Oracle® Collections

User Guide

Release 11*i*

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Oracle Collections User Guide, Release 11*i*

Part No. B10080-02

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Preface

Welcome to the Oracle Collections User Guide, Release 11*i*.

This guide assumes you have a working knowledge of the following:

- The principles and customary practices of your business area.
- Oracle Collections.

  If you have never used Oracle Receivables or Oracle Collections, Oracle suggests you attend one or more of the Oracle Applications training classes available through Oracle University.
- The Oracle Applications graphical user interface.

  To learn more about the Oracle Applications graphical user interface, read the *Oracle Applications User's Guide*.

See Other Information Sources for more information about Oracle Applications product information.

How To Use This Guide

The Oracle Collections User Guide contains the information you need to understand and use Oracle Collections. This guide contains twelve chapters:

- Chapter 1 discusses the key features and process flows in Collections.
- Chapter 2 provides an overview of the graphical user interface (GUI) and the major tasks you can perform in Collections.
- Chapter 3 describes the methods you can use to search for information in the application.
- Chapter 4 describes how to access information about customers, delinquencies, payments, aging, and balances.
- Chapter 5 describes how to enter payments, promises to pay, disputes, and adjustments.
- Chapter 6 explains how to manage delinquencies including late stage collections activities such as litigation, write-offs, repossessions and bankruptcies.
- Chapter 7 discusses how to setup, administer, and update scoring components, filters, and engines.
- Chapter 8 describes how to set up and use dunning plans.
- Chapter 9 explains how to create and use strategies to automate your collections process.
- Chapter 10 discusses how to report lease management cases to a credit bureau and how to transfer cases to an external agency.
- Chapter 11 describes how to administer the ongoing functions in Collections such as using, web assistance, creating CGI switches, and running concurrent programs.
- Chapter 12 describes the reports available to collectors and their managers.
- Appendix A describes the Oracle Lease Management open interface tables.

Documentation Accessibility

Our goal is to make Oracle products, services, and supporting documentation accessible, with good usability, to the disabled community. To that end, our documentation includes features that make information available to users of assistive technology. This documentation is available in HTML format, and contains markup to facilitate access by the disabled community. Standards will continue to evolve over time, and Oracle is actively engaged with other market-leading technology vendors to address technical obstacles so that our documentation can be accessible to all of our customers. For additional information, visit the Oracle Accessibility Program Web site at http://www.oracle.com/accessibility/

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JAWS, a Windows screen reader, may not always correctly read the code examples in this document. The conventions for writing code require that closing braces should appear on an otherwise empty line; however, JAWS may not always read a line of text that consists solely of a bracket or brace.

Other Information Sources

You can choose from many sources of information, including documentation, training, and support services, to increase your knowledge and understanding of Oracle Collections.

If this guide refers you to other Oracle Applications documentation, use only the Release 11*i* versions of those guides.

Online Documentation

All Oracle Applications documentation is available online (HTML or PDF).

- **PDF Documentation** - See the Documentation CD provided with each release for current PDF documentation for your product. This Documentation CD is also available on Oracle*MetaLink* and is updated frequently.
- **Online Help -** Online help patches (HTML) are available on Oracle*MetaLink*.
- **11i Release Content Document -** Refer to the Release Content Document for new features listed release. The Release Content Document is available on Oracle*MetaLink*.
- **About document -** Refer to the About document for patches that you have installed to learn about new documentation or documentation patches that you can download. The new About document is available on Oralce*MetaLink*.

Related Guides

Oracle Collections shares business and setup information with other Oracle Applications products. Therefore, you may want to refer to other guides when you set up and use Oracle Collections.

You can read the guides online by choosing Library from the expandable menu on your HTML help window, by reading from the Oracle Applications Document Library CD included in your media pack, or by using a Web browser with a URL that your system administrator provides.

If you require printed guides, you can purchase them from the Oracle Store at http://oraclestore.oracle.com.

Guides Related to All Products

Oracle Applications User's Guide

This guide explains how to enter data, query, run reports, and navigate using the graphical user interface (GUI). This guide also includes information on setting user profiles, as well as running and reviewing reports and concurrent processes.

You can access this user's guide online by choosing "Getting Started with Oracle Applications" from any Oracle Applications help file.

Guides Related to This Product

Oracle Collections Implementation Guide

Use this guide to install Oracle Collections. It contains the steps required to install and verify your implementation of Oracle Collections.

Oracle Receivables User Guide

Collections uses many feature of this application extensively to manage transactional data. This user guide explains how to set up your system, create transactions, and run reports in Oracle Receivables.

Oracle Universal Work Queue User Guide

This document tells you how to use your work queue. Oracle Collections tasks appear in your work queue and are managed the same way as other work tasks.

Oracle Application Foundation User Guide

Oracle Collections uses many features that are covered in this document such as notes, tasks, and fulfillment.

Oracle One-to-One Fulfillment Implementation Guide

Oracle Collections use Oracle One-to-One Fulfillment to generate and send correspondence such as dunning notices, payment and promise confirmation letters, invoice copies as in e-mail, fax, or print format.

Oracle Customer Interaction History Implementation Guide

Oracle Collections uses Oracle Customer Interaction History to track all customer interaction events.

Oracle Lease Management User Guide

Oracle Collections is used with Oracle Lease Management to manage delinquent leasing contracts. Many aspects of leasing including cases, payments, and leasing transactions are covered in this document.

Oracle Scripting User Guide

You can create scripts for your collections agents to follow when making calls. This document explains how to use Oracle Scripting.

Oracle Advanced Outbound User Guide

Review this manual to understand more about outbound campaigns.

Oracle TeleSales User Guide

Oracle Collections is available from the eBusiness Center described in this document.

Oracle Marketing Online User Guide

This manual covers how to use Oracle Marketing Online. Oracle Collections uses the campaign feature of Oracle Marketing Online.

Installation and System Administration

Oracle Applications Concepts

This guide provides an introduction to the concepts, features, technology stack, architecture, and terminology for Oracle Applications Release 11*i*. It provides a useful first book to read before an installation of Oracle Applications. This guide also introduces the concepts behind Applications-wide features such as Business Intelligence (BIS), languages and character sets, and Self-Service Web Applications.

Installing Oracle Applications

This guide provides instructions for managing the installation of Oracle Applications products. In Release 11*i*, much of the installation process is handled using Oracle Rapid Install, which minimizes the time to install Oracle Applications and technology stack, by automating many of the required steps. This guide contains instructions for using Oracle Rapid Install and lists the tasks you need to perform to finish your installation. You should use this guide in conjunction with individual product user guides and implementation guides.

Oracle Applications Implementation Wizard User Guide

If you are implementing more than one Oracle product, you can use the Oracle Applications Implementation Wizard to coordinate your setup activities. This guide describes how to use the wizard.

Upgrading Oracle Applications

Refer to this guide if you are upgrading your Oracle Applications Release 10.7 or Release 11.0 products to Release 11*i*. This guide describes the upgrade process and lists database and product-specific upgrade tasks. You must be either at Release 10.7 (NCA, SmartClient, or character mode) or Release 11.0, to upgrade to Release 11*i*. You cannot upgrade to Release 11*i* directly from releases prior to 10.7.

"About" Document

For information about implementation and user documentation, instructions for applying patches, new and changed setup steps, and descriptions of software updates, refer to the "About" document for your product. "About" documents are available on Oracle*MetaLink* for most products starting with Release 11.5.8.

Maintaining Oracle Applications

Use this guide to help you run the various AD utilities, such as AutoUpgrade, AutoPatch, AD Administration, AD Controller, AD Relink, License Manager, and others. It contains how-to steps, screenshots, and other information that you need to run the AD utilities. This guide also provides information on maintaining the Oracle applications file system and database.

Oracle Applications System Administrator's Guide

This guide provides planning and reference information for the Oracle Applications System Administrator. It contains information on how to define security, customize menus and online help, and manage concurrent processing.

Oracle Alert User's Guide

This guide explains how to define periodic and event alerts to monitor the status of your Oracle Applications data.

Oracle Applications Developer's Guide

This guide contains the coding standards followed by the Oracle Applications development staff. It describes the Oracle Application Object Library components needed to implement the Oracle Applications user interface described in the *Oracle Applications User Interface Standards for Forms-Based Products*. It also provides information to help you build your custom Oracle Forms Developer 6*i* forms so that they integrate with Oracle Applications.

Oracle Applications User Interface Standards for Forms-Based Products

This guide contains the user interface (UI) standards followed by the Oracle Applications development staff. It describes the UI for the Oracle Applications products and how to apply this UI to the design of an application built by using Oracle Forms.

Other Implementation Documentation

Oracle Applications Product Update Notes

Use this guide as a reference for upgrading an installation of Oracle Applications. It provides a history of the changes to individual Oracle Applications products

between Release 11.0 and Release 11*i*. It includes new features, enhancements, and changes made to database objects, profile options, and seed data for this interval.

Oracle Workflow Administrator's Guide

This guide explains how to complete the setup steps necessary for any Oracle Applications product that includes workflow-enabled processes, as well as how to monitor the progress of runtime workflow processes.

Oracle Workflow Developer's Guide

This guide explains how to define new workflow business processes and customize existing Oracle Applications-embedded workflow processes. It also describes how to define and customize business events and event subscriptions.

Oracle Workflow User's Guide

This guide describes how Oracle Applications users can view and respond to workflow notifications and monitor the progress of their workflow processes.

Oracle Workflow API Reference

This guide describes the APIs provided for developers and administrators to access Oracle Workflow.

Oracle Applications Flexfields Guide

This guide provides flexfields planning, setup and reference information for the Oracle Collections implementation team, as well as for users responsible for the ongoing maintenance of Oracle Applications product data. This guide also provides information on creating custom reports on flexfields data.

Oracle eTechnical Reference Manuals

Each eTechnical Reference Manual (eTRM) contains database diagrams and a detailed description of database tables, forms, reports, and programs for a specific Oracle Applications product. This information helps you convert data from your existing applications, integrate Oracle Applications data with non-Oracle applications, and write custom reports for Oracle Applications products. Oracle eTRM is available on Oralce*Metalink*

Oracle Applications Message Manual

This manual describes all Oracle Applications messages. This manual is available in HTML format on the documentation CD-ROM for Release 11*i*.

Training and Support

Training

Oracle offers a complete set of training courses to help you and your staff master Oracle Collections and reach full productivity quickly. These courses are organized into functional learning paths, so you take only those courses appropriate to your job or area of responsibility.

You have a choice of educational environments. You can attend courses offered by Oracle University at any one of our many education centers, you can arrange for our trainers to teach at your facility, or you can use Oracle Learning Network (OLN), Oracle University's online education utility. In addition, Oracle training professionals can tailor standard courses or develop custom courses to meet your needs. For example, you may want to use your organization structure, terminology, and data as examples in a customized training session delivered at your own facility.

Support

From on-site support to central support, our team of experienced professionals provides the help and information you need to keep Oracle Collections working for you. This team includes your technical representative, account manager, and Oracle's large staff of consultants and support specialists with expertise in your business area, managing an Oracle server, and your hardware and software environment.

Do Not Use Database Tools to Modify Oracle Applications Data

Oracle STRONGLY RECOMMENDS that you never use SQL*Plus, Oracle Data Browser, database triggers, or any other tool to modify Oracle Applications data unless otherwise instructed.

Oracle provides powerful tools you can use to create, store, change, retrieve, and maintain information in an Oracle database. But if you use Oracle tools such as SQL*Plus to modify Oracle Applications data, you risk destroying the integrity of your data and you lose the ability to audit changes to your data.

Because Oracle Applications tables are interrelated, any change you make using Oracle Applications can update many tables at once. But when you modify Oracle Applications data using anything other than Oracle Applications, you may change a row in one table without making corresponding changes in related tables. If your tables get out of synchronization with each other, you risk retrieving erroneous information and you risk unpredictable results throughout Oracle Applications.

When you use Oracle Applications to modify your data, Oracle Applications automatically checks that your changes are valid. Oracle Applications also keeps track of who changes information. If you enter information into database tables using database tools, you may store invalid information. You also lose the ability to track who has changed your information because SQL*Plus and other database tools do not keep a record of changes.

About Oracle

Oracle develops and markets an integrated line of software products for database management, applications development, decision support, and office automation, as well as Oracle Applications, an integrated suite of more than 160 software modules for financial management, supply chain management, manufacturing, project systems, human resources and customer relationship management.

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Oracle is the world's leading supplier of software for information management, and the world's second largest software company. Oracle offers its database, tools, and applications products, along with related consulting, education, and support services, in over 145 countries around the world.

Your Feedback

Thank you for using Oracle Collections and this user guide.

Oracle values your comments and feedback. In this guide is a reader's comment form that you can use to explain what you like or dislike about Oracle Collections or this user guide. Mail your comments to the following address or call us directly at (650) 506-7200.

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1

Introduction to Oracle Collections

This chapter discusses the key features and process flows of Oracle Collections.

1.1 Overview

Collections agents and their managers can use Oracle Collections to:

- Identify delinquent customers
- Obtain a snapshot of the customer's past payment history
- Review a customer's aging data
- Track each delinquency as it moves through the collections lifecycle
- Support standard methods of payments that will quickly resolve the delinquent situation
- Plan and execute collections strategies to automate as much of the collections management process as possible
- Plan and execute collections dunning plans to automatically send dunning notices and optionally, schedule dunning callbacks.
- Attach notes to a customer's records.
- Create task lists.

Oracle Collections uses three types of collections management strategies:

- Collections dunning plans defined in the Collections Dunning Plan module and executed through Oracle One-to-One Fulfillment and Oracle Universal Work Queue.

- Collections strategies driven through the Collections Strategies module and related collections work items that appear in the Universal Work Queue (see Section 1.6, Process Flow for Collections Strategies)
- Collections campaigns driven through Oracle Marketing Online and optionally Advanced Inbound, and Advanced Outbound (see Section 1.5, Process Flow for Collections Dunning Plans)

Although such campaigns are usually used for marketing to customers, Collections uses campaigns and strategy management to:

- Identify and score delinquent customers or customer segments
- Create lists based on customer segments
- Determine the most effective campaign or strategy to use for each segment
- Execute the multi-channel strategy for each segment by assigning collections actions to individuals or having the system execute actions
- Track the results of each action and adjust next actions if necessary
- Report on results for future collections efforts

1.2 Oracle Collections Key Features

Oracle Collections includes the following features.

Delinquency, Broken Promise, and Strategy Actions Nodes on Universal Work Queue

Oracle Collections is integrated with Universal Work Queue to provide agents with a list of all collections-related work items. These items include work items associated to a particular collections strategy, delinquencies associated to customers, broken promises to pay, and collections tasks assigned to the agent such as a dunning callback. Collectors can add tasks related to collections business, such as following up on a dispute or confirming receipt of invoice copies.

eBusiness Center to support Collections

eBusiness Center in Oracle TeleSales is a complete cross-functional application providing universal agent support for all Oracle call center applications. eBusiness Center is used by collections agents to manage address and phone information for the organizations and contacts they interact with. In addition, eBusiness Center provides universal agent support for all Oracle call center applications and tabs relating to collections, telesales and teleservice agents.

Agents navigate to eBusiness Center from the Forms Navigator or from Universal Work Queue. From the Collections window, an agent can also navigate to eBusiness Center by clicking the name of the company in the Organization field on the Collections header.

Collections Header

As agents move through the application, they select specific functional tabs to perform collections activities. However they always need to see certain information about the person with whom they are interacting. The Collections Header serves as the reference point on who the customer is, key contact and account information, and specific delinquency information.

Customer Data Views

Users can see information at four levels in the Collections header: customer, account, bill to location, or delinquency. Level changes are done by clicking the View field and selecting from the LOV.

Profile Tab with Delinquency Tables

Along with the Collections header that is visible throughout a collections interaction, the agent needs to see additional information about the customer's delinquencies to manage the customer interaction appropriately. The Collections Profile tab provides the agent with a snapshot of the selected customer, account, bill to location, or delinquency including information on when payments were due and paid, summary information on total amount of money due, and information on the last contact with the customer.

The Profile tab also displays all delinquencies for the selected data view level.

Finally, the Profile tab allows the collector to select a collections script and a collections campaign that assist in managing the customer.

Detailed Collections Histories

Collectors need the ability to find historical information about their delinquent customers to be prepared to respond to objections, disputes and refusals. Typical historical information needed involves payment history, dispute history, call history, dunning history, adjustment history, and promise to pay history.

Automated Collections Scoring and Strategies Management

Dunning and other customer contacts are a central feature of the collections organization. It usually involves a formalized series of contacts made by the collecting organization and associated responses (or non-responses) made by the customer during attempts to collect on a delinquency.

Oracle Collections includes functionality that further automates the collection of delinquent amounts. Collections strategy creation and execution uses Oracle Applications modules like Workflow and Universal Work Queue. The Strategy module allows for the creation of reusable strategy templates and strategy work items. Strategy templates are created by managers and are usually based on proven collections activities. After templates are created and configured for certain collections situations, the system executes a strategy based on a pre-determined score. Collections scoring also supports scoring at the customer, bill to location, invoice (delinquency), and, with Oracle Lease Management, at the case level. Managers can create complex strategies based on sophisticated scoring rules. In addition, strategies can be assigned to specific universes of customers. For example, one collections strategy can be used for customers in the United States and another strategy can be used for customers in Germany.

Dunning Plans

Oracle Collections includes the ability to create and run simple dunning plans that send customers dunning notices keyed to their collections score. The collections manager creates dunning plans and designates the correspondence method (email, fax, or print) and the letter to be sent. This allows differently worded letters to go to different types of customers. Oracle Collections uses Oracle One-to-One Fulfillment to send dunning letters automatically to the customer; no agent or management action is required. A record of the dunning event is automatically added to the customer 's dunning history. An optional dunning call back can also be scheduled if the dunning notice doesn't result in payment. The dunning callback appears on the collector's task node in Universal Work Queue.

Aging Information

Oracle Collections provides aging information instantly to collections agents on the Aging tab. You do not have to run aging reports. Aging information is displayed in a summary table and specific detailed fields to allow collectors to quickly understand the aging situation for the entire customer or a specific customer account.

Payment Processing

Possibly the most important feature of a collections product is the ability to process payments quickly and capture the funds immediately. Once a collector has the delinquent customer on the telephone, it is paramount to convince the customer that they owe money and, once convinced, to take payments before they change their mind.

Oracle Collections supports the ability to take payments against one or more accounts as well as the ability to take payments against one or more invoices. Sometimes customers prefer to provide payment against their overall account (and later monies have to be applied to particular invoices) or they will make payments against particular delinquent invoices. With Oracle Lease Management, payments can be processed against leasing contracts or leasing invoices.

Adjustment Processing

While reviewing delinquencies with their customers, collectors can initiate adjustments at the installment or transaction level. This lets collectors resolve delinquency issues in the most expedient manner possible.

Collectors can make the best decision about whether or not to adjust a transaction by viewing previous history about the transaction in the History tab. The History tab provides collectors with access to details about adjustments in progress or

already approved, including amounts, dates, status, activity name, and activity type.

Oracle Collections leverages the authority and approval limits that are defined in Oracle Receivables. If an adjustment exceeds a collector's authority or approval limits, then the adjustment is created as a pending adjustment that a manager must first approve in Oracle Receivables. See Approving Adjustments, *Oracle Receivables User Guide*.

If desired, Collections can send automatic confirmation of adjustments to the customer, similar to dispute and payment confirmation letters.

Promise to Pay

Oracle Collections provides key functionality to process payments immediately. Payments can be processed with credit card or bank Electronic Funds Transfer (EFT) through integration with Oracle *i*Payment, which provides real-time authorization and validation.

Collections provides promise to pay functionality for transactions to processes a customer's acceptance of the debt and agreement to make a payment by a certain date. Collectors can take one or many promises to pay on the same invoice from a customer at the same time. If a customer fails to make a promised payment, then the Collections system automatically creates a Broken Promise item on the agent's Universal Work Queue so that a follow up action can be taken.

Dispute Handling

Although the goal for collectors is to collect money, delinquent customers often refuse to pay invoices and bills because they do not believe they owe money for a variety of reasons. In addition, customers using Trade Management to create and track trade promotions may 'short pay' an invoice. Infomration

The Pay Transaction Tab provides the ability for a collector to find open invoices, review the individual lines of the invoices and dispute all or part of the invoice. Information about these open invoices is accessible from the Pay Accounts tab. Views to Open Line Listings are accessible to users who have licensed Oracle Trade Management. Disputes have to be resolved, so workflows will support further investigation resulting in either a credit memo or additional collections activities. Note that dispute functionality is not available to Oracle Lease Management implementations

Payment Reversals

Occasionally a customer may make a payment by mistake or with the wrong credit card or bank information. When this occurs, the collector needs the ability to reverse the payment made and then take the payment in the appropriate manner. Payment Reversals are the process for this type of interaction.

Attachments

Collectors can attach related documents to a collections issue, such as customer correspondences, POs, contracts, and other documents. You can view these attachments at any time during the collections cycle by selecting the paperclip icon in the toolbar.

Customizable Tabs

Oracle Collections includes two hidden tabs that can be programmed by your implementation team or system administrator to meet any unique functionality requirements of your collections organization.

Collections Lifecycle Management

If a delinquency becomes problematic and further action must be initiated to obtain payment or resolve the issue, a collections agent can intitate a decision to escalate a payment problem. The Lifecycle tab tracks information about delinquencies, write-offs, repossessions, litigations, and bankruptcies. The collections mananger or collections agents can further manage each situation using the Web interface pages.

Case Management for Delinquent Leasing Contracts

If you use Oracle Lease Management, the Case Management tab provides detailed information about the case and related lease contracts, assets, and other information. A collector can initiate payment processing form the Case tab for leasing-related invoices.

Contracts Information

If you have installed Oracle Contracts, the Contracts tab provides summary and detailed information for lease contracts and other types of contracts. Licensed users can also access Oracle Contracts from the Contracts tab.

Shared Notes

Oracle Collections provides many places where a collector can enter and view notes about a customer or related transactions during the collections process. Notes can

be reviewed prior to interacting with a customer or shared between users with the appropriate access rights. Notes can be entered or viewed on the Notes tab or anytime the Notes icon is available on the Oracle Collections toolbar.

Creating and Managing Tasks

Use the Task tab to view information about an existing task or create a new task. Collectors can create new task for themselves or other collectors. Tasks appear on a collector's Universal Work Queue.

1.3 Oracle Collections Integrations

Collections leverages functionality from a number of eBusienss Suite products in order to provide a complete, end-to-end collections solution. Dependencies on E-Business Suite product modules include:

- Oracle Receivables to identify delinquent customers, adjust transactions, support posting payments, and resolve disputes
- Oracle HRMS for creating employees, locations, and organizations (required)
- Oracle Applications Foundation Modules:
  - Notes for creating, saving and viewing customer notes (required)
  - Interaction History for tracking of all customer contacts (required)
  - Tasks for to-do's, call backs, and so on (required)
  - Universal Work Queue (JTF component) for non-media work assignments (required)
  - Territory Manager for work assignments based on sales territory qualifiers (required)
  - Resource Manager for defining resources and groups (required)
  - One-to-One Fulfillment for sending collateral, copies of invoices, dunning notices, and other correspondence, via e-mail, fax or print (optional)
- Oracle TeleSales eBusiness Center for Customer Management (required)
- Oracle Interaction Center Modules:
  - Universal Work Queue (server component) for media-related work assignments (optional)
  - Advanced Inbound for automating inbound call handling (optional)
  - Advanced Outbound for automating outbound and preview predictive dialing call handling (optional)
  - Oracle Scripting for presenting collections call guides and scripts to support collections activities (optional)
- Oracle Marketing Online for campaigns, source codes, collateral, and scripting assignments (optional)

- Oracle *i*Payment for real-time credit card and bank EFT authorization and validation to take payments over the phone (optional) and for Leasing Management real-time payment processing (required)
- Oracle Trade Management for access to invoices and payments relating to trade marketing promotions (optional)
- Oracle Lease Management for collecting from delinquent lease contracts. (optional)
- Oracle Bill Presentment Architecture for viewing invoices as they were presented online to the customer (optional)

1.4 Process Flow for Collections

The following list describes the high level business flow for this application.

1. Concurrent program extracts raw data on transactions from Oracle Receivables; scores these objects; identifies the objects as delinquent, pre-delinquent or current; adds customer data; and stores the records in Oracle Collections tables.
2. User logs in and navigates to Universal Work Queue see assigned work.
3. User views information on delinquent customers and collections work assignments displayed in Universal Work Queue and selects a delinquency or collections task to launch Collections.
4. User reviews customer collections profile; delinquency information; histories; strategies and work assignments; aging; and notes. User processes work assignments and records information on payments, promises to pay, or disputes.
5. New payment information is sent via Oracle Receivables to Oracle *i*Payment for authorization.
6. Upon authorization, payment information is sent to Oracle Receivables for processing and updating of customer's receivables records.
7. Agents can view information about collections activities, customer payments, disputes, and promises on the History tab and by running reports.
8. Alternatively to step 3, user selects a customer record and launches eBusiness Center to review customer information.
9. Customer interactions, actions, action items, contact outcomes, results and reasons are tracked. These interactions can be tracked automatically or manually.
10. User selects the Collections tab in eBusiness Center to review information about the customer's delinquent accounts and invoices.
11. User launches Collections from the eBusiness Center Collections tab to view details of customer's delinquencies and payments.

1.5 Process Flow for Collections Dunning Plans

Dunning plans provide a simple method for managing collections issues that include automatically sending a dunning notice and tracking payments. Optional dunning callbacks can also be part of a dunning plan. Dunning plans are generally run to coincide with corporate billing cycles and can be run at the customer, account, bill to, or delinquency level. Dunning Plans use the following process:

1. Managers determine dunning score ranges and associated dunning letters and send method (print, fax or email) to send for each score range. Customer (or account, bill to, or delinquency) scores determine which dunning letter to send.
2. Optional dunning callbacks are defined.
3. The Dunning Plan concurrent program is run.
4. Dunning letters are automatically sent to customer via the Oracle One-to-One Fulfillment module. Dunning history is recorded.
5. The system tracks payments made by customers. If no payment is made, the Dunning Callback concurrent program can be run to create callbacks, which are automatically posted to an agent's Universal Work Queue Task node.
6. If payment is still not made, the customer (account, bill to, or delinquency) can be rescored and, at the next bill cycle, a new and more aggressive dunning letter is sent.

1.6 Process Flow for Collections Strategies

Managers can define strategies to apply to different collections situations and categories of customers. Scoring engines contain criteria used to analyze customers and score them. Managers relate scoring engines to strategies. For example, a scoring engine can check for overdue invoices. Invoices 60 days overdue receive a score of 40. The strategy says any invoice scored 40 is assigned to a collections agent to contact the customer by phone.

Collections strategies use the following process:

1. Managers define collections strategy templates. Strategies can contain required and optional work items. Strategy templates and work items are reusable and can be applied multiple times.
2. Managers create scoring engines and relate the score ranges to strategies.
3. Concurrent programs are run according to an established schedule and scoring occurs.
4. Strategies are executed based on scores Work items are initiated. If the work item is automated (such as send a letter), the system performs the work and creates a history record. If the first work item is manual, it is posted in Universal Work Queue to the collector who owns the customer. Note that cases and leasing contracts are scored if you are using Oracle Lease Management.
5. Strategy engine keeps track of when a work item is completed and initiates the next item.
6. Managers and agents can override the established collections work items by removing or adding work items to the strategy for the object.

1.7 Process Flow for Escalated Delinquencies

In most cases, a delinquency can be quickly resolved. The customer's account or invoice status simply changes from Open to Delinquent and, when payment is made and applied, it changes back to Open. However, as it moves through the collections lifecycle it is possible that the status of the delinquency changes or escalates over time.

The following is a high level process flow for escalating delinquencies.

1. Delinquencies are created by the system and assigned to agents according to territory assignment rules. A collections strategy can also be associated to this delinquency.
2. Agent contacts the customer.
3. As the delinquency is managed, the agent records information in the Lifecycle tab and recommends one or more of the following:
   - Credit hold: Work Flow notification is sent to designated manager
   - Service hold: Work Flow notification is sent to designated manager
   - Change status to *Litigation*
   - Change status to *Repossess assets*
   - Change status to customer *Bankruptcy*
   - Change status to *Write-off* of the delinquency
4. Delinquency goes to the manager, litigation specialist, or bankruptcy specialist for approval and further action.
5. Manager approves or disapproves status change, credit hold, and service hold. When a status changes one strategy may be replaced with another.
6. Manager uses the Collections HTML pages in the management Lifecycle tab to gather information and track the process for litigation, repossession, customer bankruptcy, or write-off.
7. As the delinquency progresses through a status, information is also displayed on the Agent screens so that the collectors can be kept up to date on their customers' situations.

1.8 Process Flow for Collections Campaigns

The collections campaign is created and executed primarily in interaction centers. It supports high volume inbound, outbound, and blended collections activities. By using Oracle Marketing Online, multi-channel collections strategies can also be used. A collection campaign uses the following process:

1. Discoverer workbooks analyze delinquent customers.
2. Delinquent customers are categorized into segments based upon such things as aging, dollars overdue, and delinquency type.
3. Workbooks are used to create lists for campaigns in Oracle Marketing Online.
4. Oracle Marketing Online creates collections campaigns and campaign schedules.
5. Collectors in interaction centers are assigned to campaigns.
6. Oracle Marketing executes the campaigns using Oracle Advanced Outbound if predictive dialing is required. Oracle Advanced Outbound supports preview or progressive dialing as well.
7. Collector records the results of a call and the information is kept in interaction history.

Oracle Scripting can be used with collections campaigns, in particular for junior collectors who might need additional coaching during a customer call.

Campaigns can be automated outbound or inbound. Alternatively, customer contact can be made via e-mails or other written correspondence. In that case, Oracle One-to-One Fulfillment is used to execute sending of the correspondence and the system creates an interaction record.

2

Overview of Using Oracle Collections

This chapter provides an overview of the user interface and the major tasks you can perform using Oracle Collections.

2.1 Oracle Collections User Interface

Oracle Collections provides forms-based windows for tasks performed by collections agents and managers; and web pages for setup, advanced delinquency management, and administration of Oracle Collections. The following responsibilities control access to functionality based on the role a user has in your company's collections process.

- **Collections Agent:** Allows collectors access the Collections application to perform tasks related to managing delinquencies and interacting with customers.
- **Collections Forms Administrator:** Allows managers to run concurrent programs, set profile options, and set up Oracle Foundation and Oracle Sales functionality.
- **Collections HTML Manager:** Allows managers access to strategies and dunning, plus later stage collections activities such as write-offs and bankruptcies. Managers also create dunning plans, scoring engines, and strategy and work item templates.
- **Collections HTML Administrator:** Sets up Web Assistance and uses SQL queries to create new scoring components, fulfillment queries, and scoring or strategy filters.

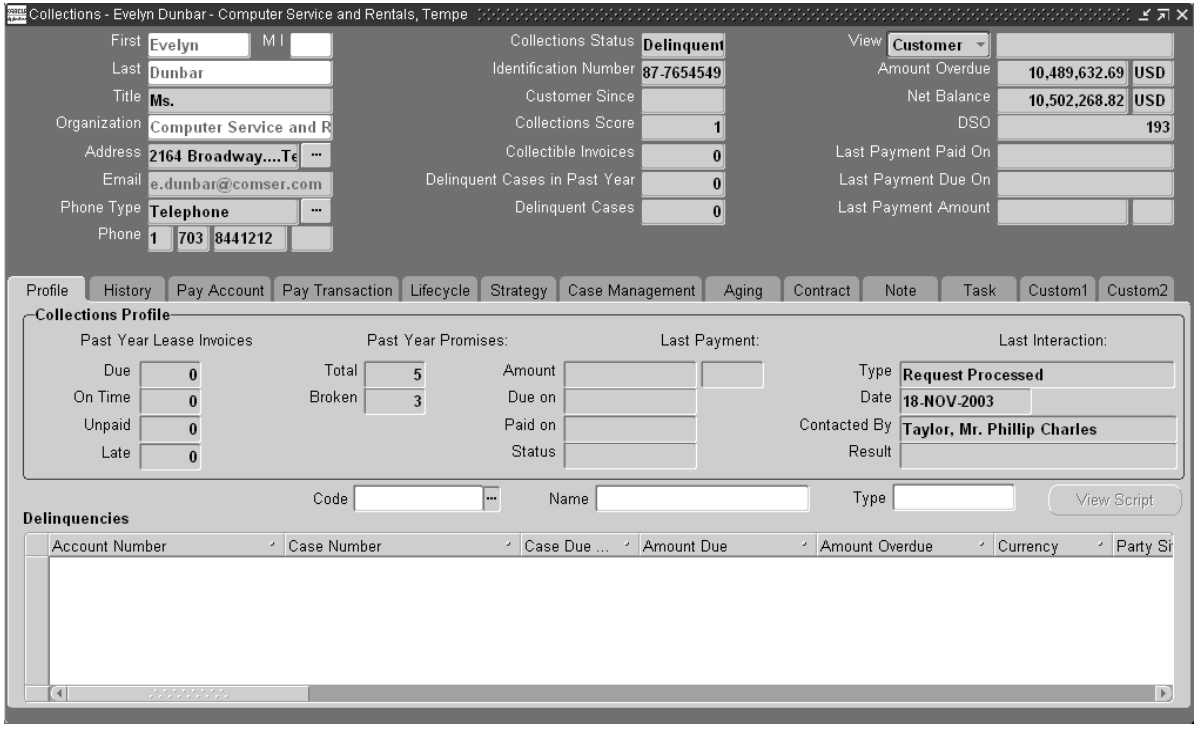
2.2 Accessing Oracle Collections

Use the Collections Agent responsibility to access the Collections window.

The Collections Agent can perform the following functions:

- Use eBusiness Center
- Perform searches
- Review aging
- Review history
- Process payments
- Process promises to pay
- Dispute invoices
- Manage leasing cases and process payments for Lease Management
- Escalate delinquencies in late stage collections
- Run collectons reports
- Send statements to customers
- Use Directory assistance

2.2.1 Using the Collections Window



The Collections window is your central work area for activities relating to collecting debt from a customer. You can reach it from the Navigator, through Universal Work Queue, or by clicking the Details button on the eBusiness Center Collections tab. You can use Quick Find to search for a customer.

The header portion of the window displays summary information about the customer's delinquency and payment history.

It displays one telephone number for a customer based its type, purpose, and whether it is primary or preferred number. A phone number with a purpose of Collections will take precedence over a primary number.

A purpose of Collections takes precedence over whether a number is a primary number. For example, if two numbers exist for a customer and both have a purpose of Collections, the one marked Primary will be displayed. If two numbers exist and only one has a purpose of Collections, the one with a purpose of Collections will

display even if the other is marked Primary. If two numbers exist and neither has a purpose of Collections, the one marked Primary will be displayed.

Detail information needed by Collections personnel is located in the following tabs, in the approximate order needed.

- Profile: See Section 4.3, Using the Profile Tab
- History: See Section 4.4, Viewing History
- Pay Account: See Section 4.6, Viewing Account Information
- Pay Transaction: See Section 5.2, Viewing Transaction Data
- Lifecycle: See Section 6.2, Viewing Collection Lifecycle Data
- Strategy: See Section 9.1, Overview of Using Strategies
- Case Management (used with Oracle Lease Management): See Section 10.1, Overview of Reporting to a Credit Bureau
- Aging: See Section 4.5, Viewing Aging
- Contract (used with Oracle Lease Management): See Section 4.7, Viewing Contracts a Customer Has with Your Organization
- Note: See Section 4.8, Note Tab
- Task: See Section 4.9, Task Tab
- Custom: Section 4.10, Using Custom Tabs

In addition, you can access online directory assistance from the toolbar. See Section 4.12, Using Directory Assistance

2.2.2 Using the Collections Navigator

From the Navigator, you have several choices for using the application while performing your collections activities:

- **Universal Work Queue:** When you select a customer, transaction, or other collections-related object in your work queue, you go directly to Collections. See Section 2.2.3, Using Universal Work Queue for more information. When you select a task, the task is opened in the related application.
- **Collections:** The Collections window opens with no customer data. You can search to find a customer.
- **eBusiness:** The eBusiness Center opens with no customer information. Use lookups or the LOV to find a customer. Use the eBusiness Center to update and

add customer information. The Collections tab displays information about delinquencies and payments for the selected customer.

If you view an organization or a contact at an organization, then the delinquency information is for the organization account. In order to see delinquency information for a person, you need to view that person as a consumer, not as a contact.

Click the Details button to open the Collections application for the displayed customer. The eBusiness Center remains open. You can also go to eBusiness Center from Collections by double clicking the selected Organization or Consumer.

- **Universal Search:** You can search for customers using the following three methods. Select the desired customer from the search results to open the Collections window. (See Section 3.1, Overview of Searching for more information.)
  - Quick Search: A set of queries set up in the application such as payment, promise to pay, and dispute. Choose one.

    Note: The Last Name and First Name parameters for payment, dispute, or promise to pay are not the organization contact. Use these parameters to search for a person who is a customer as an individual, not as an organization contact.

  - Expanded Search: You can create your own search.
  - Saved Results: You can activate previous searches that were saved.
- **Profiles:** You can set user-level profile options.
- **Directory Assistance:** Enter customer search criteria to obtain the phone number from a directory assistance web site.
- **Statement:** Opens the Statement window in Oracle Receivables where you can view or print a customer statement.

Guidelines

If you have implemented multi-organization functionality, then your data is separated by organization ID. A user associated with one organization ID cannot see information for another organization ID. See the *Oracle Applications Concepts Guide* for more information.

2.2.3 Using Universal Work Queue

Universal Work Queue (UWQ) displays actionable delinquency work items for a collector based on the display nodes selected when you set up UWQ. You can organize the information presented to match the data level your collectors work with customers. Work items can be consolidated and displayed at the customer level, account level, bill to level, or by individual delinquencies.

You can display the following nodes for a data level:

- **Delinquent Node:** Displays active, pending, and complete delinquent customers, accounts, bill to locations, or transactions assigned to the collector. When you double-click a line item, you go directly to the Pay Transactions tab in Collections with the appropriate delinquency highlighted.
- **Broken Promises Node:** Displays active, pending, and complete broken promises. Promises are taken at the transaction level, but can be displayed grouped by customer, bill to location, account, or delinquency. When you double-click a line item you go directly to the History tab in Collections with the Promise History view selected.
- **Strategy Work Item Node:** Displays all the strategy work items assigned to the collector including customer information, work item summary and transaction information. When you double-click a line item you go directly to the Strategy tab in Collections with the appropriate strategy and work item highlighted. Strategy work items can be at the customer, account, bill to, or delinquency level.

You can also display a **Task Node** with dunning callbacks, approvals, meetings, problem resolutions, and other work items.

The IEU: Desktop: Work Selector profile option determines the layout of work items in UWQ. You can select either a two frame format that displays nodes and their work items (Hgrid) or a single frame with a drop down list of options (Cascade). See Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*.

To change the order of work items displayed or to search for a particular item, select a column heading to sort the information by that column.

> **See also:** Set Up Oracle Universal Work Queue, *Oracle Collections Implementation Guide*

> **See also:** Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*

2.2.4 Changing Work Item Status

You can designate an assigned strategy work item as active, pending, or complete. In the Collections window, select Actions from the toolbar and then select one of the options:

- Show in UWQ as Active: moves the items to the Active Strategy Work Items node
- Show in UWQ as Complete: moves the items to the Complete Strategy Itmes Work node
- Show in UWQ as Pending: moves the items to the Pending Strategy Work Items node
- Show in UWQ Advanced: allows the user to move the items to the Pending node for a user-entered amount of days before it is returned to the Active node

The Actions menu is available from the Menu toolbar for the following:

- Delinquencies on the Lifecycle tab
- Broken promises in the Promise History table on the History tab

Alternatively, to complete a strategy work item, click the Complete Work button available on Strategies tab. This initiates a workflow notification process and updates the item's status in UWQ to Complete.

2.2.5 About Dynamic Tables

Oracle Collections includes dynamic tables to provide additional functionality customer and delinquency information. You can identify a dynamic table by its alternating color striped rows.

In a dynamic table, you can:

- Arrange table layout by hiding, reordering, or moving columns, and changing column width
- Select up to three columns and sort in ascending or descending order
- Customize and save table layout and sorting settings
- Copy cells or rows to a spreadsheet

2.3 Accessing Delinquency Management

A manager working on complicated or later-stage delinquencies requires access to information about bankruptcies, repossessions, litigation, and write-offs.

Responsibility

Collections HTML Manager

The Collections HTML Manager can perform the following functions during implementation or as needed during the collections process:

- Create Scoring Engines
- Create Work Items (used in Strategies)
- Create Dunning Plans
- Create Collections Strategy Templates
- Create Fulfillment templates
- Create Collections campaigns
- Run Collections Reports

The Collections HTML Manager can perform the following functions routinely:

- View and update delinquency information
- View and update litigation information
- View and update repossession information
- View and update bankruptcy information
- View and update write-off information
- View and update case information for Lease Management
- Approve pending adjustments in Oracle Receivables

2.4 Accessing Oracle Collections Administration

The manager, administrator, or other techinically trained personnel, create and manage the system components used by collections agents.

Responsibility

Collections HTML Administrator

Steps

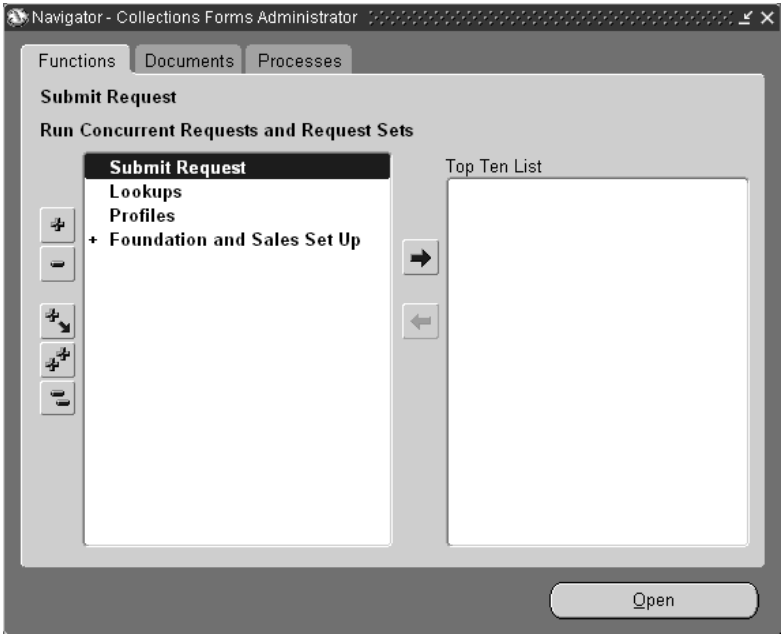
1. Select the Administration tab.
2. Choose **Collections.**

Guidelines

From the Administration tab you can perform the following functions:

- Create new scoring components
- Create new filters for strategies, scoring engines, and dunning plans
- Create fulfillment queries used to match customer data to letter templates used by Oracle One-to-One Fulfillment
- Enable web directory assistance
- Run reports

2.5 Accessing Forms Administration



Responsibility

Collections Forms Administrator

The administrator has the technical skills and knowledge to manage system profiles and run concurrent programs and can perform the following functions:

- System profiles
- Concurrent requests
- Setting up directory assistance
- *i*Payment administration
- Workflow
- Advanced Outbound
- Tasks

- Territories
- Resources

3

Searching

This chapter explains the various ways you can search for information in the application.

3.1 Overview of Searching

The fastest way to search the Oracle Collections database is to use the Lists of Values (LOVs) provided with many fields.

Use the Universal Search window to search for information using multiple search criteria. You can use the universal search window to give you one-click access to information. Select one of the predefined quick searches and enter your criteria. The expanded searches provide a wide range of parameters you can use for your search. You can save the results of your search as a list or you can save your query for reuse. You can set the user profile option OTS: Default Universal Search Tab to set which tab appears when you open Universal Search.

You can search information displayed in dynamic tables by right clicking in the table and making a selection from a pop-up menu.

Note: Oracle Collections does not support the Query Enter / Query Run method of searching common to many Oracle applications.

3.1.1 Using Partial Search Terms

Many Lists of Values fields let you search for partial words and numbers by using the % sign to indicate missing or unknown characters.

For example, a search for `j%n` in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann. A search for `jo%` retrieves all names starting with the letters "Jo". A search for `%jo%` retrieves all names with the letters "jo" in the middle. To ensure quick performance, it is best not to use this last form of search.

3.1.2 Optimizing Your Searches

For the fastest performance, you must narrow down the range of information you are searching as much as possible.

For example, if you receive a call from John Smith at ABC Corp., you should first use the Organization List of Values (LOV) to search for ABC Corp. and then use the First Name or Last Name LOVs to search for the name. Searching for the organization first narrows the range of individuals your application must search to just those who work for ABC Corp.

If you are not sure about the best way to search, then use the Universal Search window for the greatest flexibility.

3.2 Using the List of Values

The fastest way to search the Oracle Collections database is to use the Lists of Values (LOVs) provided with many fields.

A button with an ellipsis indicates a field contains an LOV. The button appears only when you place your cursor within the field. Clicking the LOV button or entering CTRL+L on your keyboard brings up the LOV window for your searches.

Because searching on some fields can take up lots of computer resources, some LOV fields, including the Organization field, require you to enter one or more characters before you can start the search.

You can tell if a field requires you to make an entry before clicking the LOV button, by placing your cursor inside the field and reading the message in the message bar at the bottom of your window.

If you click the LOV button in one of the restricted fields before entering the required number of search characters, the application responds with an error message telling you to make an entry first.

If you want to search on partial words in LOV searches, you must use the % sign to signify missing characters.

> **Note:** In fields that require you to enter one or more search characters, you cannot use the % sign to substitute for all of the characters. For example, if your implementation requires you to enter three characters, then you cannot search on `%%%`.

Because LOV searches restrict you to one field at a time, this type of search is not suited to searching for common terms.

For example, searching for a name such as John Smith using the First Name LOV or the Last Name LOV, may return hundreds of John Smiths for you to sort through. In this case, you must use the multiple search criteria available via the Universal Search window.

3.3 Finding Text in Dynamic Tables

You can search information displayed in dynamic tables by right clicking in the table and making a selection from a pop-up menu. You can search all information including text within notes, information entered using the lists of values and drop-down lists, as well as information supplied by the application, such as opportunity numbers and account numbers.

You can recognize a dynamic table by its striped rows and headers.

3.4 Performing Quick Searches

Searches using the Quick Search tab in Universal Search are optimized for fast retrieval of basic information. You select search criteria for one of the available queries, fill in the criteria for all the fields, and click Search. There are seven different quick searches for payments, for example. (See Section 3.1, Overview of Searching for other available search methods.) The searches range from an organization name search to a search by a range of payment receipt dates.

Responsibility

Collections Agent

Steps

1. Launch the Universal Search window from the Navigator, or by clicking Find in the toolbar. This is the flashlight icon.

   The Universal Search window appears.

2. From the Find drop-down list, select the type of information you want to search for.

3. On the Quick Search tab, select the radio button corresponding to the query you want to use.

4. Enter search terms in all fields.

   Note: Limit the use of the % character to customer-related fields. These include First Name, Last Name, and Organization Name. You can use the % character to represent any unknown characters in a search term.

5. If you want to include inactive records in the search, then select the Include Inactive Records check box.

6. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.

7. Select the item in the table and open the relative window in one of the following ways:

- If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
- If you want to display one item and close the search window, then click OK.
- If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

Guidelines

Use this procedure to search your database using the Universal Search window. You can search for partial words and numbers, but you must use the % sign to indicate missing or unknown characters. For example, a search for `j%n` in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann.

The search combines the different search criteria using the logical AND. This means that entering two search criteria returns only results matching both search criteria. For example, searching on a partial name and a partial phone number returns only individuals whose names and phone numbers match both.

3.4.1 Universal Search Window Reference

The following tables describe the fields and other components of the Universal Search window. The fields change depending on the type of search you perform.

Table 3–1 Universal Search Common Components

Component	Type	Description
Find	Drop-down	Choose the type of search you want to perform.
Clear	Button	Click this button to clear your search criteria.
Search	Button	Perform the search.
Quick Search	Tab	Enter predefined search criteria for a fast search.

Table 3–1 (Cont.) Universal Search Common Components

Component	Type	Description
Expanded Search	Tab	Includes basic information for the type of search and a freeform advanced search where you can select the field and enter the parameters.
Save Criteria	Button	Save search criteria for later use.
Open Criteria	Button	Lists previously saved search criteria. Choose one to populate the search window with the criteria.
Saved Results	Tab	Results of previous searches that have been saved as lists are available on this tab.
View Status	Option Button	Filter the saved lists by active, inactive, or all lists.
List Name	Field	The name given to the list when it was created.
Active	Check box	You can deselect the check box to make the list inactive.
Description	Field	You can change the description of the list.
Update	Button	Select to save changes to the description or active status.
Owner	Field	The user who created the list.
Creation Date	Field	The date the list was created.
# in Lookup	Field	The number of records on the list.
Last Update Date	Field	The last time the description or status was updated.
Open	Button	Open the selected list.
View Notes	Button	Lists the last month of notes for a selected object in the search results or saved list.

Table 3–2 Account Quick Search

Search Criteria	Description
Organization	Name of the organization
Organization, State	Organization name and state
Organization, Country	Organization name and country

Table 3–2 (Cont.) Account Quick Search

Search Criteria	Description
Organization, Postal Code	Organization name and postal code
First Name, Last Name	Business Contact of Organization (B2C) or Consumer (B2C)
Identification Number	A person's social security number or an organization's tax identification number
Last Name	Business Contact of Organization (B2C) or Consumer (B2C)
URL	Web address of Organization
Account Number	Organization or Consumer's account number
Invoice Number	Transaction number from Receivables
Include Inactive	Select if you want the search results to include inactive accounts.

Table 3–3 Account Basic Expanded Search

Search Criteria	Description
Organization	
Address	
City	
State	
Postal Code	
Province	
Country	
URL	
Customer Category Code	
Phone	

Table 3–4 Transaction Quick Search

Search Criteria	Description
Transaction Number	System-generated number for a transaction
Organization	Organization name

Table 3–4 (Cont.) Transaction Quick Search

Search Criteria	Description
Account Number	
Transaction Date, To	Range of transaction dates
Type	Transaction type such as invoice or credit memo
Due Date, To	Range of dates when transactions were due
Status	Status of the transactions
Organization, Status	Organization name and the status of the transactions

Table 3–5 Transaction Basic Expanded Search

Search Criteria	Description
Transaction Number	
Organization	
First Name	
Last Name	
Account Number	
Transaction Date, To	A range of transaction dates
Transaction Amount, To	A range of transaction amounts
Type	Transaction type

Table 3–6 Promise to Pay Quick Search

Search Criteria	Description
Organization, Promise Status	Organization name and promise status such as open or broken
Contact First Name, Contact Last Name	The organization contact name
Account, Promise Date, To	Account number and a range of promise to pay dates
Invoice Number, Installment Number, Promise Date from, to	

Table 3–6 (Cont.) Promise to Pay Quick Search

Search Criteria	Description
Organization, First Name, Last Name	Organization name and contact's first and last name

Table 3–7 Promise to Pay Basic Expanded Search

Search Criteria	Description
Organization	
Contact First Name	
Contact Last Name	
Promise Date, To	
Promise Amount, To	
Promise Status	

Table 3–8 Payment Quick Search

Search Criteria	Description
Organization	
Person Last Name, Person First Name	Last and first name of a customer who is an individual, not a contact for an organization
Account Number	
Receipt Number	
Account Number, Receipt Status	
Receipt Date, To	Range of receipt dates
Receipt Amount, To Currency	Range of receipt amounts and receipt currency

Table 3–9 Dispute Quick Search

Search Criteria	Description
Organization	
Account Number	

Table 3–9 (Cont.) Dispute Quick Search

Search Criteria	Description
Invoice Number	
Dispute Request Number	

Table 3–10 Dispute Basic Expanded Search

Search Criteria	Description
Organization	
Account Number	
Invoice Number	
Dispute Request Number	

3.5 Performing Expanded Searches

Use this procedure to search your database using the Universal Search window. If you require a search based on a different sets of search criteria than those available on the Quick Search tab, or you want to search by a range of values, then enter queries on the Expanded Search tab instead of performing a quick search.

Responsibility

Collections Agent

Steps

1. Launch the Universal Search window from the Navigator, or by clicking Find in the toolbar. This is the flashlight icon.

   The Universal Search window appears.

2. From the Find drop-down list, select the type of information you want to search for.

3. If you want to use a query you have saved for your search, then follow the procedure outlined in Searching Using a Saved Query.

4. Select the Expanded Search tab.

5. Enter search criteria in any of the fields in the Basic region or in the Advanced region or both. In the Advanced region, select a search term using the Item List of Values (LOV), enter an operator using the Condition LOV, and enter the value of that condition in the Value field.

6. If you want to include inactive records in the search, then select the Include Inactive Records check box.

7. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.

8. Select the item in the table and open the relative window in one of the following ways:

   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.

- If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

Guidelines

You can search for partial words and numbers, but you must use the % sign to indicate missing or unknown characters. For example, a search for `j%n` in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann.

The search combines the different search criteria using the logical AND. This means that entering two search criteria returns only results matching both search criteria. For example, searching on a partial name and a partial phone number returns only individuals whose names and phone numbers match both.

3.5.1 Expanded Search Window Reference

The following tables describe the fields and other components of the Expanded Search windows.

Table 3–11 Account Advanced Expanded Search

Search Criteria	Description
Current FY Revenue	Current fiscal year revenue
Fiscal Year End Month	Month the fiscal year ends
Tax Reference	
Status	
SIC Code	
Address 2	
Address 3	
Address 4	
County	
E-mail Address	

Table 3–11 (Cont.) Account Advanced Expanded Search

Search Criteria	Description
Number of Employees	
DUNS Number	
Flex Fields 1-20	

Table 3–12 Transaction Advanced Expanded Search

Search Criteria	Description
Address Line 1	
Address Line 2	
Address Line 3	
Address line 4	
City	
County	
E-mail Address	
Item ID	ID for a line item on the transaction
Item Name	Name of a line item on the transaction
Last Payment Amount	
Last Payment Date	
Past Due Days	
Payment Method	
Phone Type	
Phone Country Code	
Phone Area Code	
Phone Number	
Phone Extension	
Postal Code	
Province	
Remaining Amount	Remaining amount due

Table 3–12 (Cont.) Transaction Advanced Expanded Search

Search Criteria	Description
Status	Transaction status
Flex Fields 1-15	

Table 3–13 Promise to Pay Advanced Expanded Search

Search Criteria	Description
Account Number	
Creation Date	
Currency	
Invoice Installment Number	
Invoice Number	
Payment Account	
Payment Item Number	
Payment Method	
Promise Date	

Table 3–14 Payment Advanced Expanded Search

Search Criteria	Description
Payment Method	
GL Date	
Receipt State	
Receipt Type	

Table 3–15 Payment Advanced Expanded Search

Search Criteria	Description
Payment Method	
GL Date	
Receipt State	

Table 3–15 (Cont.) Payment Advanced Expanded Search

Search Criteria	Description
Receipt Type	

Table 3–16 Dispute Advanced Expanded Search

Search Criteria	Description
Creation Date	Date the dispute was created
Dispute Amount	
Dispute Reason	
Dispute Section	Section of the invoice being disputed
Status	Status of the dispute
Transaction Status	
Type	Type of dispute

3.6 Creating a List

Use this procedure to save the results of a search as a list. The lists you save appear in the Saved Results tab of the Universal Search window and can be used elsewhere in the application. You may want to create a callback list or a list of contacts you want to export to a spreadsheet. The list is a static snapshot of data at the time the list is created.

Steps

1. Click Find in the toolbar and perform a search using the Universal Search Window.
2. Click Save Results.

   The Save Results window appears.
3. Enter a list name.
4. Optionally, enter a description.
5. Check to make sure that Active is displayed in the List field.
6. Click Save.
7. If you want to change the description or active status for the list you can do so in the Saved Results tab and click Update to save the change.

The list you have created can be viewed in the Saved Results window.

3.7 Saving a Query for Reuse

Lists are static. They give you a snapshot in time of your data. If you want to keep track of information that is changing all the time, then you can save your search criteria rather than creating a list. That way you can reuse the same query as often as you want and get the latest information each time. For example, you can refresh a list of your current delinquent customers and last payment dates on a daily basis.

Use this procedure to save queries for reuse in your searches.

Steps

1. Click Find in the toolbar. This is the flashlight icon. Alternatively, you can open Universal Search from the Navigator or from a Search button.

   The Universal Search window appears.

2. Using the Find drop-down list, select the type of information you are querying.

   Note: The query you save is available for use only when you are searching for the same information type.

3. Select the Expanded Search tab.
4. Enter search criteria in any of the fields in the Basic region or in the Advanced region, or both. For each search term in the Advanced region:
   a. Select the search term using the Item List of Values (LOV).
   b. Enter an operator using the Condition LOV.
   c. Enter the value of that condition in the Value field.
5. If you want to include inactive records in the search, then select the Include Inactive Records check box.
6. Click Save Criteria.

   The Save Criteria window displays.

7. Enter a name for the query you are saving. For example: `my delinquent customers`.
8. Enter an optional description.
9. Click Save.

3.8 Searching Using a Query You Have Saved

Use this procedure to search using a query you have saved.

Prerequisites

You must save your query first.

Steps

1. Navigate to the Universal Search window from the navigator of by clicking Find in the toolbar (this is the flashlight icon).

   The Universal Search window appears.

2. From the Find drop-down list, select the type of information you want to search for.

   Note: Saved queries are listed only when you select the same information type used to create them.

3. Select the Expanded Search tab.
4. Click Open Criteria.

   The Open Criteria window opens.

5. Select the query you want to use from the list.
6. Click OK.

   The query criteria are populated in the Universal Search window.

7. Optionally, modify the search criteria.
8. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.

9. Select the item in the table and open the relative window in one of the following ways:

   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.

- If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

3.9 Viewing a List You Have Created

Use this procedure to view a list you have created using the Universal Search window.

Prerequisites

You can only view and use lists you have created.

Steps

1. Launch Universal Search from the Navigator, or click Find in the toolbar. This is the flashlight icon.

   The Universal Search window appears.

2. From the Find drop-down list, select the type of list you with to view. Lists are grouped by this information type. For example, to see a list of payments, you must select payment here.

3. Select the Saved Results tab.

   The tab displays the lists you have created in a dynamic table which you can sort by clicking on a column heading.

4. If you want to filter the list by list status, then select Active or Inactive.

5. If you want to view all lists, select All.

6. Select a list you want to view.

7. Click Open to view the list.

   The tab displays the list in a dynamic table.

8. Select the item in the table and open the relative window in one of the following ways:

   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.
   - If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view notes associated with an item by clicking the View Notes button.

4

Interacting with Customers

This chapter describes the various screens you can use to assist you when interacting with customers.

4.1 Overview of Interacting with Customers

Collectors need the ability to find historical information about their delinquent customers in order to be prepared to respond to questions, objections, disputes, and refusals. Once prepared, collectors can respond and interact efficiently with each customer.

4.2 Viewing Customer Information in Collections

When you talk to a customer you can quickly review information about the customer including delinquencies, recent payments, and current balances.

Responsibility

Collections Agent

If you want to view customer information:

Select a customer from Universal Work Queue (UWQ) or search for a customer from the Collections window using the follwing steps:

- Using the list of values (LOV), search for the organization name or the person's last or first name.
- Optionally, use the LOV to search for the contact name.

You can change the data level for customer information in the View field.

- **Customer:** Displays all delinquency information for the customer

- **Account:** Select a specific account to display
- **Bill To:** Select a specific bill to location to display
- **Delinquency:** Select a specific delinquency to display

You can view customer information in the following ways:

- Select the **Profile** tab to view a summary of customer information including, installments and promises made in the past twelve months, date of last payment, last interaction, and a list of all delinquencies.
- Use the **History** tab to view historic information based on the selected type, such as dunning or adjustments. Information about lease payments and promises to pay on leasing contracts is available if you use Oracle Lease Management.
- You can apply payments on the **Pay Account** tab or the **Pay Transaction** tab. To view credit rating and financial status information for an account, select the Details button on the **Pay Account** tab.
- To see a list of all delinquent invoices and other later stage events that happen during the collections life cycle, choose **Lifecyle** tab**.** A table lists the delinquent invoices and includes amount due, disputed amounts, and the customer's last payment made for all accounts and invoices. See Section 6.2, Viewing Collection Lifecycle Data.
- To view strategies and their work items for a customer, select the **Strategies** tab.
- Select the **Aging** tab to view aging for a customers transactions by aging buckets at the customer or account level. See Section 4.5, Viewing Aging.
- You can view or add notes regarding the customer on the **Note** tab.
- To view all tasks for a customer, select **Task** tab.

If you use Oracle Lease Management:

Cases are created in Oracle Lease Management. A case is defined as a group of contracts for a customer sharing the same bill-to address, private label, and other Lease Contract parameters.

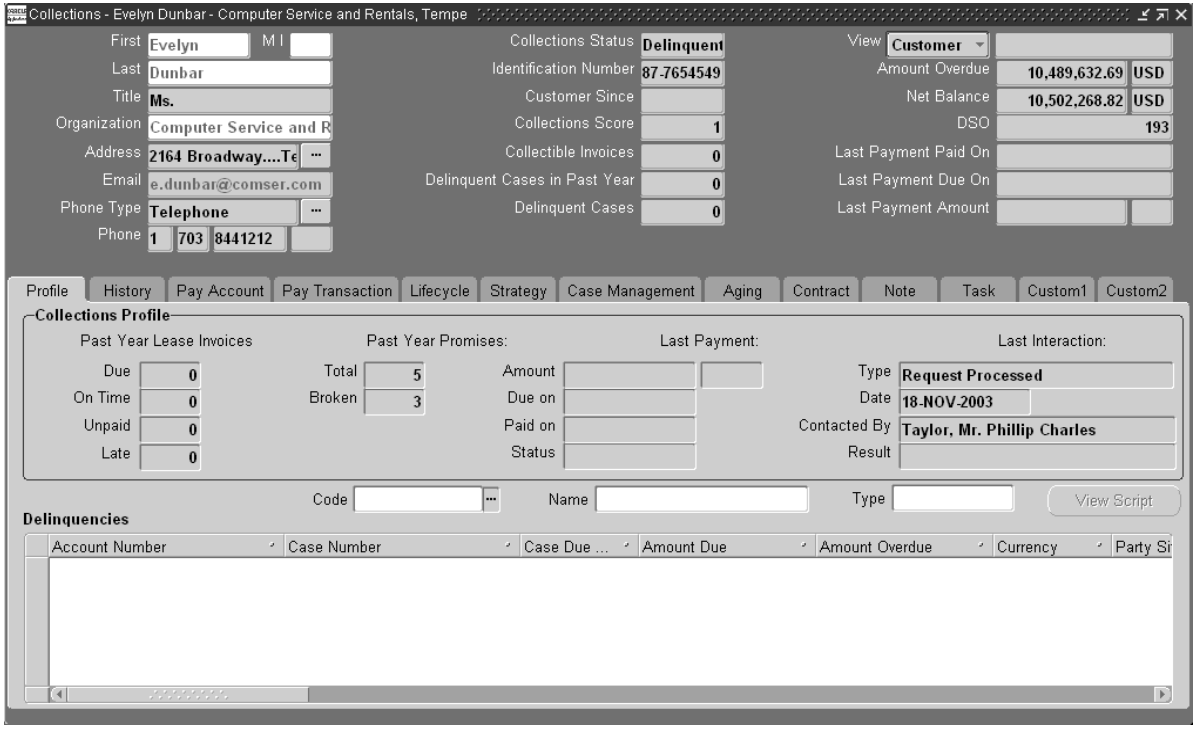
- To review case information for the customer, select the **Case Management** tab.
- Select the **Contract** tab to view contracts associated with your lease management customer.

4.2.1 Changing the Data Level View

When you go to Collections from Universal Work Queue (UWQ), the information displayed is at the same data level as the display node selected in UWQ. For example, if you double-click an item listed in the Broken Promises Account node in UWQ, Collections displays information consolidated at the account level.

You can change the data level by selecting a different view from the drop down list in the View field on the Collections header.

4.3 Using the Profile Tab



The Profile tab is the first tab in the Collections Center window and appears on the Collections tab in eBusiness Center. It provides a snapshot of the delinquent customer by providing information on invoices (or Lease Invoices when using Oracle Lease Management) and promises based on a rolling 12 month calendar. It provides information about the last payment made by the customer and the last customer interaction. The Delinquencies table displays all transactions that have a status of delinquent.

4.3.1 Profile Tab Reference

The following tables describe the fields and other components available on the Profile tab.

Table 4–1 Profile Tab

Component	Type	Description
Past Year Installments: Due	Field	For example, if a customer is on a monthly payment plan that started a year ago, the total is twelve
Past Year Installments: On Time	Field	Number of on time installments in the last year
Past Year Installments: Unpaid	Field	Number of unpaid installments in the last year
Past Year Installments: Late	Field	Number of late installments in the last year
Past Year Promises: Total	Field	Total number of promises in the last year
Last Year Promises: Broken	Field	Total number of broken promises in the last year
Last Payment: Amount	Field	Amount of most recent payment and the currency code
Last Payment: Due On	Field	Due date for the most recent payment made
Last Payment: Paid On	Field	Date of most recent payment
Last Payment: Status	Field	Status such as applied
Last Interaction: Type	Field	An interaction is a touch point that occurs between a customer, a customer system, a resource, or a resource system. An example of a touch point is a phone call between an agent and a customer. This information comes from Interaction History.
Last Interaction: Date	Field	Date of the most recent interaction
Last Interaction: Contacted By	Field	Resource recorded for the most recent interaction
Last Interaction: Result	Field	Result of the most recent interaction
View	Drop-down	Select to view either Aging or Delinquencies table

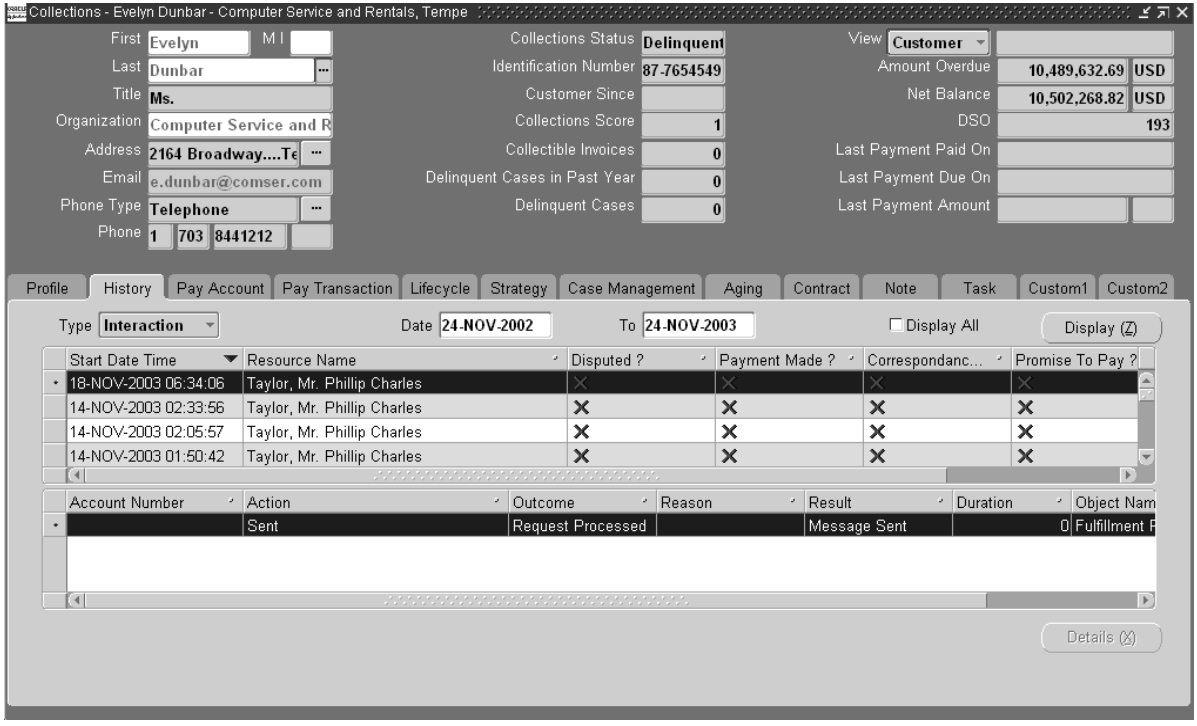
Table 4–1 (Cont.) Profile Tab

Component	Type	Description
Code	LOV	The source code used to designate a campaign. Enter or select a source code from the LOV to see the name and type
Name	LOV	The name of a campaign. Enter or select the name from the LOV to see the source code and type.
Type	LOV	The type of activity relating to the source code. In this window you are looking for the campaign type

Table 4–2 Delinquencies Table

Component	Type	Description
Account	Field	The customer account that relates to the delinquency
Transaction Number	Field	System-generated number for the transaction, such as an invoice number
Due Date	Field	Due date for the transaction
Amount Due	Field	Amount still due for the transaction
Currency	Field	Currency for the amount due
Original Amount Due	Field	Original due amount for the transaction
Amount in Dispute	Field	Currency amount being disputed
Last Payment Amount	Field	Amount of the most recent payment made regardless of transaction or account
Last Payment Date	Field	Date of most recent payment regardless of transaction or account

4.4 Viewing History



Use the **History** tab to view historic information based on the selected type, such as dunning or adjustments. Information about lease payments and promises to pay on leasing contracts is available if you use Oracle Lease Management.

Collectors have to review and prove "due diligence" for collections calls. Various industries require a certain number of attempts to reach debtors over a period of time before more serious steps are taken to suspend accounts, withhold products and services, or write off accounts and sell to out sourced collections companies. Collections agents can see information about previous interactions that occurred with a customer about issues relating to collections activities.

4.4.1 History Tab Reference

The following table describes the fields and other components of the History tab.

Table 4–3 History Tab

Component	Type	Description
Account	Drop down list	Select an account or select all accounts. Account does not relate to call history.
Type	Drop down list	Choose the type of history to view. Types include interaction, dispute, dunning, payment, payments on consolidated invoices, payments on leasing contracts, promise, promises on consolidate invoices, and promises on leasing contracts.
Date	Fields	Choose a range of dates for the history records you want to see.
Display All	Check box	Does not apply to call history. If deselected, then dunning history displays only open dunning records, promise to pay history displays all except open promises, dispute history displays only open disputes, and payment history displays only applied payments.
Display	Button	Click to display the history records. If the user profile option IEX: Automatically Populate Grids is set to Yes, then information in the tables appears without the need to click Display.

4.4.2 Viewing Interaction History

Interaction history provides insight into all customer contacts (interactions) made to reach debtors, including non-contact attempts such as Ring No Answers and Busies. It also includes interactions from other business applications such as Oracle TeleSales or Oracle TeleService.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.
2. In the Account field, select an account or select All.
3. In the Type LOV select Interaction.

4. Choose start and end dates.
5. Click Display.

A list of interactions appears including dates and times, the employee who performed the interaction, and the outcome.

The following table describes the fields and other components of the Interaction History table.

Table 4–4 Interaction History Table

Component	Type	Description
Start Date	Field	Date the interaction started
Start Time	Field	Time the interaction started
Resource Name	Field	The employee who interacted with the customer
Disputed	Field	Red X for None and Green Y for Yes
Paid	Field	Red X for None and Green Y for Yes
Correspondence Sent	Field	Red X for None and Green Y for Yes
Promise to Pay	Field	Red X for None and Green Y for Yes
Action	Field	For a selected interaction, the action that occurred as defined in Oracle Interaction History.
Outcome	Field	For a selected interaction, the immediate response to an agent's interaction, such as Contact, No Answer, or Busy. Outcomes are defined in Interaction History.
Reason	Field	For a selected interaction, a reason for the result of an interaction or activity. Reasons are defined in Interaction History.
Result	Field	For a selected interaction, a result of an interaction or activity. Results are defined in Interaction History.
Duration	Field	For a selected interaction, the duration of the interaction.
Object Name	Field	For a selected interaction, the object as defined in Interaction History.

4.4.3 Viewing Dispute History

Collectors review their delinquent accounts prior to placing calls. They often review payment and dispute history to prepare to collect from the debtor. Although organizations try to bill their customers accurately, errors can occur or customers disagree with a bill. Debtors who have a weak payment history and frequent dispute history will be treated more cautiously than debtors with a strong record of payments and few disputes. The dispute history provides a review of all disputes made against invoices for an account.

Invoices are listed for all open disputes. While invoices are in dispute they are no longer labeled as delinquent.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.

   The History tab appears.

2. In the Account field, select an account or select All.
3. In the Type LOV select Dispute**.**
4. Choose start and end dates.
5. If you want to see all disputes, then select Display All**.** Deselect if you want to see only open disputes.
6. Click Display**.**

   A list of disputes appears, including dispute reason and dispute amount. Notes relating to disputes also appear.

7. If you want to see line item dispute information, then select a dispute and click Details**.**

   Line item dispute information appears including quantities and amounts.

The following table describes the fields and other components of the Dispute History table.

Table 4–5 Dispute History Table

Component	Type	Description
Dispute Number	Field	
Invoice Number	Field	
Create Date	Field	Date the dispute was created
Dispute Status	Field	
Dispute Reason	Field	
Dispute Section	Field	If a section of the invoice was disputed, then the section name appears, such as Total.
Dispute Percent	Field	If a percentage of the invoice amount is disputed, then the percentage appears.
Dispute Amount	Field	The currency total amount being disputed.
Details	Button	Select a dispute and click Details to view dispute by line information. If the dispute is not against line items, then the button is disabled.
Note	Field	Notes appear, the most recent note first

4.4.4 Viewing Dunning History

The dunning process tracks various agent-less attempts to inform debtors that they are delinquent. Dunning notices can be sent to debtors as part of a collections strategy. The strategy process monitors responses to dunning and schedules additional contact methods (such as calls, additional notices, and visits). Collectors and managers review dunning history to see which accounts are in the dunning process and which ones have now paid. The dunning history provides a view of all interactions from the dunning process.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.
2. In the Account field, select an account or select All.
3. In the Type LOV select Dunning.
4. Choose start and end dates.
5. Click Display.

A list of dunning actions appears include dates and times, dunning type, aging bucket, and the amount due.

The following table describes the fields and other components of the Dunning History table.

Table 4–6 Dunning History Table

Component	Type	Description
Creation Date	Field	Date and time of the dunning action
Status	Field	Paid, unpaid, or disputed
Aging Bucket	Field	
Dunning Type	Field	
Letter Name	Field	
Amount Due	Field	Total delinquent amount that triggered the dunning

4.4.5 Viewing Payment History

Collectors review their delinquent accounts prior to placing calls. They must review previous payment and dispute history to prepare to collect from the debtor. Debtors who have a weak payment history and frequent dispute history will be treated more cautiously than debtors with a strong record of payments and few disputes.

Payment history pulls information from Oracle Receivables for up-to-date receipts posted and displays all payments received against an account. Or you can search for payments without specifying accounts. In which case it is possible that payments appear that are unrelated to an account, person, or organization.

When Oracle Collections is used with Oracle Lease Management, payments on leasing invoices and lease contracts are also displayed.

The options Payment on Leasing Invoices and Payment on Leasing Contracts are only available if you are using Oracle Lease Management.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.

   The History tab appears.

2. In the Account field, select an account or select All.

3. In the Type LOV select Payment, Payment on Leasing Invoice, or Payment on Leasing Contract.

4. Choose start and end dates.

5. Click Display.

   A list of payments including dates, amounts, and payment methods appears as well as any notes made against accounts.

6. If you want to see details of a payment, then select a line in the payment history and click Details.

   The Payment History Details window displays details including information from Oracle *i*Payment.

7. If you want to reverse a payment, then follow the Section 5.6, Reversing Payments procedure.

The following table describes the fields and other components of the Payment History table.

Table 4–7 Payment History Window Reference

Component	Type	Description
Account Number	Field	
Receipt Number	Field	
Receipt Date	Field	

Table 4–7 (Cont.) Payment History Window Reference

Component	Type	Description
Amount	Field	Receipt amount in the currency that was used when paid
Currency	Field	Currency code for the amount
Functional Amount	Field	Amount in the set of books currency
State	Field	Confirmed or cleared state of the receipt
Status	Field	Applied or unapplied receipt
Location	Field	Location of the transaction
Posted Date	Field	Date the receipt is posted to General Ledger
GL Date	Field	Date assigned to the receipt that designates the GL accounting period it belongs to
Payment Method	Field	Credit card, electronic funds transfer, and so on
Taken By	Field	The resource name for the agent who took the payment, or Receivables if the payment was not taken through Collections
Payee	Field	The customer's ID with the payment processing vendor
Order ID	Field	Created by Oracle *i*Payment when a payment is made
Note	Field	Notes made against payments, the most recent note first
Details	Button	Select a payment and click Details to view payment history details.

4.4.6 Viewing Adjustment History

With Oracle Collections, collectors can create adjustments against delinquent transactions without unnecessary approval or dispute processes. This lets collectors quickly respond to their customers' issues and resolve delinquencies in the most expedient manner possible.

To make the best decision about an adjustment, the collector must be able to see an expansive amount of financial information about the customer, including the customer's adjustment history. This information helps the collector to determine the correct course of action for customers who request many adjustments.

Collectors can adjust overdue transactions while on the phone with their customers. Before initiating an adjustment, the collector needs access to customer's adjustment history. A collector might act differently, for example, if a customer has a history of frequent adjustment requests.

The adjustment history provides details about adjustments in progress or already approved, including amounts, dates, status, adjustment activity name, and activity type.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.

   The History tab appears.

2. In the Type LOV select Adjustment.
3. Choose start and end dates.
4. Click Display.
5. A list of adjustments, either in progress or already made, appears.

The following table describes the fields and other components of the Adjustment History table.

Table 4–8 Adjustment History Table

Component	Type	Description
Adjustment Number	Field	
Activity Name	Field	
Type	Field	
Adjustment Amount	Field	
Reason	Field	

Table 4–8 (Cont.) Adjustment History Table

Component	Type	Description
Status	Field	
Display	Button	

4.4.7 Viewing Promise to Pay History

In many collections environments, collectors are often responding to inbound and outbound calls without time to prepare for the collections call. They have to be able to determine quickly if the debtor's promise to pay can be depended on or if they should press for payment. The promise to pay history provides a review of all promises to pay that were made to the account or for invoices as well as confirmation that payment was received and posted to the account.

In a high volume collections environment, collectors are often responding to inbound and outbound calls without time to prepare for the collections call. They have to be able to determine quickly if the debtor's promise to pay can be depended on or if they should press for payment. The promise to pay history provides a review of all promises to pay that were made to the account or for invoices as well as confirmation that payment was received and posted to the account.

When Oracle Collections is used with Oracle Lease Management, promises to pay on leasing invoices and lease contracts are also displayed.

Use this procedure to view a history of promises to pay.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the History tab.

   The History tab appears.

2. In the Account field, select an account or select All.
3. In the Type LOV select **P**romise, Promise on Leasing Invoice, or Promise on Leasing Contract.
4. Choose start and end dates.

5. If you want to see open promises to pay as fulfilled promises, then select Display All. Deselect to see only promises with a status of fulfilled.
6. Click Display.

   A list of promises to pay appears and includes promise amount, promise creation date, promise pay date, and amount. Notes written during the promise to pay interactions also appear, the most recent note first.

The following table describes the fields and other components of the Promise to Pay History table.

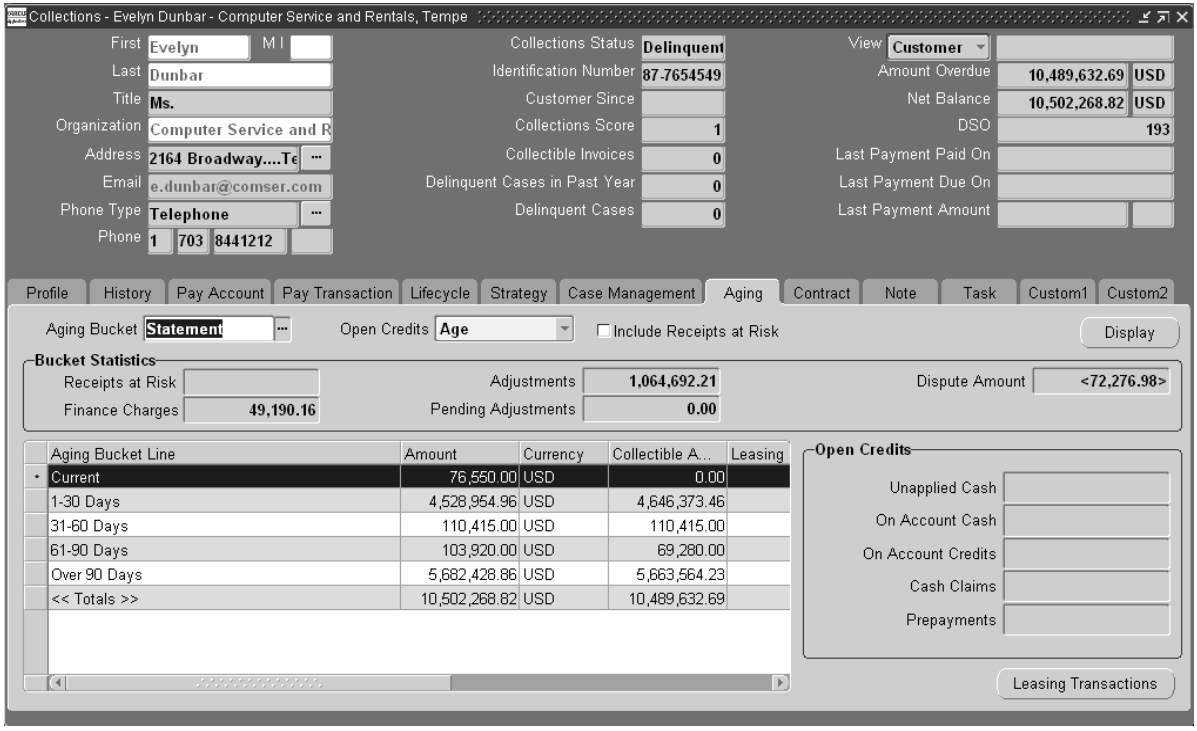
Table 4–9 Promise to Pay History Table

Component	Type	Description
Account Number	Field	Customer's account number
Invoice Number	Field	Displays only if the promise was made against the invoice
Installment	Field	For installment payments, identifies which installment. Displays only if the promise was made against the invoice.
Installment Due Date	Field	Displays only if the promise was made against the invoice
Creation Date	Field	Date the promise to pay was created
Promise Date	Field	Date payment is promised to be paid
Promise Amount	Field	Amount promised to be paid on the promise date
Promise Status	Field	Open or broken promise
Payment Method	Field	Credit card, electronic funds transfer, and so on planned for payment
Currency	Field	Currency the promise amount is in
Payment Account	Field	Optional free-form field. Enter the bank account the check will come from or the credit card account.
Payment Item Number	Field	Optional free-form field. Enter the check number.
UWQ Status	Field	The status of this promise in UWQ: Active, Pending, Completed

Table 4–9 (Cont.) Promise to Pay History Table

Component	Type	Description
UWQ Active Date	Field	Date the Broken Promise was made active in UWQ
UWQ Complete Date	Field	Date the Broken Promise was made complete in UWQ
Note	Field	Notes written during promise to pay interactions, the most recent note first.

4.5 Viewing Aging



You can view your customer's outstanding account balances on the Aging tab in Collections. The Aging tab opens using the default aging bucket defined when you set up Collections, but you can view account balances using any aging bucket defined in Oracle Receivables. You can modify your display by specifying an aging bucket or by choosing to summarize open credits.

Collections calculates and displays the total outstanding amounts for the current data level view, which can be by customer, bill to, or account. Aging per individual delinquency is not available.

- You can view finance charges, approved and pending adjustments, and amounts in dispute.
- You can view the amount of receipts at risk.

- If you select to summarize open credits, you can view credits not aged for unapplied cash, on account cash, on account credits, cash claims, and prepayments.

Select the Transaction button to view all transactions for an aging bucket line. From there you can select a transaction and view transaction details, process payments, or enter a dispute. See Section 5.4, Processing Payments and Section 5.8, Disputing Invoices for more information.

For a detail description of how transactions are aged based on the GL date, see Viewing Account Balances by Aging Bucket, *Oracle Receivables User Guide*.

4.5.1 Viewing Account Balances by Aging Bucket

Responsibility

Collections Agent

Steps

1. Select a customer and select to view by customer, account, or bill to location.
2. Select the Aging tab.

   The aging balance information for your customer, bill to, or account displays using the default aging bucket and does not display open credits or receipts at risk.
3. To change the aging bucket, select a different aging bucket from the drop down list for the Aging Bucket field and then click Display.
4. To view receipts that have not yet cleared the bank and factored receipts that have not been risk eliminated, check the Receipts at Risk box and click Display.

4.5.2 Viewing Open Credits

Responsibility

Collections Agent

Steps

1. Select a customer.
2. Select the Aging tab in the Collections window.

3. Select Summarize from the list of values in the Open Credits field.
4. Select the Display button.
5. The open credit information displays in the Open Credits box.

4.5.3 Aging Tab Window Reference

The following table describes the fields and other components of the Aging tab.

Table 4–10 Aging Tab

Component	Type	Description
Aging Bucket	Drop down list	Name of Aging Bucket as defined in Receivables.
Open Credits	LOV	Default is Age. You can also select Summarize.
Include Receipts at Risk	Check box	Check this box if you want to show Receipts at Risk. Then click Display.
Display	Button	Click this button to change the information displayed based on modified settings.
Receipts at Risk	Field	The amount of receipts that have not yet cleared the bank, and factored receipts that have not been risk eliminated. You must check the Include Receipts at Risk box to view this amount.
Finance Charges	Field	The amount of all finance charges in the aging bucket line.
Adjustments	Field	The amount of adjustments included in the aging bucket line.
Pending Adjustments	Field	The amount of adjustments that are currently waiting for approval.
Dispute Amount	Field	The total open balance amount currently in dispute for the aging bucket.
Aging Bucket Line	Field	Delinquent invoices are sorted into aging buckets, such as less that 30 days, and 31-60 days outstanding.
Amount	Field	The delinquent amount for all items in the aging bucket. This can be by customer, account, or transaction.
Currency	Field	The currency for the amount
Collectible Amount	Field	The total amount that can be collected, including current and delinquent transactions.

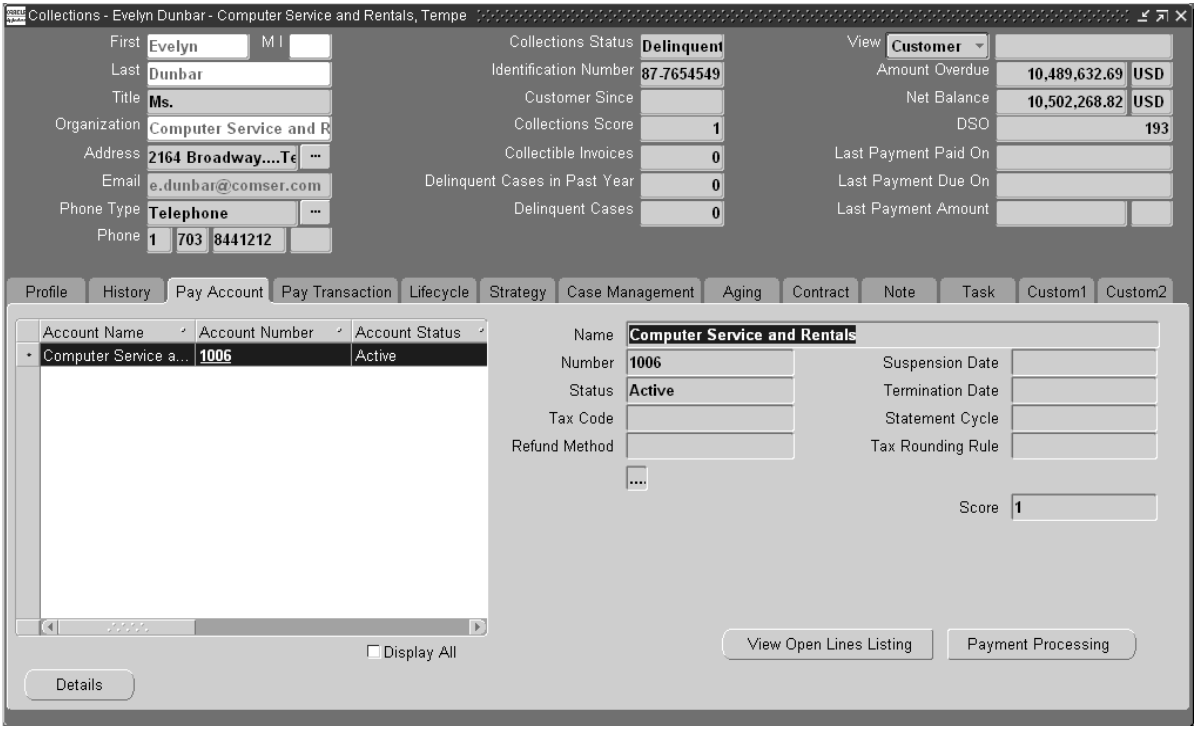
Table 4–10 (Cont.) Aging Tab

Component	Type	Description
Invoice Installments	Field	The number of installments or payment schedules.
Invoice Installments Amount	Field	The amount of installments due in the aging bucket line.
Debit Memo Installments	Field	The number of debit memos in the aging bucket line.
Debit Memo Installment Amount	Field	The total amount of disputes in the aging bucket.
Chargeback Installments	Field	The number of chargebacks in the aging bucket line.
Chargeback Installment Amounts	Field	The amount of the chargebacks in the aging bucket line.
Leasing Invoices	Field	The number of leasing invoices in the aging bucket line. This numbe is available only if you use Oracle Lease Management.
Unapplied Cash	Field	The total amount of unapplied cash for the aging bucket. This amount is available if you summarize open credits.
On Account Cash		The total amount of on account cash for the aging bucket. This amount is available if you summarize open credits.
On Account Credits		The total amount of open on account credits and credit memos for the aging bucket. On account credits and credit memos are open until you apply the entire amount to invoices, debit memos, or chargebacks. This amount is available if you summarize open credits.
Cash Claims		The total amount of non-invoice related claims. This type of claim is considered unresolved cash or open receipts credits, similar to on-account cash or unapplied cash. This amount is available for users of Oracle Marketing Online's Trade Management. You must summarize open credits. Invoice related claims appear in the Dispute Amount field.

Table 4–10 (Cont.) Aging Tab

Component	Type	Description
Prepayments		The total amount of prepayment receipts for the aging bucket. Prepayments are not aged and do not contribute to a customer's outstanding balance. This amount is available if you summarize open credits.
Transactions	Button	Click to show the transactions for the selected aging bucket line. From the Transactions window you can view transaction details or process a payment.

4.6 Viewing Account Information



Responsibility

Collections Agent

Steps

1. In the Pay Accounts tab of the Collections window, select an account.
2. Click Details.

   The Account Details screen displays information about the selected account.
3. Optionally, view credit information for the account in the Credit tab. Information is read only.
4. Optionally, select the Billing Preferences tab to view the customer's billing preferences.

5. Optionally, in the Roles tab, view existing role information that was entered in Oracle Receivables.
6. Optionally, view suspension information for the account in the Suspension tab. Suspended account information comes from your legacy system and the information is read only.
7. Optionally, in the Sites tab, view existing information entered in Oracle Receivables.
8. Optionally, in the Relationships tab, view existing account relationship information entered in Oracle Receivables.
9. Click Cancel to return to the Collections window.

Guidelines

When you create relationships between any customer accounts, you indicate that the relationship is either one–way or reciprocal.

When you apply receipts to an invoice in a one–way relationship, the parent account can apply receipts to the invoices in the related account, but receipts in the related account cannot be applied to the parent account's invoices.

When applying invoices to commitments, an account can only apply invoices to commitments that it owns or to commitments of a parent customer account to which it is related. Reciprocal account relationships allow parties to pay each other's debit items and enter invoices against each other's commitments.

You can define an unlimited number of customer account relationships.

If you use Oracle Trade Management:

If you have installed Oracle Trade Management, you can view trade claims, disputes, overpayments and other information for your customer by selecting the View Open Lines Listing button. See Section 5.8.1, Viewing Claims in Oracle Trade Management.

See Also

Oracle Receivables User Guide

4.6.1 Payment Processing Window References

The following tables describe the fields and other components of the Payment Processing window.

Table 4–11 Payment Processing Pay Accounts Section

Component	Type	Description
Account Number	Column	Select a line in the table to enter payment information for the account
Account Balance in Functional Currency	Column	Account balance in the set of books currency
Click to Calculate Balance	Field	Click the field to see a total amount due for the entire account based on Oracle Receivables. The calculation includes delinquent amounts, invoices due, and credit memos.
Location	Field	Defaults to the primary bill to address. Use the LOV to select an alternate bill to address.
Payment Amount	Field	Enter the amount of the payment in the customer's currency
Payment Amount in Functional Currency	Field	Amount is calculated in the set of books currency
Pay in Full	Check box	Select to automatically enter the full amount due on the account
Total	Field	Displays the total payment amounts entered for all accounts and the currency code
Pay All	Check box	Automatically enters payment information for all accounts, all balances due

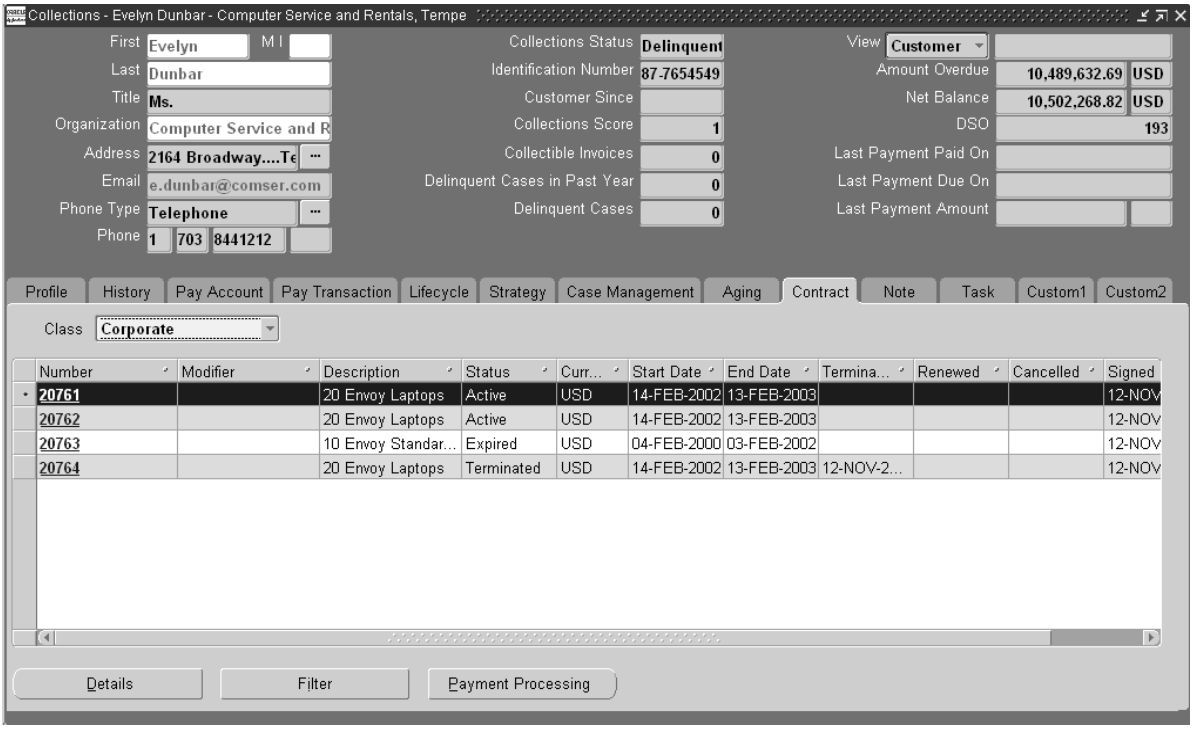
Table 4–12 Payment Processing Pay Transaction Section

Component	Type	Description
Delinquency State	Column	
Invoice Number	Column	
Installment	Column	
Installment Due Date	Column	
Original Currency	Column	
Remaining Amount	Column	
Payment Amount	Column	
Payment Amount in Original Currency	Column	

Table 4–12 (Cont.) Payment Processing Pay Transaction Section

Component	Type	Description
Pay in Full	Check box	Select to automatically enter the full amount due for the invoice
Location	Field	Defaults to the primary bill to address. Use the LOV to select an alternate bill to address.
Total	Field	
Pay All	Check box	Automatically enters payment information for all invoices, all balances due

4.7 Viewing Contracts a Customer Has with Your Organization



You can view contracts for a customer if you are using the Oracle Contracts applications. To have full use of the Contracts tab, Oracle Collections must be integrated with Oracle Lease Management.

Prerequisites

Display the party in the Collections header.

Responsibility

Collections Agent

Steps

1. Select the Contract tab.

   The tab displays the contracts in a dynamic table.

2. Select the contract category you want to view.

   Contract information appears.

3. If you want to enter payment information for a lease contract, then click Payment Processing and follow the Processing Payments procedure.

4. If you want to view the details of a contract, then:

   a. Select the contract in the table.

   b. Click Details.

   The appropriate Oracle Contracts application opens, depending upon the type of contract.

See also
Oracle Core Contracts User Guide, Oracle Sales Contracts Concepts and Procedures, and Oracle Service Contracts Concepts and Procedures

4.7.1 Contract Tab Window Reference

The following table describes the fields and other components of the Contract tab.

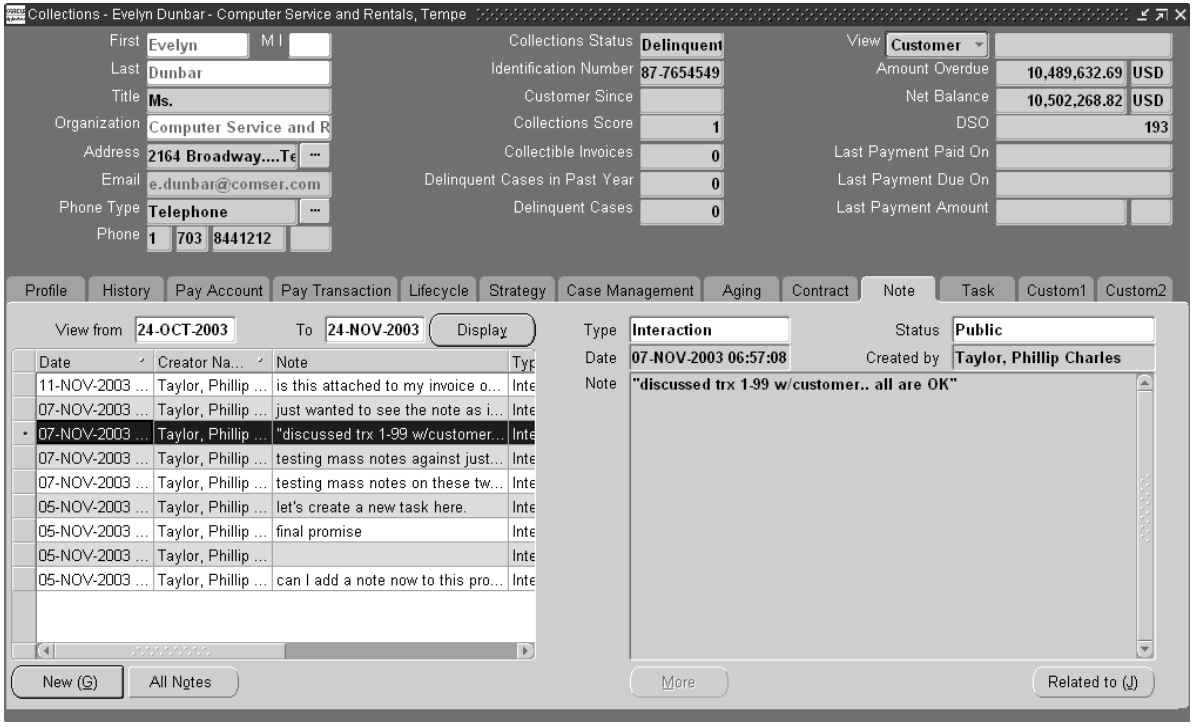
Table 4–13 Contract Tab

Component	Type	Description
Class	Field	
Number	Field	
Modifier	Field	
Description	Field	
Currency	Field	Currency of the contract.
Start Date	Field	Date the contract began.
End Date	Field	Date the contract ended.
Terminated	Field	
Renewed	Field	
Cancelled	Field	
Signed	Field	
Status	Field	

Table 4–13 (Cont.) Contract Tab

Component	Type	Description
Category	Field	Categories are used to group and filter the work items
Details	Button	
Filter	Button	
Payment Processing	Button	

4.8 Note Tab



Collectors can enter notes in the following situations:

- Performing any interaction on a delinquency
- Processing a payment
- Recording a promise to pay
- Processing a dispute
- Reversing a payment
- Recording delinquency information
- Recording later stage delinquency information such bankruptcy, litigation, write-off, repossession.
- Reviewing cases
- Completing a customer interaction

- Recording information related to a task

The Note tab in the Collections window displays notes related to the data level displayed in the header.

4.8.1 Note Tab Reference

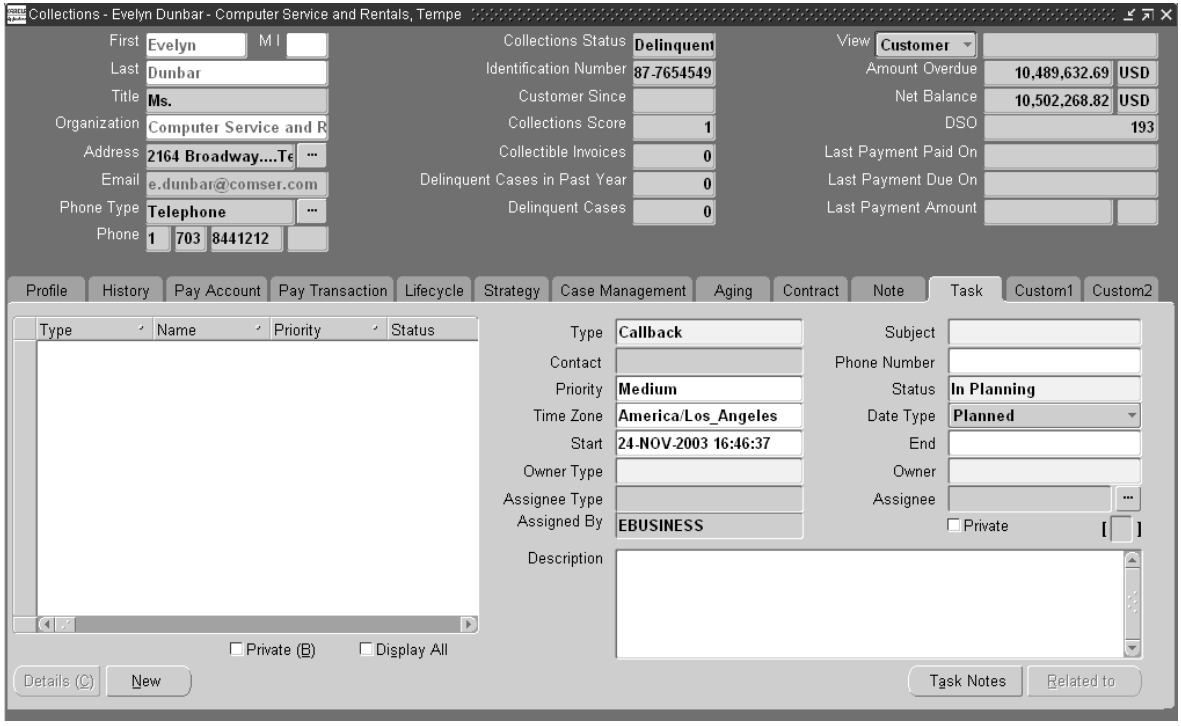
The following table describes fields and other components of the Note tab.

Table 4–14 Note Tab

Component	Type	Description
View From, To	Fields	Enter a range of dates to view notes for that time period
Display	Button	Click to display the notes. If the user profile option IEX: Automatically Populate Grids is set to *Yes*, then information in the table appears without the need to click Display
Date	Field	The date the note was created
Creator Name	Field	The name of the person who wrote the note.
Note	Field	The text of the note
Type	Field	Note type
Status	Field	Displays if the note is publishable, public, or private
New	Button	Click to enter a new note
All Notes	Button	Displays all notes in a text window
More	Button	Displays the complete text for a note
Related To	Button	View the elements the note is related to. Notes automatically relate to the party and the activity when the note is created.

See the *Oracle CRM Application Foundation User Guide* for information about notes.

4.9 Task Tab



The Task tab in the Collections window displays all open tasks relating to the customer displayed in the Collections window header. Select a task in the list of tasks to see detail information about the task.

4.9.1 Task Tab Window Reference

The following table describes fields and other components of the Task tab.

Table 4–15 Task Tab

Component	Type	Description
Type	Field	Type of task, such as meeting or appointment
Name	Field	Name of the task
Priority	Field	Task priority

Table 4–15 (Cont.) Task Tab

Component	Type	Description
Status	Field	Status of the task such as open or planned
Source Doc	Field	
Number	Field	System-assigned task number
Source	Field	
Assigned By	Field	Resource who assigned the task
Assign To	Field	Resource the task is assigned to
Description	Field	Description of the task
Private	Field	
Canceled	Field	
Closed	Field	
Completed	Field	
Scheduled Start Date	Field	
Scheduled End Date	Field	
Planned Start Date	Field	
Planned End Date	Field	
Actual Start Date	Field	
Actual End Date	Field	
Private	Check box	Select to display your private tasks
Display All	Check box	Select to include closed tasks in the list
Contact	Field	
Phone Number	Field	
Time Zone	Field	
Date Type	Drop down list	Select the type of date when adding a new date. Types are scheduled, actual, and planned.

Table 4–15 (Cont.) Task Tab

Component	Type	Description
Start	Field	Start date for the selected date type
End	Field	End date for the selected date type
Owner Type	Field	
Owner	Field	Name of the task owner
Assignee Type	Field	
Assignee	Field	
Details	Button	Opens the Tasks window
New	Button	Click to enter a new task
Related To	Button	View the elements the task is related to. Tasks automatically relate to the party and the activity when the task is created. You can also add relationships to anything in the database for the task.

See *Oracle CRM Application Foundation Concepts and Procedures* for information on how to use the task manager.

4.10 Using Custom Tabs

The Collections window includes two tabs that can be customized to support the unique business requirements of your enterprise. These tabs are hidden until programmed by your implementation team or system administrator. Use them if you need to provide specific information for your collectors that is not available in standard Collections functionality.

4.11 Using Attachments

You can add attachments to a collections issue that collectors can access when interacting with customers. For example, you can attach an image file to a delinquency to show the item that your customer ordered or attach a scanned copy of the sales order for the transaction. Attachments can be in the form of a document reference, file, long text, short text, or a web page.

The Attachment icon in the toolbar indicates whether the Attachments feature is enabled in the Collections window. When the button is grayed out, the Attachment feature is not available. When the Attachment feature is enabled in a window, the icon becomes a solid paper clip. The icon changes to a paper clip holding a paper when the Attachment feature is enabled in a window and the current record has at least one attachment.

To view the attachment, choose the Attachment icon, or choose attachments from the View menu.

For more information, see About Attachments in *Oracle Applications User's Guide*.

4.12 Using Directory Assistance

Use this procedure to search for a phone number on the web.

Prerequisites

Web assistance must be set up.

Responsibility

Collections Agent

Steps

1. Use your self service web applications login and select Directory Assistance from the Navigator.

   The Directory Assistance page appears.

2. Use the LOV to select the URL for the directory assistance web site you want to use.

3. If required, enter your search information. One or more fields are required depending upon the chosen directory assistance web site.

4. Click Search Web.

The directory assistance web site appears with the results of the search.

4.13 Launching a Script for Your Customer Interaction

Use this procedure to launch a script to guide you in your interaction with a customer.

Responsibility

Collections Agent

Steps

1. From the Collections window select the Profile tab.
2. If you or the caller knows the name of the campaign, then enter it using the Campaign List of Values.
3. Click View Script**.**

   If scripts exist relating to the selected campaign, then the window displays a list of campaign-related scripts. If no scripts exist relating to the selected campaign, then the window displays all scripts.
4. Select the desired script.
5. Click Start Scripting

5

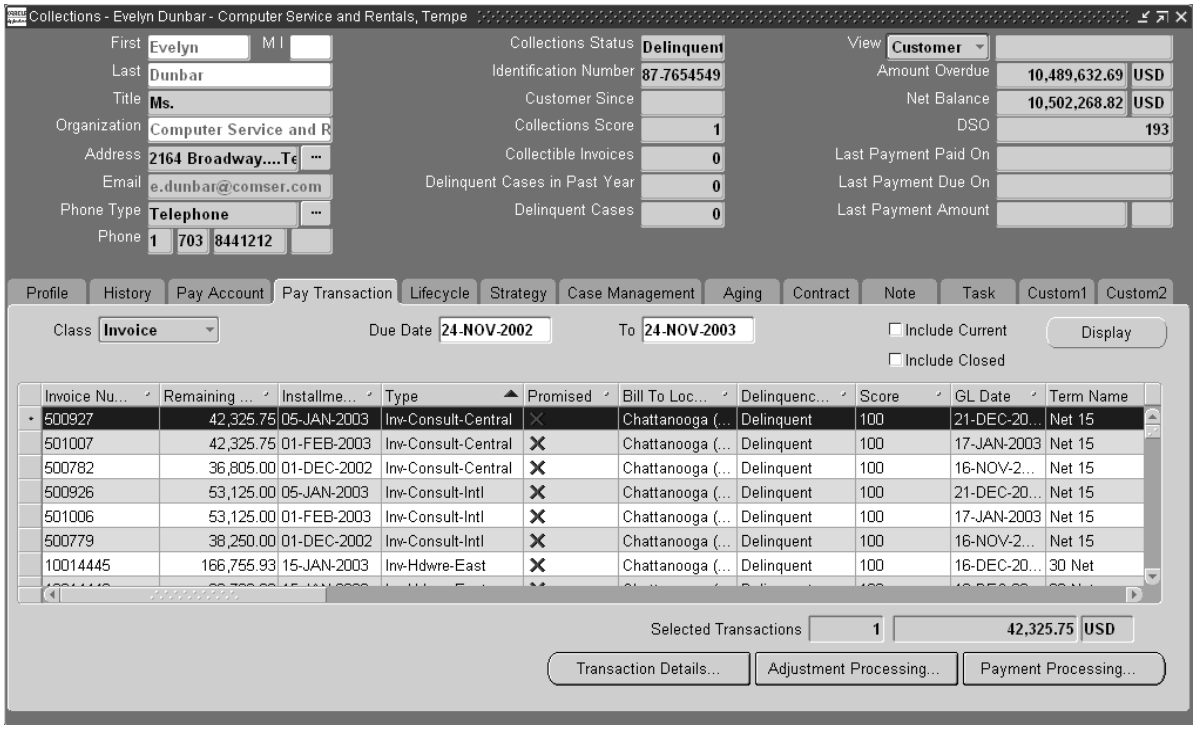
Processing Transactions

5.1 Overview of Processing Transactions

A collections agent can perform the following activities related to transactions and payment:

- View transaction data for delinquencies. See Section 5.2, Viewing Transaction Data
- View invoices using Bill Presentment Architecture. See Section 5.3, Viewing Invoices Using Bill Presentment Architecture
- Process payments. See Section 5.4, Processing Payments
- Accept promises to pay. See Section 5.5, Accepting Promises to Pay
- Reverse payments. See Section 5.6, Reversing Payments
- Adjust invoices. See Section 5.7, Adjusting Invoices
- Place an invoice in dispute. See Section 5.8, Disputing Invoices

5.2 Viewing Transaction Data



Responsibility

Collections Agent

Steps

1. In the Pay Transaction tab of the Collections window, select one of the following transaction classes for a selected account and date range:
   - Invoice
   - Credit memo
   - Debit memo
   - Chargeback
   - Deposit

- Guarantee
- Bills Receivable (to be supported in the future)
- Leasing Invoice (used for Oracle Lease Management only

2. Select a transaction and click Transaction Details.

   The Transaction Details window displays the line items for the transaction.

3. If you want to send a copy of the transaction to the customer, then click Send Copy.
4. If the customer wants to dispute the transaction, see Section 5.8, Disputing Invoices.

If you use Oracle Lease Management:

The Transaction Details window displays information about selected leasing invoices or leasing contracts but the dispute functionality is not available. You can also access Transaction Details from the Lifecycle tab.

5.3 Viewing Invoices Using Bill Presentment Architecture

If you have installed Oracle Bill Presentment Architecture (BPA), your collectors can view customer invoices online in a browser window. Since BPA retrieves billing data from multiple sources, including the transactional accounting data from Oracle Receivables, your collectors have access to more comprehensive billing information to answer questions and resolve non-payment issues. Your collector can view the invoice in the same format the bill presented to your customers.

You can view an invoice using BPA from the following tabs in Oracle Collections:

- Profile tab
- Dispute History
- Promise History
- Pay Transaction tab

To view an invoice:

1. Select an invoice from the table.
2. Right click and select View Invoice from the menu.

A browser window opens to display the invoice formatted by a template in Bill Presentment Architecture. You can drill down to view more detailed billing information, if available for the invoice.

For more information, see Bill Presentment Architecture, *Oracle Receivables User Guide*.

5.4 Processing Payments

Use the Payment Processing window to take payments or promises to pay for invoices, accounts, or contracts.

You can process the following types of payments:

- Accept a credit card or purchase card payment.
- Accept payment in the form of a bank transfer.
- Record a promise to pay one or more transactions.

> **Note:** If you use other payment methods, your system adminsitrator can add additional types in the IEX_PAYMENT_TYPES lookup.

You can access the Payment Processing window by selecting the Payment Processing button available on the following tabs:

- **Pay Account:** Select an account. Account information from the previous window appears in the Payment Processing window.
- **Pay Transaction:** Select an invoice. Invoice information from the previous window appears in the Payment Processing window. If you select a Leasing Invoice, leasing invoice information from the previous window appears in the Payment Processing window
- **Lifecycle:** Select a delinquency. With a standard Oracle Collections implementation, invoice information from the previous window appears in the Payment Processing window. With an Oracle Lease Management implementation, leasing contract information related to the selected delinquency (case) appears in the Payment Processing window.
- **Aging:** Select an aging bucket line and then the Transactions button.

If you use Oracle Lease Management:

You can also access the Payment Processing window from the following tabs:

- **Contract:** Select a contract and click the Payment Processing button. Information from the previous window appears in the Payment Processing window.

- **Case Management:** Select a case and click the Payment Processing button. Information from the previous window appears in the Payment Processing window.

5.4.1 Processing Credit Card Payments

Use this procedure to process credit card and purchase card payments.

Steps

1. Click the Payment Processing button on any tab that supports payment processing. Account or invoice information from the tab appears in the Payment Processing window.
2. If the customer wants to pay all items, then select Pay All.
3. If the customer wants to pay the full amount for a specific item, then select Pay in Full for that item.
4. If the customer wants to pay a partial amount, then enter the payment amount for that item.
5. Choose the Credit Card tab and enter the information for the payment.
6. Enter a note about the payment.
7. Click Submit.

The credit card payment is authorized through Oracle *i*Payment and then sent to Oracle Receivables. The authorization code from Oracle *i*Payment appears.

If the IEX: Auto Fulfill profile option is set to *Yes,* then a confirmation document is e-mailed to the customer's primary address. The collector is also notified that a confirmation has been sent. For more information about profile options, see Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*

5.4.2 Processing Credit Card Window Reference

The following table describes the fields and other components of the Payment Processing Credit Card tab.

Table 5–1 Payment Processing Credit Card Tab

Component	Type	Description
Credit Card Type	Field	

Table 5–1 (Cont.) Payment Processing Credit Card Tab

Component	Type	Description
Credit Card Number	Field	
Expiration Date	Field	
Financial Institution Name	Field	
Cardholder Name	Field	
Payment Note	Field	Enter a note about the payment
Submit	Button	Click to submit payment
Reset	Button	Click to clear fields
Cancel	Button	Click to close form

5.4.3 Processing Bank Check EFT Payments

Use this procedure to process bank transfer payments.

Steps

1. Click the Payment Processing button on any of the tabs that supports payment processing. Information from the tab appears in the Payment Processing window.
2. If you are paying on accounts and you want to see the total balance due for an account, then click in the Click to Calculate Balance field.
3. If the customer wants to pay all items, then select Pay All.
4. If the customer wants to pay the full amount for a specific item, then select Pay in Full check box for that item.
5. If the customer wants to pay a partial amount, then enter the payment amount for that item.
6. Choose the Bank Transfer tab and enter the information for the payment
7. Enter a note about the payment.
8. Click Submit.

The bank transfer payment is authorized through Oracle *i*Payment and then sent on to Oracle Receivables. The authorization code from Oracle *i*Payment appears.

If the IEX: Auto Fulfill profile option is set to Yes, then a confirmation document is e-mailed to the customer's primary address. The collector is also notified that a confirmation has been sent. For more information about profile options, see Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide.*

5.4.4 Processing Bank Transfer Window Reference

The following table describes the fields and other components of the Payment Processing Bank Transfer tab.

Table 5–2 Payment Processing Bank Transfer Tab

Component	Type	Description
Financial Institution Name	Field	
Routing Number	Field	
Bank Branch Name	Field	
Bank Account Holder Name	Field	
Account Type	Field	
Account Number	Field	
Payment Note	Field	Enter a note about the payment
Submit	Button	Click to submit payment
Reset	Button	Click to clear fields
Cancel	Button	Click to close form

5.5 Accepting Promises to Pay

When a delinquent customer is not ready to make a payment, you can enter a promise to pay to help resolve the delinquent account. You record the customer's promise to pay specific amounts at specific times. You can enter a promise to pay for a single transaction or for a group of transactions.

Oracle Collections tracks the expected payment. If payment is made, then the promise status shown on the Promise tab changes from Collectible to Closed. A green check mark appears in the Paid column for the transaction. If the promise to pay is not fulfilled and no payment is made, then the status changes to Broken and Oracle Collections automatically creates a Broken Promise work item on Universal Work Queue so the collector can follow up with the customer. A red "x" remains in the Paid column.

To enter a promise to pay for a single transaction:

Steps

1. Select a transaction on any of the tabs that support payment processing and click the Payment Processing button. Information from the tab appears in the Payment Processing window.
2. Choose the Promise tab.
3. Select an item in the payment region. The item information appears in the Promise tab.
4. Enter the promise amount, promise date, and planned payment method.
5. Notice that the Adjusted column reflects the difference between the promise amount entered and the amount overdue for that item.
6. Optionally enter the payment account (such as the credit card number) or a payment item number (such as the check number).
7. Click Submit.

Oracle Collections can create a callback if the promised payment is not made.

To enter promise to pay for multiple transactions:

Steps

1. Select multiple transactions on any of the tabs that supports payment processing and click the Payment Processing button

2. Select the Mass Promise tab.
3. Enter the date of the expected payment, payment method. Optionally enter the payment account (such as the credit card number) or a payment item number (such as the check number) if available.
4. Optionally, enter a note for the promise.
5. Click Submit.

After recording a promise to pay, the Promise column is updated with a green checkmark to indicate that a promise to pay has been recorded for each invoice selected.

To cancel a promise to pay

You can cancel a promise to pay if no payment has been recorded for the promise. T You can use this feature to cancel a promise *before the promise due date* if the promise is no longer valid. When a promise is canceled, only the promise is deleted. The delinquency remains.

A canceled promise cannot be reinstated.

All canceled promises are recorded in Promise History. You can use the Promise Reconciliation report to identify customers who habitually promise payment, but then cancel their promises.

Steps

1. Select a transaction or group of transactions on any tab that supports payment processing and click the Payment Processing button.
2. Select the Promise tab.
3. In the Payment Method region, select the Cancel Status check box. For multiple transactions, you can select the Cancel All check box to cancel all promises shown.
4. Click Submit.

5.5.1 Processing Promise to Pay Window Reference

The following table describes the fields and other components of the Payment Processing Promise tab.

Table 5–3 Payment Processing Promise Tab

Component	Type	Description
Status	Column	
Promise Date	Column	
Promise Amount	Column	
Currency	Column	
Adjusted Balance	Column	Automatic calculation reflecting the difference between what is owed on the invoice (account) and the sum total of the promises being taken. Line is calculated each time a new promise line is entered.
Payment Method	Column	
Payment Account	Column	
Payment Item Number	Column	
Payment Note	Field	Enter a note about the promise
Submit	Button	Click to submit promise
Reset	Button	Click to clear fields
Cancel	Button	Click to close form

5.6 Reversing Payments

Customers occasionally ask that recent payments received be reversed due to errors in the information they gave the collector or to a disagreement they have with their delinquency. If your organization allows this, use this procedure to reverse a payment.

Steps

1. In the Collections window, select the History tab.
2. Choose the history type Payment History.
3. Select the account.
4. Enter a date range.
5. Click the Display button to generate the payment history.
6. Highlight the payment and click Details.

   The Payment History Details window displays information about the selected payment.
7. Highlight one or more payment lines and click Reverse Payment.

   The Reverse Payment window displays the selected receipt number.
8. Use the LOV to choose a reversal category.
9. Use the LOV to choose a reason for the reversal.
10. Enter a note to explain the reversal.
11. Click Reverse.

A payment reversal request is recorded and the payment status changes. The delinquency is reopened the next time the concurrent programs are run.

> **Note:** The IEX: Enable Receipt Reversal profile option controls whether you can reverse payments. For more information, see Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*.

Guidelines

If a customer requests a payment reversal, it is a good idea to obtain payment again from the customer using a different payment method or source.

5.7 Adjusting Invoices

Collectors can adjust overdue transactions while talking to their customers. Use this procedure to submit an adjustment against an invoice (whether or not it is delinquent.)

Responsibility

Collections Agent

Steps

1. In the Pay Transactions tab, select the invoice and click Adjustment Processing.
2. You can review the status of other adjustments made against this transaction in the Adjustment Processing region.
3. To enter a new adjustment against this transaction, create a new row in this region.
4. Enter the adjustment activity, amount, date, and reason.
5. Optionally, enter a note.
6. Click Adjustment.

When you adjust a transaction in Oracle Collections, the adjustment is created in Oracle Receivables.

Note that collectors must have the financial authority to initiate such adjustments. This financial authority can be based on responsibility, job category, amount of the transaction or related adjustment, or a combination of these items.

If a collector attempts to make an adjustment that exceeds his or her authority, then the adjustment is considered pending. A collections manager must approve the pending adjustment in Oracle Receivables. See Approving Adjustments, *Oracle Receivables User Guide*.

Guidelines

The user profile option IEX: Allow Adjustments must be set to Yes.

Confirmation of the adjustment is sent if an adjustment confirmation template is defined in the *IEX: Default Adjustment Template* profile option.

5.8 Disputing Invoices

Debtors often refuse to pay invoices because they do not believe they owe money for a variety of reasons. Use this procedure to submit a dispute against an invoice (whether or not it is delinquent). Once created, a dispute is sent to Oracle Receivables via the Credit Memo Workflow for review and resolution.

Responsibility

Collections Agent

Steps

1. In the Pay Transaction tab, select the invoice and click Transaction Details.
2. If the customer is disputing a specific invoice line item, then perform the following steps:
   a. Select Specific Invoice Lines from the Dispute Section LOV.
   b. Select the line item.
   c. Enter the dispute amount or dispute quantity for the line. If the invoice has no line items, then the line-item related dispute fields are not accessible.

      The application calculates the dispute amount if you enter a dispute quantity. The dispute amounts are totaled in the Dispute Total field.
3. If the customer wants to dispute a section of the invoice, then use the LOV in the Dispute Section field to select one of the following:
   - Lines subtotal
   - Shipping
   - Tax
   - Total

   The total amount for the selected section appears in the Dispute Totals field. Earlier disputes are not included in the total.
4. If the customer's dispute is over an expected discount, enter the discount amount.

   The amount is calculated using the entered percent against the invoice total prior to shipping and tax.
5. Select a dispute reason.

6. Optionally, enter a note.
7. Click Dispute.

   A dispute confirmation message containing a dispute number appears and can be used as a reference between customer and collector.

Confirmation of the dispute is sent automatically if the necessary profiles are set and a default One-to-One Fulfillment template is defined.

The dispute creates a Credit Memo Request in Oracle Receivables.

While invoices are in dispute they are no longer labeled as delinquent. Disputed transactions are recorded in Interaction History, including the transaction number, class, type, date, status, amount, remaining amount, customer name, and organization.

5.8.1 Viewing Claims in Oracle Trade Management

You can leverage the detailed information stored in Oracle Trade Management to resolve disputes quickly and more efficiently. You can view trade claims, deductions, and overpayments for a customer from Oracle Collections, if you have installed Oracle Trade Management.

To view claims:

In the Pay Account tab, select a customer account and then select the View Open Lines Listing button.

The Account Details window displays all open transactions for your customer, including trade claims and deductions. Select a transaction type and enter a date range to search for a specific transaction. Transaction types include Bills Receivable, Chargeback, Claim Investigation, Credit Memos, Debit Memos, Guarantee, Invoice, On Account, or Unapplied.

To view detailed information about a claim, click on a transaction. A browser window opens to display the transaction in Trade Management.

You can enter a note for a transaction from the Account Details page and view it anytime on the Notes tab or by clicking the Notes icon.

For more information on trade management functionality, see *Oracle Marketing User Guide.*

6

Managing Delinquencies

6.1 Overview of Managing Delinquencies

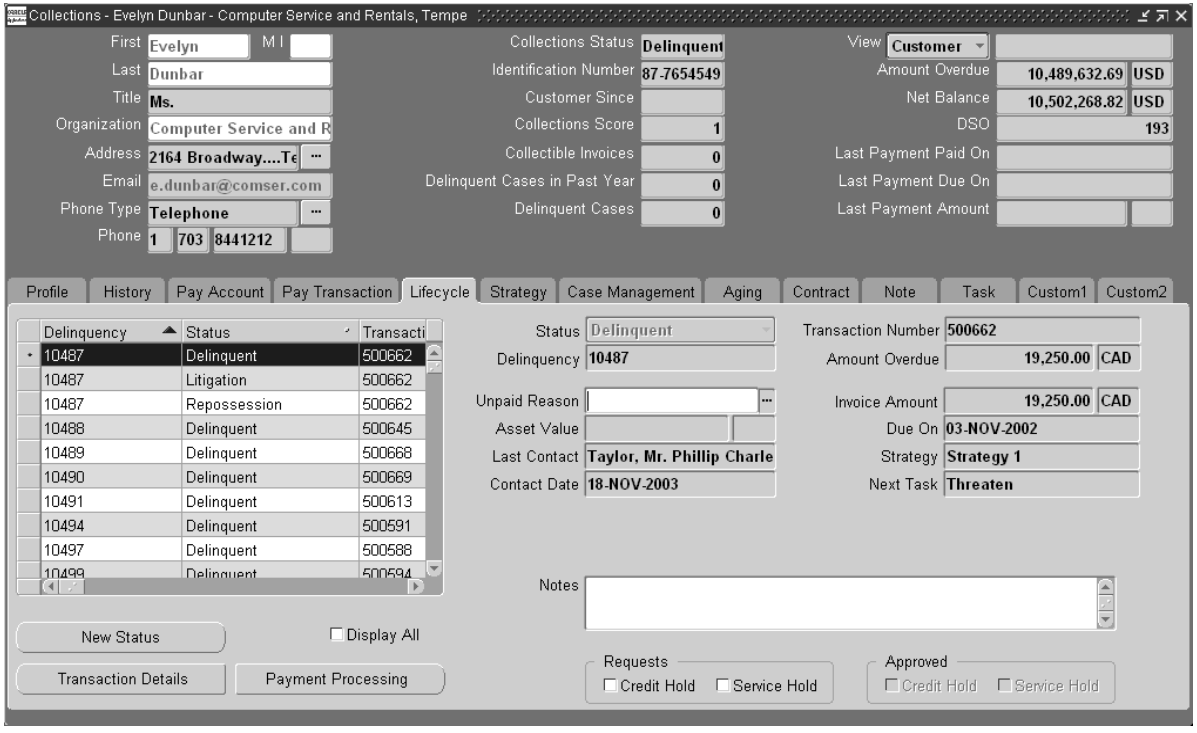
In most cases, a delinquency can be quickly resolved. The customer's account or invoice status changes from Open to Delinquent. When payment is made and applied, it changes back to Open. However, as a delinquency moves through the collections life cycle, its status may change or escalate over time.

Complicated delinquencies can involve changing credit or payment terms, bringing suit to get payment, repossessing and reselling assets to cure delinquencies, or customer bankruptcy. For example, a delinquency status may change as follows:

- Open > Delinquent > Credit Hold > Litigation > Closed
- Open > Delinquent > Litigation > Asset Remarketing > Closed
- Open > Delinquent > Bankruptcy > Write Off > Closed

Although Oracle Collections does not support all of the complex logistical, legal, or financial details of these situations, collectors can use the Lifecycle tab to manage key, high level dates and actions that help a collections organization track later-stage delinquencies. Managers and collections specialists can use the Delinquencies tab to manage later-stage delinquency events.

6.2 Viewing Collection Lifecycle Data



The Lifecycle Tab provides a view of all of a customer's delinquencies. Complicated delinquencies can involve placing customers on credit or service hold (used only with Lease Management), bringing suit to get payment, repossessing and reselling assets to cure delinquencies, write off of assets, or customer bankruptcy. The Lifecycle Tab, in conjunction with various HTML interfaces used by collections specialists and managers, supports these latter stage delinquency processes.

6.2.1 Collections Lifecycle Concepts

In most cases, a delinquency can be quickly resolved. The customer's account or invoice status simply changes from Open to Delinquent and, when payment is made and applied, it changes back to Open. However, as it moves through the collections life cycle it is possible that the status of the delinquency changes repeatedly over time. Complicated delinquencies can involve changing credit or

payment terms, bringing suit to get payment, repossessing and reselling assets to cure delinquencies, or customer bankruptcy. Example status scenarios include:

- Open > Delinquent > Credit Hold > Litigation > Closed
- Open > Delinquent > Litigation > Asset Remarketing > Closed
- Open > Delinquent > Bankruptcy > Write Off > Closed

As the customer status changes it is critical for the collections team (manager, agent, and specialists) to be able to capture, view and update information about each status in order to track the delinquency and collect monies owed. It is also important for the user to be able to see summary and detailed information on past statuses for the selected delinquency or account in order to effectively manage the customer's current delinquency.

Use this procedure to view and update delinquency information.

Responsibility

Collections Agent

Steps

1. In the Collections window, select the Lifecycle tab.

   Open delinquencies for the selected view appear.

2. If you want closed delinquencies as well as open delinquencies, then select Display All.

   The table lists open and closed delinquencies.

3. Select a delinquency from the table to view details about the delinquency.

   The details change depending upon the status of the delinquency.

Reference

See Section 6.3, Updating a Delinquency for information on updating delinquency information and escalating a delinquency.

6.3 Updating a Delinquency

Use this procedure to update information about a delinquency that has a status of *delinquent*.

Prerequisites

The Collections window is open and the customer appears in the header.

Select a View (customer, account, bill to, or delinquency).

Responsibility

Collections Agent

Steps

1. In the Collections window, select the Lifecycle tab.

   Delinquency information for the selected view appears.

2. Select a delinquency from the table that has a status of *Delinquent*.

   The details appear on the tab.

3. Optionally, select an unpaid reason from the List of Values (LOV).

4. Optionally, click the ellipsis button beside Strategy to view details of the displayed strategy.

5. Optionally, enter a note about the delinquency.

6. If you want to send a request for credit hold to your manager for approval, then select Credit Hold Request. A workflow notification is sent to your manager when you save.

7. If you want to send a request for service hold to your manager for approval, then select Service Hold Request. A workflow notification is sent to your manager when you save.

8. If you want to see detail information about the delinquent invoice, then click Transaction Details**.**

   The Transaction Details window displays detail information. You can also enter dispute information in this window.

9. If you want to process a payment from the Lifecycle tab, then click Payment Processing.

   The Payment Processing window opens.

10. If the delinquency is beyond normal collections procedures, then click New Status and change the status.

    A status change starts a workflow and sends a notification to a manager or specialist for approval and further action.

11. Save your changes.

Guidelines

Credit Hold Request and Service Hold Request are only available if you are using Oracle Lease Management and the profile option IEX: Credit Hold of Delinquencies and IEX: Service Hold of Delinquencies are set to Yes.

6.3.1 Lifecycle Tab Reference

The following tables describe fields and other components of the Lifecycle tab. A portion of the tab changes according to the status of the delinquency and the selected View in the header. Some delinquency status-related fields are not active until the status change is saved.

- Table 6–1, Delinquency Table and Static Portions of Tab
- Table 6–2, View by Customer
- Table 6–3, View by Account or by Delinquency
- Table 6–4, Delinquent Status
- Table 6–5, Bankrupt Status
- Table 6–6, Write Off Status
- Table 6–7, Litigation Status
- Table 6–8, Repossession Status

Table 6–1 Delinquency Table and Static Portions of Tab

Component	Type	Description
Delinquency	Field	Delinquency record number
Status	Field	Statuses are delinquent, litigation, write-off, repossession, and bankruptcy
Amount	Field	Amount that is delinquent
Currency	Field	Currency code for the amount

Table 6–1 (Cont.) Delinquency Table and Static Portions of Tab

Component	Type	Description
Aging Bucket	Field	
Score	Field	Delinquency Score
State	Field	States are pre-delinquency, delinquent, and current
Display All	Check box	
New Status	Button	Click to activate the Status LOV and select a new status
Transaction Details	Button	Opens Transaction Details window
Payment Processing	Button	Opens Payment Processing window
Status	LOV	Select Delinquent, Litigation, Repossession, Write-Off, or Bankruptcy. Sections of the window change to reflect information needed for the selected status.
Transaction	Field	Transaction number
Delinquency	Field	Delinquency record number
Amount Overdue	Field	Currency amount and currency code
Credit Hold Request	Check box	Select to request credit hold. Workflow notification goes to manager to approve.Only available if you are using Oracle Lease Management and the profile option IEX: Credit Hold of Delinquencies is set to Yes.
Service Hold Request	Check box	Select to request service hold. Workflow notification goes to manager to approve.Only available if you are using Oracle Lease Management and the profile option IEX: Service Hold of Delinquencies is set to Yes.
Credit Hold Approved	Check box	Read only. It is selected when credit hold is approved.
Service Hold Approved	Check box	Read only. It is selected when service hold is approved.

Table 6–2 View by Customer

Component	Type	Description
Delinquency	Field	Delinquency record number
Status	Field	
Notes	Field	Amount that is delinquent

Table 6–3 View by Account or by Delinquency

Component	Type	Description
Aging Bucket	Field	
Amount	Field	Total delinquent amount for the aging bucket
Currency	Field	
Transactions	Field	The number of delinquent transactions that occur in the aging bucket
Disputed Transactions	Field	The number of disputed transactions that occur in the aging bucket

Table 6–4 Delinquent Status

Component	Type	Description
Unpaid Reason	LOV	
Invoice Amount	Field	Original amount of the invoice and currency code
Asset Value	Field	Total value of invoiced assets. Used for Oracle Lease Management
...	Button	Opens Asset window
Due On	Field	Date delinquent amount was due
Last Contact	Field	Name of resource who most recently contacted customer about the selected delinquency
Strategy	LOV	Name of the strategy being used to manage the selected delinquency
...	Button	Click to view details of the strategy
Contact Date	Field	Date of most recent interaction with customer about the selected delinquency

Table 6–4 (Cont.) Delinquent Status

Component	Type	Description
Next Task	Field	Next task to be done per the strategy
Notes	Field	Add a delinquency note

Table 6–5 Bankrupt Status

Component	Type	Description
Chapter	Field	Chapter under which bankruptcy was filed
Filing Date	Field	Date the bankruptcy was filed.
Firm	LOV	Law firm named on court documents who is handling the bankruptcy
...	Button	Opens Address Information window to enter additional information about the law firm
Counsel	LOV	Name of the attorney assigned to the bankruptcy
...	Button	Opens Address Information window to enter additional information about the attorney
Court Order Date	Field	Date the court approved the bankruptcy
Closed Date	Field	Date the case was closed
Court	LOV	Court or district under which the filing was made
...	Button	Opens Address Information window to enter additional information about the court
Asset Value	Field	The asset value of the delinquency, and currency code
Disposition	LOV	Litigation Specialist selects final disposition for the bankruptcy. Options include bankruptcy withdrawn, bankruptcy granted, bankruptcy dismissed, and payment negotiation confirmed.
Payoff Value	Field	Amount that will pay off the delinquency
Strategy	Field	Strategy assigned
...	Button	Opens strategy details
Turn Off Invoice	Checkbox	For Lease Management

Table 6–5 (Cont.) Bankrupt Status

Component	Type	Description
Notice of Assignment	Checkbox	For Lease Management
Notes	Field	Add a delinquency note about the bankruptcy

Table 6–6 Write Off Status

Component	Type	Description
Write Off Type	LOV	Select the level at which the write off occurs, such as line level or contract
Request Date	Field	Requested date for the write off to be applied
Write Off Reason	LOV	Reasons include credit memo issued, lost provision created, contract terminated, and asset repossessed.
Process	LOV	Select how the write off is processed. Determines the workflow to follow.
Prior Write Off	Field	Total amount of prior write offs
Write Off Amount	Field	The amount to write off and the currency
Number of Asset	Field	
Leasing	Field	Indicates whether leasing is implemented.
Asset Value	Field	The asset value of the delinquency and currency code
Disposition	LOV	Senior Collector selects final disposition for the write off. Options include canceled, approved, rejected, partially approved, and reversed.
Payoff Value	Field	Amount that will pay off the delinquency
Strategy	LOV	Name of the strategy being used to manage the selected delinquency
...	Button	Click to view details of the strategy
Notes	Field	Add a delinquency note about the write off

Table 6–7 Litigation Status

Component	Type	Description
Unpaid Reason	Field	Read only field. The reason for non payment.
Judgement Date	Field	
Disposition	LOV	Options are canceled, dismissed, litigation failed, judgement, litigation partially successful, litigation request canceled, and litigation successful
Asset Value	Field	Read-only field. Value of related assets.
Strategy	LOV	Name of the strategy being used to manage the selected delinquency
...	Button	Click to view details of the strategy
Notes	Field	Add a delinquency note about the litigation.

Table 6–8 Repossession Status

Component	Type	Description
Unpaid Reason	LOV	
Invoice Amount	Field	Original amount of the invoice and currency code
Asset Value	Field	Total value of invoiced assets
Asset Number	Field	System-generated number for the asset
Last Contact	Field	Name of resource who most recently contacted customer about the selected delinquency
...	Button	Opens a window for additional address information
Contact Date	Field	Date of most recent interaction with customer about the selected delinquency
Remarket	Check box	Select to recommend remarketing the repossessed asset
Repossession Date	Field	Date the repossession was done
Disposition	LOV	Options include requested, approved/pending assignment, open, rejected, closed, and complete.
Reason	LOV	Disposition reasons include asset repossessed, asset not repossessed, and management rejected.

Table 6–8 (Cont.) Repossession Status

Component	Type	Description
Strategy	LOV	Name of the strategy being used to manage the selected delinquency
...	Button	Click to view details of the strategy
Notes	Field	Add a delinquency note about the litigation.

6.4 Managing Delinquencies

As the customer status changes, it is critical for the collections team (manager, agent, and collections specialists) to be able to capture, view and update information about each status in order to track the delinquency and collect monies owed. It is also important for the user to be able to see summary and detailed information on past statuses for the selected delinquency or account in order to effectively manage the customer's current delinquency.

- Oracle Collections provides the means to execute collections strategies and associated collections actions that help to manage the delinquency. As a delinquency moves through the collections life cycle, it may be necessary to end active strategies and start others.
- Oracle Collections supports the concept of a *pre-delinquency* where a customer with a poor payment history can be targeted for some reminders of upcoming payments. This allows collections organizations to proactively work with customers who may have large quarterly or yearly payments and whose missed or late payments adversely affect corporate cash flow.

6.4.1 Delinquency Window Reference

The following tables describe the fields and other components of the Delinquency Summary windows.

Table 6–9 Delinquency Summary

Component	Type	Description
Delinquency ID	Link	Click to view details about the delinquency
Customer	Field	Customer name
Status	Field	Current status of the delinquency
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Last Contact	Field	Name of resource who most recently contacted customer about the selected delinquency
Last Contact Date	Field	Date of most recent interaction with customer about the selected delinquency

Table 6–10 Delinquency Detail

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Status	Field	Current status of the delinquency
Delinquency Number	Field	Delinquency record number
Asset Value	Field	The asset value of the delinquency and currency code
Last Contact	Field	Name of resource who most recently contacted customer about the selected delinquency
Transaction	Field	Transaction number
Unpaid Reason	Field	
Amount Due On	Field	Date delinquent amount was due
Last Contact Date	Field	Date of most recent interaction with customer about the selected delinquency
Predicted Recovery Amount	Field	
Predicted Chance	Field	

Table 6–11 Delinquency Actual Cost

Component	Type	Description
Total Actual Cost	Field	The sum total of all of the Approved actual cost line items; this tally is refreshed each time a new actual cost item is added and the Update button is used
Total Budgeted Cost	Field	The sum total of all of the Budgeted cost line items taken from the Budget Cost page
Last Update Budget	Field	Date budget cost was most recently updated
Predicted Recovery Amount	Field	A user-defined amount that is expected to be recovered for this delinquency
Predicted Chance	Field	A user-defined percentage that this delinquency will be recovered
Last Update Actual	Field	Date actual cost was most recently updated
Create	Button	Click to create a new actual cost
Remove	Check box	Select and click Update to remove the actual cost record
Approved	Field	Indicates the item has occurred and its costs should be applied
Item Type	Field	The specialist identifies the type of collections activity that occurred: Was this a letter e-mailed? A legal document prepared and then delivered via courier? Was this a series of collections calls? These items are seeded values so the specialist chooses from a pre-determined list.
Description	Field	A free-form description providing some details and the context around the item
Date Incurred	Field	Date the item or activity occurred
Amount	Field	Actual amount for the activity
Currency	Field	Currency code for the amount
Update	Button	Click to remove selected records

Table 6–12 Delinquency Budget Cost

Component	Type	Description
Total Actual Cost	Field	The sum total of all of the approved actual cost line items
Total Budgeted Cost	Field	The sum total of all of the Budgeted cost line items taken from the Budget Cost page
Last Update Budget	Field	Date budget cost was most recently updated
Predicted Recovery Amount	Field	A user-defined amount that is expected to be recovered for this delinquency
Predicted Chance	Field	A user-defined percentage that this delinquency will be recovered
Last Update Actual	Field	Date actual cost was most recently updated
Create	Button	Click to create a new budget cost
Remove	Check box	Select and click Update to remove the budget cost record
Approved	Field	Indicates the item is approved for this budget
Item Type	Field	the specialist identifies the type of planned collections activity: Will a letter be e-mailed and how many? Will one or more legal documents be prepared and then delivered via courier? Will there be a series of collections calls? Will we have to send a repossession agent out to recover the asset? These items are seeded values so the specialist chooses from a pre-determined list.
Description	Field	A free-form description providing some details and the context around the item
Target Date	Field	The specialist records the date that the item or activity is to be scheduled
Amount	Field	The expected budget amount for the activity
Currency	Field	Currency code for the amount
Quantity	Field	The specialist can enter a quantity for each item
Update	Button	Click to remove selected records

Table 6–13 Create Costs

Component	Type	Description
Cost Type	Label	Cost type is determined by what page you were on before you opened this page (budget or actual)
Item Type	Drop-down list	
Description	Field	Description of the selected item
Cost Date	Field	
Amount	Field	Cost of the item
Currency	LOV	Currency code for the amount
Approved	Check box	
Create	Button	Save your newly created cost
Update	Button	

Table 6–14 Delinquency Strategies

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Address	Field	Customer primary address
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Strategy ID	Field	Strategy number
Strategy Name	Field	
Status Code	Field	Status of the strategy, such as open or closed
Rank	Field	Number that determines how hard or how softly the strategy treats delinquent customers.

Table 6–14 (Cont.) Delinquency Strategies

Component	Type	Description
Valid From and Valid To	Fields	Date range the strategy is active

Table 6–15 Delinquency Asset

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency code
Asset Number	Field	
Name	Field	Name of the asset
Description	Field	Asset description
Asset Value	Field	The asset value of the delinquency, and currency code
Type	Field	

6.4.2 Reviewing Delinquencies

Responsibility

Collections HTML Manager

To review delinquency information:

1. In the Delinquencies tab, choose Summary.

   The Delinquency Summary page displays delinquencies assigned to you.

2. Click the delinquency ID for the record you want to work on.

   The Delinquency Detail page appears.

3. If you want to add a predicted recovery amount or predicted recovery chance, then enter the data into the corresponding fields.

4. If you want to view actual cost information for the delinquency, then choose Actual Cost from the menu.

   The actual cost details appear.

   a. If you want to add an actual cost, then click Create.

      The Create Costs page appears.

   b. Enter cost information.

   c. Save your changes.

5. If you want to view budgeted cost information for the delinquency, then choose Budget Cost from the menu.

   The budgeted cost details appear.

   a. If you want to add a budgeted cost, then click Create.

      The Create Costs page appears.

   b. Enter cost information.

   c. Save your changes.

6. If you want to review the strategies relating to the selected delinquency, then choose Strategies from the menu.

   The Strategies page lists the names and active dates of the strategies assigned to the delinquency.

7. If you want to review the value of assets involved in the bankruptcy, then choose Asset Value from the menu.

   The Asset Value page displays a list of assets.

See also: Section 6.3, Updating a Delinquency

6.5 Bankruptcy

Companies must respond expediently to a delinquent customer's claim that they are planning or actually in bankruptcy. Companies must quickly execute strategies to get money from debtors, establish themselves as valid creditors with bankrupt debtors, or attempt to repossess and remarket assets to reduce their own financial exposure and bad debt.

A collector may be told by a debtor that they cannot pay because they are out of money and planning to declare bankruptcy. The collector should then gather initial information about the debtor's claim, attorneys involved, filings made and other legal information. After initial information is gathered, Oracle Collections transfers the information to a litigation or bankruptcy specialist who manages the delinquency through the legal phase. The litigation and bankruptcy specialist follows up with a debtor's attorney to get information about courts, dates, motions filed, and creditor status. The litigation specialist also follows up to determine legality of repossession.

- When a customer files for bankruptcy, manual or automated processes are also set in motion to prevent any more collections calls to customer, turn off invoicing, and overall place the customer and all related accounts into the bankruptcy status.
- After the bankruptcy process is complete, you can begin additional actions including subsequent collections, write-off, and payment terms.

6.5.1 Recording a Bankruptcy

You can record information when customers claim they are planning to declare or are actually in bankruptcy. When you change the status of a delinquent customer to Bankruptcy:

- Oracle Workflow sends an e-mail notification to the designated manager, or bankruptcy specialist logged in as HTML manager. This person can review the data captured by the collections agent in the HTML screens and add or update it as the bankruptcy proceeds.
- Dunning activities may stop if a new Bankruptcy Strategy is started. For Oracle Lease Management, invoicing can be stopped if the *I*EX: Turn Off Invoice On Bankruptcy profile option is set to Yes.
- The bankruptcy status appears in the Collections header to prevent contact by collections agents.

- All delinquencies for all accounts for the customer are removed as delinquencies from the work queue.

Prerequisites

Select the appropriate data level view (customer, account, bill to, or delinquency)

Responsibility

Collections Agent

To record a bankruptcy:

1. In the Collections window, select the Lifecycle tab.

   Delinquency information for the selected view appears.
2. Click New Status.
3. In the Status field, select Bankrupt from the LOV.
4. Enter the chapter number, if known.
5. Select the legal firm from the LOV, if known.
6. Optionally, click the ellipsis button beside Firm to see details about the firm.

   The Address Information window displays addresses and contacts for the firm.
7. In the Counsel field, enter the name of the attorney assigned to the bankruptcy.
8. In the Court field, use the LOV to select the court or district under which the filing was made.
9. Optionally, click the ellipsis button beside Court to see details about the court.

   The Address Information window displays addresses and contacts for the court.
10. Enter the filing, court order, and bankruptcy closed dates, if known.
11. Optionally, enter a note about the bankruptcy.
12. Save your changes.

6.5.2 Managing Bankruptcies

After a collector records a bankruptcy for a customer, the litigation or bankruptcy specialist follows up with a debtor's attorney to get information about courts, dates,

motions filed, and creditors to track key dates and determine the status of the bankruptcy process.

Prerequisites

Delinquent accounts must be assigned a status of bankruptcy.

Responsibility

Collections HTML Manager

To record information as a bankruptcy progresses:

1. In the Delinquencies tab, choose Bankruptcy.

   The Bankruptcies Summary page displays bankruptcies assigned to you.

2. Click the bankruptcy ID for the record you want to work on.

   The Bankruptcy Filing Information page appears.

3. If you want to update filing information, then enter your changes and click Update to save.

4. If you want to update information about the legal contacts for the bankruptcy, then see Section 6.5.4, Updating Bankruptcy Legal Contacts Information and follow the procedure.

5. If you want to review the value of assets involved in the bankruptcy, then choose Asset Value from the menu.

   The Asset Value page displays a list of assets.

6. If you want to review strategies relating to the bankruptcy, then choose **Strategies** from the menu.

6.5.3 Bankruptcies Window Reference

The following tables describe the fields and other components of the Bankruptcy windows.

Table 6–16 Bankruptcy

Component	Type	Description
Bankruptcy ID	Link	Click to view details of the bankruptcy
Customer	Field	Customer name

Table 6–16 (Cont.) Bankruptcy

Component	Type	Description
Chapter	Field	Chapter under which bankruptcy was filed
Asset Value	Field	The asset value of the delinquency and currency code
Final Disposition	Field	This is the final disposition for the bankruptcy. Options include bankruptcy withdrawn, bankruptcy granted, bankruptcy dismissed, and payment negotiation confirmed.
Court Order Date	Field	Date the court approved the bankruptcy

Table 6–17 Bankruptcy Filing

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Disposition	Drop down list	Litigation Specialist selects final disposition for the bankruptcy. Options include bankruptcy withdrawn, bankruptcy granted, bankruptcy dismissed, and payment negotiation confirmed.
Chapter	Field	Chapter under which bankruptcy was filed
Filing Date	Field	Date the bankruptcy was filed.
Filing Name	LOV	The customer party name under which the bankruptcy is being filed. Address and phone fills populate with the selected party.
Proof of Claim	Drop down list	

Table 6–17 (Cont.) Bankruptcy Filing

Component	Type	Description
Notice of Assignment	Drop down list	
Request Immediate Repurchase	Drop down list	
Court	LOV	Select the or district under which the filing was made. Address information populates.
Case Number	Field	
Clerk Contact	LOV	Contact name at the selected court
Funding Date	Field	
Court Order Date	Field	Date the court approved the bankruptcy
Object Bar Date	Field	
Repossession Date	Field	Date asset was repossessed
Dismissal Date	Field	Date the case was dismissed
341 A Date	Field	
Discharged Date	Field	
Withdrawn Date	Field	Date the bankruptcy claim was withdrawn
Closed Date	Field	Date the case was closed
Update	Button	Saves changes

Table 6–18 Bankruptcy Asset Value

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer

Table 6–18 (Cont.) Bankruptcy Asset Value

Component	Type	Description
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Select	Check box	
Asset Number	Field	System-generated number for the asset
Name	Field	Name of the asset
Description	Field	Description of the asset
Asset Value	Field	Total value of invoiced assets
Asset Type	Field	

Table 6–19 Bankruptcy Strategies

Component	Type	Description
Customer Name	Field	
Account	Field	Customer account number
Contact	Field	Primary contact name for the customer
Address	Field	Customer primary address
Identification Number	Field	Customer ID
Telephone	Field	Customer primary telephone number
Total Amount	Field	Total amount of the transaction and the currency
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Strategy ID	Field	Strategy number

Table 6–19 (Cont.) Bankruptcy Strategies

Component	Type	Description
Strategy Name	Field	
Status Code	Field	Status of the strategy, such as open or closed
Rank	Field	Number that determines how hard or how softly the strategy treats delinquent customers.
Valid From and Valid To	Fields	Date range the strategy is active

6.5.4 Updating Bankruptcy Legal Contacts Information

Prerequisites

Names and addresses must exist in the database as parties before they can be assigned to the bankruptcy.

Responsibility

Collections HTML Manager

To enter information about legal contracts:

1. In the Delinquencies tab, choose Bankruptcy to display bankruptcies assigned to you.
2. Click the bankruptcy ID for the record you want to work on.

   The Bankruptcy Filing Information page appears.
3. From the menu, choose Legal Contacts.

   The Legal Contacts page displays basic information about the bankruptcy such as customer name and amount due.
4. If you know the name of the firm named on court documents, then select it from the LOV.

   The address information populates.
5. If you know the name of the attorney assigned to the bankruptcy, then select it from the LOV.

The address information populates.

6. Optionally select a date for fee paid.
7. Optionally select a date for reaffirmation of debt.
8. Optionally select a date for relief from stay.
9. If you know the name of the trustee, then select it from the LOV.

   The address information populates.
10. Click Update to save your changes.

6.5.5 Bankruptcy Legal Contacts Window Reference

The following table describes the fields and other components of the Bankruptcy Legal Contacts window.

Table 6–20 Bankruptcy Legal Contacts

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Disposition	Drop down list	Litigation Specialist selects final disposition for the bankruptcy. Options include bankruptcy withdrawn, bankruptcy granted, bankruptcy dismissed, and payment negotiation confirmed.
Firm Name	LOV	Law firm named on court documents who is handling the bankruptcy. The address information populates when you select a party name.

Table 6–20 (Cont.) Bankruptcy Legal Contacts

Component	Type	Description
Counsel Name	LOV	Name of the attorney assigned to the bankruptcy. The address information populates when you select a party name.
Fee Paid	Field	
Reaffirmation of Debt	Field	
Relief from Stay	Field	
Trustee Name	LOV	Select the trustee from the party LOV and address information populates.
Update	Button	Saves changes

6.6 Write-Off

Write-offs can occur at several levels: contract, account, or delinquency. If you use Oracle Lease Management, you can write off individual contracts in a case. For other customers, individual delinquencies or individual items on an invoice can be written off.

Details of the write-off process are maintained in the Write-off status section of the Lifecycle tab.

6.6.1 Recommending Write-Off

Prerequisites

Select the appropriate data level (customer, account, bill to, or delinquency)

Responsibility

Collections Agent

To recommend a write-off:

1. In the Collections window, select the Lifecycle tab.
2. Select the delinquency from the table
3. Click New Status.
4. In the Status field, select Write-Off from the LOV.

   The window displays write-off related fields.
5. Select the write-off type.
6. Select a write-off reason.
7. Optionally, enter the requested date for the write-off to be applied
8. Select how the write-off is to be processed. This determines the workflow to follow.
9. Optionally, enter a note about the write-off.
10. If you want to request a credit hold, then select Credit Hold Request.
11. If you want to request a service hold, then select Service Hold Request.
12. Save your changes.

The manager or litigation specialist will receive your recommendation.

If you use Oracle Lease Management:

Credit Hold Request and Service Hold Request are only available if you are using Oracle Lease Management and the profile options IEX: Credit Hold of Delinquencies and IEX: Service Hold of Delinquencies are set to *Yes*.

6.6.2 Managing Write-Offs

Prerequisites

Delinquent accounts must be assigned a status of litigation.

Responsibility

Collections HTML Manager

Steps

1. In the Delinquencies tab, choose Write Off.

   The WriteOffs Summary page displays potential write-offs that are assigned to you.

2. Click the write-off ID for the record you want to work on.

3. Optionally, update detail information in the WriteOff Detail page and save by clicking Update.

6.6.3 Write-Off Window Reference

The following tables describe the fields and other components of the Write-Off windows.

Table 6–21 Write-Off Summary

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID

Table 6–21 (Cont.) Write-Off Summary

Component	Type	Description
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Type	Field	
Write-Off Amount	Field	Amount to be written off
Reason	Field	
Requestor	Field	The agent requesting write-off
Vendor Program	Field	Identifies how the collection activity relates to the vendor and the customer. Options are none, vendor, guarantor, and non-notification.
Approver	Field	
Review Date	Field	
Update	Button	Saves changes

Table 6–22 Write-Off Detail

Component	Type	Description
Write-Off ID	Link	Click to view details of the write-off
Customer	Field	Customer name
Type	Field	The level at which the write-off occurs, such as line level
Reason	Field	Reasons include credit memo issued, lost provision created, contract terminated, and asset repossessed.
Asset Amount	Field	The asset value of the delinquency and currency code
Disposition	Field	The final outcome., Options include canceled, approved, rejected, partially approved, and reversed.
Approved Date	Field	

6.7 Litigation

When a delinquent customer refuses to or is markedly slow to resolve a delinquency, some collections organizations consider bringing suit to obtain payment on some or all of the debt.

The litigation process involves legal processes to obtain a judgment against a customer. This is done usually through a corporate lawyer or legal representative working for the collections organization. Details of the litigation process are maintained on the Litigation details of the Lifecycle tab.

Once the litigation process has been initiated, data must be kept and updated as the litigation moves through the courts. Since judgments affect the ability of the collections organization to obtain payment, status of the final judgment must be tracked so that subsequent collections processes can be initiated.

6.7.1 Recommending Litigation

Prerequisites

Select a data level view (customer, account, bill to, or delinquency).

Responsibility

Collections Agent

To recommend changing a delinquency status to litigation:

1. In the Collections window, select the Lifecycle tab.

   Delinquency information for the selected view appears.
2. Select the delinquency from the table
3. Click **New Status.**
4. In the Status field, select **Litigation** from the LOV.

   The window displays litigation related fields.
5. Enter a note about the delinquency.
6. If you want to request a credit hold, then select Credit Hold Request.
7. If you want to request a service hold, then select Service Hold Request.
8. Save your changes.

The manager or litigation specialist will receive your recommendation.

If you use Oracle Lease Management:

Credit Hold Request and Service Hold Request are only available if you are using Oracle Lease Management and the profile options IEX: Credit Hold of Delinquencies and IEX: Service Hold of Delinquencies are set to Yes.

6.7.2 Managing Litigation

Responsibility

Collections HTML Manager

To manage information used during litigation:

1. In the Delinquencies tab, choose Litigation.

   The Litigation Summary page displays customers in litigation that are assigned to you.

2. Click the litigation ID for the record you want to work on.

   The Litigation Detail page appears.

3. Optionally, update detail information and save by clicking Update.

4. If you want to review the strategies relating to the selected litigation, then choose Strategies from the menu.

   The Strategies page lists the names and active dates of the strategies employed for the delinquency.

5. If you want to review information about assets relating to the litigation, then choose Asset from the menu.

   The Litigation Asset page lists assets relating to the litigation.

6.7.3 Litigation Window Reference

The following tables describe the fields and other components of the Litigation windows.

Table 6–23 Litigation Summary

Component	Type	Description
Litigation	Link	Click to see detail information
Customer	Field	Customer name
Disposition	Field	
Judgment Date	Field	

Table 6–24 Litigation Detail

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency code
Delinquency ID	Link	
Litigation Approved	Drop down list	Yes to approve litigation
Judgment Date	Field	
Judgment	LOV	
Court Date	Field	
Court	LOV	Current status of litigation
Disposition	LOV	
Reason	LOV	
Service Hold Request	Drop down list	Yes to request service hold

Table 6–24 (Cont.) Litigation Detail

Component	Type	Description
Approved	Drop down list	Yes to approve service hold request
Credit Hold Request	Drop down list	Yes to request credit hold
Approved	Drop down list	Yes to approve credit hold request
Update	Button	Saves changes

Table 6–25 Litigation Strategies

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Address	Field	Customer primary address
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Delinquency ID	Field	
Litigation Approved	Drop down list	Yes to approve litigation
Judgment Date	Field	
Judgment	LOV	
Court Date	Field	
Court	LOV	Current status of litigation
Disposition	LOV	
Reason	LOV	
Service Hold Request	Drop down list	Yes to request service hold

Table 6–25 (Cont.) Litigation Strategies

Component	Type	Description
Approved	Drop down list	Yes to approve service hold request
Credit Hold Request	Drop down list	Yes to request credit hold
Approved	Drop down list	Yes to approve credit hold request
Strategy ID	Field	Strategy number
Strategy Name	Field	
Status Code	Field	Status of the strategy, such as open or closed
Rank	Field	Number that determines how hard or how softly the strategy treats delinquent customers.
Valid From and Valid To	Fields	Date range the strategy is active

6.8 Repossession

Equipment or other assets owned or leased by a customer can be repossessed as part of the effort to collect on debt. This status may exist toward the end of a collections cycle if the customer is unable or unwilling to pay and all other options have been explored. Rather than lose the entire value of the asset, the collections organization repossesses the asset. Asset remarketing may then take place.

Because repossession requires physically gaining possession of the asset (often from a customer who doesn't want to lose possession of it) timing and coordination is especially important. The collections agent needs to have reviewed the delinquency, established that all legal notifications and procedures have been carried out appropriately, and contacted the person or agency responsible for taking back the asset. Depending on the situation, the customer may or may not be contacted before repossession occurs.

6.8.1 Recommending Repossession

Use this procedure to enter information about assets that can be repossessed.

Prerequisites

Select a data level view (customer, account, bill to, or delinquency).

Responsibility

Collections Agent

To enter information about assets that can be repossessed:

1. In the Collections window, select the Lifecycle tab.

   Delinquency information for the selected view appears.
2. Click New Status.
3. In the Status field, select Repossession from the LOV.

   The window displays repossession-related fields.
4. Review information about the asset.
5. Enter a description of the asset to be repossessed.
6. If the repossession has occurred, then enter the date.
7. If the asset can be remarketed, then select Remarket.

8. Optionally, enter additional location information by clicking the ellipsis button next to Location and entering information in the newly opened window.
9. Optionally, enter a note about the repossession.
10. Save your changes.

A work flow is launched to request the manager to approve the repossession.

6.8.2 Managing Repossessions

Prerequisites

Delinquent accounts must be assigned a status of repossession.

Responsibility

Collections HTML Manager

Steps

1. In the Delinquencies tab, choose Repossession.

   The Repossession Summary page displays repossessions assigned to you.
2. Click the repossession ID for the record you want to work on.

   The Repossession Detail page appears.
3. Optionally, update detail information about the repossession.
4. If you want to review the strategies relating to the selected repossession, then choose Strategies from the menu.

   The Strategies page lists the names and active dates of the strategies assigned to the repossession.
5. If you want to review the value of assets involved in the bankruptcy, then choose Asset from the menu.

   The Asset Value page displays a list of assets.

6.8.3 Repossession Window Reference

The following tables describe the fields and other components of the Repossession windows.

Table 6–26 Repossession Summary

Component	Type	Description
Repossession	Link	Click to view details of the repossession
Customer	Field	Customer name
Asset Number	Field	
Asset Value	Field	The asset value of the delinquency and currency code
Asset Name	Field	
Repossession Date	Field	Date the repossession was done

Table 6–27 Repossession Detail

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Delinquency ID	Field	Delinquency record number
Repossession Date	Field	Enter or select a date for repossession to occur
Repossession Approved	Drop down	Select yes or no to approve the repossession
Unpaid Reason	Field	
Disposition	Field	Options include requested, approved/pending assignment, open, rejected, closed, and complete
Remarketing	Drop down	Select yes to have the repossessed item remarketed

Table 6–27 (Cont.) Repossession Detail

Component	Type	Description
Attorney Name	LOV	Your attorney
Court Date	Field	
Attorney Address	Field	
Payment Extension	Drop down list	
Judgment Date	Field	
Update	Button	Click to save changes

Table 6–28 Repossession Strategies

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Address	Field	Customer primary address
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Telephone	Field	Customer primary telephone number
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Delinquency ID	Field	
Repossession Reason	Field	Disposition reasons include asset repossessed, asset not repossessed, and management rejected
Repossession Approved	Field	Yes or no
Repossession Date	Field	Date repossession occurred
Unpaid Reason	Field	

Table 6–28 (Cont.) Repossession Strategies

Component	Type	Description
Disposition	Field	Options include requested, approved/pending assignment, open, rejected, closed, and complete
Remarketing	Field	Yes to have the repossessed item remarketed
Attorney Name	Field	Your attorney
Court Date	Field	
Attorney Address	Field	
Payment Extension	Field	Yes or no
Judgment Date	Field	
Strategy ID	Field	Strategy number
Strategy Name	Field	
Status Code	Field	Status of the strategy, such as open or closed
Rank	Field	Number that determines how hard or how softly the strategy treats delinquent customers.
Valid From and Valid To	Fields	Date range the strategy is active

Table 6–29 Repossession Asset

Component	Type	Description
Customer Name	Field	
Contact	Field	Primary contact name for the customer
Identification Number	Field	Customer ID
Total Amount	Field	Total amount of the transaction and the currency
Account	Field	Customer account number
Address	Field	Customer primary address
Telephone	Field	Customer primary telephone number

Table 6–29 (Cont.) Repossession Asset

Component	Type	Description
Amount Overdue	Field	Amount of the delinquency that is overdue and the currency
Delinquency ID	Field	Delinquency record number
Repossession Date	Field	The date the repossession occurred
Repossession Approved	Field	
Unpaid Reason	Field	
Remarketing	Field	Whether or not the repossessed item is to be remarketed
Attorney Name	Field	Your attorney
Court Date	Field	
Attorney Address	Field	
Payment Extension	Field	Yes or no
Judgment Date	Field	
Asset Number	Field	
Asset Name	Field	
Type	Field	
Description	Field	Asset description
Asset Value	Field	The asset value of the delinquency and currency code

6.9 Tracking Costs for Collecting a Case

If you use Oracle Lease Management, you can review cases and track actual or budgeted costs for collecting on a case in Oracle Collections.

A case is defined as a group of contracts for a customer sharing the same bill-to address, private label, and other Leasing Contract parameters.

Prerequisites

Set up cases in Oracle Lease Management

Responsibility

Collections HTML Manager

6.9.1 Tracking Actual Costs

Steps

1. Select the Case tab to view a list of current cases.
2. If you want to enter a predicted recovery amount or predicted recovery chance for this case, then enter the data in the corresponding fields.
3. Click the Case ID for the case you want to cost.

   The actual costs associated to the case appear.
4. If you want to remove a cost, then perform the following steps:
   a. Select Remove.
   b. Click Update.
5. If you want to edit a cost, then perform the following steps:
   a. Click the item type.

      The Cost Details page displays the actual cost information.
   b. Optionally, change the date, amount, and currency.
   c. If you want to approve this cost, then select Approved.
   d. Click Update.
6. If you want to add a cost, then perform the following steps:
   a. Click Create.

The Create Costs page appears and the cost type is set to Actual.

b. Select an item type.

c. Enter information about the cost.

d. If you want to approve this cost, then select Approved.

e. Click Create.

6.9.2 Case Summary Window Reference

The following table describes the fields and other components of the Case Summary window.

Table 6–30 Case Summary

Component	Type	Description
Case ID	Link	Click to view details of the case
Case Number	Field	
Customer	Field	Customer name
Status	Field	
Net Book Value	Field	Sum of the asset values of the contracts in the case
Currency	Field	
Vendor	Field	The collections activities are on behalf of the displayed vendor name
Vendor Program	Field	Identifies how the collection activity relates to the vendor and the customer. Options are none, vendor, guarantor, and non-notification.
Number of Contracts	Field	Number of contracts contained in the case
Creation Date	Field	Date case was created

6.9.3 Case Actual Costs Window Reference

The following tables describe the fields and other components of the Case Actual Costs windows.

Table 6–31 Case Actual Costs

Component	Type	Description
Customer Name	Field	
Contact	Field	Contact name
Address	Field	Customer address
Telephone	Field	Contact phone number
Case Number	Field	
Predicted Recovery Amount	Field	
Predicted Chance	Field	
Number of Contracts	Field	Number of contracts contained in the case
Last Update Budget	Field	
Total Actual Cost	Field	
Total Budgeted Cost	Field	
Actual Amount Recovered	Field	
Total Contractual Interest	Field	
Last Update Actual	Field	
Create	Button	
Remove	Check box	Select and click Update to remove
Approved	Field	
Item Type	Field	
Description	Field	
Date Incurred	Field	

Table 6–31 (Cont.) Case Actual Costs

Component	Type	Description
Amount	Field	Amount that is delinquent
Currency	Field	Currency code for the amount
Update	Button	Click to save changes

Table 6–32 Create Costs

Component	Type	Description
Cost Type	Field	Budget or Actual
Item Type	Drop Down List	The item being costed
Description	Field	Explanation of the cost
Cost Date	Field	
Quantity	Field	
Amount	Field	
Currency	Field	The currency code for the amount
Approved	Check box	Select to approve the cost
Update	Button	Updates edits
Create	Field	Saves the new cost
Update	Button	Click to save changes

6.9.4 Tracking Budget Costs

Steps

1. Select the Case tab.

   A list of current cases appears.

2. Click the Case ID for the case you want to cost.

   The actual costs associated to the case appear.

3. In the menu, choose Budget Cost.
4. The budget costs associated to the case appear.
5. If you want to remove a cost, then perform the following steps:
   a. Select Remove.
   b. Click Update.
6. If you want to edit a cost, then perform the following steps:
   a. Click the item type.

      The Cost Details page displays the budget cost information.
   b. Optionally, change the date, amount, and currency.
   c. If you want to approve this cost, then select Approved.
   d. Click Update.
7. If you want to add a cost, then perform the following steps:
   a. Click Create.

      The Create Costs page appears and the cost type is set to Budget.
   b. Select an item type.
   c. Enter information about the cost.
   d. If you want to approve this cost, then select Approved.
   e. Click Create.

6.9.5 Case Budget Costs Window Reference

The following tables describe the fields and other components of the Case Budget Costs windows.

Table 6–33 Case Budget Costs

Component	Type	Description
Customer Name	Field	
Contact	Field	Contact name
Address	Field	Customer address
Telephone	Field	Contact phone number

Table 6–33 (Cont.) Case Budget Costs

Component	Type	Description
Case Number	Field	
Predicted Recovery Amount	Field	
Predicted Chance	Field	
Number of Contracts	Field	Number of contracts contained in the case
Last Update Budget	Field	
Total Actual Cost	Field	
Total Budgeted Cost	Field	
Actual Amount Recovered	Field	
Total Contractual Interest	Field	
Last Update Actual	Field	
Create	Button	
Remove	Check box	Select and click Update to remove
Approved	Field	
Item Type	Field	
Description	Field	
Target Date	Field	
Amount	Field	
Currency	Field	
Quantity	Field	
Amount	Field	
Currency	Field	

Table 6–33 (Cont.) Case Budget Costs

Component	Type	Description
Update	Button	Click to save changes

7

Scoring

7.1 Overview of Scoring

Scoring drives the creation and management of delinquencies. Scoring can be against Receivables' payment schedules (which are based on invoices, debit memos, or chargebacks) and Lease Management cases. The score determines if an object is delinquent, pre-delinquent, or current. The scoring value assigned to an invoice or case determines the appropriate collections strategy or dunning plan.

Concurrent programs are used to determine delinquency status, calculate scores, create delinquencies, and assign appropriate strategies to them. Note that although you can score a customer, delinquencies are only created for transaction (Oracle Receivables) or case (Oracle Lease Management) objects. Customer-level scores are displayed in the Collections header. If you select to view by account, bill to, or delinquency level, the score displayed in the header is still the customer-level score.

The following scoring features provide great flexibility to implement your business process:

- Filtering and Views
- Score Objects
- Concurrent Programs
- Score Components
- Weight

Filtering and Views

You can filter the database to create a subset of records to score against. A collections organization could have only one segment with a filter of all

delinquencies, or the filter could segment the delinquencies by many variables including country or even customer segment (revenue based or other).

The different segments (or *universes*) can be scheduled at different times and the scoring process runs faster with smaller universes. For example, you can process Australian invoices when it is nighttime in Australia and United States invoices when it is nighttime in the US. You can also use different engines to process them.

The concurrent program can run more than one filter and scoring engine combination. Your database administrator creates the subset of the database called a view. The filter connects the scoring engine to the view.

Score Objects

You can choose to score from the following types of objects that ship with the product. Other scoring objects can be created.

- **Party, Account, or Bill To:** The data level at which you do business with your customers
- **Invoice:** The invoice created in Oracle Receivables
- **Delinquency:** Payment schedule from a Receivables transaction (invoices, debit memos, or chargebacks) or Case from Oracle Lease Management. Oracle Collections creates a delinquency in a collections table. When a transaction is no longer delinquent, the status becomes *current.*
- **Case:** A group of contracts for a customer sharing the same bill-to address, private label, and other contract parameters. Case only applies if you use Oracle Lease Management, but this may change in future releases.

Concurrent Programs

The Score Engine Harness concurrent program runs from one to five scoring engines as requested. In addition, you can assign a concurrent program to a scoring engine, and when the scoring engine is run by the Score Engine Harness concurrent program, the related concurrent program is also run.

When running the seeded Invoice or Case Scoring engines, the Delinquency Management Concurrent Programs are automatically executed to create and manage the delinquencies for Oracle Receivables invoices or Lease Management cases.

In addition to the provided concurrent programs, other concurrent programs can be created. A concurrent program also looks for scores and assigns actions based on the scores.

For example:

- An invoice 90 days overdue is assigned a status of delinquent.
- An invoice is assigned a score that means it is sent to a collections agent for follow up.
- A customer is identified as a good customer and is sent a Valued Customer letter.

Score Components

The score component uses a select statement or function to return a value. For example, you can ask for the total number of delinquencies for a party or how long a party has been a customer.

The values for a score component are then assigned scores. The lowest score value must be 1 and the highest score value must be 100. In Oracle Collections a higher score is generally considered good and a lower score is considered bad. The scoring range for the number of delinquencies for a party example can be:

0 to 10 receives a score of 100 (Fewer delinquencies means a better score)

11 to 20 receives a score of 50

21 to 50 receives a score of 20

51 to 99999999 receives a score of 1

Remember that some collections scores are good if they're high and others are bad if they're high. For instance, it's good if a customer has been doing business with you for many years but bad to have many outstanding invoices.

Weight

Each score component is assigned a weight. All active score components for a scoring engine must add up to 1.0. Weight is used to deal with relative importance of each scoring component. For instance, a score may be based on both "how long have we been doing business with this customer?" and "how many overdue payments does this customer have?" Since it's more important to consider the number of delinquencies over the years that someone has been your customer, the overdue payments component has more weight. The score component is multiplied by the assigned weight.

7.1.1 Seeded Scoring Engines

Several scoring engines are included with the application. The first seeded engine operates independently and is not used to create delinquencies. The next two seeded engines (2 and 3) operate together to first create delinquencies for Receivables transactions (invoices, debit memos, and chargebacks) and then to update them. The last two seeded engines (4 and 5) operate together to first create delinquencies for Lease Management contracts and then to update them.

1. Oracle Collections Delinquent Party Scoring Engine

   This engine uses the Delinquent Parties filter which looks for any party that has an open delinquency in the last year and other parameters. This value is presented in the Collections header. The components to this engine are:

   - Number of Delinquencies
   - Amount of delinquencies
   - Customer Since

   The engine does not use a concurrent program.

2. Invoice Delinquency Management

   This engine uses the Invoice Delinquency filter which looks for payment schedules of type INV (invoice), DM (debit memo), or Chargeback and not related to Oracle Lease Management. The component is Payment Schedule Delinquency Determination.

   The concurrent program is Delinquency Management (IEXDLMGB). It creates and closes delinquencies based on the configuration entered using the Scoring Range Configuration Page.

3. Oracle Collections Delinquent Invoice Scoring Engine

   This engine uses the Oracle Collections Delinquent Invoice filter which looks for all delinquencies of the type payment_schedule that are not current. The component is Invoice Scoring Component. This is used to review previously scored transactions that are delinquent and to re-score if necessary. The concurrent program is Delinquency Scoring (IEX_SCORE_DELINQUENCIES) which moves most recent scores to a separate table to improve speed. Later when delinquency management concurrent programs are run, re-scored delinquencies may then move from Pre-Delinquent to Delinquent or perhaps receive a new strategy.

4. Case Delinquency Management (applies if you are using Oracle Lease Management)

   This engine uses the Case Delinquency filter which looks for Oracle Lease Management contract payment terms. The component is Case Delinquency Determination.

   The concurrent program is Delinquency Management (IEXDLMGB). It creates and closes delinquencies based on the configuration entered using the Scoring Range Configuration Page.

5. Oracle Collections Delinquent Case Scoring Engine (applies if you are using Oracle Lease Management)

   This engine uses the Oracle Collections Delinquent Case filter which looks for all delinquencies of type *case* that are not current. The component is the Case Scoring Component.

   The concurrent program is Delinquency Scoring (IEX_SCORE_DELINQUENCIES) which moves most recent scores to a separate table to improve speed.

7.1.2 Assigning Delinquency Status

A scoring engine assigns delinquency status to objects. You can create any number of scoring engines that address different universes and use different criteria to assign delinquency statuses. For example, invoices for your largest customer are not delinquent until they are 45 days past due, but other customer invoices are delinquent at 15 days.

The delinquency statuses are:

- Current
- Pre-delinquent
- Delinquent
- Unassigned

The pre-delinquent status can be used to employ pro-active strategies such as reminding customers ahead of time that a payment is coming due.

7.2 Administering Scoring

Scoring is a method of assigning a value to customers and other collections objects such as delinquency, invoice, or case and then using this value to determine delinquency state and to select appropriate corrective-action collections strategies. Use this procedure to set up or change scoring engines to be run in concurrent programs.

Prerequisites

Create component types (Collections HTML Administrator)

Responsibility

Collections HTML Manager

Steps.

1. Create a new scoring engine.
2. Assign components to scoring engine and weight the components.
3. Enter parameters if the scoring component is a function.
4. Add score range to components.
5. If the scoring engine is used to create and manage delinquencies, then add delinquency statuses to scores.
6. Assign a filter to a scoring engine.
7. Change date ranges and enable or disable scoring engines.

Scoring engines are ready to be processed by concurrent programs.

Guidelines

See Section 7.1.1, Seeded Scoring Engines for information about the scoring engines that are provided with the application.

7.3 Creating Score Components

The score component consists of a PL/SQL statement that is used to quantify existing database information about a customer, invoice, delinquency, or case. A scoring component type is a PL/SQL function or a select statement that returns one integer value. Use this procedure to create a scoring component type.

Prerequisites

You must know how to write PL/SQL statements and functions.

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Components.

   A list of existing score component types appears.

2. If you want to edit an existing component type, then perform the following steps:
   a. If you want to change the type value, then change it directly in the field.
   b. If you want to change the object of the score component, then select a new object.
   c. If the component is a function, select yes.
   d. If you want to change the component active flag, then select yes or no.
   e. Click Update.
3. If you want to delete an existing component type, then perform the following steps:
   a. Select Remove.
   b. Click Update.
4. If you want to create a new component, then click Create Type.

   The Create Component Type page appears.
5. Enter a descriptive name for the component type.
6. In the Score Component Value field, enter a PL/SQL expression.
7. Select Yes in the Function field if it is a function.

8. Flag the component type as active or inactive.
9. Select the object for the component type.
10. Click Create to save the new component type.

The new component type is ready to be added to a scoring engine.

7.3.1 Score Component Reference

The following table describes the fields and other components of the Score Components window.

Table 7–1 Score Component Types

Component	Type	Description
Remove	Check box	Select and click Update to remove the score component type
Type ID	Field	Score component type ID
Type Name	Field	
Type Value	Field	The PL/SQL function or select statement that returns one integer value
JTF Object	Field	
Function	Drop down list	Yes if it is a PL/SQL function
Active	Drop down list	Yes means the score component type is active
Create Type	Button	Opens the Create Score Component Type page
Update	Button	Saves changes

7.4 Configuring Scoring Components

Each component of a scoring engine uses a PL/SQL statement to convert database information to a value, for example, total number of outstanding invoices. Use this procedure to set ranges of values and assign a score to each. To continue with the example, a user assigns a value range of -99999 to 0 a score of 1, a range of 1-5 a score of 25, a range of 6-20 a score of 50, and a range of 21 to 99999 a score of 100. Use this procedure to configure scoring engine components.

Prerequisites

A scoring engine must exist and must have components assigned to it.

Responsibility

Collections HTML Manager

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. Click a Score ID link.

   The details for the selected scoring engine appear.

3. Click the link for the score component ID.

   The Score Component Details page appears.

4. Starting with the lowest range of values, enter your lowest and highest value for the first range. The range of values compares with the calculated values from the PL/SQL statement in the component type. Ranges must be from -99999999 to 99999999 or 0 to 99999999.

5. Enter an arbitrary value you want assigned to every customer that scores within the value range in step 4. Lowest value must be 1 and highest value must be 100.

6. Click Update to save your scores.

Your scoring engine is available to perform calculations when run with concurrent programs.

Guidelines

- There must be a minimum of 2 details for a component
- There may not be more than 10 details for a component
- One detail row MUST have a value = 1
- One detail row MUST have a value = 100
- The details of a component must be discrete
- The details of a component must be contiguous
- The details of a component must cover all possible ranges (infinite)

7.4.1 Configuring Score Components Reference

The following tables describe the fields and other components of the Score Components windows.

Table 7–2 Score Component Details

Component	Type	Description
Score Component ID	Field	
Score Component Type	Field	
Component Enabled	Field	Yes means the component is active
Component Weight	Field	The weight of the component in the scoring engine. All components must add up to 1.00.
Range Low	Fields	The low value in the range
Range High	Field	The highest value in the range
Value	Field	The score value assigned to the range
Update	Button	Saves changes

Table 7–3 Score Component Parameters

Component	Type	Description
Remove	Check box	Select and click Update to remove a parameter

Table 7–3 (Cont.) Score Component Parameters

Component	Type	Description
Component Value ID	Link	Click to open the Update Score Component Parameter page
Code	Field	How the variable appears in the function
Value	Field	The value to replace the variable in the function
Description	Field	An explanation of the variable
Active	Field	Yes if the parameter is active
Create	Button	Click to open the Create New Parameter page
Update	Button	Saves changes

Table 7–4 Create or Update Score Component Parameter

Component	Type	Description
Code	Field	How the variable appears in the function
Value	Field	The value to replace the variable in the function
Description	Field	An explanation of the variable
Active	Field	Yes if the parameter is active
Create	Button	Click to save the new parameter
Update	Button	Saves changes

7.5 Entering Parameters for a Scoring Component Function

A score component type can be a function. It is possible to create the function using variables. The Create Score Component Parameters page can then be used to enter or change the values relating to the variables which are called codes in the page. The information is stored in a name, value pairs table. Use this procedure to enter parameters for a scoring component function.

Prerequisites

A scoring engine must exist and must have a score component type that uses a function containing variables.

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. Click a Score ID link.

   The details for the selected scoring engine appear.

3. Click Parameters.

   The Score Component Parameters page lists current parameters.

4. If you want to delete a parameter, then select Remove and click Update.

5. If you want to update the parameters for a score component, then click the component value detail link.

   The Score Component Parameter page appears.

6. If you want to create a new parameter, then click Create.

   The Create Score Component Parameter page appears.

7. In the Code field enter the variable as it appears in your function code. (Be sure to type the value correctly.)

8. Enter a value for the variable.

9. Optionally, enter a description.

10. Select Yes to make the parameter active.

11. Click Update to save your change or click Create to save a new parameter.

Guidelines

If you are implementing Oracle Lease Management, then there is a seeded scoring engine used for scoring cases. The parameters for that scoring engine cannot be changed. You can, however, copy that scoring engine and change the parameters for it.

7.6 Creating New Scoring Engines

Scoring is a method of determining a value for a delinquent customer to categorize collections objects (invoices or cases) into delinquent, pre-delinquent or current state automatically based on set criteria. Customer scores are presented in the Collections Header and may be used in collections plans where customer, invoice, and case scores are used to select appropriate collections strategies.

Use this procedure to create a new scoring engine.

Responsibility

Collections HTML Manager

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Collections ships scoring engines to score customers, invoices, delinquencies, and cases (used with Lease Management). These engines for each scoring category (customer, invoice, delinquency, case) are supplied with Oracle Collections and cannot be removed. You can add other scoring engines or modify the case scoring engine parameters to meet your collections business requirements.

2. Click Create Scoring Engine.

   The Create Scoring Engine page appears.

3. Enter a name for the engine.
4. Optionally, enter a description.
5. Flag the scoring engine as enabled or disabled.
6. Enter beginning and end dates for the scoring engine to be active.
7. Select an object to be scored.
8. Optionally, select the concurrent program that will use the scoring engine.
9. Click Create to save the new scoring engine.

Guidelines

If you want to use this scoring engine to create and manage delinquent Receivables transactions (invoices, debit memos, or chargebacks) or delinquent Lease Management cases (leasing contracts), then select the corresponding concurrent program.

7.6.1 Create Scoring Engine Reference

The following table describes the fields and other components of the Create Scoring Engine window.

Table 7–5 Create Scoring Engine

Component	Type	Description
Score Name	Field	
Score Description	Field	
Enabled Flag	Drop down list	Yes makes the engine active and it is included in the next concurrent program run. You cannot enable the scoring engine until it is related to a scoring filter.
Valid From Date	Field	Start date for the new scoring engine
Valid To Date	Fields	Final date new scoring engine is valid
JTF Object	Drop down list	Choose the object to be scored. Collections objects are customers, invoices, delinquencies, and cases.
Concurrent Program	Drop down list	The name of the concurrent program that uses the scoring engine
Create	Button	Saves changes

7.7 Adding Components to Scoring Engines

A scoring engine uses the PL/SQL statements contained in the components to categorize customers or Oracle Collections objects. Use this procedure to add components to scoring engines.

Prerequisites

A scoring engine must exist.

Component types must exist.

Responsibility

Collections HTML Manager

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. Click a Score ID link.

   The details for the selected scoring engine appear.

3. Click Add Component.

   One ore more new component rows appear according to your table display preferences set under Profile.

4. Use the LOV to choose a component type. You can search in the LOV by component name. The component type must use the same JTF Object as the scoring engine.

5. Add weight to the components. All component weights for a scoring engine must add up to 1.0.

6. Set the enabled flag for the component.

7. Click Add component to save the component.

The components are ready to be scored.

7.7.1 Score Details Reference

The following table describes the fields and other components of the Score Details window.

Table 7–6 Score Details

Component	Type	Description
Score ID	Field	
Score Name	Field	
Score Enabled	Field	Yes means the engine is active and it is included in the next concurrent program run
Valid From Date	Field	Start date for the scoring engine
Valid To Date	Fields	Final date scoring engine is valid
JTF Object	Field	For the scoring engine, the object to be scored. Collections objects are customers, invoices, delinquencies, and cases.
Remove	Check box	Select and click Update to remove the score component from the scoring engine
Score Component ID	Link	Opens the Score Component Details page
Score Component Type	LOV	Select a score component type. It must use the same JTF Object as the scoring engine.
Weight	Field	The weight of the component in the scoring engine. All components must add up to 1.00. Calculated scores are multiplied by the weight.
Enabled	Field	Yes means component is active
Parameters	Button	Click to open the Score Component Parameters page used to define variables for a score component type that is a function
Created By	Field	Resource who created the scoring component
Last Updated By	Field	Resource who most recently updated the scoring component
Add Component	Button	Click to add new rows for data entry
Delinquency Status	Button	Opens the Scoring Range Configuration page used to assigned delinquency statuses to certain scores
Update	Button	Saves changes

7.8 Using a Scoring Engine to Assign Delinquency Status

For the most part, this scoring engine is used to assign delinquency statuses to selected objects (Oracle Receivables transactions or Oracle Lease Management cases). The available statuses are Delinquent, Pre-Delinquent, and Current. Use this procedure to set the scoring ranges for each delinquency status. The score that is compared to the ranges is the total score for the scoring engine.

Prerequisites

A scoring engine must exist and must have a score component type.

Responsibility

Collections HTML Manager

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. Click a Score ID link.

   The details for the selected delinquency management jiscoring engine appear.

3. Click Delinquency Status.

   The Scoring Range Configuration page appears.

4. Enter the ranges, starting with the lowest score of 1. The highest score is 100. Make sure that the ranges do not overlap and that there are no values missing between ranges.

5. Select a status for each range. Options are Current, Pre-delinquent, and Delinquent.

6. Click Update.

7.8.1 Score Range Reference

The following table describes the fields and other components of the Score Range Configuration window.

Table 7–7 Scoring Range Configuration

Component	Type	Description
Range Value Low	Field	Enter the low value of the range. Lowest value must be 1.
Range Value High	Field	Enter the high value for the range. Highest value must be 100.
Status	LOV	Choose Pre-delinquent, Current, or Delinquent.
Update	Button	Saves changes

7.9 Creating, Copying, or Updating a Scoring Filter

You can limit the scope of a scoring engine by using a filter to apply it to a specified view and column. This restricts the scoring engine to a group of customers in the database.

Use this procedure to create or update a filter for an existing scoring engine.

Prerequisites

Scoring engine exists

Table view was created by your database administrator

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. If the scoring engine does not have a filter, in the Filter column click Create.

   The Scoring Filter page appears.

3. If you want to edit an existing filter, then click the filter name.

   The Scoring Filter page appears.

4. Change the filter name or enter a new filter name.
5. Select Y to enable the filter or N to disable it.
6. Use the LOV to select a view name.
7. Use the LOV to select a column to be used as the filter.
8. Click Test.

   The scoring engine is tested with your new filter and the number of records found appears in the Row Count.

9. If you are happy with your test results, then click Create to save the filter.

Guidelines

The data type of the column name must be number.

The view name must begin with *IEX_F_*. The view must be created in the APPS schema (the Database owner of the object must be = 'APPS').

7.9.1 Scoring Filter Reference

The following table describes the fields and other components of the Score Filter window.

Table 7–8 Scoring Filter

Component	Type	Description
Score Name	Field	
Score Enabled	Field	Yes means the engine is active and it is included in the next concurrent program run
Valid From Date	Field	Start date for the scoring engine
Valid To Date	Fields	Final date scoring engine is valid
Component	Field	Name of component assigned to the scoring engine
Weight	Field	The weight assigned to the component
Enabled	Field	Yes means the component is active
Filter Type	Fields	The filter type is iexscore
Filter Name	Field	User-defined name
Filter Active	Drop down list	Yes to make the filter active
View Name	LOV	The name of the view created by the database administrator
Select Column	LOV	The column within the selected view
Rows Count	Field	Displays number of records found when filter is tested
Test	Button	Tests the filter with the scoring engine
Create	Button	Saves changes

7.10 Updating, Copying, or Deleting Scoring Engines

Use this procedure to update scoring engine information. You can also scoring duplicate an existing scoring engine and modify it.

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Collections > Scoring > Scoring Engine.

   A list of scoring engines appears. Several scoring engines are supplied with Oracle Collections which cannot be removed. You can add others.

2. If you want to delete a scoring engine, then select Remove.
3. Optionally, change the score description by entering new text.
4. Optionally, change the from and to dates.
5. If the scoring engine does not have a filter and you want to add a filter, then see Section 7.9, Creating, Copying, or Updating a Scoring Filter and follow the procedure.
6. Optionally, change the enabled flag by selecting Y or N. (You cannot set to Yes until the scoring engine has a filter.
7. Optionally, change the object being scored by selecting a different object from the list.
8. Optionally, assign the scoring engine to a concurrent program by selecting the concurrent program from the list.
9. Optionally, copy, rename duplicate the scoring engine, and make changes
10. Click Update to save your changes.

8

Using Dunning Plans

8.1 Overview of Using Dunning Plans

Use dunning plans to manage your delinquencies if you utilize a simple collections process as part of your business practices. For example, if you send a letter to a customer regarding a delinquency and then follow up with a call if payment has not been received, you can use dunning plans. For more detailed collections processes or if you use multiple collections processes, you can use strategies. See Section 9.1, Overview of Using Strategies.

When you use dunning plans, Collections selects delinquent customers and then, based on the customer, account, bill to, or delinquency score, automatically sends out the appropriate dunning correspondence, using Oracle One-to-One Fulfillment. You can send different dunning notices to different customers based on their scores.

Collections uses concurrent programs to execute the dunning process. Once you set up your dunning plans, you can schedule these programs to run automatically. You should run dunning with the same frequency as your billing cycle. You must decide the data level for your dunning plan (customer, account, bill to, or delinquency) and create a dunning plan before you can execute the concurrent programs for the dunning process.

Note: Use either dunning plans or strategies to manage your delinquencies, but not both methods.

8.1.1 Dunning Process

The dunning process automates collections activities with the following:

- Collections scoring engine identifies delinquent transactions and gives them a status of delinquent, pre-delinquent (optional) or current.

- Collections scoring engine scores each customer.
  - **Customer level:** provides scores for customer level dunning plans and the collections score that appears in the Collections header.
  - **Account level:** provides scores for account level dunning plans and the Pay Account tab.
  - **Bill To level:** provides scores for site level dunning plans
  - **Delinquency level:** provides scores for delinquency level dunning plans
- Oracle One-to-One Fulfillment creates and sends out dunning correspondence according to the dunning plan and the score. Correspondence can be a letter, e-mail, or fax.
- If payment is not received, Collections creates call backs tasks for the collectors to follow up. Dunning callbacks appear as callback tasks in the collector's Task node in Universal Work Queue.

The Collections HTML Manager creates dunning plans in Oracle Collections HTML Applications. You can create one dunning plan for each aging bucket, with different fulfillment methods and templates for each score range, as needed.

Dunning plans can be set at any data level:

- **Customer level:** Sends a single dunning notice detailing all delinquencies for a customer and optionally schedules a callback. Collections uses the party score and the range specified in the dunning plan to determine the most appropriate notice/callback configuration.
- **Account level:** Sends one notice for every delinquent account and optionally schedules a callback. Collections uses the account score and range to determine the most appropriate notice/callback configuration at the account level.
- **Bill To level:** Sends one notice for every delinquent bill to location and optionally schedules a callback. Collections uses the bill to score and range to determine the most appropriate notice/callback configuration at the bill to level.
- **Delinquency level:** Sends one notice for each delinquency that a customer has and optionally, schedules a callback. Collections uses the transaction score to select the most appropriate dunning notice/callback configuration.

8.2 Dunning Prerequisites

Before you can run dunning, you must set up the following:

- Fulfillment templates for dunning correspondence
- Dunning level: customer, account, bill to, or delinquency
- Default aging bucket
- Dunning plan for each aging bucket to be used
- Universal Work Queue (UWQ) Task node to display callback tasks.
- Scoring engines to create delinquencies and score the appropriate level

8.2.1 Creating Fulfillment Templates

The dunning correspondence you send to your delinquent customers is generated according to fulfillment templates stored in Oracle One-to-One Fulfillment. You create a template for each different dunning notice or other correspondence you need to send to your customers. Determine how many templates you need for your dunning plans. For example, a dunning plan could consist of the following:

- A polite reminder letter for a customer who usually pays promptly.
- An e-mail asking for payment for all past due items.
- A firmly worded letter demanding payment before legal action is taken.

You can send dunning correspondence as a letter, e-mail, or fax.

The fulfillment templates can contain the results of SQL queries to list the outstanding items. Your technical staff sets up the servers and creates the SQL queries to pull customer and billing information for the dunning correspondence. See *Oracle CRM Application Foundation Implementation Guide* for more information.

8.2.2 Selecting Aging Bucket for Dunning

You can create one dunning plan for each aging bucket that has been created in Oracle Receivables. The Dunning Plan page opens showing the default aging bucket that you set up during implementation, but you can select any aging bucket available from the drop down list.

8.2.3 Setting Dunning Level

You specify the data level at which to run dunning plans when you implement Oracle Collections. The data level determines whether dunning notices are sent based on customers, accounts, bill to locations, or delinquencies. See Set Collections Dunning Level, *Oracle Collections Implementation Guide.*

8.2.4 Creating a Dunning Plan

You can create one dunning plan for each aging bucket you use. A dunning plan can have as many score range lines as you need, but must account for all scores from 1 to 100. Specify a dunning notice template and method for each range of scores. See Create Dunning Plans, *Oracle Collections Implementation Guide.*

To create a dunning plan:

1. Navigate to Dunning Plan.
2. Select the aging bucket from the drop down box.
3. Click the Create Dunning Plan button.
4. Enter the low and high scores starting with the lowest range in your dunning plan.
5. Enter fulfillment template, method, and, optionally, a callback for the score range.
6. Click Create.
7. Repeat steps 2 to 6 to add more ranges. You must account for all scores between 1 and 100 in your dunning plan.

You can make changes to a completed dunning plan at any time. Use the Restore button to clear any changes you have entered before you select Update.

8.2.5 Viewing Dunning Plans

To view existing dunning plans:

1. Navigate to Dunning Plan
2. Select the aging bucket name from the drop down list.
3. Select Go.

8.2.6 Setting Up Universal Work Queue for Dunning Plans

If you use dunning plans, you should hide the following Universal Work Queue (UWQ) nodes related to strategies to avoid confusion. Your collectors do not need to see them in their list of work items.

- IEX: Queue: Account View Strategies
- IEX: Queue: Bill To Strategies
- IEX: Queue: Customer View Strategies
- IEX: Queue Order: Account View Strategies
- IEX: Queue Order: Bill To View Strategies
- IEX: Queue Order: Customer View Strategies

For a complete list of profile options, see Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*.

8.3 Running Concurrent Programs for Dunning

You must run the following concurrent programs in Oracle Collections to execute dunning:

- **Promise Reconciliation:** This program updates the open promise information in Collections with payments received in Oracle Receivables to determine outstanding items.
- **Scoring Engine Harness:** You can select up to five scoring engines to run at the same time. The scoring harness assigns a value to an object such as a customer, account, bill to location, or delinquency. The score determines whether the object is delinquent, pre-delinquent, or current. The score also determines the appropriate action to be taken.

  At a minimum, you must run a scoring engine that scores transactions to create delinquencies; and then run a scoring engine to score the level of your dunning plan (customer, account, or bill to location). For more details on concurrent programs, see Section 11.2, Running Concurrent Programs.
- **Send Dunnings for Delinquent Customers:** This program sends the results of the scoring engine harness to Oracle One-to-One Fulfillment to send out dunning correspondence
- *Create Callbacks for Dunnings:* If you have dunning callbacks as part of your dunning plan, run this program to create callback work items to a collector's task list in Universal Work Queue.

You can schedule the concurrent programs for dunning to run periodically or on specific days, in sequence, or according to other parameters related to your business process.

8.4 Dunning History

The History tab in Collections provides a review of all dunning events initiated by the dunning process. You can view this information by customer, account, bill to location, or delinquency data level.

For more information, see Section 4.4.4, Viewing Dunning History.

9

Using Strategies

9.1 Overview of Using Strategies

Using strategies automates the collections process by creating collections strategies and strategy work items. Collections managers create strategy templates which are pre-defined sets of steps for the recovery of delinquent objects such as invoices from Oracle Receivables or cases as identified by Oracle Lease Management. Strategy templates are reusable. They leverage the Oracle Collections Scoring Engine which identifies delinquent, pre-delinquent, and current objects and then has the appropriate strategy assigned.

Strategies also utilize Oracle Workflow to manage work items and send notifications to designated personnel; Oracle Human Resources to use skills when identifying the best collector or specialist for the work item; Oracle Foundation (One-to-One Fulfillment) to send correspondence; Oracle Database views to create filters or customer *universes* which are groups of similar customers; and Oracle Universal Work Queue to display the collector's work assignments.

This topic covers:

- Section 9.1.1, What Is a Strategy?
- Section 9.1.2, Data Levels for Running Strategies
- Section 9.1.3, Work Items
- Section 9.1.4, Selecting a Strategy
- Section 9.1.5, Types of Strategies
- Section 9.1.6, Checklists
- Section 9.1.7, Strategy Filter

9.1.1 What Is a Strategy?

A collections strategy consists of a series of manual or automated work items linked together in the order in which they should be executed. Work items are reusable and can be part of many strategies. A strategy is associated to a delinquency and many resources (both agent and automated) may execute it. Strategies are managed by Oracle WorkFlow in conjunction with the collections strategy engine. Oracle Collections includes a number of example workflows that are shipped with the product. These workflows can be used as is or they can be tailored during implementation to support specific business rules.

When a strategy is selected and associated to a delinquency, the first work item is created by the collections strategy engine and assigned to a resource. Upon completion of each work item the agent closes it. Or, in the case of an automated process such as a One-to-One Fulfillment work item, the system closes the work item. This triggers the continuation of the strategy by the assignment of the next work item until all work items for the selected strategy are completed or until the delinquency is closed, whichever comes first.

9.1.2 Data Levels for Running Strategies

Similar to dunning plans, strategies can be executed at a customer, account, bill to location, or delinquency level. A collecting organization determines which data level they want to collect and create strategies for. If the collecting organization wants to send a single letter and make a single call to a customer to address all delinquencies, then they will run their strategies at the customer level. If they want to handle a customer's accounts individually with unique collections approaches, then they will run strategies at the account level. If they want to apply strategies based on the customer's billing site, they will run strategies at the bill to level. If they treat each individual delinquent transaction separately, then strategies at the transaction level is appropriate. The manager sets this level in the HTML Collections Manager/ Administration Set Up Tab. See Select a Strategy Level, *Oracle Collections Implementation Guide*.

9.1.3 Work Items

A strategy is made up of one or more work items. A work item is a step requiring either execution by a collector or specialist or execution by an automated process. For the manual work item, it is displayed as an entry on the collector's UWQ Strategy Work Item queue which can be sorted by priority and other methods. Upon execution of a work item it is removed from the queue.

Specialists who are assigned work items are sent notifications through a work flow. The assignment of a work item to a resource is based on he parameters of the work item, such as skills required to complete a work item. If manual work items require skills for their execution, then the work item can only be assigned to a resource that has those skills. Automatic work items are executed by the system running a workflow associated to the work item template. Once the work item is assigned, only the owner can see details for it. In addition the user can change the date limit for execution of a future work item.

Work items also have a category. Categories include call, e-mail, or visit. These are used to group and filter the items.

9.1.4 Selecting a Strategy

When a delinquency is created and scored by the application, the next step is for the system to select an associated strategy. Each strategy has a rank associated to it which relates to the score. This rank determines how hard (aggressive) or how softly the strategy treats delinquent customers. Strategies also use filters which are created by managers and which determine strategy assignment to a specific universe or group of customers. For example, we have the following two strategies:

1. Strategy1 Work Items
    a. Send reminder letter
    b. Make call
    c. Make call
    d. Send dunning letter
2. Strategy 2 Work Items
    a. Send dunning letter
    b. Make call
    c. Make tougher call

For these strategies let's assume that a higher rank (score) means a softer strategy, so we would rank them as 50 for strategy one and 30 for strategy two. Oracle Collections defaults to assign a more aggressive (harder) strategy if it doesn't find a strategy for the exact score. If the delinquency score is 35, then the selection module will look for strategies ranked 35, and if not found, looks for 34, then 33, and so on. In this example, strategy two is the selected strategy.

Now the selection module needs to verify the filters associated to the strategy. Let's assume that the following conditions apply:

1. Apply only to delinquencies in the US
2. Apply only to delinquencies of customers in a particular industry.
3. Apply only to delinquencies higher than $1,000,000.00

All these conditions must be satisfied in order for us to assign strategy two to the delinquency. If we cannot select any strategy, then the application will select the harder one available. Other typical filters are based on country (France has one set of collections rules and Germany another) and customer industry type (handle large hospitals with large revenue potential different than small grocery chains).

9.1.5 Types of Strategies

Strategy types (or categories) play a role in selecting which strategy to apply to a delinquency. Strategies can have the category of write-off, litigation, repossession, bankruptcy, or simply delinquency. Many strategies can be applied to the same delinquency depending upon the statuses of the delinquency. For example if an agent adds the status of litigation to a delinquency, then a litigation strategy is selected and executed.

It is possible for one delinquency to have multiple active strategies assigned to it. For example, a delinquency of $100,000 has a delinquency strategy for $40,000 of unpaid invoices, a litigation strategy for $15,000 to collect on a broken service contract, a repossession strategy to repossess $40,000 worth of equipment, and a write-off strategy for the $5,000 balance.

9.1.6 Checklists

A checklist is an optional list of items that can be referred to during the execution of a strategy. A checklist can provide a more detailed list of items that collectors and specialists should be aware of. For example, a bankruptcy strategy has a work item named *contact debtor's attorney;* a corresponding checklist has multiple entries such as 1) confirm debtor has filed; 2) confirm the retainer fee has been paid; 3) capture the firm and counsel's name, and so on. In this manner, a checklist can guide the user to complete many items that do not have to become work items and make strategies too granular.

The checklist may be used by a user not directly responsible for particular work item in a strategy but wishing to see or track them. Checklists are created in a similar fashion as strategies and can be assigned to a strategy when the strategy

template is created. The only action allowed by the user is to place a check mark beside the items which adds the end date for that item. All resources with access to a delinquency can see the checklist. The strategy engine will not execute checklists.

9.1.7 Strategy Filter

Filters are conditions that have to be satisfied before a strategy is assigned to a delinquency. As described in this guide, Oracle Collections uses filters in three product areas:

- Scoring engine to identify the universe of customer delinquencies that will be worked
- Strategy engine to determine what universes the strategies are used for
- Aging to support multiple aging buckets

For the strategy filter, the system determines if the strategy can be applied to all delinquencies on the database or to a smaller subset or *universe.* If a strategy is universal and can be applied for any delinquency, then a filter is not required. But when strategies are designed for groups of customers (for example, all customers in a specific country or industry), use filters to ensure the strategy is applied only to that group.

9.2 Creating Strategies

Use the following procedure as a high level view of the steps needed to create a strategy.

Responsibility

Collections HTML Administrator

Steps

1. Create a work item template. See Section 9.3, Creating a Work Item Template.
2. Optionally, create checklists to supplement a strategy. See Section 9.4, Creating a Strategy Template.
3. Create a strategy template. Optionally associate a checklist with the template. See Section 9.4, Creating a Strategy Template

   You can also copy an existing strategy template and then change it. Be sure to rename the copy.
4. Add work items to the strategy template. See Section 9.5, Adding Work Items to a Strategy Template.
5. Create a filter for the strategy. See Section 9.6, Creating or Updating a Strategy Filter.

9.3 Creating a Work Item Template

Use this procedure to create a work item template or a checklist.

Prerequisites

Create a fulfillment template. See Section 8.2.1, Creating Fulfillment Templates

Responsibility

Collections HTML Manager

Steps

1. Navigate to Administration > Strategy >Work Item Template**.**

   The Work Item Template Summary page appears.

2. Click Create.

   The Create Work Item Template page appears.

3. Enter a work item name and description.

4. Choose either manual or automatic for the work type. Manual work items are assigned to resources based on a combination of skills and territories. Automatic work items are executed by the system running a workflow associated to the work item template.

5. For automatic fulfillment work items, choose a category type, such as e-mail.

6. If the work item is manual, then you can optionally choose a skill required for the step.

7. If you want to use a custom work flow that you created for this work item, then select it from the LOV. Leave the field blank to use the standard work flow.

8. Optionally, enter pre- and post-execution wait times.

9. In the Option field, choose Yes if you want to have the work item automatically closed after the expiration of the option wait time.

10. Optionally, enter option wait time information.

11. Optionally, enter the closure time limit for the work item to be completed.

12. If you want a notification sent to the manager when the closure time limit is reached, then select Yes in the Escalation field.

13. If you want notification to be sent to the next manager if the manager does not acknowledge the notification, then enter a schedule wait time after which the notification is sent.
14. Set Same Resource to Yes if you want the same resource assigned to the previous work item assigned to this work item during territory assignment.
15. If you want an e-mail workflow notification of the work item sent to the user assigned to the item, then select Yes in the Notify field.
16. If the work item requires automatically sending something to the customer using Oracle Fulfillment, then select a Fulfillment template.
17. Click Create to save the template.

9.3.1 Work Item Reference

The following tables describe the fields and other components of the Work Item windows.

Table 9–1 Work Item Summary

Component	Type	Description
Remove	Check box	Select and click Update to remove the strategy template
Name	Link	Name of the work item. Click to update the work item.
Skill	Field	Skill required to perform the work item
Workflow	Field	Automatic work items are executed by running a workflow associated to the work item template
Optional	Field	Yes means the work item automatically closes after the expiration of the option wait time.
Create	Button	Click to open the Create Work Item page
Update	Button	Removes selected templates

Table 9–2 Create or Update Work Item Template

Component	Type	Description
Work Item Name	Field	
Work Item Description	Field	

Table 9–2 (Cont.) Create or Update Work Item Template

Component	Type	Description
Work Type	Drop down list	Manual or automatic. Manual work items are assigned to resources based on territories. Automatic work items are executed by running a workflow associated to the work item template
Category Type	Drop down list	Categories are used to group and filter the work items. Options are personal visit, phone call, and send e-mail.
Priority	Drop down list	Work items can be sorted by priority in Universal Work Queue.
Skill	LOV	Select a required skill for a manual step. The LOV lists competencies from Oracle HR.
Work Item Flow Type	LOV	Leave this field blank to use the standard work flow. If you want to use a custom work flow you created for this work item, then select it from the LOV.
Pre-execution Wait	Field	The wait time before moving the work item from created status to open status.
Post-execution wait	Field	The wait time before moving a work item to closed status from open or in progress.
UOM	Drop down list	Wait time unit of measure. Options include day, hour, minute, month, week, and year.
Optional	Drop down list	Choose yes to have the work item automatically closed after the expiration of the option wait time.
Option Wait Time	Field	
UOM	Drop down list	Wait time unit of measure. Options include day, hour, minute, month, week, and year.
Closure Time Limit	Field	Time limit for the work item to be completed.
UOM	Drop down list	Closure time unit of measure. Options include day, hour, minute, month, week, and year.
Escalation	Drop down list	If yes, then when the closure time limit is reached a notification is sent to the manager. Oracle Resources contains the escalation hierarchy.
UOM	Drop down list	Schedule wait time unit of measure. Options include day, hour, minute, month, week, and year.

Table 9–2 (Cont.) Create or Update Work Item Template

Component	Type	Description
Same Resource	Drop down list	If set to yes, the resource assigned to the previous work item is assigned to this work item during territory assignment.
Notify	Drop down list	Choose Yes to have an e-mail workflow notification of the work item sent to the user assigned to the item.
Fulfillment Template	LOV	If the work item includes automatically sending something to the customer using Oracle Fulfillment, then a template is required.
Update	Button	Saves changes to an existing work item template.
Create	Button	Saves new work item template.

9.4 Creating a Strategy Template

A strategy is created initially by the collections manager as an inactive, unassigned template to be used in the future. It is created once and then assigned to specific delinquencies in the future. When a strategy is assigned to a delinquency a copy of it is created and becomes active. Use this procedure to create a strategy template.

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Strategy.

   The Strategies Summary page appears.

2. Click Create.

   The Create Strategy page appears.

3. Enter a name for the strategy.
4. Enter a number for the rank the strategy applies to.
5. Select the Strategy Level: Customer, Account, Bill To, or Delinquency,
6. If you set the Strategy Level at Delinquency, you must also select the Category Type: Bankruptcy, Litigation, Write Off, Repossession, Delinquent, or Pre-Delinquent.
7. If you want this template to be a checklist and not a strategy, then select Y. If this is a strategy, then select N.
8. If you want to associate a Checklist to this Strategy, then select a checklist.
9. If you want to allow collectors to change this strategy, then select Y for Change Strategy.
10. If you want to enable the strategy, then select Y.
11. Enter a range of dates when the strategy is valid.
12. Click **Create** to save your strategy template.

9.4.1 Strategy Template Reference

The following table describes the fields and other components of the Strategy Template Summary window.

Table 9–3 Strategy Template Summary

Component	Type	Description
Remove	Check box	Select and click Update to remove the strategy template
ID	Field	Strategy number
Name	Link	Name of the strategy. Click to update the strategy template.
Valid From and Valid To	Fields	Date range the template is active
Enabled	Field	
Filter	Link	Click the link to open the Strategy Filter Page. Click No Filter to create a new filter.
Update	Button	Removes selected templates

9.5 Adding Work Items to a Strategy Template

A strategy template can include one or more manual or automated work items. Use this procedure to add work items to a strategy template.

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Strategy.

   The Strategies Summary page appears.

2. Select an existing template.

   The Update Strategy Template page appears.

3. Click Work Item Detail.

   The Work Item Detail page lists the work items assigned to the strategy template.

4. Click Add.

   The Add Work Item Template page lists available work item templates.

5. Select one or more templates to add.

6. Click Select.

   The list of strategy work items includes the work item you just added.

7. Enter a number in the Order field to establish the sequence of the added work item in relation to the existing work items.

8. Click Update.

9.5.1 Create or Update Strategy Template Reference

The following tables describe the fields and other components of the Create or Update Strategy Template windows.

Table 9–4 Create or Update Strategy Template

Component	Type	Description
Strategy Name	Field	Assign a unique name

Table 9–4 (Cont.) Create or Update Strategy Template

Component	Type	Description
Strategy Rank	Field	Assign a number. See explanation under Terms.
Enabled	Field	Select yes to enable the template
Category Type	Field	Category types are bankruptcy, delinquent, litigation, pre-delinquent, repossession, and write-off
Check List	LOV	Choose yes to make this strategy a checklist instead of a strategy that executes through Work Flow.
Check List Template	LOV	If this is a strategy and not a checklist (Check List = No), then optionally select the checklist to associate with this strategy template.
Change Strategy	LOV	Can the agent add individual work items or remove items or change execution of items on the strategy?
Valid From and Valid To	Fields	Date range the template is active
Strategy Filter	LOV	The filter connects the strategy template with a subset of the database.
Update	Button	Save Changes
Work Item Detail	Button	Opens the Work Item Detail page

Table 9–5 Work Item Detail

Component	Type	Description
Remove	Check box	Select and click Update to remove the work item from the template.
Name	Field	Name of the work item.
Work Type	Drop down list	Manual or automatic. Manual work items are assigned to resources based on territories. Automatic work items are executed by running a workflow associated to the work item template
Skill	Field	Skill required to perform the work item
Workflow	Field	Automatic work items are executed by running a workflow associated to the work item template

Table 9–5 (Cont.) Work Item Detail

Component	Type	Description
Optional	Field	Yes means the work item automatically closes after the expiration of the option wait time and notification that work item was not done is not sent to the manager.
Add	Button	Opens the Add Work Item Template page.
Update	Button	Removes selected templates

Table 9–6 Add Work Item Template

Component	Type	Description
Select	Check box	Select to add the work item template to the work items for a strategy
ID	Field	System-assigned ID for the template
Name	Field	Name of the work item template
Select	Button	Click to add the selected work items to the strategy

9.6 Creating or Updating a Strategy Filter

Use a filter to limit your strategy to a subset of your database, such as all customers in a specified country. Use this procedure to update an existing filter or create a new filter.

Prerequisites

Table view was created by your database administrator

Responsibility

Collections HTML Administrator

Steps

1. Navigate to Administration > Strategy.

   The Strategies Summary page appears.

2. Click the link in the Filter column for your strategy.

   The Strategy Filter page appears.

3. Change the filter name or enter a new filter name.
4. Select Y to enable the filter or N to disable it.
5. Use the LOV to select a table view name.
6. Click Test.

   The filter is tested and the number of records found appears in the Row Count.

7. If you are happy with your test results, then click Create or Update to save the filter.

Guidelines

The filter name must begin with *IEX_F_*. The view must be created in the APPS schema (the Database owner of the object must be = 'APPS').

The Delinquency ID must be a column in the view.

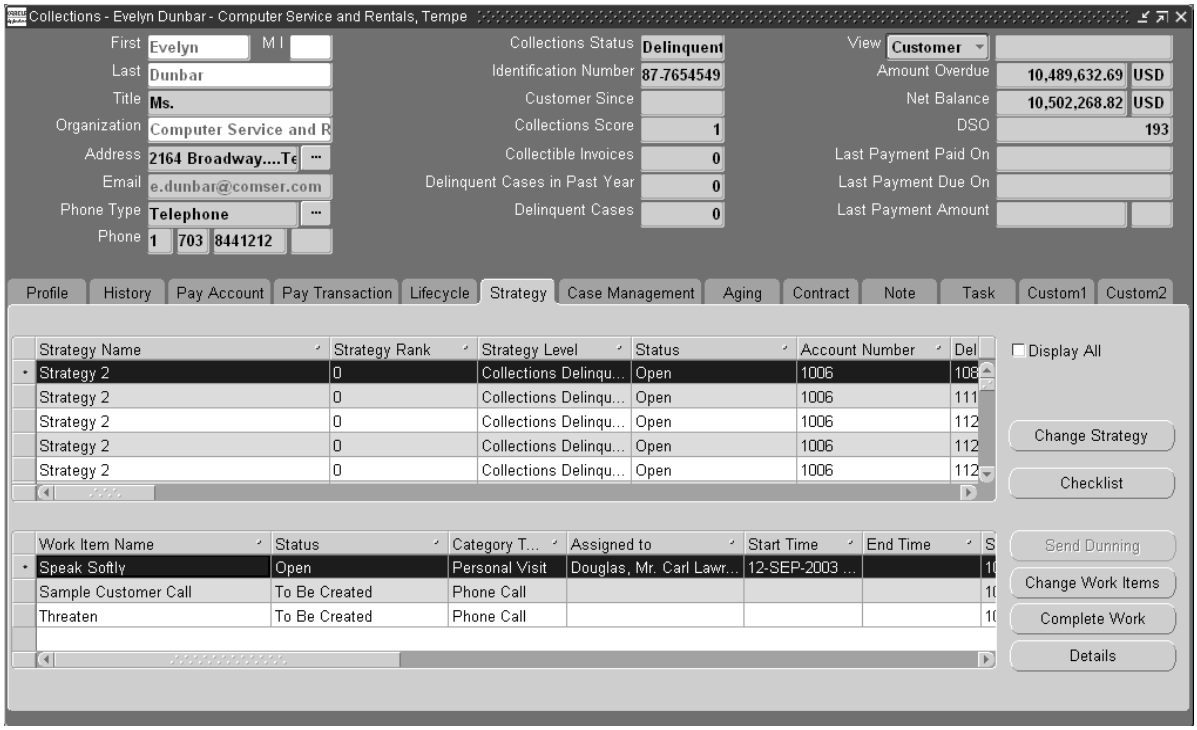
9.6.1 Strategy Filter Reference

The following table describes the fields and other components of the Strategy Filter window.

Table 9–7 Strategy Filter

Component	Type	Description
Strategy Name	Field	
Strategy Rank	Field	Number that determines how hard or how softly the strategy treats delinquent customers.
Enabled Flag	Field	Yes if it is enabled
Valid From and Valid To	Fields	Date range the filter is active
Filter Type	Field	IEXSTRAT is the type for a strategy filter
Filter Name	Field	Enter a unique name
Filter Active	LOV	Select Y to make the filter active
View Name	LOV	Select the view the filter uses
Select Column	Field	Column is already selected: DELINQUENCY_ID
Rows Count	Field	Displays number of records found when filter is tested
Test	Button	Tests the filter with the scoring engine
Create	Button	Saves changes

9.7 Viewing Strategies for a Customer



Use this procedure to view strategies for a customer, account, bill to location, or delinquency.

Responsibility

Collections Agent

Steps

1. In the View list, select the object for which you want to view strategies: Customer, Account, Bill To, or Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.
3. Select a strategy.

   The work items for the selected strategy appear.

4. If you want to view a related checklist, then click Checklist.

   The Checklist Details window lists items on the checklist with dates and whether or not items are completed.

5. If you want to see details for a work item, then select the work item and click Details.

   The Work Item Details window displays the detail information.

6. Optionally, you can edit the status, dates, and assignee fields in Work Item Detail.

9.8 Changing a Strategy

Use this procedure to change a strategy for a customer, account, bill to location, or delinquency.

Responsibility

Collections Agent

Steps

1. In the View list, select the object for which you want to view strategies: Customer, Account, Bill To, or Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.
3. Select a strategy.

   The work items for the selected strategy appear.
4. If you want to change a strategy, then perform the following tasks:
   a. Click Change Strategy.

      The Change Strategy window displays available strategy templates.
   b. Select a template.
   c. Click OK.

      The highlighted strategy on the Strategy tab is replaced with the new strategy template.

9.9 Changing Work Items in a Strategy

A collections agent can determine that work items for a strategy should be changed, skipped, or new work items added. Use this procedure to change work items for a customer, account, or bill to location, delinquency strategy.

Responsibility

Collections Agent

Steps

1. In the View list, select the object for which you want to view strategies: Customer, Account, or Bill To, Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.
3. Select a strategy.

   The work items for the selected strategy appear.
4. Click Change Work Item.

   The Strategy User Item Selection window lists all current work items for the strategy as well as all available work item templates available.
5. If you want to skip one of the work items, then highlight it and click Skip.

   The status for the work item changes to *Skip*.
6. If you want to add a work item, then perform the following steps:
   a. Highlight the work item above the sequence where the new work item should appear.
   b. Select the work item from the Available section.
   c. Click the arrow to move the item to the Assigned section.

      The work item appears below the highlighted item and is given a Work Item Order number that equals the one on the line before plus one.
7. If you want to remove an item that was manually added, then perform the following steps:
   a. Highlight the item you want to remove in the Assigned section.
   b. Click the arrow to move it to the Available section.

8. Click OK.

9.10 Reviewing Your Strategies as a Manager

Use the following procedure to view strategies and work items in Oracle Collections HTML, that are assigned to you as a manager.

Responsibility

Collections HTML Manager

Steps

1. Select the Strategy tab.

   A list of your strategies appears.

2. Click a strategy name.

   The details for that strategy appear.

3. Optionally, if the Checklist button is enabled, you can do the following:

   a. Click Checklist.

      The checklist for the strategy appears.

   b. Optionally, enter date information for checklist items.

   c. Optionally, select Complete for checklist items.

      Your changes appear the next time you view the checklist, but are not saved to the database.

9.10.1 Strategy Reference

The following tables describe the fields and other components of the Strategy windows.

Table 9–8 Strategy Summary

Component	Type	Description
Strategy Name	Field	Links to details for the strategy
Category	Field	Categories are bankruptcy, delinquent, litigation, pre-delinquent, repossession, and write-off
Rank	Field	An assigned number
Status	Field	Status of the strategy such as open

Table 9–8 (Cont.) Strategy Summary

Component	Type	Description
Customer Name	Field	Customer the strategy is assigned to
Account Number	Field	Customer account number the strategy is assigned to
Delinquency ID	Field	Delinquency the strategy is assigned to
Transaction Number	Field	Transaction the strategy is assigned to
Case Number	Field	Case the strategy is assigned to (Oracle Lease Management only)
Valid From and Valid To	Fields	Date range the strategy is active

Table 9–9 Strategy

Component	Type	Description
Overview	Section	Provides basic customer information
Strategy Name	Field	
Category	Field	Categories are bankruptcy, delinquent, litigation, pre-delinquent, repossession, and write-off
Rank	Field	An assigned number
Status	Field	Status of the strategy such as open
Account Number	Field	Customer account number the strategy is assigned to
Delinquency ID	Link	Opens the delinquency detail page
Transaction Number	Field	Transaction the strategy is assigned to
Work Item Template Name	Link	Displays information about the work item template
Category	Column	Category for the work item
Status	Column	Status of the work item
Assignee	Column	Resource the work item is assigned to
Actual Start	Column	When the work item is started

Table 9–9 (Cont.) Strategy

Component	Type	Description
Actual End	Column	When the work item completed
Order	Column	The sequence number for each work item
Checklist	Button	Displays the checklist for the strategy, if one exists

10

Reporting and Transferring Cases to External Parties

This chapter describes the procedures used to report and transfer cases that originate in Oracle Lease Management to external parties. If you want to use these features in collections environment that is not integrated with Oracle Lease Management.

The main topics described in this chapter are:

- Report to Credit Bureau
- Transfer to External Agency

10.1 Overview of Reporting to a Credit Bureau

When a case in Oracle Lease Management reaches a certain stage of delinquency, you may decide to report the customer to a credit bureau. The procedure of reporting to a credit bureau generally consists of two stages:

1. Notification

   To allow for legal requirements in some countries, you may notify the customer of your intention to report the customer to a credit bureau. Generally, when you notify the customer, you specify a grace period of several days.

2. Reporting

   At the end of the grace period, if no further progress has been made on clearing the delinquency, you make the data available to a credit bureau.

You can use three ways to implement the complete Report to Credit Bureau procedure:

1. Strategy method: The notification and reporting stages are incorporated in the strategy that is associated with the case.
2. Manual method: You manually perform the two operations of notification and reporting.
3. Universal report method: You report all contracts, regardless of delinquency, with no pre-notification.

The Strategy method is largely automatic; you must set up a strategy that incorporates two work items, one that triggers the notification stage, and one that triggers the reporting stage.

The Manual method requires you log in to a Collections window and trigger the stages of notification and reporting from there.

To trigger the Universal report method, you must schedule a specific concurrent program that reports all the contracts.

To complete all the methods, you must run a number of background concurrent programs. Generally, you group your concurrent program requests into request sets, and schedule them to run daily; you may alter the scheduling and timing to suit the requirements of your organization.

10.2 Using a Strategy to Notify and Report to a Credit Bureau

You must either create a new strategy, or update an existing strategy, to incorporate two work items:

- Notify of Intent to Report
- Report to Credit Bureau

These work items each call a workflow, that you may customize if you wish, for example, to add any steps that call for approval. The names of the work items and their corresponding workflow names are shown in Table 10–1.

Table 10–1 Report to Credit Bureau work items and workflows

Work item name	Workflow name
Notify of Intent to Report	IEX: Notify of Intent to Report
Report to Credit Bureau	IEX: Report to Credit Bureau

To allow for a wait period between the notification and the reporting, you must build the wait period into your strategy, either by a specific intermediate work item or by specifying pre- or post-execution times on your Notify of Intent to Report or Report to Credit Bureau work items.

To fulfill and complement the steps in the strategy, the concurrent programs IEX: Process Pending and IEX: Notify Customer must be scheduled to run as required (for example, once a day).

The profile option IEX: CB Notification Grace Days is not used in the Strategy method.

Note: At the end of the reporting stage, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

10.3 Manually Notifying Customers of Impending Report to Credit Bureau

You can manually start the procedure to notify a customer of your intention to report the customer to a credit bureau.

Prerequisites

You are in Collections and have chosen Report to Credit Bureau from the Functions tab in the Navigator.

Responsibility

Collections Agent

Steps

1. Search for the case that is the subject of the impending report.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Notify Customer button.

   This sets the action to Notify Customer, and the status to Manual action pending, and a row appears with this information in the History Details area.

Guidelines

To complete the notification process, you must have scheduled the concurrent programs IEX: Process Pending and IEX: Notify Customer.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

IEX: Notify Customer sends the notification email to the customer, and sets the status to Complete.

After the time period specified by the profile option IEX: CB Notification Grace Days, a follow-up task is created for the collections agent, indicating that is it time to report the customer to a credit bureau.

10.4 Manually Reporting a Customer to a Credit Bureau

You may have previously notified the customer of your intention to report the customer to a credit bureau.

Prerequisites

You are in Collections and have chosen Report to Credit Bureau from the Functions tab in the Navigator.

Optionally, you may have previously notified the customer of your intention to report the customer to a credit bureau.

Responsibility

Collections Agent

Steps

1. Search for the case that is the subject of the impending report.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Report Customer button.

   This sets the action to Report Customer, and the status to Manual action pending.

Guidelines

To complete the reporting process, you must have scheduled the concurrent program IEX: Process Pending.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

> **Note:** After the program IEX: Process Pending has finished executing, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

10.5 Reporting All Customers

This process makes the data for all customers available to a credit bureau, regardless of delinquency.

Responsibility

Collections Forms Administrator

Steps

1. Navigate to Foundation and Sales Set Up > Concurrent Requests > Run.
2. Schedule the concurrent request IEX: Report All Contracts.

Guidelines

To complete the reporting process, you must have scheduled the concurrent program IEX: Process Pending.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

> **Note:** After the program IEX: Process Pending has finished executing, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

10.6 Overview of Transferring to an External Agency

At a certain stage of delinquency, you may decide to transfer one or more cases to an external agency. The intention is that the external agency will have some success in dealing with the delinquencies. If, after a specified time interval, you determine that the transfer has not been as successful as desired, you can recall the cases from the external agency.

The procedure of transferring to an external agency generally consists of three main stages:

1. Transfer

   You make the data available to the external agency for a certain period of time.

2. Review

   At the end of the time that the data has been available to the external agency, you review the cases. At this stage, if there has been insufficient progress by the external agency on the clearing of the delinquencies, you can notify the external agency of your intent to recall an individual case or all cases.

3. Recall

   You can recall cases either immediately at review time, or you can specify that another time period should pass before recall.

There are two ways to implement the complete Transfer to External Agency procedure:

1. Strategy method: The transfer, review and recall stages are incorporated in the strategy that is associated with the case.
2. Manual method: You manually perform the three operations of transfer, review and recall. As you review the case or cases, you can decide to recall them immediately or later.

The Strategy method is largely automatic; you must set up a strategy that incorporates a work item for each stage that you wish to include in your strategy. Typically, you set up the strategy with a work item for each of the three main stages. However, this is not mandatory; for example, you can have a strategy that includes work items for just the transfer and recall stages.

The Manual method requires you log in to a Collections window and trigger the stages you wish to implement from there (the respective buttons for each of the stages are Transfer, Recall Notice - for the review stage - and Recall).

To complete all the methods, you must run a number of background concurrent programs. Generally, you group your concurrent program requests into request sets, and schedule them to run daily; you may alter the scheduling and timing to suit the requirements of your organization.

10.7 Using a Strategy to Transfer to an External Agency

You must either create a new strategy, or update an existing strategy, to incorporate one or more of the following work items:

- Transfer to External Agency
- Notify of Intent to Recall
- Recall Case

These work items each call a workflow, that you may customize if you wish, for example, to add any steps that call for approval. The names of the work items and their corresponding workflow names are shown in Table 10–2.

Table 10–2 Transfer to External Agency work items and workflows

Work item name	Workflow name
Transfer to External Agency	IEX: Transfer to External Agency
Notify of Intent to Recall	IEX: Notify of Intent to Recall
Recall Case	IEX: Recall Case

For more information about these workflows, see Section 10.7.1, Details of Transfer to External Agency workflows.

To allow for wait periods between each of the work items, you must build the wait periods into your strategy, either by specific intermediate work items or by specifying pre- or post-execution times on your work items.

The seeded work items do not send out any specific notifications. However, they each write out "Notification Pending" records to interface tables, which you can use if you customize the strategy to include your own notifications.

To fulfill and complement the steps in the strategy, the concurrent program IEX: Process Pending must be scheduled to run as required (for example, once a day).

The general purpose of IEX: Process Pending is to write data to the interface tables and to update the status of the transfer. In addition, when it is run after the Transfer to External Agency work item has been processed, it also scores the cases and assigns an external agency to the case based on the score.

Note: At the end of the transfer stage, the data is available to the external agency in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the external agency.

10.7.1 Details of Transfer to External Agency workflows

IEX: Transfer to External Agency

This workflow changes the status of the cases being transferred to Processed.

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

IEX: Notify of Intent to Recall

The main objectives of this workflow, which is the main process in the review stage, are:

- To re-score the transferred cases
- To flag the cases that are to be recalled

This workflow re-scores all the transferred cases due for review, using the scoring engine identified by the profile option IEX: EA Score Engine Id.

The external agency is expected to "improve" a case's score by a certain amount. This amount is specified by the value of the profile option IEX: EA Score Diff For Recall. If the difference between the new and old scores is less than the value of the profile option, the case is flagged for recall. The status is changed to Notified.

(For example, the score for a case just before transfer is 40, and the score for the same case is 60 at the end of the transfer time. If the value of IEX: EA Score Diff For Recall is 30, then this case will be flagged for recall.)

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

IEX: Recall Case

This workflow changes the status of the cases being recalled to Recalled.

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

10.8 Manually Transferring Cases to an External Agency

Use this procedure if you want to manually trigger the transfer of cases to an external agency.

Prerequisites

You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.

Responsibility

Collections Agent

Steps

1. Search for the case that you intend to transfer to an external agency.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Transfer button.

   The Transfer Case window appears.
4. Select a Review Date. On the review date, a task will be created on the agent's work queue as a reminder to review the case transfer.

   The default review date will be the current date plus the number of days specified in the profile option IEX: EA Transfer Days.
5. Click in the Agency field, then click the ellipsis button that appears and select an agency from the drop down list.
6. Click Update.

Guidelines

To complete the transfer process, you must have scheduled the concurrent programs IEX: Process Pending and IEX: Review Transfer.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

IEX: Review Transfer will create a task on the collection agent's work queue on the review date.

This procedure of manually transferring cases to an external agency also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

Note: After the program IEX: Process Pending has finished executing the data is available to the external agency in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the external agency.

10.9 Manually Reviewing Transferred Cases

Use this procedure to decide what to do with the transferred cases. You can either trigger an automatic recall or specify that you wish to review a case before recall.

For both options, automatic recall or review before recall, you can specify the dates on which the operations should take place.

Prerequisites

You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.

You have previously transferred a case to an external agency.

Responsibility

Collections Agent

Steps

1. Search for the case which you want to review.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Recall Notice button.

   The Recall Notice window appears.
4. Select one of the two radio buttons, Automatic Recall or Review Before Recall.
5. If you choose Automatic Recall, you must specify the Recall Date.

   The default recall date will be the current date plus the number of days specified in the profile option IEX: EA Recall Grace Days.

   If you choose Review Before Recall, you must specify the both the Recall Date and the Review Date. The Recall Date is not required for the review process, but can be included in any notification messages that you may wish to create.
6. Click Update.

Guidelines

To complete the automatic recall or review process, you must have scheduled the concurrent programs IEX: Review Transfer and IEX: Recall Transfer.

IEX: Review Transfer examines the cases set for Review Before Recall, sets the status to Notified and, on the review date, creates a task in the collection agent's work queue.

IEX: Recall Transfer examines the cases set for Automatic Recall, and, on the recall date, sets the status to Recalled.

This procedure of manually reviewing cases also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST, no matter whether you choose the Automatic Recall or the Review Before Recall option.

10.10 Manually Recalling Transferred Cases

Use this procedure to manually recall transferred cases.

Prerequisites

You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.

You have previously transferred a case to an external agency.

Responsibility

Collections Agent

Steps

1. Search for the case which you want to review.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Recall button.

   A window appears, with a message asking you if you are sure you want to perform the recall.
4. If you wish to perform the recall, click Yes.

Guidelines

This procedure of manually recalling transferred cases sets the status to Recalled, and also writes Notification Pending records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

11

Administering Oracle Collections

11.1 Using Oracle Collections Components

Oracle Collections provides seeded scoring components, scoring engines, work item templates, and strategy templates that are preconfigured to work with scoring, dunning, and strategies.

You can use these features without any additional setup during the testing phase of your implementation. You can also use these seeded elements in your live production environment if they suit your business needs.

See *Oracle Collections Implementation Guide*

11.2 Running Concurrent Programs

Oracle Collections uses concurrent programs to run batch processes behind the scenes. The administrator is responsible for setting up the parameters for each concurrent program. Each concurrent program runs at the lowest responsibility level, and can be set to run at multiple responsibility or organization levels. For example, administrators can login by country (different responsibilities) and set different parameters to use when running the same concurrent program. The default is set to run at the site level.

For detailed instructions for running and maintaining concurrent programs, refer to the *Oracle Applications System Administrator's Guide.*

You can use concurrent programs in Collections to create delinquencies, reconcile promises, assign strategies, execute dunning plans, initialize Credit Management customer information, process Oracle Lease Management functionality, and more. The concurrent programs and the order you execute them will vary depending on whether you are running Strategies or Dunning Plans, and whether or not you leverage Oracle Lease Management.

If you use Strategies:

When you are running Strategies, you will need to run the following concurrent programs in this order:

- **IEX: Promise Reconciliation:** verifies if payments were posted for promises; creates broken promise items for UWQ
- **IEX: Scoring Engine Harness:** scores and creates delinquencies using one or more scoring engines
- **A second IEX: Scoring Engine Harness:** displays the customer score in the Collections header, and then applies appropriate strategy for the data level, customer, account, bill to, or delinquency
- **IEX: Strategy Management:** compare the object's score with available strategies' ranks and assign appropriate strategies
- **Workflow Background Process: IEX: Collections Strategy Workflow:** to begin the execution of assigned strategies and to continue monitoring strategies in progress
- **Workflow Background Process: IEX: Strategy Fulfillment Mailer:** to execute the dunning work items for strategies

Remember that each concurrent program must be completed before the subsequent concurrent program is submitted to ensure the accuracy of the data and programs.

If you use Dunning Plans:

When you are running Dunning Plans, you will need to run the following concurrent programs in this order:

- **IEX: Promise Reconciliation:** verifies if payments were posted for invoices with promises; creates broken promise items for UWQ
- **IEX: Scoring Engine Harness:** request a Transaction Scoring Engine to score invoices (or cases) and the to create delinquencies
- **A second IEX: Scoring Engine Harness:** displays the customer score in the Collections header, and then applies appropriate strategy for the data level, customer, account, bill to, or delinquency
- **IEX: Send Dunnings for Delinquent Customers:** compares the score of the object with the active dunning plan and sends the dunning letters for all appropriate delinquent customers
- **IEX: Create Callbacks for Dunnings:** reviews the dunning plan and creates all necessary callback tasks for delinquent customers

Remember that each concurrent program must be completed before the subsequent concurrent program is submitted to ensure the accuracy of the data and programs.

If you use Universal Work Queue:

Collections leverages AR Transaction Summary Tables to display delinquent customer data in Universal Work Queue. Run the following concurrent programs to initialize and maintain the customer information in these views:

- Refresh AR Transactions Summary Tables
- Refresh specific customer data in AR transaction summary tables

For System Maintenance:

You can run the following administrative concurrent programs periodically for system maintenance:

- **IEX: Clear Delinquency Buffers:** Clears buffer tables used when scoring. Run this program when scoring concurrent program stops before completing.
- **IEX: Score History Purge:** Purges historical data stored in the IEX_SCORE_ HISTORIES table. Run this program if you do not use historical data.

11.2.1 Concurrent Programs for Oracle Lease Management

Oracle Lease Management uses the following concurrent programs:

11.2.1.1 IEX: Report All Contracts

This concurrent program retrieves Contract information from the system to be reported to credit bureaus. It accepts no parameters. It inserts Contract data into an interface table, from which the user organization can retrieve the data, format appropriately and send it as a report to the appropriate Credit Bureau. The status of records when inserted into this table is "Pending". The concurrent program IEX: Process Pending must be run in order to retrieve complete details on all the contracts to be inserted into the interface table.

11.2.1.2 IEX: Process Pending

Records are inserted into the open interface with a pending status, as part of the Report to Credit Bureau, Transfer to External Agency, with only the mandatory fields populated. This concurrent program then populates the rest of the information and updates the status of the record to indicate that it has been processed.

Parameters

Object Type: This specifies the type of objects, which are to be processed. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.

Case Number: This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only records belonging to that case will be processed.

11.2.1.3 IEX: Notify Customer

Customers will be notified of the intent to report them to the credit bureau through the Report to Credit Bureau Screen. Pending notifications are created in the open interface, which are then to be processed. This concurrent program picks up all pending records and sends notifications to the customer using fulfillment.

Parameters

Object Type: This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.

Case Number: This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.

Party ID: This specifies the party ID of the records to be processed. This parameter is optional. If this parameter is populated, notifications are sent out only for those cases belonging to this party ID.

Agent ID: This parameter is necessitated by the call to fulfillment. If it is not provided, a user profile value will be used.

Content ID: This identifies the fulfillment template that is used for customer notification. If it is not provided, a user profile value will be used.

From: This is the FROM EMAIL ID of the e-mail sent to the customer, by concurrent notification API, to notify about intent to report to the credit bureau. If it is not provided, a user profile value will be used.

Subject: This is the subject of the e-mail sent to the customer, by concurrent notification API, to notify about intent to report to the credit bureau. If it is not provided, a user profile value will be used.

Email: This parameter is provided in case a notification is to be sent to a single customer (run the concurrent program on an ad hoc basis). If this parameter is specified, then the case number parameter must be specified along with this.

11.2.1.4 IEX: Review Transfer

Used to inform the external agency of the intent to recall a case, which has been assigned to them. A notification will be created for the external agency and a review task will be created for the collections agent so that the case can be reviewed and a decision can be made about the case recall.

Parameters:

Object Type: This specifies the type of objects to be processed by this API. Currently it is defaulted to OKX_LEASE, which represents cases consisting of multiple Lease Contracts. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.

Case Number: This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.

External Agency ID: This parameter is provided in case this program is to be run for a single external agency (run the concurrent program on an ad hoc basis).

Comments: This parameter is provided when this program is run for a single external agency (run the concurrent program on an ad hoc basis). A comment can be entered using this parameter.

11.2.1.5 IEX: Recall Transfer

Recalls a case from an external agency. Cases marked for recall, are actually recalled by this program.

Parameters

Object Type: This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.

Case Number: This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.

External Agency ID: This parameter is provided in case this program is to be run for a single external agency (run the concurrent program on an ad hoc basis).

Comments: This parameter is provided when this program is run for a single external agency (run the concurrent program on an ad hoc basis). A comment can be entered using this parameter.

11.2.1.6 IEX: Notify Ext Agency

Used to inform the external agency about the recall of a case, which has been assigned to them. A pending notification will be created for the external agency.

Parameters

Object Type: This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.

Case Number: This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only the external agency, to which the case is assigned, is notified.

External Agency ID: This specifies the external agency ID of the records to be processed. This parameter is optional. If this parameter is populated, notifications are sent out only to this external agency.

Agent ID: This parameter is necessitated by the call to fulfillment. If it is not provided, a user profile value will be used.

Content ID: This identifies the fulfillment template that is used for external agency notification. If it is not provided, a user profile value will be used.

From: This is the FROM EMAIL ID of the e-mail sent to the external agency, by concurrent notification API. If it is not provided, a user profile value will be used.

Subject: This is the subject of the e-mail sent to the external agency, by concurrent notification API. If it is not provided, a user profile value will be used.

Email: This parameter is provided in case a notification is to be sent to a single external agency (run the concurrent program on an ad hoc basis). If this parameter is specified, then the case number parameter must be specified along with this.

11.3 Controlling Status in the Collections Header

The Collections Header includes one Status field for the customer. This status represents the most critical status of the customer and indicates to the collector what delinquency issues this customer has. Often, the status of Bankruptcy is the most critical and the company using Oracle Collections identifies the prioritization of the various statuses using the Delinquency Status Prioritization menu item. Companies navigate to the Customer Status Stratification Filter from this menu to create their prioritization.

If, for your company, a customer bankruptcy takes precedence over other delinquency statuses, then make bankruptcy your first status priority. Perhaps litigation is your next highest status. So you make litigation your second highest priority and continue identifying your priorities for each status.

You can also filter your customers by location. Then you can set status prioritization for all United States customers so that bankruptcy is number one priority and litigation is number 2. You can set a separate prioritization for customers in Canada so that litigation has first priority and bankruptcy is number 2. If a customer in Canada does not have a litigation status but does have a bankruptcy status, then Bankruptcy appears in the header.

Use this procedure to set up filters and priorities that control the status displayed in the header for each customer.

Prerequisites

If you want to use a filter, the view must be created to filter on.

Responsibility

Collections HTML Administrator

Steps

1. Select the Administration tab.
2. Choose Customer.

   The Delinquency Status Prioritization page lists existing prioritizations with their start and end dates.
3. Click Create.

   The Create Delinquency Status Prioritization page appears.
4. Enter a name.

5. Enter a description.
6. Enter start and end dates for the prioritization to be active.
7. Click Create.

   The prioritization is saved and appears in the Delinquency Status Prioritization page.
8. If you want to associate a filter with this prioritization, then perform the following steps:
   a. In the Filter Name column, click Create.

      The Filter page appears and the filter type is IEXCUST.
   b. Enter a filter name.
   c. If you want the filter to be active, select Y.
   d. Select the view name to use for the filter from the LOV.
   e. Select the column name to filter on from the LOV.
   f. Click Update.

      The filter is saved and the Delinquency Status Prioritization page appears.
9. Click the Prioritization ID.

   The Status Prioritization Details page appears.
10. Click Add Line.

    Several blank lines appear.
11. From the Delinquency Status LOV, choose the status that will be the first priority.
12. In the Priority field, enter `1.0`.
13. Select Y to enable the delinquency line.
14. Optionally, enter additional status lines for priority 2, 3, and so on.
15. Click Update to save your record.

11.3.1 Delinquency Status Reference

The following tables describe the fields and other components of the Delinquency Status windows.

Table 11–1 Delinquency Status Prioritization

Component	Type	Description
ID	Link	
Name	Field	
Description	Field	
Start Date and End Date	Fields	Range of dates when prioritization is active
Filter Name	Link	Opens the filter page for editing.
Created By	Field	
Last Updated By	Field	
Create	Button	Appears in the Filter Name column if no filter is defined. Opens the Create Filter page.
Update	Button	Saves changes

Table 11–2 Status Prioritization Details

Component	Type	Description
Remove	Check box	Select and click Update to remove a line
Line ID	Field	System-assigned ID
Delinquency Status	LOV	A status such as bankrupt or litigation
Priority	Field	Enter a number to indicate priority for the selected status
Enabled	Drop down list	Choose Yes to enable the line
Created By	Field	Resource who created the line
Last Updated By	Field	Resource who most recently updated the line
Add Line	Button	Adds blank rows for data entry
Update	Button	Saves changes

Table 11–3 Create Delinquency Status Prioritization

Component	Type	Description
Name	Field	
Description	Field	User assigned free-form field
Start Date	Field	
End Date	Field	
Create	Button	Saves the new

Table 11–4 Delinquency Status Prioritization Filter

Component	Type	Description
Filter Type	Field	The filter type for delinquency status stratification is IEXCUST
Filter Name	Field	User assigned free-form field
Filter Active	Drop down list	Yes to activate the filter
View Name	LOV	
Select Column	LOV	The column within the view that is used for the filter
Update	Button	Saves changes

11.4 Reassigning Work

You can temporarily change work assignment for your collectors in Oracle Collections. For example, if a collector is out sick, you can reassign some or all of the work items that appear in the collector's Universal Work Queue to a different collector or to multiple collectors. You can sort broken promises, work items, and customers assigned to a resource to locate specific items to reassign to another resource. Or you can transfer ownership of all items owned by a collector to a different resource.

Work reassignment is effective only for the day the transfer is made. To change work assignments permanently, use Territory Manager.

To reassign work to a different collector:

1. On the Administration tab, select Ownership.
2. Select the type of ownership you want to reassign:
   - Broken Promise Ownership
   - Work Item Ownership
   - Customer Ownership - reassigns broken promises and work items
3. Select the current resource owner.
4. Select the resource owner you want to transfer to.
5. Click the Display button to show all items or customers assigned to current collector.
6. Select the items you want to transfer. Then click Update. Or, to transfer ownership of all items assigned to a collector, click Update All.

12

Running Reports

12.1 Running Oracle Collections Reports

All responsibilities in Oracle Collections can run reports

To access reports:

- Use your HTML login jtflogin.jsp page to log in to Self Service Administration and navigate to Administration > Collections > Reports.
- Use your self service web applications login and select Reports from the Navigator.

The following reports are available:

- **Campaign and Collector Outcome Report:** These reports compare campaign and collector activities with promises to pay and with payments.
- **Payment Collector Report:** This report compares the collector's promises to pay and payments collected for the hour or the day and compares them with a stated goal.
- **Payment Campaign Report:** This report compares the results of a campaign for the past hour or for the day and compares them with a stated goal.
- **Reconciliation Report:** This report compares promises to pay with receipt of promised payments.

12.2 Running the Campaign and Collector Outcome Reports

The campaign outcome report and the collector outcome report show collection activities and compare the activities with promises to pay and with payments. Use this procedure to run the Campaign or Collector Outcome Report.

Steps

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Campaign Collector Outcome Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. In the Type field, choose to run the report by campaign or by collector.
5. Use the LOVs to choose filter information in the remaining fields:
   - Campaign Schedule
   - Collector
   - Outcome
   - Result
   - Reason
6. Click Run Report.

12.2.1 Campaign Outcome Summary Report

The campaign outcome summary report shows how a collections campaign is performing. It displays the following information:

- Campaign
- Outcome includes the following:
  - Number of disputes
  - Number of wrong numbers
  - Number of left messages
  - Number of refusals
  - Number of call backs

  - Promises
  - Payments
- Result: A result of an interaction or activity. Results are defined in Interaction History
- Reason: A reason for the result of an interaction or activity. Reasons are defined in Interaction History.
- Count

12.2.2 Collector Outcome Summary Report

The collector outcome summary report shows how a collector is performing. It displays the following information:

- Collector
- Outcome: The outcome is the immediate response to an agent's call, such as Contact, No Answer, or Busy. Outcomes are defined in Interaction History.
- Result: A result of an interaction or activity. Results are defined in Interaction History.
- Reason: A reason for the result of an interaction or activity. Reasons are defined in Interaction History.
- Count
- Subtotal

12.3 Running the Payment Collector Report

A collector or manager can quickly view collections activity for the day or for the hour and compare it to a goal. Collectors can manage their activities hour by hour to reach their daily goals. Use this procedure to run the Payment Collector Report.

Steps

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Payment Collector Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Use the LOV to choose the collector or a group. If you are logged in as a Collections Agent, then the field displays your user name.
6. In the Report Type field, choose to run either a summary or a detail report.
7. Choose the type of payments collected by the collector to be shown in the report or choose All.
8. Select either hourly or daily for the goal.
9. Enter the goal amount.
10. Click Run Report.

12.3.1 Payment Collector Summary Report

The Payment Collector Summary Report displays payment activities compared with a stated goal by collector. The report includes the following columns:

- Collector: the collector's name
- Total collected: Total currency amount for the period for the payment types selected in the report parameters
- Hourly average: The total collected divided by the number of hours logged
- Hourly goal: The hourly goal set in the report parameters
- Percent of hourly average: Hourly average collected divided by the hourly goal
- Daily average: Total collected divided by number of days logged

- Daily goal: The daily goal set in the report parameters
- Percent of daily average: Daily average collected divided by the daily goal
- Payments: Number of payments
- Average payment: Average currency amount per payment
- Invoices: Number of invoices
- Average invoice: Average currency amount per invoice
- Accounts: Number of accounts
- Average accounts: Average currency amount per account

12.3.2 Payment Collector Detail Report

The Payment Collector Detail Report displays payment activities compared with a stated goal by collector. The report includes the following columns:

- Account number
- Invoice number
- Payment type
- Amount
- Promise to pay date
- Payment received
- Remaining delinquency balance
- Original delinquency balance

12.4 Running the Payment Campaign Report

You can monitor the results for a particular campaign by the hour or for the day in relation to a stated goal. Use this procedure to run the Payment Campaign Report.

Responsibility

Collections Agent

Steps

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Payment Campaign Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Use the LOV to choose a campaign schedule or use the default All.
6. In the Report Type field, choose to run either a summary or a detail report.
7. Choose the type of payments collected under the campaign to be shown in the report or choose All.
8. Select either hourly or daily for the goal.
9. Enter the goal amount.
10. Click Run Report.

12.4.1 Payment Campaign Summary Report

The Payment Campaign Summary Report displays payment activities compared with a stated goal by campaign. The report includes the following columns:

- Campaign: Campaign name
- Total collected: Total currency amount for the period for the payment types selected in the report parameters
- Hourly average: The total collected divided by the number of hours logged
- Hourly goal: The hourly goal set in the report parameters
- Percent of hourly average: Hourly average collected divided by the hourly goal

- Daily average: Total collected divided by number of days logged
- Daily goal: The daily goal set in the report parameters
- Percent of daily average: Daily average collected divided by the daily goal
- Payments: Number of payments
- Average payment: Average currency amount per payment
- Invoices: Number of invoices
- Average invoice: Average currency amount per invoice
- Accounts: Number of accounts
- Average accounts: Average currency amount per account

12.4.2 Payment Campaign Detail Report

The Payment Campaign Detail Report displays payment activities compared with a stated goal by campaign. The report includes the following columns:

- Account number
- Invoice number
- Payment type
- Amount
- Promise to pay date
- Payment received
- Remaining delinquency balance
- Original delinquency balance

12.5 Running the Reconciliation Report

The reconciliation report compares promises to pay with receipts of promised payments. Use this procedure to run the Reconciliation Report.

Responsibility

Collections Agent

Steps

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Reconciliation Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Choose to group by campaign schedule or by collector.
6. Optionally, use the LOV to limit the report to a selected collector or schedule.
7. Click Run.

12.5.1 Campaign Schedule or Collector Reconciliation Report Summary

The reconciliation summary report compares promises with payments and with broken promises. The report shows the following fields by schedule or by collector:

- Number of promises to pay made
- Promise to pay amount
- Number of payments made
- Payments amount received in currency
- Number of broken promises
- Amount in currency for broken promises
- Number of open promises
- Amount in currency for open promises

12.5.2 Campaign Schedule or Collector Reconciliation Report Detail

The reconciliation detail report itemizes promises to pay and payments and shows balances due. The report shows the following fields by schedule or by collector:

- Account number
- Invoice number
- Promise to pay amount
- Promise to pay item number: Optional free-form field entered when accepting a promise to pay.
- Promise to pay origination date
- Expected payment date
- Payment date
- Payment amount
- Payment type
- Payment item number: Optional free-form field entered when processing a payment.
- Remaining balance

A

Oracle Lease Management Open Interface Tables

This appendix describes the Oracle Lease Management Open Interface tables used during the Report to Credit Bureau and Transfer to External Agency processes. Data is written to these open interface tables during these processes, and made available to the credit bureau or external agency.

Sections in this appendix include:

- Section A.1, OKL_OPEN_INT Table
- Section A.2, OKL_OPEN_INT_PRTY Table
- Section A.3, OKL_OPEN_INT_ASST Table
- Section A.4, IEX_OPEN_INT_HST Table

A.1 OKL_OPEN_INT Table

The OKL_OPEN_INT table provides contract information.

Table A–1 Open Interface Table OKL_OPEN_INT

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
PARTY_ID	NOT NULL	NUMBER	Customer ID
PARTY_NAME	NOT NULL	VARCHAR2(360)	Customer name
PARTY_TYPE	NOT NULL	VARCHAR2(30)	Customer type, for example, individual, organization
DATE_OF_BIRTH		DATE	
PLACE_OF_BIRTH		VARCHAR2(60)	
PERSON_ IDENTIFIER		VARCHAR2(60)	Person identifier, for example, Social Security Number
PERSON_IDEN_TYPE		VARCHAR2(30)	For example, Social Security Number, tax ID, and so on
COUNTRY		VARCHAR2(60)	
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(60)	
POSTAL_CODE		VARCHAR2(60)	
STATE		VARCHAR2(60)	
PROVINCE		VARCHAR2(60)	
COUNTY		VARCHAR2(60)	
PO_BOX_NUMBER		VARCHAR2(50)	
HOUSE_NUMBER		VARCHAR2(50)	
STREET_SUFFIX		VARCHAR2(50)	
APARTMENT_ NUMBER		VARCHAR2(50)	

Table A–1 (Cont.) Open Interface Table OKL_OPEN_INT

Column Name	Null?	Datatype	Description
STREET		VARCHAR2(50)	
RURAL_ROUTE_ NUMBER		VARCHAR2(50)	
STREET_NUMBER		VARCHAR2(50)	
BUILDING		VARCHAR2(50)	
FLOOR		VARCHAR2(50)	
SUITE		VARCHAR2(50)	
ROOM		VARCHAR2(50)	
POSTAL_PLUS4_ CODE		VARCHAR2(50)	
CAS_ID	NOT NULL	NUMBER	Case identifier, foreign key to the table IEX_CASES_ALL_B
CASE_NUMBER	NOT NULL	VARCHAR2(240)	Case number (referenced from IEX_CASES_ALL_B)
KHR_ID	NOT NULL	NUMBER	Contract ID
CONTRACT_ NUMBER	NOT NULL	VARCHAR2(120)	Contract number
CONTRACT_TYPE	NOT NULL	VARCHAR2(30)	Contract type, for example, lease, loan
CONTRACT_STATUS	NOT NULL	VARCHAR2(30)	Contract status
ORIGINAL_ AMOUNT		NUMBER(14,3)	Original amount on the contract
START_DATE		DATE	Contract start date
CLOSE_DATE		DATE	Contract close date
TERM_DURATION		NUMBER(10)	Number of terms
MONTHLY_ PAYMENT_AMOUNT		NUMBER(14,3)	
LAST_PAYMENT_ DATE		DATE	Date the last payment was made
DELINQUENCY_ OCCURANCE_DATE		DATE	Date on which the first missed payment was due

Table A–1 (Cont.) Open Interface Table OKL_OPEN_INT

Column Name	Null?	Datatype	Description
PAST_DUE_ AMOUNT		NUMBER(14,3)	Overdue amount
REMAINING_ AMOUNT		NUMBER(14,3)	Outstanding balance
CREDIT_INDICATOR		VARCHAR2(30)	Qualifies remaining amount
NOTIFICATION_ DATE		DATE	Date on which notification of intent to report was sent to the customer to
CREDIT_BUREAU_ REPORT_DATE		DATE	Date on which the open interface record was accessed by the credit bureau
EXTERNAL_ AGENCY_ TRANSFER_DATE		DATE	Date on which the open interface record was accessed by the external agency
EXTERNAL_ AGENCY_RECALL_ DATE		DATE	Date on which the contract was recalled from the external agency
REFERRAL_NUMBER		NUMBER	Number of times the case was transferred to an external agency
CONTACT_ID		NUMBER	Contact ID of the collections agent to whom the case is assigned
CONTACT_NAME		VARCHAR2(360)	Name of the collections agent to whom the case is assigned
CONTACT_PHONE		VARCHAR2(2000)	Phone of the collections agent to whom the case is assigned
CONTACT_EMAIL		VARCHAR2(2000)	Email of the collections agent to whom the case is assigned

A.2 OKL_OPEN_INT_PRTY Table

The OKL_OPEN_INT_PRTY table provides guarantor information.

Table A–2 Open Interface Table OKL_OPEN_INT_PRTY

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
KHR_ID	NOT NULL	NUMBER	Contract ID
PARTY_ID	NOT NULL	NUMBER	Guarantor ID
PARTY_NAME	NOT NULL	VARCHAR2(360)	Guarantor name
COUNTRY		VARCHAR2(240)	
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(240)	
POSTAL_CODE		VARCHAR2(240)	
STATE		VARCHAR2(240)	
PROVINCE		VARCHAR2(240)	
COUNTY		VARCHAR2(240)	
PO_BOX_NUMBER		VARCHAR2(240)	
HOUSE_NUMBER		VARCHAR2(240)	
STREET_SUFFIX		VARCHAR2(240)	
APARTMENT_ NUMBER		VARCHAR2(240)	
STREET		VARCHAR2(240)	
RURAL_ROUTE_ NUMBER		VARCHAR2(240)	
STREET_NUMBER		VARCHAR2(240)	
BUILDING		VARCHAR2(240)	
FLOOR		VARCHAR2(240)	

Table A–2 (Cont.) Open Interface Table OKL_OPEN_INT_PRTY

Column Name	Null?	Datatype	Description
SUITE		VARCHAR2(240)	
ROOM		VARCHAR2(240)	
POSTAL_PLUS4_ CODE		VARCHAR2(240)	
PHONE_COUNTRY_ CODE		VARCHAR2(10)	
PHONE_AREA_ CODE		VARCHAR2(10)	
PHONE_NUMBER		VARCHAR2(40)	
PHONE_ EXTENSION		VARCHAR2(20)	

A.3 OKL_OPEN_INT_ASST Table

The OKL_OPEN_INT_ASST table provides asset information.

Table A–3 Open Interface Table OKL_OPEN_INT_ASST

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
KHR_ID	NOT NULL	NUMBER	Contract ID
INSTANCE_NUMBER	NOT NULL	VARCHAR2(30)	Instance number of the asset
ASSET_ID	NOT NULL	NUMBER(15)	Asset ID
ASSET_NUMBER		VARCHAR2(240)	Asset number
DESCRIPTION		VARCHAR2(240)	
ASSET_TYPE		VARCHAR2(240)	
MANUFACTURER_NAME		VARCHAR2(240)	
MODEL_NUMBER		VARCHAR2(240)	
SERIAL_NUMBER		VARCHAR2(240)	
TAG_NUMBER		VARCHAR2(240)	
ORIGINAL_COST		NUMBER	
QUANTITY		VARCHAR2(240)	
COUNTRY		VARCHAR2(240)	Columns below store asset address information
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(240)	
POSTAL_CODE		VARCHAR2(240)	
STATE		VARCHAR2(240)	
PROVINCE		VARCHAR2(240)	
COUNTY		VARCHAR2(240)	

Table A–3 (Cont.) Open Interface Table OKL_OPEN_INT_ASST

Column Name	Null?	Datatype	Description
PO_BOX_NUMBER		VARCHAR2(240)	
HOUSE_NUMBER		VARCHAR2(240)	
STREET_SUFFIX		VARCHAR2(240)	
APARTMENT_NUMBER		VARCHAR2(240)	
STREET		VARCHAR2(240)	
RURAL_ROUTE_NUMBER		VARCHAR2(240)	
STREET_NUMBER		VARCHAR2(240)	
BUILDING		VARCHAR2(240)	
FLOOR		VARCHAR2(240)	
SUITE		VARCHAR2(240)	
ROOM		VARCHAR2(240)	
POSTAL_PLUS4_CODE		VARCHAR2(240)	

A.4 IEX_OPEN_INT_HST Table

The IEX_OPEN_INT_HST table provides open interface history information.

Table A–4 Open Interface Table IEX_OPEN_INT_HST

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
OBJECT1_ID1	NOT NULL	VARCHAR2(40)	Foreign key to JTF_OBJECTS_B table
OBJECT1_ID2		VARCHAR2(200)	Foreign key to JTF_OBJECTS_B table
JTOT_OBJECT1_CODE	NOT NULL	VARCHAR2(30)	Foreign key to JTF_OBJECTS_B table
ACTION	NOT NULL	VARCHAR2(240)	Action performed on the open interface record, for example: NOTIFY_CUST REPORT_CB TRANSFER_EXT_AGNCY NOTIFY_EXT_AGNCY
STATUS	NOT NULL	VARCHAR2(240)	Status of action performed on the open interface record, for example: PENDING_AUTO PENDING_MANUAL PENDING_ALL PROCESSED COMPLETE RECALLED NOTIFIED COLLECTED
COMMENTS		VARCHAR2(2000)	Free form text entered by credit bureau & external agency
REQUEST_DATE	NOT NULL	DATE	Date on which request was made
PROCESS_DATE		DATE	Date on which request was processed

Table A–4 (Cont.) Open Interface Table IEX_OPEN_INT_HST

Column Name	Null?	Datatype	Description
EXT_AGNCY_ID		NUMBER	External agency ID, foreign key to the table IEX_EXT_AGNCY_B
TRANSFER_ DAYS		NUMBER(10)	Number of days for which the contract is transferred to the external agency (note: REQUEST_ DATE + TRANSFER_DAYS = the review date)
EXTEND_DAYS		NUMBER(10)	This specifies the grace period after the external agency is notified of intent to recall
REVIEW_ BEFORE_ RECALL_FLAG		VARCHAR2(1)	Specifies whether review is to be performed before recall

Glossary

account

The business relationship that a party can enter into with another party. The account has information about the terms and conditions of doing business with the party.

account site

A site that is used within the context of an account, for example, for billing or shipping purposes.

activity

An activity is a business action performed by an agent as part of a customer interaction. Interaction activities typically relate to the communication channel (media) for which the activity occurred. Customer to agent interactions contain activities. These activities are recorded in Interaction History and can be viewed by using the Interaction History windows accessed from calling applications. Some examples of activities include an agent transferring a call, an agent e-mailing a marketing brochure, or a customer placing an order.

adjustment

A Receivables feature that allows you to increase or decrease the amount due of your invoice, debit memo, chargeback, deposit, or guarantee. Receivables lets you create manual or automatic adjustments.

agent

In Oracle Collections, the individual responsible for working with delinquent customers to collect payment.

aging buckets

In Oracle Receivables and Oracle Payables, time periods you define to age your debit items. Aging buckets are used in the Aging reports to see both current and outstanding debit items. For example, you can define an aging bucket that includes all debit items that are 1 to 30 days past due. Applications Desktop Integrator uses the aging buckets you define for its Invoice Aging Report.

applied

Payment in which you record the entire amount as settlement for one or more debit items.

approval limits

Limits you assign to users for creating adjustments and approving credit memo requests. Receivables enforces the limits that you define here when users enter receivables adjustments or approve credit memo requests initiated from iReceivables. When users enter adjustments that are within their approval limit, Receivables automatically approves the adjustment. When users enter adjustments outside their approval limit, Receivables assigns a status of pending to the adjustment.

Bill To Address

The address of the customer who is to receive the invoice. Equivalent to Invoice To Address in Oracle Order Management.

Bill To Site

A customer location to which you have assigned a Bill-To business purpose. You can define your customer's bill to sites in the Customers windows.

business group

The highest level of organization and the largest grouping of employees across which a company can report. A business group can correspond to an entire company, or to a specific division within the company. Each installation of Oracle Projects uses one business group with one hierarchy.

case

A group of contracts for a customer sharing the same bill-to address and private label. Case only applies if you use Oracle Lease Management.

chargebacks

A new debit item that you assign to your customer when closing an existing, outstanding debit item.

checklist

A checklist is a list of items that can be referred to during the execution of a strategy. The only action allowed by the user is to place a check mark beside the items. All resources with access to a delinquency can see the checklist.

claim

A discrepancy between the billed amount and the paid amount. Claims are often referred to as deductions, but a claim can be positive or negative.

consolidated billing invoice

An invoice that you send to a customer to provide a summary of their receivables activity for the month. This invoice includes a beginning balance, the total amount of any payments received since the prior consolidated billing invoice, an itemized list of new charges (for example, invoices, credit memos, and adjustments) in either summary or detail format, a separate reporting of consumption tax, and the total balance due for this customer.

concurrent manager

A unique facility that manages many time consuming, non-interactive tasks within Oracle Applications. When you submit a request that does not require your interaction, such as releasing shipments or running a report, the Concurrent Manager does the work for you, letting you complete multiple tasks simultaneously.

contact role

A role that you associate to a specific contact with whom you interact. Oracle Collections provides 'Dunning' and 'Collections' but you can enter additional roles.

credit memo

In Oracle Payables and Oracle Projects, a document that partially or fully reverses an original invoice. In Oracle Receivables, a document that partially or fully reverses an original invoice. You can create credit memos in the Receivables Credit Transactions window or with AutoInvoice.

custom fields

Also known as flexfields. Custom fields are available on most screens. A flexfield must be set up by the system administrator, include a custom label for the field, and indicate what type of data is allowed in the field. A key flexfield is indexed, and a search may be conducted against it or data may be sorted by the field in a report.

customer address

A location where your customer can be reached. A customer can have many addresses. You can also associate business purposes with addresses.

customer number

In Oracle Receivables, a number assigned to your customers to uniquely identify them. A customer number can be assigned manually or automatically, depending on how you set up your system.

debit memo

Debits that you assign to a customer to collect additional charges. For example, you may want to charge a customer for unearned discounts taken, additional freight charges, taxes, or finance charges.

descriptive flexfield

A field that your organization can extend to capture extra information not otherwise tracked by Oracle Applications. A descriptive flexfield appears in your window as a single character, unnamed field. Your organization can customize this field to capture additional information unique to your business.

delinquency

When we look at a delinquency, we're really looking at payment schedules within an invoice. So an invoice can have multiple delinquencies (I could be late every month on my car payments, 12 payment schedules each year = 12 delinquencies. For Payment on Accounts we still consider a delinquency to be related to a specific bill or payment due.

delinquency status

The delinquency statuses are Current, Pre-delinquent, Delinquent, and Unassigned. The pre-delinquent status can be used to employ pro-active strategies such as reminding customers that a payment is coming due. A scoring engine assigns delinquency status to objects.

Electronic Funds Transfer (EFT)

A method of payment in which your bank transfers funds electronically from your bank account into another bank account. In Payables your bank transfers funds from your bank account into the bank account of a supplier you pay with the Electronic payment method.

field

A position on a window that you use to enter, view, update, or delete information. A field prompt describes each field by telling you what kind of information appears in the field, or alternatively, what kind of information you should enter in the field.

filter

Your database administrator can create subsets of your database called *views.* The filter relates the view to an activity within Oracle Collections. Filters are used for scoring, aging, and strategies.

flexfield

An Oracle Applications field made up of segments. Each segment has an assigned name and a set of valid values. Oracle Applications uses flexfields to capture information about your organization. There are two types of flexfields: key flexfields and descriptive flexfields.

form

A window that contains a logical collection of fields, regions, and blocks that appear on a single screen. You enter data into forms. See window.

GL date

The date, referenced from Oracle General Ledger, used to determine the correct accounting period for your transactions. In Oracle Payables and Receivables, you assign a GL Date to your invoices and payments when they are created.

installment

One of many successive payments of a debt. You specify a payment schedule when defining your payment terms.

interaction

An interaction is a point of contact (touch point) between an agent (human resource or automated) and a party such as a customer, a customer system, or even a potential customer. An interaction is timed and has an outcome and result that is tracked. A closed interaction is a historical record. An interaction cannot be altered

or modified. A single interaction can include multiple forms of communications between the customer and the agent.

invoice

A document that you create in Receivables that lists amounts owed for the purchases of goods or services. This document also lists any tax, freight charges, and payment terms.

invoice number

A number or combination of numbers and characters that uniquely identifies an invoice within your system. Usually generated automatically by your receivables system to avoid assigning duplicate numbers.

location

In Oracle Receivables, a shorthand name for an address. Location appears in address list of values to let you select the correct address based on an intuitive name. For example, you may want to give the location name of 'Receiving Dock' to the Ship To business purpose of 100 Main Street. In TCA, a point in geographical space described by an address.

message

The text or data that Oracle Alert sends when it finds an exception while running an alert.

object

Collections objects are customers, invoices, delinquencies, and cases. Each of these objects can be scored.

on-account payment

The status of a payment of which you apply all or part of its amount to a customer without reference to a specific debit item. Examples of these are prepayments and deposits.

organization

A business unit such as a company, division, or department. Organization can refer to a complete company, or to divisions within a company. Typically, you define an organization or a similar term as part of your account when you implement Oracle Financials. See also business group.

party

A person, organization, relationship, or collection of parties that can enter into business relationships with other parties

payment

A document that includes the amount disbursed to any supplier/pay site combination as the result of a payment batch. A payment can pay one or more invoices. Any form of remittance, including checks, cash, money orders, credit cards, and Electronic Funds Transfer.

payment method

In Oracle Collections, a feature that allows collections agents to obtain specific information from a customer to initiate a transaction payment. Oracle Collections supports three payment methods: credit card, bank account (EFT), and purchase card.

promise date

The date on which a customer promises to pay for products or services. The date on which you agree you can ship the products to your customer, or that your customer will receive the products.

rank

Each strategy has a rank associated to it which relates to the score. This rank determines how hard or how softly the strategy treats delinquent customers.

receipts

Payment received in exchange for goods or services. These include applied and unapplied receipts entered within the GL date range that you specified. If the receipt is applied within the GL date range that you specified, it will appear in the Applied Receipts register; otherwise it will appear in the Unapplied Receipt Register.

responsibility

A level of authority set up by your system administrator in Oracle Applications. A responsibility lets you access a specific set of windows, menus, set of books, reports, and data in an Oracle application. Several users can share the same responsibility, and a single user can have multiple responsibilities.

score component

The score component uses a select statement or function to return a value. For example, you can ask for the total number of delinquencies for a party or how long a party has been a customer.

Ship To Address

The address of the customer who is to receive products or services listed on the invoice or order.

scoring

Scoring assigns a value to the customer, account, case, or delinquency. Concurrent programs calculate the scores and then do something about them, such as assign a status of *delinquent* to the account.

statements

Printed documents you send to your customers to communicate their invoice, debit memo, chargeback, deposit, payment, on-account credit, credit memo, and adjustment activity.

strategy

A series of steps intended to produce a result, such as payment of a delinquent invoice. Steps can include such things as phone calls and e-mails. The steps are called *work items.*

territory

A feature that lets you categorize your customers, collections agents or salespeople. For example, you can categorize your collections agents by geographic region or industry type.

transactions

These include invoices, debit memos, credit memos, deposits, guarantees and chargebacks entered with a GL date that is between the beginning and ending GL dates. The transactions are displayed in the Transaction Register in the Functional Currency column.

view

A view is a subset of a database.

weight

Each score component is assigned a weight. All active score components for a scoring engine must add up to 1.0. Weight is used to deal with relative importance of each scoring component. The score component is multiplied by the assigned weight.

work item

One of a series of steps in a strategy. A work item can be executed automatically by the system or manually by a resource.

write-off

A transaction that reduces the amount outstanding on an invoice by a given amount and credits a bad debt account.

Write-off Limits

Limits that you set at the system and user levels for creating receipt write-offs. Oracle Receivables enforces the limits that you define when users write off receipts. Users can only write off receipt balances within their user limit for a given currency and the total cumulative write-off amount cannot exceed the system level write-off limit.