.34	01/04/2016	50, 949, 39
20150900014267	STOG MARK	LOAN-VR		0.00	03/01/2016	10/01/2015	5,209.00	01/30/2016	12.327.24
2010000014283	RODRIGUEZ	LICADIC-VIC	09/05/2015	1,074.10	03/05/2010	10/05/2015	4,290.00	01/30/2010	30,300.30
20151000011137	K NAVIN	LIGADIC - VIC	10/12/2015	842.00	02/12/2010	11/12/201D	1,004.00	12/10/2015	9.333.00
30161000014107	UNITY STOR	LOAN-VE		0.00	03/30/3016	11/20/2016	7,708.17	01/37/3016	39.471.68
20151000014115	UNITS due	LOAN-VE		0.00	02/20/2016	11/20/2016	10,277.65	01/37/3016	40,609,85
20151000014131	UNITS SUS	LOAN-VIE		0.00	02/20/2016	11/20/2015	12,846,96	01/27/2016	59.747.36
20151000014165	UNITA GUB	LOAN-VE		0.00	02/20/2016	11/20/2015	15,416.34	01/27/2016	00,004,00
20151000014173	UNITE SUM	LOAN-VIC		0.00	02/20/2016	11/20/2015	17,905.72	01/27/2016	71.022.31
20151000014181	UNITS HUB	LOAN-VR		0.00	03/30/3016	11/20/2015	30,555.10	01/37/3016	01.159.76
20151000014100	UNIT7 GUE	LOAN VE		0.00	03/30/2016	11/20/2015	23,124.40	01/37/2016	91.992.9*
30151000014314	UNITS 2003	LOAN-VR		0.00	03/30/2016	11/20/2016	35,693.80	01/37/3016	101.434.79
20101100012221	ACCOUNT	LOAN - VE		0.00	00/10/0016	12/10/2016	0,563,61	01/18/2016	100,878.83
				Branch count	. 3.0			Branch Total .	899,863.7
				company count	1.0			Company Total;	899,863,75

10.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Non Monetary Txns Log report

 Description
 <thDescription</th>
 <thDescription</th>

10.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name



Example of the Collection Queue Wise Promise report

Report : Collection Queue Promises Log Date: 2/9/2016 1:43 AM Date From: To:

Financial Services Lending and Leasing

10.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Promise Log report

Date: 2/8/20	16 6:15 AM		Financial	Services Lending and	Leasing			
Promise Date F	rom: 01/01/1800 To	01/01/2048						
NLOS	2	Collector :	ALL.					
Collector	Date	Account #	Delinquency	Promise	Collected	Prom	1.0.0	
			Category	Amount	Amount .	Count	Rept	Ratio
HARGHAL	12/17/2015	20120200010001	0 Dave	1.000.00	9.99	1	x	-
TREMES E NUM	12/24/2015	20120200010091	0 Days	1,000.00	0.00		×	
		0-11	or Total :	2.000.00		2	2	100.00%
KIRAN	12/17/2018	20121000010174	180 Dave	1,000,00	0.00	1	x	2001004
00000	12/24/2015	20121000010174	180 Days	1,000.00	0.00	а.	×	
		Collect	or Total .	2.000.00		2	2	100.00%
			ch Total .	4,000.00				
ALL AMOUNT A	THE THE PROPERTY	Collector :	ALL					
Collector	Date	Account #	Delinquency	Dromine	Collected	Decom		
			Category	Amorant	Amount	Count	Rept	Ratio
POORNIMA	01/12/2010	20120200010102	100 Days	2,000.00	0.00	1	x	
NN YAGAGAS	01/19/2016	20120200010182	180 Dave	2.000.00	0.00	3.	x	
	01/26/2016	20120200010182	180 Days	2,000.00	0.00	х.	×	
		Collect	or Total .	E.000.00		2	2	100.00%
BARAN MANI	01/24/2016	20120200010102	180 Days	1,000.00	0.00	1.	×	
	12/24/2015	20120200010182	180 Days	1,000.00	0.00	3.	x	
		collect		2,000.00		2	2	100.00%
GLAIRNAR	12/30/2015	20120200010102	180 Days	299.00	0.00	1	x	
			r Total ,	1,000.00		1	1	100.0
			h Total : Y Total :	4,000,00				

10.13 <u>Repossession/Foreclosure Log</u>

This collection report lists bankruptcy accounts.

- Company/Branch
- Report Format



Example of the Repossession/Foreclosure Log report

Date: 3/*	Repossession 14/2016 18:29 F		osure L	.og				Financial Services Lending and Leasi					
ompany: Branch: Type			USD Account	#	Custo	omer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date			
	NEWLY RECEIVED	201	5060001	0169		1 SUB YOTA CAMRY	51,373.78			03/04/2016			
	NEWLY RECEIVED	201	5060001	0169	UNIT:	I SUB	51,373.78			03/04/2016			
		Туре	Count:	2	туре	Total:	102,747.56						
			Count:	2		Total:	102,747.56						
		Company		2	Company		102,747.56						
		Grand	Count :	2	Grand	Total:	102,747.56						

10.14 Accounts and Listing - Lease

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report : Date: 2/9	Accoun /2016 4	t Listing Log (Lea :53 AM	ise)		Financial S	Services Lending a	nd Leasing	
Company: Branch:	NL02 NLR1							
Status		Account #	Customer	Product	Effective	Interest Bal	Principal Bal	Balan
ACTIVE		20120200010752	KARLSSON ANDRES / AUDREY	LRASE-VE	02/10/2012		6,292.04	6,606.
		20120200011643	KARLSSON ANDRES / AUDREY	LRASE-VE	02/10/2012		7,922.14	8,317.
		20120300010595	HIDEKI KAJI / AKIYE	LRASE-VE	03/10/2012		10,000.05	11,433.
		20120300011791	HIDEKI KAJI / AKIYE	LRASE-VE	03/10/2012		10,888.85	11,433.
		20121000010215	MCCARTHY JIMMY / JENNIFER	LRASE-VE	10/10/2012		9,812.95	10,303.
		Status Count ::	5		status	Total: 0.00	45,004.03	48,094.
		Branch Count :!			Branch	Total: 0.00	45,804,83	48,094.
Company: Branch:	US01 USHO	Company Count :				Total: 0.00	45,804,83	
				Product	Company	Total: 0.00		48.094.
Branch		Company Count :	5	Product LRASE-VE	Company	Total: 0.00	45,804,83	48.094. Balan
Branch: Status		Account #	Customer GOMEZ HENRY /		Company Rffective Dt	Total: 0.00	45.804.83 Principal Ral	48,094. Balan 9,187.
Branch: Status		Account # 20120100010299	Customer Comez HENRY / CHRISTY	LRASE-VE	Company Effective Dt 01/10/2012	Total: 0.00	45.804.83 Principal Bal 8,750.00	48.094. Balan 9.187. 11.739.
Branch: Status		Company Count : : Account # 20120100010399 20120100010406	Customer COMMIZ HENRY / CHRISTY LEWIS LEELIR / JOHN GOMMIZ HENRY /	LEASE-VE LEASE-VE	Effective bt 01/10/2012 01/10/2012	Total: 0.00	45.804.81 Principal Bal 8.750.00 11.180.40	48,094, Balan 9,187, 11,729, 9,187,
Branch: Status		Company Count :: Account : 20120100010399 20120100010406 20120100011496	Customer Comez HENRY / CHRISTY LAWIS LESLIR / JOHN COMPLET HENRY / CHRISTY	LRASE-VE LRASE-VE LRASE-VE	Effective Dt 01/10/2012 01/10/2012	Total: 0.00	45.804.83 Principal Bal 8,750.00 11,180.40 8,750.00	48.024. Balan 9,187. 11,739. 9,187.
Branch: Status		Company Count : Account # 20120100010399 20120100010406 20120100011496 20120100011503	Customer Gomez Henny / CHRIFY LAWIE LEGLIR / JOHN GOMESHINY / CHRIFY LAWIE LEGLIR / JOHN YUTANA GANA /	LEASE - VE LEASE - VE LEASE - VE LEASE - VE	Company Sffective Dt 01/10/2012 01/10/2012 01/10/2012 01/10/2012	Total: 0.00	45.804.83 Principal Hal 8,755.00 11,180.40 8,750.00 11,180.40	48.024. Balan 9,187. 11,739. 9,187. 11,739. 0.
Branch: Status		Company Count : Account : 20120100010399 20120100010406 20120100011496 20120100011503 20120200010231	Customer Comer Henny / Christy Lawrs Leselre / John Ommer Henny / Lawrs Leselre / John Yutrako Acaka / Yutrako Acaka /	LKASE - VE LKASE - VE LKASE - VE LKASE - VE LKASE - VE	COMBANY Rffeblive 01/10/2012 01/10/2012 01/10/2012 01/10/2012 02/10/2012	Total: 0.00	45.824.83 Principal Bal 8,750.00 11,180,40 8,750.00 11,180,40 0.00	48.024. Balan 9.107. 11.739. 9.187. 11.739. 0. 9.624.
Branch: Status		Company Count : Account : 20120100010399 20120100010406 20120100011496 20120100011503 20120200010231 20120200011651	CHARLEADERY CHIEREN / CHIEREN / CHIE	LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE	Company 8ffective Dt 01/10/3012 01/10/3012 01/10/3012 03/10/2012 03/10/2012 03/10/2012 10/10/2012	Total: 0.00	45.824.83 Frincipal Bal 8.750.00 11.180.40 8.750.40 0.00 9.166.50	Balan Balan 9,187.1 13,739.3 9,187.1 13,739.3 0,1 9,634.1 16,332.5 58,974.1
Branch: Status		Company Count : Account : 20120100010309 20120100010406 20120100011496 20120100011503 20120200010231 2012020001651 2012020001658	CUSTORSY COMPETENTY / CHIETY LINITE LEELTR / JOHN CHIETY LINITE LEELTR / JOHN VITALA CRARA / XVIANA CIARA /	LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE	Company Hifactive 01/10/2012 01/10/2012 01/10/2012 01/10/2012 02/10/2012 02/10/2012 10/10/2012 10/10/2012 10/10/2012 10/10/2012	Total: 0.00	45.894.83 Frincipal Bal 5.750.00 11,180.40 8.750.00 11,180.40 0.00 9.166.50 15,555.40	48.024. Balan 9.107. 11.739. 9.187. 11.739. 0. 9.624. 16.332.



11. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Lease. Indirect Lease are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding -or-
- Up front on a monthly basis

-or-

When the interest is earned

-or-

• When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

- 1. Payment Details
- 2. Tracking Attributes
- 3. Contracts
- 4. Comments
- 5. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.



11.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

Navigating to Producer

- On the Oracle Financial Services Lending and Leasing home screen, click Collection > Collections > Producers.
- 2. The system displays the Producers setup screen.

DashBoard	Producers ×									×
	Producer Details						din Ada	i 🥖 Edit	View 🔗	Audit
Origination		Freeze	Detach 🚽 V	Vrap 🚷			- L	- P mont		. And
ervicing		Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	
Servicing	UNDEFINED		Name	Company	branch	02/03/2016	12/31/9999	Status	Y	
Customer Service		HELL	HELL	U501	USR1	12/22/2015		ACTIVE	Y	~
Securitization		CA-00001	DEMO	U501	USHQ	11/06/2012		ACTIVE	Y	- 1
Transaction Authorization		CA-00002	RANDYS AUTO SA		USHQ	01/01/1800		ACTIVE	Y	_
Post Date Checks		CA-00003	ACE HEADQUART		USHQ	01/01/1800		ACTIVE	Y	
Escrow Transactions		CA-00004	VOLKSWAGEN OF		USHQ	01/01/1800		ACTIVE	Y	
Account Documents		CA-00005	AUTO JUNGLE	U501	USHO	01/01/1800		ACTIVE	Y	
Collateral Management		CA-00006	SIMI VALLEY CHR.		USHO	01/01/1800		ACTIVE	Y	
Reports	CA-00007		PHANINDRA	U501	USHO	12/12/2010		ACTIVE	Y	~
Producers		PHANINDRA	PHANINDRA1	U501	USHO	12/19/2012		ACTIVE	Y	
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Advances	Producer Details									
Payments	Producer Details									
Fees						Save and Add	Save and Stay	Save and	Return 🤤 🗄	Beturn
 Interfaces 										
AP Transactions	* Producer #	UNDEFINED					Max Float	99,999		
GL Transactions	Old Producer #			* Country		~	Remaining Float			
CASA Reconciliation	* Name			Address #			* Enabled			
Conversion Accounts	* Name									
	* Company		~	Address Line 1				Subvention Pa	rticipation	
	* Branch		~	Address Line 2						
				* Zip			* Subvention			
	* Start Dt	02/03/2016)	6.63			Participant			
	* End Dt	12/31/9999)	Zip Extn			* Collection Type	STATEMENT		~
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	Extended and the second			Extn 2				800 DT 6990		
	* Sales Agent		×	* Fax Prefix1		~		License Details	5	
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	* Funder			Fax Prefix2		~	* Valid To		120	
Collections	* Collector		~	Fax 2					0.255	
	* Fed Tax #	UNDEFINED								
WFP	· SU TOX W	and a man		Email						
Tools		Address Details		* Loss Reserve	0					
Setup		at the a stund		Amount						

To set up the Producer

1. In the **Producer** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either:
	Specify the producer number
	-or-
	The system generates producer number.
	Producer will be activated on the next system date (current system date + 1) and not on the start date.



Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop- down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Lease origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop- down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2



Field:	Do this:
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer.
	A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Partici	pation Details
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.



Field:	Do this:
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

11.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

- 1. Click Collection > Collections > Producers > Payment Details.
- 2. In the **Payment Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the Basic Actions mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

- 1. To access the payment details to be approved, do one of the following:
- Click Collection > Collections > Producers.
- Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click WAITING FOR APPROVAL. The payment details are sorted accordingly and displayed in 'Producers' screen.
- 2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
- 3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.



11.1.2 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

- 1. Click Collection > Collections > Producers > Tracking Attributes.
- 2. In the Tracking section, you can edit the **parameter** and **Value** details.
- 3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

11.1.3 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

- 1. Click Collection > Collections > Producers > Contacts sub tab.
- 2. On the **Contacts** sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.



3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

11.1.4 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

- 1. Click Collection > Collections > Producers > Comments sub tab.
- 2. In the **Comments** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

11.1.5 <u>Summary</u>

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

- 1. Click Collection > Collections > Producers > Summary sub tab.
- 2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

11.1.6 <u>Title Status Summary</u>

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1



day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

To view Title Status Summary on the Summary

- 1. Click Collection > Collections > Producers > Summary sub tab.
- 2. On the **Title Status Summary** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 3. Select the Title Status Summary period as 1 day/2 days/5 days/7 days/All.

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re- perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.



12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

12.1 <u>Vendors Screen</u>

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Collections > Collections > Vendors**.
- 2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Assignment Allocation
 - Work Orders
 - Follow-up
- Invoices

12.1.1 Vendors tab

- 1. Click **Collections > Collections > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
- Comments
- In the Collections > Collections > Vendors > Vendors > Vendor Details section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).



Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.

SEARCH BY MENU		Vendors ×										
		Vendors Work Orde	rs Follow-up Inv	oices								
> DashBoard												
Origination		Vendor Details								🕂 Add 🥖 Edit	📃 Yew	🖋 Audit
Origination		View Format	Freeze	🛃 Detach 🛛 🚽	Wrap 🚱	New Vendor #		Crei	ite Copy			
Sales Lead		Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact	Person
Simple Application Entry		PR-04001	RDN		TEST_RDN_VENDO.	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2010	12/31/9999	TEST	
Application Entry		PR-03001	INTERNAL		JHON	ACTIVE	DEMO BANK USA	US REGION 3	07/26/2015	12/31/9999	MILLER	
Underwriting		PR-04002	INTERNAL		TEST_DEMO	ACTIVE	DEMO BANK USA	US REGION 3	07/26/2015	12/31/9999	MILLER	
Funding	=	US-123456	INTERNAL		TEST_VENDOR 1	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2000	12/31/9999	TEST1	E
Application Retrieval		PA-02001	INTERNAL		MAC VENDOR	ACTIVE	DEMO BANK USA	US REGION 1	01/01/2000	12/31/9999	MAC	
Scenario Analysis		PR-06003	INTERNAL		TEST_VENDOR	ACTIVE	DEMO BANK USA	US REGION 1	08/04/2000	12/31/9999	TEST	
Application Documents	•	IN-123456	INTERNAL		TEST_VEN_COPY	ACTIVE	DEMO BANK USA	US REGION 1	01/01/2000	12/31/9999	A	
Image Maintenance		US-11111	INTERNAL		UNDEFINED	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2010	12/31/9999	TEST	
Reports		PR-03002	INTERNAL		TEST_VENDOR	ACTIVE	DEMO BANK USA	US REGION 2	07/29/2016	12/31/9999	TEST	
Producers		PR-05001	INTERNAL		RDN1 VENDOR	ACTIVE	DEMO BANK USA	US REGION 2	01/01/2000	12/31/9999	A	*
Vendors		•			m				1			•
vendors		Columns Hidden 1	4									
	-	Vendor Details										
> Servicing											<	Beturn
> Collections			Enabled ¥			Contact Perso	In TEST			Address # 11		
> WFP			Vendor # PR-0	4001		Fed Tax	#		A	ddress Line 1 ADR5		
> Tools			Channel RDN			Credit Day	/s 0		A	ddress Line 2 DSA		
			Old Vendor #			Phone	1			Zip 00771		
> Setup			Name TEST	RDN VENDOR1		Extn	1			Zip Extn		

3. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.
	System auto generates the vendor number when the following sys- tem parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen.
	- Parameter: UVN_VEN_NBR_SYS_GENERATED
	- Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.



Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.1.1 Payment Details

Click Collections > Collections > Vendors > Vendors > Vendor Details > Payment Details. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.



Field:	Do this:
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details see	ction
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX- _HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during post- ing non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis-tration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



12.1.1.2 Vendor Groups

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.1.3 Tracking Attributes

Click Collections > Collections > Vendors > Vendors > Vendor Details > Tracking Attributes. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.1.4 Comments

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Comment	View or add the required comment.



Field:	Do this:
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

Click **Collections > Collections > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

12.1.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

SEARCH MENU	68	Vendors ×						
		Vendors Assignme	ent Allocation Work (Orders Follow-up Invoices				
DashBoard								
Origination		Vendor Assign				🚽 Add	/ Edit	📃 Yjew
ervicing		View ¥ Format ¥	Freeze	🚮 Detach 🚽 Wrap 🚱				
Servicing		4						
Customer Service		Channel		Work Order Type	Company	Branch		Enabled
Securitization		INTERNAL		RE SALE	DEMO BANK USA	US HEAD QUARTERS		Υ.
Transaction Authorization		INTERNAL		IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US REGION 1		Y
Post Date Checks		GENERIC RECOVE	RY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK JP	JP HEAD QUARTERS		Y
Post Date Creoks Escrow Transactions		INTERNAL		DOOR KNOCK (GRI)	DEMO BANK JP	JP REGION 1		Υ
Account Documents		GENERIC RECOVE	RY INTERFACE	COLLECTION	DEMO BANK USA	US HEAD QUARTERS		Y
Collateral Management		GENERIC RECOVE	RY INTERFACE	RECOVERY	DEMO BANK USA	US HEAD QUARTERS		YE
	Е	GENERIC RECOVE	ERY INTERFACE	COLLECTION	DEMO BANK USA	US REGION 1		Y
Reports		INTERNAL		REPOSSESSION	DEMO BANK USA	US HEAD QUARTERS		Υ -
Producers		GENERIC RECOVE	RY INTERFACE	BANKRUPTCY	DEMO BANK USA	US HEAD QUARTERS		Y
Vendors	4	GENERIC RECOVE	ERY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US HEAD QUARTERS		γ.
# Batch Transactions								
Advances								
Payments		Vendor Assign	ment Allocation			/ Edit	<u>View</u>	🖌 Audit
Fees				A Detach 🚽 Wrap 🚱				
⊿ Interfaces		Vendor #	Name	Tocari (1 mob	Assigne	Cases % Allocation		gnment %
AP Transactions		IL-00003	CRAIG PHELPS, TRUS		Assigne	83,333	ASS	gnment %
GL Transactions		IL-00004	JAY A STEINBERG, ES		9	0		0
Conversion Accounts		IL-00005	MICHAEL D. CLARK	N2	0	0		0
		IL-00005	B AND K TOWING		0	0		0
		IL-00005	ILLINOIS AUTO RECO	NUT V	0	0		0,
		100007	ILLINOIS AUTO RECC	ACK1	0	U		
	-						Te	otal % 100
Collections								
WEP								
> Tools								



A brief description of the fields is given below:

Field:	Do this:
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

- 1. Click **Collections > Collections > Vendors > Work Order**. The details are grouped under three tabs:
 - Services



- Work Order History
- Tracking Attributes
- 2. In the **Collections > Collections > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list.
- 3. Perform any of the **Basic Operations** mentioned in Navigation chapter.

SEARCH MENU	Vendors ×												24
	Vendors Assignment	Allocation Wo	ork Orders F	ollow-up Invoices									
DashBoard													
Origination	Work Order												
Servicing				Please select	view option						📌 Add	🖉 Edit 📃 Yiew	🖋 Audit
Servicing	View Options ALL			•									
Customer Service Securitization	View • Format •	Fre	eeze 🛃 Deta	ch 🚽 Wrap	69)								
Transaction Authorizati Post Date Checks	Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigne
Escrow Transactions	WO:0001081	UNDEFINED	GENERIC RE.	20170100014346:	2016 HARLEY-DAV.	. IN-00007-PHILLIP		US01	USHQ	SEND TO		IMPOUND INVOLU.	MADHA
Account Documents	WO:0001082	UNDEFINED	GENERIC RE.	. 20170100014875:	2016 HARLEY-DAV.	IL-00004-JAY A ST		US01	USHQ	SEND TO		IMPOUND INVOLU.	MADHA
Collateral Management	WO:0001070	UNDEFINED	INTERNAL	20160300014098:	2010 HONDA BRIO.	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Reports	WO:0001069	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO.	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Producers	WO:0001077	UNDEFINED	INTERNAL	20160300013892:	2010 HONDA BRIO	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		IMPOUND INVOLU.	ABSHEK
Vendors	WO:0001079	2044337333	GENERIC RE.	20160300014494:	2010 HONDA BRIO	90DEMO-RDN_INT		US01	USHQ	REPOSSES		IMPOUND INVOLU.	PRITAM
A Batch Transactions	WO:0001071	UNDEFINED	GENERIC RE.	20160300014098:	2010 HONDA BRIO	90DEMO-RDN_INT		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Advances	WO:0001075	2044337325	GENERIC RE	20160300014147:	2010 HONDA BRIO	90DEMO-RDN_INT		US01	USHQ	ASSIGNED		IMPOUND INVOLU.	PRITAM
Payments	WO:0001067	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO	IN-00007-PHILLIP		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Fees	WO:0001062	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO	IN-00006-DEBORA		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
 Interfaces AP Transactions GL Transactions 	Services Work O	rder History Ti	racking Attribute	m 15									Þ
Conversion Account											Add	✓ Edit Uew	🖌 Audit
* 4 III	Services View • Format •	· 🛃 🔟	Freeze 🔐 De	tach 🚽 Wrap	(H)						r duu 🧯	For Ann	 Mildlit
Collections	Service #	Service	<u></u>)	4 ···-F		Currency	Est	imated	Billed Amt	Paid	Amt Status	Status Dt	
	and a second sec	ATTORNEY						0.00	0.00		.00 SEND T	0 GRI 02/24/201	12

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Rea- son	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.



Field:	Do this:
Status	Select the work order status from the drop-down list.
	If the status is selected as 'SEND TO GRI', the work order is pro- cessed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Detai	ils section
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
	tion section - System displays the following information depending on ed for the work order in 'Work Order' section.
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstand- ing Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.



Field:	Do this:							
Service Address	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).							
	Note : When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.							
Collateral Details work order.	section - This section displays the asset details associated with the							
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.							
Identification #	Displays the identification number of the asset.							
Year	Displays the manufacturing year of the asset.							
Make	Displays the asset's manufacturing company.							
Model	Displays the asset's model.							
Vendor Information	on section							
Contact	Specify the vendor contact for the work order.							
Phone	Specify the vendor contact phone for the work order.							
Extn	Specify the vendor contact phone extension for the work order.							
Fax	Specify the vendor contact fax for the work order.							
Comment	Specify any comments regarding the work order.							
'GENERIC RECO'	s section - This section is displayed only when the selected channel is VERY INTERFACE' and allows you to add specific communication or nessage to the vendor.							
Vendor Msg Type	Select the type of vendor message from the drop-down list.							
Vendor Msg	Specify additional information that is to be communicated to the external interface.							

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.3.1 Services

In the **Collections > Collections > Vendors > Work Order > Services**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.



A brief description of the fields is given below:

Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administra- tion > System > Vendors > Vendor Fees > Vendor Service Fee Defini- tion). However, you can also modify the estimated value to the required
	amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click View.

SEARCH MENU	60	Vendors × Vendors	×										6	×Q		
		Services Work C	rder History	racking Attribut	tes											
> DashBoard																
Origination		Work Order H	listory										<u>View</u>			
iervicina		View 👻 Format	• 🛃 🔟 Fi	eeze 🔐 Del	tach 付 Wrap	62										
Servicing		0														
Customer Service		Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Ord			
Transaction Authorization		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	OPEN		REPOSSE			
Post Date Checks				WO:0005003	UNDEFINED	RDN	20150800021594:	. 2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	ASSIGNED		REPOSSE	
Escrow Transactions		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	NEW		REPOSSE			
Account Documents Collateral Management Reports Producers Vendors	1	Work Order H	listory									I	Ca Return			
Batch Transactions Advances				Work Order			Work Or	der Details				ccount Informati				
Payments Fees	-		Work Order #				Dt 08/10/20			Ser	BI	AVEEN KLM - HOME CH N # AR2,LAS EDRAS,PUERTO RI				
Collections			Case # Channel	UNDEFINED			Status Dt 08/10/20 Currency USD	16			2.5					
WFP			Work Order Type		NN .		Estimated 0.00				G	ollateral Details				
Tools					594:KLMKLM KLM		Billed Amt 0.00									
			Company				Paid 0.00			Collater	ai Description 21	16 TOYOTA CAMR	,			
Setup				USRHO		0-4	erence #					endor Informatio				

12.1.3.3 Tracking Attributes

Click **Collections > Collections > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

- 1. Click **Collections > Collections > Vendors > Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
- In the Collections > Collections > Vendors > Follow-up > Work Order Follow-up, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record.

	Follow-up			-						∐⊻iew	⊘ Audit
iew 🔻 Formi Company	at 🕶 📑 🛛	Freeze de Deta	ich 📣 Wrap Work Order #	01 Dt	Assignment Type	Account	Vendor	Status	Status Dt	Assigned By	Estin
US01	USHQ	12/12/2015	WO:0001001	12/12/2015	COLLECTION	20150100011170:ROBERT BOREN	PR-01001-PINNACLE PARTS & SERVICE		12/12/2015	VEROUTHU	0.00
U501	USHO	12/14/2015	WO:0001003	12/14/2015	BANKRUPTCY			NEW	12/14/2015	VINOARUM	12.0
U501	USHQ	12/29/2015	WO:0001007	12/15/2015	SERVICING	20151200011333:BROOK BROOK	CA-02001-ANDREWS TOWING	NEW	12/15/2015	VAVAIDYA	1,020
US01	USHQ	1.20	WO:0003004	12/19/2015	SERVICING	20151200011317:CHODA PHANINDRA	CA-04001-PHANINDRA1	NEW	12/19/2015	PHACHODA	100.0
U501	USHQ		WO:0001002	12/12/2015	BANKRUPTCY	20150600011323:5MITH JOHN	IL-00005- MICHAEL D. CLARK	OPEN	12/12/2015	PHACHODA	100.0
US01	USHQ		WO:0001004	12/14/2015	COLLECTION	20120100010373:ANDRE PETER / VICT	IL-00002-GRTR QUAD CITY AUTO AUC.	NEW	12/14/2015	JVANKAYA	0.00
U501	USHO		WO:0001005	12/14/2015	SERVICING	20150100010023:BABU MADHU	IL-00001-DECATUR AUTO AUCTION	NEW	12/14/2015	VIBHATIA	0.00
U501	USHQ		WO:0003003	12/19/2015		20120100010373:ANDRE PETER / VICT	CA-04002-HARRY RECOVER	NEW	12/19/2015	VEROUTHU	0.00
U501	USHQ		WO:0004001	12/22/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT	CA-02001-ANDREWS TOWING	NEW	12/22/2015	VINOARUM	0.00
U501	USHQ		WO:0005001	12/22/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	CA-04004-STAR SERVICES	NEW	12/22/2015	VINOARUM	0.00 *
• ork Order	Follow-up										
	Follow-up							Save and		and Return	C Return
	Follow-up					Vendor PR-01001-PINNACLE PART	S & SERVICE		Stay 🔒 Save	and Return	Ca Return
	Follow-up	Work	Order Follow-up			Vendor PR-01001-PINNACLE PART * Status NEW	S & SERVICE		id 0.00		C Return
	Follow-up	Company US01						Pai	id 0.00 Vendor Infor		C Return
						* Status NEW		Pai Contai Phon	d 0.00 <u>Vendor Infor</u> ct GREGORY re (973)-539-453	mation	C Return
		Company US01 Branch USHQ	2015 🔯			* Status NEW Status Dt 12/12/2015		Pai Conta Phon Ext	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453 in	mation	⟨a <u>R</u> eturn
		Company US01 Branch USHQ Followup Dt 12/12/	2015			* Status NEW Status Dt 12/12/2015 <u>Work Order</u>		Pai Contai Phon	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453 in	mation	⟨a <u>R</u> eturn
		Company US01 Branch USHQ Followup Dt 12/12/. Vork Order # W0:00 Dt 12/12/	2015	BOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR		Pai Conta Phon Ext	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453 in	mation	Ç <u>e</u> tum

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.



Field:	Do this:
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order sect	tion
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Vendor Informat	ion section
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.4.1 Assigned Services

In the **Collections > Collections > Vendors > Follow-up > Assigned Service**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.



Field:	Do this:
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

12.1.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL" and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

- 1. Click **Collections > Collections > Vendors > Invoices** tab. The details are grouped into following sections:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
- 2. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list.



3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

SEARCH MENU	Vendors ×													6
	Vendors Assignment	Allocation Work (Orders Follo	w-up Invoices										
DashBoard														
Origination	Invoice Informa	tion									🚽 Ada	d 🥖 Edit	📃 View	🖋 Audit
ervicing	View Options ALL			•										
	View - Format -	Freez	e 🚮 Detad	N 🚽 Wrap	60	Validate Invoice								
Servicing Customer Service	Vendor			Company	Branch	In	roice #	External Ref #	Invoice Dt	Due Dt	1	Status	Channe	el de la companya de
Securitization	IL-00001-DECATUR	AUTO AUCTION		US01	USHQ	12	34	1234	02/23/2017	02/23/20	17 (OPEN	INTERN	IAL
Transaction Authorization	IL-00004-JAY A STE	EINBERG, ESQ		US01	USHQ	56	842		02/23/2017	02/23/20	17 F	FOR APPROVAL	INTERN	(AL
Post Date Checks	PRITAM_VEN-PRITA	AM		US01	USHQ	10	01		02/23/2017	02/24/20	17 6	REJECTED	INTERN	IAL
Escrow Transactions	PRITAM_VEN-PRITA	AM		US01	USHQ	46	51		02/23/2017	02/27/20	17 6	FOR APPROVAL	INTERN	IAL
Account Documents	PRITAM_VEN-PRITA	AM		US01	USHQ	50	01	5001	02/23/2017	02/23/20	117 8	REJECTED	INTERN	IAL
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Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
	The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref	Specify the reference number which can be used for invoice tracking.
#	For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details sectio	n
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.



Field:	Do this:
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally gen- erated invoice and 'Generic Recovery Interface (GRI)' for externally gen- erated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

- 1. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
- 2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

12.1.5.2 Invoice Details sub tab

 In the Collections > Collections > Vendors > Invoices > Invoice Details, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the gen- erated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.



Field:	Do this:
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.
	During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Ven- dors > Invoice Rules tab.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

- 1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, select the required invoice record.
- 2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
- 3. Click 🞯 Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

12.1.5.4 Payment Schedules sub tab

 In the Collections > Collections > Vendors > Invoices > Invoice Details > Payment Schedules, you can maintain the payment schedules information. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.



Field:	Do this:
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disburse- ment Cur- rency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.5.5 Related Invoice/Work Order Details sub tab

1. In the Collections > Collections > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Sta- tus	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.
WO Esti- mated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

12.1.5.6 Tracking Attributes sub tab

1. In the **Collections > Collections > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

<u>Rule 1</u>

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status					
Door Knock	Completed					
Involuntary Repossession	Repossessed					
Voluntary Repossession	Repossessed					
Impound Involuntary	Repossessed					
Impound Voluntary	Repossessed					
Involuntary Repossession	Closed					
Voluntary Repossession	Closed					



Work Order Type	Work Order Status
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is 'Less than or equal' to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to 'APPROVED'.
- If the Invoice Amount is 'greater than' the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to 'FOR APPROVAL'.

An invoice status in Invoice Information section is auto updated to "APPROVED' if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.



Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on responsibility of the Oracle Financial Services Lending and Leasing user, nature of account, and whether the account is a Lease.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

A.1 Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for Lease:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precomputed Lease to interest bearing Lease
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty



A.1.1 Late Charges

DashBoard	Cu	stomer Service :	×												
Origination	Se	earch Custome	er Service: 20	1510000	11137 Review	Request (Pen	dino: 0)								
vicing	-11.		0151000/												Yew 🖌 🖌 Aud
ervicing		Account(s): 2					-		AA.						Yiew 🖌 Aud
Customer Service		View * Format *		Freeze		رچا Wrap	0	-	urrent 🔘 Show Al 🔘 Group I						
Securitization		Company	Branch		Sub Unit	Account		Product		Oue Currency	Pay Off Amt	Amount Due Status			Oldest Due Dt
Transaction Authorization		US01	USHQ		UNDEFINED	201510	00011137	LEASE V	EHICLE	90 USD	9,322.00	2,526.00 ACTIVE:0	ELQ		11/12/2015
Post Date Checks															
Escrow Transactions		Summary Cus	tomer Service	Account	t Details Custor	ner Details	Transaction	History	Pmt Modes Bankruptcy R	epo/Foredosure De	eficiency Collateral I	Bureau Cross/Up Sell	Activities		
Account Documents															
Collateral Management		Alerts								Conditions					
Reports			_												
Producers Vendors		Account D	Vatalle							1 Other Infor	mation				
Batch Transactions			etails							⊿ ouer mor	mauon				
		Dues								Collateral In	formation				
Advances			inter	2010	11/12/2015	10/10/0	0.45			Description		Identification #	Very Arrest Clu	and Annal Trans	O & Tune
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AP Transactions			Dela Due 2.	526.00	,	otal Due 2,5	16.00		Future Pmt Dt 11/12/2015						
GL Transactions			LC Due 60			s Payoff 9,3			Oldest Due Dt 11/12/2015	Customer In	nformation				
			NSF Due 0.1			e Payoff 9,3			nt Paid Excess 0.00	Customer # Na	me	Relation	SSN	Birth Dt	Gender
		5	Other Due 0.1	_		off Date 02/			IL FOID LALESS 0.00						00.00
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CASA Reconcilation Conversion Accounts		Delinquenc	1.00							•		111			
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Conversion Accounts Collections WFP		BF BP(Activities	(Year) O		10000					4 d Jacob Taf		Correspondence			
		BF BP(Activities			NSF(1	'ear) 0 App # 000 id Off Dt	0001014		Last Pmt Amt 842.00 Charge Off Dt	Address Inf	Ormation Current Permissic Current to Call Mailing				

Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you



load an account.

DashBoard	Cu	stomer Service	e x											
Origination	Se	earch Custom	ner Service: 201	1510000	11137 Review	Request	(Pending: 0)							
rvicing														
iervicing	1	Account(s):	201510000	11137:	K NAVIN									View 🖌 Audit
Customer Service		View • Format				ر Wrap الي	65	4	Current O Show All O Group F	Follow-up				
Securitization		Company	Branch		Sub Unit		count #	Proc		Days Past Due Currency	Pay Off Amt	Amount Due S	tah s	Oldest Due Dt
Transaction Authorization		US01	USHO		UNDEFINED		15100001113		SE VEHIOLE	40 USD	9.322.00		CTIVE:DELQ	11/12/2015
Post Date Checks		and the second			100000000000000	180				1000000			•	No. Contraction
Escrow Transactions Account Documents		Summary 0	ustomer Service	Account	t Details Custo	ner Detail	ls Transact	ion Histor	Y Pmt Modes Bankruptcy Ru	epo/Foreclosure Deficiency Colla	eteral Bureau Cross/Up Sel	l Activities		
Collateral Management Reports		> Alerts								> Conditions				
Producers Vendors Batch Transactions		Account	Details							⊿ Other Information				
Advances		Dues								Collateral Information				
Payments		01/12/201	16 12/12/	2015	11/12/2015	10	/12/2015			Description	Identification #	Year Asset	Class Asset Type	Sub Type
Fees		842.00	842.00		842.00	0.0	and the second	0.00		No data to display.				
Interfaces														
AP Transactions			Delq Due 1,6	34.00	1	iotal Due	1,744.00	0 Future Pmt Dt 11/12/201		Customer Information				
GL Transactions			LC Due 60.	30	Today	is Payoff	9,322.00		Oldest Due Dt 11/12/2015	Customer				
CASA Reconcilation			NSF Due 0.0	J			9,322.00		Amt Paid Excess 0.00	# Name	Relation	SSN	Birth Dt	Gender
Conversion Accounts			Other Due 0.0	ð	Future Pay	off Date	01/01/2016			000000 NAVIN K	PRIMARY	xx-x0x-8677	02/12/1987	
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Collections														
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To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

A.1.2 Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen



when you load an account.

DashBoard	Custome	er Service _X	2										
> Dashboard > Origination	Search	Customer	Service: 2015	5100001	1137 Review	Request (Pending: 0	١						
							1						
ervicing	Account	unt(c), 20	15100001	1127.									View 🖌 Audit
Servicing		• Format •	15100001			🕹 Wrap 🚯	Current	Show Al O Group F					Ticu A viñor
Customer Service Securitization			Branch		Sub Unit	Account #	Product		Days Past Due Currency	Pay Off Amt	Amount Due St		Oldest Due Dt
Transaction Authorization	Comp US01		USHO		SUD UNIT	201510000111			40 USD	9,322.00	Amount Due St 1.684.00 A		11/12/2015
Post Date Checks	0301		Vinco		CHECK INCO	201010000111	107 CDAGE YER ROLL		40 030	5,522,00	1,001.00 14	enneroteg	11/12/2015
Escrow Transactions	-								a i les les i	(a			
Account Documents	Summ	ary Custo	omer Service	Account	Details Custon	ner Details Transai	ction History Pmt Mo	des Bankruptcy Re	po/Foredosure Deficiency Collateral	Bureau Cross/Up Sel	Activities		
Collateral Management													
Reports	۵.	Alerts							Conditions				
Producers		_	_	_									
Vendors		Account De	etails						✓ Other Information				
A Batch Transactions		ricebuilt be	.com										
Advances	. Due	IPS							Collateral Information				
Payments	a second	01/12/2016	12/12/20	015	11/12/2015	10/12/2015			Description	Identification #	Year Asset	Class Asset Type	Sub Type
Fees		842.00	842.00	120	842.00	0.00	0.00		No data to display.	addroned darr -	Tool Parents	and Heart The	000 1990
Interfaces	_												
AP Transactions		I	Delg Due 1,684	4.00	т	otal Due 1,744.00	Future	Pmt Dt 11/12/2015					
GL Transactions			LC Due 60.00			s Payoff 9,322.00		Due Dt 11/12/2015	Customer Information				
CASA Reconcilation			NSF Due 0.00			e Payoff 9.322.00		Excess 0.00	Customer # Name	Relation	SSN	Birth Dt	Gender
Conversion Accounts		-	ther Due 0.00	-		off Date 01/01/201				PORTION		00/00/007	
							244 C		000000 NAVIN K	PRIMARY	xx-xxx-8677	02/12/1987	
			Informatio			The Case			(III			
	L	Late 30		90	120	150 180	Category Days						
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	1								Language ENGLISH	Skip I	1	Active Military Duty N	
	4	1000	and a second sec		Collect	or DEMOCOLL	Marital Status	Stop I	1	Time Zone			
	_												
Collections			(Life) 0 (ear) 0		NSF(Y	ear) 0				Correspondence			
		BP(Ye			NSF(Y	ear) 0				Correspondence			
> Collections > WFP		BP(Yi	(ear) 0		NSF(Y				Address Information	Correspondence			
> Collections		BP(Yi tivities Ar				ear) 0 App # 00000010: id Off Dt		mt Amt 842.00	Address Information	Correspondence			

To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Sub- tract	Txn Date Amount

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 <u>Repossession Expenses</u>

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.



Repossession expenses appear in Other Due field on the Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

DashBoard	Cus	stomer Servic	ex													×
Origination	Se	arch Custor	ner Servi	ce: 20151000	011137 Revie	w Request	(Pending: 0)									
ervicing																
Servicing	A	Account(s):	201510	000011137	K NAVIN										Yiew 🖋	Audit
Customer Service		View * Forma		Freeze		ط Wrap	6	<u>a</u> (Current O Show Al O Group F	ollow-up						
Securitization		Company		anch	Sub Unit	Act	count #	Prod	luct Davs Past D	ue Currency P	ay Off Amt	Amount Due Status			Oldest Due D	t
Transaction Authorization		US01	US	iHQ	UNDEFINED	20	15100001113	7 LEAS	SE VEHICLE	90 USD	9,322.00	2,526.00 ACTIVE:D	9.D		11/12/2015	
Post Date Checks																
Escrow Transactions		Summary (Customer S	ervice Accou	nt Details Cust	omer Detail	s Transacti	on History	Pmt Modes Bankruptcy R	po/Foredosure Deficiency	Collateral	Bureau Cross/Up Sell A	ctivities			
Account Documents																
Collateral Management		Alerts								Conditions						
Reports		y meres								, conditions						_
Producers			n							Other Information						
Vendors Batch Transactions		Account	t Details							Other Information						
Advances		Dues								Collateral Informa	tion					
Payments		01/12/20	16	12/12/2015	11/12/2015	10/	12/2015			Description	uon	Identification #	Year Asset Class	Asset Type	Sub Type	
Fees		842.00		842.00	842.00	0.0		0.00		No data to display.		Includion -	Teal Hader data	, wat the	oup type	
Interfaces																
AP Transactions			Delq Du	ie 2,526.00		Total Due	2,586.00		Future Pmt Dt 11/12/2015	Curtan Inform						
GL Transactions			LCD	e 60.00	Tod	ays Payoff	9,322.00		Oldest Due Dt 11/12/2015	Customer Informa	auon					
CASA Reconcilation			NSF Du	e 0.00	Fut	ure Payoff	9,322.00		Amt Paid Excess 0.00	Customer # Name		Relation	SSN	Birth Dt	Gender	
Conversion Accounts			Other Du	ie 0.00	Future P	ayoff Date	02/20/2016			000000 NAVIN K		PRIMARY	xx-xxx-8677	02/12/1987		
		Delinquer	ncy Info	rmation						4		111				F.
		Late	30	60 90	120	150	180	Category	Days							
		1	0	1 1	0	0	0	90	90	Email		Disability N		Privacy Opt Out N		
										Language EN	GLISH	Skip N	Ac	tive Military Duty N		
		BP(Life) 0 NSF(Life) 0 Collector DEMOCOLL					Collector DEMOCOLL	Marital Status		Stop N		Time Zone				
Collections			BP(Year) ()	NSF	(Year) 0						Correspondence				
WFP																
Tools		Activities														
1006			Active D	t 12/10/2015		App # Paid Off Dt	0000001014		Last Pmt Amt 842.00 Charge Off Dt	Address Informat	Permissic to Cal Mailr					

The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE REPOSSESSION/FORECLOSURE Balance Type--Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



To post a repossession expense

ances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule	Work Orders			
alance Group	Balance Group			Txn Period
	Current Balance Deficiency Balance	Non-Performing Balance 🔘 Te		
//ew 🔻 Format 🔻 🔯 🏢 Freeze 🚮 Detach 📣 Wrap 🔞	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.4
INTEREST	0.00	12,48	12.48	0.
FEE LATE CHARGE	0.00	0.00	0.00	0.
FEE NSF	0.00	0.00	0.00	0.
FEE EXTENSION	0.00	0.00	0.00	0.
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0
FEE PHONE PAY	0.00	0.00	0.00	0.
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.
RENTAL FEE	0.00	0.00	0.00	0.
FEE DELAY	0.00	0.00	0.00	0.
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.
	0.00	0.00	0.00	0.

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Sub- tract	Txn Date Amount

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.4 Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.



Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

DashBoard	C	Customer Service χ								X						
Origination	S	Search Customer Service: 20151000011137 Review Request (Pending: 0)														
ervicing																
Servicing		Account(s)	: 20151	00001113	7: K NAVI	N									Yew 🔗 Au	dit
Customer Service		View + Form	at 🕶 🚦	Free	e 🖌 Detad	i 🖉 Wi	ap 🚷	4	Current 🔘 Show Al 🔘 Group F	iollow-up						
Securitization		Company	1	Branch	Sub Unit		Account #	Proc	luct Days Past D	ue Currency	Pay Off Amt	Amount Due Status			Oldest Due Dt	
Transaction Authorization		U501		JSHQ	UNDEFIN	Ð	201510000111	37 LEA	SE VEHICLE	90 USD	9,322.00	2,526.00 ACTIVE:D	ELQ.		11/12/2015	
Post Date Checks																
Escrow Transactions Account Documents		Summary	Customer	Service Acc	unt Details (Oustomer Del	tails Transac	tion History	Pmt Modes Bankruptcy R	po/Foredosure Def	ficiency Collateral	Bureau Cross/Up Sell A	kctivities			
Account Documents Collateral Management																
Reports		Alerts								Conditions						
Producers																
Vendors		Account	nt Details							⊿ Other Inform	mation					
Batch Transactions																
Advances		Dues								Collateral Inf	formation					
Payments		01/12/2	016	12/12/2015	11/12/2		10/12/2015			Description		Identification #	Year Asset Clas	s Asset Type	Sub Type	
Fees		842.00		842.00	842.00	(0.00	0.00		No data to display.						
Interfaces			Dalat	Due 2,526.00		Table	Je 2,586.00		Future Pmt Dt 11/12/2015							
AP Transactions GL Transactions				Due 2,526.00			ff 9,322.00		Oldest Due Dt 11/12/2015	Customer In	formation					
CASA Reconciliation				Due 0.00			ff 9,322.00		Amt Paid Excess 0.00	Customer # Nar	me	Relation	SSN	Birth Dt	Gender	
Conversion Accounts				Due 0.00			te 02/20/2016	5		# 000000 NA		PRIMARY	xx-xxx-8677	02/12/1987		
		Dolingua	may Ind	ormation						4	NAMA V	III	004000077	02/12/1907	- ·	
		Late	30		90 120	150	180	Category	Davs							
		1	0		1 0	0	0	90	90		mail	Disability N		Drivery Oak Out, N		
											age ENGLISH	Utsability N Skip N		Privacy Opt Out N ctive Military Duty N		
			BP(Life)	0		NSF(Life) (0		Collector DEMOCOLL	Marital Sta		Stop N	A	Time Zone		
Collections			BP(Year)	0		NSF(Year) (2			Pidi Ital Sta	100	Correspondence		THIC LOTE		
WFP																
		Activities	5													
Tools			attest a	Dt 12/10/201			# 00000010:		Last Pmt Amt 842.00	Address Info						

The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



To post a bankruptcy expense

ances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders				
alance Group	lance Group		1	<u>Txn Period</u>
	Current Balance 🖲 Deficiency Balance 🔘	Non-Performing Balance 🔘 T	'erminate Balance	ОТТО/СТТО (О УТТ ОТТО/СТТО (О) УТТ
/ew 🗸 Format 🔻 🔛 🔟 Freeze 🚮 Detach 🧔 Wrap 🚷 Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balan
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.
INTEREST	0.00	12,48	12.48	0.
FEE LATE CHARGE	0.00	0.00	0.00	0.
FEE NSF	0.00	0.00	0.00	0
FEE EXTENSION	0.00	0.00	0.00	0
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0
FEE PHONE PAY	0.00	0.00	0.00	0
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0
RENTAL FEE	0.00	0.00	0.00	0
FEE DELAY	0.00	0.00	0.00	0
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Sub- tract	Txn Date Amount

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

A.1.5 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 Lease account.



Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

DashBoard	Customer Serv	ice _X													[
> Origination	Search Custo	Search Customer Service: 20151000011137 Review Request (Pending: 0)													
Servicing															
Servicing	Account(s)	: 2015	1000011137	7: K NAVIN									1	View 💊	Audit
Customer Service	View * Form		Freeze		ط Wra	p 🚯	🚊 💿 Current 🔇	Show Al 🔘 Group Follo	w-up						
Securitization	Company		Branch	Sub Unit	4.55.52	count #	Product	Days Past Due		Pay Off Amt	Amount Due Status			Oldest Due	Dt
Transaction Authorization	US01		USHQ	UNDEFINED		01510000111	37 LEASE VEHICLE	90		9,322.00	2,526.00 ACTIVE:D	ELQ		11/12/2015	
Post Date Checks															
Escrow Transactions	Summary	Customer	Service Accor	unt Details Cust	omer Deta	ls Transac	tion History Pmt Mode	s Bankruptcy Repo	Foredosure D	eficiency Collateral	Bureau Cross/Up Sell /	Activities			
Account Documents															
Collateral Management	Alerts								Conditions						
Reports	/ Hicita	×							7 Conditionity	·					_
Producers									1 44 4 4						
Vendors	Accou	int Details	5						4 Other Info	rmation					
 4 Batch Transactions Advances 	Dues									nformation					
Payments	01/12/2	016	12/12/2015	11/12/2015	10	/12/2015			Description	mormauon	Identification #	Year Asset Class	s Asset Type	Sub Type	
Fees	842.00		842.00	842.00	0.		0.00		No data to displa	av.	Identificadon +	Teal Asset Class	s Haser Type	Sub Type	-
4 Interfaces															
AP Transactions		Delqi	Due 2,526.00		Total Due	2,586.00	Future Pr	tDt 11/12/2015							
GL Transactions		LCT	Due 60.00	Toda	ays Payoff	9,322.00	Oldest Du	e Dt 11/12/2015	Customer I						_
CASA Reconciliation		NSF	Due 0.00	Fut	ure Payoff	9,322.00	Amt Paid Ex	cess 0.00	Customer # N	lame	Relation	SSN	Birth Dt	Gender	
Conversion Accounts		Other (Due 0.00	Future Pa	syoff Date	02/20/2016	5		000000 N		PRIMARY	xx-xxx-8677	02/12/1987		
	Delinau	ency Inf	formation						4		111				F.
	Late	30	60 9	0 120	150	180	Category Days								
	1	0	1 1	0	0	0	90 90			Email	Disability N		Privacy Opt Out	N	
										juage ENGLISH	Skip N		ctive Military Duty		
		BP(Life)	0	NSF	F(Life) 0		Collector	DEMOCOLL	Marital S		Stop N		Time Zone		
		BP(Year)	0	NSE	(Year) 0						Correspondence				
Collections		De(rear)													
Collections WFP	Activitie														

To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

A.1.6 Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance on the Lease and adjusts the Lease receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Lease. After you post the transaction Lease will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract screen. The newly



added insurance information can be viewed on Customer Service drop-down link's Insurances link.

DashBoard	Custom	r Service $_{\rm X}$								
Origination	Search	Customer Service	: 20121100010917 Revi	ew Request (Pending: 0)						
ervicing										
Servicing Customer Service			00010917: WRIGHT		Current Show Al	Group Follow-up				📃 View 🖌 Au
Securitization	Cor	pany Bran		Account #	Product		Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
Transaction Authorization	USC	L USH	Q UNDEFINED	20121100010917	LEASE VEHICLE		0 USD	0.00	0.00 PENDING	
Post Date Checks Escrow Transactions Account Documents Collateral Management			e Account Details Cus		n History Pmt Modes Bankru	ptcy Repo/Foredosure	Deficiency Collat	eral Bureau Cross/Up S	ell Activities	
Reports Producers Vendors Batch Transactions	Ir ۱	surance Inform	ation 🗟 👔 Detac	th d Wrap 🚱						∑yew ✔Aydt
Advances Payments Fees		Contractual Insuran lata to display.	зе Туре	Company		Pc	olicy #	Effective Dt	Premium Amt	Term Status
Interfaces AP Transactions		surance Trackin	g 📝 Freeze <table-cell> Detad</table-cell>	th all Wran	🗣 Greate Tracking					🖊 Edit 🔲 Vjew 🖌 Audit
GL Transactions CASA Reconciliation		Sub-Parameter	Paramete		T grow moving			Value	•	
Conversion Accounts		data to display.								
Collections										
WFP										
Tools										
Setup										



To add financed insurance

Transaction	Parameters
Insurance addi-	Txn Date
tion	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item. If you enter a value for PREMIUM AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Lease receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Lease based on remaining balances. After posting the transaction, Lease will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

To cancel a financed insurance

Transaction	Parameters
-------------	------------



Insurance Addition	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Interest Refund Amount
	Payment Amount
	Cancellation Reason

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Lease and Lease receivables.

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

To modify financed insurance information

A.1.7 Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate Lease using the INDEX / MARGIN RATE CHANGE monetary transaction.

Transaction	Parameters
Index/Margin Rate Change	Effective Date
	Index
	Margin Rate
	Reason



A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Lease. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. The payoff quote appears in Results section of Maintenance screen.

DashBoard	Customer Serv	Customer Service x									
Origination	Search Cust	Search Customer Service: 20120100011488 Review Request (Pending: 0)									
ervicing											
Servicing Customer Service		Account(s): 20120100011488: GIARDANO NICHOLAS / MIRIAM									
Securitization	Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt		
Transaction Authorization	U501	USR 1	UNDEFINED	20120100011488	LEASE VEHICLE	1262 USD	9,050.32	8,619.38 ACTIVE:DELQ:SCHED	ULED CHGOFF	07/10/2012	
Post Date Checks Escrow Transactions Account Documents						Bankruptcy Repo/Foredosure		Bureau Cross/Up Sell Activities			
Collateral Management	Call Activitie	s Maintenance	Comments Promises	Cheddists Tracking	Attributes Reference	s Correspondence Letters Doc	ument Tracking				
Reports Producers Vendors 4 Batch Transactions		tion Batch Infor		Luf Mars Do	🕼 Post 🗔				🛉 Add 🥖 Edit	: Vjew 🖌 Agdit	
	Date	Monetary			fol Foor Fill	100			Status	Batch	
Advances Payments	< No data to		in a bacco						00000	00101	
Fees											
AP Transactions G. Transactions	Parame		Freeze Contach	رياً Wrap							
GL Transactions CASA Reconciliation	Param		Jucces Mocano	da mob				Value		Required	
Conversion Accounts	No data to										
	Result										
		Format • 🔯 👖	Freeze Detach	لي Wrap							
		tion Processing Details									
ollections	No data to	display.									
FP											
pols											
Setup											

To generate a payoff quote for an account Lease

Transaction	Parameters
Payoff Quote	Txn Date
QUOLE	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also pay off an account using the Consumer Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in Activities section's Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.



To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

A.1.10 Account Charge Off

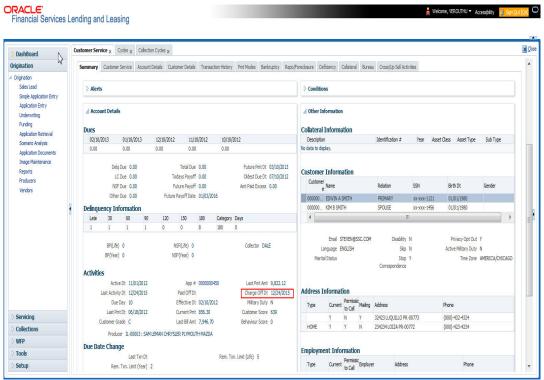
Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Lease have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different 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 Lease still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.

mmary	Account Deta	ails	Customer Detai	is Trans	action History	Pmt Modes	Bankrup	tcy Repo/Foreclosu	re Deficiency	Bureau	Cross/Up Sell Acti	vities
alances	Transaction	IS	Sale Transfer Tra	ansactions	Payment Rating	Due Date	History	Repayment Schedule	Work Orders			
Balanc	ce Group				Ē	Jalance Grou						Txn Period
View •	Format 🔻		Freeze	detach	Wrap	Current B	alance 🔘 [Deficiency Balance 🔘 N	Ion-Performing E	lalance ()	Terminate Balance	ITD/CTD ♥ YTE
Balan	се Туре		Openin	g Balance	1	Posted		Paid	Waived	C	harge Off	Adjusted (-)
_	NCE / PRINCI	PAL		0.00	5,0	00.00		0.00	0.00		5,000.00	0.00
INTER	REST			0.00	10000	11.65		0.00	0.00		11.65	0.00
FEE L	ATE CHARGE			0.00		0.00		0.00	0.00		0.00	0.00
FEE N	ISF			0.00		0.00		0.00	0.00		0.00	0.00
FEE E	EXTENSION			0.00		0.00		0.00	0.00		0.00	0.00
FEE P	REPAYMENT F	PE		0.00		0.00		0.00	0.00		0.00	0.00
FEE PHONE PAY		0.00		0.00		0.00	0.00		0.00	0.00		
EXPENSE BANKRUPTCY			0.00		0.00		0.00	0.00		0.00	0.00	
EXPE	NSE REPOSES	SI		0.00		0.00		0.00	0.00		0.00	0.00
EXPE	NSE SERVICIN	G		0.00		0.00		0.00	0.00		0.00	0.00
•						111						
												Current Balance 0.0 Total



The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.



However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off	Txn Date

A.1.11 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as



CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

Activities Mainte	enance	Comments	Promises	Checklists	Tracking Attributes	References	Correspondence	Letters	Document Track	ng Scenar	io Analysis				
Transaction Bat			Detach	all Wran	- A @	Post V	id						🕂 Add 🥖 Edit	View	🖌 Audit
Date	Monet		Transaction		VII 553	Cost ON 12							Status	Batch	
02/16/2016	Y		ACCOUNT	00555000									POSTED	N	
01/19/2016	N			MER ADDRES	SS PHONE								POSTED	N	_
01/19/2016	N		ASSET MAIN										POSTED	N	
01/19/2016	Y		PAID OFF										POSTED	N	
01/19/2016	N		ASSET MAIN	TENANCE									POSTED	N	
Darameters View • Format •		Freeze	Detach	لي) Wrap	B										
Parameter												Value		Required	
TXN DATE												01/22/2016		Y	
Result															
View • Format •		Freeze	2 Detach	Wrap	69										
Transaction Proces	sing Deta	ils													
***** Transaction	Doction 9	urressful ***	**												

To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.12 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances sub tab for ADVANCE / PRINCIPAL Balance Type -- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

lance Group								
ance droup				Balance Group				Txn Period
				Current Bal	ance 🖤 Deficiency Bala	ance 🖤 Non-Performing B	alance 🔘 Terminate Balance	e 🔍 ITD/CTD 🔍 YTD
iew 🔻 Format 🔻 📓 🔟 Freeze 📓 Detach 🛛 🖓								
Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	40.00	0.00	0.00	0.00	0.00	0.00	40.00
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
							Count	Balance Total 100,040.00



To adjust the advance/principal balance

re adjact the dataneerprineipa			
Transaction	Paramet	ers	
Adjustment To Advance/Princ	Txn Date Amount		
Adjustment To Advance/Princ tract	Txn Date	e Amount	
To charge off the advance/prin	cipal balance		
Transaction	Parameters		
Chgoff Advance/Principal	Txn Date Am	ount	
To waive the advance/principal	l balance		-
Transaction	Parameters		
Waive Advance/Principal	Txn Date An	nount	

A.1.13 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

The adjustments will appears in the corresponding column of Customer Service form's Account Balances screen for INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

DashBoard	Customer Service X								
	Search Customer Service: 2015100001113	7 Review Request (Pending: 0)							
Origination 2									
ervicing	Account(s): 20151000011137: K N	AVIN							🛛 Yew 🛛 🖌 Auc
Customer Service	View 🔻 Format 👻 📰 Freeze 🚮		O Current O Show	Al O Group Follow-up					
Securitization		· · · · · · · · · · · · · · · · · · ·	roduct		Due Currency	Pay Off Amt	Amount Due Status	¢	Oldest Due Dt
Transaction Authorization			EASE VEHICLE	bajaraa	40 USD	9,322.00	1,684.00 ACTIV		11/12/2015
Post Date Checks				1	1000000			*	
Escrow Transactions Account Documents	Summary Customer Service Account Details	Customer Details Transaction His	tory Pmt Modes B	nkruptcy Repo/Foredosu	re Deficiency Colla	teral Bureau Cross/Up	Sell Activities		
Collateral Management	Balances Transactions Payment Rating	Due Date History Renaument Schedu	le Work Orders						
State of the state			in in orders						
Reports									
Reports Producers	Balance Group		in the second						
Reports Producers Vendors				Bi	alance Group			1	Fxn Period
Reports Producers Vendors					and a second second	Definiency Ralance (19) Men.	Performing Relative 🕅 Te		
Reports Producers Vendors Batch Transactions	Balance Group				and a second second	Deficiency Balance (() Non-	Performing Balance 🔘 Te		
Reports Producers Vendors Batch Transactions Advances	Balance Group Vew * Format * 🛃 🗍 Freeze	🚰 Detadh 📣 Wrap 🛛 👧			Ourrent Balance			erminate Balance	TID/CTD () YID
Reports Producers Vendors Batch Transactions Advances Payments Fees	Balance Group	Detach 실 Wrap 👸 Opening Balance	Posted	Paid / Terminate	Current Balance	Charge Off	Adjusted (-)	erminate Balance Adjusted (+)	● ITD/CTD ● YTD Balance
Reports Producers Vendors Batch Transactions Advances Payments Fees	Balance Group Wew * Format * Balance Type Lisco EncEstivate	کی الاتھی کی الاتھی کی الاتھی کی الاتھی کی الاتھی کی الاتھی کی کو الاتھی کی کو کو 0.00	Posted 10,104.00	Paid / Terminate 842.00	Current Balance Waived 0.00	Charge Off 0.00	Adjusted (·) 0.00	erminate Balance Adjusted (+) 0.00	ITD/CTD TD TD Balance 9,262.00
Reports Producers Batch Transactions Advances Payments Fees Interfaces	Balance Group	2] Detach 실 Wrap 00 Opening Balance 0.00 0.00	Posted 10,104.00 60.00	Paid / Terminate 842.00 0.00	Current Balance Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00	TTD/CTD YTD Balance 9,262.00 60.00
Reports Producers Batch Transactions Advances Payments Frees Interfaces AP Transactions	Balance Group	Cremp Balance Opening Balance 0.00 0.00	Posted 10,104.00 60.00 0.00	Paid / Terminate 842.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00	TTD/CTD YTD Balance 9,262.00 60.00 0.00
Reports Producers Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions	Balance Group Wey * Format * Solance Type Eddince Type Eddince Type Eddince Type FFEL ATE CHARGE FFEE ROF FFEE ADVANCE	Copeng Salance Openg Salance 0.00 0.00 0.00	Posted 10,104.00 6.0.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00	Ourrent Balance Waived 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00	© ITD/CTD () YTD Balance 9,262.00 60.00 0.00 0.00 0.00
Reports Producers Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Balance Group	Cremp Balance Opening Balance 0.00 0.00	Posted 10,104.00 60.00 0.00	Paid / Terminate 842.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00	TTD/CTD YTD Balance 9,262.00 60.00 0.00
Reports Producers Batch Transactions Advances Payments Fees Inter faces AP Transactions G. Transactions CASA Reconciliation	Balance Group Wex * Format * Balance Type Balance Type EASE RECEIVAGE FEE NSF FEE ROVINCE FEE PHONE PAY	Detach of Wrap 00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,104.00 6.0.00 0.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00 0.00	Ourrent Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00	© ITD/CTD () YTD Balance 9,262.00 60.00 0.00 0.00 0.00 0.00
Reports Producers Batch Transactions Advances Payments Fees Inter faces AP Transactions G. Transactions CASA Reconciliation	Balance Group	Detach (d) Wrap (b) Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,104.00 60.00 0.00 0.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00	TTD/CTD TTD/CTD TTD/CTD TTD/CTD S1262.000 60.000 0.000
Reports Producers Batch Transactions Advances Payments Fees Inter faces AP Transactions G. Transactions CASA Reconciliation	Balance Group Wee * Format * Balance Type Educe Type Educe Evolute: FEE LATE CHARGE FEE ROF FEE ROF FEE ROFARCE FEE PROFE PAY SALES PROFE TAX FEE DISPOSITION	Copeng Salance 000 0.00 0.00 0.00 0.00 0.00 0.00 0.0	Posted 10,104.00 60.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad / Terninate 842.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	TD/CTD (CTD) YTD Balance 9,262.00 60.00 0.00
Reports Producers Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Balance Group Wex * Format * Balance Type Balance Type ELATE CHARCE FFEE NSF FFEE ADVANCE FFEE FHORE PAY SALES / USAGE TAX FFEE DEPOSITION FFEE EXCESS USAGE	Detach J Wrap By Opening Edance 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	Posted 10, 104.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad /Terminate 842.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	TD/CDD (CTD) YDD Balance 9,262.000 60.000 0.000 0.000 0.000 0.000 0.000 0.000
Reports Produces Bath Transactors Advances Pees Pees AP Transactors CASA Recordision CASA Recordision Conversion Accounts	Balance Group	Betach ↓↓ Wrap ↓ Copering Balance 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	Posted 10,104.00 60.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad / Terrinate 940.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Current Balance Waived 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	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted () 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (+) Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(e) πρ(στρ (e) γτρ Balance 9,262.00 60.00 0.00 0.00 0.00 0.00 0.00 0.
Reports Producers Bath Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Balance Group Weev * Format * Presse Balance Type Exace Reconverse FEE LATE CHARGE FEE LATE CHARGE FEE ADVANCE FEE PAYDE PAY SALES //LSEARE OTHER FEE ADVANCE FEE DIsPOSITION FEE DISPOSITION FEE CAUS VAR	Copeng Sance 000 000 000 000 000 000 000 000 000 0	Posted 10,164.00 6.0.00 0.00 0.00 0.00 0.00 0.00 0.	Pad / Terminate 942.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 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	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	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	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	(C) TTD (CTD (C) YTD Balance 9,282.00 60.00 0.00 0.00 0.00 0.00 0.00 0.00

To adjust the interest

Transaction		Parameters
Adjustment To	Interest - Add	Txn Date Amount
Adjustment To tract	Interest - Sub-	Txn Date Amount
To waive the inte	erest	
Transaction	Parameters	
Waive Inter- est	Txn Date Amount	

A.1.14 Interest Accrual

You can start or stop interest accrual on a Lease.

On the Lease Details screens, Stop Accrual box is selected in Interest and Accruals section.

mmary Customer	Service Account Det	ails Customer Detai	Is Transaction History	Pmt Modes	Bankruptcy Repo	/Foreclosure	Deficiency	Collateral	Bureau	Cross/Up Sell Activ	ities		
Account Details	Statements Rate Sch	edule Insurances	Contract Information										
Account Info		ا لے Detach	Vrap 🚯									View	🖋 Audit
Stop Accrual	Index Type	Index Rate	e Margin Rate	R	ate Last Rate Chang	e Dt Accrual St	art Dt l	.ast Accrual (h	Rate Start of the Year	# of Rate changes (Year)	# of Rate changes (Life)	# of Ex
N	PRIME RATE	5.0	9 4.99	9	.99	01/21/201	16 (01/21/2016		9.99	0	0	
4		111											•

To remove Stop Accrual indicator, post the start ACCURAL transaction.

TO Start Interes		
Transaction	Parameters	
Start Accrual	Txn Date	
To stop interes	t accrual for a	n account
Transaction	Parameter	S
Stop Accrual	Txn Date	

To start interest accrual for an account

A.1.15 Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest Lease.

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

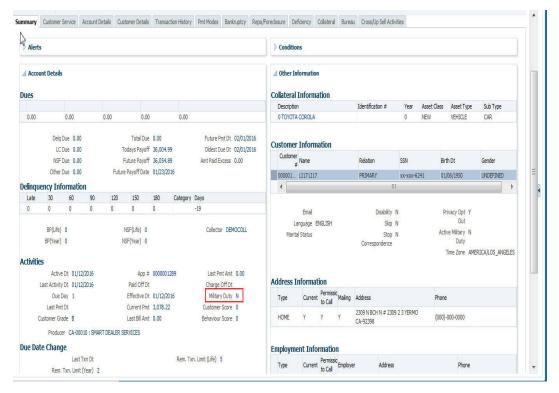


exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

Transaction	Parameters
BORROWER ON MILI- TARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	ACTIVE DUTY ORDER REFERENCE
	PAYMENT CALC METHOD
	RATE
	OVERRIDE RATE

To indicate that a borrower is on active military duty

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on Customer Details screen.



If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions screen.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

To indicate the payment parameters when the borrower is on active military duty



Parameter Name -	CUST	ON	MLTRY	DUTY

Transaction	Parameters
BORROWER ON MILI- TARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	ACTIVE DUTY ORDER REFERENCE
	PAYMENT CALC METHOD
	RATE
	OVERRIDE RATE

The Payment Calculation Method has the following options in drop-down list for selection:

- **Outstanding Balance & Term** System calculates the new payment amount using Outstanding Principal, SCRA Rate, Remaining Term.
- **Contract Balance & Term** System calculates the new payment amount using Contract principal, SCRA Rate, Contract Term.

mer Servie	e×												(
Summary	Custome	er Service	Account Details	Customer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredosure	Deficiency	Collateral	Bureau	Cross/Up Sell Activitie	s 🔉 🔻
Call Activ	ities Ma	intenance	Comments F	romises Checklist	Tracking Attributes	Field Investig	ation Refer	ences Correspond	lence Lette	rs Docume	ent Tracking	Scenario Analysis	» •
Transact	ion Bate	h Inform	ation							- Add	/ Edit	View 🔗 A	udit
View - F				ach 🚽 Wrap	(R) (B) Po	st 🔜 Void				0 -	<i>v</i> -		
Date		Monetary	Transi	action						Sta	atus	Batch	
07/01/2	16	Y										Y	
Transact	ion Bate	h Inform	ation										
Transact	ion Batt	n Inform	ation					Save and Ad	I Save	and Stay	Save.	and Return (a Re	turn
										und blag	C Sare		
												🕂 Load Parame	ters
			e 07/01/2016		т	ransaction BOR	ROWER ON M	LITARY DUTY		Sta	itus		
		Monetar	y v			Batch							
	ers												
Paramet			Freeze 🚮 Det	ach 🖉 Wrap	62								
Paramet View v F	ormat *							Value				Required	
												× 62	
View 🔻 F	er										-	~	
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View Paramet TXN DAT BORROV ACTIVE	er E /ERS RELAT DUTY ORDE	R REFERENC										Enter the value	
View Paramet TXN DAT BORROV ACTIVE	er E /ERS RELAT	R REFERENC							RY ANDING BALA	NCE AND TE		Enter the value	

Note

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

OFF-Military Duty

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.



To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILI-	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment System restores contract interest rate and instalment amount.
 - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
 - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment System recalculates the payment amount using contract interest rate.

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

DashBoard	Cus	tomer Service ×											
Origination	Se	arch Customer Servic	e Review Request I	(Pending: 0)									
ervicing													
Servicing Customer Service		ccount(s) View • Format • 🔛	Freeze 🚮 🕻	wrap لے Wrap		Current S	ow All 🔘 Group Folio	w-up					📃 Yew 🖌 Aud
Securitization		Company Bra	nch Sub	Unit Acc	ount #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due Status			Oldest Due Dt
Transaction Authorization	N	data to display.											
Post Date Checks Escrow Transactions		Summary Customer Servi	an Account Datala	Curtomer Detai	Transaction	History Dat Madas	Pasknister, Depe	Evendora re	Inner Director Co	ore the Coll Activities			
Account Documents			Ce Account Details	Customer Detai	s inarisacioni	HISTORY PHIL PHODES	bankruptcy kept	prorecosure Delici	iency bureau Cr	oss/op sei acuvides			
Collateral Management		Customer Business											
Reports													
Producers Vendors		Customer Inform	ation										
Batch Transactions			-	-								🖉 Edit [Yjew 🖌 Aydit
Advances		View • Format •	Eg Freeze	🚮 Detach 🛛 🕼 V	irap 🚷								Mother's Maiden
Payments		Customer #	Relation	ECOA	SSN	Name		Birth Dt	Marital Status	Enabled	Language	Education	Name
Fees		No data to display.											
		No data to display.	ш										۲
Interfaces AP Transactions GL Transactions		•											,
Interfaces AP Transactions GL Transactions CASA Reconciliation				Tradking Attributes									٢
Interfaces AP Transactions GL Transactions		Addresses Telecon	ns Employments	Tracking Attributes							للم معد) View all hole
Interfaces AP Transactions GL Transactions CASA Reconciliation		Addresses Telecon Address Inform	ns Employments		Wran 50						Add	✓ Edt □) Vjew 🛛 🖋 Audit
Interfaces AP Transactions GL Transactions CASA Reconciliation		Addresses Telecon Address Inform View + Format +	ation	∰Detach d									
Interfaces AP Transactions GL Transactions CASA Reconciliation		< Addresses Telecon Address Inform View * Format * Type	ns Employments		Wrap 👸 Confirmed	Maiing	Country	Address #	City	State	Postal Address Typ		ک Vjew کی Audit Street Name
Interfaces AP Transactions GL Transactions CCAS Recollation Conversion Accounts		Addresses Telecon Address Inform View * Format * Type No data to display.	ation	Permission to Call			Country	Address #	City	State			
Interfaces AP Transactions GL Transactions CASA Reconciliation		< Addresses Telecon Address Inform View * Format * Type	ation	∰Detach d			Country	Address #	City	State			

A.1.16 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.



The new due day appears in Activities section Due Day field on the Account Details screen.

Alerts	5								> Conditions								
Accou	unt Detail	5							⊿ Other Information								
Dues									Collateral	Informa	tion						
									Description			Id	lentification #	Year	Asset Class	Asset Type	Sub Type
0.00		0.00		0.00	0.0	0	0.00		2015 TOYOTA CAMRY					2015	NEW	VEHICLE	CAR
		Due 0.00 Due 0.00			Total Due	0.00		Future Pmt Dt 01/01/2016 Oldest Due Dt 01/01/2016	Customer	Informa	tion						
	100	Due 0.00				50,000.00		Amt Paid Excess 0.00	Customer	Name			Relation	SSN		Birth Dt	Gender
	Other	Due 0.00				01/07/2016			#		IFCH		PRIMARY	××->>	cx-9414	09/07/1981	
)elingu	ency In	formatio	n						(nuclina ion	1					03/07/1301	
Late	30	60	90	120	150	180	Category	Days									_
0	0	0	0	0	0	0		-4	1	Email			Disability N	N.		Privacy Opt Out	N
	BP(Life) BP(Year)				F(Life) 0 (Year) 0			Collector DEMOCOLL	Lar Marital	nguage EN Status	GLISH		Skip M Stop M Correspondence		Ac	tive Military Duty Time Zone	N
Activitie	S																
	Activ	e Dt 12/28/	2015		App #	0000001230		Last Pmt Amt 0.00	Address I	nformati	on						
L	0. Stratist	yDt 12/28/ Day 1	2015		Paid Off Dt ffective Dt	12/28/2015		Charge Off Dt Military Duty N	Туре	Current	Permissic to Call	ling	Address		F	Phone	
	Last Pm	tDt		C	Current Pmt	1,492.80		Customer Score 750	HOME	Y	Y Y		GF N HRF BCH N # H PIEDRAS PR-00771	inf onf o	INTF LAS ((009)-56 4 -8741	
a	ustomer Gr Produc		2 : RANC	L IYS AUTO SAL	ast Bill Amt ES	0.00		Behaviour Score 0	Employme	unt Infor	mation						

Summary Oustomer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foredosure Deficiency Collateral Bureau Cross/Up Sell Activities

The system also notes change on Lease Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	Due day
	Due Date

A.1.16.1 Override Due Date Change

You can override the contract 'Due Date' of an account to mark-up the due days limit to the required standard business rules by posting the following monetary transaction.

To override a due date change

Transaction	Parameters
DUE DATE CHANGE OVERRIDE	TXN DATE
OVERRIDE	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE

On posting the transaction system ignores the following Due Day contract parameters:

• Max Due Day Change/Yr



- Max Due Day Change/Life
- Max Due Day Change Days
- Due Day Min
- Due Day Max

On successful posting of the transaction, system automatically increases the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'. The transaction is displayed in Customer Service > Transaction History > Transactions screen.

Summary Cust	omer Service	Account Details Cu	ustomer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau Cro	iss/Up Sell Activi	
lances Trans	actions Sale 1	Transfer Transaction	s Payment Rati	ng Due Date History	Repayment Sch	edule W	ork Orders					
ransactions		Sort By Post		ew Options 🔘 Good) Good Fees 🔘 All Fee	es 🔘 Good Tx	ns 🖲 All Txn	s	ew 🖌 🖌 Audit	it
Post Dt	Txn Dt	Description	n den wrap	Currency		t Details		Bal	ance Amount	t Payment Curre	ncy Paymi	
07/26/2016	07/26/2016	DUE DATE CHAN	GE OVERRIDE	INR	0.0	FROM DU	E DAY= 29 TO DUE D	AY	44,000.00	INR		ĺ
07/12/2016	07/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	7/29/2016		44,000.00	INR		Ť
07/12/2016	06/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	6/29/2016		44,000.00	INR		1
05/31/2016	05/09/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		1
05/31/2016	05/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	5/29/2016		44,000.00	INR		1
05/31/2016	04/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	4/29/2016		44,000.00	INR		1
05/31/2016	04/08/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		1
05/31/2016	03/10/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		H
05/31/2016	03/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	3/29/2016		44,000.00	INR		
	02/08/2016	BILL/DUE DATE		INR	3,767.4	DUE DT 0	2/29/2016		44,000.00	INR		1
05/31/2016												

A.1.16.2 Reverse an Override Due Date Change

When a posted 'Due Date Change Override' transaction contains error or non desired results, you can reverse the same in Customer Service > Transaction History > Transactions screen.

Select the Due Date Change Override transaction and click Reverse.

lances Trai	sactions Sal	e Transfer Transactio	ns Payment Rat	ing Due Date History	Repayment Sc	nedule W	/ork Orders				
ransactior					N (T)) Good Fees () All Fee	es 🔘 Good Tx	ns 🖲 All Txn:	S Viev	v 🖌 🎸 Audit
View * Form PostDt	at ▼ 🛃 Txn Dt	Freeze M Deta	ach 🚽 Wrap	Currency		Excel		Bal	ance Amount	Payment Currence	y Payme
07/26/2016	07/26/2016	REVERSE DUE I	DATE CHANGE OVE	RRIDE INR	0.0	0 FROM DL	JE DAY= 29 TO DUE D/	AY	44,000.00	INR	
07/26/2016	07/26/2016	DUE DATE CHA	NGE OVERRIDE	INR	0.0	0 FROM DL	JE DAY = 29 TO DUE D/	AY	44,000.00	INR	[
07/12/2016	07/08/2016	BILL/DUE DATE	8	INR	3,767.4	7 DUE DT 0	7/29/2016		44,000.00	INR	
07/12/2016	06/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT C	6/29/2016		44,000.00	INR	
05/31/2016	05/09/2016	LATE CHARGE		INR	30.0	0			44,000.00	INR	
05/31/2016	05/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT C	5/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	4/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	LATE CHARGE		INR	30.0	0			44,000.00	INR	
05/31/2016	03/10/2016	LATE CHARGE		INR	30.0	0			44,000.00	INR	
05/31/2016	03/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT C	3/29/2016		44,000.00	INR	
4											

On successful posting of the transaction, system reverts (decreases) the change in the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

A.1.17 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Lease. The Payment Refund transaction is posted at the



maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.

RACLE Financial Services	Lenc	ing and Leasing	🛔 Wekcome, ABSHEKAR 🕈 Accessibility 🤘 Sig
SEARCH MENU	8	Eustomer Service _X	
> DashBoard > Origination			ton History Pint Modes Bankruptcy Repo,Foredosure Defidency Collateral Bureau Cross/Up Sel Actività > g Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analys > ▼
Servicing Servicing Customer Service	^	Transaction Batch Information View ▼ Format ▼	다 Bost 및 Vgid
Securitization Transaction Authorization Post Date Checks		Date Monetary Transaction 01/30/2017 Y	Status Barch Y
Escrow Transactions Account Documents Collateral Management Reports	E	Transaction Batch Information	G Save and ≜dd G Save and Stag Gave and Return Galetum
Producers Vendors Batch Transactions		Date 01/30/2017 Monetary ✓	Transaction PAYMENT REPUND Status Batch
Advances Payments Fees	-	Parameters Vew ▼ Format ▼ 🔯 🔟 Freeze 🚮 Detach 🖉 Wrap 🚷	
Collections		Parameter	Value Required
> WFP		TXN DATE	01/30/2017 🔞 🗸
Tools		PAYMENT DATE	01/30/2017 🔯 🗸
Setup		PAYMENT AMOUNT	100

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
Keruna	Payment Date
	Payment Amount

A.1.18 Extensions

Extension transactions allow you to extend a Lease. An extension fee may be assessed when an account receives an extension. In case of precomputed Lease, this is generally done to recoup the interest lost.



The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

Alert									Conditions								
Account	Detail	5							⊿ Other Inf								
Dues									Collateral		ation						
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	- 10	Due 0.00			Total Due			Future Pmt Dt 02/01/2016	Customer	Inform	ation						
	NSF	Due 0.00 Due 0.00		Fut	iys Payoff ure Payoff	0.00		Oldest Due Dt 02/01/2016 Amt Paid Excess 0.00	Customer #	Name			Relation	SSN		Birth Dt	Gender
	Other	Due 0.00		Future Pa	yoff Date	02/01/20	16		000000	MADHU B	ABU		PRIMARY	XX-XX	x-7845	06/16/1991	
Delinquend	cy Ini	formation							•				111				
Late	30	60	90	120	150	180	Category	/ Days									
1	1	1	1	1	1	6		-10		Email			Disability N			Privacy Opt Out 1	N
	19/10/17							WITE IN TRACEMENTS	Lar	nguage E	NGLISH		Skip N		Act	ive Military Duty	N
	P(Life)				(Life) 2			Collector DEMOCOLL	Marital	Status			Stop N			Time Zone	
BF	P(Year)	1		NSF	(Year) 2								Correspondence				
Activities																	
	Active	Dt 12/07/20	015		App #	0000001	003	Last Pmt Amt 65,000.00	Address I	nforma	tion						
Last	Activity	Dt 01/22/20	016	F	aid Off D			Charge Off Dt	Type	Current	Permiss	^{sid} Mailing	Address		p	hone	
	Due D	Day 1		E	ffective D	01/01/20	15	Military Duty N	Type	current	to Call	manny					
L	ast Pm1	tDt 01/12/20	016	C	urrent Pmi	3,134.35		Customer Score 700		Y	N	Y	1231 N ALY E GURAB			0000-0000-0000	
Curke	mar Cr	ade A			act Rill Ami	37 792 2	0	Rehaviour Score 0	HOME	v	v	M	ESGR N DGD BCH N #	‡ 25 GJT	JTFH LAS	(004)_654.7617	

It also notes the change with an entry on the Lease Details screen in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

ashBoard	custo	ter Service χ										
rigination	Search	Customer Se	ervice: 201509	00014283 Review	Request (Pending: 0)							
icing												
vicing	Acc	unt(s): 201	509000142	83: RODRIGUE	Z ROBINSON							📃 Vjew 🛛 🖋 AL
Customer Service	Vie	▼ Format ▼	Free Tree	eze 🛃 Detach	🖓 Wrap 🚯	📙 🔍 Cur	rrent O Show	All 🔘 Group Follow-up				
ecuritization		impany	Branch	Sub Unit	Account #	Product		Day	s Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
ansaction Authorization	U	01	USHQ	UNDEFINED	2015090001428	83 LEASE VEH	(ICLE		114 USD	15,158.10	4,296.60 ACTIVE:DELQ	10/05/2015
st Date Checks crow Transactions												
count Documents	Sum	ary Customer	Service Acco	unt Details Custo	mer Details Transac	ction History Pr	mt Modes Ba	ankruptcy Repo/Fore	dosure Deficiency Collater	al Bureau Cross/Up Se	I Activities	
lateral Management	A	count Details	Statements	Rate Schedule Insi	rances Contract Inf	formation						
ports		Received a second (Newteneyer, P									
iducers												
ndors		account Info		-								📃 View 🔗 Audit
tch Transactions		View • Format		Freeze Detach	ط Wrap	2						
Advances	5	# of Exter	nsions (Year)	# of Extension	# of Extension	n Term # of Exb (Year)	ension Term (Life)	# of Due Day changes(Year)	# of Due Day changes(Life) Last Extr Dt	Due Day Change Dt	Total Term	Paid Term Maturity Dt
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Fees			U		U	v	0	v	U		1	1 11/03/2010
terfaces		ccount Info										
AP Transactions		.ccount Info	rmation									0.0.1
GL Transactions												Ca Return
CASA Reconciliation Conversion Accounts				Extn and	Due Dates						Additio	nal Details
Conversion Accounts			# of Extensio				# of Due I	Day changes(Year) 0			Total Term 15	
			# of Extensi	ions (Life) 0			# of Due	Day changes(Life) 0			Paid Term 1	
		1	# of Extension Te	rm (Year) 0				Last Extn Dt			Maturity Dt 11/05/2	016
			# of Extension T	erm (Life) 0			C	Due Day Change Dt				
		L										
lections												



To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term
	Reason
	Stop Accrual

While posting an extension, ensure that the minimum number of required payments, as defined at contract level is met. Else, system displays an error message on verification. Also while posting subsequent extension transactions, ensure that the minimum gap requirement between two extensions is satisfied.

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

A.1.18.1 Extension Override

You can post 'EXTENSION OVERRIDE' transaction when you want the system to bypass extension validations which are defined at contract level.

Note the following:

- You can post a 'EXTENSION OVERRIDE' transaction only if you are authorized.
- There are no validations done when an extension override transaction is posted.
- Backdating an extension is allowed and also while backdating, system validates for the number of payments as of Transaction date.
- If 'EXTENSION OVERRIDE' transaction is posted on a backdated transaction which has 'TXN Date' appearing before the transaction extension date, then all the transactions from the date of previous extension will be reversed and re-posted. Here again, no validation rules are checked.



To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

A.1.19 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not to be changed. The next ACH (if applicable) does not reflect changed payment amount if the account has already been billed at time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

After you post the transaction, the new payment amount appears on Account Details screen in Current Pmt field of the Activities section.

~								
DashBoard	Customer Service X							
Origination								
vicing	Account(s)	🔲 Freeze 🚰 Detach 🛛 실 Wrap	Current Show				🔄 Yjew 🖌 🖌 Aud	
iervicing Customer Service Securitization Transaction Authorization Post Date Checks	Company Brand No data to display.	n Sub Unit Accou	nt # Product	Days Past Due Currency kruptcy Repo/Foredosure Deficiency	Pay Off Amt Bureau Cross/Up Sell Activities	Amount Due Status	Oldest Due Dt	
Escrow Transactions Account Documents Collateral Management	> Alerts			> Conditions				
Reports Producers	⊿ Account Details			⊿ Other Information				
Vendors Batch Transactions	Dues			Customer Informat	ion			
Advances Payments	No data to display.			Customer # Name	Relation	SSN Birth Dt	Gender	
Fees Interfaces AP Transactions GL Transactions	Delq Due LC Due NSF Due Other Due	Total Due Todays Payoff Future Payoff Future Payoff Date	Future Pmt Dt Oldest Due Dt Amt Paid Excess	No data to display.	III Disability	Privacy Opt (
CASA Reconcilation Conversion Accounts	Delinquency Inform Late 30 6		180 Category Days	Language Marital Status	Skip Stop Correspondence	Active Military D Time Zo		
	No data to display. BP(Life)	NSF(Life)	Collector	Address Informatio				
	BP(Year)	NSF(Year)			^{rermissic} Mailing Address o Call	Phone		
ollections	Activities		1	No data to display.				
IFP	Active Dt Last Activity Dt	App # Paid Off Dt	Last Pmt Amt Charge Off Dt					
Fools		Effective Dt		Employment Inform				
> Tools	Due Day Last Pmt Dt	Effective Dt Current Pmt	Military Duty Customer Score		rermissic o Call Employer Addres	s Pi	ione	



То	change	the	payment	amount
••	onango		paymone	amount

Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.20 Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appears in the corresponding column of Customer Service screen's Account Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

DashBoard	Customer Serv	ice _×									
Origination	Search Cust	omer Service: 201201	100011488 Review Re	quest (Pending: 0)							
Servicing	× .										
Servicing	Account(s	: 201201000114	88: GIARDANO NI	CHOLAS / MIR	RIAM					1	🔄 Yjew 🛛 🖋 Ayo
Customer Service	View * For	and the second se				All O Group Follow-up					_
Securitization	Company	Branch	Sub Unit	Account #	Product	Davs Past Due Currency	Pay Off Ar	nt Amount Due Sta	hs.		Oldest Due Dt
Transaction Authorization	US01	USR1	UNDEFINED	20120100011488		1262 USD	9,050.3		TIVE:DELQ:SCHEDULED C	HGOFF	07/10/2012
Post Date Checks											
Escrow Transactions	Summary (ustomer Service Acco	unt Details Customer De	tals Transaction	n History Pmt Modes	Bankruptcy Repo/Foredos	re Deficiency Colla	teral Bureau Cross	I In Sell Activities		
Account Documents					Transfer of the second s						
Collateral Management	Balances	Transactions Payme	ent Rating Due Date His	tory Repayment S	chedule Work Orders						
Reports											
Producers	Delener	Consum									
	Balance	Group					Janco Caoun			T	n Rovied
Producers	Balance	Group				E	Balance Group			Ŀ	n Period
Producers Vendors	Balance	Group				-	14 242	Deficiency Balance 🔘 N	on-Performing Balance 🔘		n Period סודס/כדס (אדס)
Producers Vendors # Batch Transactions			Freeze Detarth	al Wran		-	14 242	Deficiency Balance 🔘 N	on-Performing Balance 🔘		325 - 25
Producers Vendors # Batch Transactions Advances Payments Fees	View •	Format 🔻 📑 🔲	Freeze 🚮 Detach	چا Wrap 🔞	•		Current Balance			Terminate Balance	סדי () סדא סדו 🖲
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Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces	View View View View View View View View	Format Format F	Freeze Detach	Opening Balance 0.00 0.00	Posted 10,699.92 430.94	Paid / Terminate 2,080.54 0.00	Current Balance Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	Adjusted (+) 0.00 0.00	ПТD/СТD (ТТD Ваlance 8,619.38 430.94
Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces AP Transactions	View View View View View View View View	Format Format F	Freeze 🚮 Detach	Opening Balance 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00	Paid / Terminate 2,060.54 0.00 0.00	Current Balance Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00	Balance 8,619.38 430.94 0.00
Producers Vendors # Batch Transactions Advances Payments Fees # Interfaces AP Transactions GL Transactions	View ▼ Balanc LEASE FEE LA FEE N FEE AI	Format V 🐼 🔟 E Type RECEIVABLE TE CHARGE F IVANCE	Freeze 🚮 Detach	Opening Balance 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00	Paid / Terminate 2,060.54 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (4) 0.00 0.00 0.00 0.00 0.00	Balance 8,619.38 430.94 0.00 0.00
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Producers Vendors & Batch Transactoms Advances Payments Payments Payments Atherfaces & Interfaces A Transactions Q, Transactions CASA Reconciliation	View * Balanc LEASE FEE LA FEE NA FEE PA SALES	Format V 🐼 🔟 E Type RECEIVABLE TE CHARGE F IVANCE	Freeze Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00 0.00	Current Balance Walved 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 8,619.38 430.94 0.00 0.00
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Produces Vendors 4 Batch Transactions Advances Payments Frees 47 Transactions GL Transactions CLFs Reconciliation Conversion Accounts	Vew ▼ Balanc IEACE FEE LA FEE N FEE N FEE D FEE D OTHER FEE D	Format V V III III IIII IIII IIIIIIIIIIIIIII	Freeze 🛃 Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,659.92 430.94 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 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	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Balance 8,619.38 430.94 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Produces Vendors Vendors Abironos Peyments Peres AP Transactions AP Transactions C.Transactions C.KSA Reconcilation Conversion Accounts	Vew ▼ Balanc IEACE FEE LA FEE N FEE N FEE D FEE D OTHER FEE D	Format Format F	Freeze Detach	Opening Balance 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	Posted 10,699.92 430.94 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 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	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Terminate Balance (+) Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	© TTD/CTD () YTD Balance 8,619.38 430.94 0.000 0.00 0.
Produces Vendors A Bach Tranactions Advances Payments Peres AP Transactions C. Tranactions C. Tranactions C. Ranactions C. Ranactions C. Ranactions	Vew V Balanc LEASE FEE LA FEE N FEE A FEE D FEE D FEE D FEE D OTHER FEE D TERMI	Format Format F	Freeze Detach	Opening Balance 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	Posted 10,699,92 430,94 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Pad / Terninate 2,060.54 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 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	Charge Off 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00	Виалсе 8,619.38 (430.94 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000

To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount
To waive a prepayment penalty	•

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

A.1.21 Escrow Payment

The following monetary transactions allow you to specify escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence rate and term) and define when change will begin. The "txn date" parameter is when the new agreement starts.



The following transactions allow you to adjust or waive the escrow advance.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances screen for ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount
To waive escrow advance	

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount
To reschedule an escrow payment	
Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.22 Escrow balance refund

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

A.1.23 Pay Off Quote Fee

The PAYOFF QUOTE transaction on Maintenance screen includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on Customer Service form's Balances screen for Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.



The adjustments will appears in the corresponding column of Customer Service form's Balances screen for FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

Summary	Customer Service	Account Details	Customer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredosure	Deficiency	Collateral	Bureau	Cross/Up Sell Activities

w 🔻 Format 🔻 🛃 🔲 Freeze							_	xn Period
w 🔻 Format 🔻 🔜 TT Freeze				Ourrent Balance	Deficiency Balance	Non-Performing Balance	Terminate Balance	ОТТО/СТТО (О УТТО)
an ionar all minere	Detach 🖉 Wrap	8						
Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	30,000.00	0.00	0.00	0.00	0.00	0.00	30,000.00 🔺
NTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 =
EE ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE DELAY	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 🔻
							Current Bala	ance Total 30,000.00
motion and Insurance Detail	s							View 🔗 Audit
w 🔻 Format 🗶 📑 Freeze		(A)						1

To adjust a pay off quote fee

Transaction	Parameters		
Adjustment to Payoff Quote	Txn Date Amount		
Adjustment to Payoff Quote	Txn Date Amount		
To waive a pay off quote fee			
Transaction	Parameters		
Waive Payoff Quote Fee	Txn Date Amou	ınt	

A.1.24 Nonperforming Accounts

Lease accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.



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To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Perform- ing	Txn Date

A.1.25 Convert a Precomputed (PC) Lease into a Simple Interest (SI) Lease

When converting a precomputed Lease into a simple interest Lease, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method interest bearing (simple interest)
- Maturity Date Computed from the term and next payment due date
- Monthly Payment Amount Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Lease.

The resulting 'new' simple interest Lease will have the same account number with details entered/computed above.

Caution: The converting a precomputed Lease into a simple interest Lease transaction can be performed only by closing the nonperforming condition.

To reschedule precomputed Lease to interest bearing Lease

Transaction	Parameters			
Reschedule Pre-Compute Lease to Interest Bearing Lease	Txn Date			
	Reschedule Payment Start Date			
	Amount			
	Rate			
	Term			

A.2 Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for Lease:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Mark a customer as deceased



- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date Maintenance
- Recourse Details Maintenance

A.2.1 Customer Name Maintenance

You can update and change a customer's name.



Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

The new details appear throughout the system; for example, in Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

rd	Customer Service ×											
ion	Search Customer	Search Customer Service: 20151200012836 Review Request (Pending: 0)										
	Account(s): 20	151200012836:	EATHAN EATH	AN								📃 Yiew 🔇
er Service	View 👻 Format 👻	🛛 📴 🗐 Freeze		Wrap 🚷 📇	Current O Show and Current O	All Group Follow	-up					
ation ion Authorization	Company US01	Branch USHO	Sub Unit UNDEFINED		roduct EASE VEHICLE		ays Past Due Cur -15 USD		Pay Off Amt 38,591,63	Amount Due Status 0.00 ACTIVE		Oldest Due 01/22/201
e Checks	0501	USHQ	UNDEFINED	20151200012836	EASE VEHICLE		+15 USL		38,591.63	0.00 ACTIVE		01/22/201
ransactions	Summary Custon	mer Service Account D	etails Customer	Details Transaction H	istory Pmt Modes B	inkruptcy Repo/	oreclosure Def	ficiency Collateral	Bureau Cross/Up	Sell Activities		
Documents al Management												
a rungement	Customer Bu	siness										
s		<i>c</i>										
ansactions	Customer I	nformation									🖉 Edit	View 🗸 Aj
nces	View - Form	nat 🕶 📑 🗍 Free	ze 🚮 Detach	طا Wrap 🚱							Sour (T Tiem
ents	Customer #		ECOA	Name		SN	Birth Dt	Marital Status	Enabled		Education	Mother's Maide
85								Pidrital Status	Enabled	Language	Education	Name
ansactions	0000006022	PRIMARY	INDIVIDUAL	EATHAN EATHAN	x	e-xxx-2218	12/22/1950		Y	ENGLISH		
ansactions												
	Addresses	Telecoms Employme	ts Tracking Attrib	utes								
Reconciliation ersion Accounts												
										骨 Add	🖉 Edit 📃	View 🗸 Audi
	Address I	nformation										
	Address I View - Fo		eeze 🛃 Detach	🖓 Wrap 🖓								
			eeze 🛃 Detach Permission t		Mailing	Country	Address #	City	State	Postal Address T	ype Street Pre	Street Nam
	View 👻 Fo	rmat 👻 📑 E			Mailing Y	Country UNITED STATES	Address # 2309	City YERMO	State CALIFORNIA	Postal Address T NORMAL ADDRES		Street Nam
	View 👻 Fo Type	rmat 👻 📑 E		Call Confirmed	-							Street Nam
ersion Accounts	View - Fo Type HOME	rmat 👻 📑 E		Call Confirmed	-							Street Nam
	View - Fo Type HOME	rmat 🕶 📑 🗊 Fi		Call Confirmed	-							Street Nam

A.2.2 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.



Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer Marital Status Code
	Customer Disability Indicator
	Customer Driving License Number
	Customer Number of Dependents
	Customer Email Address 1
	Customer Birth Date
	Customer Gender Code
	Customer Language Code
	Customer Driving Licence State Code
	Customer Time Zone

To change other details about a customer

The new details appear throughout the system.

A.2.3 Skipped Customers

When a customer cannot be located, the system enables you to mark that person as "skipped" (as in, "the person is a skipped debtor.") Marking a customer as skipped indicates that the customer's whereabouts are unknown.



To mark a customer as "skippe

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

The Skip box is selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

ORACLE Financial Services Lending and Leasing Accessibility 0 Customer Service × X DashBoard Origination Summary Customer Service Account Details Cust er Details Transaction History Pmt Modes Bankruptcy Repo/Foredosure Deficiency Bureau Cross/Lip Sell Activities 6 Servicing er Business vicing Securitization **Customer Information** 🖉 Edit 📃 View 🖌 Audit View 🔻 Format 💌 📑 Free Post Date Checks eze 🚮 Detach ط Wra crow Transact Mother's Maide Name Relation ECOA SSN Customer # Birth Di Account Documents Collateral Mana No data to displ F Customer Information Ca Return Customer Identification Detail KYC Relatio ECOA Status Issue D Evoiry D FATCA Birth Place Birth Country US Resident Status Power of Atto Collect Military Se WFF Tools Active Military Duty Effective Dt Address Setup

To remove the Skip indicator, follow the above procedure. However, you can also type \mathbf{N} in the CUSTOMER SKIP INDICATOR parameter.

A.2.4 Mark Customer as Deceased

You can mark a particular customer as deceased by posting a non-monetary transaction. Marking a customer as deceased indicates that the 'Account holder is deceased' and this condition is posted on the account and an Alert is populated in Comments tab and Summary tab. Also when a particular customer is marked as deceased, you can change the permission to call the customer as "No" on all accounts and contacts where the customer is attached.



To mark a customer as "deceased"

Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
DECEASED	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL

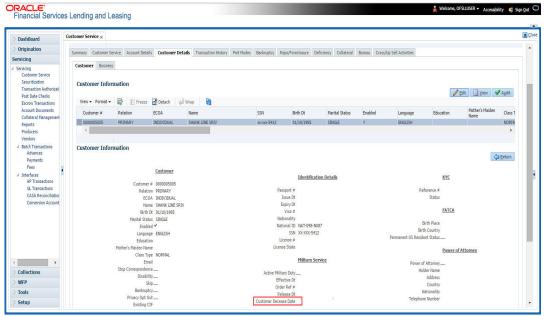
D In I		Customer Service ×														
DashBoard			50001004	EL CUECK	COMME	NT DELL	INCUEN	CV							U.	ew 🔗 Audit
Origination		Account(s): 20150	Free:						ent 🖱 Show A	Crown F	olouun					- ngur
Servicing			aranch	Sub Unit				Product	ance anon A	Gioopi		st Due Currenc		Pay Off		Amount Due Sta
Servicing	~		JSHO	UNDEFIN	50	Account # 20150500		LOAN VEHIC	T(E /ED)		Days Pa	-51 USD	y .		4mt 1.00	Amount Due Sta
Customer Service		0301	Joing	ONDER IN		20130300	010045	COMIN VEHIC	ucc (i k)			-01 030				0.00 AC
Securitization		Summary Custon	ner Service	Account Data	Cuetor	mor Datale	Transact	ion History	Pmt Moder	Bankrointe	Peno/Fore	adogura Dafi	collater	al Rureau	CroseAin	Sell Activi 🕨 🔻
Transaction Authorization																
Post Date Checks Escrow Transactions		< Call Activities	laintenance	Comments	Promises	Cheddists	Tracking	Attributes	Field Invest	igation Re	eferences C	orrespondence	Letters Doo	ument Trackin	g Scena	rio Analy 🕨 🔻
Account Documents																
Collateral Management		Transaction Ba	tch Inform	ation									al- Add	/ Edit	View	Audit 🖉
Reports		View - Format -		reeze 🚮 De	etach .	Wrap لے	62	Eos	st 🙀 Void							
Producers		Date	Monetary	Tran	saction								Status		Batch	
Vendors		07/22/2016	Y												Y	
# Batch Transactions		07/13/2016	N			EFERENCE N							OPEN		N	
Advances		07/13/2016	N			DDRESS MA							POSTED		N	
Payments	=	07/08/2016	Y			ICE / PRINC	IPAL						POSTED		N	
Fees		07/07/2016	N	REFE	RENCE DE								OPEN		N	+
◢ Interfaces																
AP Transactions		Transaction Ba	tch Inform	ation												
GL Transactions		Transaction bu									Save an	d Add	ave and Stay	Save and	Return	Beturn
Conversion Accounts												-	-	- Ca		
															🕂 Load	Parameters
			Date	07/22/2016				Tran	saction MAR	CUSTOMER	AS DECEASED	2	Sta	tus		
			Monetary	10.14					Batch							
		Parameters														
		View - Format -		reeze 🚮 De	etach	J Wran	65									
		Parameter	we interest			des consta	VLS				Va	lue			Require	ed.
Collections		DECEASED DATE									10			13	b v	
WFP		TRANSACTION DA	TE												5 v	
Tools		RELATION TYPE C									-	RIMARY			9 V V	

You can select the 'Deceased Date' and 'Transaction Date' (last transaction date) from the adjoining calendar. Select the 'Relation Type Code' and 'Remove Permission To Call' (as 'Yes') from the drop-down list.

System identifies all the related accounts based on Customer ID and marks 'the customer deceased date' on all accounts (primary or joint holder) held by the customer. If the transaction is successful, a confirmation message is displayed in the Results section displaying all the customer accounts on which this status is posted. Also a comment is posted on all accounts when the 'Permission to Call' status is changed.



The Customer Deceased Date is also indicated on the Customer Details screen's Military Service section.



A.2.5 Privacy Opt-Out Indicator

You can change the customer's Privacy information sharing preference (Opt-Out indicators) along with other choice indicators of Insurance, Share Credit and Marketing preferences by posting the following nonmonetary transaction parameter.

Transaction Code: CUS_PRIVACY_INFO

Description: CUSTOMER OPT-OUT PREFERENCES (PRIVACY OPT-OUT)



Transaction	Parameters
Customer Privacy Info Sharing Preference	Transaction Date
	Relation Type Code
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

 DashBoard Origination 	Customer Service X	Customer		* Share Credit Opt Out			Customer Decease Date	05/03/2016 🔯		3
Servicing	Customer #	0000001004		Existing CIF						
Servicing	Relation	PRIMARY			Identification De			KYC		
Customer Service	ECO/	CONSUMER DECEASE	D		Identification De	tans	Reference #			
Securitization Transaction Authorization	Name	DELINQUENCY CHECK	к	Passport #			Status		•	
Post Date Checks	Birth D	09/09/1990		Issue Dt	1 Alexandre					
Escrow Transactions	Marital Statu	UNDEFINED		Expiry Dt	120			FATCA		
Account Documents	Enabler	~	1000	Visa #			Birth Place			
Collateral Management	- Language	ENGLISH	•	Nationality	LISA	-				
Reports	and the second second					1000	Birth Country			
Producers	Education	UNDEFINED	-	National ID			Permanent US Resident			
Vendors 4 Batch Transactions	Mother's Maiden Name			* SSN	XX-XXX-2321		Status			
Advances	* Class Type	NORMAL	-	License #				Power of Attorne	v	
Payments	Emai		-	License State		-			1	
Fees	* Stop Correspondence						Power of Attorney			
4 Interfaces	* Disability				Military Service		Holder Name			
> Collections	* Skip			Active Military Duty			Address			
> WFP	Bankruptcy			Effective Dt			Country			
	* Privacy Opt Ou			Order Ref #					•	
> Tools	* Insurance Opt Ou			Release Dt			Nationality			
> Setup	* Marketing Opt Out	(E)		Release Dt			Telephone Number			

To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type ${\bf N}$ in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

A.2.6 Correspondence (stopping)

You can choose at any time to stop correspondence to a customer. When you do so, the customer will receive no correspondence of any kind from the system.



To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

RACLE Financial Services Le	ending an	d Leasing								🛔 Welcon	ne, VEROUTHU 🔻 🗚	ccesspiity 🥞 Son Q
DashBoard	Custom	er Service _X										
Origination						story Pmt Modes Bankruptcy R						
Servicing	Sumn	nary Customer Se	rvice Account Det	ustomer D	etails Iransaction Hi	story Pmt Modes Bankruptcy K	po/roredosure Del	ndency Bureau C	ross/up Sei Activities	5		
Servicing Customer Service Securitization		stomer Business										
Transaction Authorization Post Date Checks				198	님 Wrap 🚷						<u>∕</u> Edit	Vew 🗸 Audit
Escrow Transactions		View ▼ Format ▼									-1 -1	Mother's Maide
Account Documents Collateral Management		Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Status	Enabled	Language	Education	Name
Reports Producers		o data to display. K	Ш									÷
Vendors 4 Batch Transactions Advances	c	Customer Infor	rmation									Ca Beturn
Payments Fees	a			Customer			1221 02290 00 DCT					
4 Interfaces			Customer				Identification De	tails			KYC	
AP Transactions			Relatio			Passport	ei.			Reference #		
GL Transactions			ECC			Issue I	it.			Status		
CASA Reconciliation Conversion Accounts			Nan	e		Expiry I	t					
Conversion Accounts			Birth I	Dt		Visa					FATCA	
			Marital Stati			Nationali				Birth Place		
			Enable			National I				Birth Country		
			Languag			SS			Permaner	nt US Resident Status		
			Educatio			License License Sta						
Collections			Mother's Maiden Nan Class Typ			DUEISE SLA	-				Power of Attorne	¥
WFP			Em				Military Service			Power of Attorney		
			Stop Corresponden							Power of Attorney Holder Name	-	
> Tools			Disabili			Active Military Du				Holder Name Address		
Setup				ip		Effective I	it			Country		

To remove the Stop Correspondence indicator, follow the above procedure; However, you can also type \mathbf{N} in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.



Note

In case any issues on existing Lease accounts, you can back port this functionality. Contact your account manager.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Com- pany Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

A.2.8 ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.



Transaction	Parameters
ACH Maintenance	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess
	ACH Payment Day
	ACH Start Date
	Txn Date

To update the existing ACH bank details

This information appears in the ACH section of the Account Details screen.

Financial Services Lending and Leasing

DashBoard	Customer Service ×				× :
Origination	Search Customer Service: 20121100010579 Review Request (Pending: 0)				
ervicing					
Servicing	Account(s): 20121100010579: RUSSO JIM / RENEE			View	🖋 A <u>u</u> dit
Customer Service	View 🕶 Format 🕶 🔛 👔 Freeze 🎆 Detach 🛛 🖓 Wrap 🚱	Ourrent O Show Al O Group Follow	v-up		
Securitization	Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest
Transaction Authorization	UNDEFINED 20121100010579 LEASE VEHICLE	0 USD	0.00	0.00 PENDING	
Post Date Checks Escrow Transactions	4	III			F
Account Documents Colateral Management Reports Producers	Account Details Statements Rate Schedule Insurances Contract Info	ansaction History Pmt Modes Bankruptcy	Repo/Foredosure	Deficiency Collateral Bureau	C > •
Advances Payments Fees Interfaces AP Transactions	Total of Pente	Due Day 1st Pmt Dt Maturity Dt 10.00 11/10/2012 10/10/2015		osit Contract Recvd Dt Contra .00 11/10/2012 12/09/	
Batch Transactions Advances Payments Fees Interfaces	Contract Information View + Format + Preze Detach di Wrap Contract Dt Amt Due at Sgning 11/10/2012 2.386.11 12,999.96	Due Day 1st Pmt Dt Maturity Dt	500	ost Contract Recvd Dt Contra 00 11/10/2012 12/09/	ct Verify (2015

A.2.9 Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details screen.



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A.2.10 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 Mainte- nance	Txn Date
nance	Statement Closing Date

A.2.11 Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.

mmary Customer	Service	Account De	tails Custo	mer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredos	ure Deficiency	Collatera	Bureau	Cross/Up Sell Activities			
Call Activities Main	ntenance	Comments	Promises	Checklists	Tracking Attributes	References	Correspond	lence Letters	Document Trad	ing Scen	ario Analysis				
Transaction Ba	tch Info	ormation											🛉 Add 🥖 E	dit 🛛 View	🖋 Audit
View * Format *		Freeze	Detach	실 Wrap	(h)	Post 🛃 V	<u>o</u> id								
Date	Monet	tary	Transaction	i.									Status	Batch	
02/05/2016	Y		ADJUSTME	VT TO ACH FE	E - ADD								OPEN	N	
12/19/2015	Ν		ADD CUSTO	MER ADDRES	SS PHONE								POSTED	N	III
12/19/2015	Ν		CUSTOMER	MAINTENAN	CE								POSTED	N	-
12/19/2015	Y		ADJUSTME	NT TO ADVAN	CE / PRINCIPAL - ADD								POSTED	N	
12/19/2015	Y		ADJUSTME	VT TO ACH FE	E - ADD								VOID	N	*
Parameters															
View 🔻 Format 🕶		Freeze	Detach	Wrap لي	69										
Parameter												Value		Require	d
No data to display.															
Result															
View • Format •		Freeze	Detach	🖉 Wrap	60										
Transaction Proc	essing Deta	ails													
No data to display.															



Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

To add a new ACH bank

A.2.12 Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

_

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdc Check Number
	pdc Check Date
	pdc No Of Checks
	pdc Check Amount
	pdc Bank Routing Number
	pdc Account Type
	pdc Account Number
	pdc Bank Name
	pdc Bank Branch Name
	pdc Docket Code
	pdc Comments
	pdc Frequency

To add post dated checks as a method of repayment



The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Lease account changes to VOID, indicating that the PDCs are of no use.

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose Void.

A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.



To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Mainte- nance	Txn Date
hance	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance screen should be matched with a payment posting or reversal.



A.2.15 Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)			
Transaction	Parameters		
Insurance Mainte- nance	Txn Date		
nance	Insurance/Warranty Cancel Indicator		
	Insurance/Warranty Cancel Date		
	Insurance/Warranty Remaining Term		
	Insurance/Warranty Refund Amount Estimate		
	Insurance/Warranty Refund Amount Received		
	Insurance/Warranty Full Refund Received Indicator		
	Insurance/Warranty		
	Itemization Code		

To cancel insurance (or reverse the insurance cancellation)

The above refers to the account insurance and not asset or collateral insurance. For example, 'Credit Life and Disability'.

A.2.16 Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.



To add new escrow insurance details	To add	new	escrow	insurance	details
-------------------------------------	--------	-----	--------	-----------	---------

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
Details	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference



Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

To add new escrow tax details

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.



Transaction	Parameters
Change Insurance Annual Disburse- ment	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance annual disbursement

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insur- ance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference



To change insurance expir	ation date
---------------------------	------------

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

Transaction	Parameters	
Change Tax Disbursement Plan	Escrow Type	
	Escrow Sub Type	
	Vendor #	
	Transaction Date	
	Disbursement Rule	
	Reason	
	Reference	
To change escrow indicators of tax		
Transaction	Parameters	
Change Escrow Indicators of		
	Parameters	
Change Escrow Indicators of	Parameters Escrow Type	
Change Escrow Indicators of	Parameters Escrow Type Escrow Sub Type	
Change Escrow Indicators of	ParametersEscrow TypeEscrow Sub TypeVendor #	
Change Escrow Indicators of	ParametersEscrow TypeEscrow Sub TypeVendor #Transaction Date	
Change Escrow Indicators of	ParametersEscrow TypeEscrow Sub TypeVendor #Transaction DateEscrow Required (y/n)	

To change tax disbursement plan

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.



To resume escrow analysis

To resume escrow analysis				
ransaction Parameters		rameters		
Resume Escrow Analysis		Transaction Date		
	F	Rea	ason	
	F	Ret	ference	
To resume escrow disburser	nents	S		
Transaction Paramet		Parameters		
Resume Escrow Disbursements			Transaction Date	
			Reason	
			Reference	
To stop escrow analysis				
Transaction	Parameters			
Stop Escrow Analysis	Transaction Date			
	Rea	as	on	
	Re	fer	ence	
To stop escrow disbursemer	nts			

o stop escrow dispursements

Transaction	Parameters
Stop Escrow Disburse- ments	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte- nance	Txn Date
hance	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.



A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
HON AMOUNT - SUBTRACT	COMMENTS

A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW To add contact reference to an account
- REF_STATUS_MAINT To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1



Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

• Transaction Code: ACC_STMT_PREFERENCE_MODE



Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREF-	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 <u>Recourse Details Maintenance</u>

You can post the following nonmonetary transactions to change existing recourse information such as changing recourse type preference from Partial to Full or vice versa, recourse reason, percentage of recourse allowed or flat amount.

- Transaction Code: RECOURSE_MAINT
- Description: RECOURSE DETAILS MAINTENANCE

Transaction	Parameters
RECOURSE DETAILS MAINTE- NANCE	TRANSACTION DATE
NANCE	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT

A.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower



- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.
 Post the 'OFF MILITARY DURY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on On Military Duty account condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Lease.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.



A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section.



Appendix B:Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Lease	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (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 = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1.1 <u>Pre-requisites</u>

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)



Work Order Type	Description
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 <u>Create Case</u>

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation
 date is before the cure letter expiry date, then system displays an error message as
 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

SEARCH MENU	đ	Vendors × Work Order						×
DashBoard						E Sav	e and Stay 🔄 Save and Return 🦾 Return	
brigination Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance		Work Order ≠ Case ≠ Channel Work Order Type Account Company Branch	UNDEFINED GENERIC RECOVERY INTERFACE IMPOUND INVOLUNTARY REPOSSESSION (GR 200:SMITH US01	Status Dt Currency Estimated I) Billed Amt	0.00 0.00 PRITAM	Collateral Description Identification # Year Make Model	Collateral Details 2056 CHERCLET MONTECARLO 20 2056 CHERCLET 2060 CHERCLET WITTECARLO Vendor Information	
unage Mantterhance Reports Producers Vendors	E .	Override Reason	SBND TO GRU	Account Status Charged off Dt Due Amt Total Outstanding Balance Total Due	450.03 20500.36 5050.33 02/10/2017 315	Contact Phone Exh Fax Comment	ME	

The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)



- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

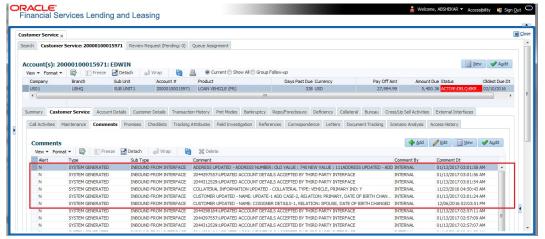
Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be



incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated.
	Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.



C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The 'Vendor Messages' section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as 'CLIENT UPDATE'.

SEARCH MENU		Work Order		Dt	Work Order Details 12/26/2016		Collateral Details	X
DashBoard Origination	Work Order # Case #		Channel	Status Dt Currency	12/26/2016	Collateral Description		-
Origination Sales Lead	* Channel * Work Order Type			Estimated Billed Amt Paid	0.00	Identification # Year Make		
Simple Application Entry Application Entry Underwriting Funding	* Account Company Branch		V	Reference # Assigned By Followup Dt	ABSHEKAR	Model	Vendor Information	
Application Retrieval Scenario Analysis	* Vendor Override Reason			Account Status	Account Information	Contact		
Application Documents Image Maintenance Reports	* Status Reason			Charged off Dt Due Amt Total Outstanding		Phone Extr		
Producers E Vendors	Collector			Balance Total Due Due Dt Days Past Due Service Address	T	Fax Comment		
-						Vendor Msg Type	Vendor Messages CLIENT UPDATE	
> Servicing						Vendor Msg		
Collections WFP Tools								
> Setup								

Accordingly, in the 'Vendor Messages' section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers 'addCaseUpdate()' to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"



• Comment Dt = Comment Posted date

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C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter "GRI_DLQ_DAYS_AUTO_STATUS_CHG" (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as 'PENDING ON HOLD/ON HOLD' on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to 'PENDING ON HOLD' in Work Orders screen, system triggers 'holdCase()' web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

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Work Order #	Case #	Channel	,	Account		Col De: Ver Override Reaso	n Compar	ny Brand	Status		Reasor	Work Order Type
WO:0021403	2044313030	GENERIC RECOVERY INTE	RFACE	20000100015856:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
WO:0021392	2044312906	GENERIC RECOVERY INTE	RFACE	20000100014056:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	DOOR KNOCK (GRI)
WO:0021089	2044298163	GENERIC RECOVERY INTE	RFACE	20000100015856:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
WO:0021090	2044298164	GENERIC RECOVERY INTE	RFACE	20000100015971:DE A	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
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Work Order I View Format Work Order # Work Order #	History	Tracking Attributes	Account 2000010 2000010	Collateral Description 2006 CHEVROLET 2006 CHEVROLET	90DE	Override Reason	US01	USHQ	OPEN	Rea	son	Work Order Type

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

• Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

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Company	Branch Su	ub Unit Account #	Product	Days Past Due Currency	Pay Off Amt	Amount	t Due Status	Oldest Due Dt
US01	USHQ SL	UB UNIT1 201603000	18800 LOAN VEHICLE (FR)	50 USD	32,536.20	3,86	51.52 ACTIVE:DELQ	11/24/2016
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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

C.6 <u>Reopen Case</u>

When the status of a work order is updated from 'ON HOLD' to 'RELEASED' in Work Orders screen, system triggers 'reopenCase()' web service request to update the status of corresponding mapped case in third party system.



This ensures that a work order in hold status is processed further with third party vendor managed systems.

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The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer 'Case Updates Received via FireHose WebService' section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.7 <u>Reassign Case</u>

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as 'PENDING REASSIGN/CLOSE') and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to 'PENDING REASSIGN/CLOSE' based on a system parameter. If the case status is OPEN for specific number of days as maintained in the system parameter "VEN_REASSIGNMENT_DAYS" (VENDOR REASSIGNMENT DAYS), system auto updates the case status as 'PENDING REASSIGN/ CLOSE' on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers 'reassignCase()' web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = 'CLOSE') and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSLL only if the 'reassignCase()' web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

• Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of



corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

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If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



C.9 <u>Case Updates Received via FireHose WebService</u>

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED"
		And
		Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure" tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLI- ENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.



For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

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C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.

Financial Service	es Lending and Leasing			- Welcomey	ABSHEKAR 🔻 Accessibility 🥰 Sign Qut
endors ×					
Work Order				Save and Stay	Save and Return
	Work Order	Dt	Work Order Details 12/22/2016		Collateral Details
Case #	WO:0021380 2044312777 GENERIC RECOVERY INTERFACE	Status Dt	12/22/2016 US DOLLAR		2006 CHEVROLET MONTECARLO 2DR 2B4GP45G 1XR378252
	IMPOUND INVOLUNTARY REPOSSESSION (GRI) 20160100011187: US01	Billed Amt Paid Reference #	0.00	Make	2006 CHEVROLET MONTECARLO
Vendor	USHQ 90DEMO_INTERFACE	Assigned By Followup Dt	VENKAT Account Information		Vendor Information
Override Reason Status Reason Collector	REPOSSESSED	Charged off Dt Due Amt	ACTIVE:DELQ:BKRP:REPO 450.03	Contact Phone Extn Fax	90DEMO_INTERFACE
		Total Outstanding Balance Total Due Due Dt		Comment	

If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"



• Comment Dt = Comment Posted date and time

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earch Custome	er Service: 20160100	011187 Review R	equest (Pending: 0)	Queue Assignment			
ccount(s): 2	0160100011187	:					📃 View 🖌 🖌 Audit
View - Format	🕶 📓 🔟 Freeze	🚰 Detach 🛛 🧇	Wrap 🚱	Current Show All Gro	up Follow-up		
Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Am	t Amount Due Status
US01	USHQ	SUB UNIT1	201601000111	87 LOAN VEHICLE (FR)	349 USD	15,809.5	4 5,400.36 ACTIVE:DE
< Summary C	ustomer Service A	Account Details Cu	tomer Details Tra	ansaction History Pmt Modes Bankr	uptcy Repo/Foredosure Deficiency	Collateral Bureau C	Cross/Up Sell Activities E > -
< Call Activitie	es Maintenance Co	mments Promise		adding Attributes Field Investigation		Document Tracking	Scenario Analysis 🗛 🔪 🔻
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Call Activitie	Maintenance Co mat • Pre Type SYSTEM GENERATED	eeze Detach Sub Type D INBOUND	Checklists Tr	ading Attributes Field Investigation	References Correspondence Letters	Document Tracking	Scenario Analysis A > • t View Audit omment Dt 2/22/2016 03:37:12 AM
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Call Activitie	Maintenance Co mat • Pre Type SYSTEM GENERATED	Promise ecze Detach Sub Type D INBOUND D INBOUND	Checklists Tr	adding Attributes Field Investigation	References Correspondence Letters	Document Tracking Add Comment By Comment B	Scenario Analysis A > t User Audit omment Dt 2/22/015 03:37:12 AM 2/22/015 03:37:10 AM 2/22/015 03:37:10 AM
Call Activitie	Maintenance Co mat Type SYSTEM GENERATEI SYSTEM GENERATEI	Promise ecze Detach Sub Typ D INBOUN D INBOUND D INBOUND	Cheddists Tr	ading Attributes Field Investigation	References Correspondence Letters	Document Tracking Add Comment By Comment B	Scenario Analysis A > t U View Audit omment Dt 2/22/2016 03:37:12 AM 2/22/2016 03:37:10 AM

The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

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rendors Assignment Alle	ocation Work Ord	ers Follow-up Invoi	ces								
Invoice Informati	on									🕹 Add 🥖 Edit	🔄 Vjew 🔗 Aydit
View Options ALL		-									
View - Format -	Freeze	Detach 🛛 🚽 Wray	P 🚱	Validate Invoice							
4									1	20	
Vendor				Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
90DEMO-RDN_INTERA	FACE			US01	USHQ	3651	23066216	12/22/2016	12/22/2016	CLOSE	GENERIC RECOVE
90DEMO-RDN_INTER				US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERIC RECOVE
		Invoice				12/22/2016				incy US DOLLAR	
	Company	USHQ 3651	ACE		Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 96001		Estima Invoice / Agreed / Paid /	Incy US DOLLAR ated 122.00 Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00 anel GENERIC RECO	OVERY INTERFACE
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Invoice Details	Company Branch Invoice # External Ref #	90DEMO-RDN_INTERF4 / US01 / USHQ # 3651			Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 9600 1		Estima Invoice / Agreed / Paid /	Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00	
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Invoice Details Wew Format Work Order # W0:0021380 20160	Company Brand Invoice # External Ref # ibutes	90DEMO-RDN_INTERFA 9 US01 1 USHQ 2 3651 2 23066216 2 2006216 2 Estimated 10.00	rap Invoice Amt 10.00	10.00	Due Dt Status Status Dt Address t Paid Amt 10.00	12/22/2016 CLOSE Details 12/22/2016 ADD 12 ADD 13 R	Status CLOSE	12/22/2016	Estima Invoice / Agreed / Paid / Char	ated 122.00 Amt 122.00 Amt 122.00 Amt 122.00 annel GENERIC RECC	jew 🗸 Audt
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System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.

