

Loan Collection User Guide

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Table of Contents

1. Navigation	1-1
1.1 Audience	1-1
1.2 Conventions Used	1-1
1.3 Logging In	1-1
1.4 Template and Navigation	1-2
1.4.1 Home Screen	1-2
1.4.2 Screens	1-11
1.5 Common Operations	1-11
1.5.1 Basic Operations	1-11
1.5.2 Basic Actions	1-12
1.5.3 Personalization Options	1-13
1.6 Keyboard Compatibility	1-17
1.6.1 Keyboard Compatibility	1-17
1.7 Tool Tips	1-18
1.8 Accessibility	1-18
1.8.1 Understanding Accessibility	1-18
1.8.2 Application Accessibility Preferences	1-18
1.8.3 Other Accessibility Considerations	1-19
1.8.4 Setting up Accessibility Preferences	1-20
2. Search Function	2-1
2.1 Search Criteria	2-1
2.2 Searching for an Application	2-4
2.2.1 Search/Task tab	2-5
2.2.2 Quick Search section	2-7
2.3 Searching for an Account and Customer	2-11
2.3.1 Quick Search section	2-13
2.3.2 Search Using Customer Details	2-14
2.3.3 Search Using Account Details	2-16
2.3.4 Search Using Business Details	2-17
3. Dashboards	3-1
3.1 Introduction	3-1
3.2 Dashboards	3-1
3.3 User Productivity	3-2
3.3.1 Viewing the Customer Service/Collection tasks	3-2
3.4 System Monitor	3-5
3.4.1 Monitoring Batch Jobs	3-5
3.4.2 Monitoring Jobs	3-8
3.4.3 Monitoring Services	3-10
3.4.4 Data Server Log Files	3-11
3.4.5 Monitoring Users	3-12
3.5 Producer Analysis	3-13
3.6 Process Files	3-15
3.6.1 Incoming Process File	3-16
3.6.2 Outgoing Process File	3-17
4. Customer Service	4-1
4.1 Introduction	4-1

4.1.1	Quick Search section.....	4-1
4.2	Customer Service screen	4-2
4.3	Customer Service screen's Summary tab	4-5
4.4	Customer Service screen's Customer Service tab	4-13
4.4.1	Call Activities sub tab	4-13
4.4.2	Maintenance sub tab	4-17
4.4.3	Comments sub tab	4-20
4.4.4	Promises sub tab.....	4-21
4.4.5	Checklists sub tab	4-23
4.4.6	Tracking Attributes sub tab.....	4-24
4.4.7	Field Investigation Sub Tab.....	4-25
4.4.8	References sub tab	4-26
4.4.9	Correspondence sub tab	4-28
4.4.10	Letters sub tab.....	4-31
4.4.11	Document Tracking sub tab.....	4-37
4.4.12	Scenario Analysis sub tab	4-39
4.4.13	Access History.....	4-40
4.5	Customer Service screen's Account Details tab.....	4-40
4.5.1	Account Details sub tab.....	4-41
4.5.2	Statements sub tab.....	4-41
4.5.3	Rate Schedule sub tab	4-43
4.5.4	Insurances sub tab	4-44
4.5.5	Condition Details sub tab.....	4-46
4.5.6	Securitization Sub Tab	4-47
4.5.7	Contract Information sub tab	4-48
4.6	Customer Service screen's Customer Details tab	4-49
4.6.1	Customer sub tab	4-53
4.6.2	Business sub tab	4-56
4.7	Customer Service screen's Transaction History tab.....	4-59
4.7.1	Balances sub tab.....	4-59
4.7.2	Transactions sub tab	4-61
4.7.3	Sale Transfer Transactions	4-64
4.7.4	Payment Rating sub tab	4-65
4.7.5	Due Date History sub tab	4-66
4.7.6	Repayment Schedule sub tab	4-67
4.7.7	Work Order sub tab	4-68
4.8	Customer Service screen's Pmt Modes tab	4-70
4.8.1	ACH sub tab	4-70
4.8.2	Coupon sub tab	4-74
4.8.3	Post Dated Checks sub tab	4-74
4.8.4	Payment Arrangement sub tab.....	4-75
4.9	Customer Service screen's Bankruptcy tab.....	4-77
4.9.1	Call Activities sub tab	4-79
4.9.2	Comments sub tab	4-79
4.9.3	Due Date History sub tab	4-79
4.10	Customer Service screen's Repo/Foreclosure tab	4-79
4.10.1	Repossession sub tab	4-79
4.10.2	Foreclosure sub tab.....	4-81
4.10.3	Analysis sub tab	4-82
4.10.4	Call Activities sub tab	4-85

4.10.5	Comments sub tab	4-85
4.10.6	Due Date History sub tab	4-85
4.11	Customer Service screen's Deficiency tab	4-85
4.11.1	Call Activities sub tab	4-87
4.11.2	Comments sub tab	4-87
4.11.3	Due Date History sub tab	4-87
4.12	Customer Service screen's Collateral tab	4-87
4.12.1	Valuation sub tab	4-89
4.12.2	Tracking sub tab	4-90
4.12.3	Seller sub tab	4-91
4.13	Customer Service screen's Bureau tab	4-92
4.14	Customer Service screen's Cross/Up Sell Activities tab	4-93
4.14.1	Edit Cross/Up Sell Activity	4-93
4.14.2	Create Simple Application	4-94
4.14.3	Close Opportunity	4-94
4.15	Customer Service screen's External Interfaces tab	4-94
4.15.1	Accept or Reject Bankruptcy Details	4-96
4.16	Review Request	4-96
4.16.1	Review Requests Tab	4-96
4.17	Queue Assignment	4-104
4.17.1	Using Queue Search	4-105
4.17.2	Queues & Queue Assignment details	4-106
4.17.3	Reassign Users in Queue	4-107
5.	Collections	5-1
5.1	Introduction	5-1
5.2	Search Tab	5-1
5.2.1	Searching for a Customer or Account	5-1
5.3	Customer Service screen	5-2
5.4	Customer Service screen's Summary tab	5-2
5.5	Customer Service screen's Customer Service tab	5-3
5.6	Customer Service screen's Account Details tab	5-3
5.6.1	Account Details sub tab	5-3
5.7	Customer Service screen's Customer Details tab	5-4
5.8	Customer Service screen's Transaction History tab	5-5
5.9	Customer Service screen's Pmt Modes tab	5-5
5.9.1	ACH sub tab	5-5
5.10	Customer Service screen's Collateral tab	5-6
5.11	Customer Service screen's Bureau tab	5-7
5.12	Review Request	5-7
5.12.1	Review Requests Tab	5-8
6.	Bankruptcy	6-1
6.1	Introduction	6-1
6.2	Search Tab	6-1
6.2.1	Searching for a Customer or Account	6-1
6.3	Customer Service screen	6-2
6.4	Customer Service screen's Summary tab	6-3
6.5	Customer Service screen's Customer Service tab	6-3
6.5.1	Call Activities sub tab	6-3
6.6	Customer Service screen's Account Details tab	6-4
6.6.1	Account Details sub tab	6-4

6.7	Customer Service screen's Customer Details tab	6-5
6.8	Customer Service screen's Transaction History tab.....	6-5
6.9	Customer Service screen's Pmt Modes tab	6-6
6.9.1	<i>ACH sub tab</i>	6-6
6.10	Customer Service screen's Bankruptcy tab.....	6-6
6.11	Customer Service screen's Collateral tab	6-7
6.12	Customer Service screen's Bureau tab	6-8
6.13	Review Request	6-8
6.13.1	<i>Review Requests Tab</i>	6-9
7.	Repossession	7-1
7.1	Introduction.....	7-1
7.2	Search Tab	7-1
7.2.1	<i>Searching for a Customer or Account</i>	7-1
7.3	Customer Service screen	7-2
7.4	Customer Service screen's Summary tab	7-3
7.5	Customer Service screen's Customer Service tab	7-3
7.5.1	<i>Call Activities sub tab</i>	7-3
7.6	Customer Service screen's Account Details tab.....	7-4
7.6.1	<i>Account Details sub tab</i>	7-4
7.7	Customer Service screen's Customer Details tab	7-5
7.8	Customer Service screen's Transaction History tab.....	7-5
7.9	Customer Service screen's Pmt Modes tab	7-6
7.9.1	<i>ACH sub tab</i>	7-6
7.10	Customer Service screen's Repo/Foreclosure tab	7-6
7.10.1	<i>Repossession sub tab</i>	7-6
7.11	Customer Service screen's Collateral tab	7-7
7.12	Customer Service screen's Bureau tab	7-8
7.13	Review Request	7-9
7.13.1	<i>Review Requests Tab</i>	7-9
8.	Deficiency	8-1
8.1	Introduction.....	8-1
8.2	Search Tab	8-1
8.2.1	<i>Searching for a Customer or Account</i>	8-1
8.3	Customer Service screen	8-2
8.4	Customer Service screen's Summary tab	8-3
8.5	Customer Service screen's Customer Service tab	8-3
8.5.1	<i>Call Activities sub tab</i>	8-3
8.6	Customer Service screen's Account Details tab.....	8-4
8.6.1	<i>Account Details sub tab</i>	8-4
8.7	Customer Service screen's Customer Details tab	8-5
8.8	Customer Service screen's Transaction History tab.....	8-5
8.9	Customer Service screen's Pmt Modes tab	8-6
8.9.1	<i>ACH sub tab</i>	8-6
8.10	Customer Service screen's Deficiency tab	8-6
8.11	Customer Service screen's Collateral tab	8-7
8.12	Customer Service screen's Bureau tab	8-8
8.13	Review Request	8-9
8.13.1	<i>Review Requests Tab</i>	8-9
9.	Tools	9-1

9.1	Loan Calculator	9-1
9.1.1	Parameters	9-1
9.1.2	Repayment Options	9-6
9.1.3	Amortization Schedule	9-8
9.1.4	Printing a Quote	9-8
9.1.5	Copy Calculation to Contract or Decision tab	9-9
9.2	Vehicle Evaluator	9-9
9.2.1	Attributes Tab	9-11
10.	Oracle Financial Services Lending and Leasing Reports	10-1
10.1	Bankruptcy Log	10-1
10.2	Collector Activity (Detailed) Log	10-1
10.3	Collector Activity Log	10-2
10.4	Collector Productivity by Queue	10-3
10.5	Deficiency Log	10-3
10.6	Delinquency Analysis by Credit and Grade	10-4
10.7	Delinquency Analysis by Producer	10-4
10.8	Delinquency Analysis by State	10-5
10.9	Delinquency Log	10-5
10.10	Non Monetary Txns Log	10-6
10.11	Collection Queue Wise Promises Report	10-6
10.12	Payment Promise Log	10-7
10.13	Repossession/Foreclosure Log	10-7
10.14	Accounts and Listing - Loan	10-8
11.	Producer	11-1
11.1	Producer Details	11-2
11.1.1	Payment Details	11-5
11.1.2	Tracking Attributes	11-7
11.1.3	Contacts	11-7
11.1.4	Comments	11-8
11.1.5	Summary	11-8
11.1.6	Title Status Summary	11-8
12.	Vendors	12-1
12.1	Vendors Screen	12-1
12.1.1	Vendors tab	12-1
12.1.2	Assignment Allocation	12-6
12.1.3	Work Orders Tab	12-7
12.1.4	Follow-up Tab	12-12
12.1.5	Invoices Tab	12-14
Appendix A:	Transaction Parameters	A-1
A.1	Monetary Transactions	A-1
A.1.1	Late Charges	A-2
A.1.2	Nonsufficient Fund Fees	A-2
A.1.3	Repossession Expenses	A-2
A.1.4	Bankruptcy Expenses	A-3
A.1.5	Phone Pay Fees	A-4
A.1.6	Financed Insurances	A-5
A.1.7	Index/Margin Rates	A-6
A.1.8	Payoff Quotes	A-7
A.1.9	Account Paidoff	A-7

A.1.10	Account Charge Off	A-8
A.1.11	Account Closure	A-9
A.1.12	Advance (Principal) Balance	A-9
A.1.13	Interest	A-10
A.1.14	Interest Accrual	A-11
A.1.15	Active Military Duty	A-11
A.1.16	Due Date Change	A-14
A.1.17	Payment Refund Transaction	A-16
A.1.18	Extensions	A-17
A.1.19	Payment Amount	A-19
A.1.20	Prepayment Penalty	A-20
A.1.21	Escrow Payment	A-21
A.1.22	Escrow balance refund	A-22
A.1.23	Pay Off Quote Fee	A-22
A.1.24	Nonperforming Accounts	A-23
A.1.25	Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan	A-23
A.2	Nonmonetary Transactions	A-24
A.2.1	Customer Name Maintenance	A-25
A.2.2	Customer Details Maintenance	A-25
A.2.3	Skipped Customers	A-26
A.2.4	Mark Customer as Deceased	A-27
A.2.5	Privacy Opt-Out Indicator	A-29
A.2.6	Correspondence (stopping)	A-30
A.2.7	Financed Insurance (modifying)	A-31
A.2.8	ACH Maintenance	A-32
A.2.9	Stop an ACH	A-33
A.2.10	Statement Reprinting (batch only)	A-33
A.2.11	Add ACH Bank	A-34
A.2.12	Post Dated Checks	A-34
A.2.13	Coupon Book Maintenance (batch only)	A-35
A.2.14	Extended Service Contract (ESC)	A-35
A.2.15	Insurance Maintenance	A-37
A.2.16	Escrow Information and Maintenance	A-37
A.2.17	Escrow Analysis Disbursements	A-42
A.2.18	Insurance Payment Maintenance	A-43
A.2.19	Adjust Dealer Compensation	A-44
A.2.20	Add / Modify Account Contact References	A-44
A.2.21	Account Statement Preference Mode	A-45
A.2.22	Cure Letter Date Maintenance	A-46
A.2.23	Recourse Details Maintenance	A-46
A.2.24	Sub Unit Account Transfer	A-46
A.3	Processing SCRA	A-47
A.3.1	Setting up Interest Rate for SCRA	A-48
A.4	Black Book Interface	A-48
Appendix B: Payment Amount Conversions		B-1
Appendix C: Generic Recovery Interface (GRI)		C-1
C.1	Introduction	C-1
C.1.1	Pre-requisites	C-1
C.2	Create Case	C-2
C.3	Update Case	C-3

C.4	Case Comments.....	C-5
C.5	Hold Case.....	C-6
C.6	Reopen Case.....	C-7
C.7	Reassign Case	C-9
C.8	Close Case	C-10
C.9	Case Updates Received via FireHose Webservice	C-12
C.10	Case Repossession.....	C-13
C.11	Case Invoice.....	C-14

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 Audience

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.

- **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 Template and Navigation

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

- Home screen
- Screens

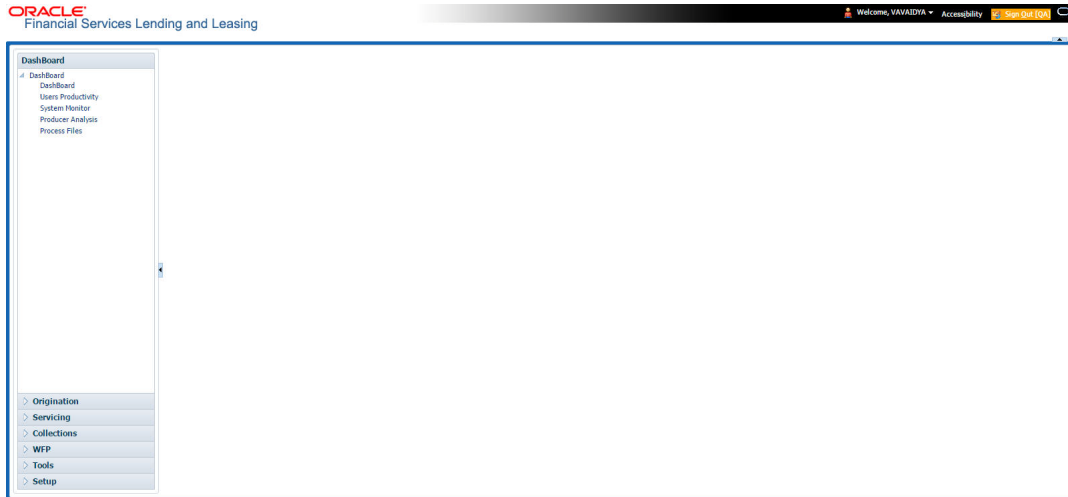
1.4.1 Home Screen

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

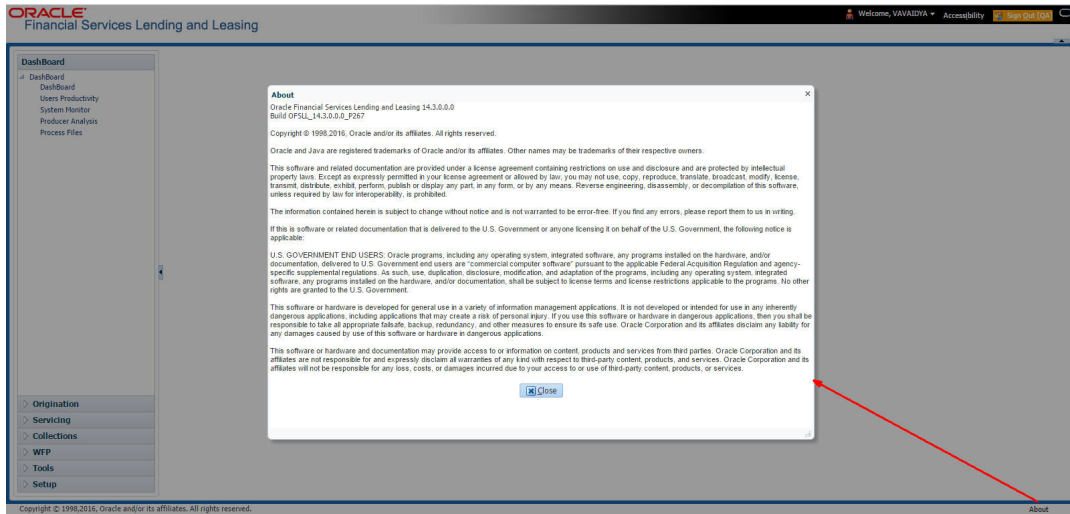
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



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



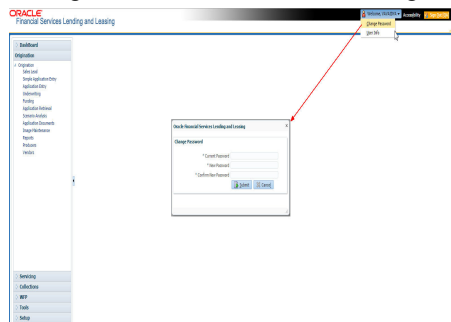
Header

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:

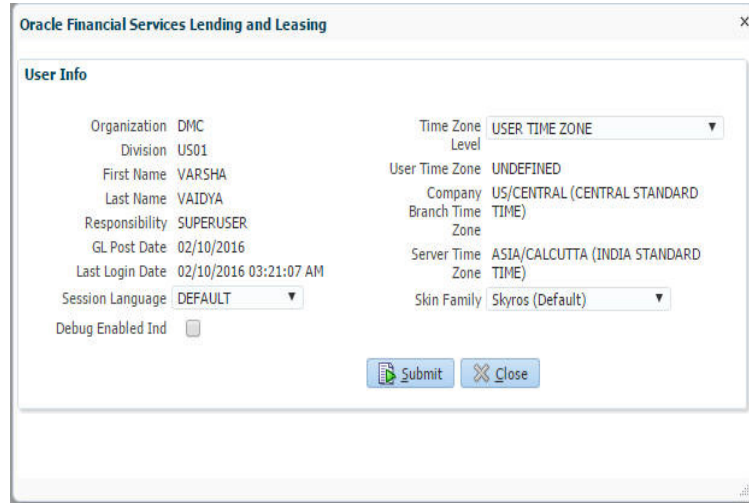


- **Change Password** – Click to change the current password.



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.



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.

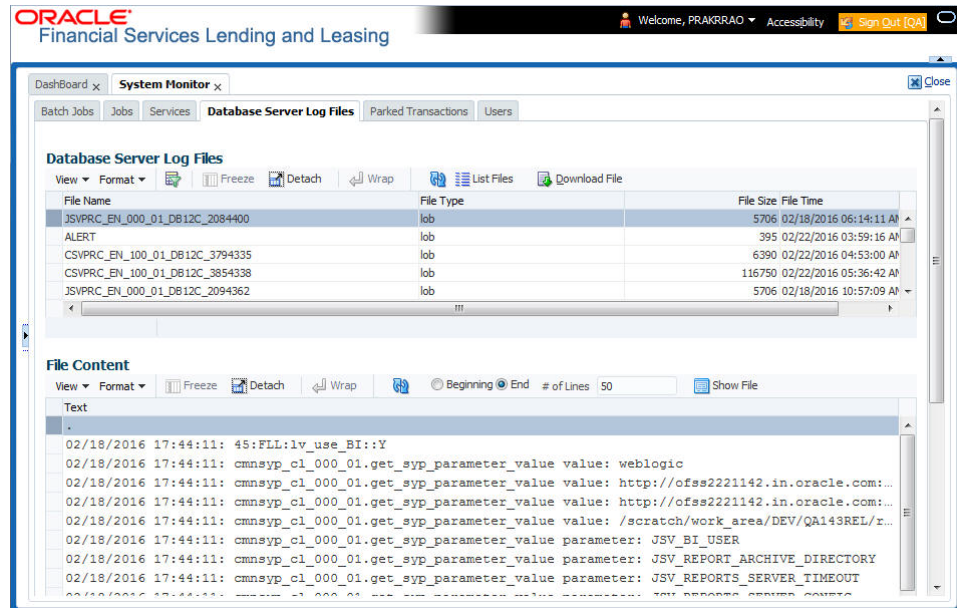
Debug Enabled Ind – Check this box to enable the debug indicator.



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  **List Files** button to view the list of logged files.




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.

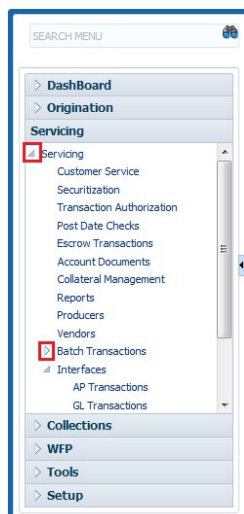
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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  icon to 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  to expand the Module Master Tabs and  to collapse them.

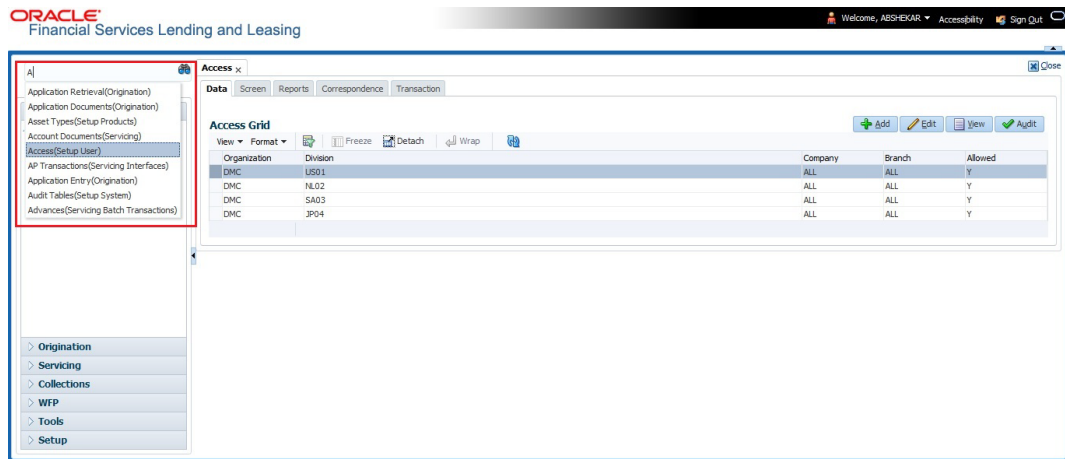


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

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.

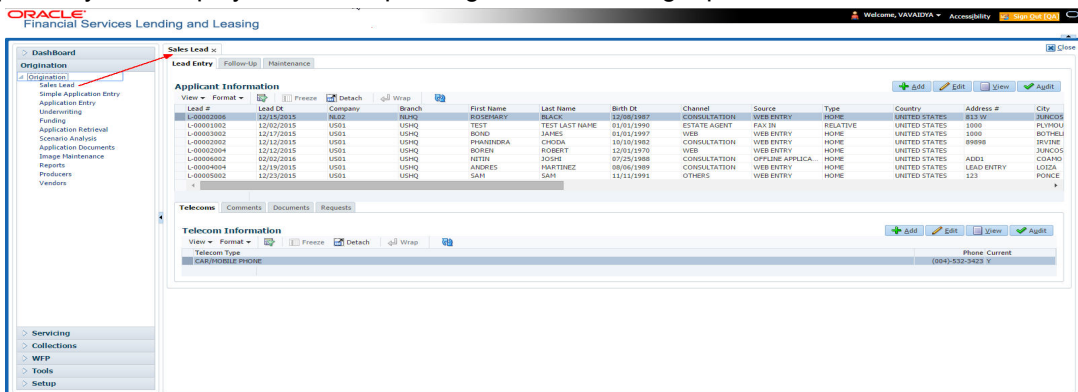
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



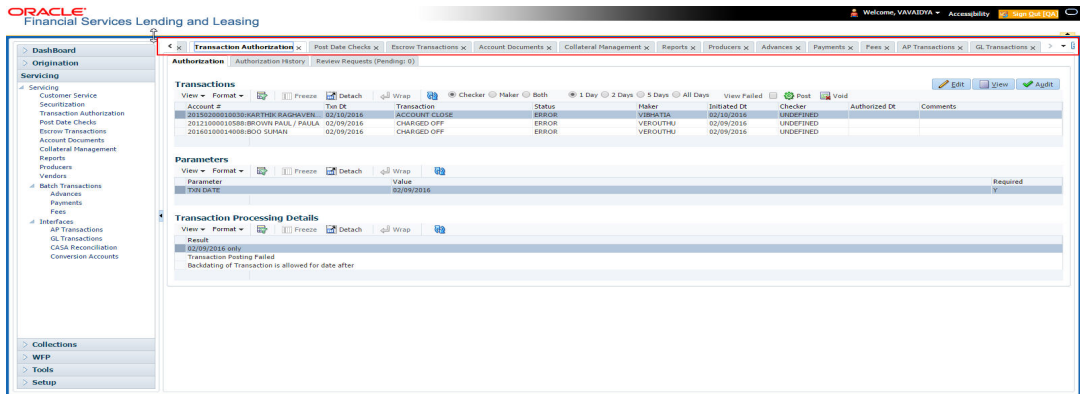
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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



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

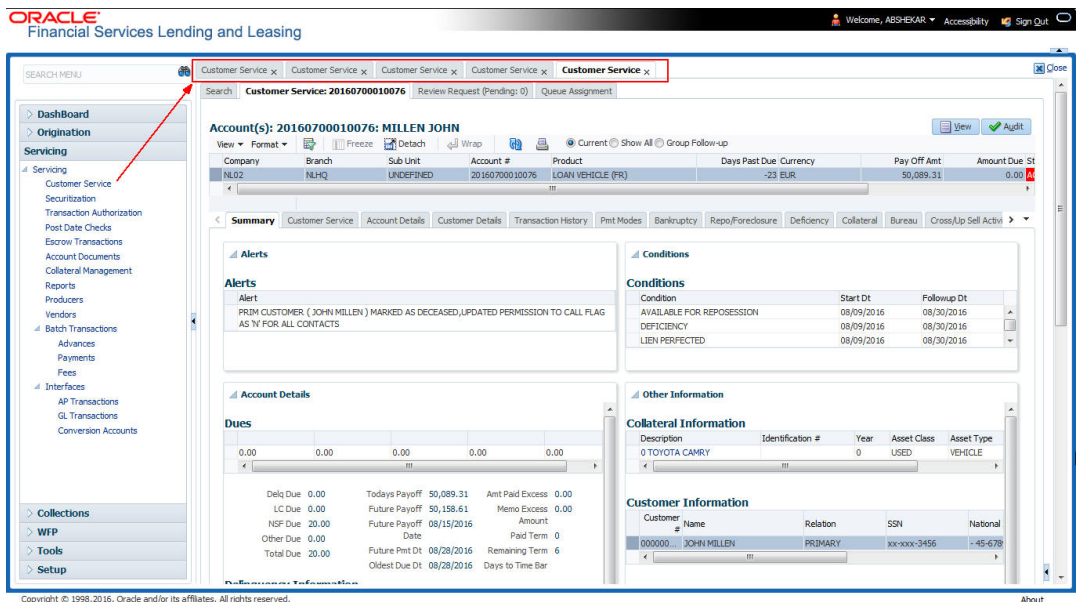


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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.



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

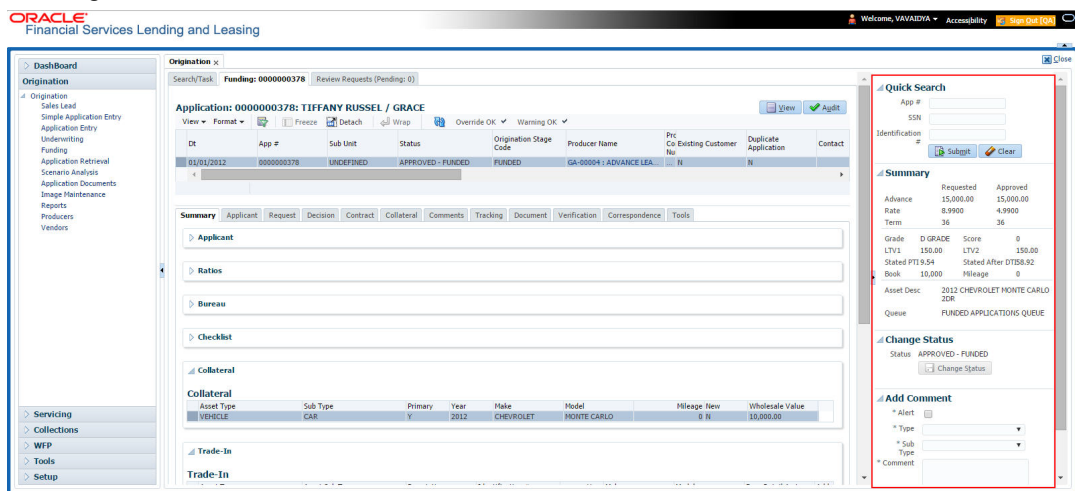
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

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  and  to toggle the view of Right Splitter/Action Window.

Origination Screens

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



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

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

Servicing and Collection Screens

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

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

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

The height of 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 to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

1.4.1.1 Time Zone Preference

User Info			
Organization	DMC	Time Zone	USER TIME ZONE
Division	US01	Level	
First Name	VARSHA	User Time Zone	UNDEFINED
Last Name	VAIDYA	Company	US/CENTRAL (CENTRAL STANDARD TIME)
Responsibility	SUPERUSER	Branch Time Zone	
GL Post Date	02/10/2016	Server Time Zone	ASIA/CALCUTTA (INDIA STANDARD TIME)
Last Login Date	02/10/2016 03:21:07 AM	Skin Family	Skyros (Default)
Session Language	DEFAULT		
Debug Enabled Ind	<input type="checkbox"/>		

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 dependant 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.

The screenshot displays the 'Customer Service' interface for account 20120200010231, belonging to YUTAKA OZAKA / AKANE. The account is active with a balance of 0.00 USD. The 'Call Activities' tab is selected, showing a table of call records. The table has columns for Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointr Followup Dt, Time Zone, and Adj Followup Dt. Two call records are visible, both with a result of 'PH' and contact 'ANSWERING MACHINE'.

Action	Result	Contact	Reason	Cancel	Promise Dt	Promise Amt	Condition	Appointr Followup Dt	Time Zone	Adj Followup Dt	Corr
AT	PH	ANSWERING MACHINE		N	12/30/2015	1,000.00	NONE	N	12/30/2015	12/29/2015 12:30:00 PM	
AT	PH	ANSWERING MACHINE		N	12/30/2015	1,000.00	NONE	N	12/30/2015	12/29/2015 12:30:00 PM	

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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

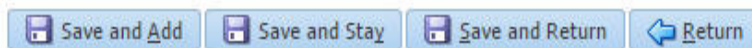
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click Add , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields 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.

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save and 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.






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
	Click to navigate to the first record.
	Click to navigate to the previous record.
	Click to navigate to the next record.
	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:

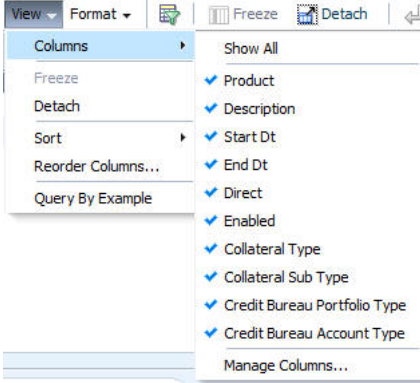
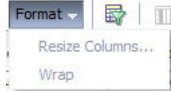
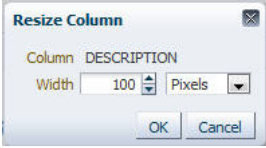
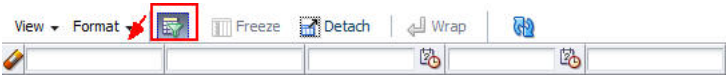
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.


1.5.3 Personalization Options

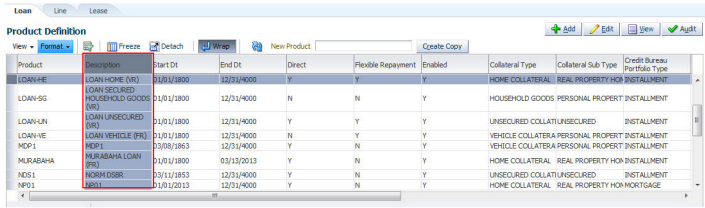
You can personalize the data displayed in setup tables. Once personalized, system saves the settings for that User ID until next personalization.




The table below gives a snapshot of them:

Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p>
Query by Example	<p>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.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

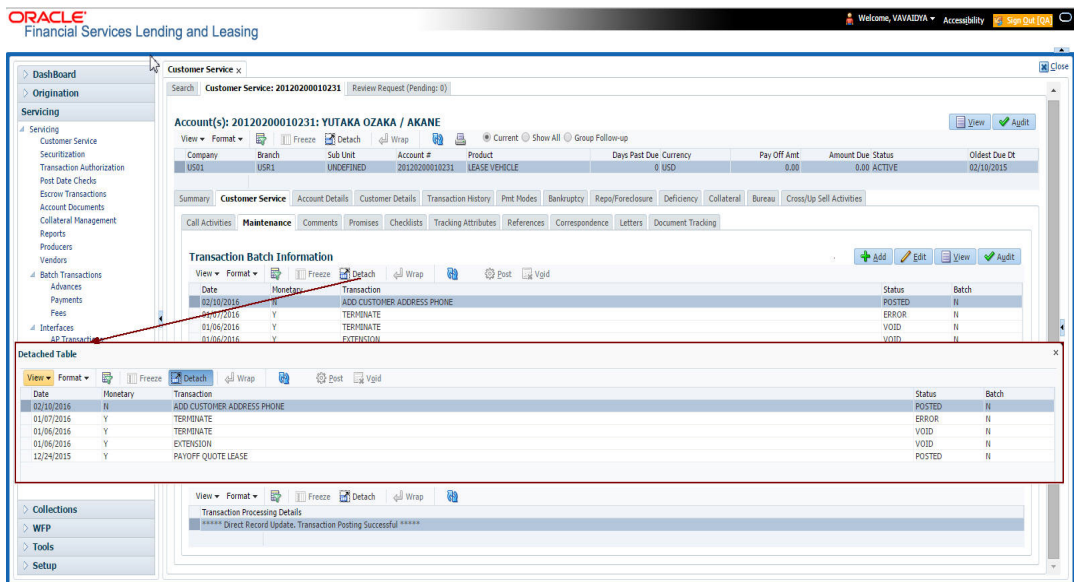
Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
	Click to refresh the data in the table.



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



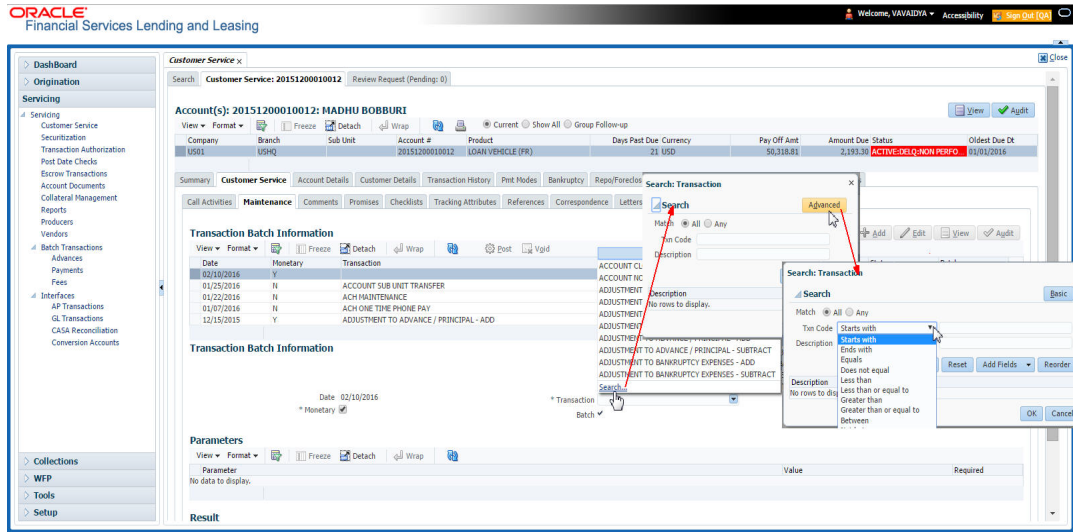
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

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.

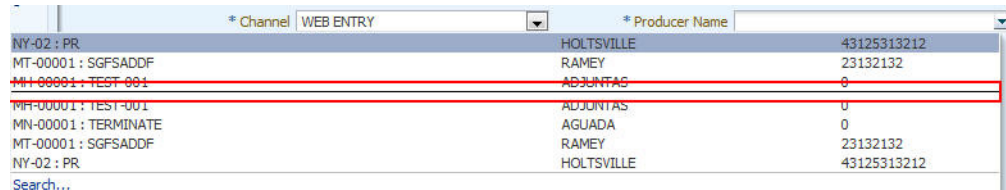


Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menus	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.



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

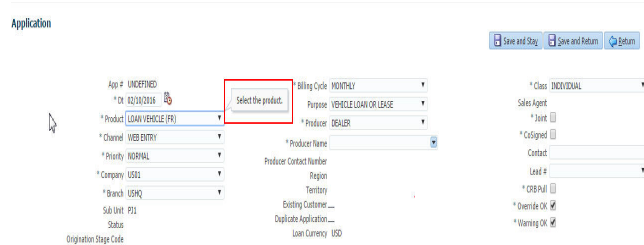
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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

1.7 Tool Tips

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 Accessibility



1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important 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 weak eye-sight or hearing.

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

- Addition of text equivalent to all graphics

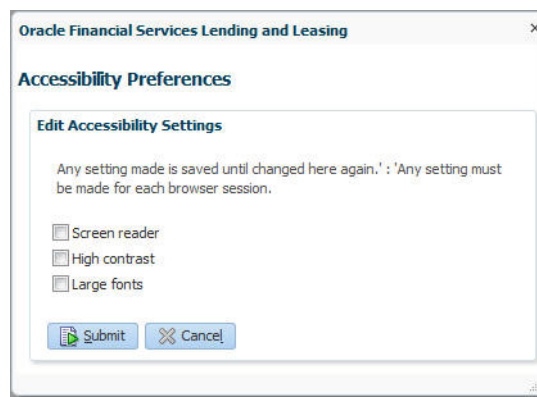
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- 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:



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

Note

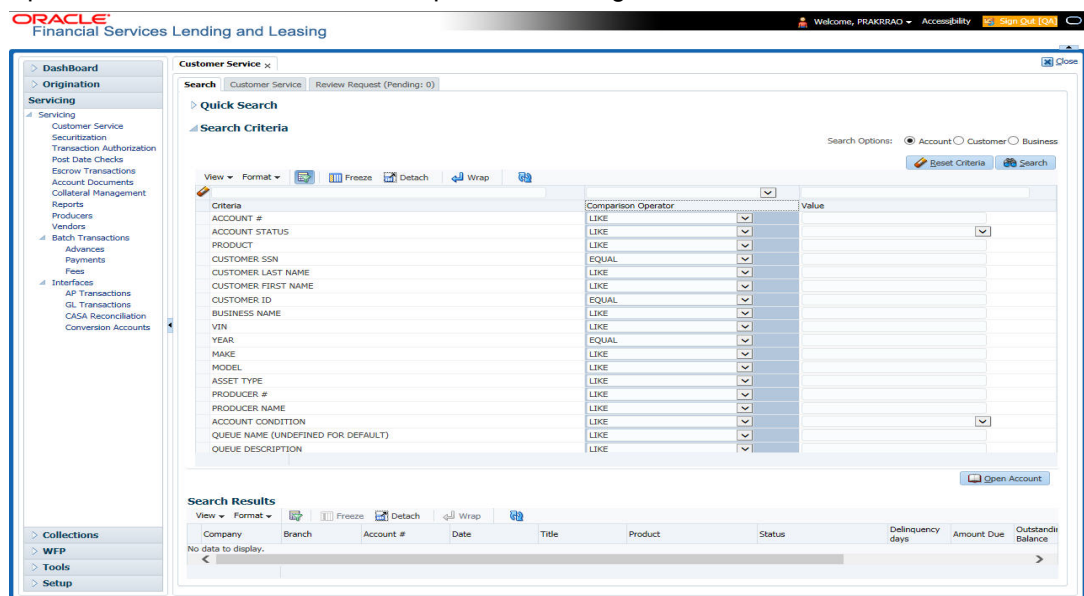
You need to define the required Settings for each browser session and defined settings are saved until next modification.

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.



Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002 Result: The system searches for all applications created before Jan. 22, 2002.
LESS THAN OR EQUAL TO	APPLICATION DATE <= 01/22/2002 Result: The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333 Result: The system searches for all applications with applicant social security number 111-22-3333.
NOT EQUAL	APPLICANT SSN <> 111-22-3333 Result: The system searches for all applications except those with an applicant whose social security number is 111-22-3333.

Description	Example Expression
GREATER THAN	APPLICATION DATE > 01/22/2002 Result: The system searches for all applications created after Jan. 22, 2002.
GREATER THAN OR EQUAL	APPLICATION DATE >= 01/22/2002 Result: The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') 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 identification 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 identification number.
LIKE	ASSET TYPE LIKE VEH% LIKE enables you to search for close matches using wildcard characters. 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,

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

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

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

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

- **1234**
- **01234**
- **098908LKJLJLKJ000988071234**

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

- **A1234**
- **11234**

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

- **1234**
- **01234**
- **12340**
- **AKJLJ1234128424**

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

- **A1234B**
- **012341**
- **A12341**

Using Search Criteria examples

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

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

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

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

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

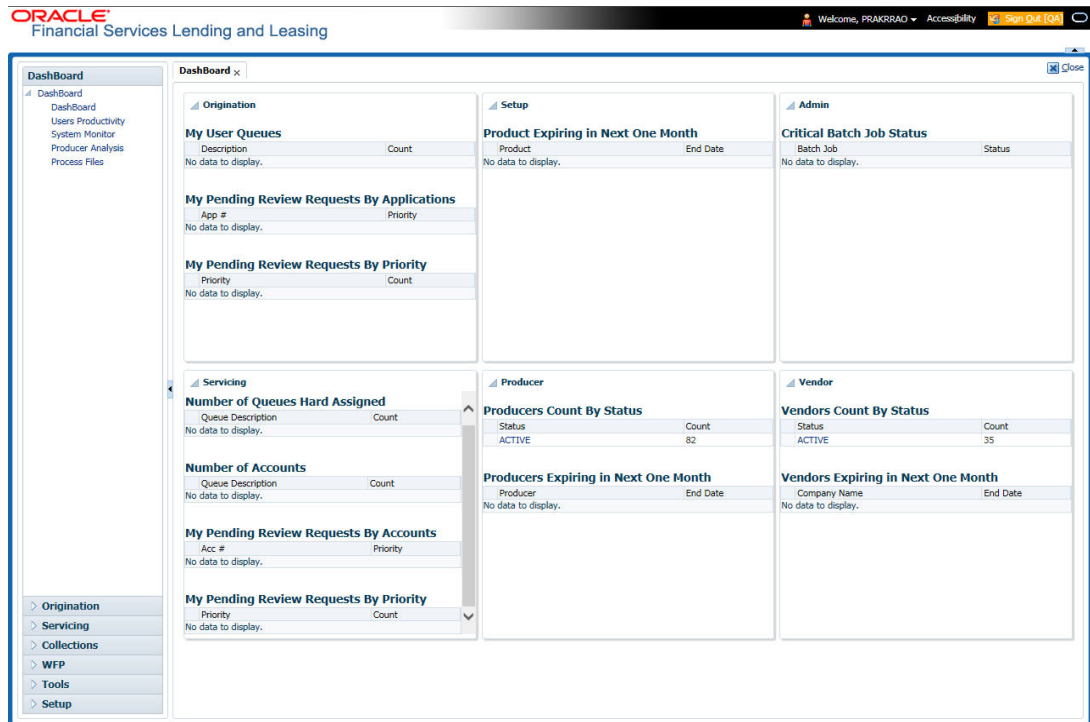
Result: The system searches for all applications with applicant's first name starting with "JAN"

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

2.2 Searching for an Application

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

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.



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

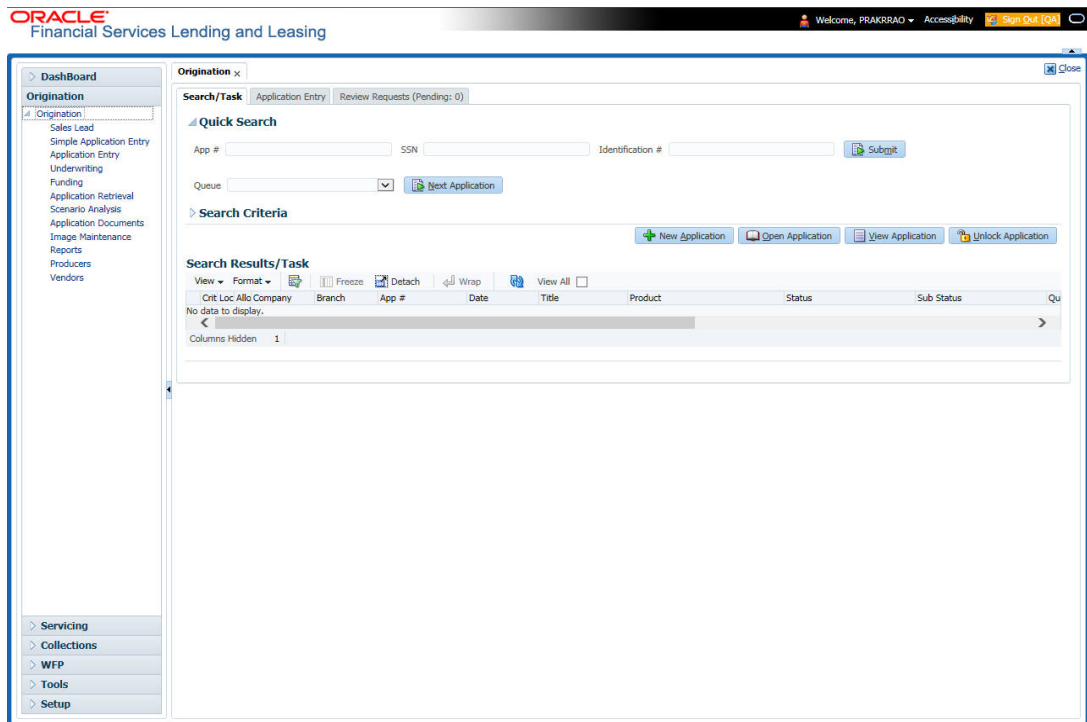
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

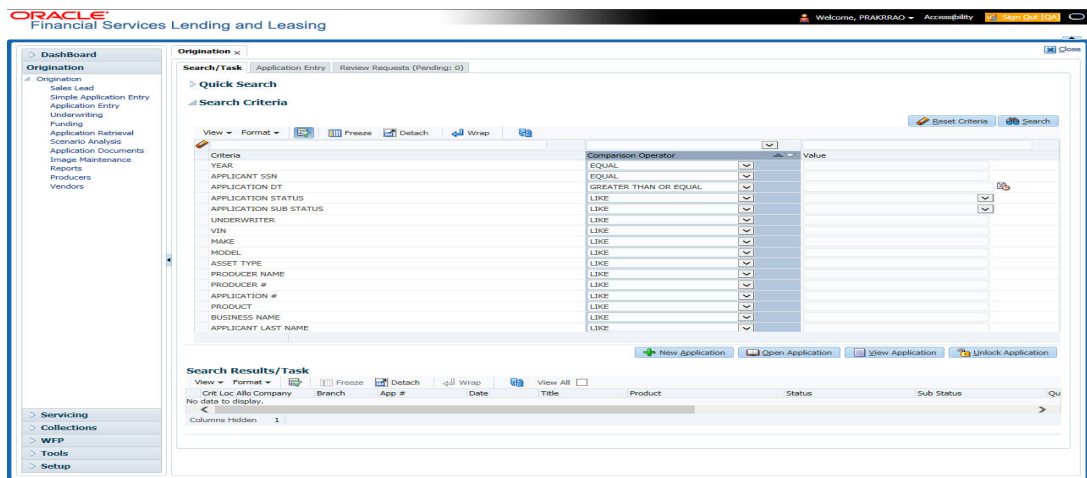
To view the Search/Task screen during Loan origination

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.



2. Click the **Search Criteria** tab.



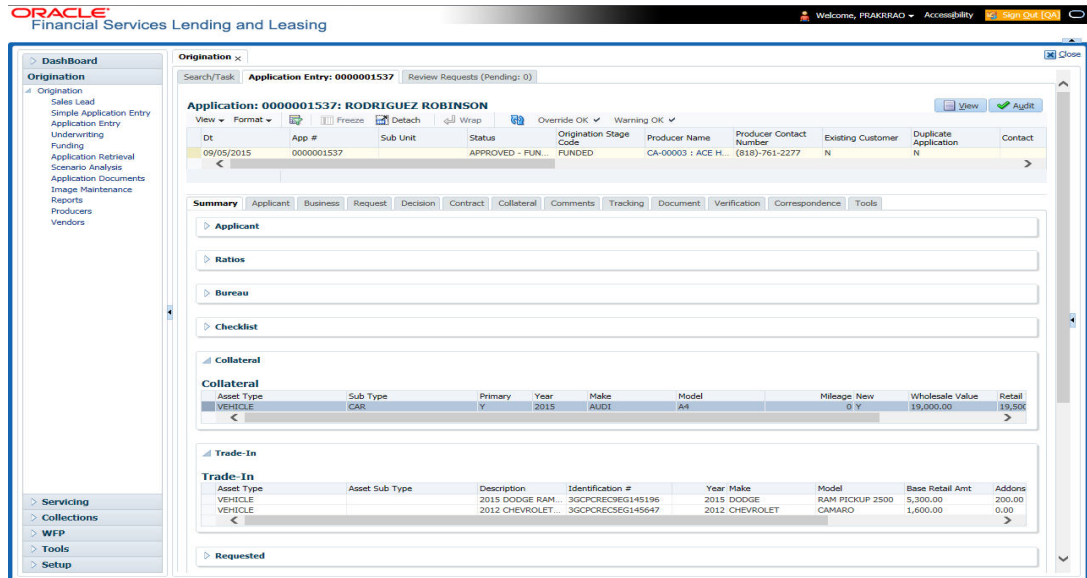
The search tab enables you to locate an application using a broad range of search criteria.

- During Loan origination, the results are sorted according to 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.



You are now ready to begin work on the application.

2.2.2 Quick Search section

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

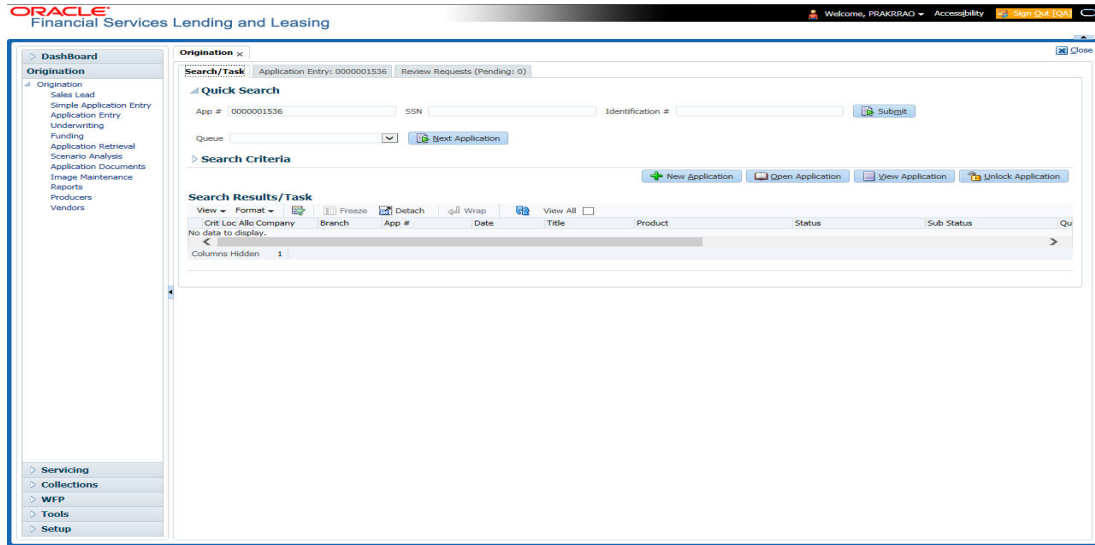
To load an account using the Quick Search section:

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

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

Note

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



The system loads the selected application.

To load an account from a queue during application entry

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

2.2.2.1 Other Features on the Results 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 application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Application button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don’t want to retype the information.
New Application	Opens a screen where a user can create a new application by providing required details.

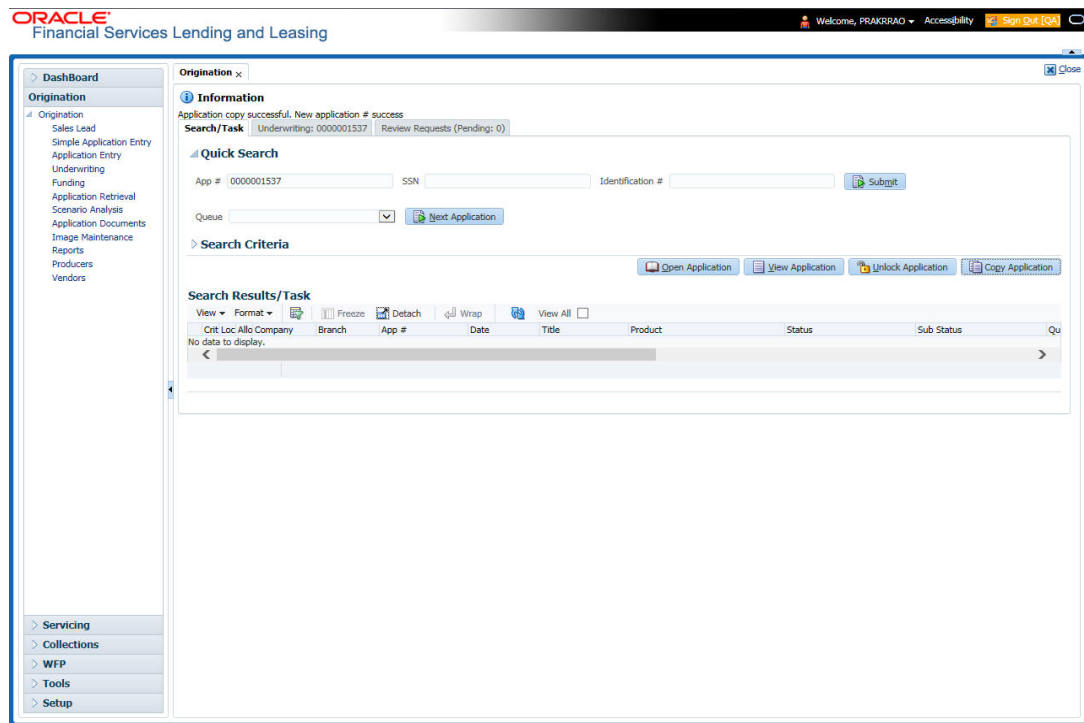
What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

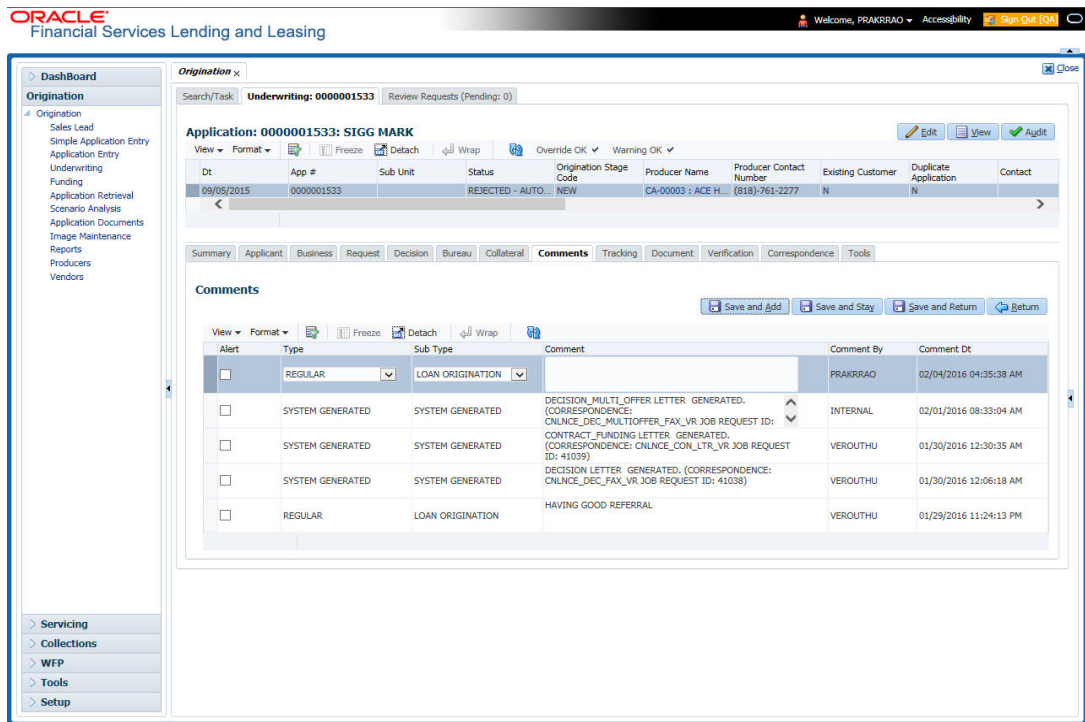
1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application**.



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

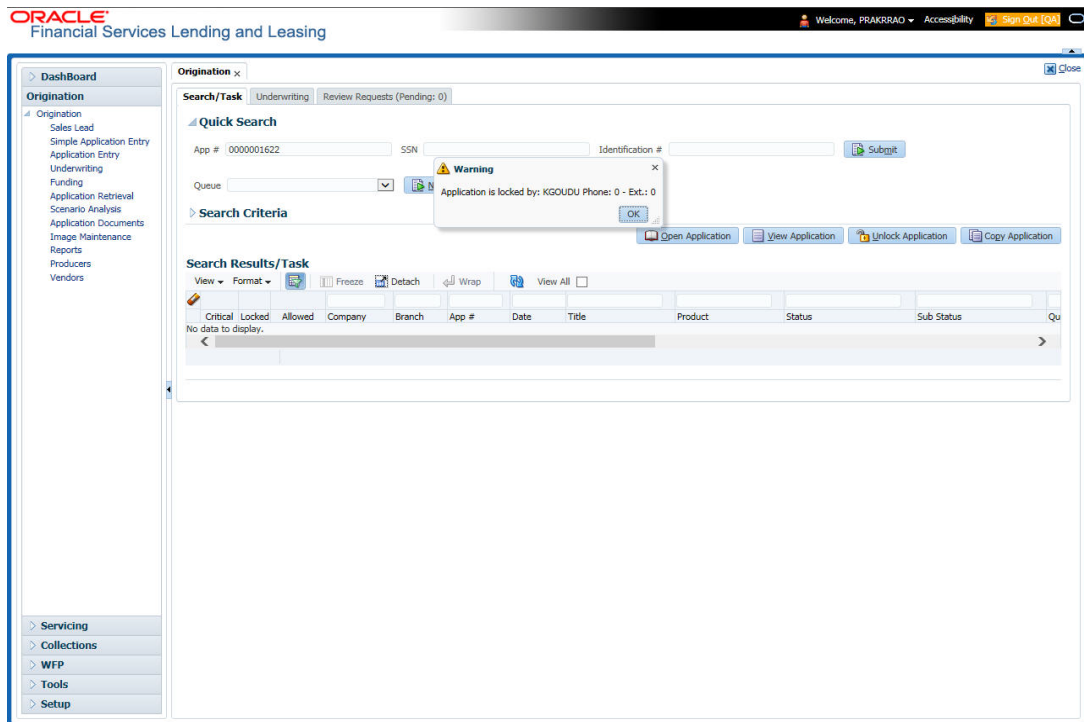
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

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

user.”



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 **Searching for an Account and Customer**

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

To view the Search screen during Loan 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Search' tab is active, and the 'Search Results' section displays a table of accounts. The table columns include Branch, Account #, Date, Title, Product, Status, Delinquency days, Amount Due, Outstanding Balance, and Producer. Several rows show masked values (xxxxxx) for Status, Delinquency days, Amount Due, and Outstanding Balance, indicating that the user is not authorized to view the details of these accounts.

Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance	Producer
USRHQ	20160700010472	07/27/2016	SECURED ACCOU...	LINE HE (VR)	xxxxxx	xxxxxx	xxxxxx	xxxxxx	CA-00005
USRHQ	20160700010521	07/27/2016	STATEMENT LINE	LINE HE (VR)	xxxxxx	xxxxxx	xxxxxx	xxxxxx	CA-00005
USRHQ	20160700010513	07/26/2016	SECURED ACCOU...	LEASE VEHICLE	xxxxxx	xxxxxx	xxxxxx	xxxxxx	CA-00008
USRHQ	20160700010456	07/27/2016	ACCOUNT SECURED	LOAN VEHICLE (FR)	xxxxxx	xxxxxx	xxxxxx	xxxxxx	AA-00002
USRHQ	20160700010464	07/27/2016	ACCOUNT -1 SEC...	LOAN VEHICLE (FR)	xxxxxx	xxxxxx	xxxxxx	xxxxxx	AA-00002
USRHQ	20160700010117	07/26/2016	SPOUSE BANKO	LINE UNSECURED (VR)	ACTIVE-BKRP	-39	0.00	6,970.02	CA-00006
USRHQ	20160100010121	01/01/2016	RAJESH MAC LOAN	LOAN VEHICLE (FR)	ACTIVE-DELQ-BKRP:NON PE...	197	14,686.89	23,877.33	PR-00002
USRHQ	20160200010188	02/26/2016	NAV IN	LOAN VEHICLE (FR)	CLOSED-CHARGED OFF	0	0.00	0.00	CA-00002
NJHQ	20160700010076	07/26/2016	MILLEN JOHN	LOAN VEHICLE (FR)	ACTIVE-BKRP	-12	20.00	50,020.00	PH-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	KJM NAVEEN	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	CA-00002
USRHQ	20160700010034	07/26/2016	CUSTOMER BANKO	LOAN VEHICLE (FR)	CLOSED-PAID OFF	0	0.00	-1.39	CA-00006
USRHQ	20160700010109	07/26/2016	THIS APPLICANT D...	LOAN VEHICLE (FR)	ACTIVE	-9	50.00	100,265.28	CA-00003
USRHQ	20150100010130	01/01/2015	K.NAVIN	LOAN VEHICLE (FR)	ACTIVE-BKRP-REPO:NON PE...	-9	0.00	22,755.23	CA-00003
USRHQ	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 'xxxxxx' and clicking on the same displays an error message indicating 'Cannot open secured account'.

3. Click the **Search Criteria** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface with the 'Search Criteria' tab selected. The 'Search Criteria' section displays a table with columns for Criteria, Comparison Operator, and Value. The 'PRODUCT' criterion is highlighted, and its value is set to '%LOAN%'. Other criteria include ACCOUNT #, ACCOUNT STATUS, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, BUSINESS NAME, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEFINED FOR DEFAULT), and QUEUE DESCRIPTION.

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	%LOAN%
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
BUSINESS NAME	LIKE	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
ACCOUNT CONDITION	LIKE	
QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
QUEUE DESCRIPTION	LIKE	

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**.

The system loads account on Customer Service screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account number 20160700010141, belonging to KLM NAVEEN. The interface includes a navigation menu on the left with sections like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is divided into several panels: Alerts (no data), Conditions (ON ACTIVE MILITARY DUTY, DO NOT CHARGE OFF), Account Details (Dues table), Other Information (Collateral and Customer Information tables), and Reference Information. The Dues table shows various due amounts and dates. The Collateral Information table lists a TOYOTA CAMRY. The Customer Information table shows the customer's name, relation, and SSN.

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due St
USD1	USRHQ	UNDEFINED	20160700010141	LOAN VEHICLE (FR)	-24	USD	27,021.00	0.00

Condition	Start Dt	Followup Dt
ON ACTIVE MILITARY DUTY	07/26/2016	07/26/2016
DO NOT CHARGE OFF	07/26/2016	07/26/2016

Description	Identification #	Year	Asset Class	Asset Type
0 TOYOTA CAMRY		0	NEW	VEHICLE

Customer #	Name	Relation	SSN	National
000000	NAVEEN KLM	PRIMARY	xx-xxx-5665	--0

Delq Due	LC Due	NSF Due	Other Due	Total Due	Todays Payoff	Future Payoff	Future Payoff	Future Pmt Dt	Oldest Due Dt	Amt Paid Excess	Memo Excess	Amount	Paid Term	Remaining Term	Days to Time Bar
0.00	0.00	0.00	0.00	0.00	27,021.00	27,051.00	06/12/2016	08/26/2016	08/26/2016	0.00	0.00		0	12	

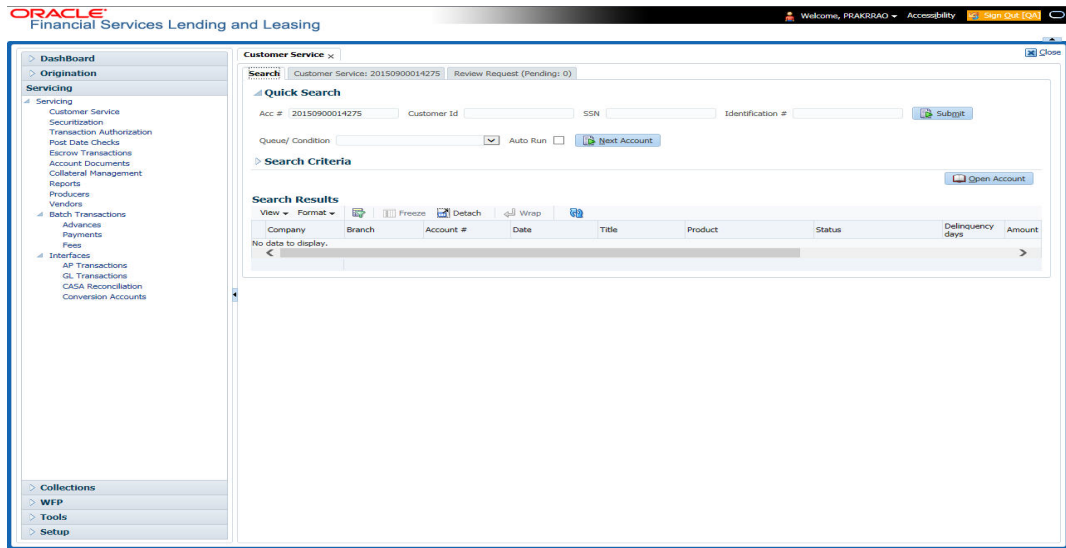
2.3.1 Quick Search section

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**.

- 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**.



- 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**.

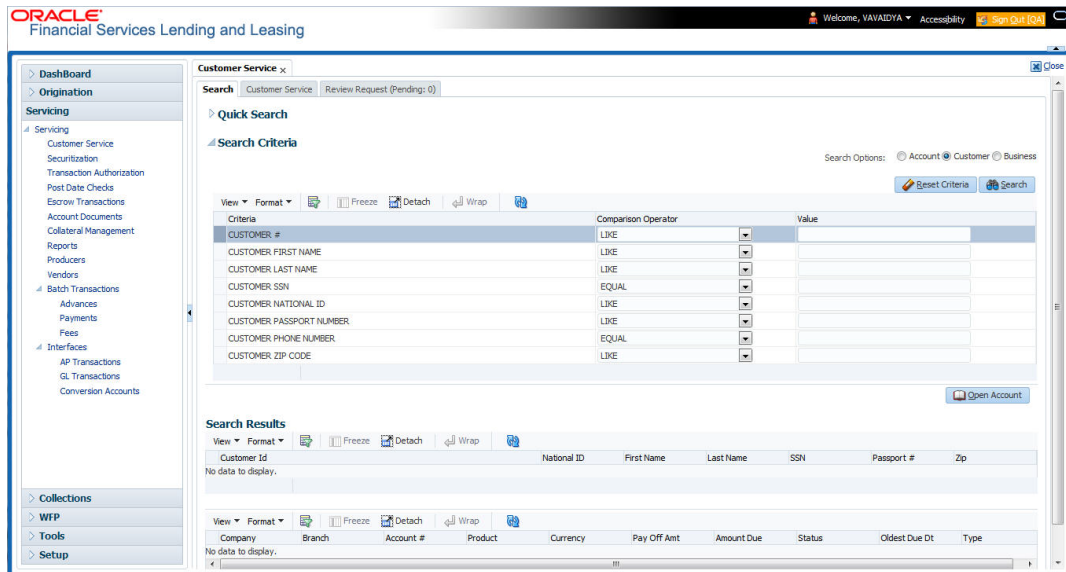
2.3.2 Search Using Customer Details

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

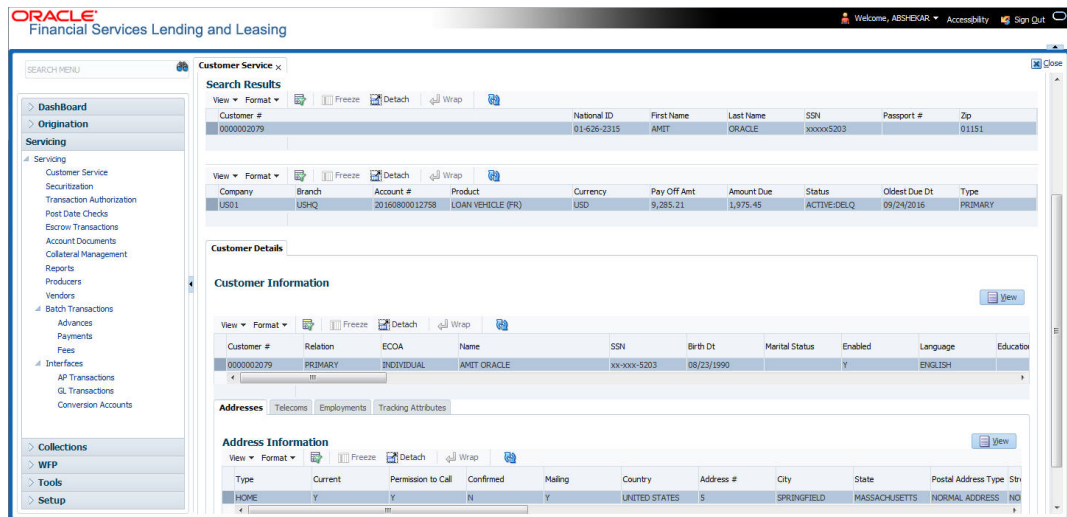
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

Select **Customer** as a search option.



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.



3. 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
Product	The Loan 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.
Type	The type of 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**.

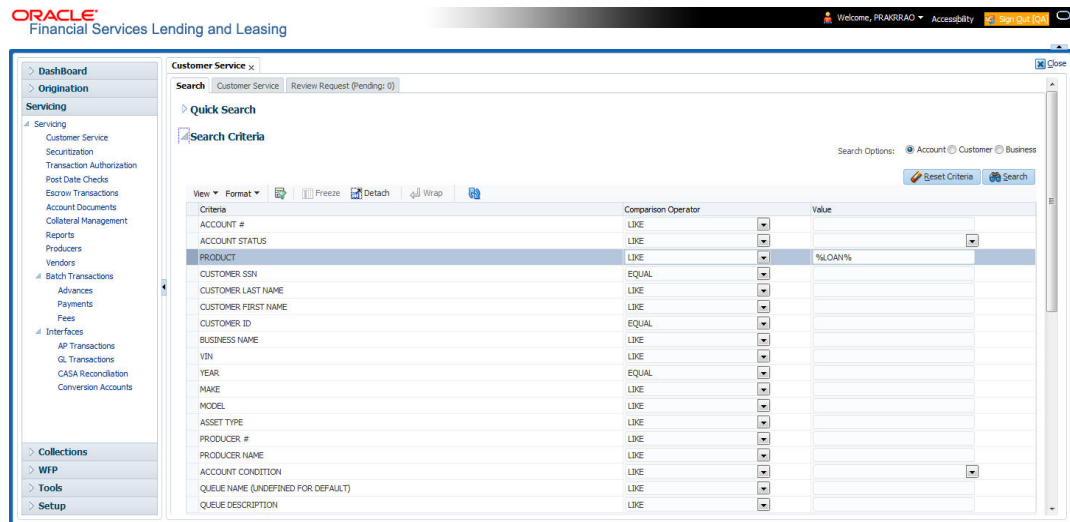
The system displays the account details on **Customer Service** tab.

2.3.3 Search Using Account Details

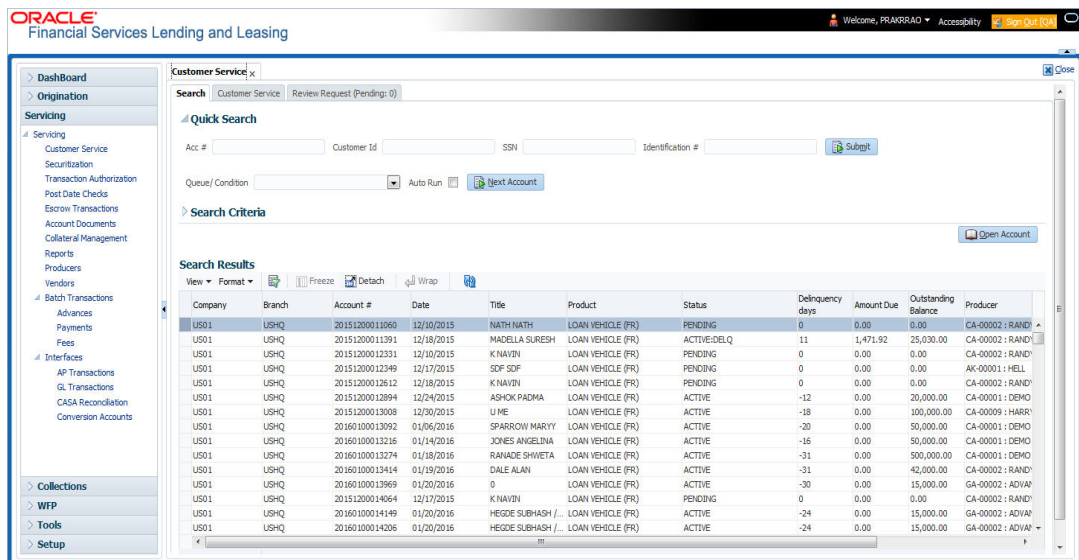
To search for and load an account using the Search screen

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

1. Select **Account** as a search option.



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.



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 Loan 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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main content area shows account details for '20151000011054: K NAVIN'. The account is in 'ACTIVE' status with a balance of 45,314.62 USD. The interface includes sections for Alerts, Conditions, Other Information, Collateral Information, Customer Information, and Address Information. The Customer Information section shows details for K NAVIN, including SSN, Birth Date, and Gender.

You are now ready to begin work on the account.

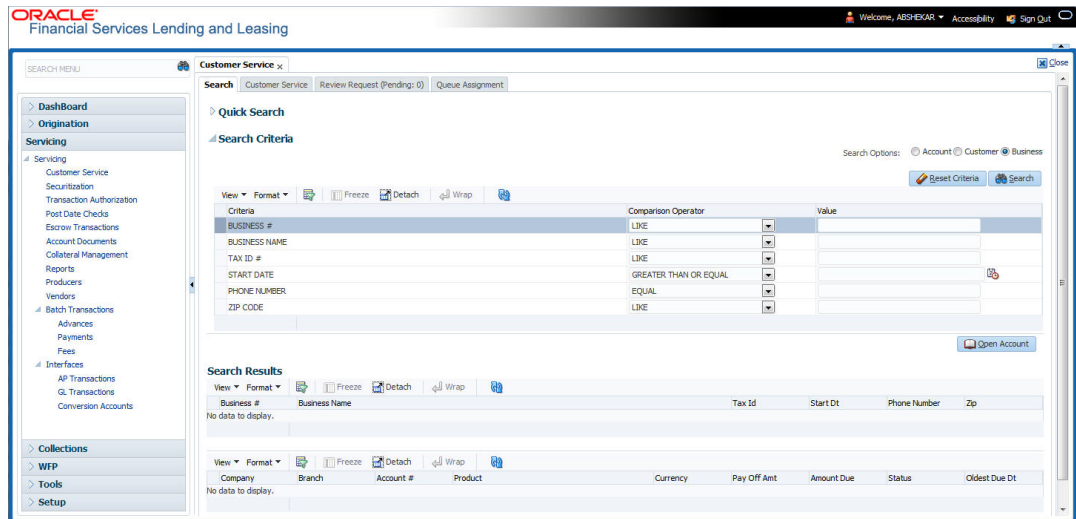
You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

2.3.4 Search Using Business Details

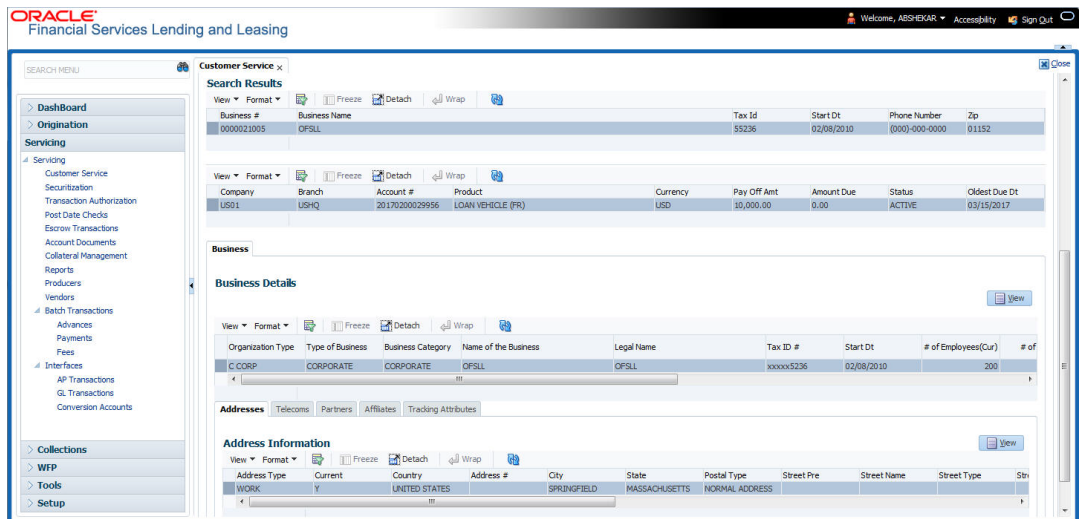
To search and load an account with specific business using the Search screen

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

1. Select **Business** as the search option.



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.



You can view the view the following information for each business record:

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 Loan 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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows account details for 'K NAVIN' with a summary table and various tabs for Alerts, Conditions, Account Details, Other Information, Collateral Information, Customer Information, and Address Information. The Customer Information tab is active, showing details for two customers: NAVIN K and RICHARD MURRAY JR.

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US93	USHQ	UNDEFINED	20151000011054	LOAN VEHICLE (PR)	-227	USD	45,314.62	0.00	ACTIVE	10/01/2016

Dues		Total Due		Future Print Dt	
0.00	0.00	0.00	0.00	0.00	0.00
Delq Due	0.00	Total Due	20.00	Future Print Dt	10/01/2016
LC Due	0.00	Today's Payoff	45,314.62	Oldest Due Dt	10/01/2016
NSF Due	20.00	Future Payoff	45,376.30	Am't Paid Excess	0.00
Other Due	0.00	Future Payoff Date	02/27/2016		

Customer	Name	Relation	SSN	Birth Dt	Gender
000000	NAVIN K	PRIMARY	xx-xx-8677	02/12/1987	
000000	RICHARD MURRAY JR	PRIMARY	xx-xx-8332	10/06/1955	UNDEFINED

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

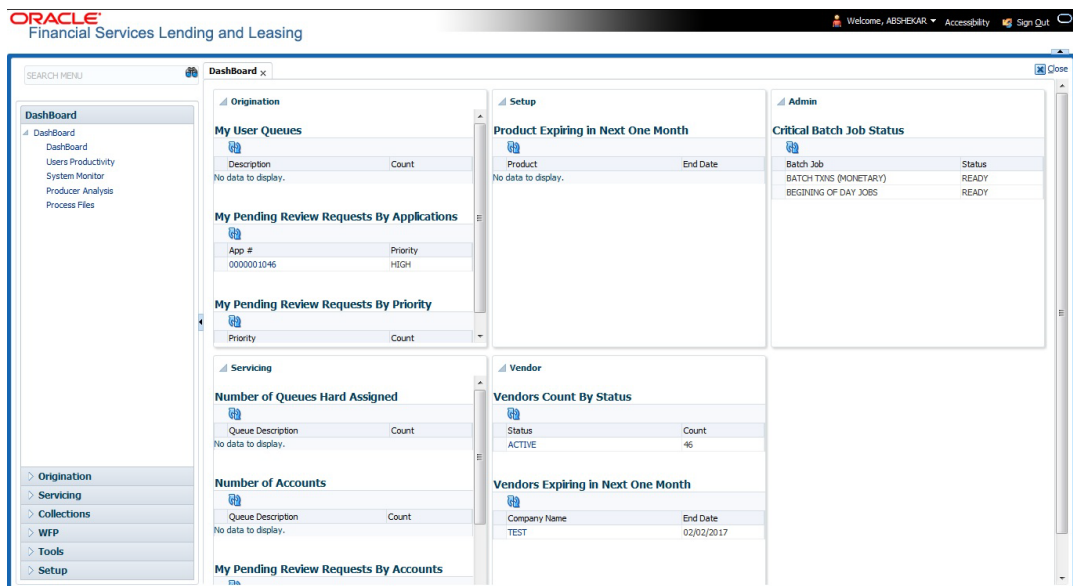
3.2 Dashboards

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**.



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 Loan 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

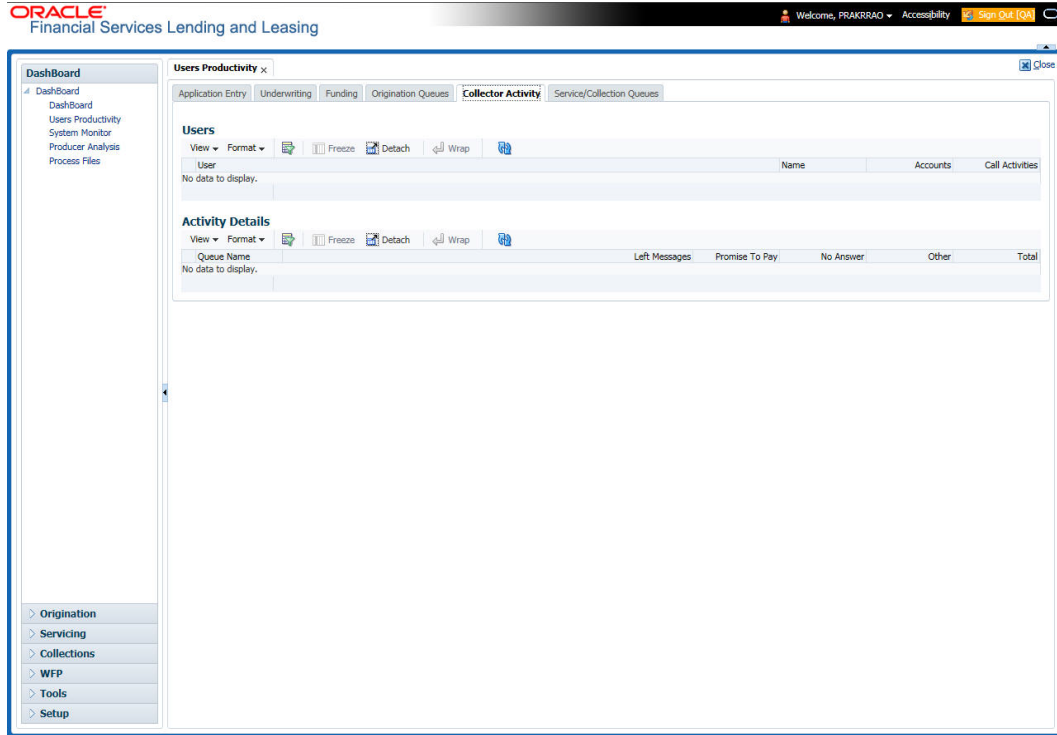
The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

To use the Collector Activity

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

- Users
- Activity Details

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



A brief description of the fields is given below:

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

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

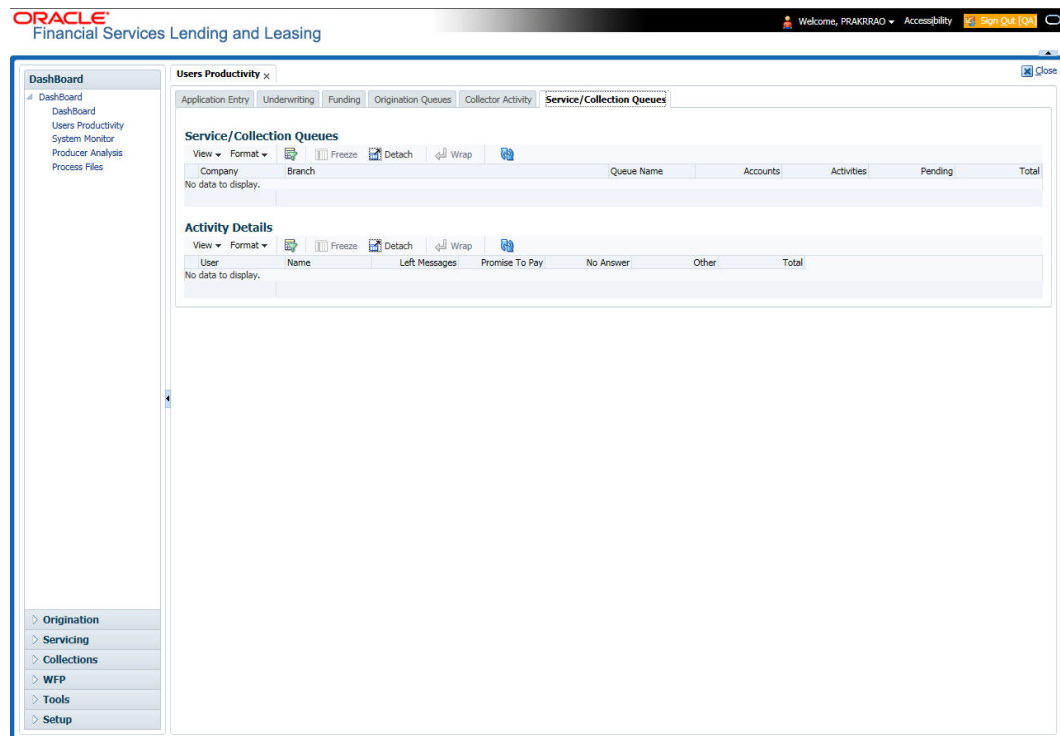
Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.3.1.2 Service/Collection Queues

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

To use the Queues Status tab

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



A brief description of the fields is given below:

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

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

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

3.4 System Monitor

The System Monitor 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.

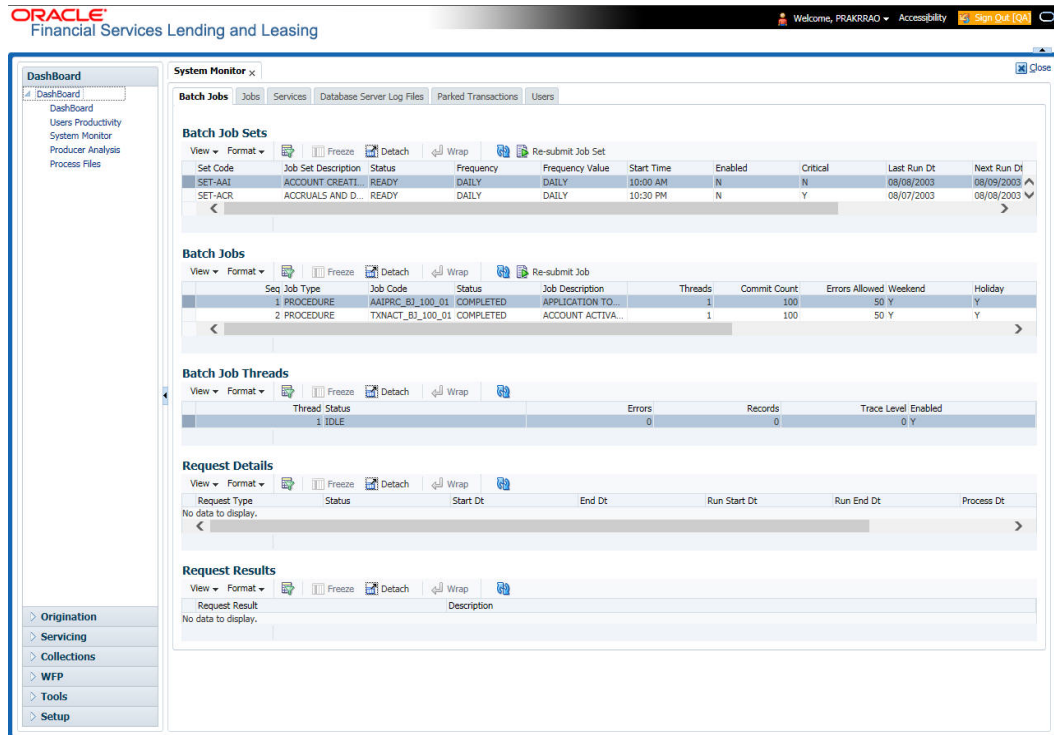
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

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

To Monitor Batch Job

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

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.

A brief description of the fields is given below:

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

To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused 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 effective date.
Description	Displays the job request description.

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

A brief description of the fields is given below:

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

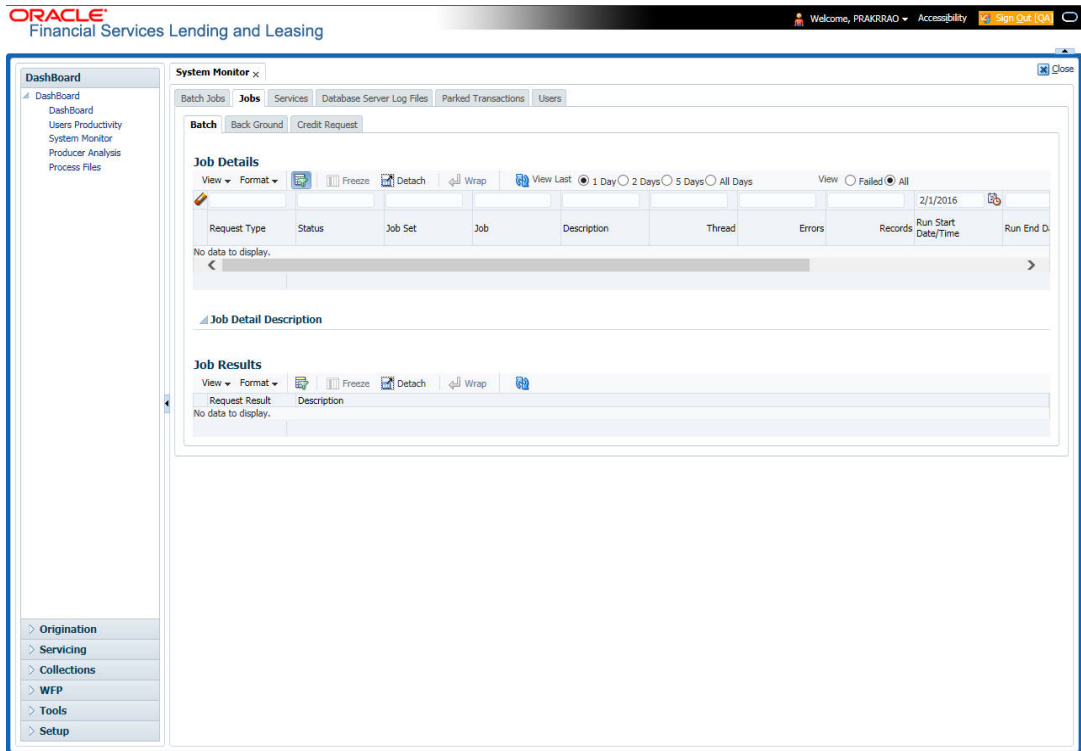
3.4.2 Monitoring Jobs

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



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.

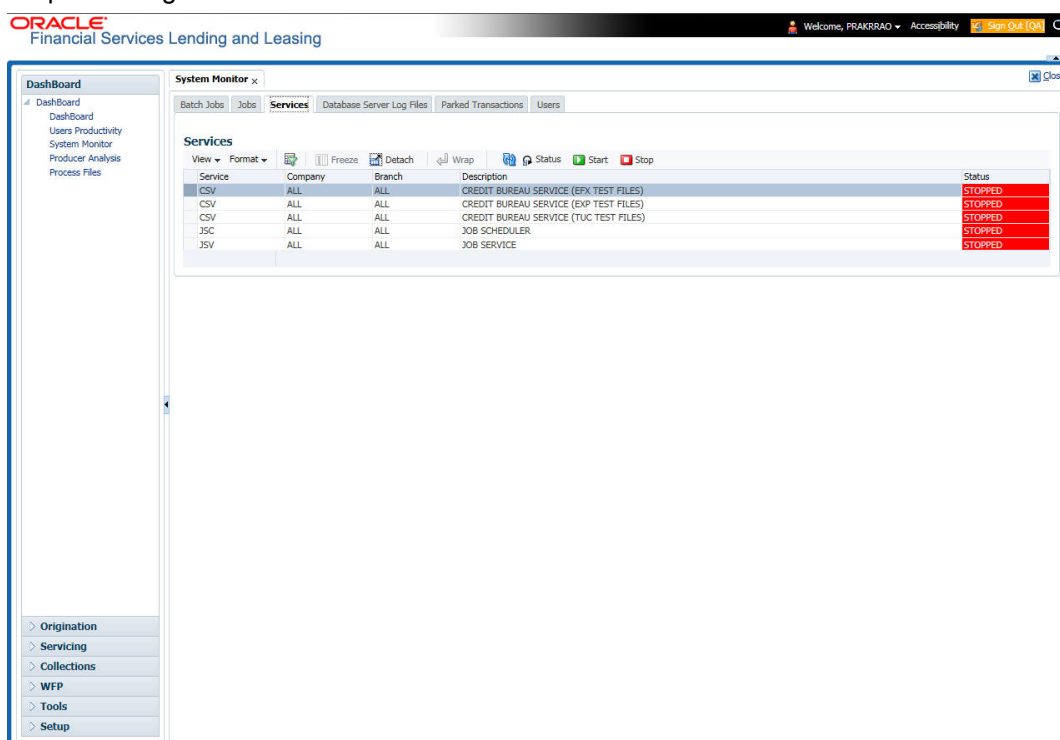
3.4.3 Monitoring Services

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**.

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



A brief description of the fields is given below:

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

- 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.

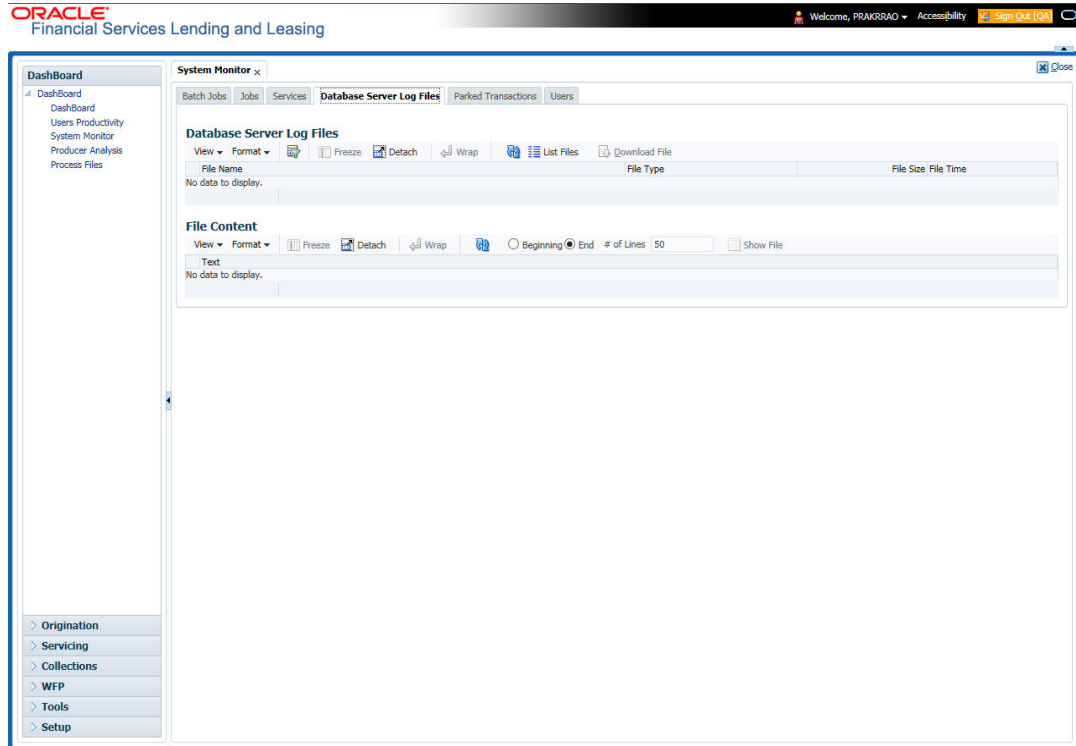
3.4.4 Data Server Log Files

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**.



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

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor interface. The 'Users' section is active, displaying a table of user logins. The table has the following columns: User, User Name, Details, Login Date and Time, and Logout Date and Time. The data shows multiple logins for various users on 02/09/2016.

User	User Name	Details	Login Date and Time	Logout Date and Time
NARESH	NARESH CHAMARTHI		02/09/2016 11:19	12/30/4000 12:30
UMANGALA	LALTHA MANGALAGERI		02/09/2016 11:18	12/30/4000 12:30
SARAJAN	SARAJANAN KAMIN		02/09/2016 11:16	12/30/4000 12:30
NARESH	NARESH CHAMARTHI		02/09/2016 11:02	02/09/2016 11:07
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52	02/09/2016 10:55
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52	02/09/2016 10:52
VAVAIIDYA	VARSHA VAIDYA		02/09/2016 10:47	02/09/2016 10:52
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:46	02/09/2016 10:52
NVINNAKO	NAGAVENKATA VINNAKOTI		02/09/2016 10:41	02/09/2016 10:42
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:38	02/09/2016 10:44
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:34	12/30/4000 12:30
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:19	02/09/2016 10:29
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:17	02/09/2016 10:33
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:11	02/09/2016 10:16
NARESH	NARESH CHAMARTHI		02/09/2016 09:59	02/09/2016 10:05
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 03:17	02/09/2016 03:47
HIMACHA	HARESH BHACHA		02/09/2016 01:46	02/09/2016 01:47
VIBHATTIA	VINAY BHATTIA		02/09/2016 01:04	02/09/2016 01:28
MADHUKARAN	MADHUKARAN R		02/09/2016 09:18	02/09/2016 09:25
NARESH	NARESH CHAMARTHI		02/09/2016 07:28	02/09/2016 07:37

A brief description of the fields is given below:

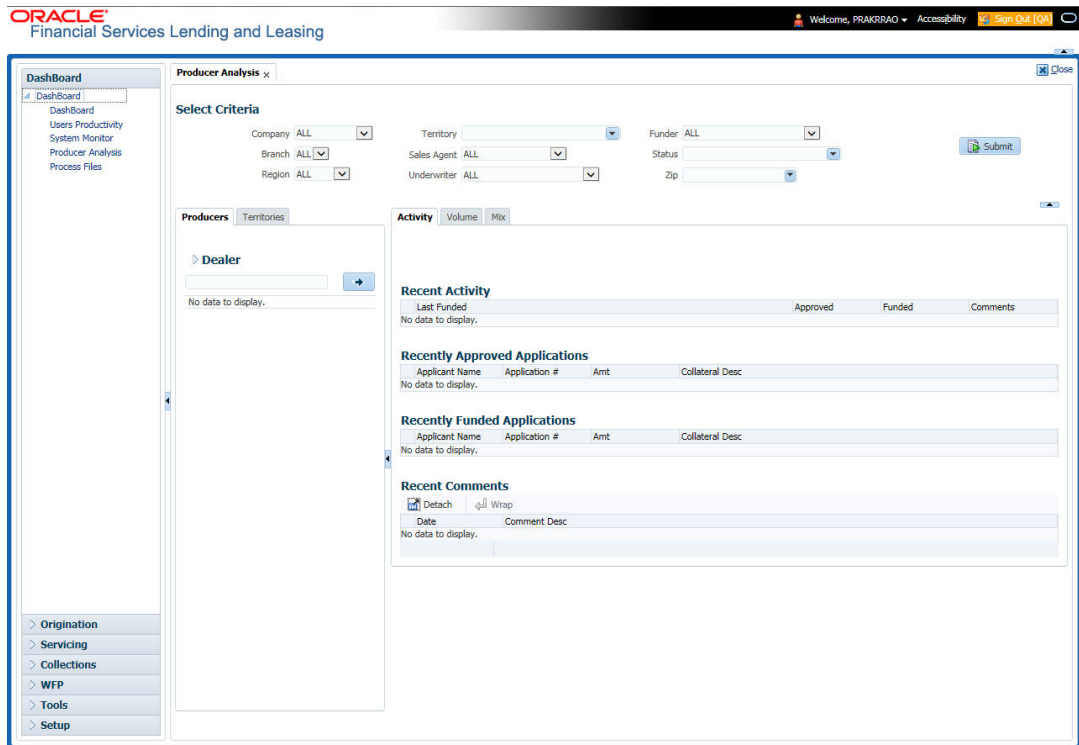
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

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

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.

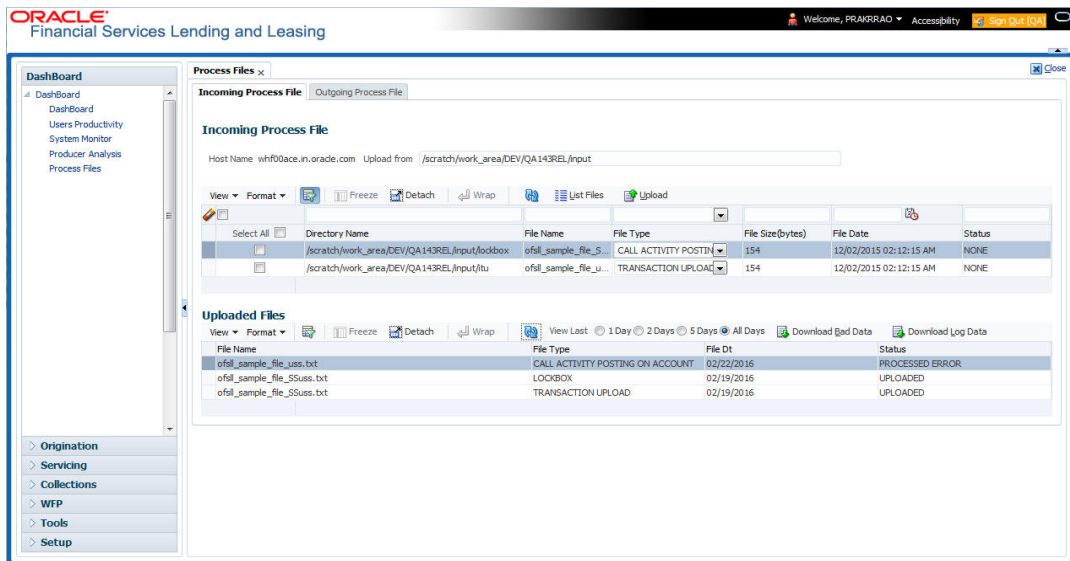
The Process files interface also provide information on the type of files uploaded with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen.

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.




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.

A brief description of the fields is given below:


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.

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.

On selection, you can view the following information:

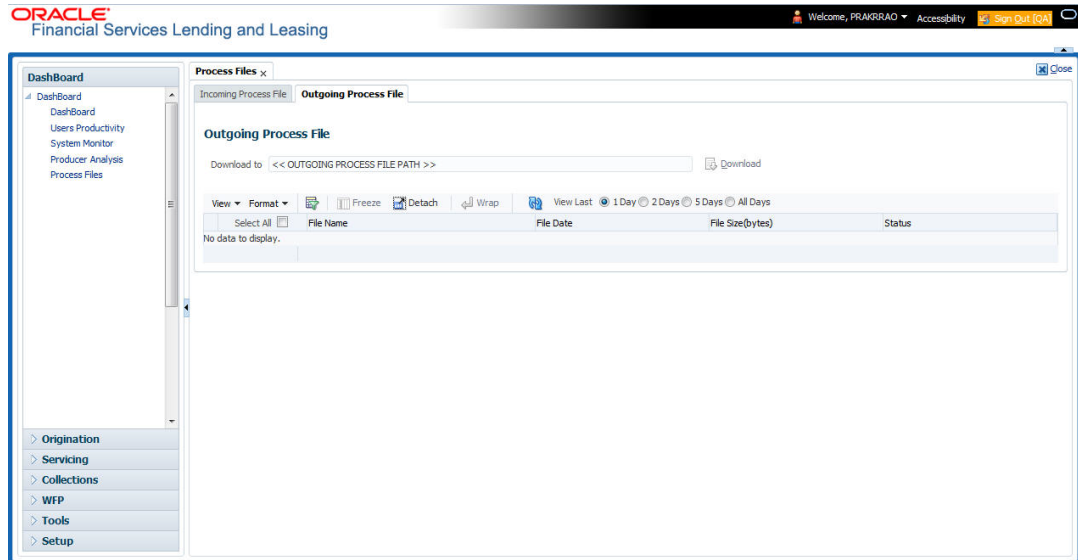
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date when the file was uploaded.
Status	View the status of upload.

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.




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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

During the Loan 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 Customer Service screen

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.

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:
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 Id. To view the details of account number(s) other than current account, select the account in Account(s) section and click Submit.

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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Sub Unit	View the Sub Unit associated with the company/branch combination. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.
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	<p>The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent.</p> <ul style="list-style-type: none"> - 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. <p>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.</p>
Oldest Due Dt	The oldest due date.

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.

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, ABSHEKAR", "Accessibility", and "Sign Out".

The main interface is titled "Customer Service x" and shows a search for "Customer Service: 20160700010141". Below the search bar, the account details for "Account(s): 20160700010141: KLM NAVEEN" are displayed. A table lists account details:

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due St
US01	USRHQ	UNDEFINED	20160700010141	LOAN VEHICLE (FR)		-24 USD	27,021.00	0.00

Below the table, there are several sections:

- Alerts:** No data to display.
- Conditions:**

Condition	Start Dt	Followup Dt
ON ACTIVE MILITARY DUTY	07/26/2016	07/26/2016
DO NOT CHARGE OFF	07/26/2016	07/26/2016
- Account Details:**

Dues			
0.00	0.00	0.00	0.00
Delq Due	0.00	Today's Payoff	27,021.00
LC Due	0.00	Future Payoff	27,051.00
NSF Due	0.00	Future Payoff	08/12/2016
Other Due	0.00	Date	0
Total Due	0.00	Future Pmt Dt	08/26/2016
		Remaining Term	12
		Oldest Due Dt	08/26/2016
		Days to Time Bar	
- Collateral Information:**

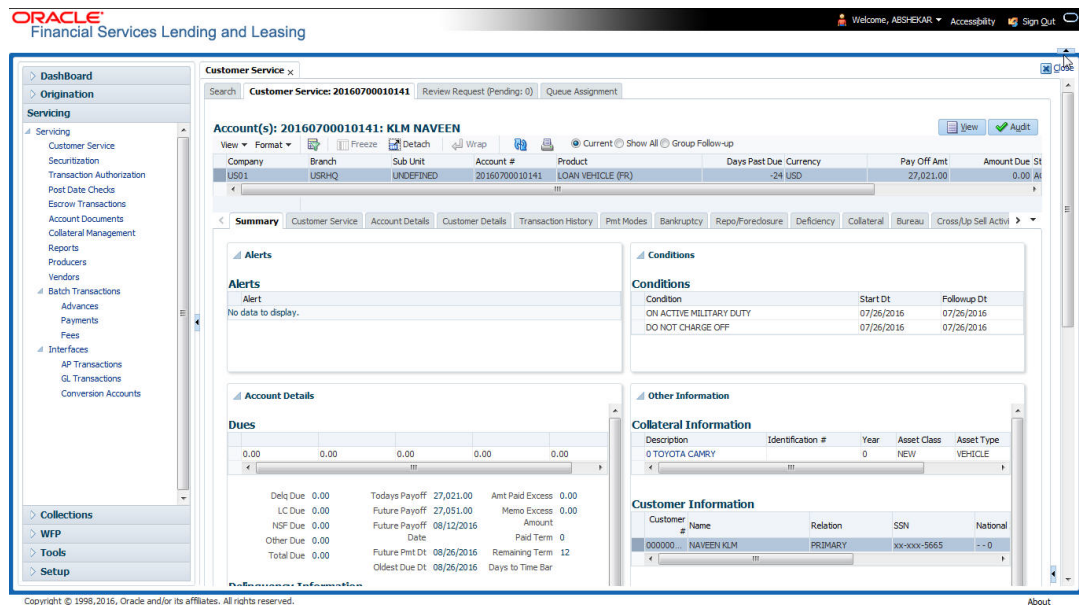
Description	Identification #	Year	Asset Class	Asset Type
0 TOYOTA CAMRY		0	NEW	VEHICLE
- Customer Information:**

Customer #	Name	Relation	SSN	National
000000	NAVEEN KLM	PRIMARY	xx-xxxx-5665	--0

The interface also includes a left-hand navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The bottom of the screen contains copyright information: "Copyright © 1998, 2016, Oracle and/or its affiliates. All rights reserved." and an "About" link.

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.



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.

In this field:	View this:
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

View the following information in the **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.

In this field:	View this:
Broken Promises (Year)	Total number of broken promises since this year.
Kept Promises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Promises (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.

Activities Section

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

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

In this field:	View this:
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 closure.
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 calendar 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.
Amt Financed	View the amount financed for the contract excluding the prepaid finance charges.

Term	View the contract term.
Rate	View the interest rate. Note: For Islamic products this field is displayed as 'Profit Rate'.
Maturity Dt	View the contract maturity date.

Account Information

You can view the loan account information recorded in Account Details > Account Information screen.

In this Field:	Do This:
Contract Dt	View the contract funded date.
Amt Financed	View the loan amount financed for the contract excluding the pre-paid finance charges.
Term	View the contract term.
Rate	View the interest rate. Note: For Islamic products this field is displayed as 'Profit Rate'.
Maturity Dt	View the contract maturity date.

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 management 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.

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 <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	Customer's date of birth.
Gender	Customer's gender.

Customer Details section

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Status	Customer's marital status.
Disability	Customer's disability indicator. If selected, this indicates that the customer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance 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 Military 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:
Type	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:
Type	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:
Type	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 Customer Service screen's Customer Service tab

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

4.4.1 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.

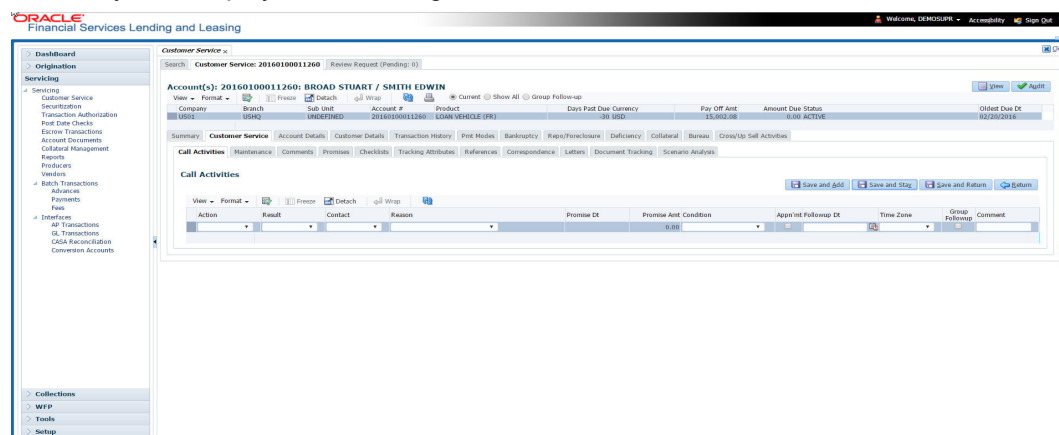
Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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.



3. You can complete the following optional fields:

4. Perform any of the [Basic Operations](#) 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 automatically 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.
6. Click to **Save and Add** to add a new record. Click to **Save and Return** to return to the main screen. The system creates two entries on 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 Canceling 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 Canceling 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.
4. 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 Loan produce and the user's responsibility. This section explains how to complete the following tasks:

Monetary tasks

Loan:

- 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
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account.
- Close an account
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty
- Change a due date
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan

Non-Monetary tasks

Loan:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator

- Stop correspondence
- Modify financed insurance information
- 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
- 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
- Sub Unit Account Transfer

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.

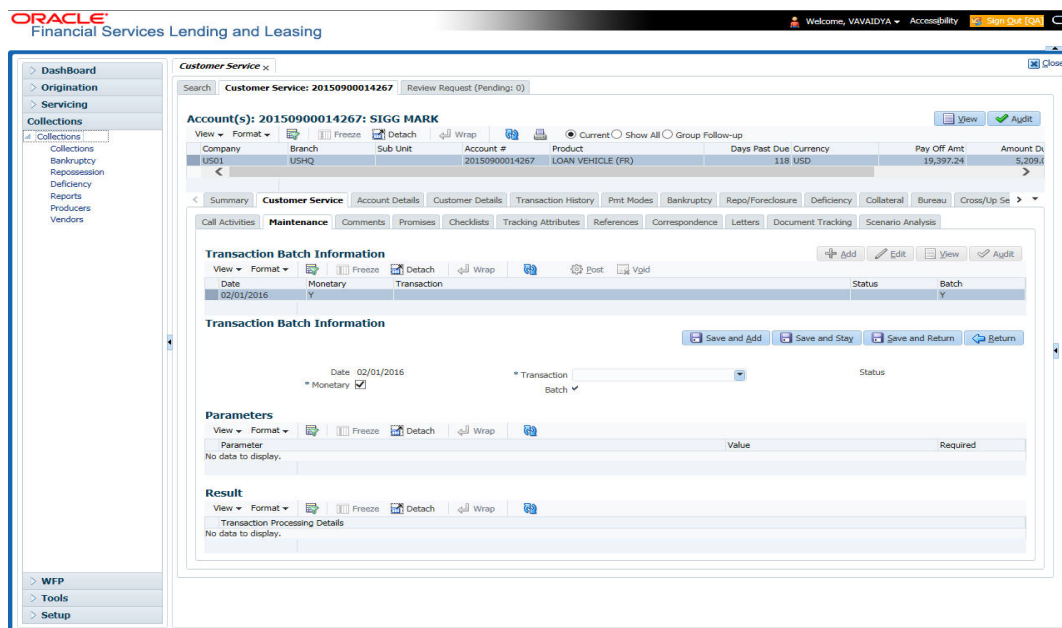
4.4.2.1 Creating Monetary and Non monetary Transactions

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.



3. On the Maintenance screen's **Action** section, click **Add** in the **Transaction Batch Information Section**:
 - Select the **Monetary** box to complete a monetary transaction.
 - or–
 - Clear the **Monetary** box to complete a non monetary transaction.
4. In the **Transaction** field, select transaction for the task you want to complete. Transaction availability depends on the type of Loan 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**.
6. 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 Comments sub tab

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.
3. Click Add. The system displays the **Comments** screen.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Customer Service' and displays account information for '20150500010045: CHECK COMMENT DELINQUENCY'. The 'Comments' tab is active, showing a table of comments. The table has the following columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The first comment is a user-added comment by 'ABSHDKAR' on 07/26/2016 at 10:03:49 AM. There are several system-generated comments from 'UNDEFINED' and 'JAYANTA'.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
<input type="checkbox"/>	REGULAR			ABSHDKAR	07/26/2016 10:03:49 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DEMO ATTORNEY/GENERAL TELEPHONED-CALL BACK-CONTACTED CUSTOMER, RSN - DECEASED	UNDEFINED	07/11/2016 02:02:36 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DEMO ATTORNEY/GENERAL TELEPHONED-CALL BACK-CONTACTED CUSTOMER, RSN - DECEASED	UNDEFINED	07/11/2016 02:01:26 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DEMO ATTORNEY/GENERAL TELEPHONED-CALL BACK-CONTACTED CUSTOMER, RSN - DECEASED	UNDEFINED	07/11/2016 02:00:48 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ATTORNEY/GENERAL TELEPHONED-CALL BACK, CONTACTED: AUTHORIZED THIRD PARTY, REASON: DECEASED, NEXT FOLLOWUP DATE: 07/14/2016	JAYANTA	07/11/2016 01:59:56 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ATTORNEY/GENERAL TELEPHONED-CALL BACK, CONTACTED: BROTHER-IN-LAW, REASON: DECEASED, NEXT FOLLOWUP DATE: 07/14/2016	JAYANTA	07/11/2016 01:56:04 PM

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 recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.
Type	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 section.

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.
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 Promises	Specify the total number of promises made by the contact. 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.

In this field:	View this:
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 Checklists sub tab

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

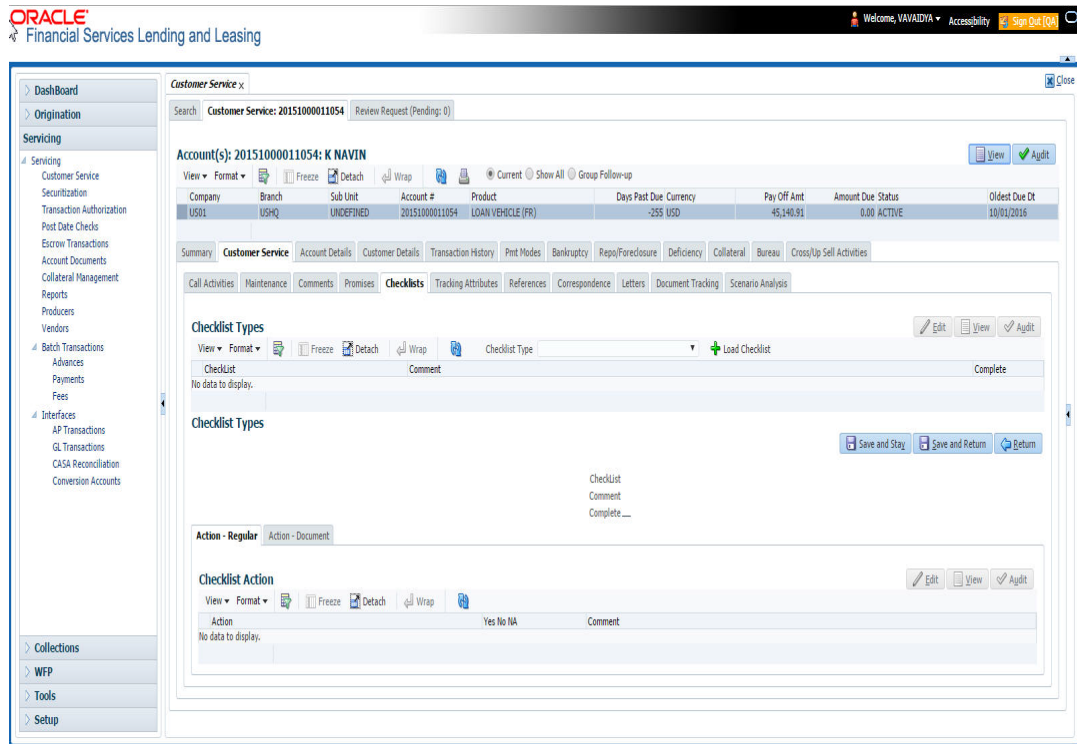
Oracle Financial Services Lending and Leasing enables you to use checklist to ensure that procedures are followed to complete various tasks. This instructional information appears under the **Checklist** sub tab.

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.



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.

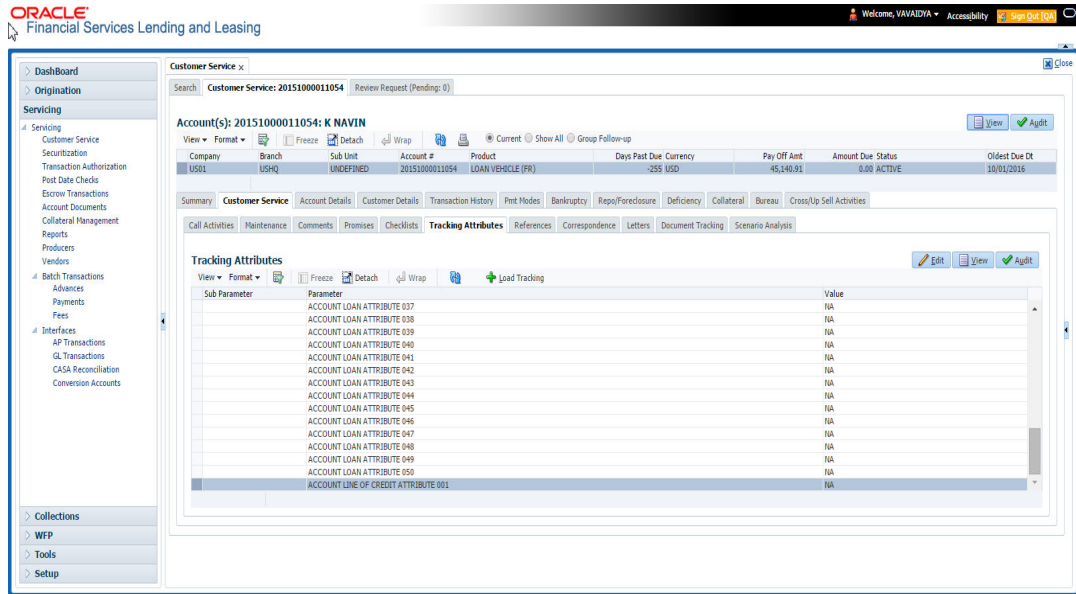
4.4.6 Tracking Attributes sub tab

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.



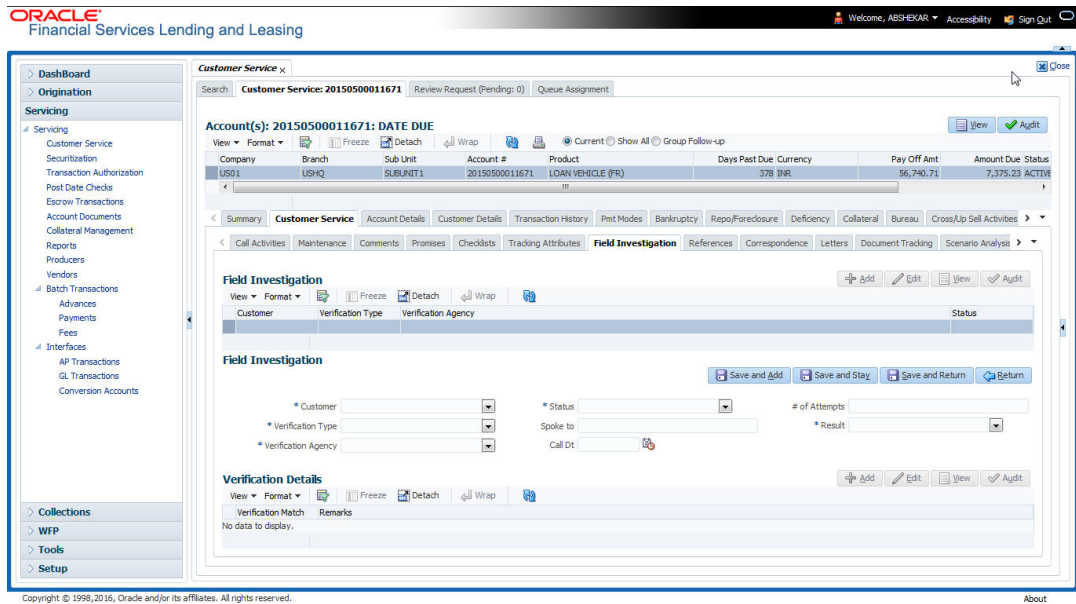
4. Complete **Tracking** section by entering the requested parameter in the **Value** field.
5. Save any changes you made to the account.

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 customer'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.



3. In **Field Investigation** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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 adjoining 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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In **Verification Details** section, perform any of the [Basic Operations](#) 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 [Basic Actions](#) mentioned in Navigation chapter.

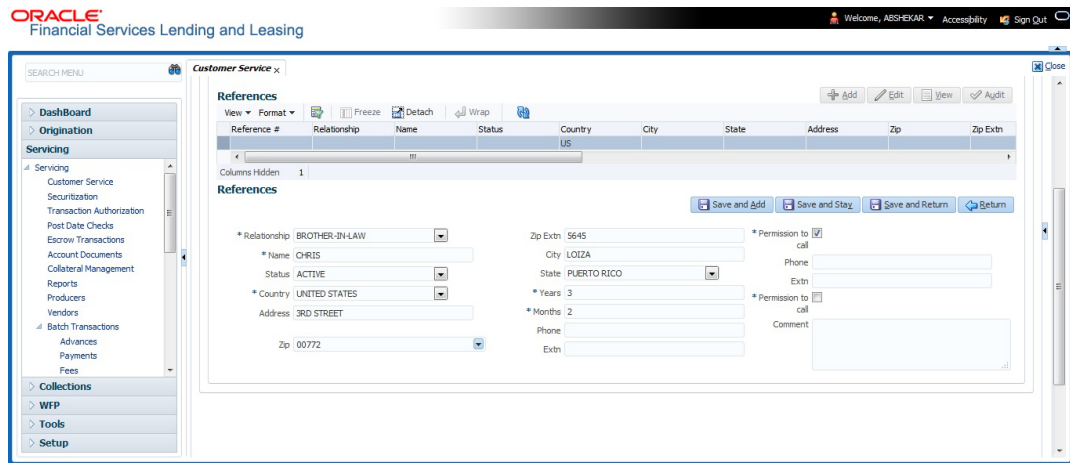
4.4.8 **References sub tab**

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



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.
Permission to call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the account. Else, an error message is displayed.</p>
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.

In this field:	Specify this:
Permission to call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the account. Else, an error message is displayed.</p>
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

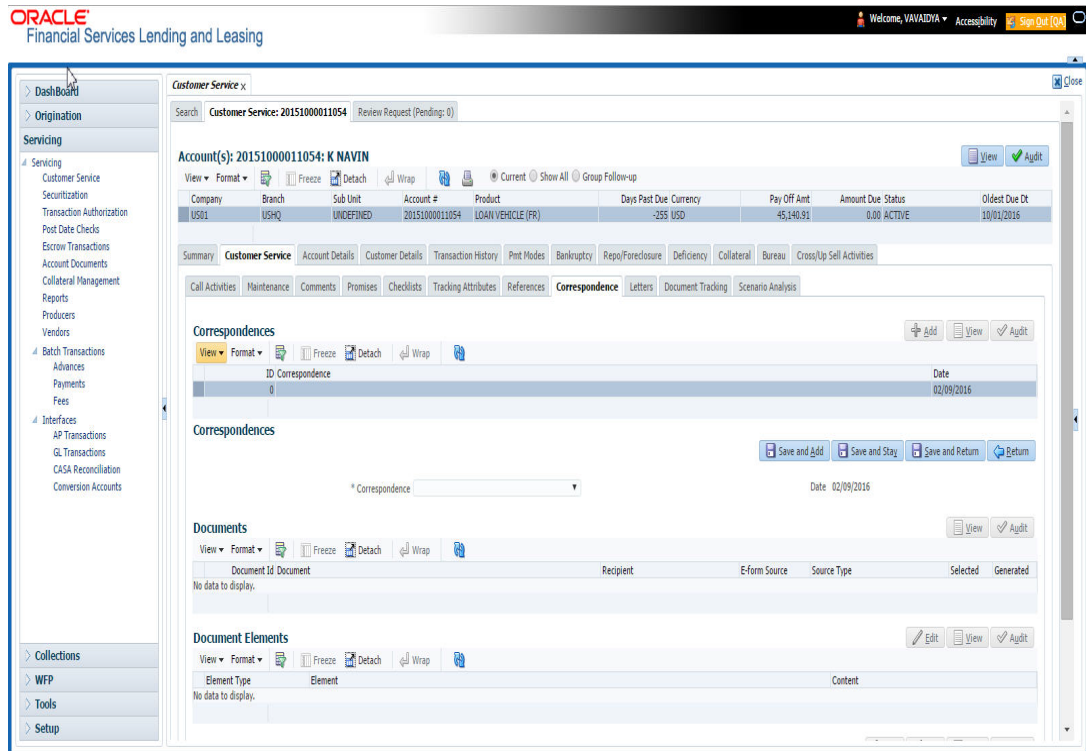
Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

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.



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

In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	'Y' indicates that Oracle Financial Services Lending and Leasing generated the 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 [Basic Operations](#) 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
Type	Based on the recipient selected, the following type of correspondence 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	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

4.4.10 Letters sub tab

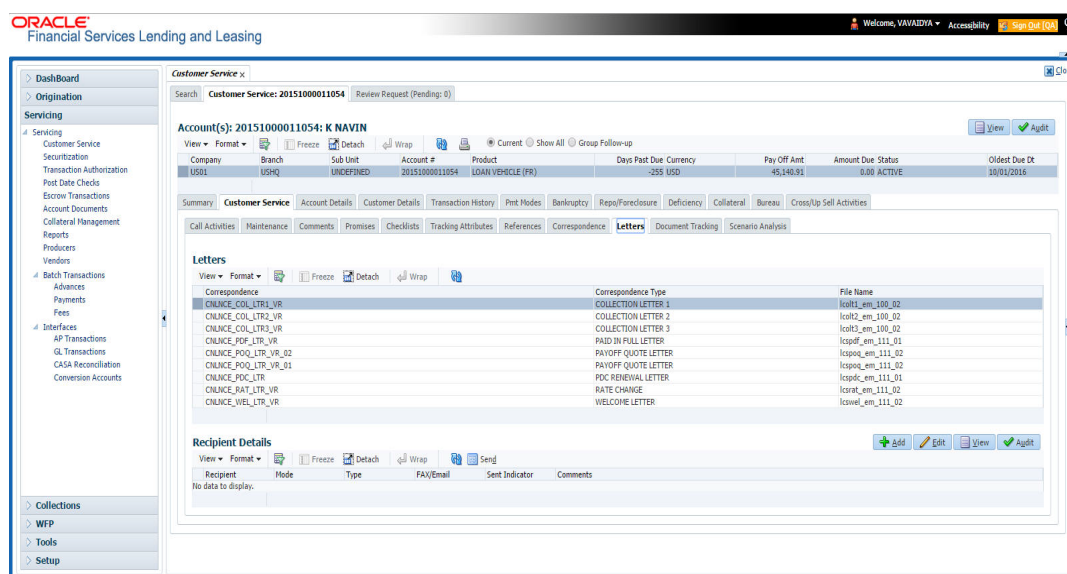
The Oracle Financial Services Lending and Leasing Customer Service screen's correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings. The Letters screen enables you to create and view the following types of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



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: <ul style="list-style-type: none"> - Applicant - Customer - Producer - Others
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> - Fax - Email
Type	Based on the recipient selected, the following type of correspondence is listed for selection: <p>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.</p> <p>When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.</p>

Field:	Do this:
FAX/Email	View the status of FAX/Email selected.
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 & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

4.4.10.1 Servicing: Welcome letter

The predefined loan Welcome letter is automatically sent a configurable number of days after an account is activated after the loan origination process.

The Welcome letter is available for loans (fixed and variable rate).

To generate the Welcome letter

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 **Welcome Letter**.

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

ORACLE
Financial Services Lending and Leasing

Confirm Information Letter

Phone:
Fax:
Date: 10/10/2013

Dear ,

Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.

Account number:
First payment date:
Monthly payment amount:
Number of payments:

In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .

Once again, thank you for selecting as your lender.

Sincerely,

Account Name	Account#	Due Date	Amount Due
Payment#			
1			

Mail payment to:

4.4.10.2 Servicing: Paid in Full letter

The predefined Paid in Full letter is automatically sent a configurable number of days after an account is fully paid off on the Customer Service screen.

The Paid in Full letter is available for loans.

To generate the Paid in Full letter

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 **Paid in Full Letter**.

4. Click **View Letter** to generate Paid in Full Letter.

Payoff Letter



Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

This letter is to inform you that a payoff was received on the above mentioned account. This loan now shows a zero balance. Please file this letter as evidence that the loan obligation that it references has been satisfied.

We want to take this opportunity to thank you for your business. If we can ever be of service in the future, please do not hesitate to contact us at .

Sincerely,

4.4.10.3 Servicing: Payoff Quote

The predefined Payoff Quote is sent if a payoff quote is requested for an account. Payoff quotes can be manually generated using Maintenance screen on the Customer Service screen with the monetary Payoff Quote transaction.

To generate a payoff quote letter

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 **Payoff Quote Letter**.
4. Click **View Letter** to generate Payoff Quote Letter.

Payoff Amount Letter



Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

This letter is in regards to the payoff request. The payoff amount is . This payoff amount is good through .

If you have additional questions, please feel free to contact us at .

Sincerely,

4.4.10.4 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 Loan 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.



4.4.10.5 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 Loan (fixed and variable rate).

To generate the Collections letter 3

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

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

Collection Letter



DEMO BANK USA
LINE1
LINE2
MINNEAPOLIS MN 55344 7255
Phone: ##### Extn: 101
Fax: #####

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.

Several attempts have been made to contact you concerning this matter. In an effort to assist you in attaining a current status on your account, we would like to speak with you immediately. Please contact our office at ##### Extn: 101 to make suitable arrangements to bring your account current.

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

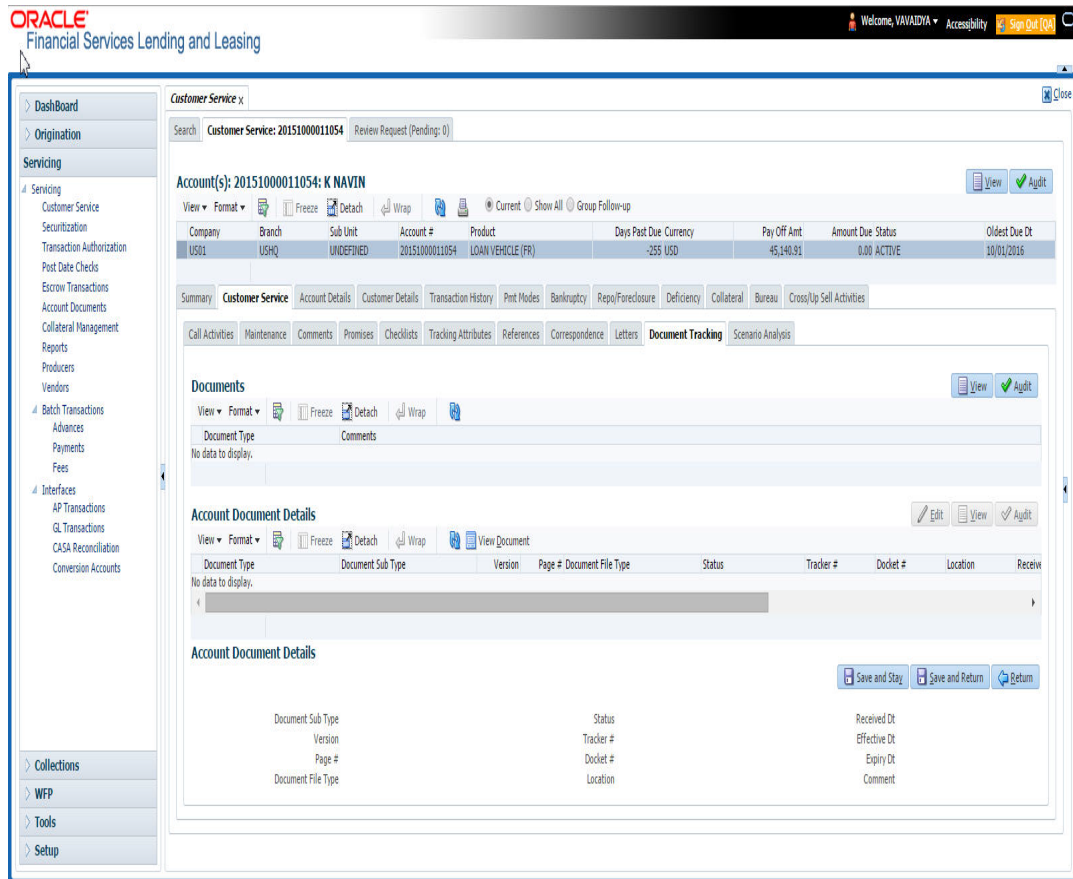
4.4.11 Document Tracking sub tab

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.



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.

In this field:	Do this:
Document File Type	View the document file type.
Status	View the status of the document.
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 **Documents** and **Account Document Details** sections.
8. Save your entry.

4.4.12 Scenario Analysis sub tab

Oracle Financial Services Lending and Leasing enables you to reschedule customer payments with the Customer Service screen's Scenario Analysis screen. This feature is available only for the loan product.

To use the Scenario Analysis screen

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar shows the Oracle logo and the text 'Financial Services Lending and Leasing'. The main content area is titled 'Customer Service: 20160100010121' and includes a search bar and a 'Review Request (Pending: 0)' button. Below this, there is a table with columns for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table contains one row with the following data: Company: USHQ, Branch: USHQ, Sub Unit: P11, Account #: 20160100010121, Product: LOAN/VEHICLE (PF), Days Past Due: -13, Currency: USD, Pay Off Amt: 16,942.24, Amount Due: 6.80, Status: ACTIVE, Oldest Due Dt: 03/26/2016.

The main content area is divided into several sections. The 'Scenario Analysis Parameters' section includes buttons for 'Calculate Payment', 'Calculate Term', and 'Calculate Balloon'. The 'Scenario Analysis' section has a 'Link To Account' checkbox and a 'Link Details' button. The 'Link Details' section contains fields for Account # (20160100010121), Title (SAHU,PRADYTA), Product Category (STANDARD), Thn Dt (02/08/2016), Current Dt (02/26/2016), Principal Amt (16,900.00), Rate (4.9900), Term (11), and Current Payment Amt (1,370.18). The 'Final Period' section includes fields for Final Pmt Amt (1,370.18), Add'l Interest Amt (0.00), Next Pmt Dt (03/26/2016), Extra Principal Pmt, Finance Fee (0.00), Current Maturity Dt (02/26/2017), Balloon Method (R = 1 PRNT), Balloon Amt (0.00), Total Interest Amt, Report Type (CHECKED), Slip Months, and Balloon Pmt Terms (0).

The right side of the interface features a 'Calculate' button and a 'Post To Account' button. Below these are several dropdown menus: Billing Cycle (MONTHLY), Accrual Base Method (ACTUAL/360), Installment Method (EQUATED PAYMENTS), Billing Method (LEVEL), Time Counting method (ACTUAL DAYS), and Calendar Method (GREGORIAN). At the bottom right, there are fields for Calendar Days and Interest Amt.

You can use the Scenario Analysis screen to calculate a change in the account's

- Principal payment amount
- Term
- Balloon payment amount

For more information about calculations, Flexible Repayment Options, and Amortization Schedule, refer **Scenario Analysis** chapter of this User Guide.

You can determine the new payment schedule based on the customer's request using the Customer Service screen's Scenario Analysis screen. When you click Post to Account in Action section, you can replace existing schedule and update the account with new calculated amounts and figures.

The posted transaction can be reversed in the Transactions screen (Customer Service drop-down link > Transactions link).

4.4.13 Access History

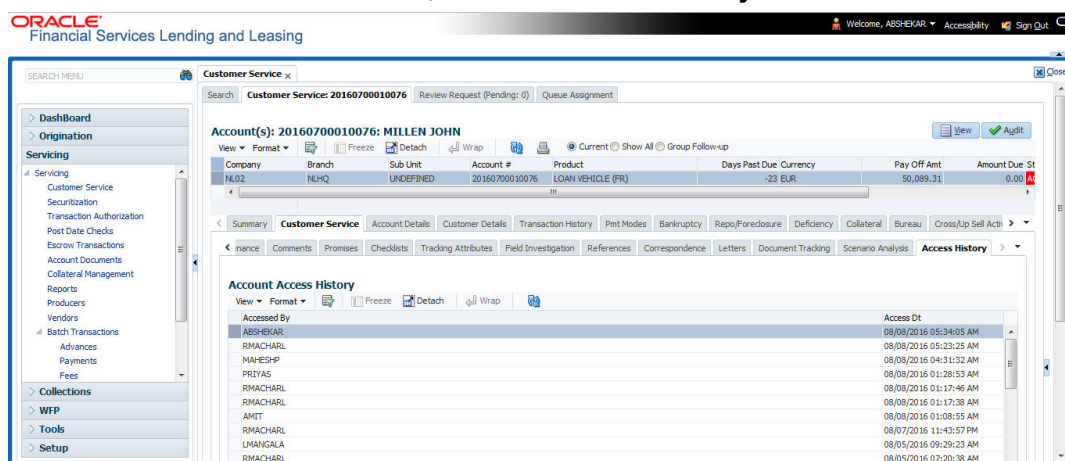
The Access History tab in Customer Service screen displays the list of users who have accessed a particular account in Oracle Financial Services Lending and Leasing application.


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.



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

4.5 Customer Service screen's Account Details tab

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

4.5.1 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**.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Customer Service" and shows the "Account Information" section. A table lists account details with columns: Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accrual Method, Base Method, Rebate Method, Index Type, Index Rate, Margin Rate, and Rate. Below the table, there are several sections: "Interest and Accruals" (including Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accrual Method, Base Method, Rebate Method, Index Type, Index Rate, Margin Rate, Rate, Rate Start of the Year, Last Rate Adj Dt, # of Rate Adjs (Year), # of Rate Adjs (Life), Reschedule Method, Reschedule Value), "Additional Details" (including # of Extension Term (Life), # of Due Day Changes (Year), # of Due Day Changes (Life), Last Extn Dt, Due Day Change Dt, Total Term, Paid Term, Maturity Dt, Balloon Amt), "Advance Details" (including Approved Amt, Consumed Amt, Remaining Amt, Last Advance Amt, Last Advance Dt), "Recourse Details" (including Recourse), "Cure Letter" (including Start Date, Expiry Date), "Amortized Loans" (including Extra Principal Paid), "Others" (including Stmt preference Mode), and "Time Bar Details" (including Start Date, End Date, Days to Time Bar). The interface includes a navigation pane on the left and a top header with the Oracle logo and user information.

View the following information for Loan servicing product.

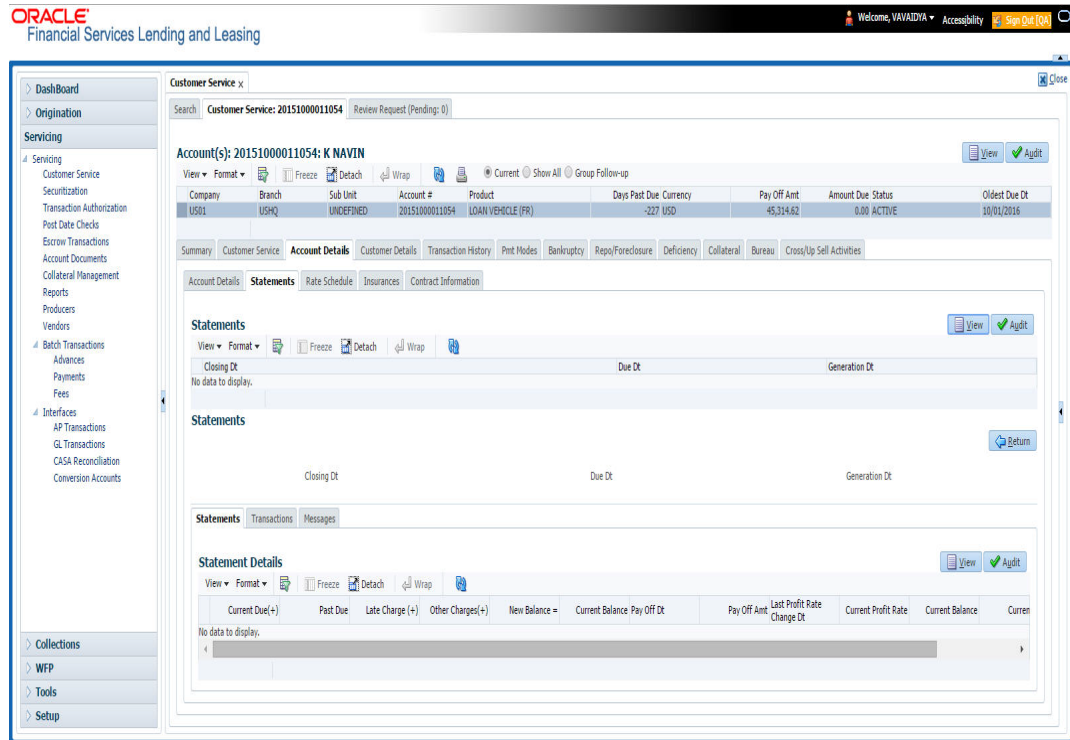
4.5.2 Statements sub tab

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.

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



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

- View the following information:

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

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

- View the following:
- Click **Transactions** sub tab and click **View**
- 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.
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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays the account details for 'Customer Service: 20151000011054: K NAVIN'. The 'Rate Schedule' sub-tab is selected, showing a table with the following data:

Seq	Adjustment Frequency Type	Period	# of Adjustments
1	RATE CHANGE OCCURS AT MATURITY	1.00	1

Below the table, the following information is displayed:

Seq 1.00	Period 1.00
Adjustment Frequency Type RATE CHANGE OCCURS AT MATURITY	# of Adjustments 1.00

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

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

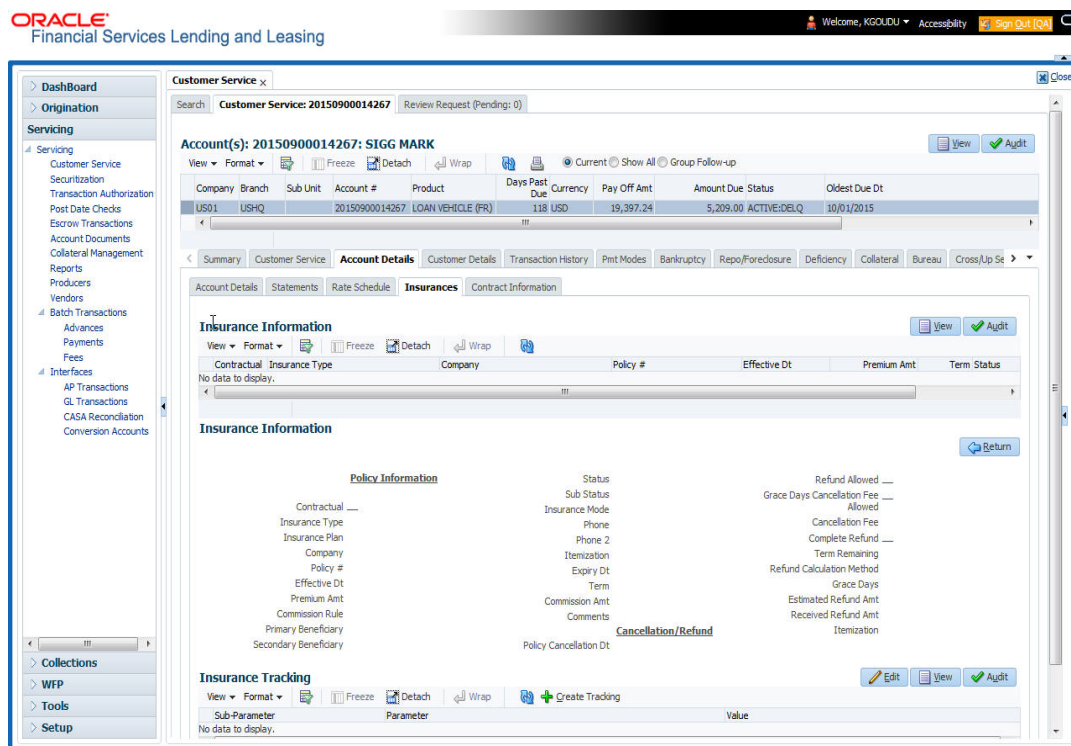
In this field:	View this:
Seq	The sequence number for rate adjustment.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

4.5.4 Insurances sub tab

If insurance information was entered on Funding screen during Loan 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 Loan 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.



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.

Click **View** and view the following information:

In this field:	View:
Policy Information section:	
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Beneficiary	The secondary beneficiary of the insurance.
Status	The 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.
<u>Cancellation/Refund section:</u>	
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View 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.
5. 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Condition Details' sub-tab is selected, displaying a table of Condition/Queue configurations. The table has columns for User, Responsibility, Account Condition, Queue Desc, Condition Start Dt, Queue Start Dt, and User Start Dt. Below it is a 'Condition/Queue History' table with columns for User, Responsibility, Account Condition, Queue Desc, Start Dt, End Dt, Changed Dt, Change Reason, and 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'.

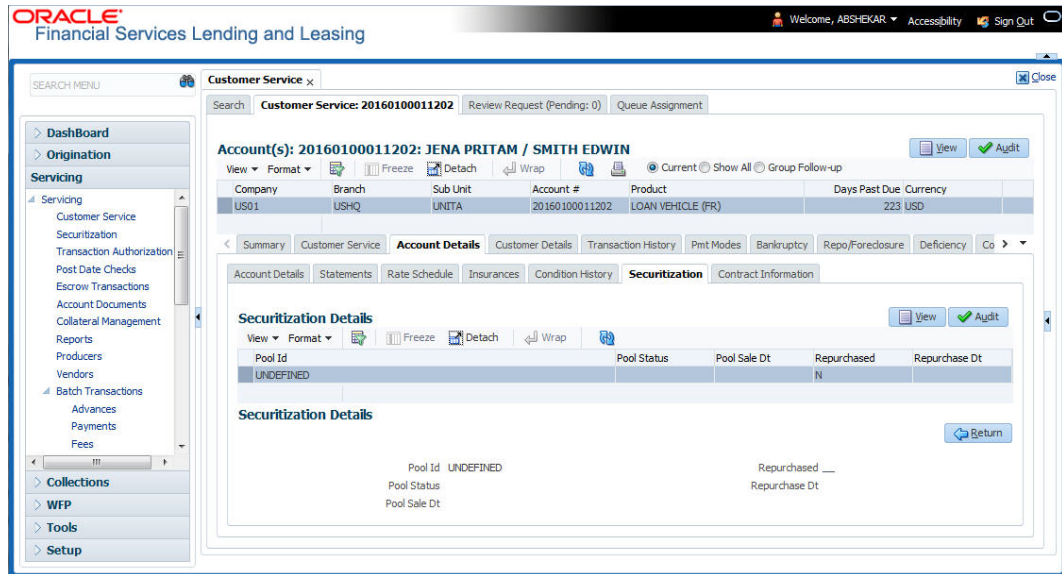
4.5.6 Securitization Sub Tab

The Securitization sub tab enables you to view the various account pools created, to track and manage portfolios.

To view the securitization details

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

2. Click **Account Details** tab, then click **Securitization** sub tab.



3. On the **Securitization** sub tab, view the following Securitization details:

Securitization Details	
Pool Id	The pool ID.
Pool Status	The pool status.
Pool Sale Dt	Pool Sale date.
Repurchased	If selected, indicates that it has been repurchased.
Repurchase Dt	The repurchase date.

4.5.7 **Contract Information sub tab**

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Customer Service' window is open, displaying the 'Account Details' tab. Within this tab, the 'Contract Information' sub-tab is selected. The main area shows a table with contract details:

Contract Dt	Amt Financed	Term	Maturity Dt	Due Day	Finance Charge	Total of Pmts	Down Pmt	Final Pmt Amt	Index Type
05/03/2015	90,000.00	24	05/03/2017	3	4,839.12	94,839.12	0.00	3,951.63	FLAT RATE

Below the table, there are sections for 'Contract' (Contract Dt: 05/03/2015, Amt Financed: 90,000.00, Term: 24, Maturity Dt: 05/03/2017, Due Day: 3, Balloon Method: N + 1 PMTS, Ballon Amt: 0.00, Finance Charge: 4,839.12, Total of Pmts: 94,839.12, Down Pmt: 0.00, Total Sale Price: 94,839.12), 'Contract Verified By' (PRITAM), 'PDC Security Ind' (___), 'Bill Calendar Method' (GREGORIAN), 'Advance' (Min Initial Advance Amt: 0.00, Max Initial Advance Amt: 0.00, Min Advance Amt: 0.00, Max Advance Amt: 0.00, Multi Disbursement Allowed: ___), 'Draw End Dt' (___), 'Draw Term Billing Ind' (___), 'Billing Method' (UNDEFINED), 'Draw Period Interest Rate' (0.00), 'Others' (PrePmt Penalty: ___, % of Term for Penalty: 0.00, Pay Off Fee Allowed: ___), and 'Recourse Details' (Recourse: ___, Recourse Type: ___, Recourse Reason: ___, Max Recourse %: 0.00, Recourse Amt: 0.00).

If you selected a Loan 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 Customer Service screen's Customer Details tab

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.

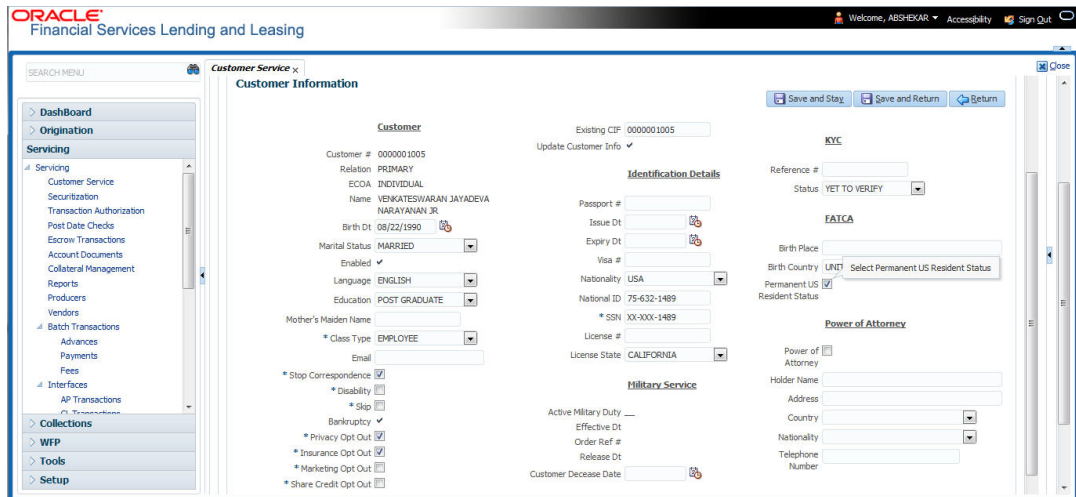
The list of possible editable fields in both these scenarios is given below:

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

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.



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

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 Correspondence	Customer's stop correspondence indicator. If selected, this indicates that the system will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance screen.
Disability	Customer's disability indicator.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance 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 applicant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the applicant 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 communication details during account creation.
Identification Details section	
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
SSN	Customer's social security number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
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 monetary transaction to indicate if a customer is deceased. Refer to section Mark Customer as Deceased 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 **Customer sub tab**

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:
Type	The address type.
Current	If selected, indicates that this is the customer’s current address.
Confirmed	If selected, indicates that the address is confirmed by the customer.
Mailing	If selected, indicates that this is the customer’s mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. At least 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 displayed.
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 **Telecoms sub tab**

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

In this field:	Do this:
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
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 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 customer 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 permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Type	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 Loan, 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**.

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:
Type	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 Telecom sub tab

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.
MI	Partner's middle name.
Last Name	Partner's last name.
Suffix	Partner's suffix.
SSN	Partner's social security number.
Birth Dt	Partner's birth date.
Birth Place	Partner's birth place.
Director Ind	If selected, indicates that 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 Business	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 Customer Service screen's Transaction History tab

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

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Customer Service" and shows account details for "Account(s): 20150900014267: SIGG MARK". The "Transaction History" tab is active, showing a table of transactions. The table has columns for Balance Type, Opening Balance, Posted, Paid, Waived, Charge Off, and Adjusted (-). The current balance is 19,020. The interface includes a navigation menu on the left and various action buttons at the top of the transaction history section.

Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)
ADVANCE / PRINCIPAL	0	18,900	0	0	0	0
INTEREST	0	0	0	0	0	0
FEE LATE CHARGE	0	120	0	0	0	0
FEE NSF	0	0	0	0	0	0
FEE EXTENSION	0	0	0	0	0	0
FEE PHONE PAY	0	0	0	0	0	0
FEE PERIODIC MAINT...	0	0	0	0	0	0
RENTAL FEE	0	0	0	0	0	0
FEE DELAY	0	0	0	0	0	0
EXPENSE BANKRUPTCY	0	0	0	0	0	0
EXPENSE REPOSSESS...	0	0	0	0	0	0
EXPENSE SERVICING	0	0	0	0	0	0
						Current Balance 19,020
						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 terminated.
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.

4. In the **Txn Period Balance** section, select how you want to view the balance:

Select **ITD/CTD** to view transactions by Inception-to-date /Cycle-to-date:

-or-

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

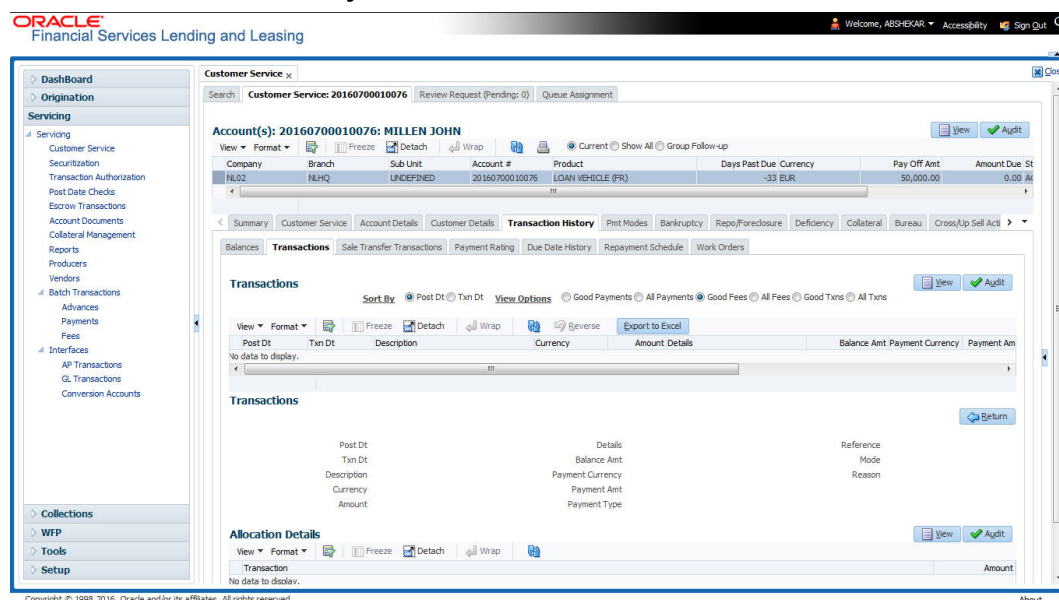
4.7.2 **Transactions sub tab**

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.



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 section	
Post Dt	The transaction posting date.

In this field:	View:
Txn Dt	The transaction effective date.
Description	The transaction details.
Currency	The currency of the transaction.
Amount	The transaction amount.
Details	The transaction details.
Balance Amt	The balance amount. 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 To Reverse (or Void) a Transaction

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service 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 Sale Transfer Transactions

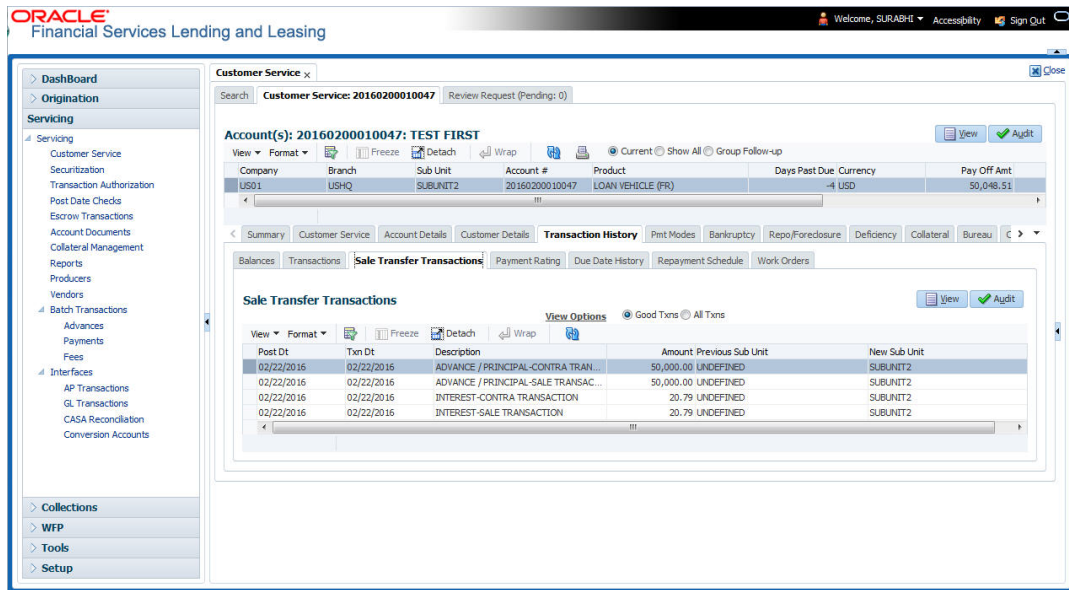
When an existing Sub Unit (referred to as the entity which is the source of funds for the credit application/Account) is transferred to a new Sub Unit, the balance in accounts are moved to the new Sub Unit by posting contra or reverse transactions and the same is re-posted to GL.

The sale transfer transaction sub tab displays all Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit.

To view the Sale Transfer Transaction

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

2. Click **Transaction History** tab, then click **Sale Transfer Transactions** sub tab.



View the following information:

In this field:	View:
Post Dt	View the transaction post date.
Txn Dt	View the transaction date.
Description	View the description of the posted transaction.
Amount	View the balance amount in previous sub unit.
Previous Sub Unit	View the name of previous sub unit.
New Sub Unit	View the name of the new sub unit.

3. You can view the following type of sub unit transfer transactions:

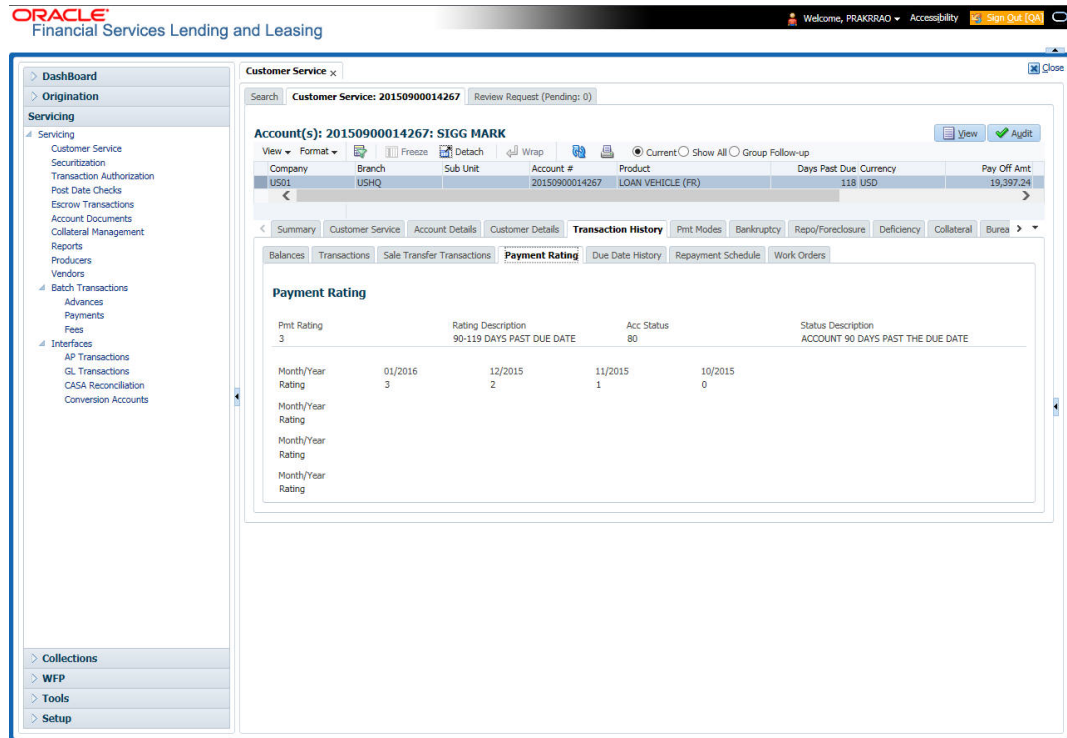
- Select **Good Txns** - System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions.
- Select **All Txns** - System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions and Reverse Transactions.

4.7.4 **Payment Rating sub tab**

To view the transaction history of an account

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

2. Click **Transaction History** tab, then click **Payment Rating** sub tab.



The **Payment Rating** section displays 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.
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.

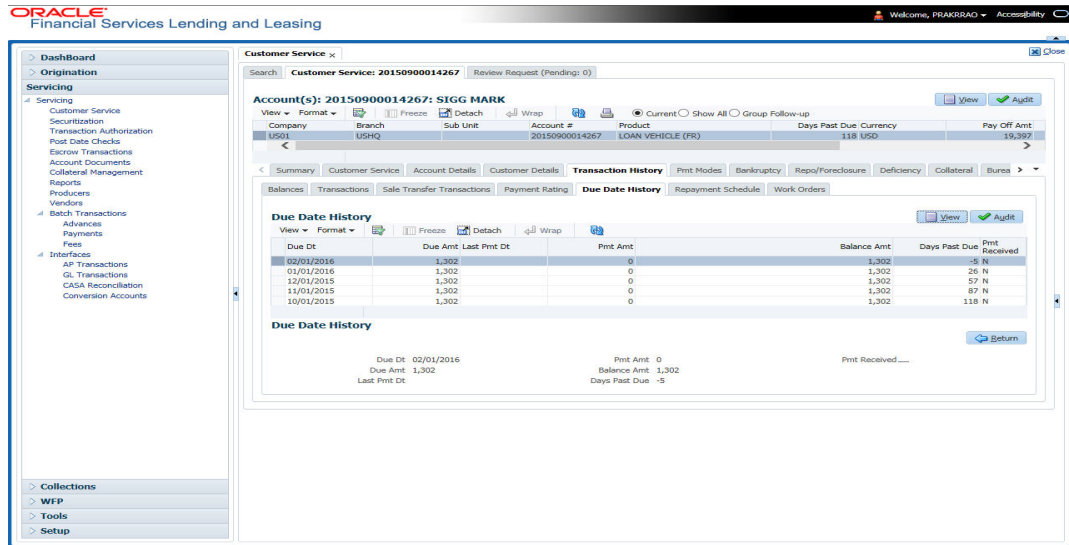
4.7.5 Due Date History sub tab

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.



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

View the following:

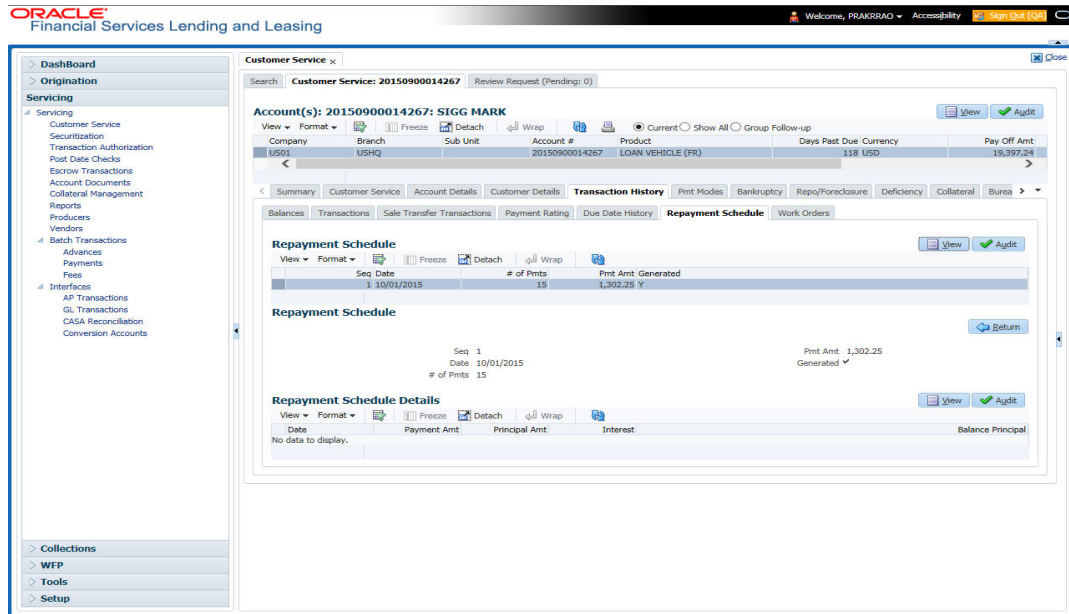
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.7.6 **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.



View the following information:

In this field:	View this:
Repayment Schedule 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 Schedule Details section	
Date	The repayment date.
Payment Amt	The payment amount.
Principal Amt	The amount paid to principal.
Interest	The amount paid to interest.
Balance Principial	The balance of the principal.

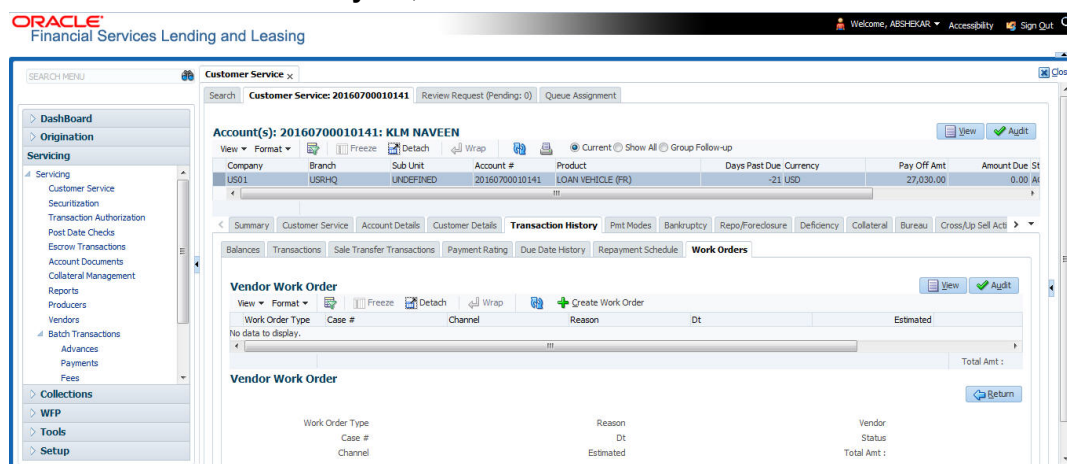
4.7.7 **Work Order sub tab**

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.



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 Customer Service screen's Pmt Modes tab

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

4.8.1 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.

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

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

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

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

In this field:	View this:
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.

In this field:	View this:
Account Type	The type of account.
Name On Account	Specify the name of the account.
Account #	The account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>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.</p> <p>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).</p> <p>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).</p> <p>Note: IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p>
Sequence Type	<p>System displays the current Sequence Type of the selected account.</p> <p>Depending on the nature of direct debit, the sequence type can be one of the following:</p> <ul style="list-style-type: none"> - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment <p>However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.</p>
Pmt Day	The payment day.
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.

In this field:	View this:
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 <code>UIX_HIDE_RESTRICTED_DATA</code> 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	<p>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.</p> <p>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).</p> <p>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).</p> <p>Note: IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p>

In this field:	View this:
Sequence Type	System displays the current Sequence Type of the selected account. - 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 Question	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.
Reference	Additional reference if any.
Drawer Relation Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.
Drawer Address1	Address of withdrawer,
Drawer Address2	Address of withdrawer,
Drawer City	City of withdrawer,
Drawer State	State of withdrawer,
Drawer Zip	Zip of withdrawer,
Status	The status of the account.

Note

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

Copying ACH Details

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

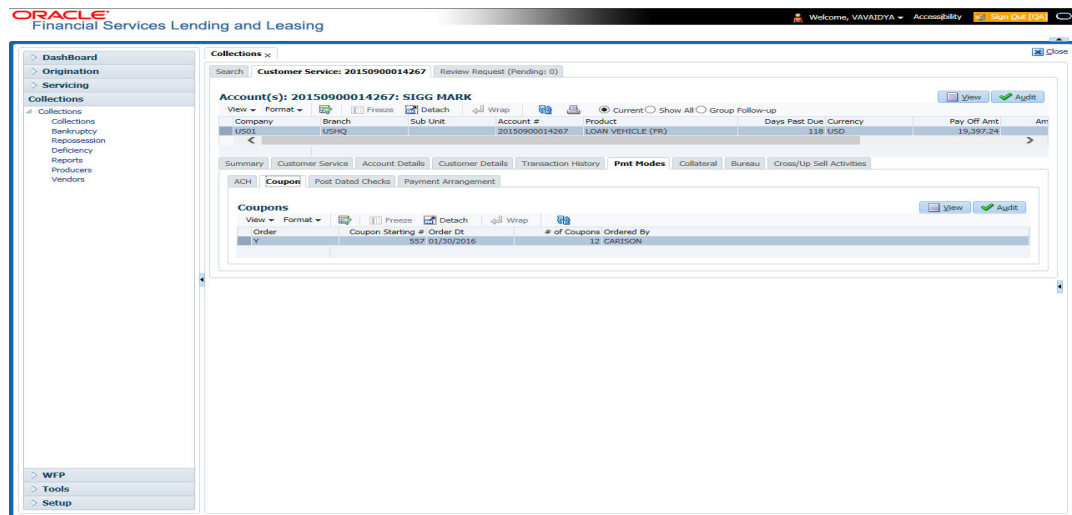
On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH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

4.8.2 **Coupon sub tab**

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.



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

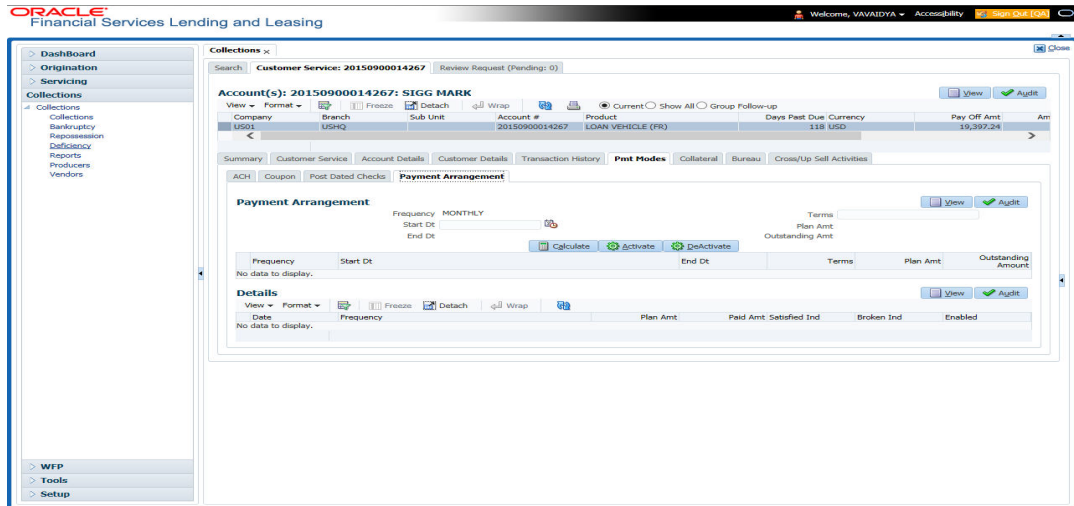
4.8.3 **Post Dated Checks sub tab**

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.



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.
Account #	The account number of the post dated check.
Comments	Additional information as comments, if any.

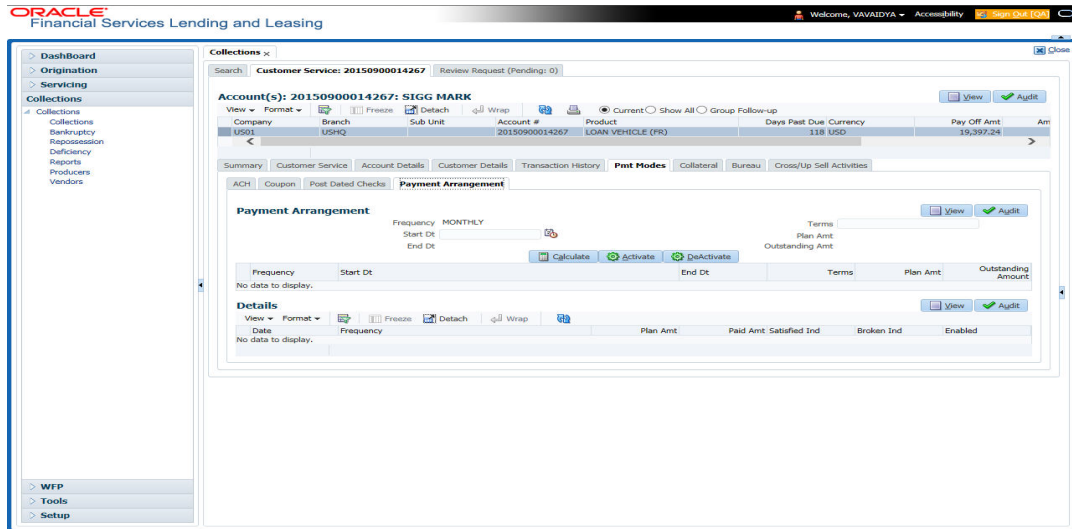
4.8.4 Payment Arrangement sub tab

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.

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



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

- 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 specified 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.

- 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 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 tenure of the Loan, 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.

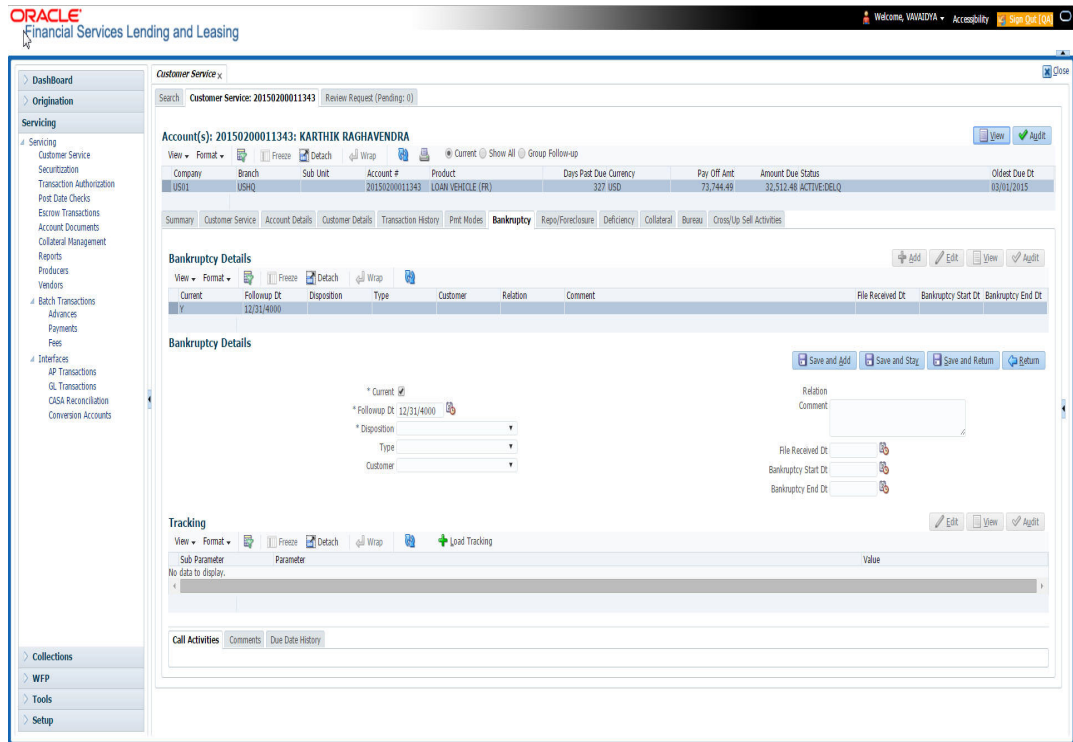
When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be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



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.
Type	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 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.

4.9.3 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 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 repossession/foreclosure process based on the follow-up date and record information using the Details and Tracking section.

4.10.1 Repossession sub tab

On occasion, a lender performs multiple repossessions for the same Loan. 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 Loan account is a Vehicle.

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

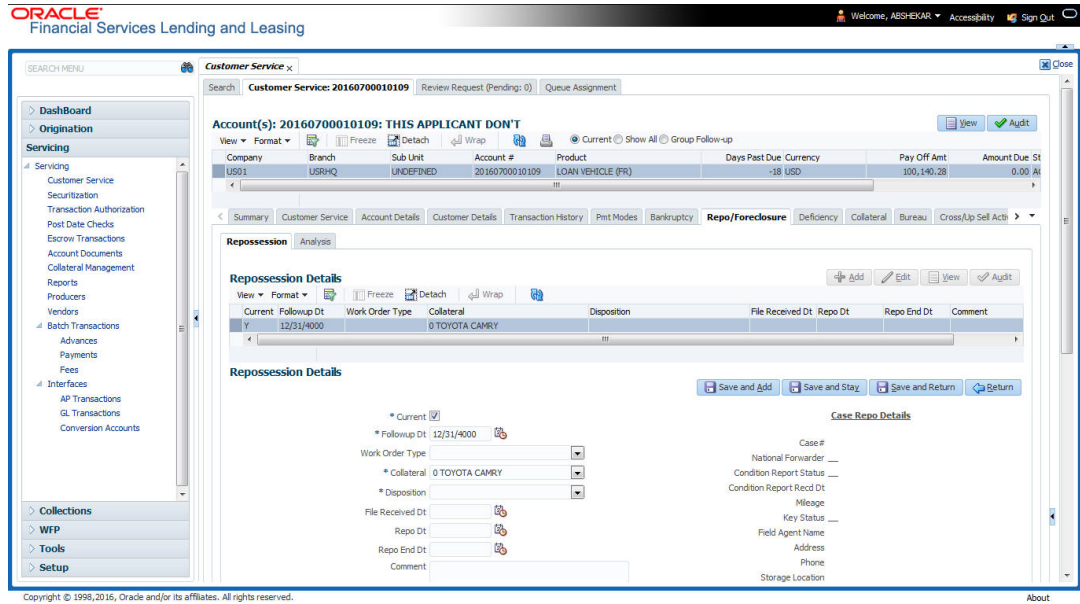
When the REPO call activity is posted, system defaults the primary collateral details and current status will be checked.

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.



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.
Case Repo Details - This section displays the following details based on the case response received from the interfaced third party system.	

In this field:	Do this:
Case#	Displays the case number of the repossession.
National Forwarder	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 Location	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.

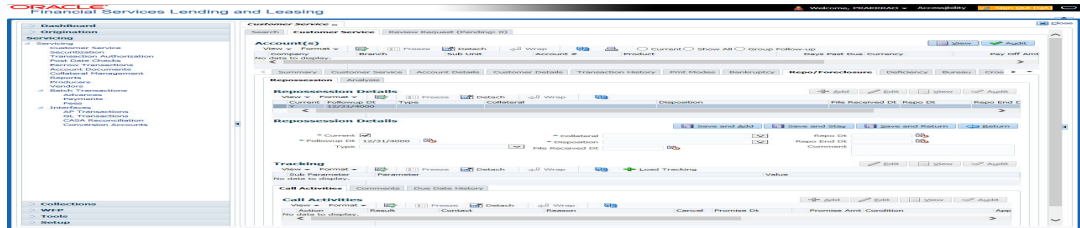
A lender can perform multiple foreclosures for the same Loan. The Create New Foreclosure button on the Foreclosure screen enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure screens to view the previous foreclosure 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 Loan account is home.

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

To enter foreclosure details for an account

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



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

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

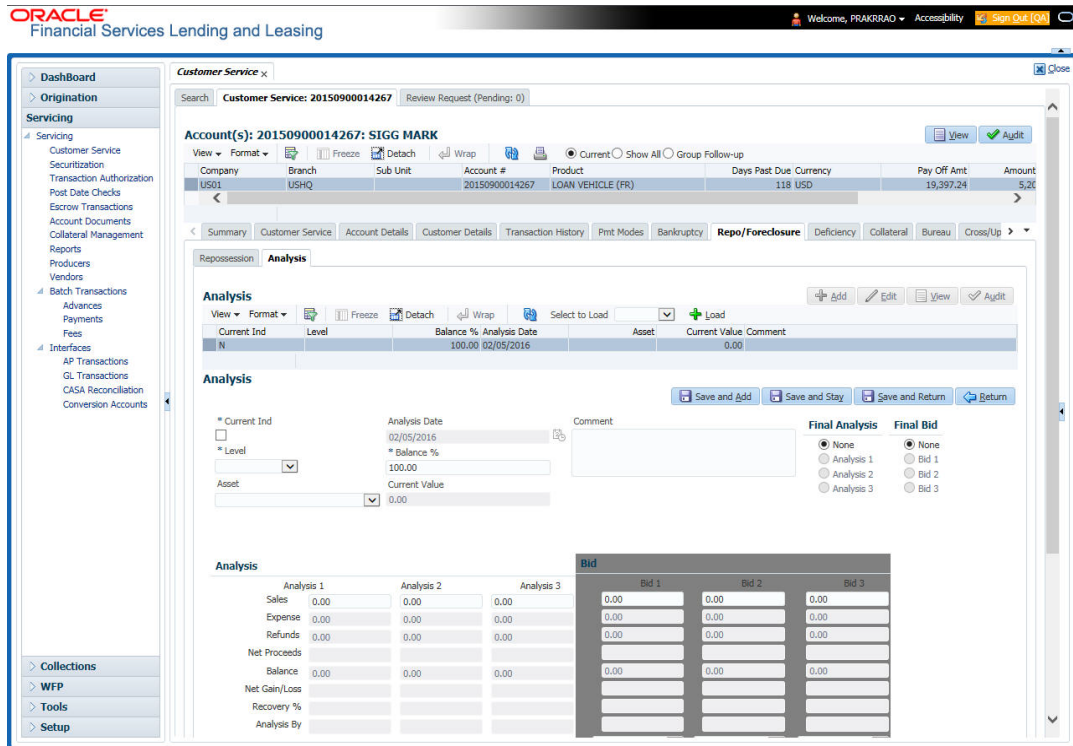
6. In the **Tracking** section, click **Load Tracking**. The system loads the foreclosure tracking parameters.
7. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular 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**.
3. 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.



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 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 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.

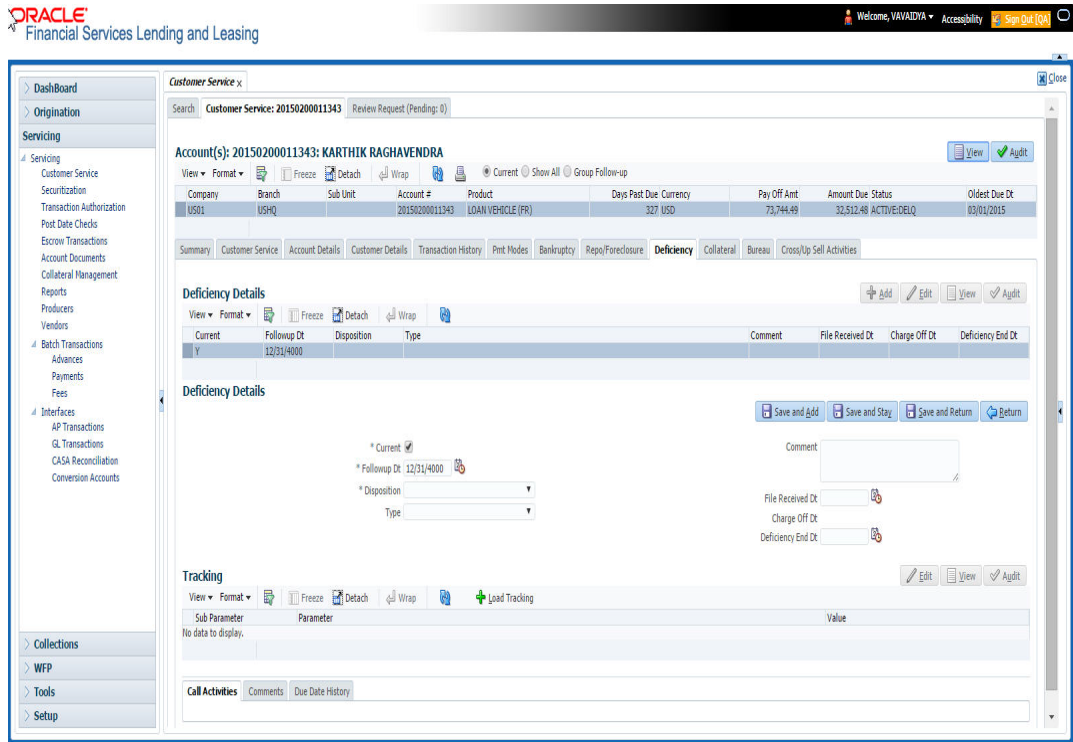
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view deficiency information. The **Current** field in **Deficiency Details** section indicates the current bankruptcy details. To view the balance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



5. In the **Deficiency Detail** section, enter, view, or edit the following information:

In this field:	Do this:
Current	Select to indicate this is the current deficiency record.
Followup Dt	Specify the follow-up date for the deficiency.
Disposition	Select the deficiency disposition.
Type	Select the deficiency type.
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 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. The Collateral tab appears only for the secured loan accounts.

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:

Vehicle

Primary	Description	Status	Asset Type	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Identification #	Year Model	Cond
Y	0	ACTIVE	JC	UNDEFINED				CUSTOMER			0	GOO
N	0	SUBSTITUTED	JC	NEW				CUSTOMER			0	GOO
N	0	SUBSTITUTED	JC	LIEN PERFECTED				CUSTOMER			0	GOO

Value

Current	Source	Edition	Valuation Dt	Supplement	Wholesale Base	Usage	Retail Amt	Addons Amt (+)	Usage Value Amt (+)	Total Amt =
No data to display.										

Addons

Addons/Attributes	Value	Amount
No data to display.		

- If account's collateral is a home, the **Collateral** screen opens at the **Home** tab:

Home

Primary	Description	Asset Class	Asset Type	Sub Type	Occupancy	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Identification #
Y	2012	USED HOME	HOME	SINGLE FAMILY H...		UNDEFINED						2G4W5S215111... 7

Type & Description

Primary
 Substitution
 Asset # 0
 * Asset Class
 * Asset Type
 * Sub Type
 Occupancy
 Census Tract / BNA Code
 MSA Code
 GEO Code
 Status ACTIVE
 Select Make and Model
 * Year 0
 M-H

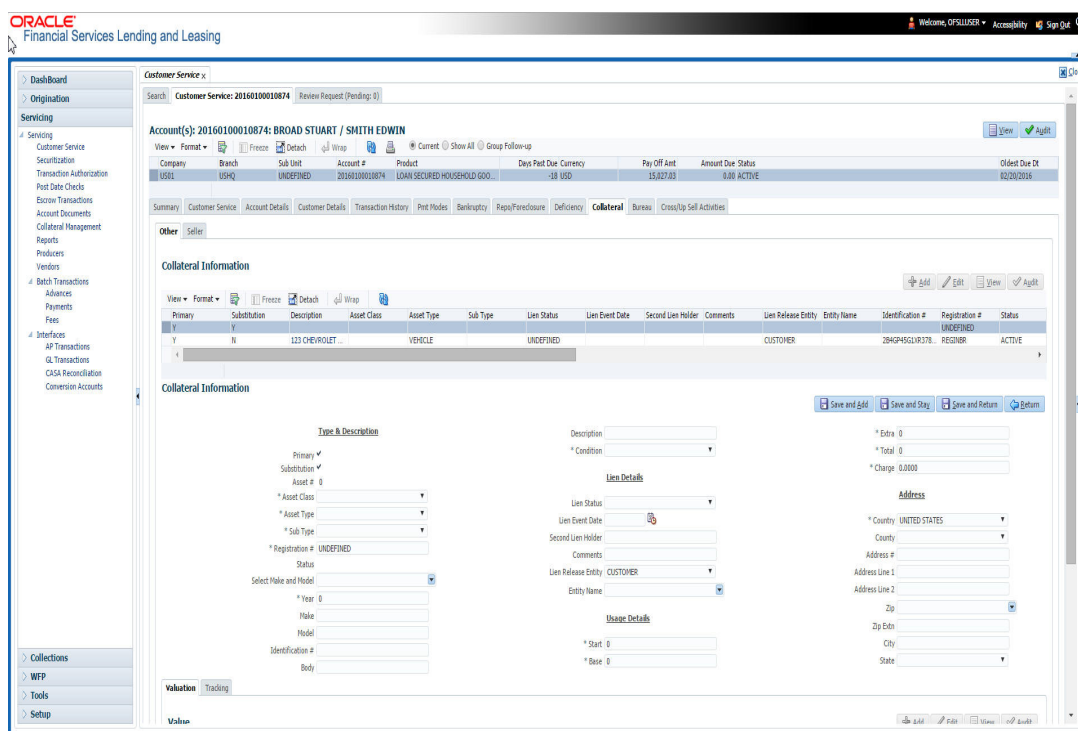
Lien Details

Lien Status
 Lien Event Date
 Second Lien Holder
 Comments
 Lien Release Entity CUSTOMER
 Entity Name
 Property
 Width
 Length
 Area
 Legal Description

Deed Details

Construction Permit Dt
 Deed Dt
 Place of Issue
 Property Boundaries From East
 North
 South
 West
 Address
 * Country UNITED STATES
 Country
 * Address # 0
 * Address Line 1 0

- If account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at the **Other Collateral**:



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	

In this field:	View this:
Wholesale Base	The wholesale value.
Usage	The usage. This pertains to Loan 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/Attributes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

4.12.2 Tracking sub tab

With the Tracking sub 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 Details 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 Loan. 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 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 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 Loan 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 ATTRIBUTE' 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 Customer Service screen's Cross/Up Sell Activities 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 Loan 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 Loan 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

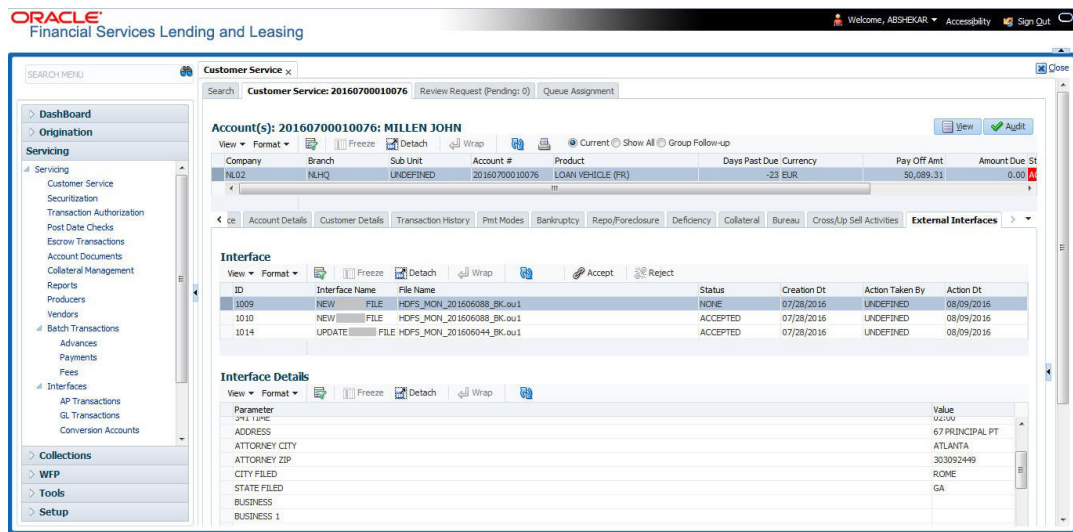
1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Cross/Up Sell Activities** tab.
3. Ensure that all the records are marked as closed and click **Close Opportunity**.

4.15 Customer Service screen's External Interfaces tab

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.



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 section	
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 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note 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 Application/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 Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of 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 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.

The screenshot displays the Oracle Financial Services Lending and Leasing Servicing Dashboard. The interface includes a navigation menu on the left with options like Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files. The main dashboard area is divided into several widgets:

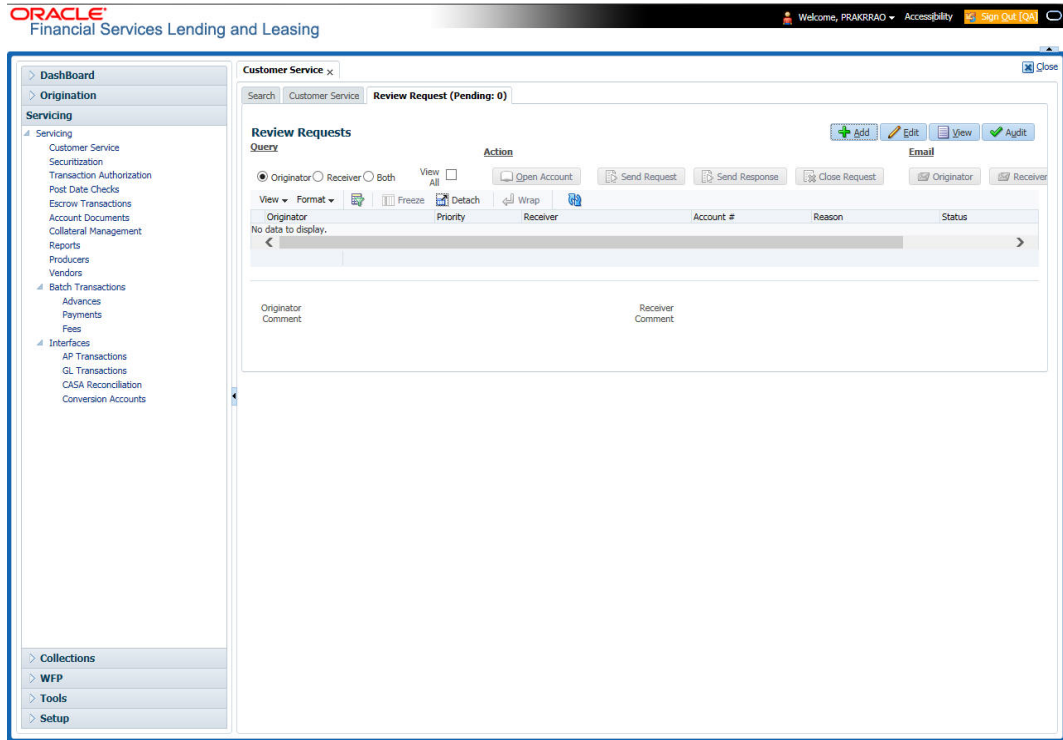
- Origination:**
 - My User Queues:** A table with columns 'Description' and 'Count', currently showing 'No data to display.'
 - My Pending Review Requests By Applications:** A table with columns 'App #' and 'Priority', currently showing 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count', currently showing 'No data to display.'
- Setup:**
 - Product Expiring in Next One Month:** A table with columns 'Product' and 'End Date', currently showing 'No data to display.'
- Admin:**
 - Critical Batch Job Status:** A table with columns 'Batch Job' and 'Status', currently showing 'No data to display.'
- Servicing:**
 - Number of Queues Hard Assigned:** A table with columns 'Queue Description' and 'Count', currently showing 'No data to display.'
 - Number of Accounts:** A table with columns 'Queue Description' and 'Count', currently showing 'No data to display.'
 - My Pending Review Requests By Accounts:** A table with columns 'Acc #' and 'Priority', currently showing 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count', currently showing 'No data to display.'
- Producer:**
 - Producers Count By Status:** A table with columns 'Status' and 'Count'. Data: ACTIVE (82).
 - Producers Expiring in Next One Month:** A table with columns 'Producer' and 'End Date', currently showing 'No data to display.'
- Vendor:**
 - Vendors Count By Status:** A table with columns 'Status' and 'Count'. Data: ACTIVE (35).
 - Vendors Expiring in Next One Month:** A table with columns 'Company Name' and 'End Date', currently showing 'No data to display.'

To review requests

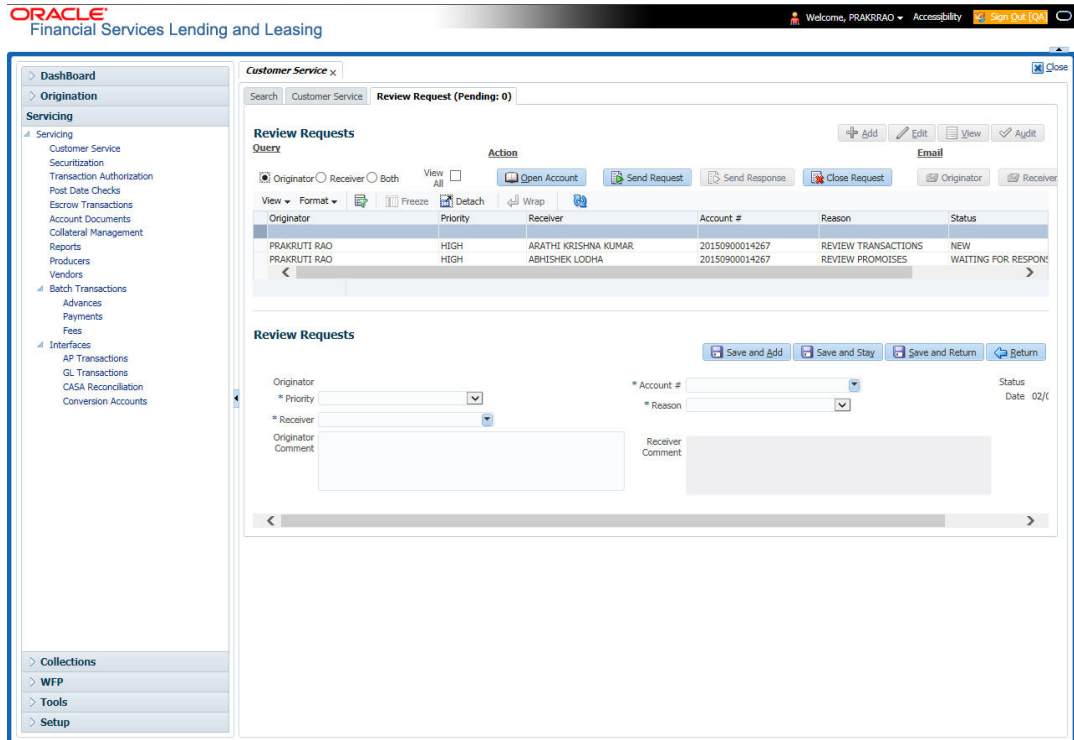
1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.



3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in 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**.

- Click **Add** to create a new review request. The following screen is displayed:

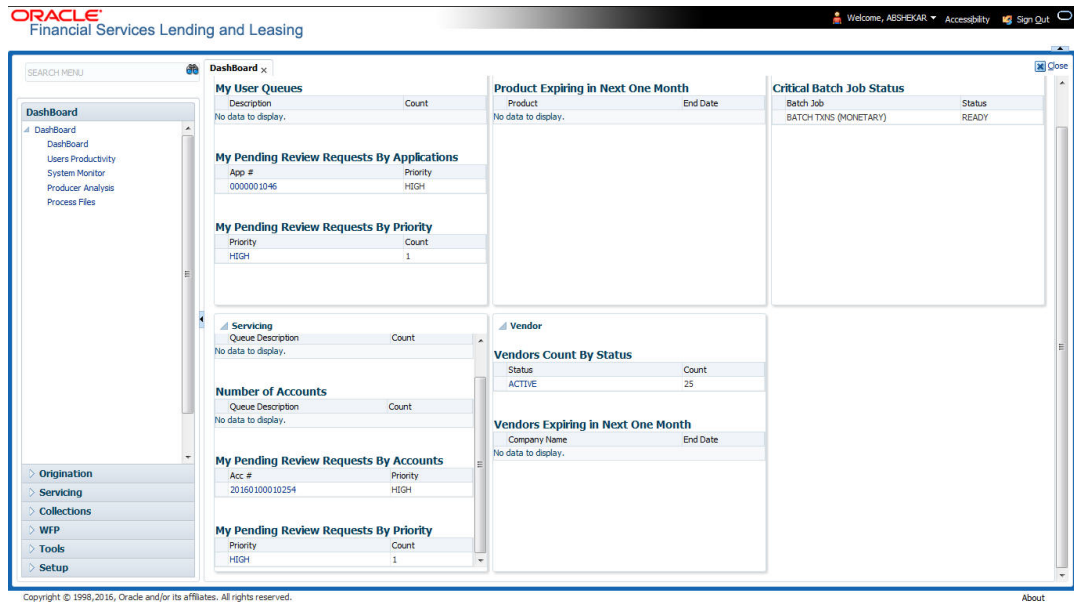
- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

- 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.

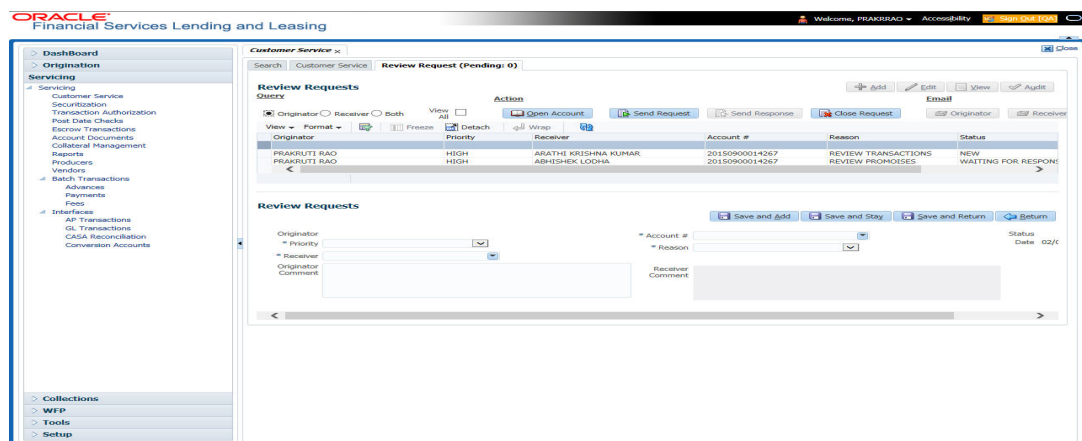


To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

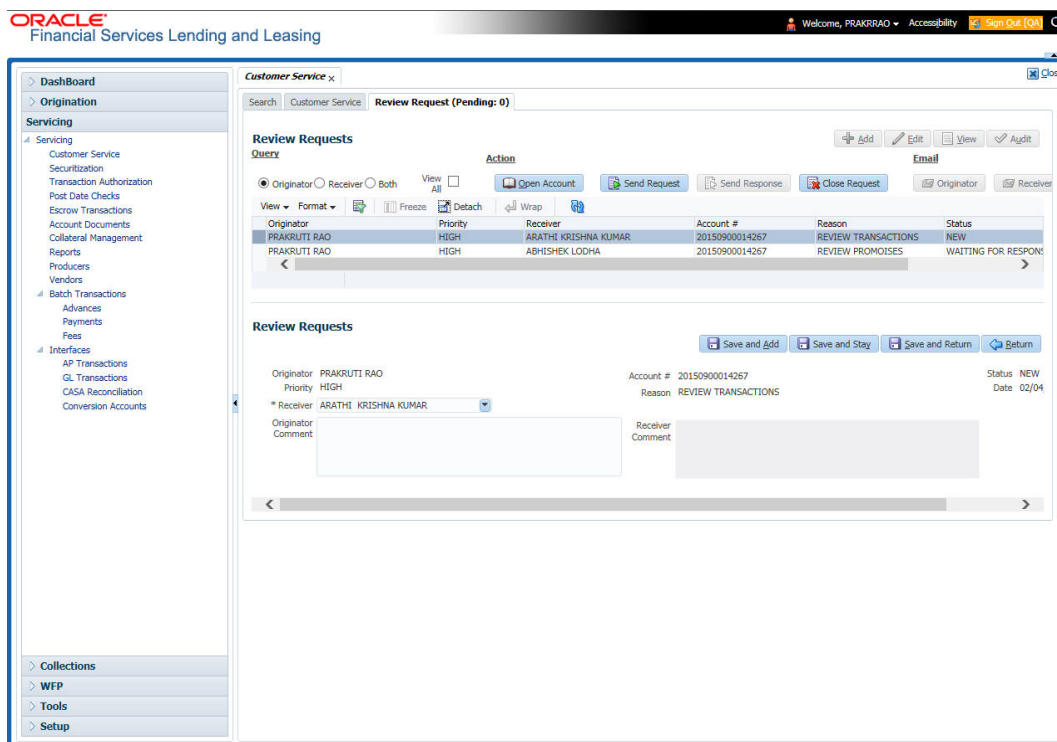
2. In the **Review Request** record, select the record you want to view and click **View**.



3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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**.)

- 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

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In **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.

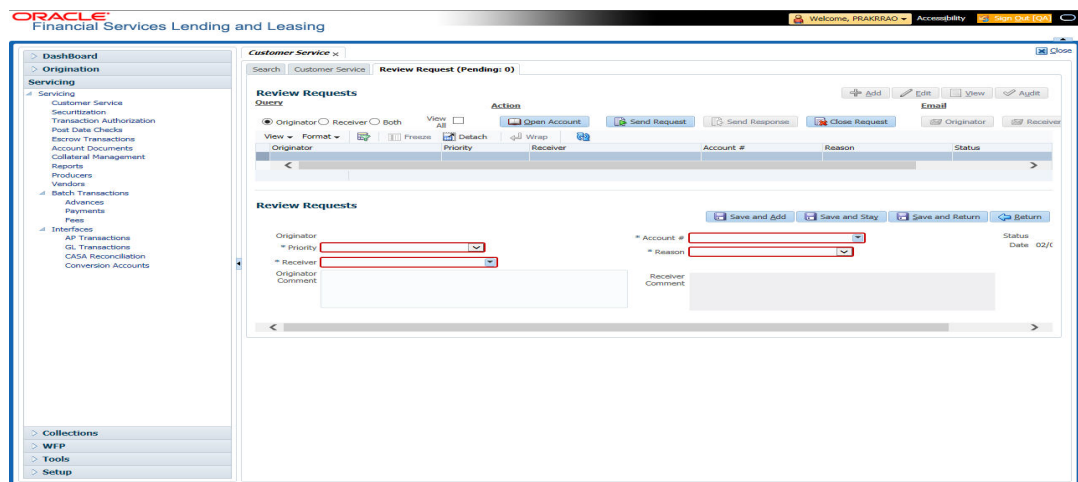
4.16.1.5 Closing a Review Request

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.



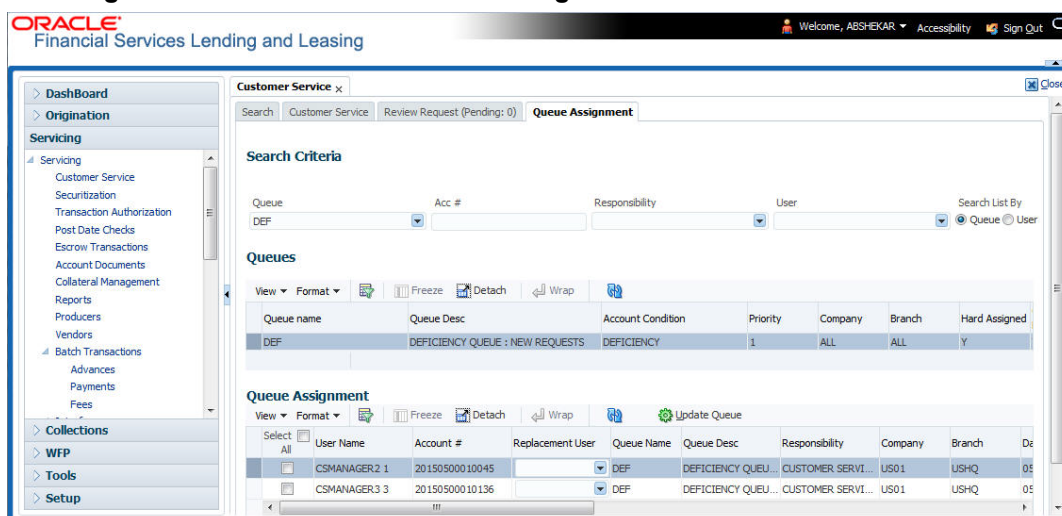
4.17 Queue Assignment

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**.



In this section, you will learn how to complete 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 Loan 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 Loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

5.2 Search Tab

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 Customer Service screen

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 [Customer Service screen](#) section in **Customer Service** chapter.

5.4 Customer Service screen's Summary tab

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service Summary tab. The interface includes a navigation menu on the left with options like Dashboard, Origination, Servicing, and Collections. The main content area is titled 'Collections x' and shows a search for 'Customer Service' with a 'Review Request (Pending: 0)' status. The 'Account(s)' section is active, displaying a table with columns for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below this, the 'Summary' tab is selected, showing various information sections: Alerts, Conditions, Account Details, Other Information, Customer Information, Address Information, and Employment Information. Each section contains a table with data, though many are currently empty or show 'No data to display.' The Oracle logo and version information are visible at the bottom of the screen.

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

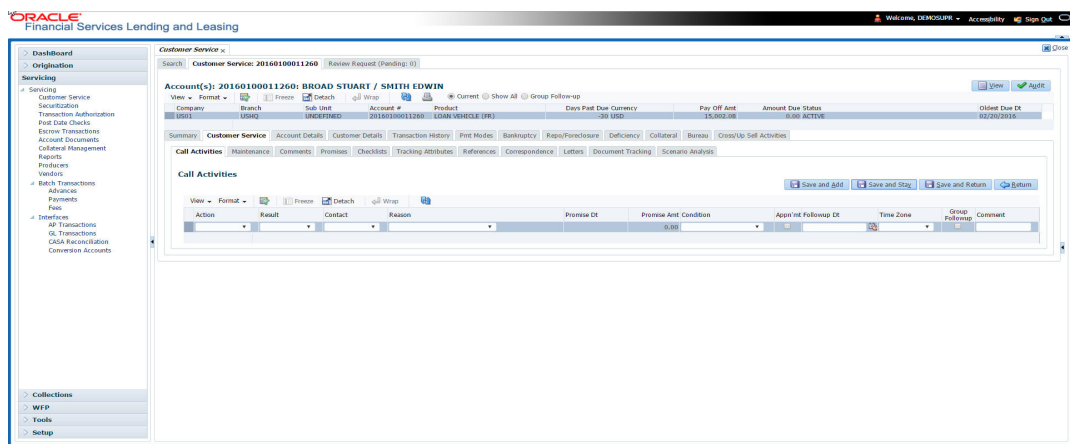
5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

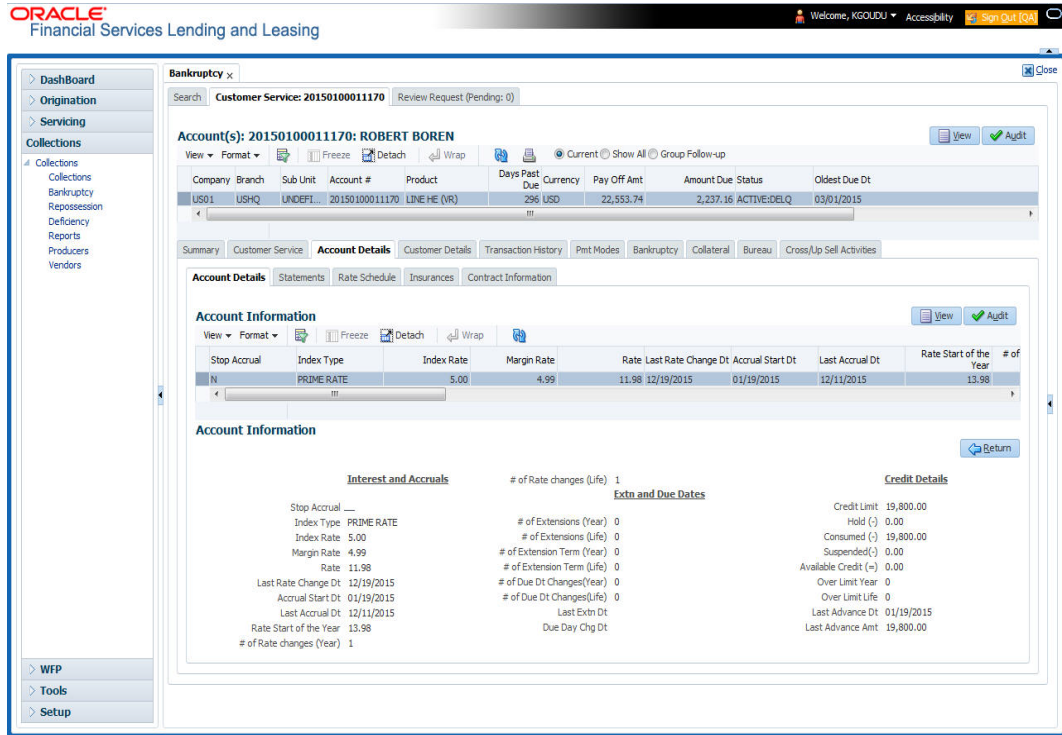
5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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

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



For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

5.7 Customer Service screen's Customer Details tab

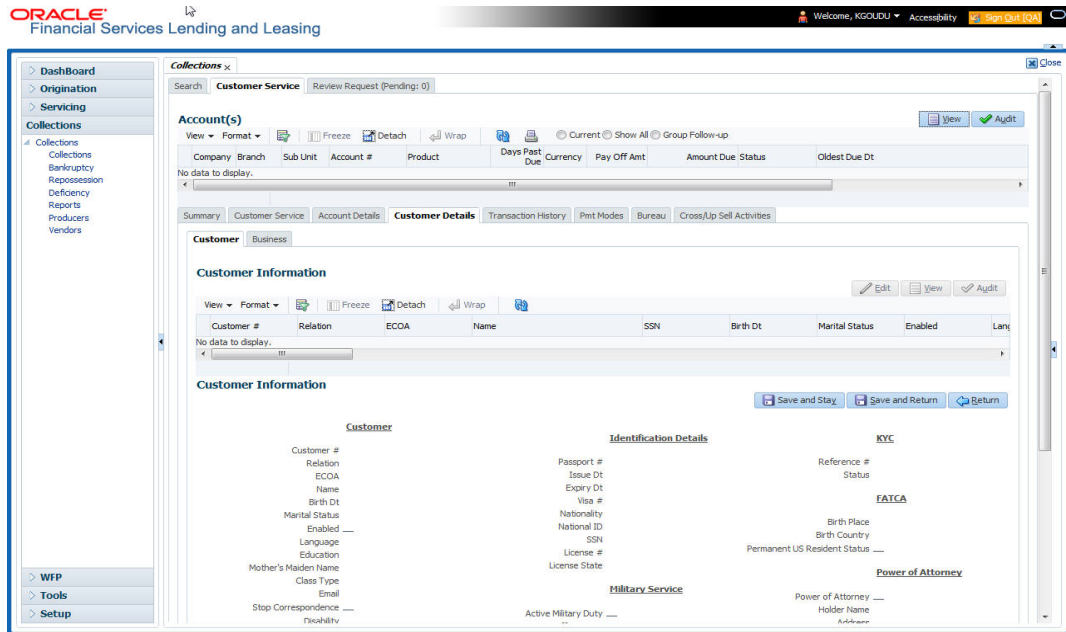
Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and 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.

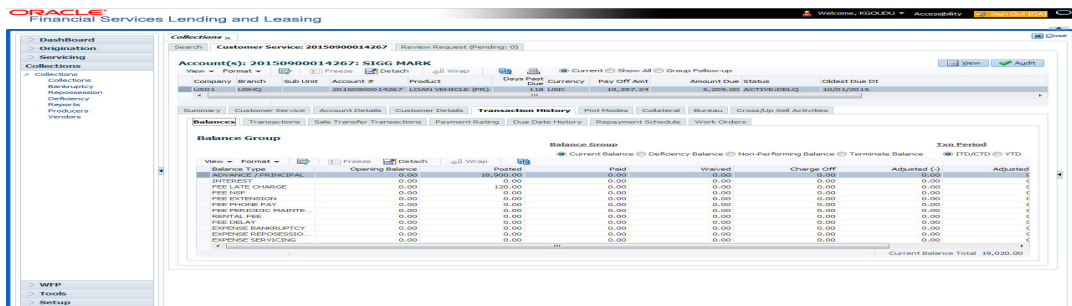
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

5.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

5.9 Customer Service screen's Pmt Modes tab

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

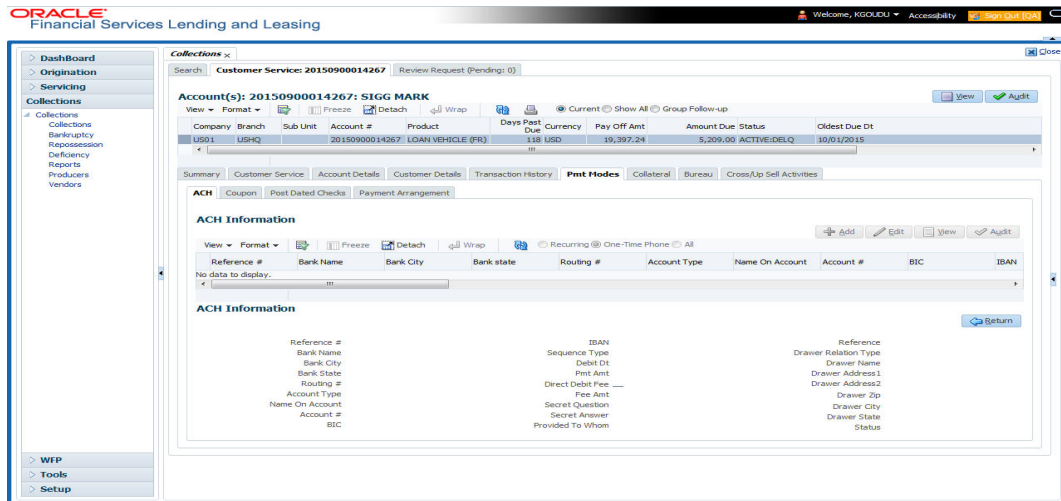
5.9.1 ACH sub tab

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

To view the ACH information 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.



For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in **Customer Service** chapter.

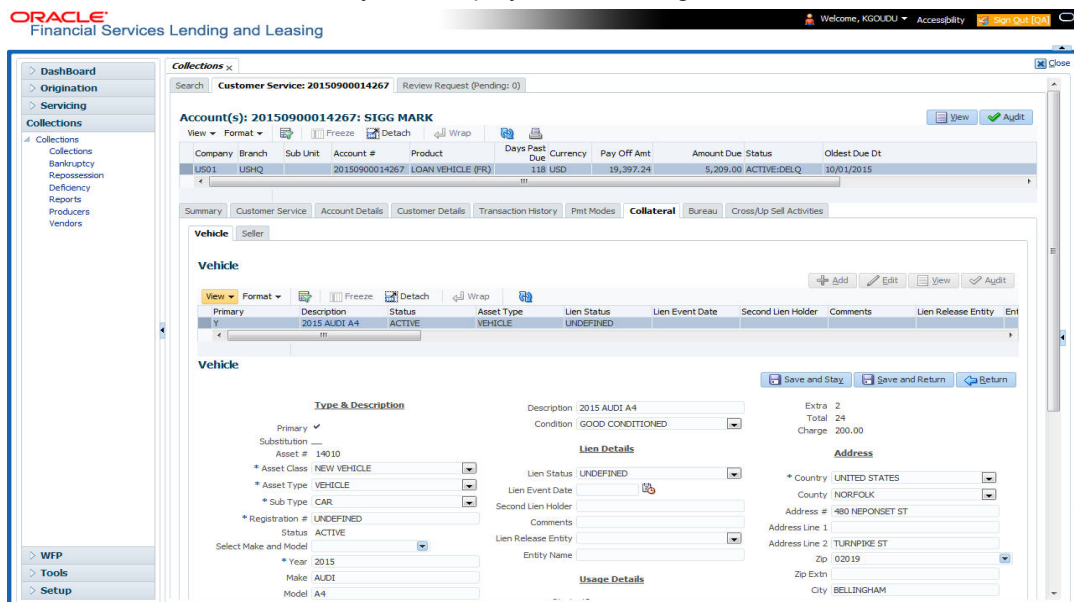
5.10 Customer Service screen's Collateral tab

The Collateral 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.

The Collateral tab appears only for the secured loan accounts.

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:



For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

5.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Loan 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**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled 'Collections' and displays account information for '20150900014267: SIGG MARK'. Below this, there is a table with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table contains one row with values: US01, USHQ, 20150900014267, LOAN VEHICLE (FR), 118, USD, 19,397.24, 5,209.00, ACTIVE:DELQ, and 10/01/2015. Below the table, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Collateral, Bureau, and Cross/Up Sell Activities. The 'Bureau' tab is selected, showing 'Bureau Details' with a warning message: 'IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence.' Below this is another table with columns: Type, Bureau, #, Status, Dt, Report, and Credit Bureau Reorder #. The current view shows 'No data to display.' Below that is 'Applicant/Customer Detail' with columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The current view shows 'No data to display.' At the bottom, there is a 'Bureau Report' section with options to view reports as Text or PDF. The current view shows 'Text' and 'No data to display.'

3. For details on this screen refer [Customer Service screen's Collateral tab](#) 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note 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 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 Application/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 Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of 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.

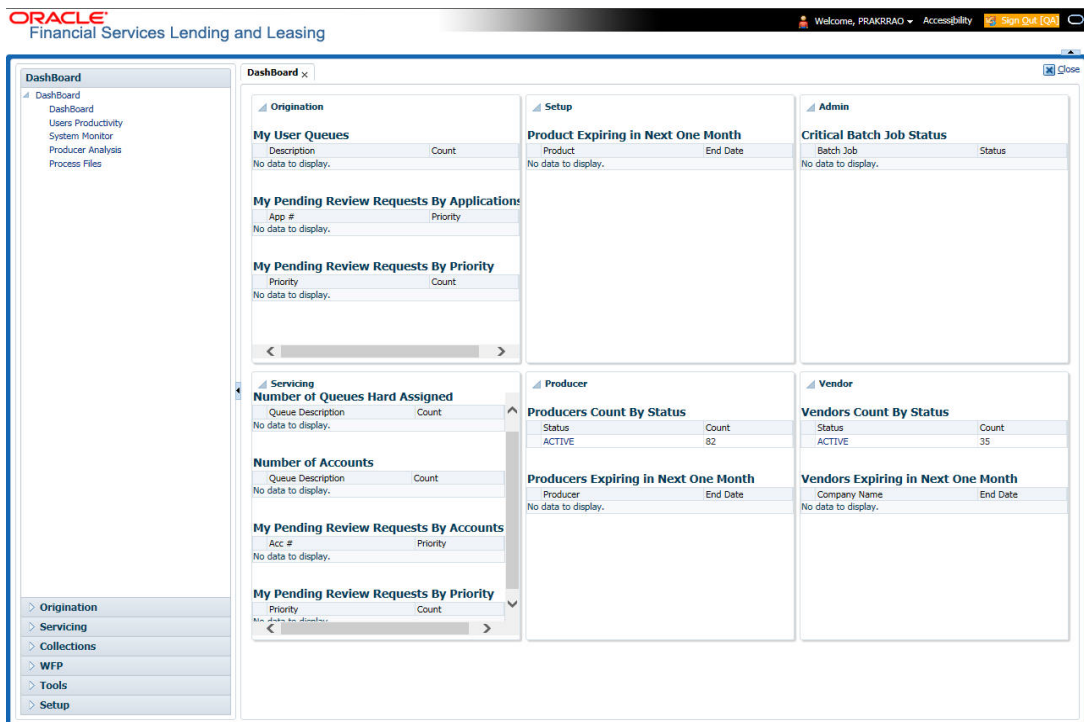
Comments Sections

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.

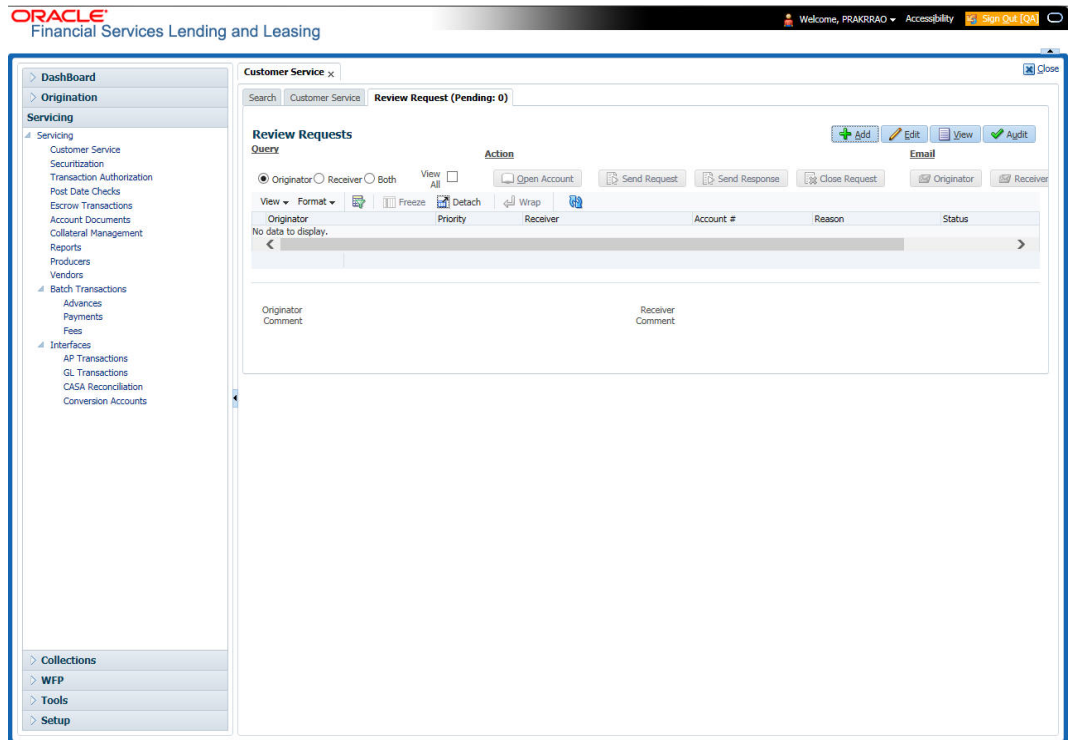
5.12.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

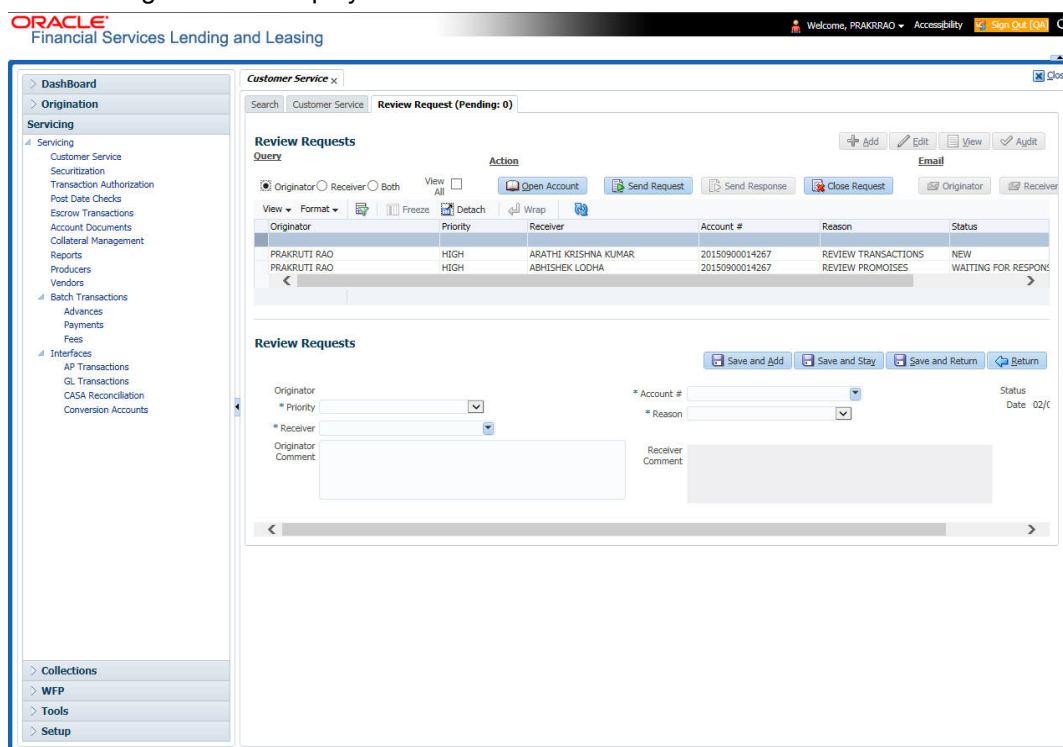


To review requests

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.



- In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



- 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 Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

5.12.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

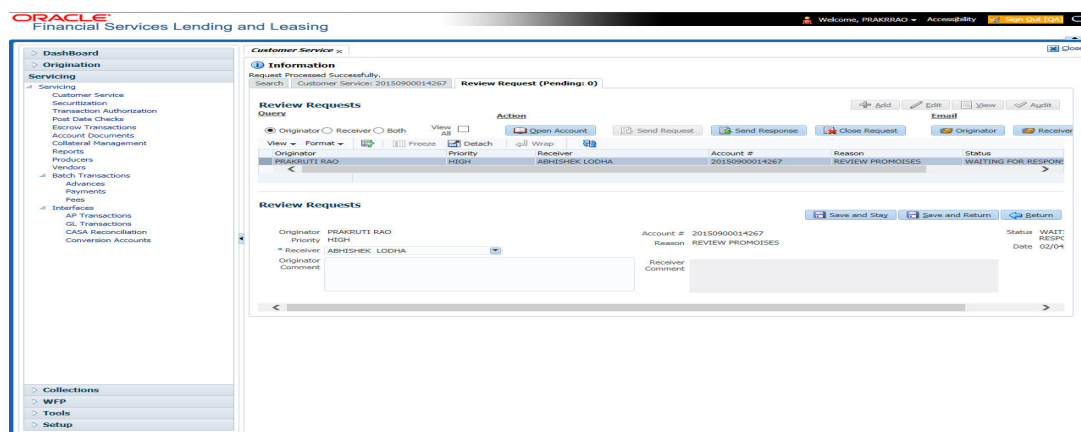
To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.
3. Click **Add** to create a new review request. The following screen is displayed:

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, PRAKRRAO", "Accessibility", and "Sign Out (QA)". The main content area is titled "Customer Service" and "Review Request (Pending: 0)". It features a "Review Requests" section with a "Query" tab and a table with columns: Originator, Priority, Receiver, Account #, Reason, and Status. Below the table is a form for creating a new review request. The form includes fields for Originator, Priority, Receiver, Account #, Reason, and Originator Comment. The Status field is set to "NEW" and the Date is "02/0". The form also has buttons for "Save and Add", "Save and Stay", "Save and Return", and "Return".

4. 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.

- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

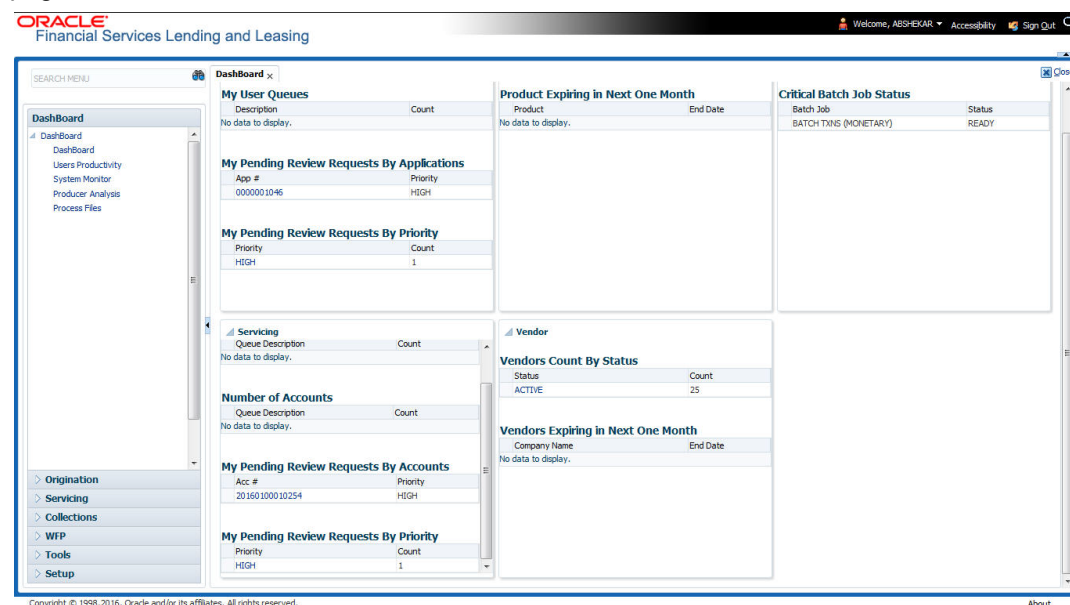


- In the **Action** section, click **Send Request**.

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.

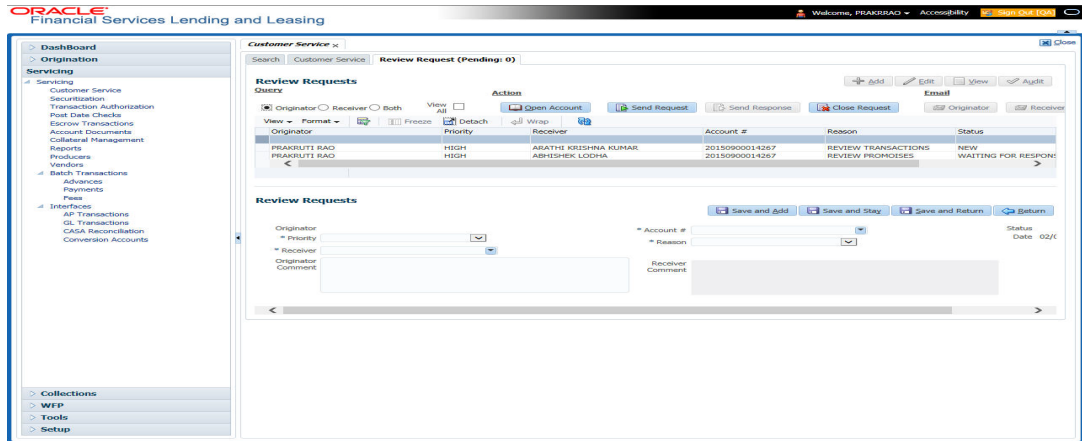


To respond to a review request

- 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.

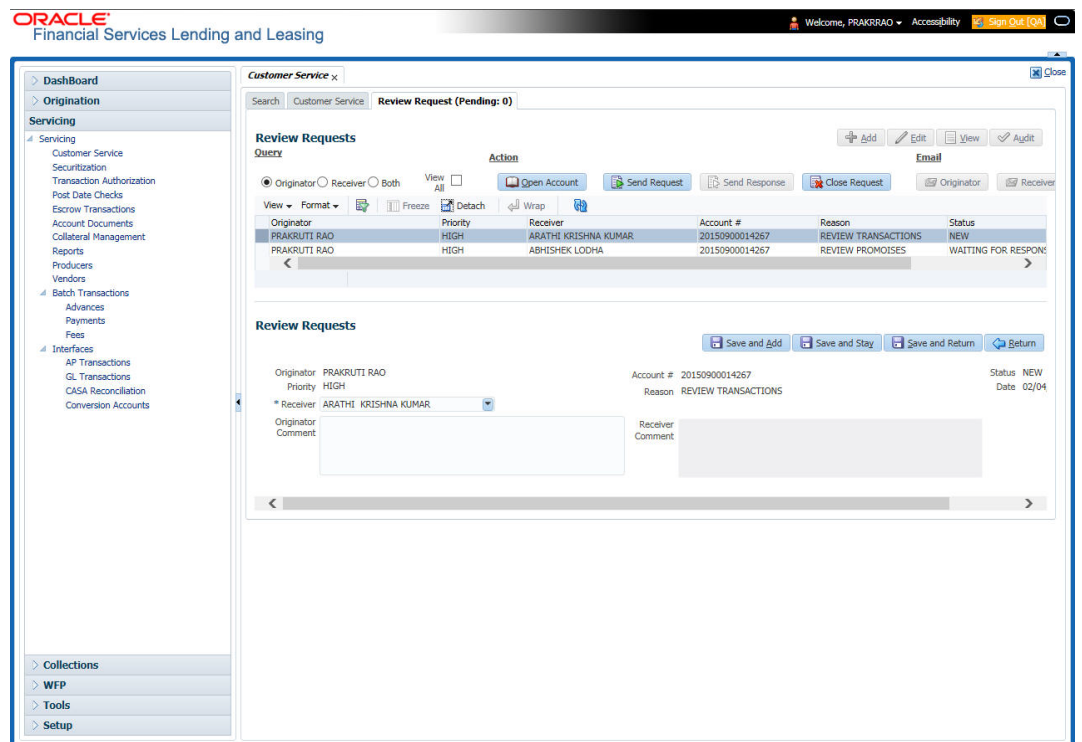
- In the **Review Request** record, select the record you want to view and click **View**.



- Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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.)

- 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.

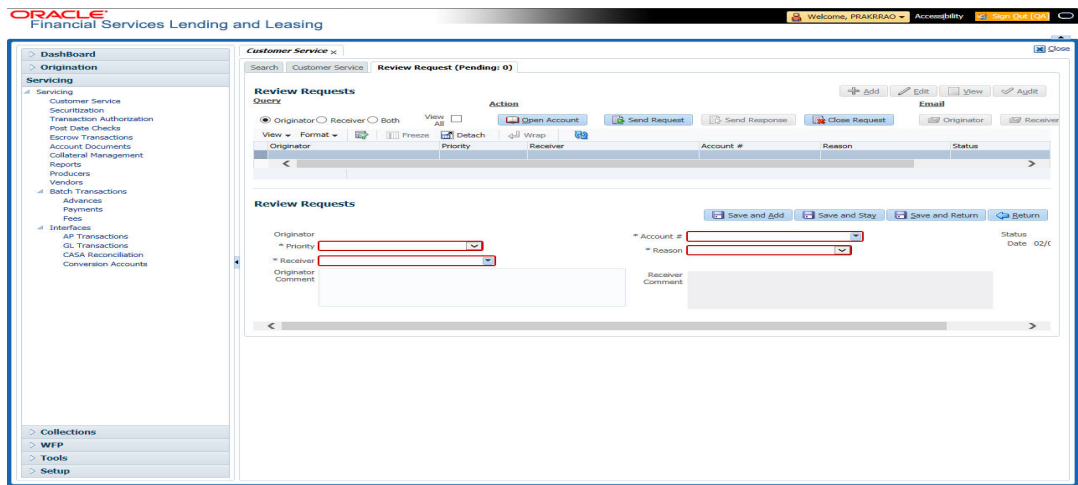
5.12.1.5 Closing a Review Request

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.



6. Bankruptcy

6.1 Introduction

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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

6.2 Search Tab

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 Customer Service screen

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.

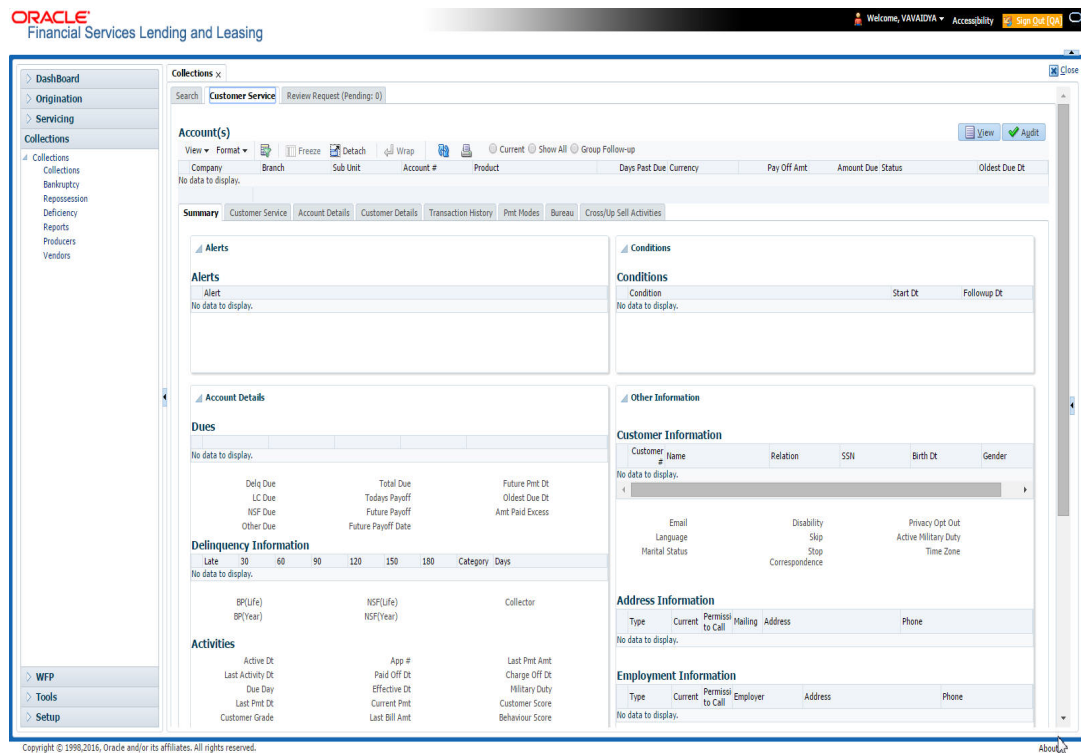
To view account details in the Account(s) and Customer(s) sections, open **Bankruptcy** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

6.4 Customer Service screen's Summary tab

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



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

6.5 Customer Service screen's Customer Service tab

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

6.5.1 Call Activities sub tab

With **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.

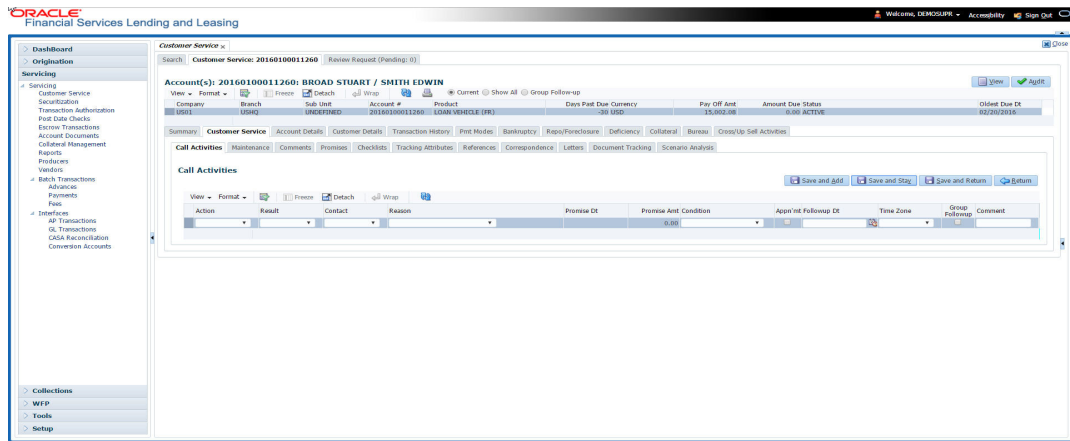
Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

6.5.1.1 Recording a Call Activity

To record a call activity

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

- Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in *Customer Service* chapter.

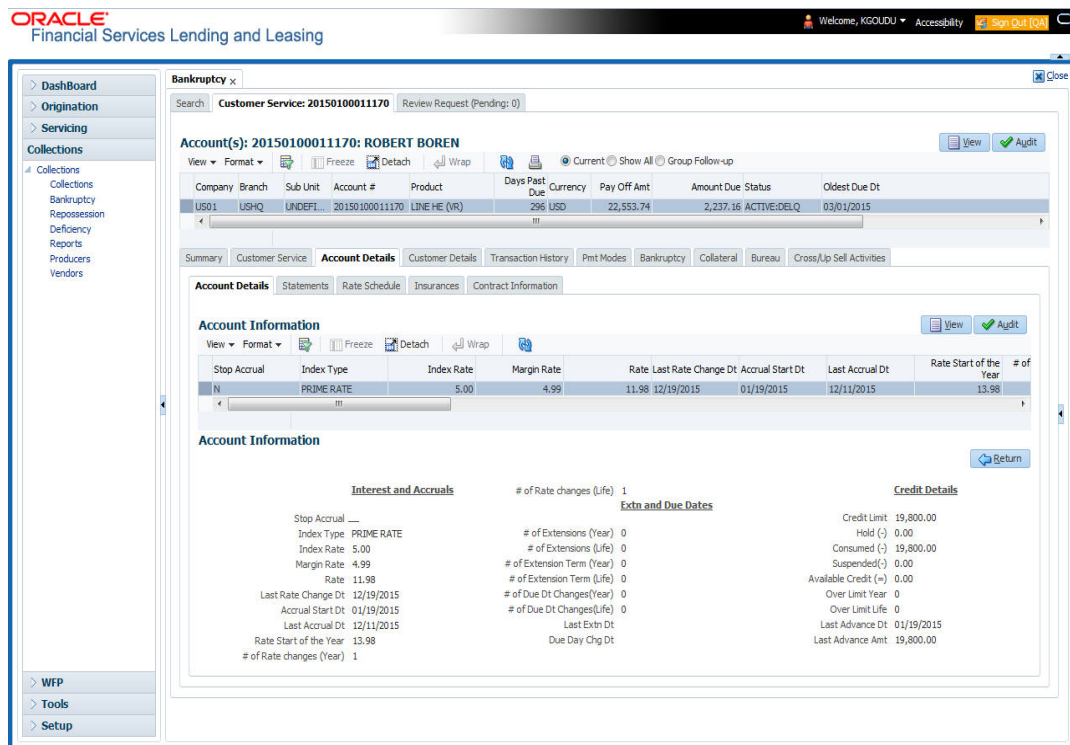
6.6 Customer Service screen's Account Details tab

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

6.6.1 Account Details sub tab

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

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



- For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

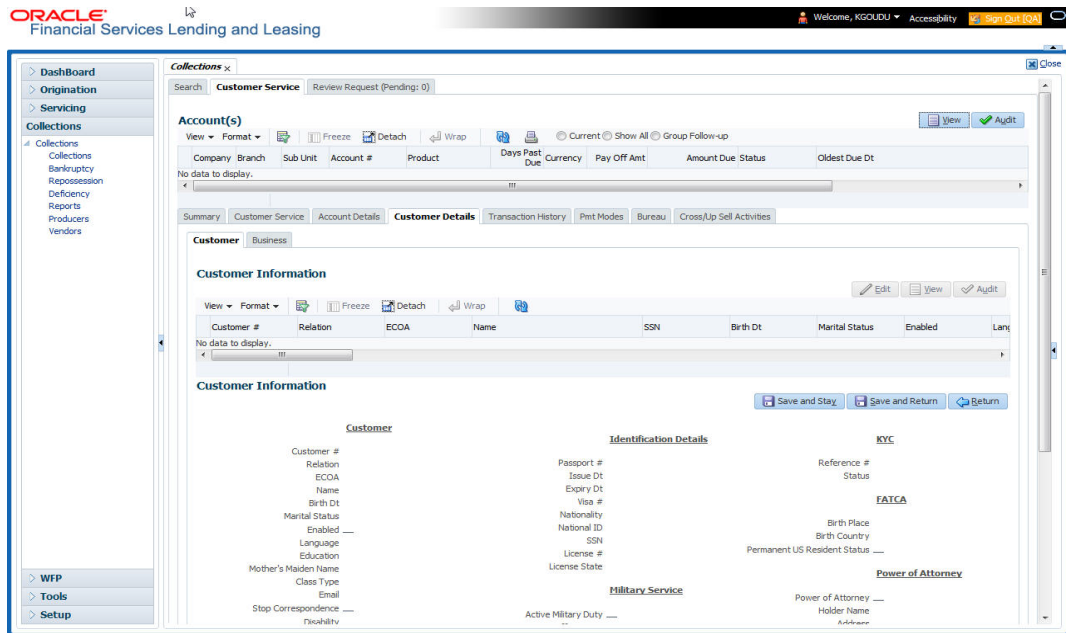
6.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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

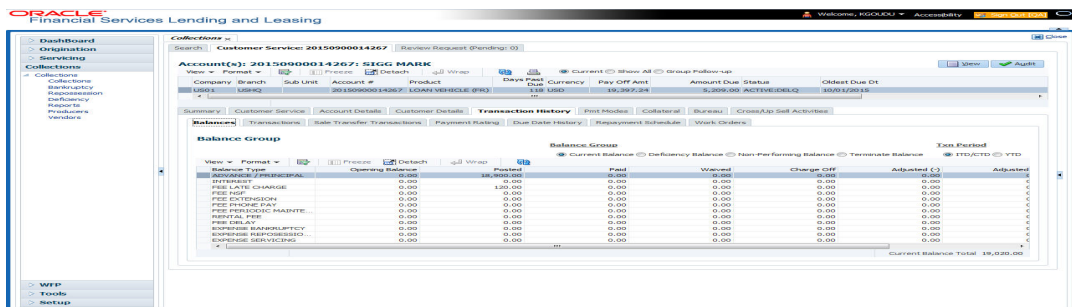
- Open the **Customer Service** screen and load the account you want to work with.
- Click **Customer Details** sub tab.



- For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

6.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

6.9 Customer Service screen's Pmt Modes tab

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

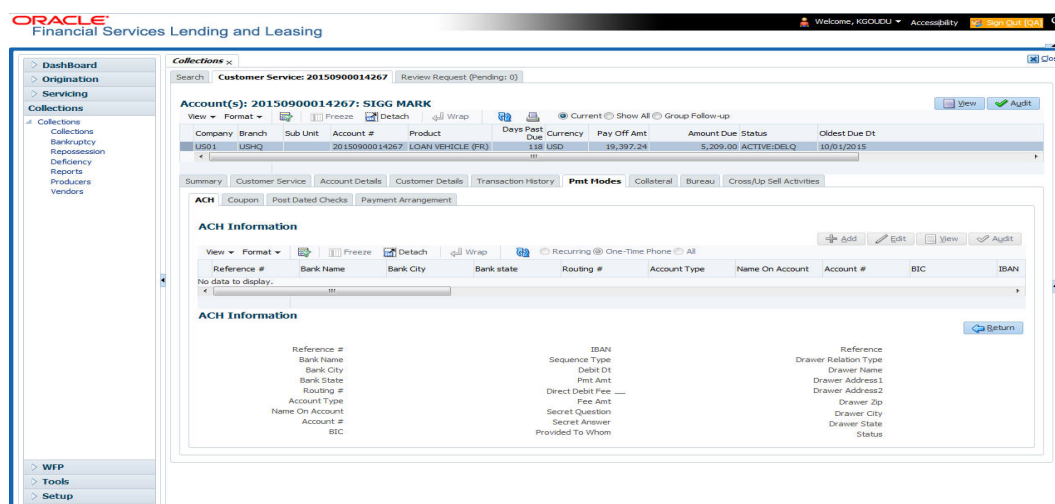
6.9.1 ACH sub tab

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

To view the **ACH** information 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.



For details on Pmt Modes tab refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

6.10 Customer Service screen's Bankruptcy tab

The Bankruptcy 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.

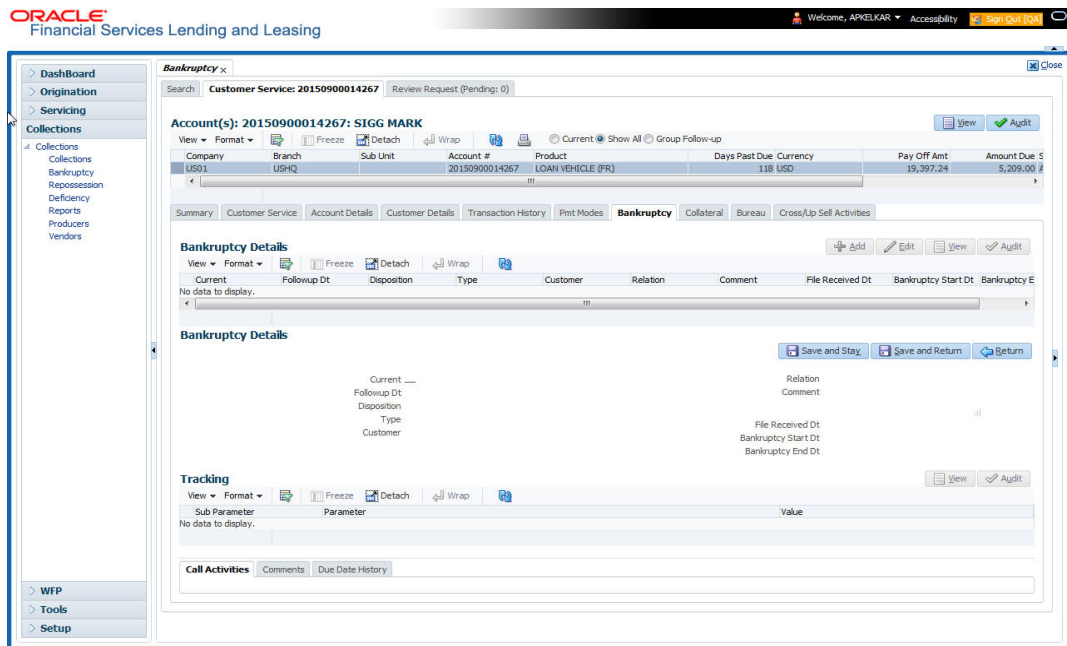
As there are occasions when a borrower files bankruptcy more than once during the tenure of the Loan , you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view 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.



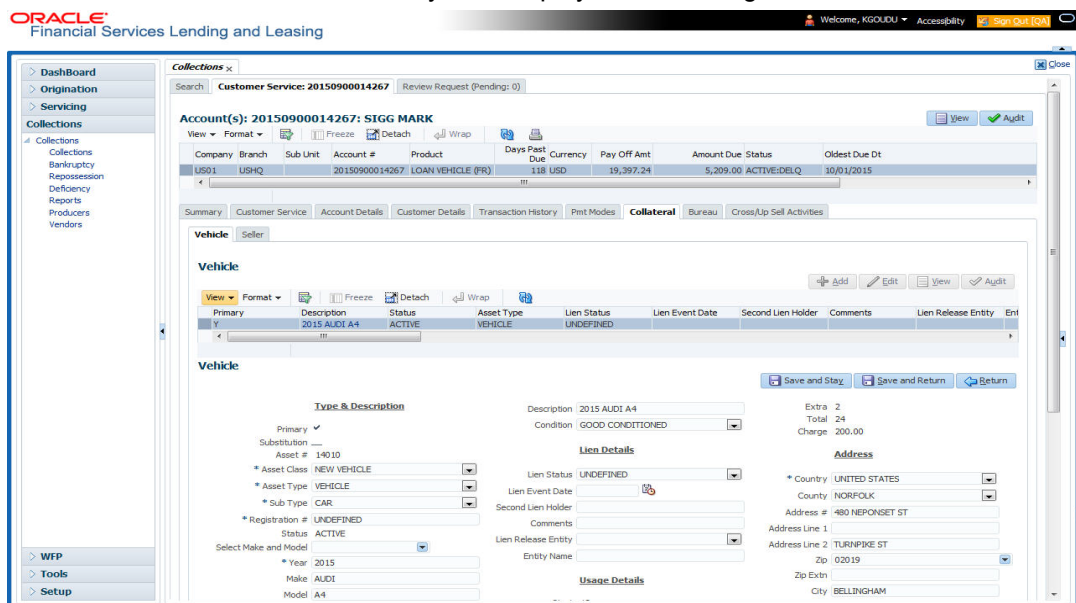
For details on this screen refer [Customer Service screen's Bankruptcy tab](#) section in *Customer Service* chapter.

6.11 Customer Service screen's Collateral tab

The Collateral 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. The Collateral tab appears only for the secured loan accounts.

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:



- 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 [Customer Service screen's Collateral tab](#) 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 Loan 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**.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service Bureau tab. The account details section shows the following information:

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ		20150900014267	LOAN VEHICLE (FR)	118	USD	19,397.24	5,209.00	ACTIVE-DELQ	10/01/2015

The Bureau Details section shows a table with the following columns: Type, Bureau, #, Status, Dt, Report, and Credit Bureau Reorder #. The current view shows 'No data to display.'

The Applicant/Customer Detail section shows a table with the following columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The current view shows 'No data to display.'

The Bureau Report section shows a table with the following columns: View Report, Text, PDF, and Print Report. The current view shows 'No data to display.'

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

6.13 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note 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 Application/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 Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of 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.

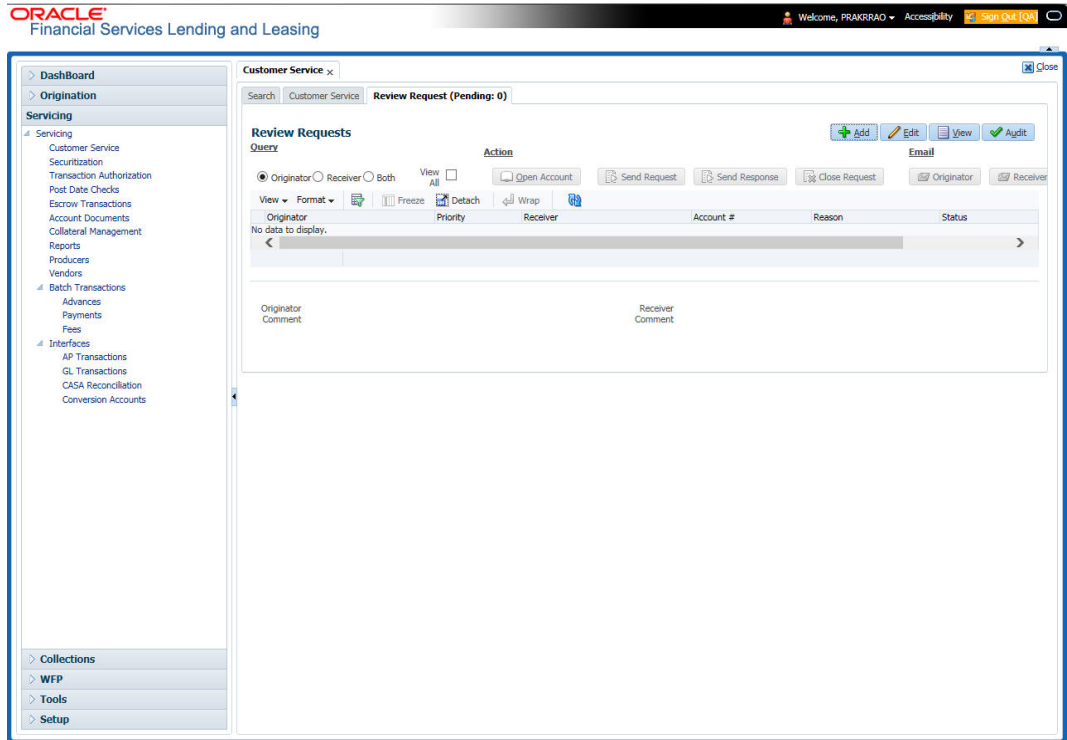
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main dashboard area is divided into several sections:

- Origination:**
 - My User Queues:** A table with columns 'Description' and 'Count'. It shows 'No data to display.'
 - My Pending Review Requests By Applications:** A table with columns 'App #' and 'Priority'. It shows 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It shows 'No data to display.'
- Servicing:**
 - Number of Queues Hard Assigned:** A table with columns 'Queue Description' and 'Count'. It shows 'No data to display.'
 - Number of Accounts:** A table with columns 'Queue Description' and 'Count'. It shows 'No data to display.'
 - My Pending Review Requests By Accounts:** A table with columns 'Acc #' and 'Priority'. It shows 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It shows 'No data to display.'
- Setup:**
 - Product Expiring in Next One Month:** A table with columns 'Product' and 'End Date'. It shows 'No data to display.'
- Admin:**
 - Critical Batch Job Status:** A table with columns 'Batch Job' and 'Status'. It shows 'No data to display.'
- Producer:**
 - Producers Count By Status:** A table with columns 'Status' and 'Count'. It shows 82 ACTIVE.
 - Producers Expiring in Next One Month:** A table with columns 'Producer' and 'End Date'. It shows 'No data to display.'
- Vendor:**
 - Vendors Count By Status:** A table with columns 'Status' and 'Count'. It shows 35 ACTIVE.
 - Vendors Expiring in Next One Month:** A table with columns 'Company Name' and 'End Date'. It shows 'No data to display.'

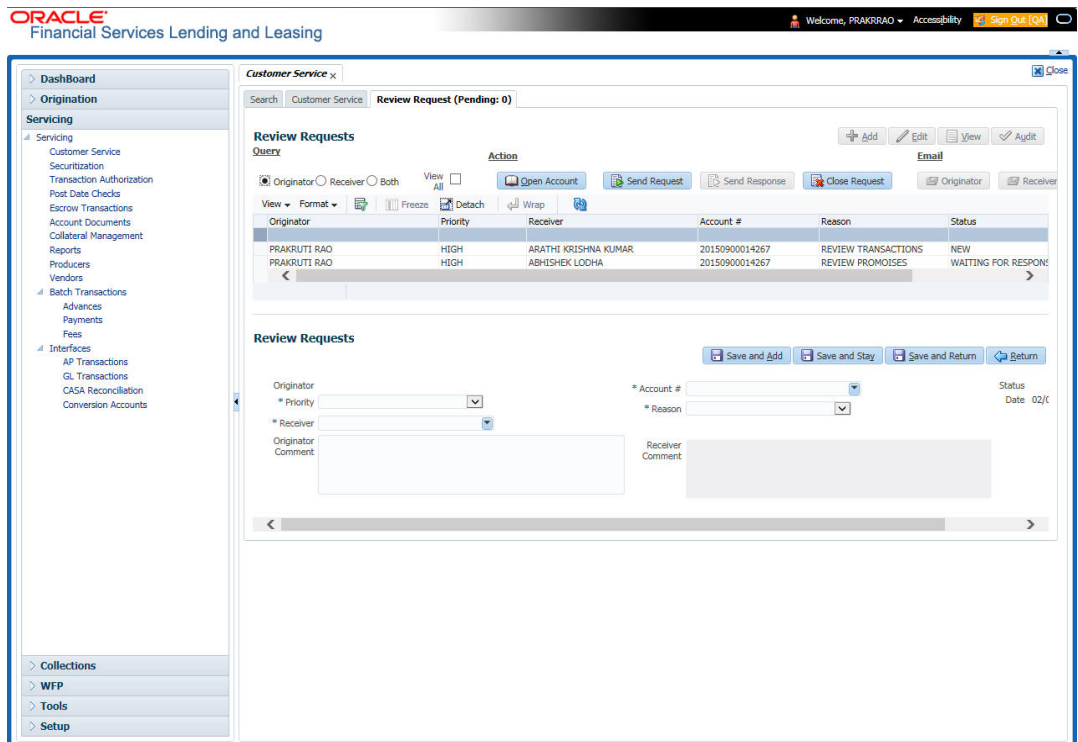
To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **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.



3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.

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 Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

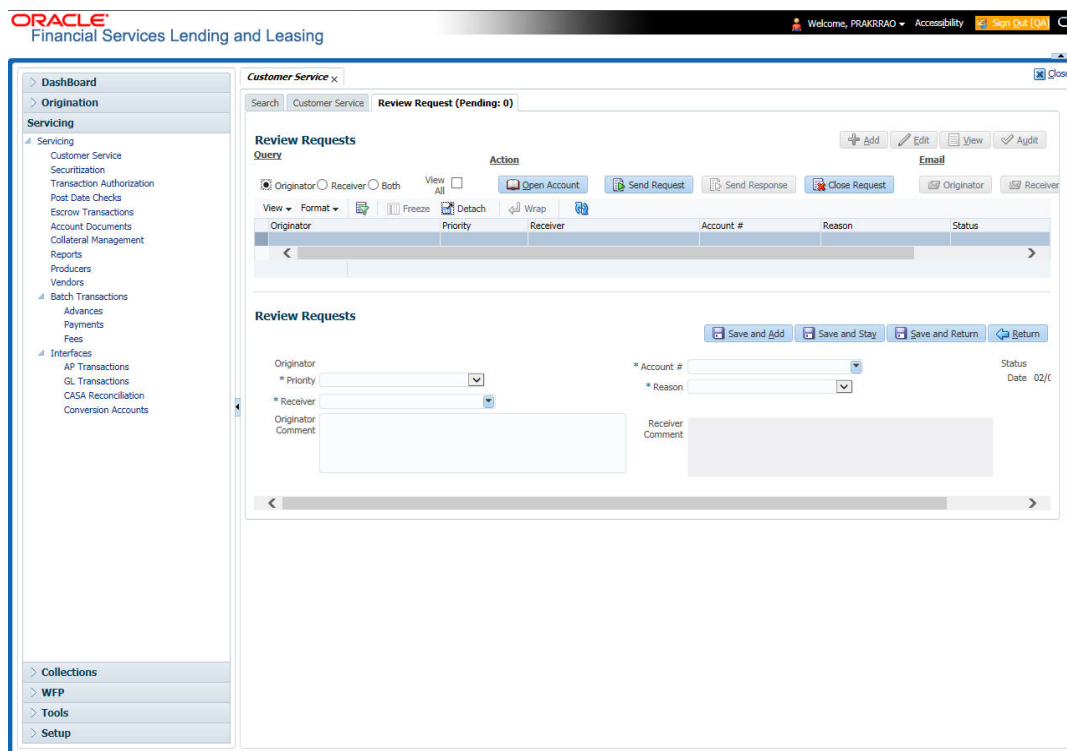
6.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

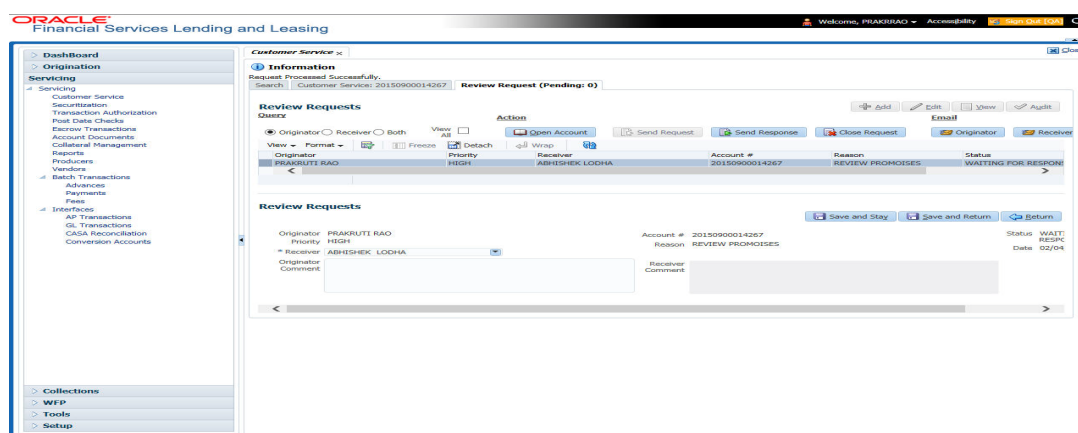
To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:



- 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.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

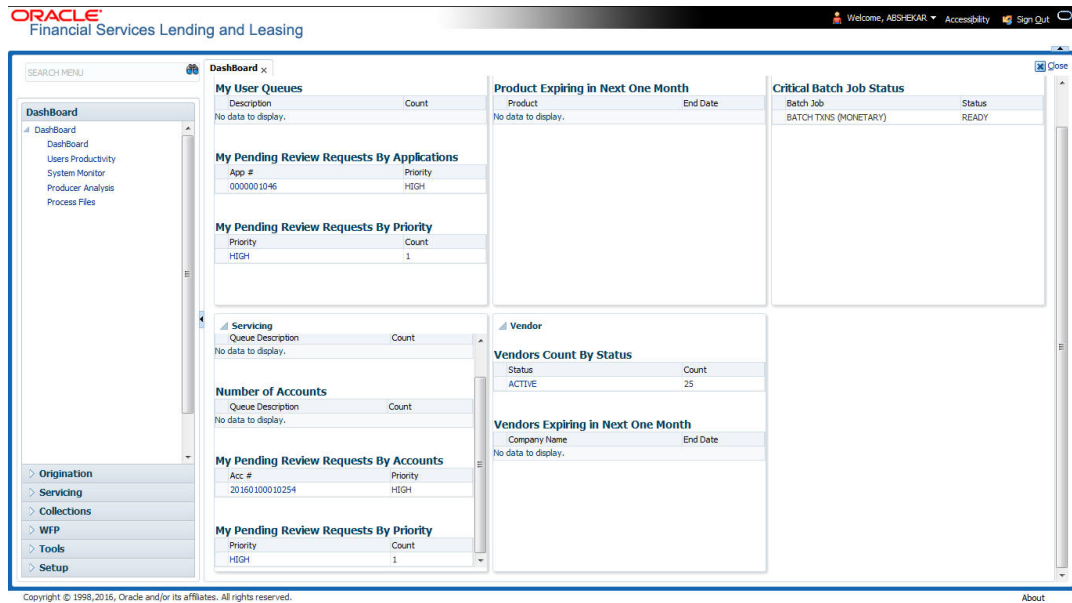


- In the **Action** section, click **Send Request**.

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.

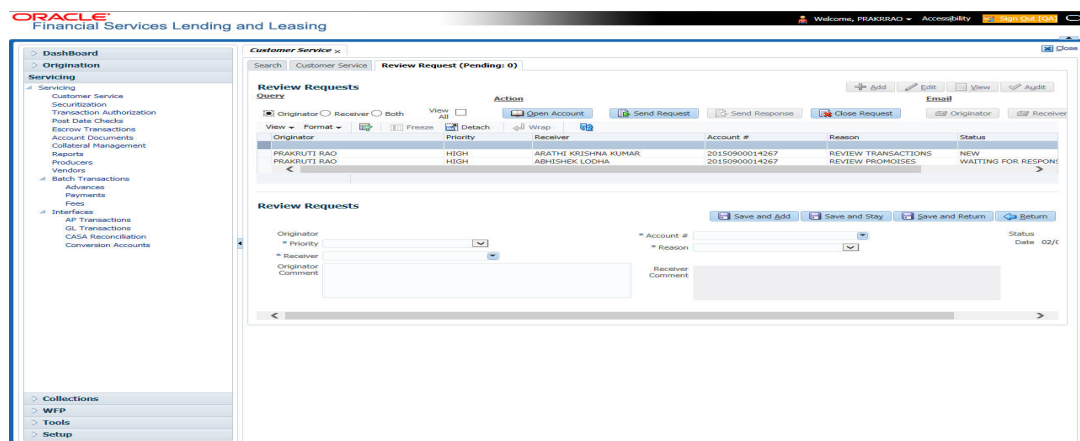


To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

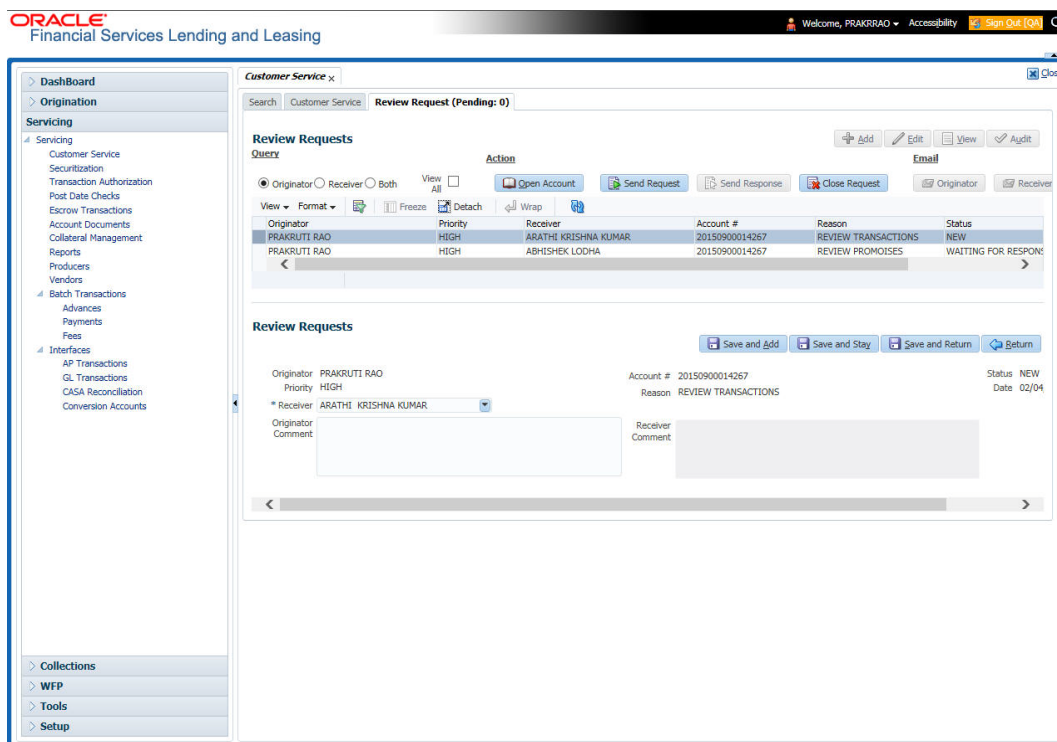
2. In the **Review Request** record, select the record you want to view and click **View**.



3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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**.)

- 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

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In **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.

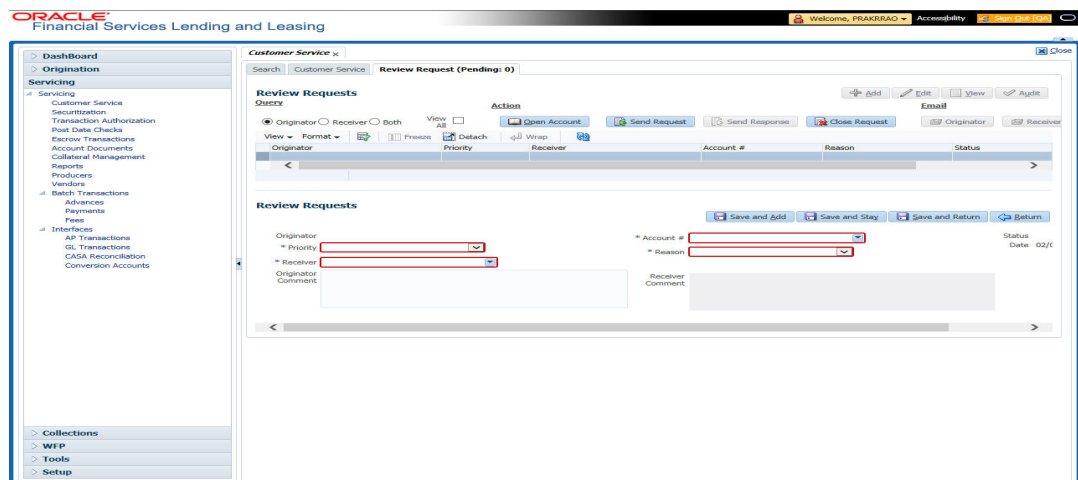
6.13.1.5 Closing a Review Request

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.



7. Repossession

7.1 Introduction

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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

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 Customer Service screen

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.

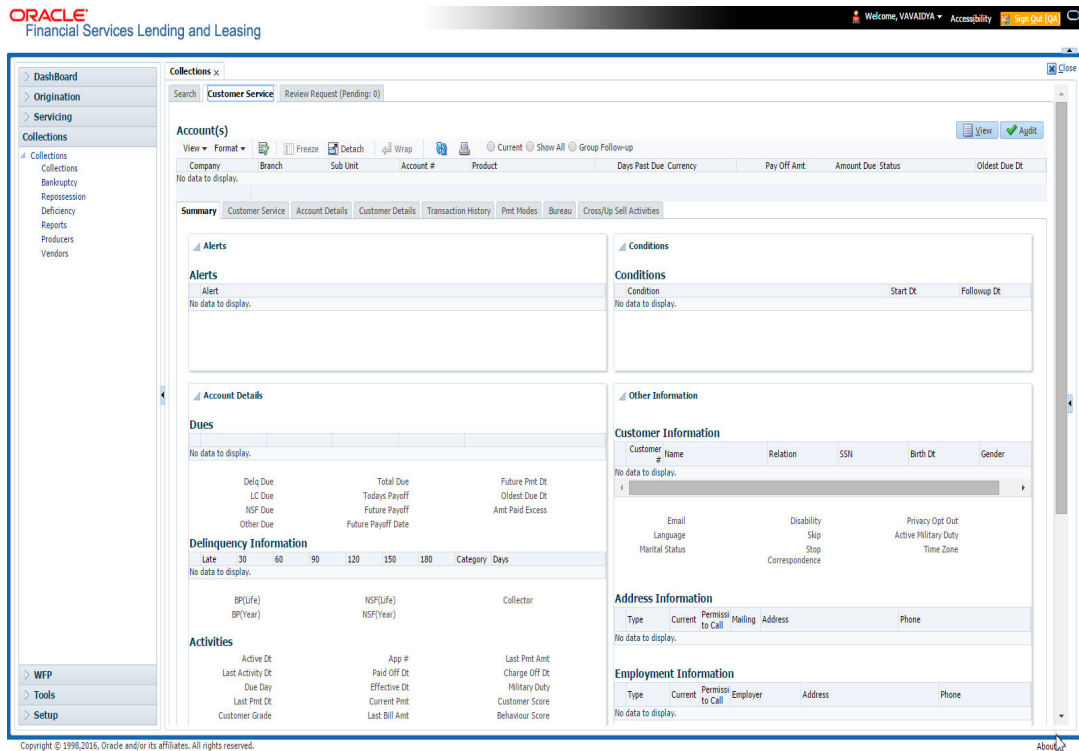
To view account details in the Account(s) and Customer(s) sections, open **Repossession** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

7.4 Customer Service screen's Summary tab

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



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

7.5 Customer Service screen's Customer Service tab

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

7.5.1 Call Activities sub tab

With the **Call Activities** section, 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.

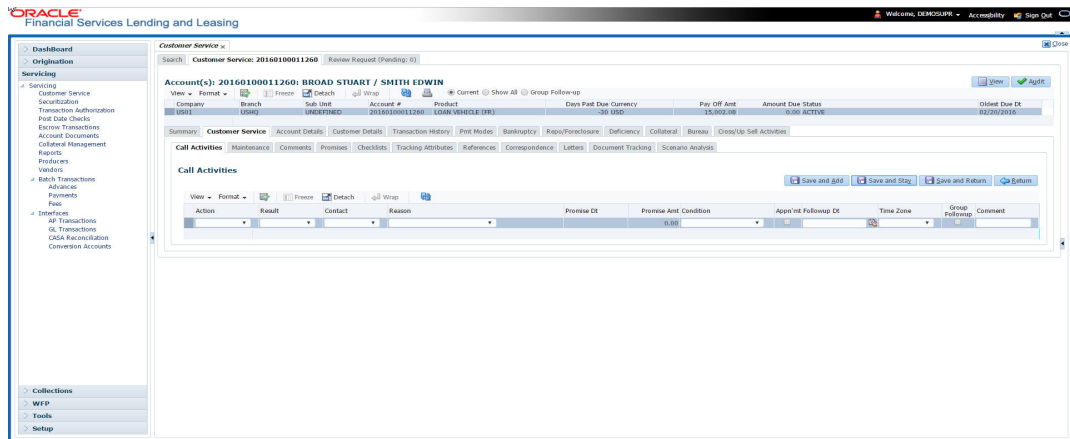
Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

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.

- Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

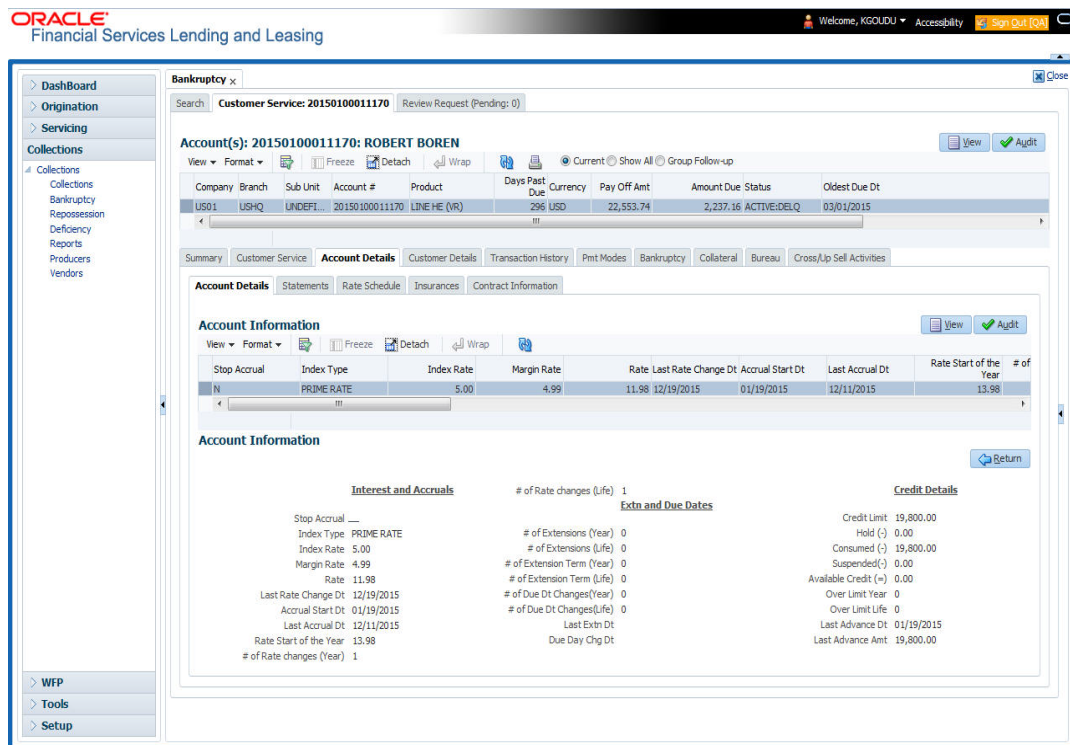
7.6 Customer Service screen's Account Details tab

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

7.6.1 Account Details sub tab

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

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



For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

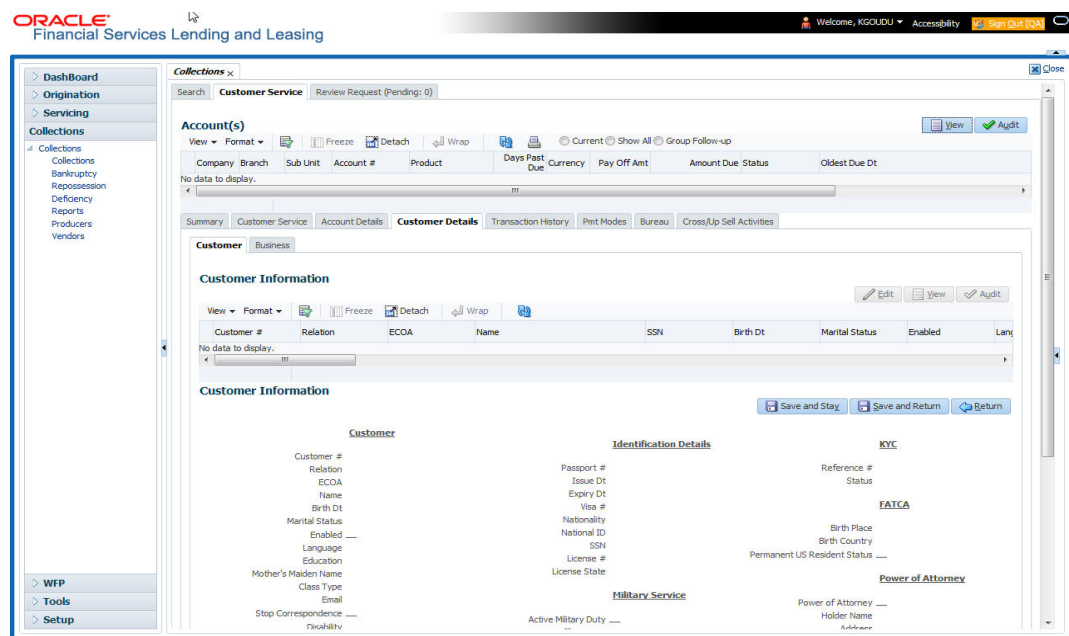
7.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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

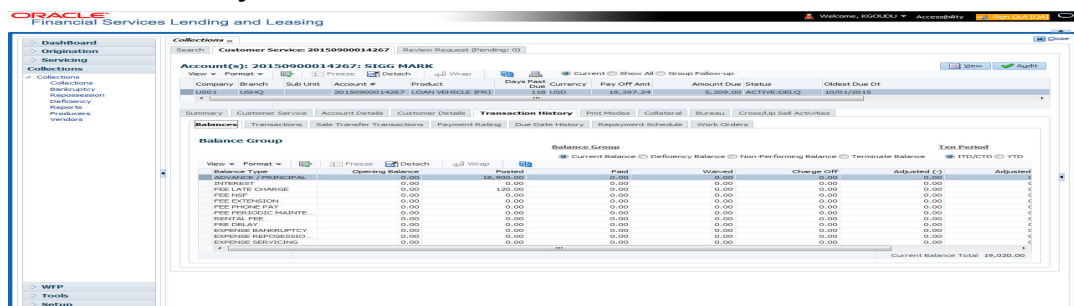
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

7.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

7.9 Customer Service screen's Pmt Modes tab

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

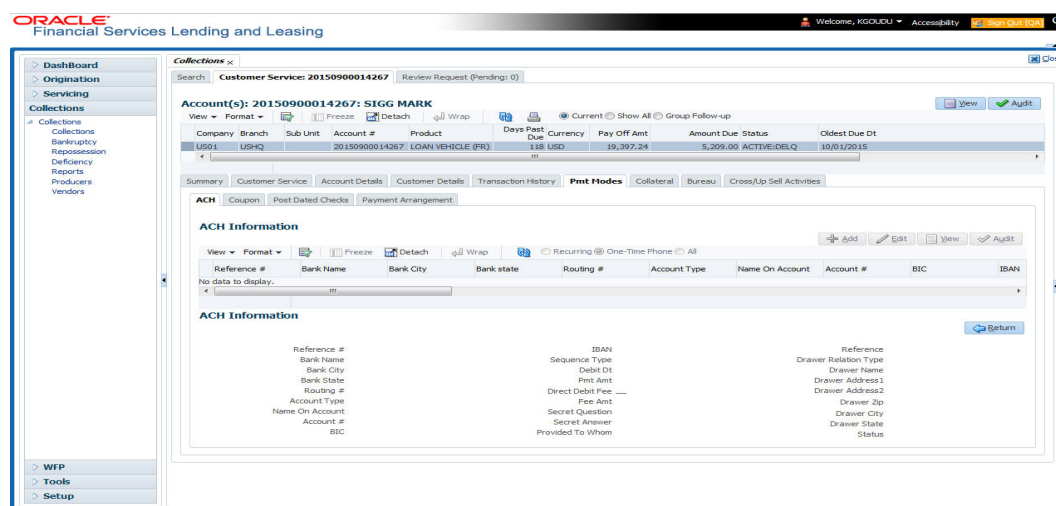
7.9.1 ACH sub tab

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

To view the **ACH** information 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.



For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

7.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure 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 Repossession sub tab

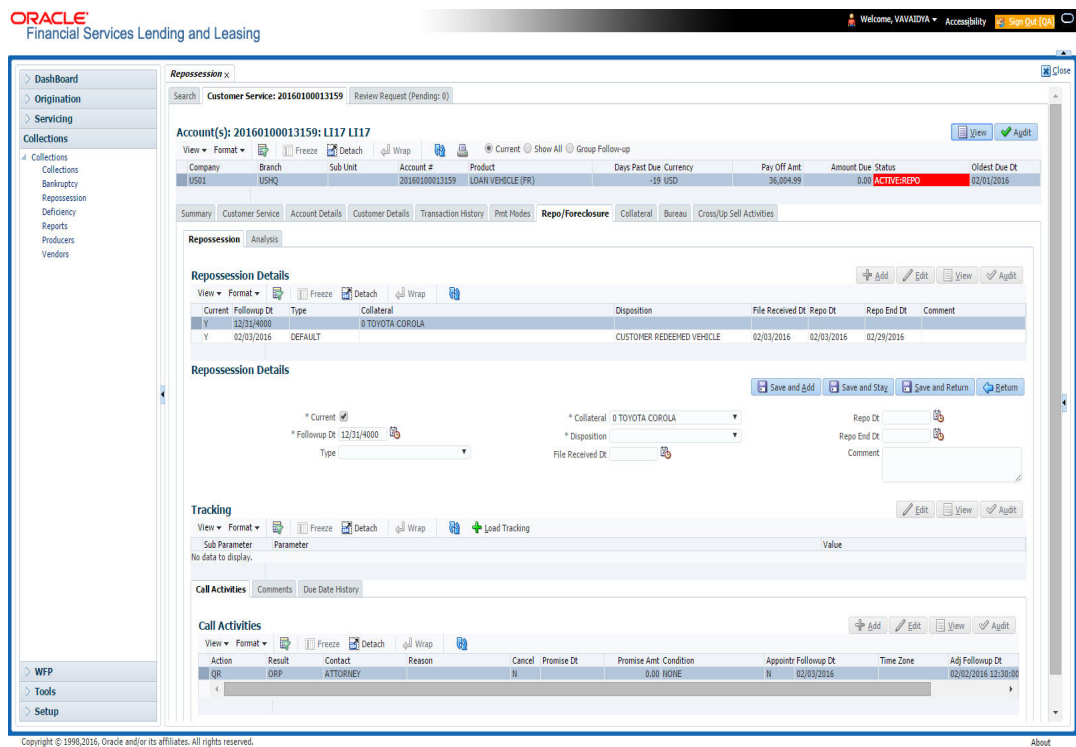
On occasion, a lender performs multiple repossessions for the same Loan . The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous 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 Loan account is a Vehicle.

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

To Specify repossession details for an account

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



For details on this screen refer [Customer Service screen's Repo/Foreclosure tab](#) section in *Customer Service* chapter.

7.11 Customer Service screen's Collateral tab

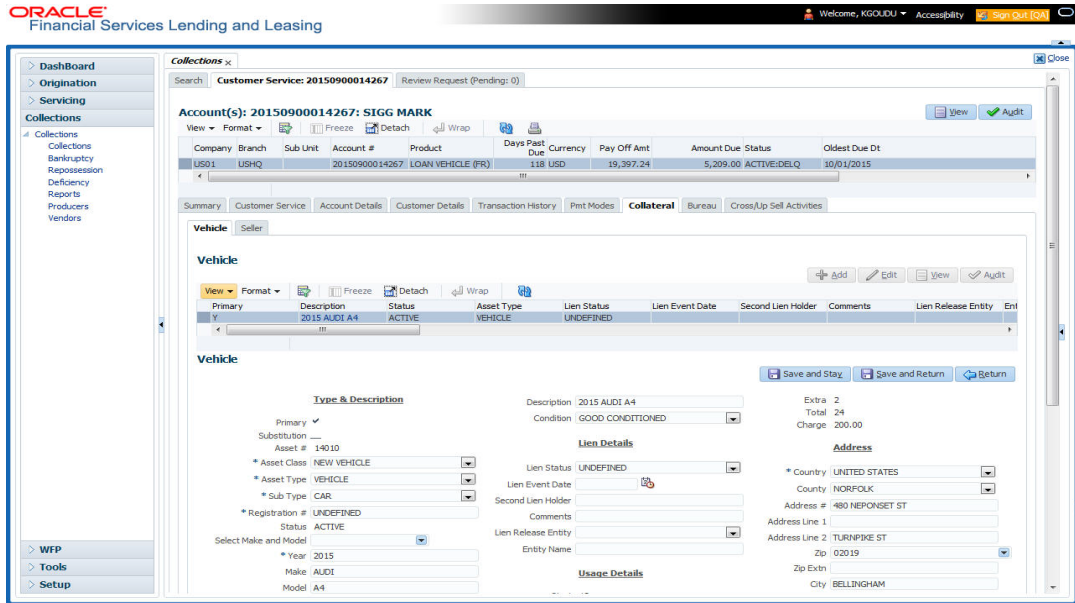
The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

To view the collateral details

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

- Click **Collateral** tab. The system displays the following screen:



- If the account's collateral is a vehicle, the **Collateral** 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 [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

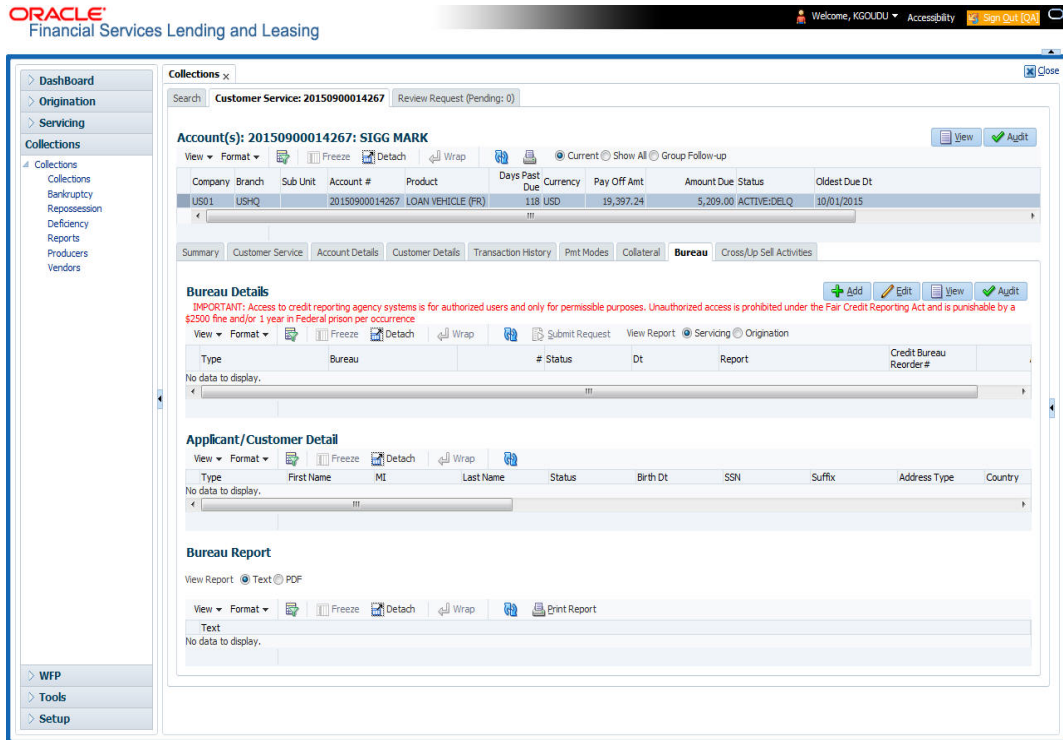
7.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Loan 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.

- On the Customer Service link bar, click **Bureau**.



For details on this screen refer [Customer Service screen's Collateral tab](#) 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note 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 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 Application/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 Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of 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 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Servicing Dashboard. The dashboard is divided into several sections:

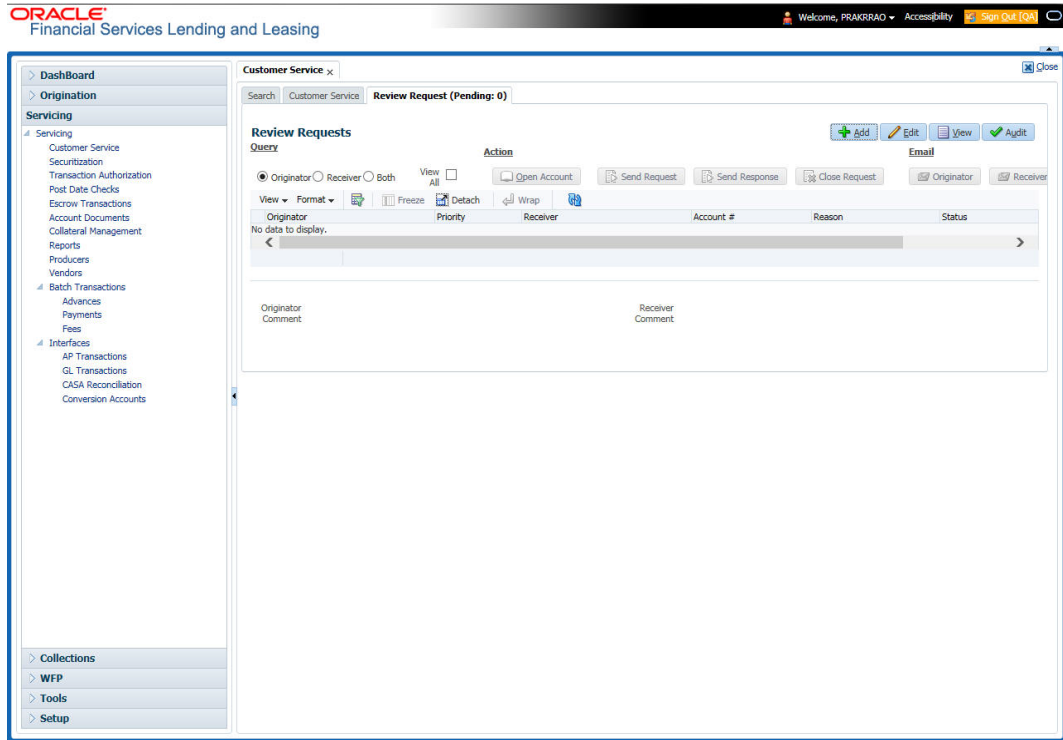
- Origination:**
 - My User Queues:** A table with columns 'Description' and 'Count'. It displays 'No data to display.'
 - My Pending Review Requests By Applications:** A table with columns 'App #' and 'Priority'. It displays 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It displays 'No data to display.'
- Setup:**
 - Product Expiring in Next One Month:** A table with columns 'Product' and 'End Date'. It displays 'No data to display.'
- Admin:**
 - Critical Batch Job Status:** A table with columns 'Batch Job' and 'Status'. It displays 'No data to display.'
- Servicing:**
 - Number of Queues Hard Assigned:** A table with columns 'Queue Description' and 'Count'. It displays 'No data to display.'
 - Number of Accounts:** A table with columns 'Queue Description' and 'Count'. It displays 'No data to display.'
 - My Pending Review Requests By Accounts:** A table with columns 'Acc #' and 'Priority'. It displays 'No data to display.'
 - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It displays 'No data to display.'
- Producer:**
 - Producers Count By Status:** A table with columns 'Status' and 'Count'. It shows 'ACTIVE' with a count of 82.
 - Producers Expiring in Next One Month:** A table with columns 'Producer' and 'End Date'. It displays 'No data to display.'
- Vendor:**
 - Vendors Count By Status:** A table with columns 'Status' and 'Count'. It shows 'ACTIVE' with a count of 35.
 - Vendors Expiring in Next One Month:** A table with columns 'Company Name' and 'End Date'. It displays 'No data to display.'

To review requests

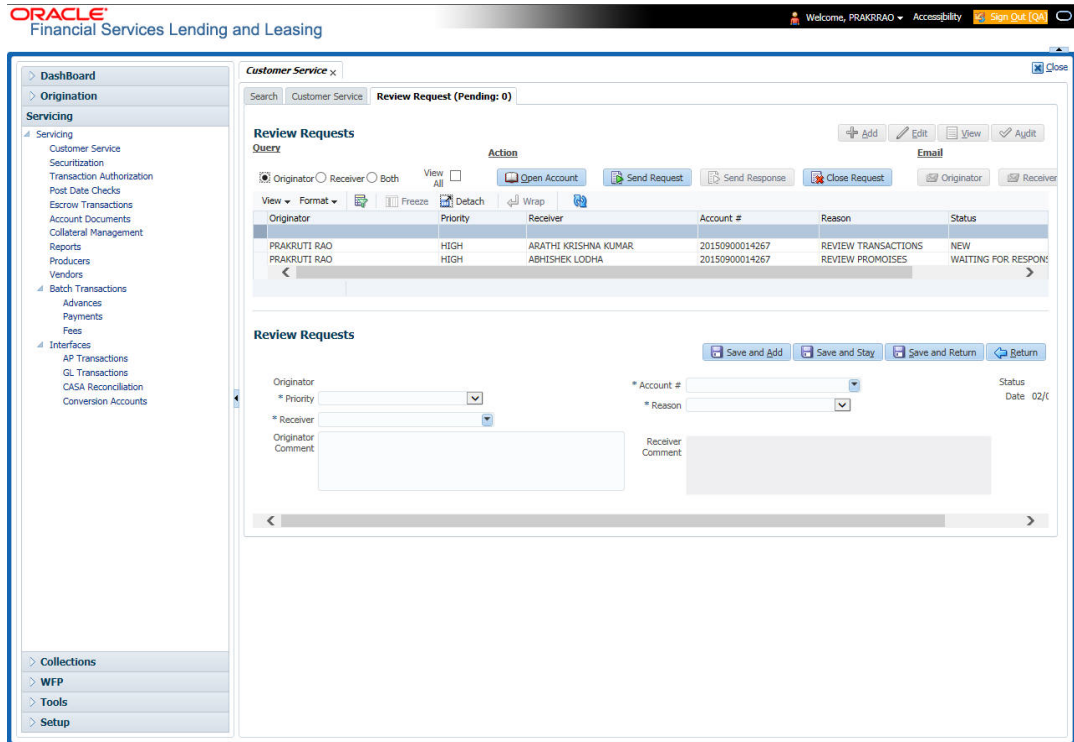
1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.



3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

7.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- 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.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

- 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Dashboard. The dashboard includes several sections:

- My User Queues:** A table with columns for Description and Count. It shows "No data to display."
- Product Expiring in Next One Month:** A table with columns for Product and End Date. It shows "No data to display."
- Critical Batch Job Status:** A table with columns for Batch Job and Status. It shows one entry: BATCH TRNG (MONETARY) with status READY.
- My Pending Review Requests By Applications:** A table with columns for App # and Priority. It shows one entry: 0000001046 with priority HIGH.
- My Pending Review Requests By Priority:** A table with columns for Priority and Count. It shows one entry: HIGH with count 1.
- Serviceing:** A table with columns for Queue Description and Count. It shows "No data to display."
- Vendor:** A table with columns for Status and Count. It shows one entry: ACTIVE with count 25.
- Number of Accounts:** A table with columns for Queue Description and Count. It shows "No data to display."
- My Pending Review Requests By Accounts:** A table with columns for Acc # and Priority. It shows one entry: 20160100010254 with priority HIGH.
- My Pending Review Requests By Priority:** A table with columns for Priority and Count. It shows one entry: HIGH with count 1.
- Vendors Expiring in Next One Month:** A table with columns for Company Name and End Date. It shows "No data to display."

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Serviceing** main tab and then click **Serviceing** 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**.

The screenshot shows the Oracle Financial Services Lending and Leasing Review Request page. The page includes a search bar, a table of review requests, and a form for viewing a specific request.

Review Requests Table:

Originator	Priority	Receiver	Account #	Reason	Status
PRAKRUTI RAO	HIGH	ARATHI KRISHNA KUMAR	20150900014267	REVIEW TRANSACTIONS	NEW
PRAKRUTI RAO	HIGH	ABHISHEK LODHA	20150900014267	REVIEW PROMISES	WAITING FOR RESPONSE

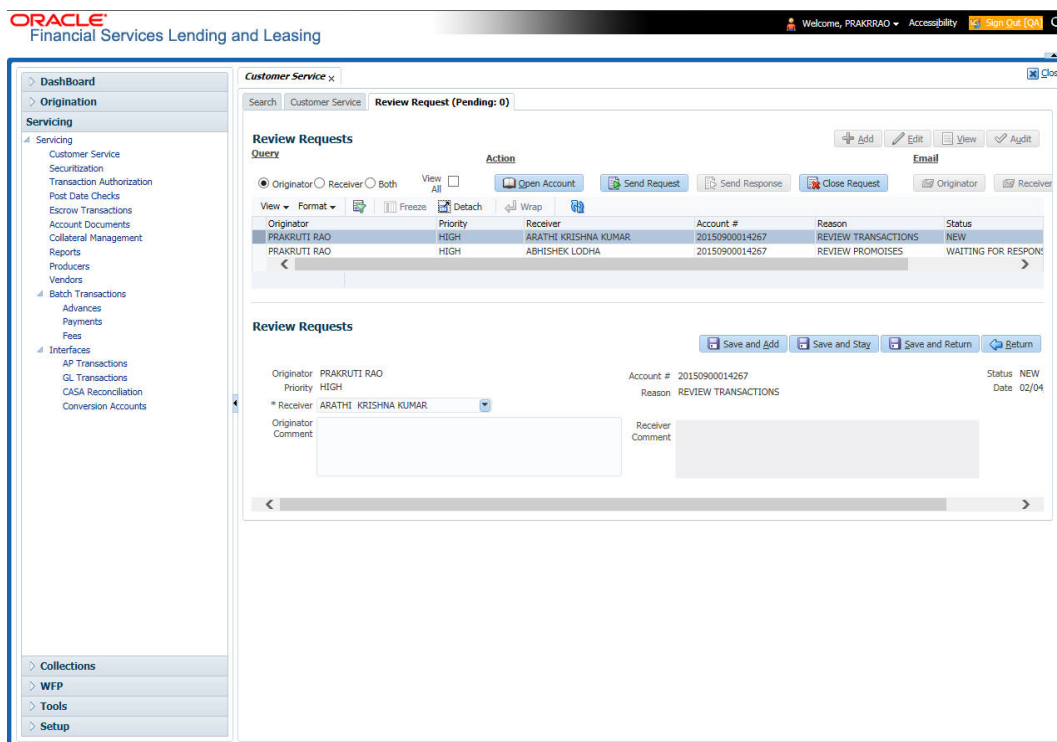
Review Requests Form:

Originator: [Dropdown]
Priority: [Dropdown]
Receiver: [Dropdown]
Account #: [Text]
Reason: [Dropdown]
Receiver Comment: [Text Area]

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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**.)

- 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

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In **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.

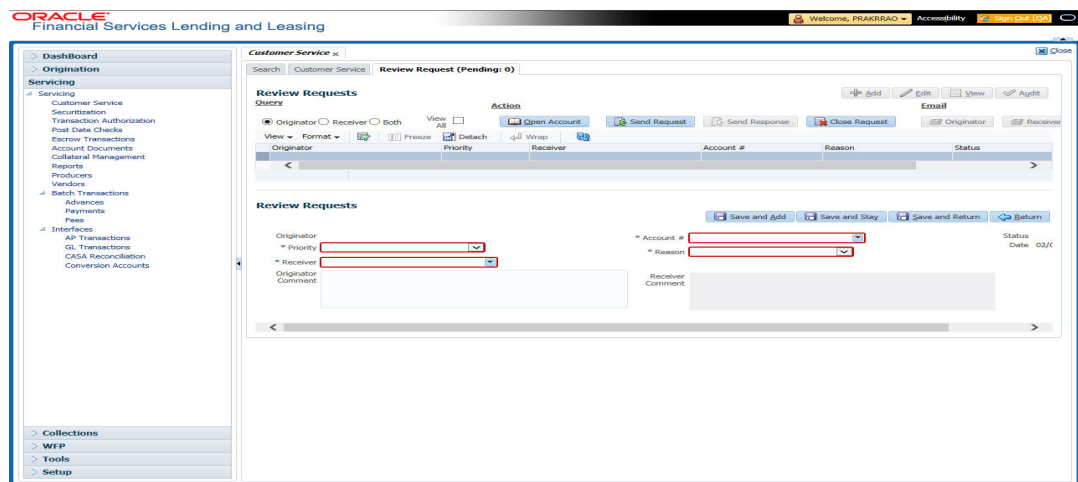
7.13.1.5 Closing a Review Request

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.



8. Deficiency

8.1 Introduction

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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer 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 Customer Service screen

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.

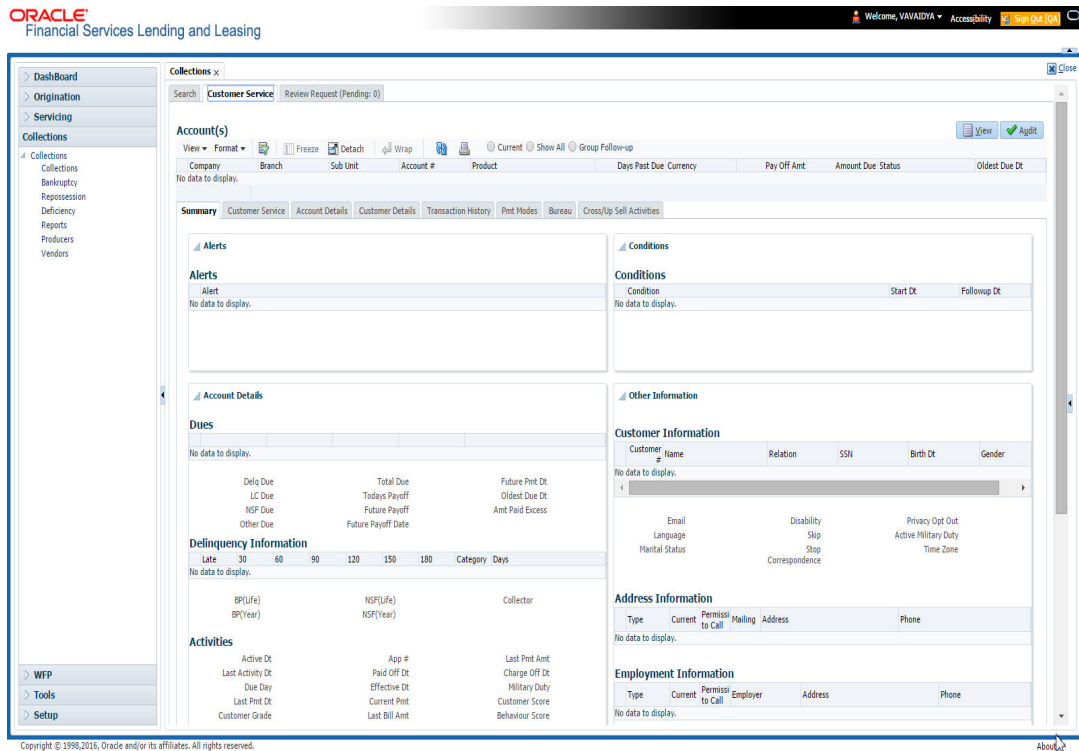
To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter*

8.4 Customer Service screen's Summary tab

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



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record 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.

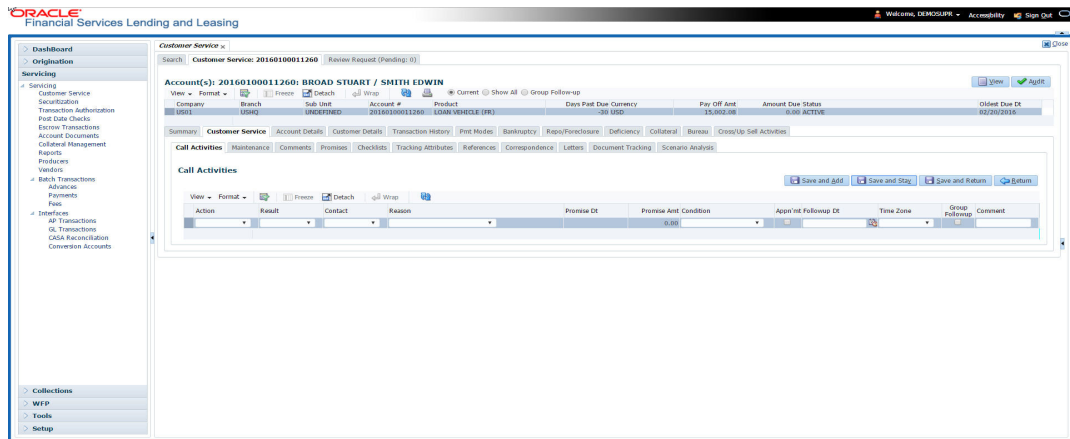
Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

8.5.1.1 Recording a Call Activity

To record a call activity

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

- Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter

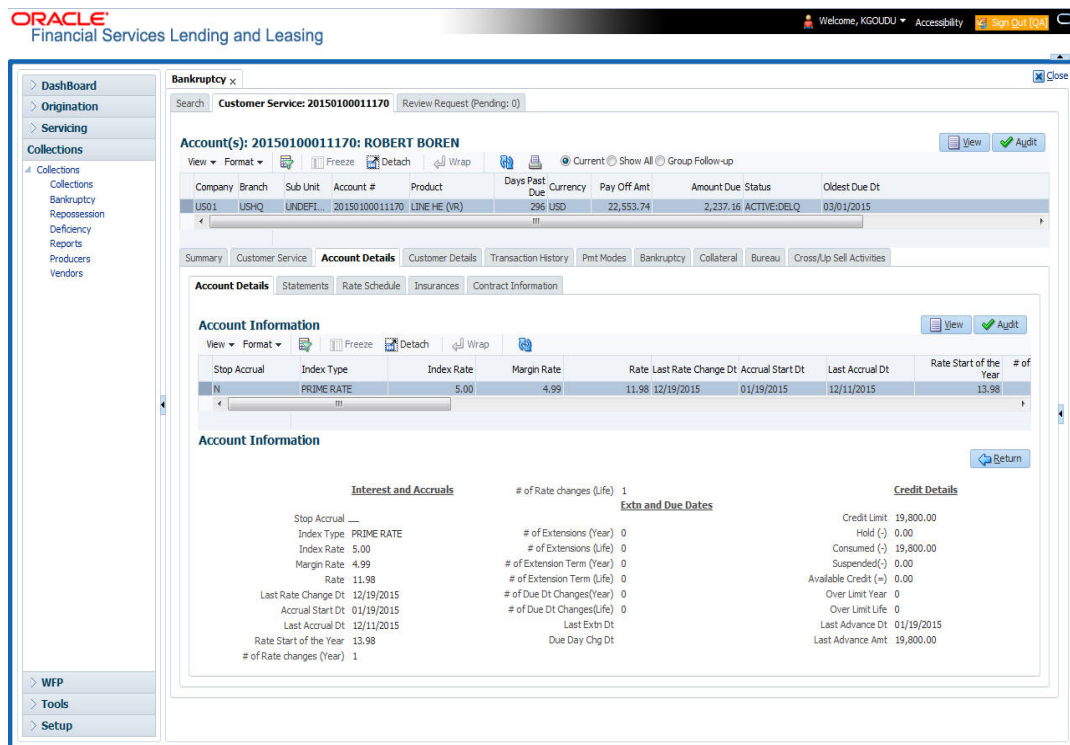
8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

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



For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter

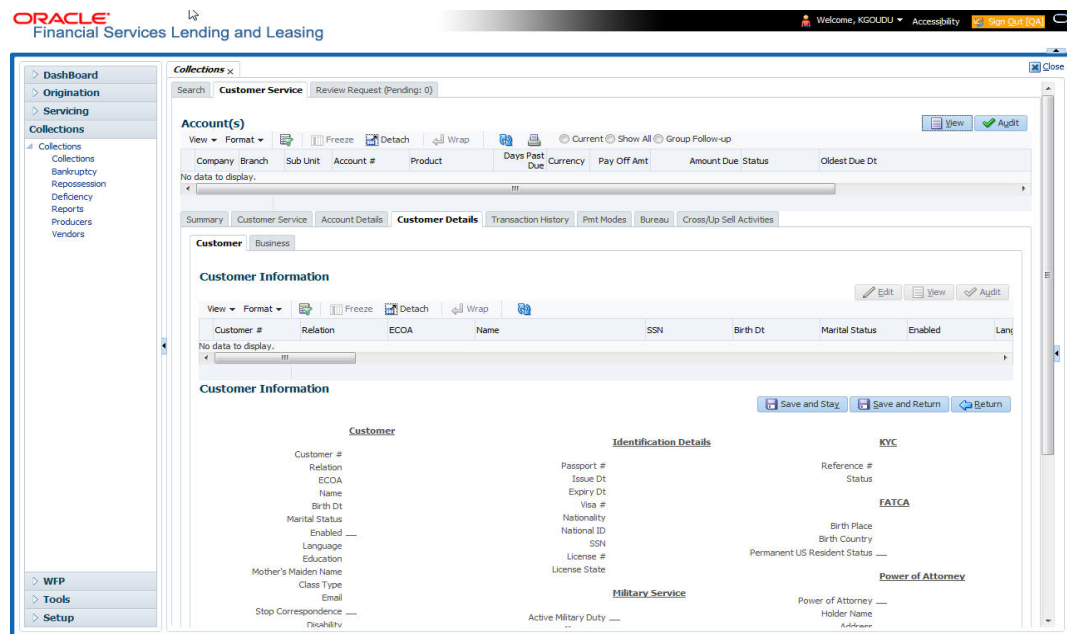
8.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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

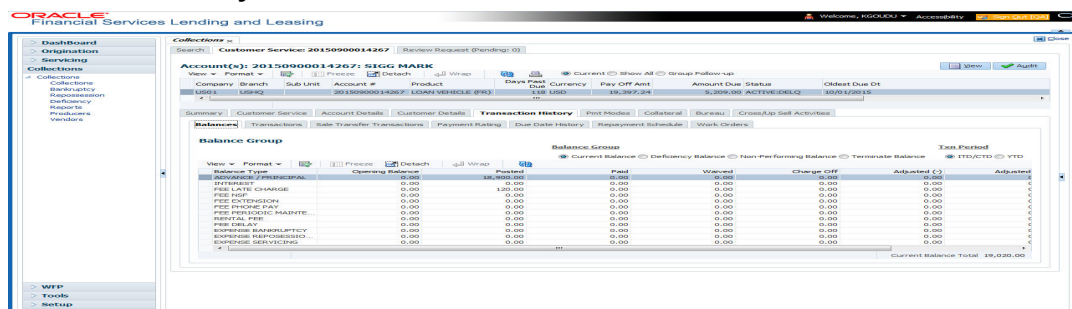
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

8.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

8.9 Customer Service screen's Pmt Modes tab

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

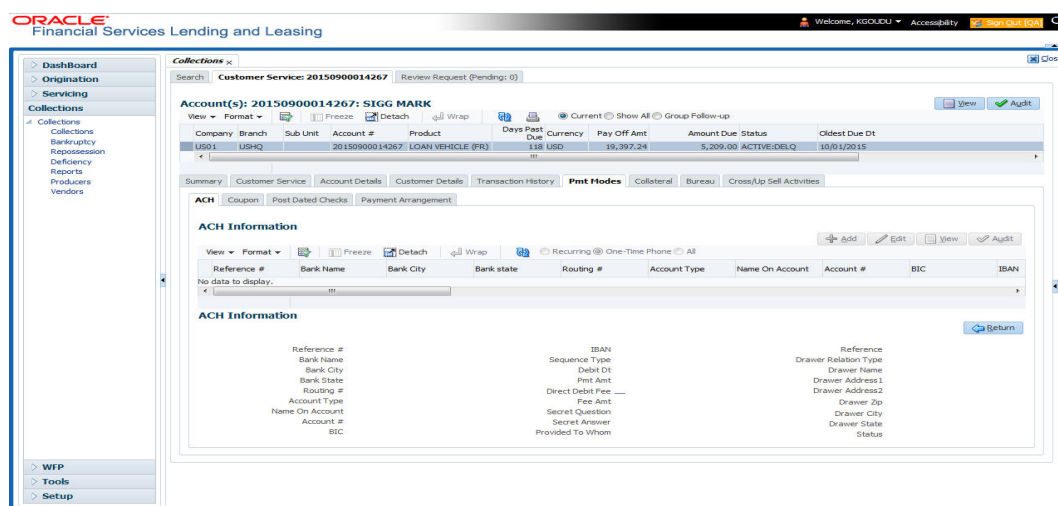
8.9.1 ACH sub tab

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

To view the ACH information 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.



For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

8.10 Customer Service screen's Deficiency tab

The Deficiency 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.

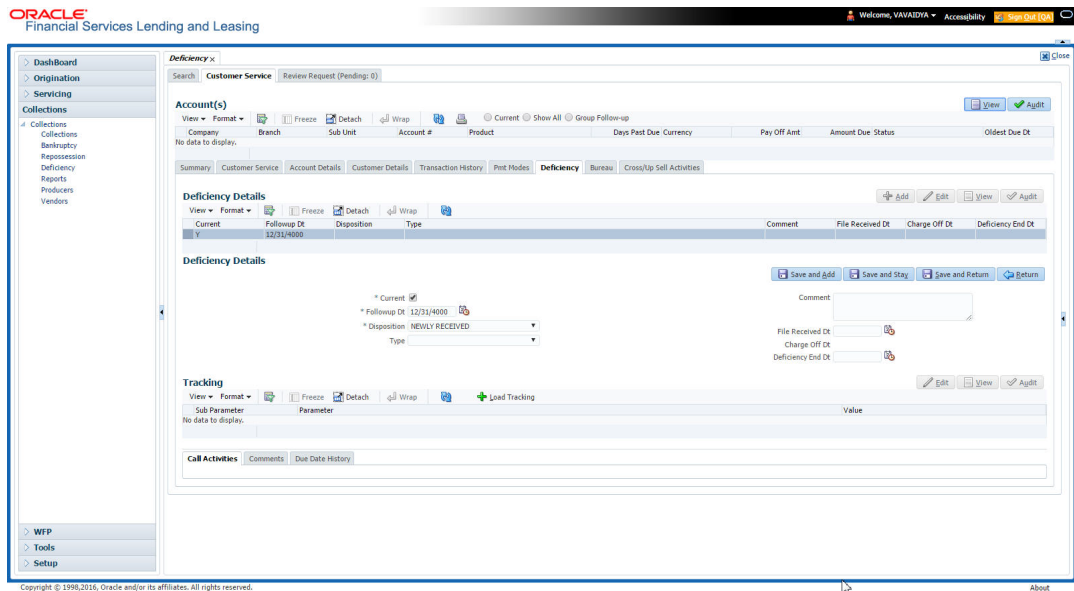
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

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
-OF-
4. Click **Add** to refresh the Deficiency screen to create a new record.



For details on this screen refer [Customer Service screen's Deficiency tab](#) section in **Customer Service** chapter.

8.11 Customer Service screen's Collateral tab

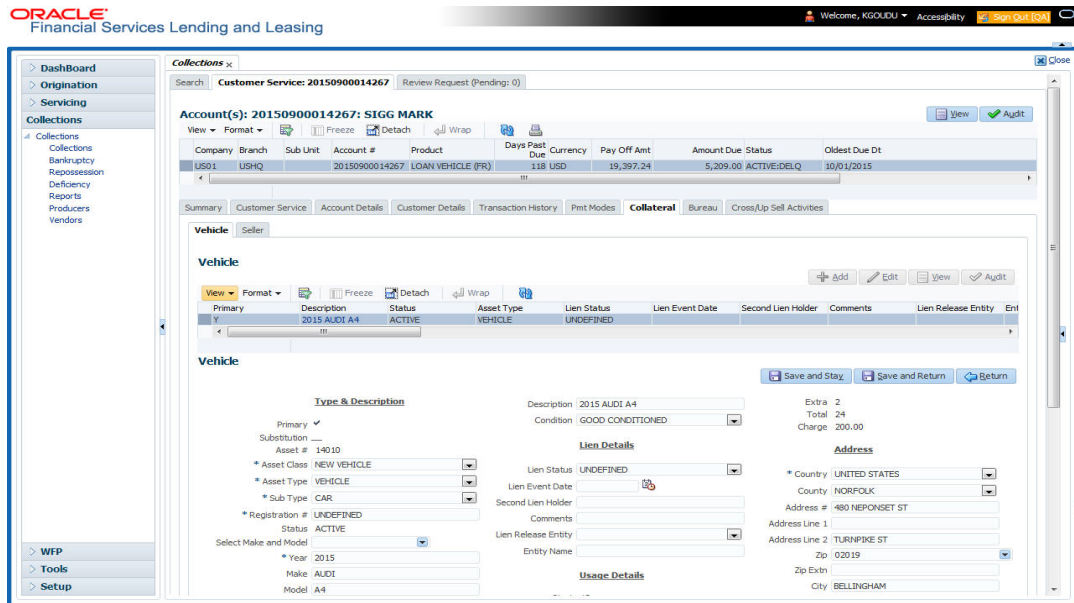
The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

To view the collateral details

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

- Click **Collateral** tab. The system displays the following screen:



- If the account's collateral is a vehicle, the **Collateral** 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 [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

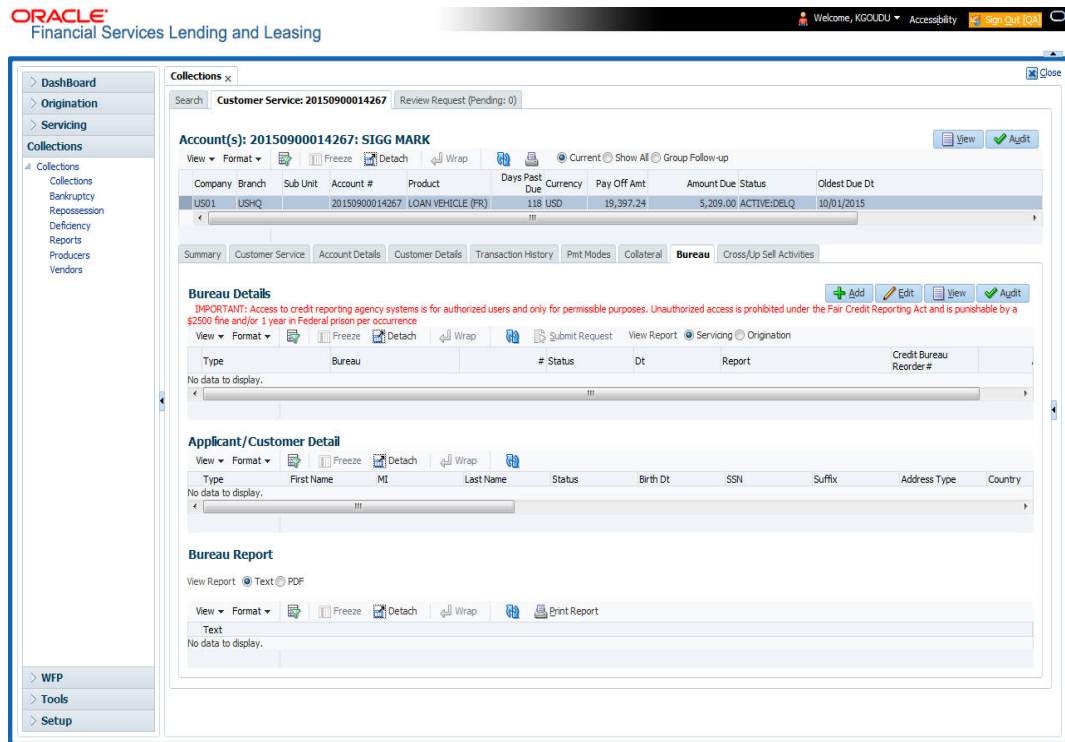
8.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Loan 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**.



For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

8.13 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note 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 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 Application/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 Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of 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.

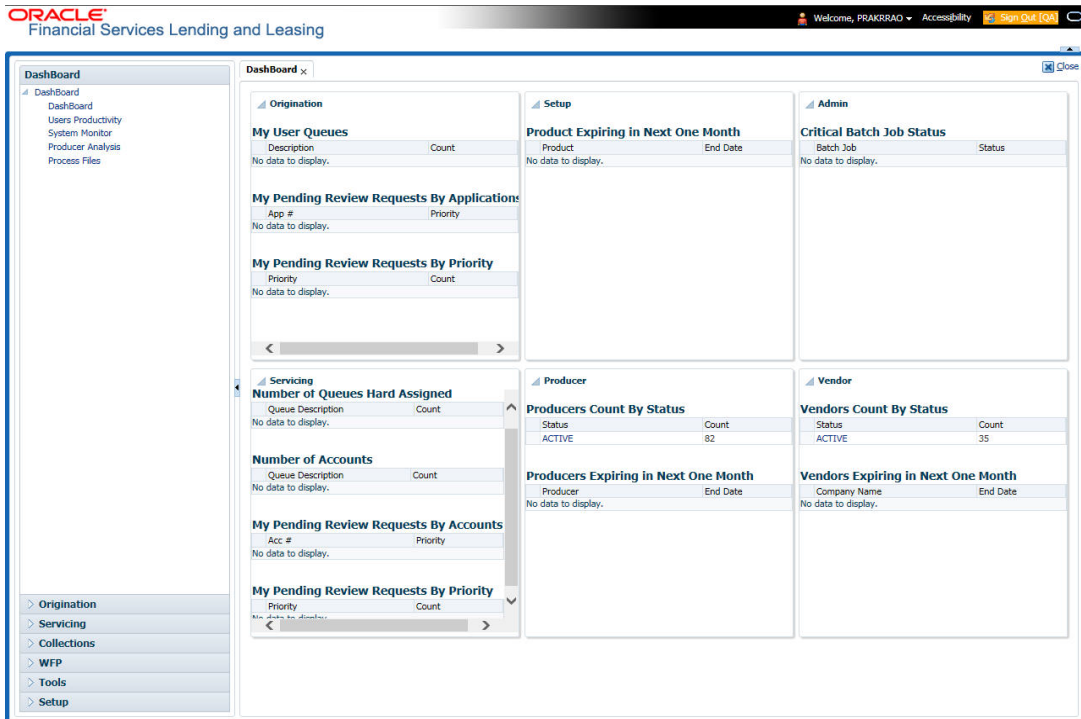
Comments Sections

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.

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.

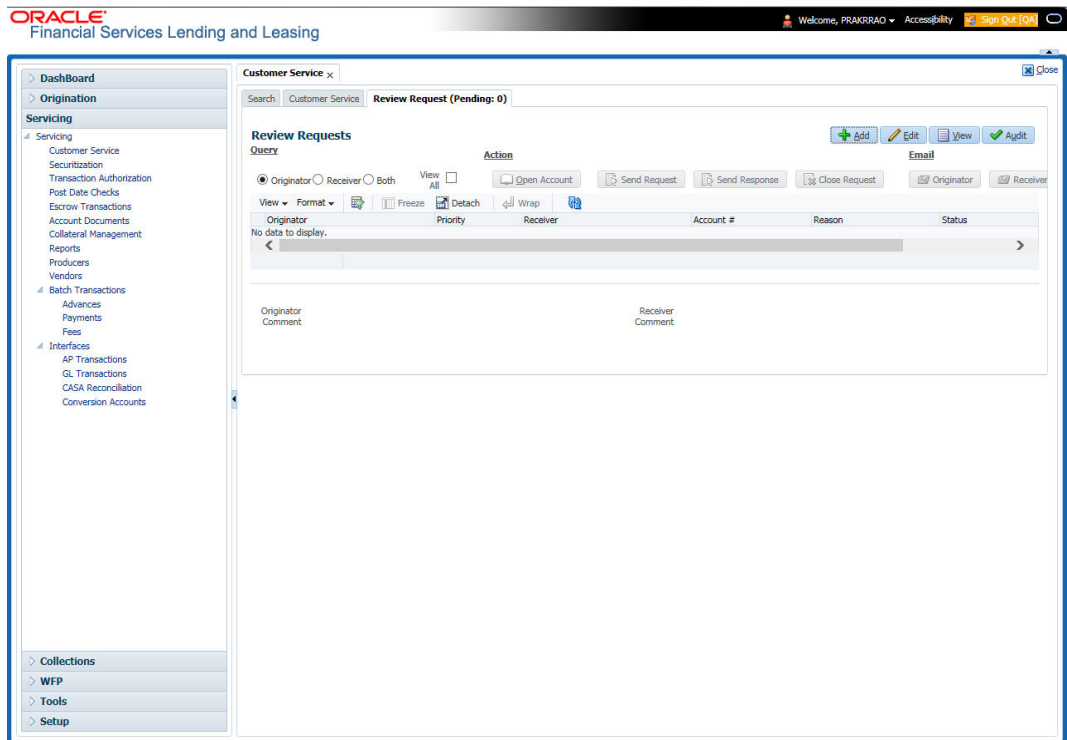


To review requests

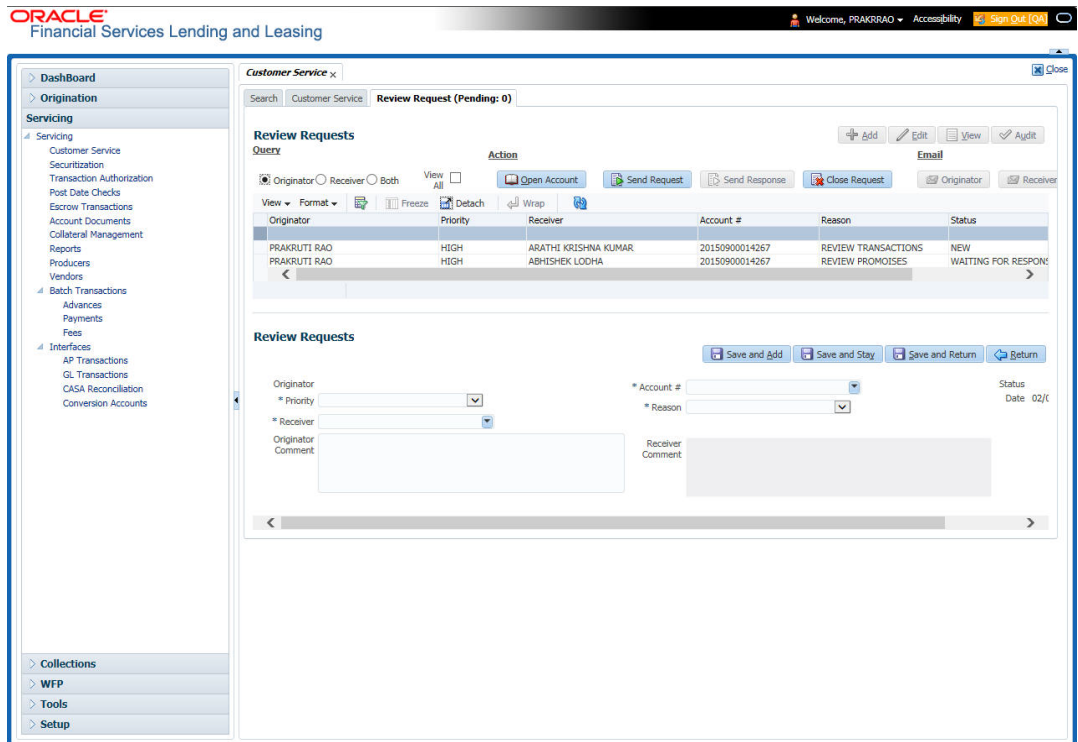
1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.



3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

8.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

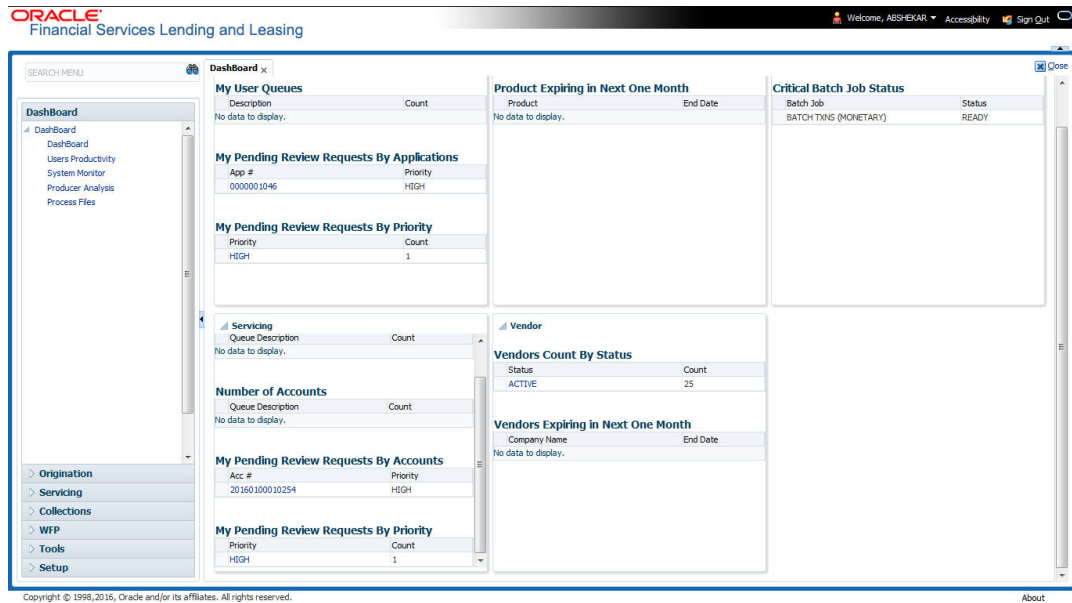
- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

- 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.

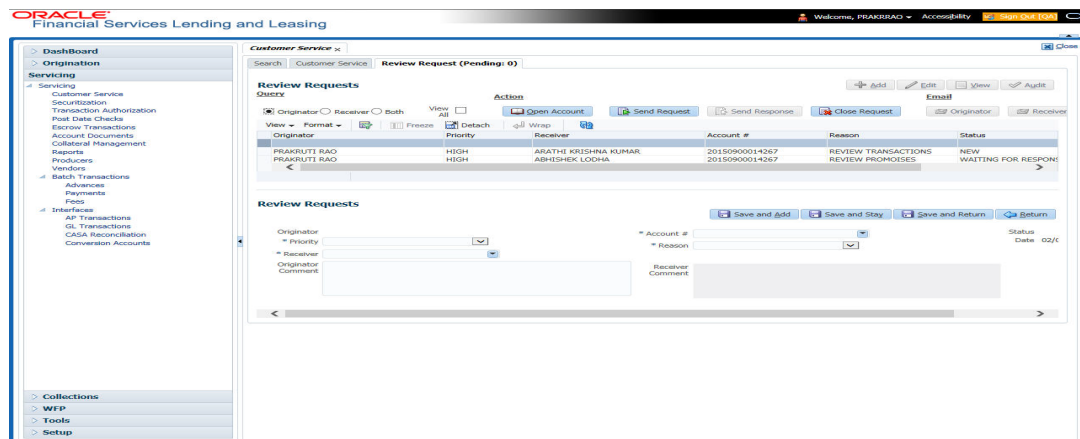


To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

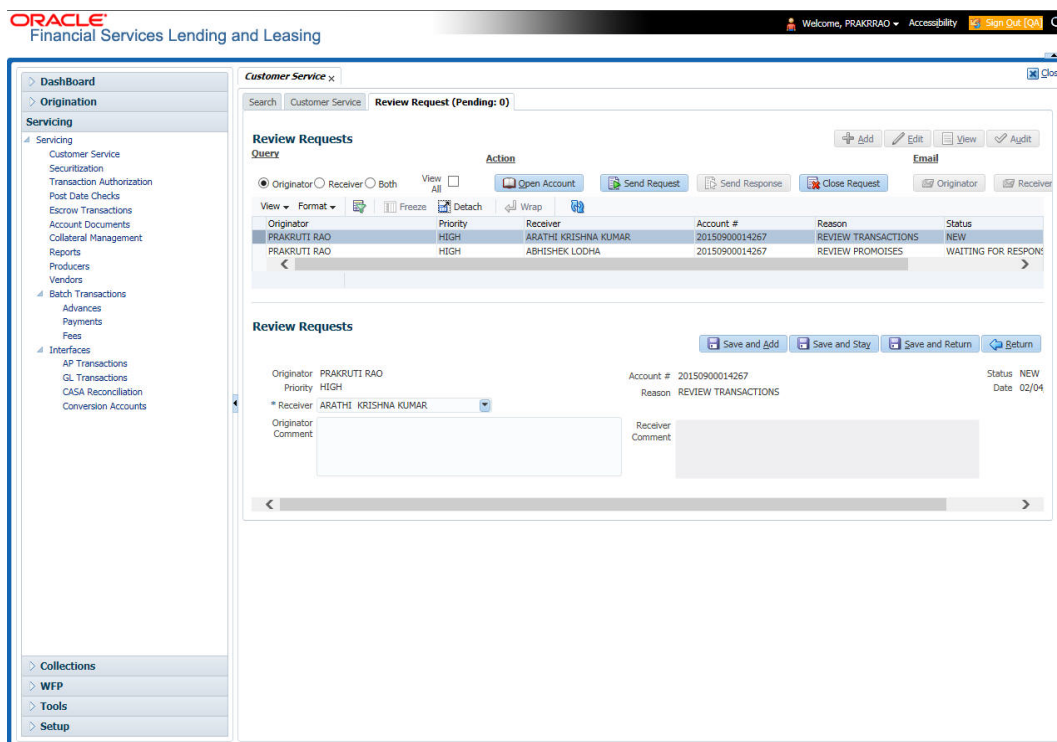
2. In the **Review Request** record, select the record you want to view and click **View**.



3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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**.)

- 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

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
- Click **Customer Service** link.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- In **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.

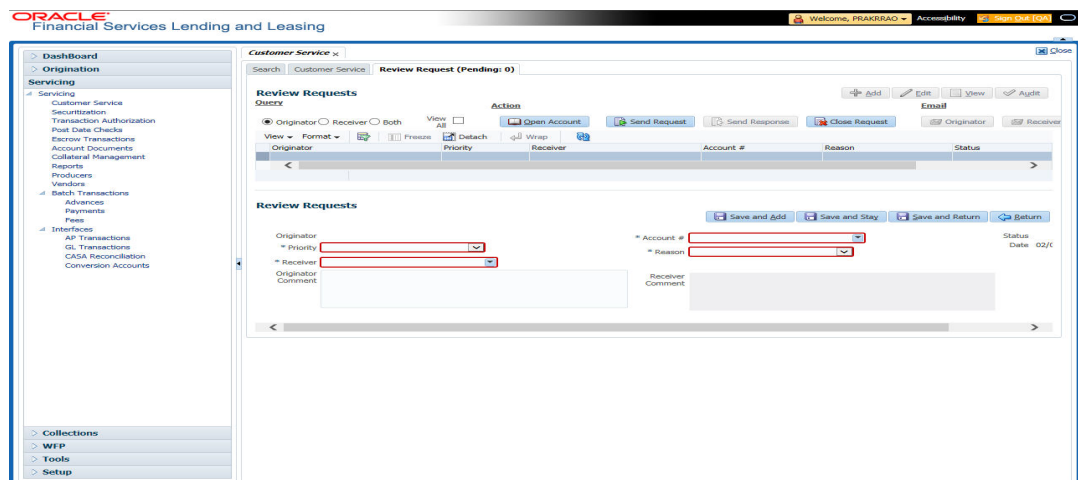
8.13.1.5 Closing a Review Request

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.



9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Loan and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

9.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

9.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

- Calculate Payment
- Calculate Interest Rate
- Calculate Term
- Calculate Loan Amount
- Calculate Blended Rate

9.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click Tools > Tools > Loan Calculator.

2. Click Initialize and maintain the following fields.

Field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as default value.
Loan Term	Specify the number of payments.
Maturity Dt	System automatically displays the maturity date based on the values entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle).
Amt Financed	Specify the amount financed.
Pre Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: amount financed plus the pre-paid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.

Field:	Do this:
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see the Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. If Effective Date is selected, then the interest is calculated from Contract date and if Payment Date is selected then the interest is calculated on basis of (first payment date minus one billing cycle). This field will be enabled only if the product category is selected as Islamic.
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
Rate	
Rate	Specify the interest rate. Note: For Islamic products this field is displayed as 'Profit Rate'.
APR	View the system calculated the Annual Percentage Rate.

Field:	Do this:
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

- Specify the required information and click **Calculate**. The system computes the standard loan payments with the details specified.

Installment Methods

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

When completing Frequency fields, note the following:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information on frequency, see 'Appendix B: Payment Amount Conversions' section.

9.1.1.2 Calculating Interest Rates

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

- Click **Loan Calculator** tab.
- In the **Parameters** section, select **Calculate Interest Rate**.
- Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
- After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

9.1.1.3 Calculating Term

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

- Click **Loan Calculator** tab.

2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

9.1.1.4 **Calculating Loan Amount**

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

9.1.1.5 **Calculating Blended Rate**

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates. On selecting this option, system displays the 'Advances' section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.

To calculate an Blended Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Field	Do this:
Amt Financed	Specify the financed amount.
PrePaid Fees	Specify the pre-paid fees.

Field	Do this:
Financed Fees	Specify the financed fees.
Balloon Pmt Amt	Specify the balloon payment amount.
Rate	Specify the rate.
Payment Amt	The system displays the calculated payment amount on clicking 'Calculate' button.
Interest Amt	The system displays the calculated interest amount on clicking 'Calculate' button.
Action	Click add button to add next contract details.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
6. After you specify all the required information click calculate.
The system computes the blended rate of contracts.

You can perform the following activities when the Blended Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

9.1.2 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

Option	Description
Flexible Repayment Allowed	<p>Select the check box to include a flexible repayment schedule in calculation. On selection, the following sections are enabled.</p> <ul style="list-style-type: none"> • REPAYMENT SCHEDULE • PAYMENT CHANGE SCHEDULE • RATE SCHEDULE <p>Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.</p>
Type	<p>Select any of the following repayment type that you want to use from the drop-down list.</p> <ul style="list-style-type: none"> • UNDEFINED • SKIP PERIOD • USER DEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON

1. Depending on the repayment type selected, complete the following sections:

- If you have selected the type as UNDEFINED (default), you can specify only the 'Rate Schedule' as explained in step 2.
- If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
- If you have selected the type as USER DEFINED, click **Add** in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

- If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. It prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the 'Extendable Balloon' section.

2. If the calculation includes a promotion, complete the Rate Schedule section. Click **Add** and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

9.1.3 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. The system generates an amortized schedule with the calculated data with the following headers:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

9.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan 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:

Loan Details

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).

Payment/Finance Charge

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

Payment Structure

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

Financed Amount Allocation

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

Amortization Schedule

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

9.1.5 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.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount” 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

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**

The screenshot displays the Oracle Financial Services Lending and Leasing Vehicle Evaluator interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', and 'Tools'. The 'Tools' menu is expanded to show 'Loan Calculator', 'Lease Calculator', and 'Vehicle Evaluator'. The main content area is titled 'Vehicle Evaluator' and contains several sections: 'Parameters' with dropdowns for 'Asset' (NEW COLLATERAL), 'Valuation Source', 'Period', and 'Region'; 'Vehicle' with input fields for 'Year', 'Make', and 'Model'; and 'Vehicle Evaluator Valuation' with tabs for 'Vehicle Evaluator Valuation' and 'Vehicle Evaluator Attributes'. The 'Valuation' section displays 'Total Value' (MSRP, Total, Usage) and 'Base and Attribute Value' (Base Retail, Base Loan, Base Trade, Retail, Loan, Trade). The top right of the interface includes buttons for 'Initialize', 'Evaluate', 'Clear', and 'Re-calculate'.

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.

Field:	View this:
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 **Attributes Tab**

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.
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**.

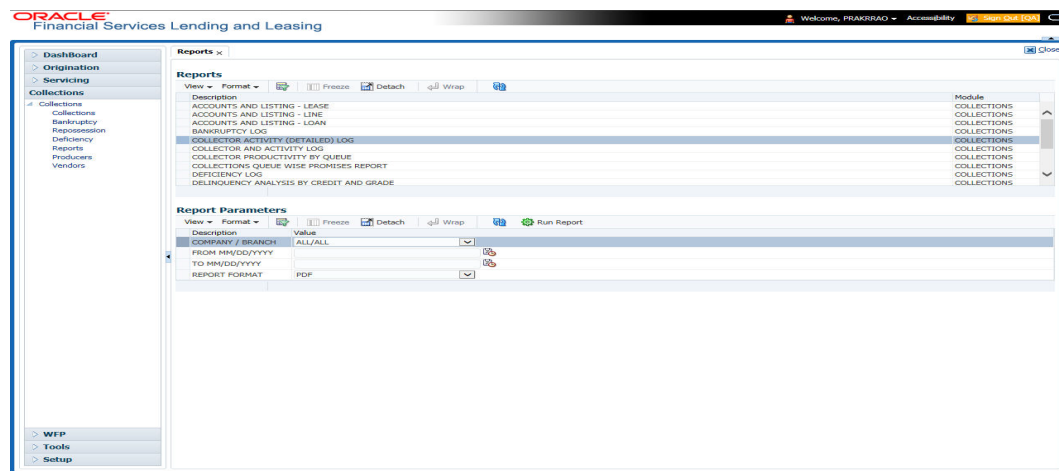
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

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**.



10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Report : bankruptcy Log
Date: 2/9/2016 1:51 AM

ORACLE
Financial Services Lending and Leasing

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN USD

Pool Id	type	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date
UNDEFIN		NEWLY RECEIVED	201512000	ANAND AJITHA	51034.65			02/04/2016
ED			11375					
Pool Total :					51,034.65			
Branch Total :					51,034.65			
Company Total :					51,034.65			

10.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report

Report : Collector activity (Detailed) Log
Date: 2/9/2016 1:32 AM



Date From: 01/01/1800 To : 01/01/2048

Company: NLG2
Branch: NLRQ
ALL AMOUNT ARE IN USD

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
		Accounts Worked: 1	Collector Activity count: 1	Collector Total:	1,000.00					
	HARSHAL TUMGIRE	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N
		20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	N
		Accounts Worked: 2	Collector Activity count: 2	Collector Total:	2,000.00					
12/23/2015	NUTAN KHAIKARNAR	20120200010843	LEWIS JERRY / JEAN	O	TB	PM	12/26/2015	12/24/2015	2,000.00	N
		Accounts Worked: 1	Collector Activity count: 1	Collector Total:	2,000.00					
		Date Count: 1	Date Activity Count: 1	Date Total:	2,000.00					
12/19/2015	VENKATRESHWAR ULU ROUTHU	20120200011635	MOORE FREDRICK / CATHERINE	I	CC	CR	12/22/2015		0.00	N
		Accounts Worked: 1	Collector Activity count: 1	Collector Total:	0.00					
		Date Count: 1	Date Activity Count: 1	Date Total:	0.00					
		Branch Count: 5	Branch activity Count:	5	Branch Total:	5,000.00				
		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.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Department
- User Name
- Report Format

Example of the Collector Activity Log report

Report : Collector Activity Log

ORACLE
Financial Services Lending and Leasing

Date: 2/9/2016 1:26 AM
From Date: 01/01/1900 To Date: 01/01/2048
Company: NL02
Branch: NLHQ

Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments
01/19/2016	SERVICE OFSLL	20120400010114	I	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 10078)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR1_VR JOB REQUEST ID: 10121)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR2_VR JOB REQUEST ID: 10128)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)
12/17/2015	SHASHANK SRIVASTAVA	20120400010114	I	CC	HU	1	CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016
	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	DATE TOTAL: 3
	HARSHAL TEMGIRE	20120200010091	I	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
	KIRAN GOUDU	20121000010174	I	AT	PH	1	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	I	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	I	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	I	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	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20120200010091	I	CC	PP	3	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	I	AT	PH	42	DATE TOTAL: 42
	SERVICE OFSLL	20120200010231	I	AT	PH	52	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/30/2015, NEXT FOLLOWUP DATE: 12/30/2015
	VARSHA VAIDYA	20120200010231	I	AT	PH	2	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR JOB REQUEST ID: 10105)
						2	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
						Department Total:	146
						Branch Total:	146
						Company:	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:

ORACLE
Financial Services Lending and Leasing

10.5 Deficiency Log

This collection report lists deficiencies.

Parameters:

- Company/Branch
- Report Format

Example of the Deficiency Log report

Report : Deficiency Log
 Date: 2/9/2016 1:07 AM
 Company: NL02
 Branch: NLHQ
 ALL AMOUNT ARE IN USD

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 Financial Services Lending and Leasing

Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance	
UNDEFIN RD	NEWLY RECEIVED		201202000	SPARROW JACK / MARY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65	
	RECEIVED		10091	DALE ALAN / JESSICA/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65	
	NEWLY RECEIVED		201201000	ANDERSON NBO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	RECEIVED		10689	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED		201201000	ANDERSON NBO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	RECEIVED		11412	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED		201201000	ANDERSON NBO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	RECEIVED		11420	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED		201202000	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	RECEIVED		10471	POTTER HARRY / RUDY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED		201202000	SPARROW JACK / MARY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	RECEIVED		11544	DALE ALAN / JESSICA/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED		201202000	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	RECEIVED		11552	POTTER HARRY / RUDY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED		201203000	DICKENS GEORGE / BETH/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	RECEIVED		10321	JULIAN BREDDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	NEWLY RECEIVED		201203000	DICKENS GEORGE / BETH/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	RECEIVED		10826	JULIAN BREDDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	NEWLY RECEIVED		201203000	DICKENS GEORGE / BETH/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	RECEIVED		11592	JULIAN BREDDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	Pool Count: 17								Pool Total: 240,576.90
	Branch Count: 17								Branch Total: 240,576.90
	Company Count: 33								Company Total: 430,659.00

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

Grade	Balance	30	60	# of Accounts	Total	30	60	Amount	90+	Total	Percent of Amount	90+	Total
C GRADE	17,812.11	0	0	2	0.00	0.00	0.00	17,792.23	17,792.23	0.00	0.00	99.227	99.227
REASON	71,342.86	0	0	3	0.00	0.00	0.00	70,736.14	70,736.14	0.00	0.00	99.400	99.400
COMPANY	71,342.86	0	0	3	0.00	0.00	0.00	70,736.14	70,736.14	0.00	0.00	99.400	99.400
PRODUCER	92,349.00	0	0	9	0.00	0.00	0.00	92,000.53	92,000.53	0.00	0.00	99.336	99.336
Branch: NLHQ													
Company: NL02													
Product: ALL													
Grade: All													
C GRADE	48,094.93	0	0	0	0.00	0.00	0.00	48,004.83	48,004.83	0.00	0.00	99.238	99.238
REASON	48,094.93	0	0	0	0.00	0.00	0.00	48,004.83	48,004.83	0.00	0.00	99.238	99.238
COMPANY	48,094.93	0	0	0	0.00	0.00	0.00	48,004.83	48,004.83	0.00	0.00	99.238	99.238
PRODUCER	48,094.93	0	0	0	0.00	0.00	0.00	48,004.83	48,004.83	0.00	0.00	99.238	99.238
Branch: NLHQ													
Company: NL02													
Product: ALL													
Grade: All													
A GRADE	92,342.14	1	0	1	1,000.00	133,408.21	0.00	89,627.12	101,811.54	1,000.00	10.000	99.177	99.177
REASON	70,312.22	0	0	0	0.00	0.00	0.00	69,288.10	69,288.10	0.00	0.00	99.252	99.252
COMPANY	70,312.22	0	0	0	0.00	0.00	0.00	69,288.10	69,288.10	0.00	0.00	99.252	99.252
PRODUCER	970,176.00	0	0	13	10,247.61	133,408.21	133,484.97	280,340.39	306,623.54	1,000.00	13.722	99.102	99.102
COMPANY	970,176.00	0	0	13	10,247.61	133,408.21	133,484.97	280,340.39	306,623.54	1,000.00	13.722	99.102	99.102
PRODUCER	803,536.04	1	0	13	8,003.61	133,408.21	49,630.72	191,811.54	211,442.26	1,000.00	16.026	99.179	99.179
Branch: NLHQ													
Company: NL02													
Product: ALL													
Grade: All													
C GRADE	58,974.92	0	0	6	0.00	0.00	0.00	58,071.32	58,071.32	0.00	0.00	99.077	99.077
REASON	58,974.92	0	0	6	0.00	0.00	0.00	58,071.32	58,071.32	0.00	0.00	99.077	99.077
COMPANY	58,974.92	0	0	6	0.00	0.00	0.00	58,071.32	58,071.32	0.00	0.00	99.077	99.077
PRODUCER	58,974.92	0	0	6	0.00	0.00	0.00	58,071.32	58,071.32	0.00	0.00	99.077	99.077
Branch: NLHQ													
Company: NL02													
Product: ALL													
Grade: All													

10.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

Parameters:

- Company/Branch
- Product
- Producer
- Report Format

Example of the Delinquency Analysis by Producer report

Report: Delinquency Analysis By Producer
Date: 10/11/2013 16:00 PM

ORACLE
Financial Services Lending and Leasing

Company / Branch	TRM1 TEST	Product	ALL	Producer	ALL										
ALL AMOUNT ARE IN USD															
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total		
MI-0001 H&R BLOCK	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64		
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64		
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64		

Company / Branch	US03	Product	ALL	Producer	ALL										
ALL AMOUNT ARE IN USD															
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total		
CA-0002 MAYNE AUTO LEASE	138,739.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
CA-0004 VOLKSWAGEN S OF WOODLAND HLL	206,781.96	2	1	0	3	17,098.14	1,482.38	0.00	18,580.52	8.27	0.72	0.00	8.99		
CA-0005 RITTO JUNGLE	32,283.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92		
CA-0006 PIMI WALKER CHEVROLET JENSEN	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Branch Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79		
Company Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79		
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67		

10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

Report: Delinquency Analysis by State
Date: 2/9/2016 0:58 AM

ORACLE
Financial Services Lending and Leasing

Company: NL02 Product: ALL State: ALL
Branch: NL00

ALL AMOUNT ARE IN USD													
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
DISTRICT OF COLUMBIA	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
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	17,914.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.000	0.000	99.527	99.527
NORTH CAROLINA	17,920.79	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	0	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	0	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	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691

Branch: NL01

ALL AMOUNT ARE IN USD													
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240
IOWA	22,866.90	0	0	2	2	0.00	0.00	21,777.70	21,777.70	0.000	0.000	95.237	95.237
Branch 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 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
Grand Total:	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240

Company: US01 Product: ALL State: ALL
Branch: US00

10.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Collection Queue Wise Promise report

Report : Collection Queue Promises Log
Date: 2/9/2016 1:43 AM

ORACLE
Financial Services Lending and Leasing

Date From: To:

10.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Promise Log report

Report : Payment Promise Log
Date: 2/9/2016 6:19 AM

ORACLE
Financial Services Lending and Leasing

Promise Date From: 01/01/2010 To: 01/01/2048

Company	MLID	REPORT DATE	COLLECTOR	ACCOUNT #	DELINQUENCY CATEGORY	PROMISE AMOUNT	COLLECTED AMOUNT	PROMISE COUNT	KEPT	RATIO

BARCEL	01/12/2015	20120200010091	0 Days			1,000.00	0.00	1	Y	
WINDLE	12/24/2015	20120200010091	0 Days			1,000.00	0.00	1	Y	
						2,000.00		2		100.00%

KEVIN	01/17/2015	20120200010174	380 Days			1,000.00	0.00	1	Y	
GRAND	12/24/2015	20120200010174	380 Days			1,000.00	0.00	1	Y	
						2,000.00		2		100.00%

Company	MLID	REPORT DATE	COLLECTOR	ACCOUNT #	DELINQUENCY CATEGORY	PROMISE AMOUNT	COLLECTED AMOUNT	PROMISE COUNT	KEPT	RATIO

BOONERA	01/12/2015	20120200010182	380 Days			2,000.00	0.00	1	Y	
REYAGARAL	01/12/2015	20120200010182	380 Days			2,000.00	0.00	1	Y	
AN	01/26/2015	20120200010182	380 Days			2,000.00	0.00	1	Y	
						6,000.00		3		100.00%

BARAN	01/24/2015	20120200010182	380 Days			1,000.00	0.00	1	Y	
MARI	12/24/2015	20120200010182	380 Days			1,000.00	0.00	1	Y	
						2,000.00		2		100.00%

MPAN	12/26/2015	20120200010182	380 Days			2,000.00	0.00	1	Y	
MAHARAJ										
						3,000.00		1		100.00%
						3,000.00		3		100.00%
						42,035.00				

10.13 Repossession/Foreclosure Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Repossession/Foreclosure Log report

Report : Repossession/Foreclosure Log
Date: 3/14/2016 18:29 PM

ORACLE
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD							
Type	Disposition	Account #	Customer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date
	NEWLY RECEIVED	20150600010169	UNIT1 SUB 0 TOYOTA CAMRY	51,373.78			03/04/2016
	NEWLY RECEIVED	20150600010169	UNIT1 SUB	51,373.78			03/04/2016
		Type Count: 2	Type Total:	102,747.56			
		Branch Count: 2	Branch Total:	102,747.56			
		Company Count: 2	Company Total:	102,747.56			
		Grand Count: 2	Grand Total:	102,747.56			

10.14 Accounts and Listing - Loan

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report : Account Listing Log (Loan)									
Date: 2/9/2016 4:48 AM									
Company: US01 Branch: USHQ									
Company	Branch	Account #	Customer	Product	Effective Date	Interest Bal	Principal Bal	Balance	
CHARGED OFF		20120100010316	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77	
		20120100010688	THORPE GRAHAM / LISA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77	
		20120100011412	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77	
		20120100011420	THORPE GRAHAM / LISA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77	
		20120200010091	SPARROW JACK / MARY	LOAN-UN	02/10/2012	0.00	0.00	5,011.65	
		20120200010108	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	5,011.65	
		20120200010463	KEVIN KENNETH / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	
		20120200010471	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	
		20120200011544	SPARROW JACK / MARY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	
		20120200011552	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	
		20120200011560	KEVIN KENNETH / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	
		20120200011578	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58	

11. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Loan. Indirect Loan 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.

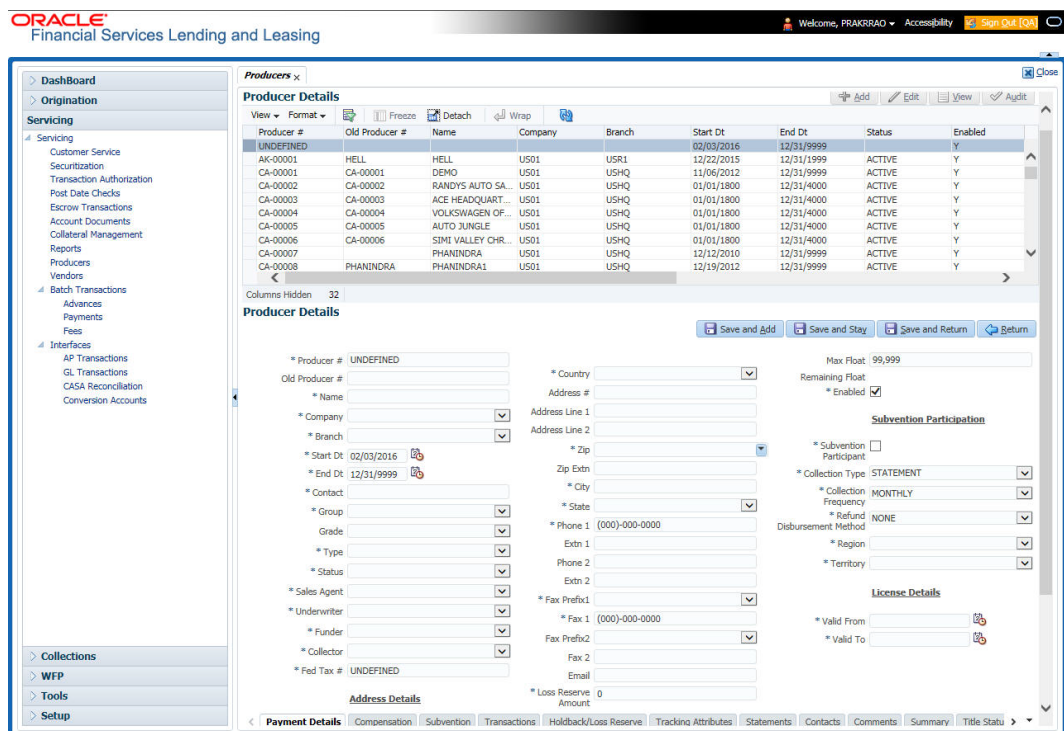
11.1 Producer Details

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers**.
2. The system displays the Producers setup screen.



To set up the Producer

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. 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.
Type*	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 Loan 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 <code>UIX_HIDE_RESTRICTED_DATA</code> 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 Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of 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 [Basic Actions](#) mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select 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	<p>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.</p> <p>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).</p> <p>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).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
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.

- 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.
- In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
- 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.4 **Comments**

The Comments sub 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.5 **Summary**

The display only Summary sub 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 **Title Status Summary**

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 [Basic Operations](#) mentioned in Navigation chapter.
3. Select the **Title Status Summary** period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

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 Vendors Screen

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

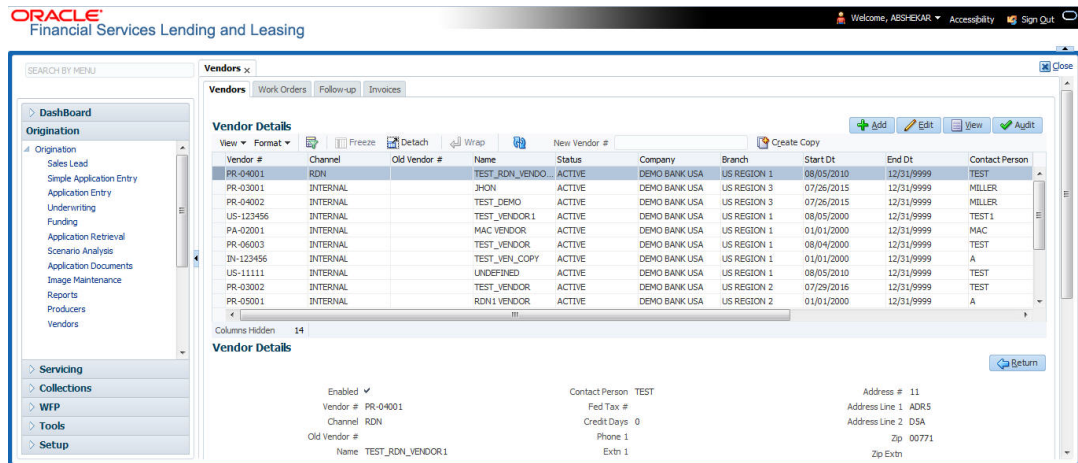
12.1.1 Vendors tab

1. Click **Collections > Collections > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
 - Comments
2. 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 value 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'.

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



A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	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 system 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 <code>UIX_HIDE_RESTRICTED_DATA</code> 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 [Basic Actions](#) 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
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 section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter <code>UIX-HIDE_RESTRICTED_DATA</code> 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	<p>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.</p> <p>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).</p> <p>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).</p> <p>Note: IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p>
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 [Basic Actions](#) 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main content area is divided into two sections:

Vendor Assignment Criteria

Channel	Work Order Type	Company	Branch	Enabled
INTERNAL	RE SALE	DEMO BANK USA	US HEAD QUARTERS	Y
INTERNAL	IMPOUND INVOLUNTARY REPOSSESSION (GR)	DEMO BANK USA	US REGION 1	Y
GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GR)	DEMO BANK JP	JP HEAD QUARTERS	Y
INTERNAL	DOOR KNOCK (GR)	DEMO BANK JP	JP REGION 1	Y
GENERIC RECOVERY INTERFACE	COLLECTION	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	RECOVERY	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	COLLECTION	DEMO BANK USA	US REGION 1	Y
INTERNAL	REPOSSESSION	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	BANKRUPTCY	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GR)	DEMO BANK USA	US HEAD QUARTERS	Y

Vendor Assignment Allocation

Vendor #	Name	Assigned Cases	% Allocation	Assignment %
IL-00003	CRAIG PHELPS, TRUSTEE	5	85.333	100
IL-00004	JAY A STEINBERG, ESQ	0	0	0
IL-00005	MICHAEL D. CLARK	0	0	0
IL-00006	B AND K TOWING	0	0	0
IL-00007	ILLINOIS AUTO RECOVERY	0	0	0
				Total % 100

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 [Basic Actions](#) 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 [Basic Operations](#) 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'.

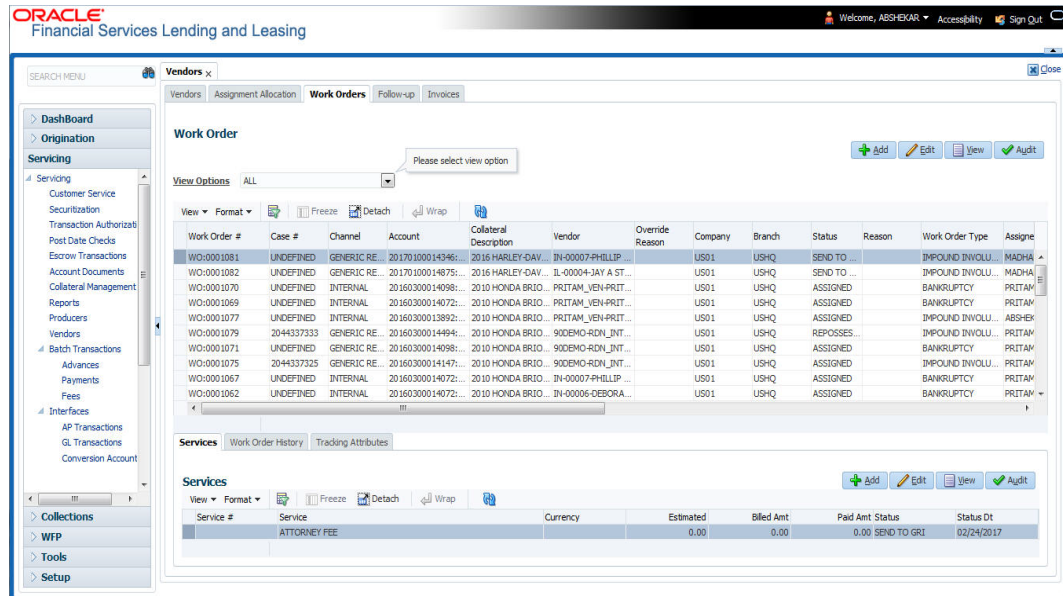
2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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.



A brief description of the fields is given below:

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 Reason	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 processed 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 Details 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.
Account Information section - System displays the following information depending on the account selected 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 Outstanding 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 section - This section displays the asset details associated with the work order.	
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 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.
Vendor Messages section - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message 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 [Basic Actions](#) mentioned in Navigation chapter.

12.1.3.1 Services

In the **Collections > Collections > Vendors > Work Order > Services**, perform any of the [Basic Operations](#) 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 > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). 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**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Work Order History' section. A table lists work orders with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, and Work Order Type. The selected work order is WO:0005003, UNDEFINED, RDN, 20150800021594, 2016 TOYOTA CA..., PR-56009-TEST, US01, USRHQ, ASSIGNED, REPOSSE.

Below the table, the 'Work Order History' section provides detailed information for the selected work order:

- Work Order:** Work Order # WO:0005003, Case # UNDEFINED, Channel RDN, Account 20150800021594, Work Order Type REPOSSESSION, Company US01, Branch USRHQ.
- Work Order Details:** Dt 08/10/2016, Status Dt 08/10/2016, Currency USD, Estimated 0.00, Billed Amt 0.00, Paid 0.00, Reference #.
- Account Information:** Service Address NAVEEN KLM - HOME - AR N AR1, BCH N # AR2,LAS, PIEDRAS,PUERTO RICO,00771.
- Collateral Details:** Collateral Description 2016 TOYOTA CAMRY.
- Vendor Information:** (Details are partially visible).

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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

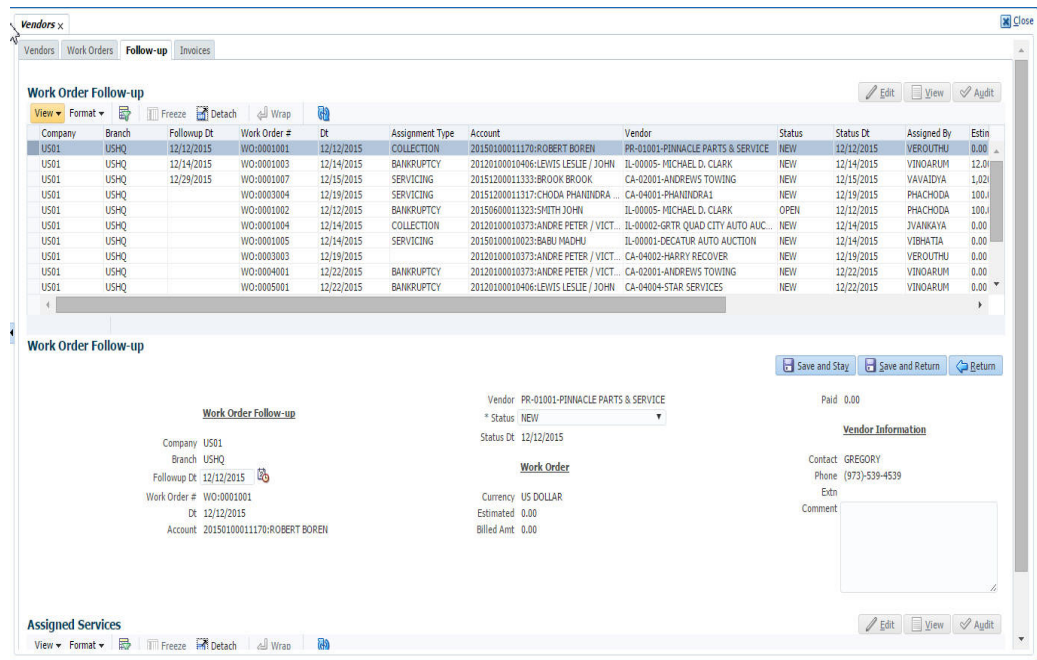
Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

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
2. In the **Collections > Collections > Vendors > Follow-up > Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.



A brief description of the fields is given below:

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 section	
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 Information 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 [Basic Operations](#) 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.

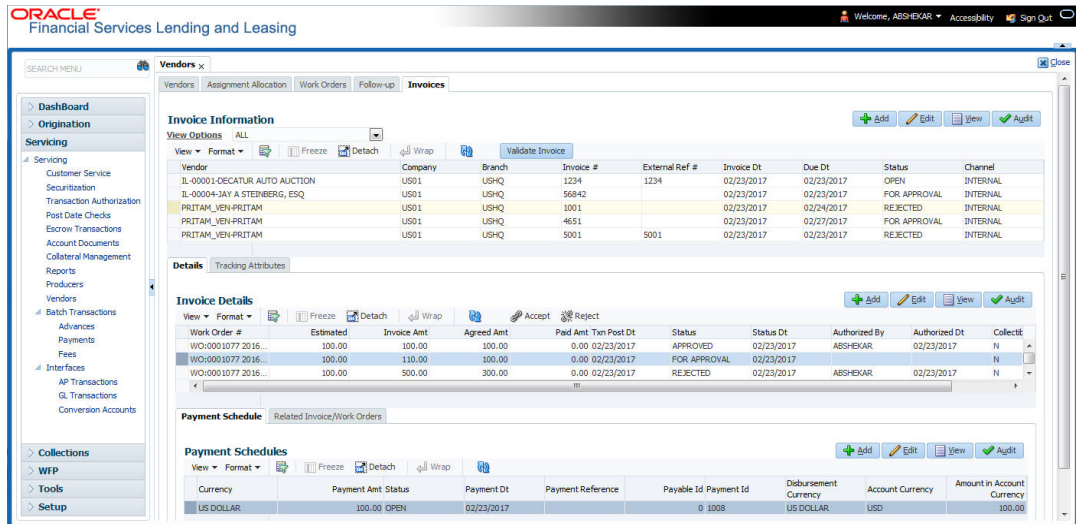
However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

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 [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number. 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 section	
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 generated invoice and 'Generic Recovery Interface (GRI)' for externally generated 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

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:


Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the generated 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	<p>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.</p> <p>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 > Vendors > Invoice Rules tab.</p>

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

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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.
Disbursement Currency	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 [Basic Actions](#) 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 Status	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 Estimated 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 [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	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.

12.1.5.7 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'.

Rule 1

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 Loan.

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 Loan:

- 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 Loan to interest bearing Loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

A.1.1 Late Charges

Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Late charges appear in 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.

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.

To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Subtract	Txn Date Amount

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 Repossession Expenses

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.

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

Summary				
Customer Service	Account Details	Customer Details	Transaction History	Pmt Modes
Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau
Cross/Up Sell Activities				
Balances				
Transactions	Sale Transfer Transactions	Payment Rating	Due Date History	Repayment Schedule
Work Orders				
Balance Group				
Balance Group			Txn Period	
<input type="radio"/> Current Balance <input checked="" type="radio"/> Deficiency Balance <input type="radio"/> Non-Performing Balance <input type="radio"/> Terminate Balance <input type="radio"/> ITD/CTD <input type="radio"/> YTD				
View Format Freeze Detach Wrap				
Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.48
INTEREST	0.00	12.48	12.48	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION/FORECLOSURE	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00
				Deficiency Balance Total 12,032.48

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Subtract	Txn Date Amount

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

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.

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

Summary Customer Service Account Details Customer Details **Transaction History** Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group Txn Period

Current Balance
 Deficiency Balance
 Non-Performing Balance
 Terminate Balance
 ITD/CTD
 YTD

View Format Freeze Detach Wrap

Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.48
INTEREST	0.00	12.48	12.48	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00
Deficiency Balance Total				12,032.48

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Subtract	Txn Date Amount

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

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 Loan 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.

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 Loan and adjusts the Loan receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Loan. After you post the transaction Loan 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.

To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
Secondary Beneficiary	
Comment	

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes 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 Loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Loan based on remaining balances. After posting the transaction, Loan 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 Loan and Loan receivables.

To modify financed insurance information

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

A.1.7 Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate Loan using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

Transaction	Parameters
Index/Margin Rate Change	Effective Date
	Index
	Margin Rate
	Reason

A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Loan. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. The payoff quote appears in Results section of Maintenance screen.

To generate a payoff quote for an account Loan

Transaction	Parameters
Payoff Quote	Txn Date
	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

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 Loan 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 Loan 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.

Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)
ADVANCE / PRINCIPAL	0.00	5,000.00	0.00	0.00	5,000.00	0.00
INTEREST	0.00	11.65	0.00	0.00	11.65	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT 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
EXPENSE REPOSSESSI...	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

Current Balance 0.00
Total

The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.

Account Details

Dues

02/10/2013	01/10/2013	12/10/2012	11/10/2012	10/10/2012
0.00	0.00	0.00	0.00	0.00

Delq Due: 0.00 Total Due: 0.00 Future Pmt Dt: 03/10/2013
 LC Due: 0.00 Today's Payoff: 0.00 Oldest Due Dt: 07/10/2012
 NSF Due: 0.00 Future Payoff: 0.00 Amt Paid Excess: 0.00
 Other Due: 0.00 Future Payoff Date: 01/03/2016

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	1	0	0	8	180	0

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

Activities

Active Dt	App #	Last Pmt Amt
11/01/2012	000000450	8,822.12

Last Activity Dt: 12/24/2015 Paid Off Dt: Charge Off Dt: 12/24/2015
 Due Day: 30 Effective Dt: 02/10/2012 Military Duty: N
 Last Pmt Dt: 06/18/2012 Current Pmt: 856.30 Customer Score: 639
 Customer Grade: C Last Bill Amt: 7,946.70 Behaviour Score: 0

Producer: IL-00003 : SAM LEHMAN CHRYSLER PLYMOUTH MAZDA

Due Date Change

Last Tim Dt	Rem. Tim. Limit (Life)
	5

Rem. Tim. Limit (Year): 2

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.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, there are navigation tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Below these are sub-tabs: Call Activities, Maintenance, Comments, Promises, Checklists, Trading Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The main content area is divided into three sections:

- Transaction Batch Information:** A table with columns Date, Monetary, Transaction, Status, and Batch. The data rows are:

Date	Monetary	Transaction	Status	Batch
02/16/2016	Y	ACCOUNT CLOSE	POSTED	N
01/19/2016	N	ADD CUSTOMER ADDRESS PHONE	POSTED	N
01/19/2016	N	ASSET MAINTENANCE	POSTED	N
01/19/2016	Y	PAID OFF	POSTED	N
01/19/2016	N	ASSET MAINTENANCE	POSTED	N
- Parameters:** A table with columns Parameter, Value, and Required. The data row is:

Parameter	Value	Required
TXN DATE	01/22/2016	Y
- Result:** A section titled 'Transaction Processing Details' showing the message: '***** Transaction Posting Successful *****'.

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 appear 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.

The screenshot shows the Oracle Customer Service Account Balances screen. The 'Transaction History' tab is selected. The 'Balance Group' is set to 'ADVANCE / PRINCIPAL'. The table below shows the balance details for various transaction types. The columns 'Waived', 'Charge Off', 'Adjusted (-)', and 'Adjusted (+)' are highlighted with a red box.

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
								Current Balance Total: 100,040.00

To adjust the advance/principal balance

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Subtract	Txn Date Amount

To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

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 appear 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.

To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

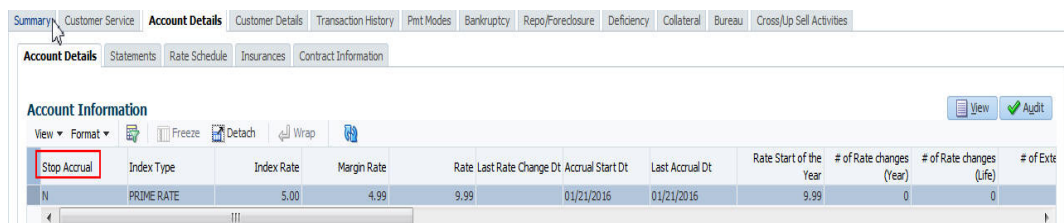
To waive the interest

Transaction	Parameters
Waive Interest	Txn Date Amount

A.1.14 Interest Accrual

You can start or stop interest accrual on a Loan.

On the Loan Details screens, Stop Accrual box is selected in Interest and Accruals section.



To remove Stop Accrual indicator, post the start ACCRUAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

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 Loan.

Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to

exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
BORROWER ON MILITARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	ACTIVE DUTY ORDER REFERENCE
	PAYMENT CALC METHOD
	RATE
	OVERRIDE 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 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.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Details screen. The 'Activities' section shows 'Military Duty' set to 'N'. The 'Customer Information' section shows details for customer 000001, including name, SSN, and birth date. The 'Collateral Information' section shows a TOYOTA COROLA. The 'Address Information' section shows a home address in YERMO, CA.

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.

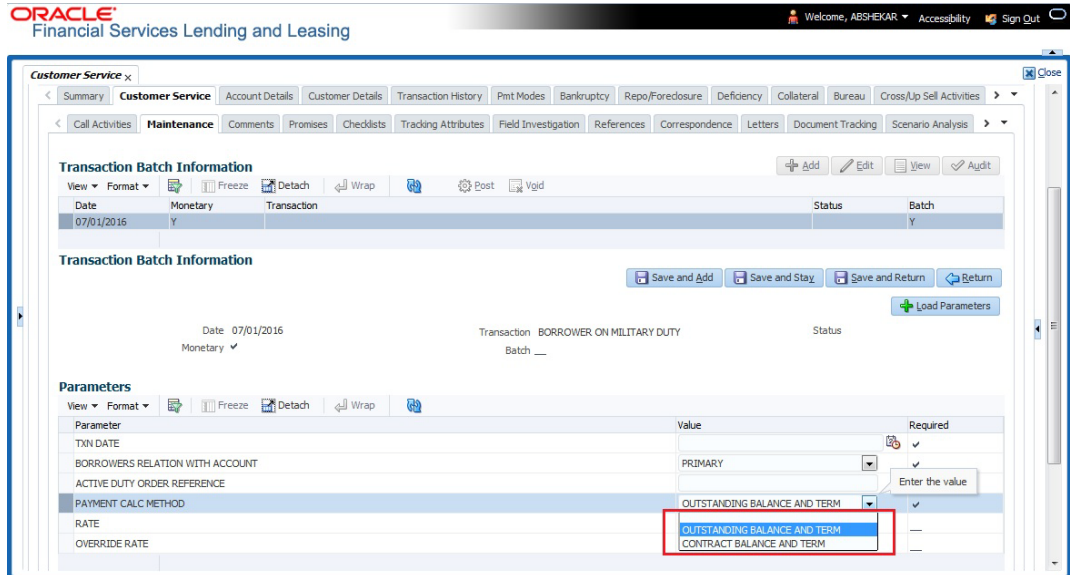
To indicate the payment parameters when the borrower is on active military duty

Parameter Name - CUST_ON_MLTRY_DUTY

Transaction	Parameters
BORROWER ON MILITARY 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.



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.

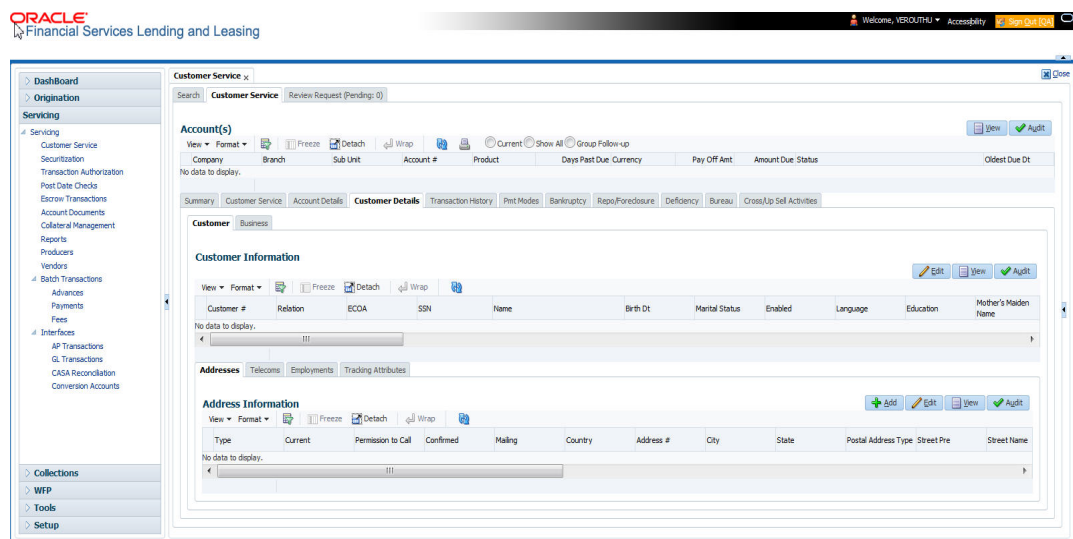
To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILITARY DUTY	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.



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.

The screenshot shows the Oracle Account Details screen for a customer. The 'Activities' section includes a table with the following data:

Active Dt	App #	Last Pmt Amt
12/28/2015	0000001230	0.00
Last Activity Dt	Paid Off Dt	Charge Off Dt
12/28/2015	12/28/2015	Military Duty N
Last Pmt Dt	Current Pmt	Customer Score
	1,492.80	750
Customer Grade	Last Bill Amt	Behaviour Score
A	0.00	0

The 'Due Day' field in the 'Activities' section is highlighted with a red box and contains the value '1'. The 'Producer' field is 'CA-00002 : RANDYS AUTO SALES'.

The system also notes change on Loan 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
	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.

Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amount	Payment Currency	Paym Amnt
07/26/2016	07/26/2016	DUE DATE CHANGE OVERRIDE	INR	0.00 FROM DUE DAY = 29 TO DUE DAY...	44,000.00	INR	
07/12/2016	07/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 07/29/2016	44,000.00	INR	
07/12/2016	06/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 06/29/2016	44,000.00	INR	
05/31/2016	05/09/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	05/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 05/29/2016	44,000.00	INR	
05/31/2016	04/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 04/29/2016	44,000.00	INR	
05/31/2016	04/08/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	03/10/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	03/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 03/29/2016	44,000.00	INR	
05/31/2016	02/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 02/29/2016	44,000.00	INR	

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**.

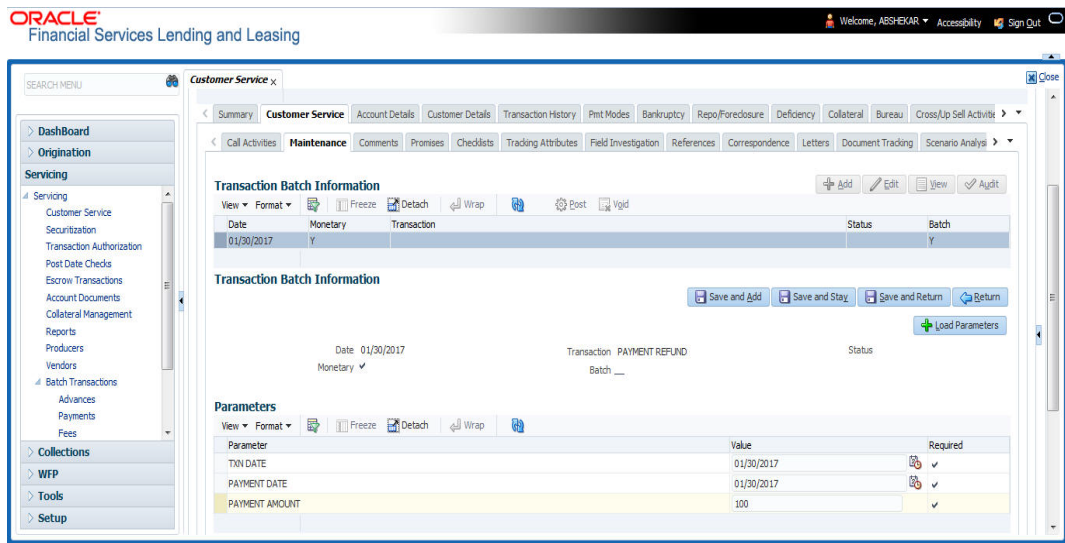
Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amount	Payment Currency	Paym Amnt
07/26/2016	07/26/2016	REVERSE DUE DATE CHANGE OVERRIDE	INR	0.00 FROM DUE DAY = 29 TO DUE DAY...	44,000.00	INR	
07/26/2016	07/26/2016	DUE DATE CHANGE OVERRIDE	INR	0.00 FROM DUE DAY = 29 TO DUE DAY...	44,000.00	INR	
07/12/2016	07/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 07/29/2016	44,000.00	INR	
07/12/2016	06/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 06/29/2016	44,000.00	INR	
05/31/2016	05/09/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	05/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 05/29/2016	44,000.00	INR	
05/31/2016	04/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 04/29/2016	44,000.00	INR	
05/31/2016	04/08/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	03/10/2016	LATE CHARGE	INR	30.00	44,000.00	INR	
05/31/2016	03/08/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 03/29/2016	44,000.00	INR	

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 Loan. 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.



To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Date
	Payment Amount

A.1.18 Extensions

Extension transactions allow you to extend a Loan. An extension fee may be assessed when an account receives an extension. In case of precomputed Loan, 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.

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Alert Conditions

Account Details

Dues

01/01/2016	12/01/2015	11/01/2015	10/01/2015	09/01/2015
0.00	0.00	0.00	0.00	0.00

Delq Due: 0.00 Total Due: 0.00 Future Pmt Dt: 02/01/2016
 LC Due: 0.00 Todays Payoff: 0.00 **Oldest Due Dt: 02/01/2016**
 NSF Due: 0.00 Future Payoff: 0.00 Amt Paid Excess: 0.00
 Other Due: 0.00 Future Payoff Date: 02/01/2016

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	1	1	1	6		-10

BP(Life) 1 NSF(Life) 2 Collector: DEMOCOLL
 BP(Year) 1 NSF(Year) 2

Activities

Active Dt: 12/07/2015 App #: 0000001003 Last Pmt Amt: 65,000.00
 Last Activity Dt: 01/22/2016 Paid Off Dt: Charge Off Dt: Military Duty: N
 Due Day: 1 Effective Dt: 01/01/2015
 Last Pmt Dt: 01/12/2016 Current Pmt: 3,134.35 Customer Score: 700
 Customer Grade: A Last Fill Amt: 17,797.70 Behavior Score: 0

Other Information

Collateral Information

Description	Identification #	Year	Asset Class	Asset Type	Sub Type
0 TOYOTA CAMRY	123456783ASDFGRTY	0	NEW	VEHICLE	CAR

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
000000...	MADHU BABU	PRIMARY	xx-xx-7845	06/16/1991	

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

Address Information

Type	Current	Permissic to Call	Mailing	Address	Phone
	Y	N	Y	1231 N ALY E GURABO PR-00778	(000)-000-0000
HOME	Y	Y	N	ESGR N DGD BICH N # 25 GJT JTFH LAS	01001.464.7617

It also notes the change with an entry on the Loan 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.

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

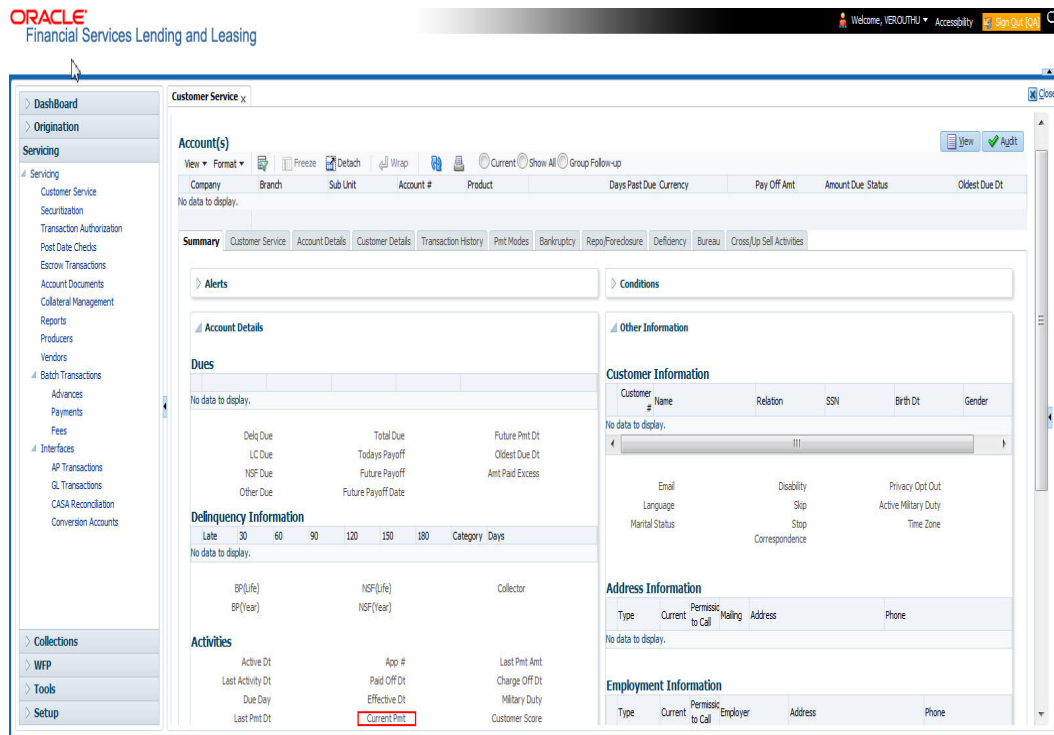
Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

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.



To change the payment amount

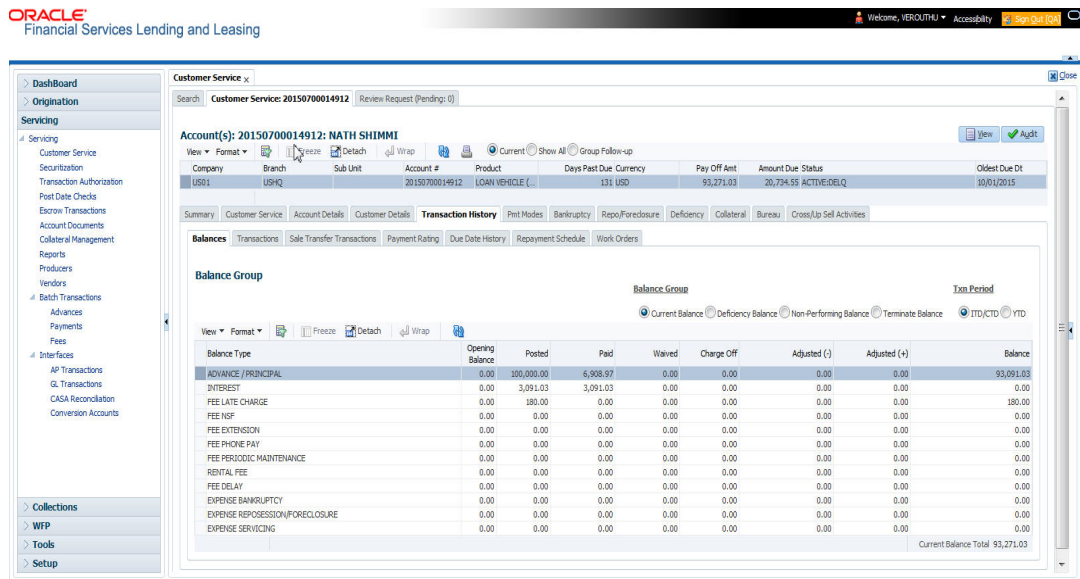
Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

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 appear 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.



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 appear 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 appear 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.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service form Balances screen. The interface includes a navigation bar at the top with tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. The main content area is titled 'Balances' and contains several sub-sections: 'Balance Group', 'Promotion and Insurance Details', and 'Work Orders'. The 'Balance Group' section features a table with columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The 'Current Balance Total' is 30,000.00. The 'Promotion and Insurance Details' section includes a table with columns for Promotion, Type, Rate, Term Start Dt, End Dt, Insurance, Status, and Sub Type. The 'Promotion' is NONE, 'Type' is NONE, 'Rate' is 0.00, 'Term Start Dt' is 12/24/2015, and 'End Dt' is 12/31/4000.

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	
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 ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
FEE MEMBERSHIP	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 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 Balance Total	30,000.00

Promotion	Type	Rate	Term Start Dt	End Dt	Insurance	Status	Sub Type
NONE	NONE	0.00	0.00	12/24/2015	12/31/4000		

To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount

To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

A.1.24 Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on 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.

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 Performing	Txn Date

A.1.25 Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed Loan into a simple interest Loan, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date

- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Loan.

The resulting 'new' simple interest Loan will have the same account number with details entered/computed above.

Caution: The converting a precomputed Loan into a simple interest Loan transaction can be performed only by closing the nonperforming condition.

To reschedule precomputed Loan to interest bearing Loan

Transaction	Parameters
Reschedule Pre-Compute Loan to Interest Bearing Loan	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.2 Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for Loan:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- 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
- Sub Unit Account Transfer

A.2.1 Customer Name Maintenance

You can update and change a customer's name.

To update a customer's name

Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

The new details appear throughout the system; for example, in Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

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.

To change other details about a customer

Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer Marital Status Code
	Customer Disability Indicator
	Customer Driving License Number
	Customer Number of Dependents
	Customer Email Address 1
	Customer Birth Date
	Customer Gender Code
	Customer Language Code
	Customer Driving Licence State Code
	Customer Time Zone

The new details appear throughout the system.

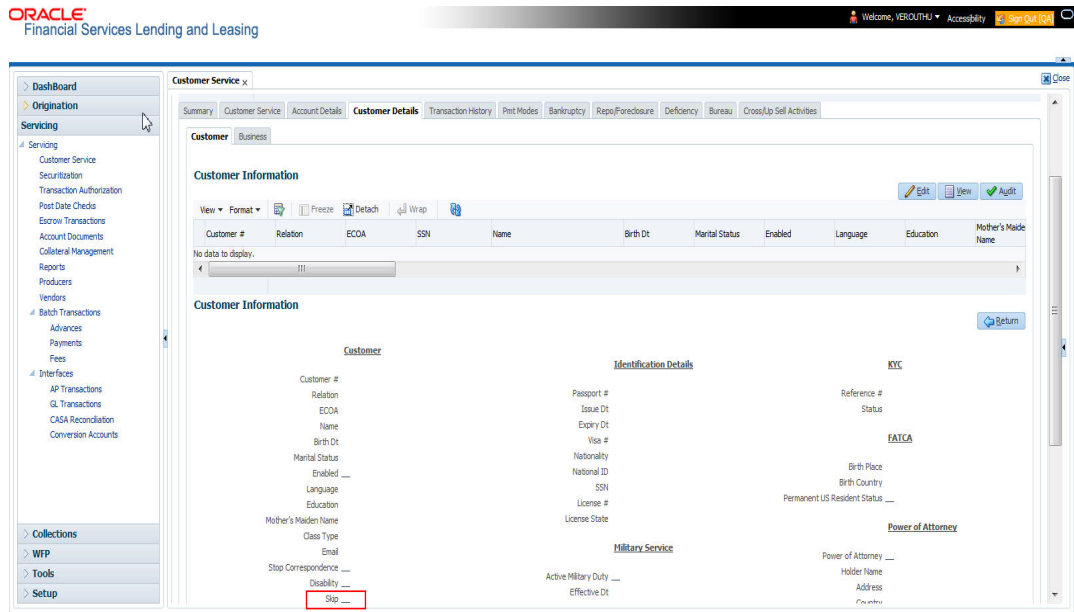
A.2.3 Skipped Customers

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 “skipped”

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.



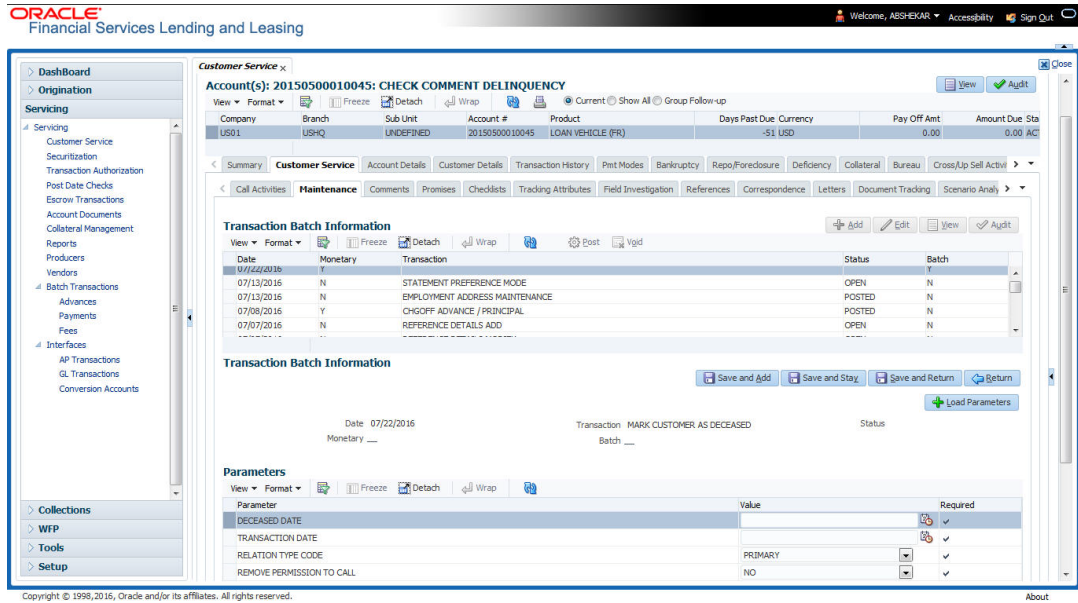
To remove the Skip indicator, follow the above procedure. However, you can also type **N** in the CUSTOMER SKIP INDICATOR parameter.

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”

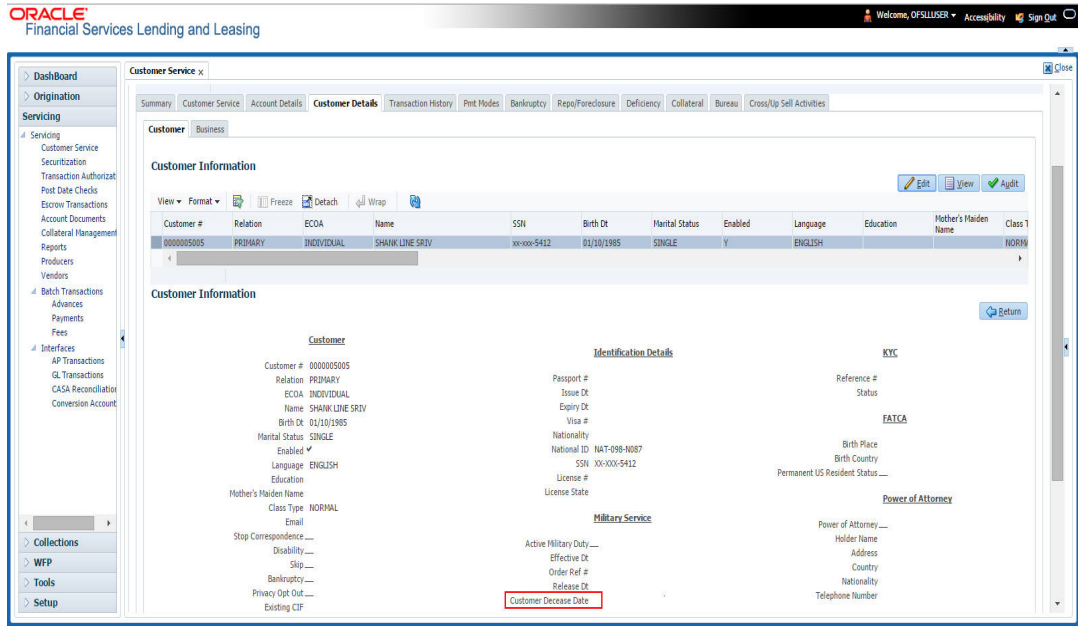
Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL



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.

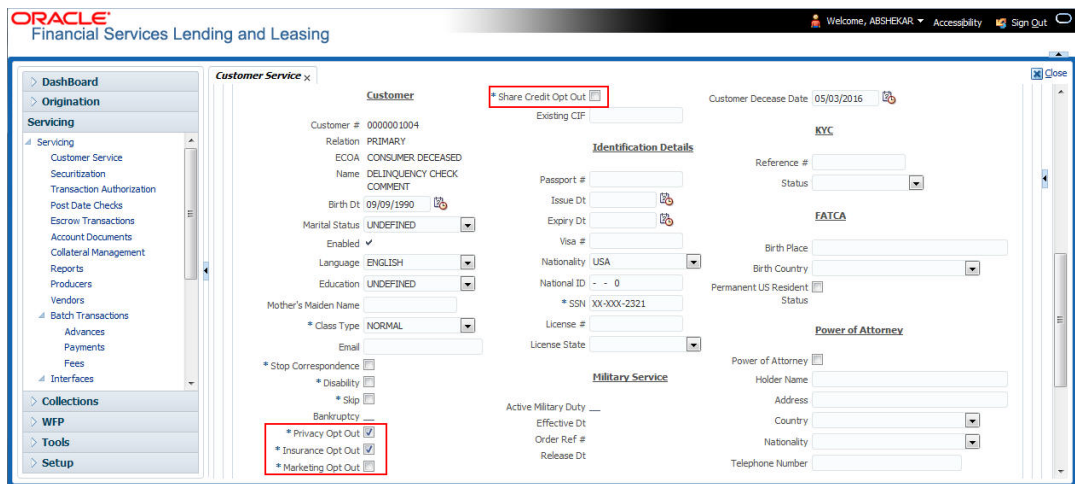
Transaction Code: CUS_PRIVACY_INFO

Description: CUSTOMER OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

To change the customer's privacy opt-out indicators

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.



To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

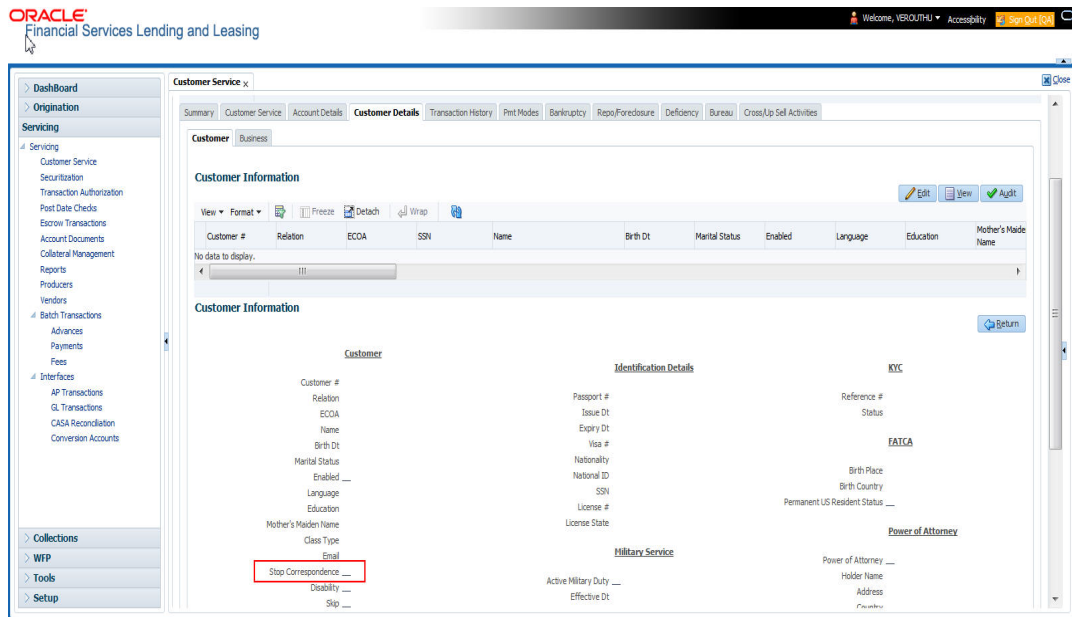
A.2.6 Correspondence (stopping)

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.



To remove the Stop Correspondence indicator, follow the above procedure; However, you can also type **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 Loan 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.

To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess
	ACH Payment Day
	ACH Start Date
	Txn Date

This information appears in the ACH section of the Account Details screen.

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.

A.2.10 Statement Reprinting (batch only)

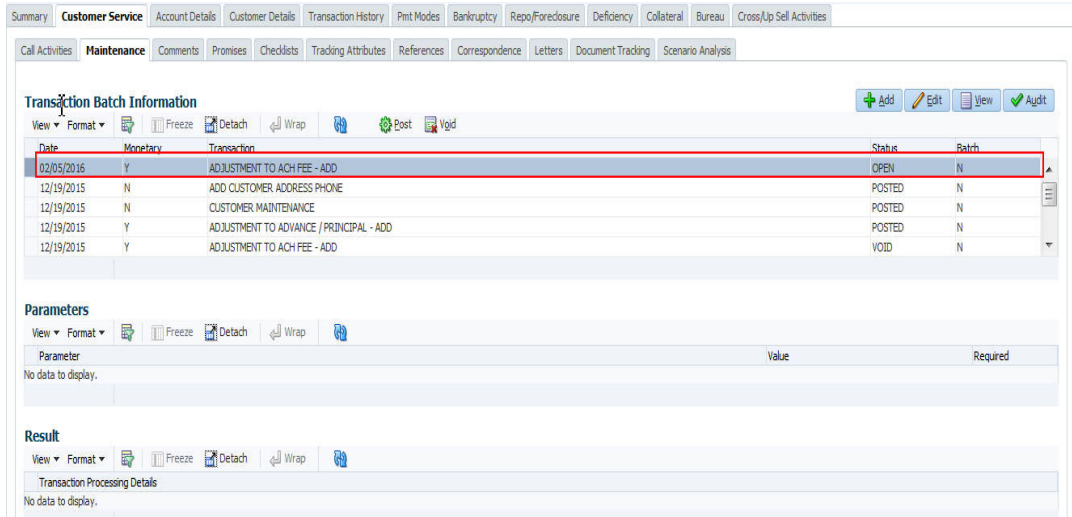
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	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.



To add a new ACH bank

Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
ACH Payment Amount Excess	

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.

To add post dated checks as a method of repayment

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdv Check Number
	pdv Check Date
	pdv No Of Checks
	pdv Check Amount
	pdv Bank Routing Number
	pdv Account Type
	pdv Account Number
	pdv Bank Name
	pdv Bank Branch Name
	pdv Docket Code
	pdv Comments
pdv Frequency	

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Loan account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

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 Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance 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 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

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

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
Reference	

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance 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 COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	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 PREFERENCE MODE	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 Recourse Details Maintenance

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 MAINTENANCE	TRANSACTION DATE
	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT

A.2.24 Sub Unit Account Transfer

Post the following transaction to transfer account from one Sub Unit to other.

ACC_SUBUNIT_XFER

System automatically triggers a monetary transaction internally to tag the 'New Sub Unit' to respective account. On successful transaction posting, a record added in 'Transaction History'.

Transaction	Parameters
ACCOUNT SUB UNIT TRANSFER	AMORTIZED BALANCE TRANSFER
	COMMENTS
	SALE TRANSFER EFFECTIVE DATE
	SUB UNIT CODE

Sub Unit Account Transfer - Reversal

Post the following transaction to transfer to reverse an account from one Sub Unit to other.

ACC_SUBUNIT_XFER_VOID

Transaction	Parameters
VOID ACCOUNT SUB UNIT TRANSFER	COMMENTS
	SALE TRANSFER EFFECTIVE DATE

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 DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.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 Loan.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

A.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 Loan	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 Pre-requisites

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 Create Case

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.

The screenshot shows the Oracle Financial Services Lending and Leasing interface for creating a Work Order. The 'Status' dropdown menu is highlighted with a red box and set to 'SEND TO GRI'. Other fields include Work Order #, Case #, Channel, Account, Vendor, and various financial details like Due Amt and Total Outstanding.

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

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:48 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-CASE GOT REPOSSESS...	INTERNAL	12/21/2016 06:55:39 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-CASE WAS ACCEPTED	INTERNAL	12/21/2016 06:48:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-ACCEPTED CASE	INTERNAL	12/21/2016 06:48:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529: NEW CASE CREATED	INTERNAL	12/21/2016 05:59:15 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:90DEMO-GRI_INTERFACE-ACKNOWLEDGED CASE...	INTERNAL	12/20/2016 10:08:05 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: C...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044298164:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:49 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:48 AM

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.

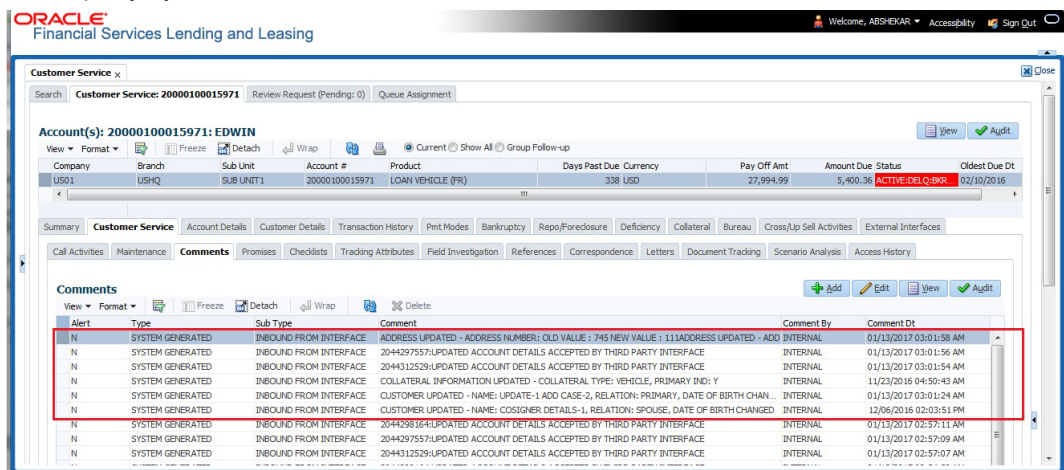
C.3 Update Case

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'.

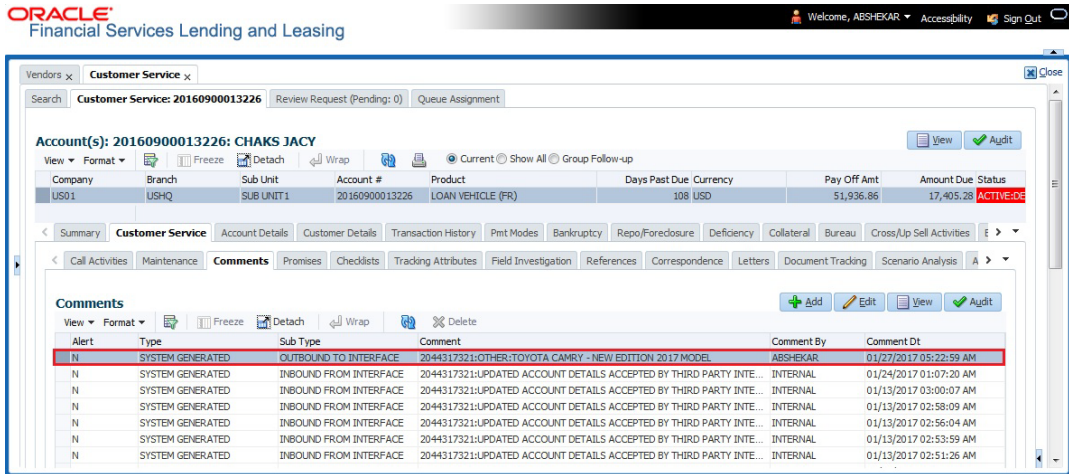
The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and user information: 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out'. The main content area is titled 'Vendors x' and contains several sections: 'Work Order' (with fields for Work Order #, Case #, Channel, Work Order Type, Account, Company, Branch, Vendor, and Override Reason), 'Work Order Details' (with fields for Dt, Status Dt, Currency, Estimated, Billed Amt, Paid, Reference #, Assigned By, and Followup Dt), 'Collateral Details' (with fields for Description, Identification #, Year, Make, and Model), 'Account Information' (with fields for Account Status, Charged off Dt, Due Amt, Total Outstanding, Balance, Total Due, Due Dt, Days Past Due, and Service Address), 'Vendor Information' (with fields for Contact, Phone, Extn, Fax, and Comment), and 'Vendor Messages' (highlighted with a red box, containing fields for Vendor Msg Type and Vendor Msg). The 'Vendor Messages' section shows 'Vendor Msg Type' set to 'CLIENT UPDATE' and an empty 'Vendor Msg' field.

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



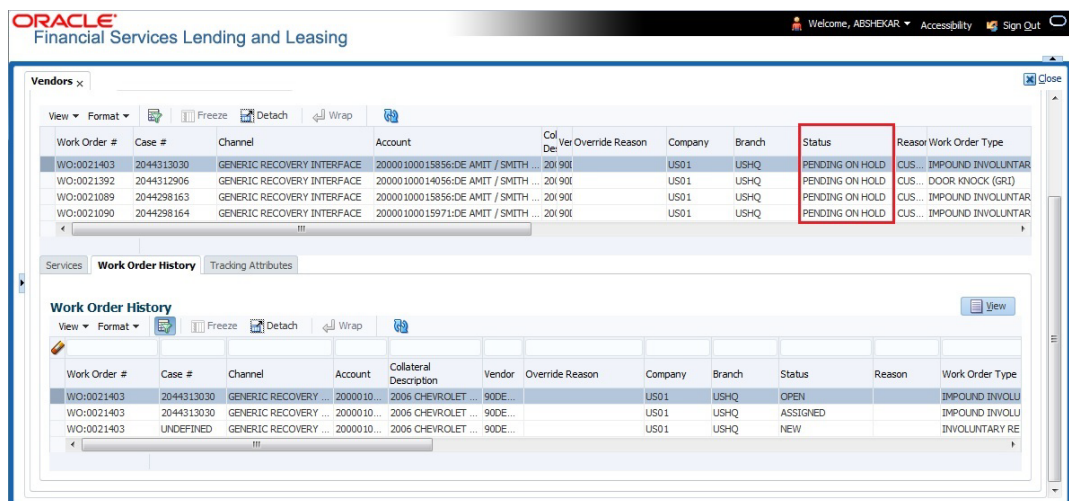
C.5 Hold Case

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.



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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The account details for account number 20160300018800 are displayed, including company (US01), branch (USHQ), sub unit (SUB UNIT1), product (LOAN VEHICLE (FR)), and currency (USD). The account status is ACTIVE:DELQ. The comments section is expanded, showing a table of comments with columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. One comment is highlighted with a red border, showing an alert of 'N', type of 'SYSTEM GENERATED', sub type of 'INBOUND FROM INTERFACE', and a comment text: '2044275575 : CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :'. The comment was posted by 'INTERNAL' on 11/10/2016 at 02:00:35 AM.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB_REQUEST_ID: 2...	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR1_VR_JOB_REQUEST_ID: 21...	INTERNAL	12/13/2016 12:47:35 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB_REQUEST_ID: 2...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED, (CORRESPONDENCE: CNLNCE_WEL_LTR_VR_JOB_REQUEST_ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575 : CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :	INTERNAL	11/10/2016 02:00:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMO-RDIN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMO-RDIN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:UPDATED: ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	11/10/2016 02:51:43 AM

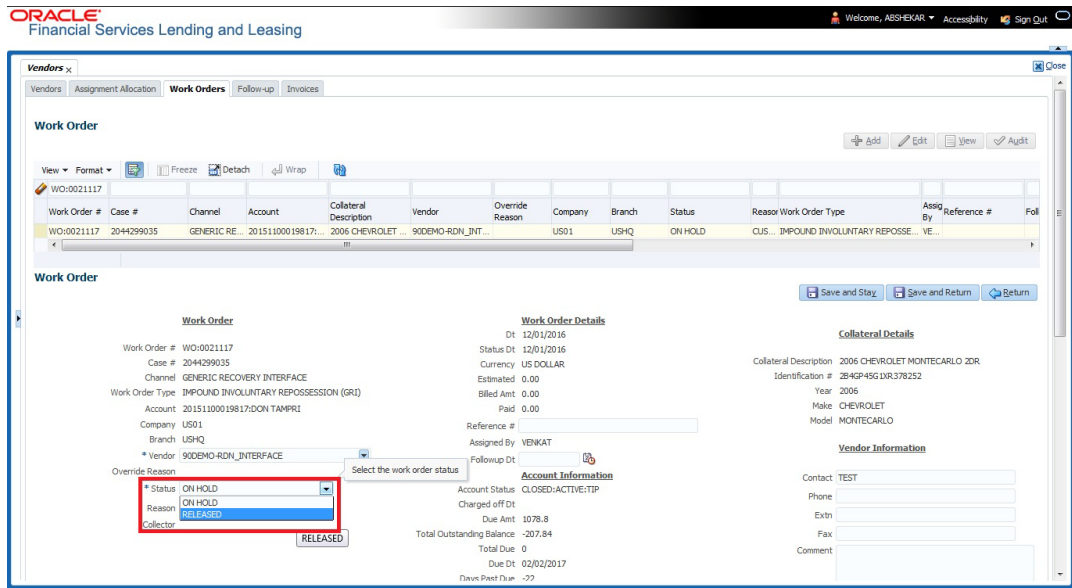
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- 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 Reopen Case

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.

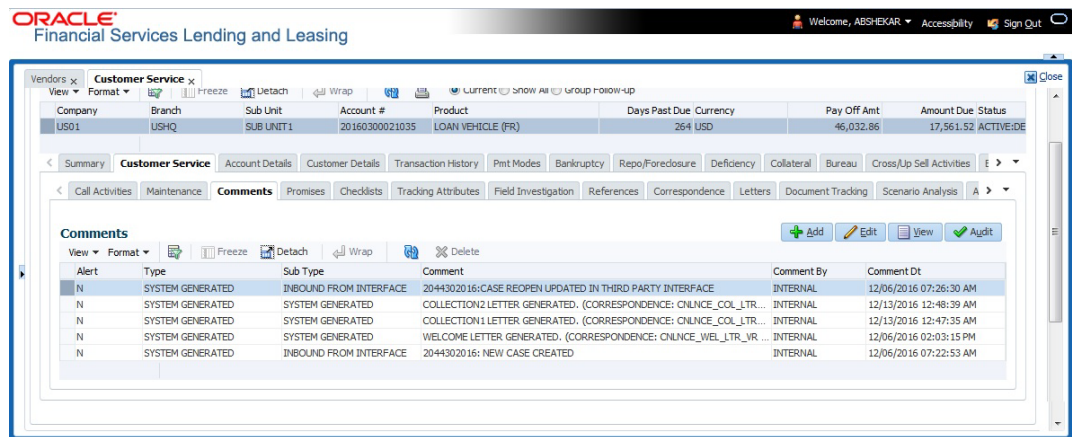
This ensures that a work order in hold status is processed further with third party vendor managed systems.



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



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 Reassign Case

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.

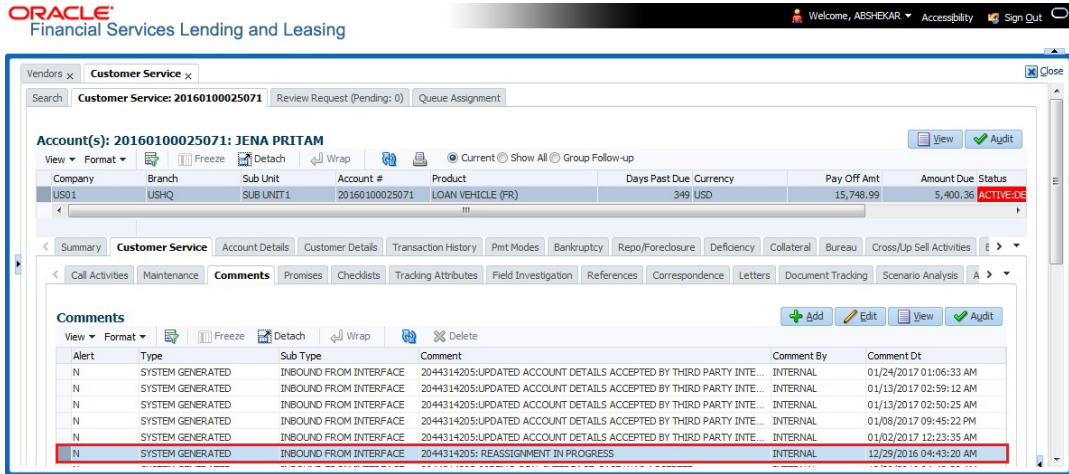
Note the following:

- 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



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.

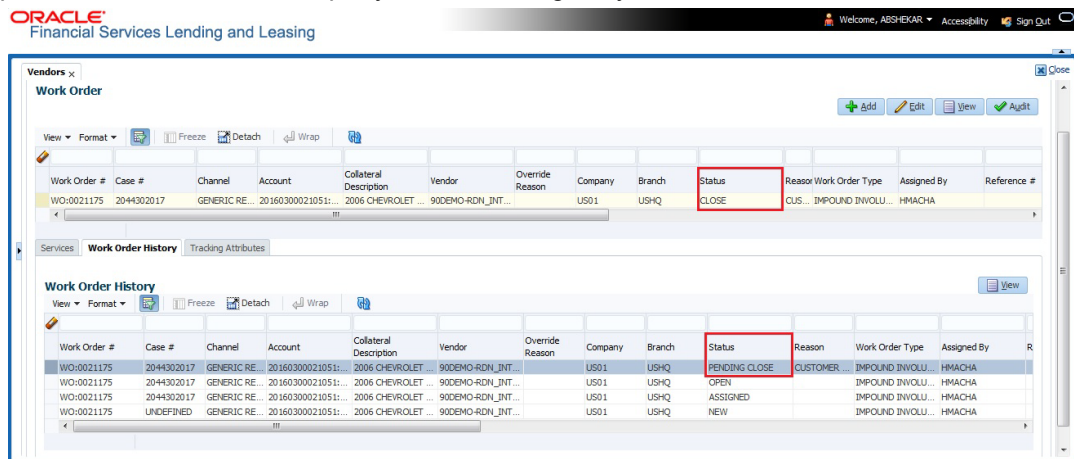
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

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.

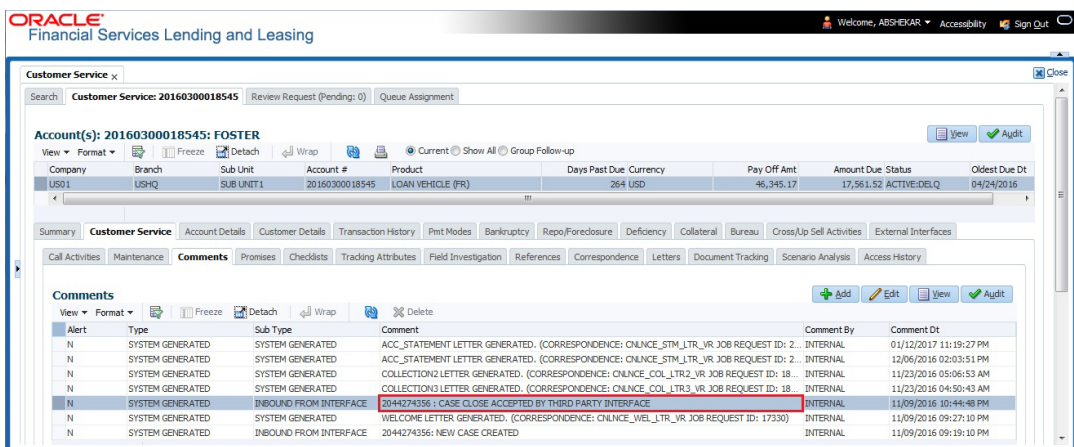
Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.



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



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 Case Updates Received via FireHose WebService

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 'getGrFireHose' - 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 return 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 CLIENT	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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Welcome, ABS@KAR Accessibility Sign Out

Customer Service x Customer Service x

Search Customer Service: 2016060001 Review Request (Pending: 0) Queue Assignment

Account(s): 2016060001: COSIGNER

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	SUB UN11	20160600018906	LOAN VEHICLE (PR)		170 USD	102,758.36	51,382.92	ACTIVE:DELQ	07/27/2016

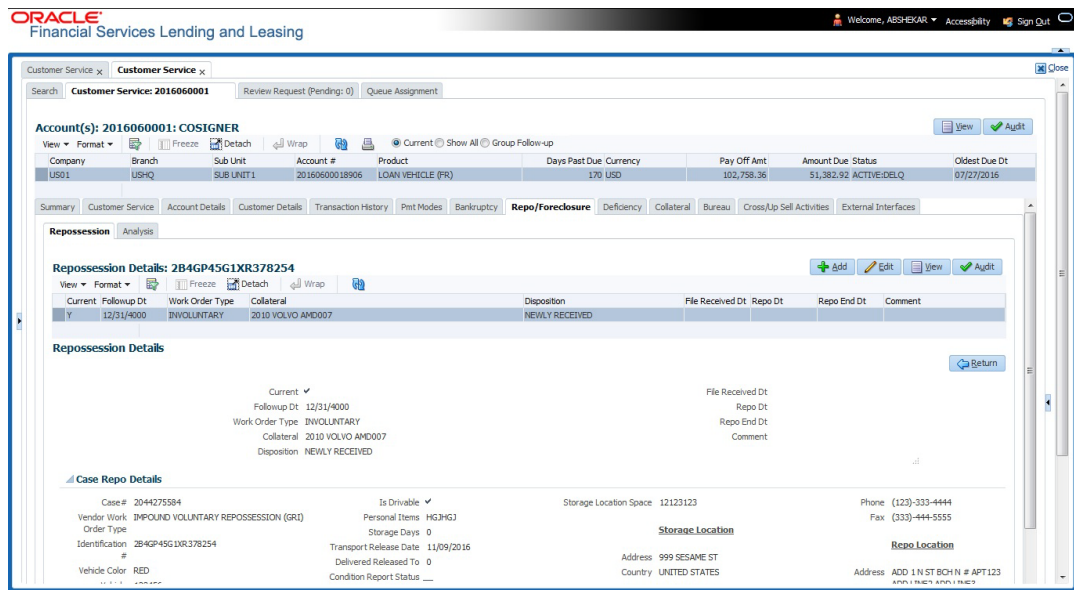
Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities External Interfaces

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB REQUEST ID: 25332)	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR_JOB REQUEST ID: 20946)	INTERNAL	12/09/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTIONS LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR2_VR_JOB REQUEST ID: 18920)	INTERNAL	11/23/2016 05:06:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTIONS LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR3_VR_JOB REQUEST ID: 18906)	INTERNAL	11/23/2016 04:50:43 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: ONLNCE_WEL_LTR_VR_JOB REQUEST ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:GR1_INTERFACE:REPOSSESSION DETAILS FROM GR1 UPDATED	INTERNAL	11/10/2016 05:02:30 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-CASE GOT REPOSSESSED	INTERNAL	11/10/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456	INTERNAL	11/10/2016 04:52:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584: NEW CASE CREATED	INTERNAL	11/10/2016 04:51:00 AM

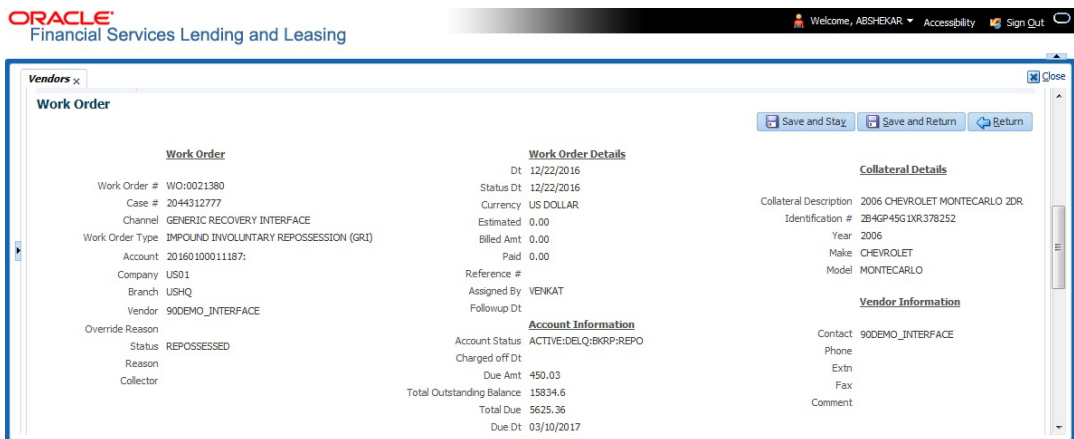
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



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.

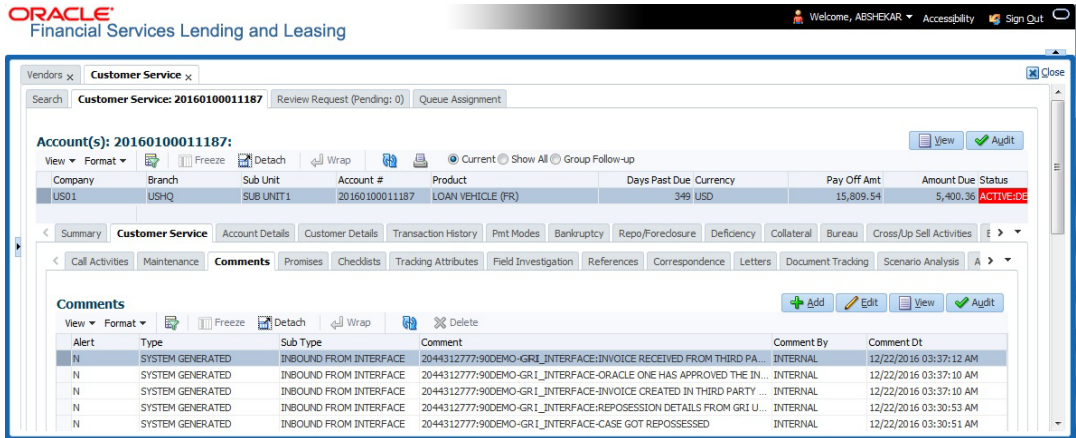
Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.



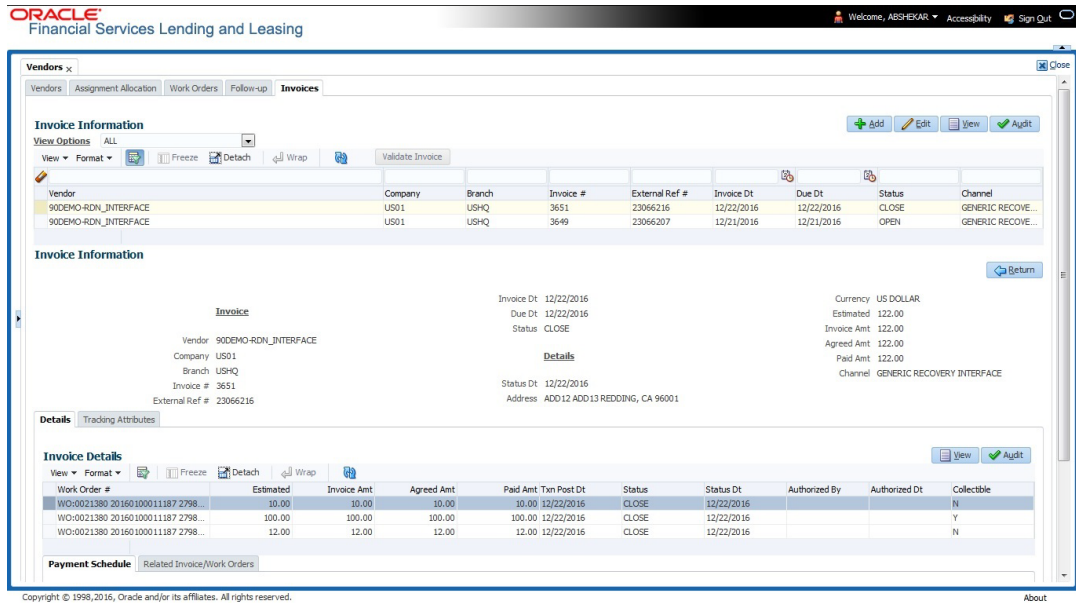
If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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



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.



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.